

MOSQUE EMPOWERMENT: THE QURANIC PERSPECTIVE AND FINANCIAL MANAGEMENT

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Abstrak

This study seeks to elucidate the strategies, procedures, and endeavours employed to enhance and administer mosque finances with the goal of enhancing mosque financial performance and augmenting the well-being of the local community, drawing insights from the Quran and financial management principles. This study employs a qualitative methodology by conducting a literature review and analysing the content. The research findings demonstrate that the strategy and procedures for enhancing and overseeing mosque finances are designed to promote the prosperity of the mosque, in accordance with Allah's statement in surah al-Tawbah [9] verse 18. These actions also align with Allah's command to uphold trust and transparency, as stated in surahs al-Anfāl [8] verse 27 and al-Nahl [16] verse 93. From a financial management standpoint, potential strategies include identifying revenue sources, implementing efficient financial management practices, empowering the community to raise cash, and forming relationships with external entities. In addition, mosque financial management include accounting and financial reporting systems, internal oversight and control, the utilisation of technology in financial management, and the management of financial risks. This research offers useful insights to mosque administrators and other stakeholders in formulating more efficient and enduring ways for managing mosque finances.

Keywords: Strategy, Empowerment, Management, Finance, Mosque, The Quran

Received: May 17, 2024

Accepted: June 5, 2024

Online Published: December 31, 2024

1. Introduction

Mosques have an important role in the lives of Muslim communities as centers of religious, social, and educational activities (Fernando, Hasanuddin, & Rangga, 2022; Hasanain & Muslimatusshalihah, 2021). The mosque, as a religious institution, is not only a place of worship but also a center of social, educational, and cultural activities in the Muslim community (Mateo, 2019; Radwan, 2020). The mosque becomes a central point in the daily lives of Muslims, a place to perform worship, obtain religious education, interact with fellow believers, and organize various other social and religious activities. In this context, mosques have a very important role in building and maintaining the social, spiritual, and economic welfare of the surrounding community (Efiyanti, Ali, & Amin, 2021; Karimullah, 2023). However, despite their crucial role in community life, mosques often face challenges in their financial management that can affect the various programs and activities they organize (Zakaria, Ilias, Wahab, Zanani, & Abdullah, 2020). Some of the challenges that mosques often face in their financial management include a lack of financial resources, a lack of understanding of effective financial management, and a lack of transparency in the use and reporting of funds (Istan, 2022; Rahman, 2020). These challenges can potentially have a negative impact on the various programs and activities organized by the mosque and can hinder the mosque's ability to make a significant contribution to the piety and welfare of the surrounding community.

Mosque financial management involves the management and regulation of funds obtained from various sources, such as congregational donations, donations, and other income (Putri, Suarni, & Sahib, 2024; Suarni, Jam'an, & Adawiah, 2023). Effective financial management requires careful planning, strict supervision, and transparent financial reporting. Mosques need to ensure that the funds they receive are used efficiently and effectively in accordance with the goals and needs of the community. Careful mosque financial planning is very important for mosques. This involves setting short-term and long-term financial goals, preparing budgets, and making realistic financial projections. This planning must cover all aspects of the mosque's activities, including operational costs, building maintenance, social programs, and educational activities (Fernando et al., 2022; Istan, 2022).

On the other hand, strict financial supervision is also needed to prevent misuse of funds and ensure compliance with established financial procedures and policies. This includes creating and implementing internal policies, dividing tasks and responsibilities, and carrying out regular internal audits or supervision. Transparency in financial reporting is the key to building congregational and community trust in the management of mosque funds (Muchran & Said, 2024; Yuningsih, Kamaruddin, & Pramono, 2020). Mosques need to prepare clear, accurate, and detailed financial reports to enable monitoring and evaluation by related parties, such as mosque management, the supervisory board, and the congregation. In the Al-Qur'an, Surah al-Baqarah verse 282, Allah teaches about the law of recording debt and receivable transactions. Contextually, this verse contains the values of accountability and transparency. Erwindiawan, Liestyowati, Sari, Temalagi, & Leon (2022) said that this verse orders Muslims to make written contracts with the aim of justice and accountability. This means that Islam, through the Qur'an, has taught the principle of accountability in economic transactions.

Furthermore, mosques need to ensure that the funds they receive are used efficiently and effectively in accordance with the organization's goals and community needs. This includes evaluating each expenditure to ensure maximum added value as well as adjusting programs and activities according to the actual needs of the community. Thus, overall, financial management in the mosque context requires a professional, transparent, and responsible approach. By implementing good financial management practices, mosques can maintain their financial sustainability and be more effective in providing services to the community. In the perspective of the Qur'an, prospering a mosque so that it functions optimally is a sign of faith in Allah, and the next day, empowerment and financial management that can support the effective functioning of the mosque are part of it. Allah says in Surah al-Tawbah [9] verse 18:

﴿ إِنَّمَا يَغْمُرُ مَسْجِدَ اللَّهِ مَنْ ءَامَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ وَأَقَامَ الصَّلَاةَ وَءَاتَى الزَّكَاةَ وَلَمْ يَحْشَ إِلَّا اللَّهَ فَعَسَىٰ أُولَٰئِكَ أَن يَكُونُوا مِنَ الْمُهْتَدِينَ ۝ ١٨ ﴾

Only he shall visit the mosques of Allah who believes in Allah and the latter day, and keeps up prayer and pays the poor-rate and fears none but Allah; so (as for) these, it may be that they are of the followers of the right course.

In this context, it is important to carry out studies that can identify the strategies and steps needed to empower and effectively manage finances for mosques, both from an Islamic perspective and modern financial management. By understanding and implementing appropriate strategies or steps, it is hoped that mosques can improve their financial performance, increase community participation and involvement, and strengthen their contribution to advancing the social, economic, and spiritual welfare of the surrounding community. This kind of study has great relevance in the context of developing and empowering religious institutions, as well as in efforts to build a more inclusive and sustainable society, namely by understanding and evaluating the various strategies that have been implemented by certain mosques in empowering their finances, including mapping various sources of income, understanding the allocation and use of funds, and evaluating the effectiveness of the strategies that have been implemented in improving the welfare of the mosque and the surrounding community.

Even though there have been a number of studies on various aspects of mosque financial management, such as that carried out (Fernando et al., 2022; Istan, 2022; Putri et al., 2024; Suarni et al., 2023. etc.), there is still a lack of in-depth studies regarding strategies and steps for empowering and managing mosque finances. This research seeks to fill this gap by making new contributions and providing a deeper focus on financial empowerment strategies and effective financial management for mosques, especially from an Islamic perspective and modern financial management. Therefore, this research aims to describe strategies, steps, and efforts to empower and manage mosque finances to improve mosque financial performance from an Islamic perspective and modern financial management. It is hoped that the results of this research can provide practical recommendations that can help mosque managers and related parties improve the financial performance of mosques. These recommendations could include improvements in the financial management system, developing alternative sources of income, increasing transparency and accountability in the

use of funds, as well as strengthening the capacity of mosque administrators in financial management. It is hoped that these recommendations will provide concrete guidance for mosques in improving their effectiveness and financial health, as well as in strengthening their role as empowered social and religious institutions.

2. Methodology

Based on the objectives to be achieved, this research is included in the descriptive research category, which aims to describe certain situations or symptoms in detail (Creswell & Creswell, 2017; Hamdi & Ismaryati, 2019; Sekaran & Bougie, 2019). In terms of approach, this research uses a qualitative approach through literature study and content analysis (Elo & Kyngäs, 2008; Sarwono, 2006; Schreier, 2012). The data sources used are secondary data obtained from research results, articles, and reference books that discuss the same topic.

3. Results And Discussion

In the context of Muslim society, mosques are not only places of worship but also centers of social, educational, and humanitarian activities. However, to carry out this role effectively, mosques need adequate financial support. Therefore, the strategies and steps needed to empower and manage mosque finances are very important. These strategies and steps are not just about finding new sources of income but also about managing funds wisely, actively involving the community, and building strong partnerships with external parties. Furthermore, all these strategies and steps are aimed at making the mosque prosperous as Allah says in al-Tawbah verse 18.

In the book of *Taisir al-Karim al-Rahman fi Tafsir Kalam al-Mannan*, when commenting on this verse, al-Sa'di said, "Then Allah mentioned who the people who actually prosper Allah's mosque are, He said, 'Only those who prosper the mosque -Allah's mosque is for those who believe in Allah and the Last Day, and continue to offer prayers, which are obligatory and sunnah by carrying out what is external and internal from them, "paying zakat", to those who are entitled to receive it, "and not being afraid (to anyone) other than Allah." Namely, if he limits his fear only to Allah, so that he refrains from what Allah has forbidden and does not neglect the obligatory rights of Allah, then Allah attributes them with beneficial faith and doing righteous deeds, the essence of which is prayer and zakat, as well as with fear of Allah, which is the basis of all goodness. They are the true prosperous mosques and their experts. "So they are the people who are expected to be among those who receive guidance." If it is from Allah, then the meaning is that it will definitely happen. As for the person who does not believe in Allah and the Last Day and has no fear of Allah, then he is not one of those who prosper the mosque, nor is he a true expert, even though he admits and claims.

Strategies and steps/efforts for empowering and managing mosque finances refer to a series of actions and approaches designed to strengthen the financial capacity of mosques and increase their financial independence. In this research, two important strategies, steps, and efforts are offered in the framework of empowering and managing mosque finances, namely empowerment and financial management. The strategy, steps, and effort scheme are depicted in Figure 1 below:

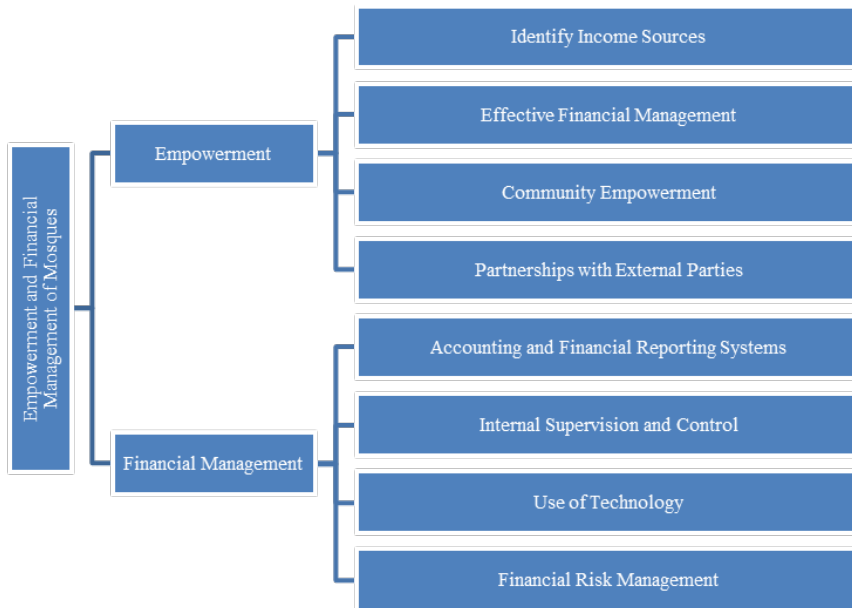


Figure 1. Mosque Empowerment and Financial Management Strategy Scheme

3.1 Mosque Financial Empowerment

Mosque financial empowerment refers to a series of efforts aimed at providing mosques with the ability to manage their finances independently and effectively. Mosque financial empowerment aims to increase the mosque's capacity to organize religious, social, and educational programs, as well as to provide greater support to the surrounding community through independent financial financing.

These empowerment steps are carried out through a holistic approach that includes identifying sources of income, effective financial management, community empowerment, and partnerships with external parties.

3.1.1 Identify Mosque Income Sources

Developing a mosque's financial empowerment strategy should begin with identifying the mosque's sources of income. In identifying sources of mosque income, several important steps need to be taken:

- i. Analyze the factors that influence mosque income sources. This involves an in-depth understanding of the factors that influence a mosque's sources of income. These factors can vary from mosque to mosque, but some common factors include the number of congregation members, the level of participation in mosque activities, the economic level of the surrounding community, and social and political conditions that influence contributions and donations.

An analysis of the factors that influence mosque income sources is an important step in understanding the dynamics of mosque finances. The following is a further explanation of the factors that generally influence mosques' sources of income:

- a. Number of congregation members The number of congregation members who are active and involved in mosque activities can have a direct influence on the number of donations and contributions received by the mosque. The greater the number of congregation members, the greater the mosque's potential income.
- b. Level of participation in mosque activities. The level of participation of congregation members in various mosque activities also influences sources of income. Active members are more likely to contribute financially and make donations to the mosque.
- c. Economic level of the surrounding community. The economic conditions of the community around the mosque also have a significant impact on the mosque's income. In communities with high income levels, donations tend to be larger, while in communities with low income levels, mosques may face challenges in generating sufficient income.
- d. Social and political conditions. Social and political conditions, both at the local and national levels, can influence people's tendencies to make donations and contributions to mosques. Factors such as political stability, social issues, or certain events in society can influence people's attitudes and behavior regarding donations to mosques.

By understanding these factors in depth, mosques can develop more effective strategies to increase their income. Steps such as increasing congregational participation, organizing programs relevant to community needs, or collaborating with external parties on funding projects can help mosques optimize their income and achieve more sustainable financial goals.

- ii. Identify potential new sources of income. Once the factors that influence sources of income have been identified, the next step is to explore potential new sources of income that can be developed or explored by the mosque. This could include new fundraising programs, collaboration with external parties to fund projects, or diversification of income sources through economic activities in accordance with Islamic principles.

Identifying potential new sources of income is an important step in the financial empowerment of mosques. Once the factors that influence sources of income have been identified, the next step is to explore and develop new sources of income that can support the financial sustainability of the mosque. Here are some aspects to consider in this identification process:

- a. New fundraising program. Mosques can design new fundraising programs that are interesting and relevant to their communities. This may include fundraising for specific projects, such as the construction or renovation of facilities, or fundraising events related to religious or social activities.
- b. Collaboration with external parties' mosques can collaborate with external parties, such as companies, financial institutions, or non-profit organizations, to fund projects. This may include sponsoring religious or social programs, providing grant funding for specific projects, or collaborating on charity events aimed at raising funds.
- c. Diversification of income sources through economic activities. Mosques can also consider diversifying their sources of income through economic activities that comply with Islamic principles. This could include establishing small businesses oriented towards community service, such as Islamic bookstores, halal cafeterias, or other social enterprises.

Through identifying potential new sources of income and exploring available opportunities, mosques can expand their financial base and increase their financial independence. This effort can also help in strengthening relationships with the community and expanding the positive impact they have on the surrounding community.

iii. Evaluate the sustainability and relative contribution of each source of income. Each source of income needs to be evaluated in terms of its sustainability and contribution to the mosque's finances. This involves assessing the stability and predictability of income from each source, as well as evaluating its relative contribution to the mosque's total income. This evaluation helps in determining the most strategic and effective management and development priorities for income sources.

Evaluating the sustainability and relative contribution of each source of income is an important step in managing mosque finances wisely. This evaluation process involves several aspects that need to be considered carefully:

a. Income stability and predictability. Each source of income needs to be evaluated in terms of its stability and predictability. For example, regular donations from congregants may be more stable than income from sporadic special events. This evaluation helps in understanding the risks associated with each source of income and determines the extent to which the source is reliable in the long term.

b. Relative contribution to total income. In addition to stability, it is also important to evaluate the relative contribution of each source of income to the mosque's total income. This helps in assessing how significant the role of each source is in supporting the mosque's overall finances. Sources of income that make a large contribution may need to be given priority in financial management strategies.

c. Determining management and development priorities. Based on the evaluation results, the next step is to determine priorities for managing and developing each source of income. Sources of income that are considered stable and make a large contribution may require different management strategies compared to sources of income that are more uncertain or have a relatively small contribution. This helps in allocating resources and efforts efficiently to maximize the potential of each source of income.

By thoroughly identifying mosques' sources of income, mosques can optimize their income potential, identify new opportunities, and more effectively manage their financial sustainability. These steps help ensure that mosques have sufficient resources to support the various programs and activities they run for the well-being of the communities they serve.

3.1.2 Effective Financial Management

Identifying the source of the mosque's income, the next step is to ensure that financial management runs effectively. This is very important for the continuity and prosperity of the mosque. The following is a further explanation of the steps to achieve effective financial management.

i. Mapping the financial management process from start to finish. This covers the steps from receipt of income to expenditure, including the process of recording, reporting, and financial control. This process mapping helps in understanding the mosque's overall financial workflow and identifying areas where improvements can be made. Mapping the financial management process from start to finish is an important step in understanding and

improving the operational efficiency of mosques. The following is a further explanation of this mapping process:

- a. Revenue receipts. The first step in process mapping is to understand all sources of mosque income, both regular and sporadic. This includes donations from congregants, income from special activities, or funds obtained through external partnerships. A comprehensive understanding of income sources helps in determining appropriate income projections and financial management plans.
- b. Financial recording and reporting. The next step is recording all mosque financial transactions accurately and on time. This includes documenting every receipt and expense in the appropriate accounting system. In addition, regular and transparent financial reporting to interested parties, such as the management board and congregation, is also an important part of this process. This process mapping helps ensure the integrity of financial data and meets established reporting requirements.
- c. Financial control. During the mapping process, it is also necessary to pay attention to the internal controls implemented in financial management. This includes procedures to prevent fraud or misappropriation of funds, payment verification, and segregation of duties. Reviewing and remapping these processes helps in finding loopholes in financial controls and formulating strategies to improve the security and accountability of funds.
- d. Identify areas for improvement. By understanding the entire mosque financial management workflow, process mapping helps in identifying areas where improvements can be made. This could include streamlining processes, making more efficient use of technology, or improving staff training in financial management. These steps aim to increase efficiency, accuracy, and transparency in managing mosque finances.

Transparency, as an element of accountability as mentioned above, has existed since the arrival of Islam itself. This is shown by revealing (making transparent) the "misbehavior" that occurred between the Prophet (PBUH) and his wives and friends. This can be seen in Surahs 'Abasa [80]: 1-2, al-Tahrīm [66]: 1, and al-Aḥzāb [33]: 14. Furthermore, the practice of public financial transparency was also carried out by the caliph Abū Bakar al-Ṣiddīq, as narrated by 'Ā'isyah when Abū Bakar al-Ṣiddīq said,

انظروا ماذا زاد في مالي منذ دخلت في الإمارة فابعثوا به إلى الخليفة بعدي

You see, what has increased in my wealth since I became leader, Send this wealth to the caliph after me.

'Ā'ishah then said,

فنظرنا فإذا عبد نوبي كان يحمل صبيانه، وإذا ناضح كان يسقي بستاناً له. فبعثنا بهما إلى عمر، فبكى عمر وقال: رحمة الله على أبي بكر لقد أتعب من بعده تعباً شديداً

So we saw a Nubian slave carrying his children, and he used to water his garden, so we sent them to Umar, then Umar cried and said, 'May Allah have mercy on Abū Bakr, the caliphate after him had a very heavy burden'. ('Uwaidah, n.d.)

Al Qanadilī (2016) said that the managerial lesson that can be taken from the story narrated by the wife of Rasul (PBUH) and the daughter of Abū Bakar al-Ṣiddīq above is that

a leader must build transparency in the muamalah and explain the assets that are his responsibility. . In this story, we also learn a lesson about the importance of financial transparency and the importance of rules governing transparency.

ii. Evaluate policies and procedures. After the financial management process has been mapped, the next step is to carry out an in-depth evaluation of the policies and procedures related to financial management. This includes policies related to the receipt and disbursement of funds, accounting procedures, internal control policies, and financial reporting policies. This evaluation helps in identifying weaknesses and deficiencies in the existing system and provides a basis for improvements.

iii. Identify opportunities to increase efficiency and reduce costs. During the evaluation of policies and procedures, it is important to look for opportunities to increase efficiency and reduce costs in managing mosque finances. These steps include the use of more advanced technology to automate processes, simplify administrative procedures, better negotiate with vendors and service providers, and identify areas of unnecessary or reduced expenditure. Identification of these opportunities helps in optimizing the use of available resources and ensures that every rupiah spent by the mosque provides maximum added value.

a. Use of more advanced technology One of the main ways to increase efficiency is to utilize more advanced technology for process automation. This may include the use of integrated accounting or financial management software, an online payment system for donations, or a project management platform to manage building or renovation projects.

b. simplification of administrative procedures. A review of administrative procedures can identify areas where the process can be simplified or shortened. This may include eliminating unnecessary steps, combining similar processes, or updating outdated or inefficient procedures.

c. Better negotiations with vendors and service providers Through reviewing contracts with vendors and service providers, mosques can look for opportunities to obtain better prices or additional benefits. This may include renegotiating prices, comparing offers from different vendors, or seeking alternative, more economical solutions.

d. Identify unnecessary or reduced spending areas. A review of mosque expenditure is also important to identify areas where expenditure is unnecessary or can be reduced. This may include reducing administrative costs, savings in purchasing goods or services, or reevaluating programs or activities that require high costs but provide limited benefits.

By mapping processes, evaluating policies, and identifying opportunities to increase efficiency, mosques can ensure that their financial management runs smoothly and effectively. These steps help in maximizing revenue, reducing financial risks, and achieving the mosque's long-term financial goals.

3.1.3 Community Empowerment in Fundraising

The next step is to empower the community to collect funds. Community empowerment in fundraising is a crucial step to ensuring the financial sustainability of mosques, as well as strengthening social ties and the involvement of congregation members in supporting the mosque. The following is a further explanation of the strategies that can be used to empower communities to collect funds.

- i. Identifying strategies to engage the community. This step can involve various approaches, such as organizing fundraising events, regular infaq campaigns, forming volunteer groups that focus on raising funds, or holding creative programs that encourage the active participation of congregation members.
- ii. Assessment of the success of community empowerment programs that have been implemented. After community empowerment programs have been implemented, the next step is to assess their success. This involves evaluating the level of participation of congregation members, the amount of funds raised, and other positive impacts generated by the programs. This assessment helps in evaluating the effectiveness of the strategies that have been used and identifying areas that need improvement.
- iii. Planning and implementing new community empowerment programs. Based on the results of the assessment of the programs that have been implemented, the next step is to plan and implement new community empowerment programs. This involves careful planning, including setting clear goals, determining implementation strategies, appropriate resource allocation, and creating systematic follow-up plans. These new programs should be designed to stimulate the active and effective participation of congregation members in the mosque's fundraising process.

By involving the community in the process of raising funds through empowerment programs, mosques can create stronger relationships with congregation members, increase their sense of ownership of the mosque, and ensure more stable financial sustainability in the long term. These measures also strengthen social bonds and solidarity among members of the congregation, which is integral to the success and sustainability of mosques as centers of religious and social activity within the community.

3.1.4 Partnership with External Parties

Partnerships with external parties are an important strategy in managing mosque finances, which can help increase income, diversify funding sources, and expand networks and support for mosques. The following is a further explanation regarding the steps that can be taken in building partnerships with external parties.

- i. Assessment of partnership potential. The first step in building partnerships with external parties is to assess potential partnerships with financial institutions, companies, or other organizations. This involves evaluating the needs and goals of the mosque as well as seeking external parties who have a vision and values that align with the mosque. Potential partnerships may include funding special projects, sponsorship of mosque programs, or other relevant forms of support.
- ii. Identify benefits and risks. After potential partnerships have been identified, the next step is to identify the benefits and risks associated with the external partnership. Benefits may include access to additional financial resources, opportunities to increase the mosque's visibility and influence, and access to resources and expertise that can increase the mosque's capacity. On the other hand, possible risks include dependence on external parties, conflicts of interest, or reputational damage if the partnership is not successful.
- iii. Development of a sustainable partnership strategy. Once the benefits and risks have been evaluated, the final step is to develop a strategy for building and maintaining sustainable partnerships. This involves establishing clear partnership objectives, negotiating mutually beneficial partnership agreements, developing monitoring and evaluation systems,

and making efforts to build strong and mutually beneficial relationships with external parties. This strategy should also include contingency plans and risk mitigation in the event of discrepancies or problems in the partnership.

Through a process of assessing potential partnerships, identifying benefits and risks, and developing sustainable strategies, mosques can build strong and beneficial partnerships with external parties. This kind of partnership can be a significant source of additional income and help in achieving the mosque's long-term goals and vision.

3.2 Mosque Financial Management

Mosque financial management is a vital aspect in ensuring the survival and prosperity of the Muslim community. This effort involves a series of practices aimed at managing mosque funds wisely and efficiently, as well as ensuring that these funds are used transparently and in accordance with the goals and needs of the mosque and its community, consisting of four main aspects, namely: financial accounting and reporting systems, supervision and internal control, use of technology in financial management, and financial risk management.

3.2.1 Accounting and Financial Reporting System

Steps to strengthen the mosque's accounting and financial reporting system can be described as follows:

- i. Evaluate the effectiveness of the existing accounting system. The first step is to evaluate the effectiveness of the existing accounting system in recording and tracking mosque financial transactions. This includes reviewing the transaction recording process, grouping and classification of financial data, as well as the accuracy and regularity of recording. This evaluation helps in determining the extent to which the existing accounting system can meet the mosque's financial management needs effectively.
- ii. Financial reporting quality assessment. Next, an assessment was carried out on the quality of financial reporting produced by the mosque. This includes reviewing the clarity, completeness, accuracy, and timeliness of the financial reports presented by the mosque. This assessment is important to ensure that the financial information provided can be trusted and used as a basis for good decision-making.
- iii. Recommendations for improvement or improvement of the accounting and financial reporting system. Based on the evaluation carried out, the final step is to prepare recommendations for improving the mosque's accounting and financial reporting systems. These recommendations may include updating accounting software, improving transaction recording processes, training staff responsible for accounting, or improving internal controls to ensure the accuracy and regularity of recording.

By regularly evaluating their accounting and financial reporting systems and implementing recommendations for improvements, mosques can ensure that their financial information is relevant, accurate, and reliable. This enables appropriate and effective decision-making in managing mosque finances and increases accountability to congregation members and other related parties.

Accountability from an Islamic perspective includes moral and ethical principles that encourage individuals and institutions to assume responsibility for their actions and decisions. In Islamic teachings, accountability has its roots in the concept of responsibility to Allah (vertical) and to fellow humans (horizontal). These principles of accountability are emphasized in the Quran and Hadith and are realized in various aspects of social life, one of which is the economic and financial aspects.

Endahwati (2014) defines accountability as "a way of holding management or the recipient of the trust accountable to the giver for the management of the resources entrusted to them, both vertically and horizontally." Furthermore, Marwiyah (2018) stated that the principle emphasized in vertical accountability is the principle of trust, while the principle emphasized in horizontal accountability is the principle of professionalism and transparency. According to Marwiyah (2018), trust from an administrative perspective is the same as accountability and responsibility. The element that forms the character of trust is responsibility. A trustworthy person is a person who is able to take responsibility for and account for the trust entrusted to him.

Several verses in the Quran teach about responsibility as the root of accountability, including Surah al-Baqarah [2] verse 286,

﴿لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا وُسْعَهَا لَهَا مَا كَسَبَتْ وَعَلَيْهَا مَا اكْتَسَبَتْ... ٢٨٦﴾

Allah does not burden a person, but according to his ability. He gets the reward (from the good deeds) he works for, and he gets the punishment (from the evil) he does...

This verse confirms the principle that every individual will be held accountable for their efforts and actions. In the book Tafsir al-Mukhtasar, it is stated that this verse means "Whoever does good, he will be rewarded for what he does, without being reduced in the slightest. And whoever does bad will bear his own sins, not those of others." (Majmū'ah min al-Mu'allifin, 1436)

In another surah, surah al-Isra' [17] verse 36, Allah says,

﴿وَلَا تَقْفُ مَا لَيْسَ لَكَ بِهِ عِلْمٌ إِنَّ السَّمْعَ وَالْبَصَرَ وَالْفُؤَادَ كُلُّ أُولَٰئِكَ كَانَ عَنْهُ مَسْئُولًا ٣٦﴾

And do not follow what you have no knowledge of. Indeed, hearing, sight, and heart, all of them will be asked to account for.

This verse teaches the importance of taking responsibility for the use of the senses and reason in taking action. In the book Tafsir al-Muyassar, it is stated that this verse means, "Indeed, humans will be held accountable for how they use their hearing, sight, and heart. If he uses it for good things, he will definitely get a reward, and if he uses it for bad things, then he will get punished." (Nukhbah min al-'Ulama, n.d.)

Meanwhile, in the hadith, several arguments regarding responsibility and accountability are also mentioned, including Rasulullah (PBUH) said,

كُلُّكُمْ رَاعٍ وَكُلُّكُمْ مَسْئُولٌ عَنْ رَعِيَّتِهِ

Each of you is a leader, and each of you will be held accountable for his leadership.

[Narrated by al-Bukhārī, Ṣaḥīḥ al-Bukhārī, Kitāb al-Jum'ah, Bāb al-Jum'ah fī al-Qurā wa al-Madani, Juz 1/304, hadith number 853]

In relation to the implementation of financial management, the hadith emphasizes that every individual is responsible for their actions, both in their personal life and in the social and community context. In the context of mosque financial management, this hadith can be linked to the responsibilities of every Muslim involved in managing mosque funds. Apart from that, the concept of accountability in this hadith encourages transparency in the management of mosque finances. Mosque leaders or administrators need to provide clear and detailed reports on the use of mosque funds to the congregation and local community. This includes how mosque funds are collected, allocated, and invested. Every individual involved in managing mosque finances, either directly or indirectly, must be aware that they will be held accountable before Allah for their role and actions in managing these funds, including maintaining honesty, avoiding misuse of funds, and making efforts to improve the quality of mosque financial management.

3.2.2 Internal Supervision and Control

The following is a further explanation regarding internal supervision and control in the context of mosque financial management.

- i. Identify internal controls that have been implemented. The first step is to identify the internal controls that the mosque has implemented to manage financial risks. This involves reviewing existing policies, procedures, and practices to ensure that the mosque's financial assets are protected and used appropriately. Examples of internal controls include the division of duties and responsibilities, verification of transactions by authorized parties, and separation of functions between creating, authorizing, and recording transactions.
- ii. Evaluation of the effectiveness of internal control. Once internal controls have been identified, the next step is to evaluate the effectiveness of internal controls in preventing and detecting financial irregularities. This involves reviewing the extent to which existing internal controls can identify and prevent financial risks, as well as their ability to detect deviations or non-compliance with policies and procedures.
- iii. Recommendations for strengthening supervision and internal control. Based on the evaluation carried out, the final step is to develop recommendations for strengthening internal supervision and control in accordance with the mosque's needs. These recommendations may include improving or enhancing existing internal controls, training staff on the importance of internal controls, or increasing the use of technology to support financial oversight and monitoring.

By implementing effective internal controls and strengthening internal supervision, mosques can reduce financial risks, prevent misuse of funds, and increase the trust of congregation members and other related parties in the management of mosque finances. It is

important to maintain responsibility for the trust, integrity, and credibility of the mosque and ensure that funds are used in accordance with the goals and values of the organization. In Surah al-Anfal [8] verse 27, Allah says,

﴿يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَخُونُوا اللَّهَ وَالرَّسُولَ وَتَخُونُوا أَمْنِيَكُمْ وَأَنْتُمْ تَعْلَمُونَ ۚ﴾

O you who believe, do not betray Allah and the Messenger (Muhammad), and (also) do not betray the mandates entrusted to you while you know.

This verse explains that human responsibility is not only to the person who gives the trust, but the most important thing is that humans are responsible to Allah and His Messenger. Humans need to be aware of their responsibilities as caliphs on this earth. Apart from the value of trust, spiritual accountability also reflects professional and transparent values. In the book Tafsīr al-Mukhtaṣar, it is stated that this verse means "Do not betray the trust entrusted to you, such as debts and so on, even though you know that what you are doing is betrayal, so that you will be included in the group of traitors." (Majmū'ah min al-Mu'allifin, 1436)

Likewise, in the book Tafsīr al-Madīnah al-Munawwarah, it is stated that this verse means "Do not betray the trust that has been given to you by spreading secrets among you, breaking agreements that you have made, denying things entrusted to other people., and neglecting other people's material rights, which you are obliged to protect. Even though you already know the bad consequences of betraying Allah and His Messenger and the mandate that has been given to you. In another surah, namely surah al-Nahl [16] verse 93, Allah says,

﴿وَلْيَسْأَلَنَّ عَمَّا كُنْتُمْ تَعْمَلُونَ ۙ﴾... ٩٣

... And indeed, you will be asked about what you have done.

Al-Sa'dī (2002), when interpreting surah al-Baqarah [2] verse 282 regarding recording debts, says that this verse is Allah 's command to record non-cash transactions. The recording law can be mandatory for someone who is given the power or trust to look after assets, such as the guardian of the assets of an orphan, a waqf nazir, or an employee, and the law can be recommended depending on the situation and conditions. Therefore, the concept of accountability in Islam states that humans are the holders of trust, not the holders of full power to govern the world. Accountability is emphasized by orders from Allah through the term "ḥisāb", or reckoning or judgment (accountability) on the day of judgment.

3.2.3 Use of Technology in Financial Management

The following is a further explanation regarding the use of technology in managing mosque finances:

- i. Analysis of the use of information technology. The first step is to carry out an in-depth analysis of the use of information technology in managing mosque finances. This includes a review of systems, software, and other technology tools used in financial recording, reporting, and analysis. This analysis helps in understanding the extent to which technology has been used to support financial management and the potential benefits that can be gained through the application of more advanced technology.

- ii. Evaluation of the system and software used. Next, an evaluation was carried out on the systems and software used to support the mosque's financial processes. This evaluation includes an assessment of the reliability, adequacy of features, ease of use, and cost of existing systems and software. This evaluation helps in determining whether the existing system still meets the mosque's needs or whether there is a need for upgrades or replacement.
- iii. Recommendations for increasing the efficiency and effectiveness of technology use. Based on the analysis and evaluation carried out, the final step is to develop recommendations to increase the efficiency and effectiveness of the use of technology in managing mosque finances. These recommendations may include investing in more sophisticated accounting software, integrating the financial system with other systems used by the mosque, training staff on the use of technology, or creating an automated reporting system to speed up the financial reporting process.

By making good use of information technology, mosques can increase efficiency and accuracy in managing their finances, as well as obtain more timely and relevant financial information. This helps with better decision-making and allows mosques to respond to environmental changes more quickly and effectively.

3.2.4 Financial Risk Management

The following is a further explanation regarding financial risk management in the context of mosques:

- i. Identify potential financial risks. The first step in financial risk management is identifying potential financial risks faced by the mosque. Financial risks can vary, including liquidity risk, credit risk, market risk, operational risk, and compliance risk. This could include problems such as lack of income, fluctuations in donations, unexpected expenses, or investment losses.
- ii. Evaluate the risk management strategy that has been implemented. Next, an evaluation of the risk management strategy that has been implemented by the mosque is carried out. This involves reviewing the effectiveness of existing strategies in managing and mitigating identified risks. This evaluation helps in assessing the extent to which existing strategies have been successful in protecting mosque finances from possible risks.
- iii. Recommendations for improvement or development of a risk management strategy. Based on risk identification and evaluation of the strategies that have been implemented, the final step is to develop recommendations for improvement or the development of more effective and responsive risk management strategies. These recommendations may include revenue diversification to reduce liquidity risks, improving internal controls to reduce operational risks, establishing emergency fund reserves to address unexpected financial risks, or using appropriate financial instruments to reduce market risks.

The risk management concept is a systematic approach to identifying, evaluating, and managing risks that may occur in an organization, project, or activity. Risk management aims to reduce the negative impact of these risks and maximize opportunities that may arise. By implementing effective risk management strategies, mosques can better identify, measure, and manage their financial risks. This helps protect mosque assets and finances from possible risks that could disrupt the organization's activities and mission. In essence,

that have been implemented, and planning and implementing new community empowerment programs; (iv) partnerships with external parties, through assessing potential partnerships with financial institutions, companies or other organizations, identifying the benefits and risks associated with external partnerships, and developing strategies to build and maintain sustainable partnerships.

Meanwhile, in managing mosque finances, strategies need to address several important aspects, namely: (a) accounting and financial reporting systems, by evaluating the effectiveness of existing accounting systems in recording and tracking financial transactions, assessing the quality of financial reporting produced by mosques, and preparation of recommendations for improvement or enhancement of accounting and financial reporting systems; (b) internal supervision and control, through identification of internal controls that have been implemented to manage financial risks, evaluation of the effectiveness of internal supervision in preventing and detecting financial irregularities, and recommendations for strengthening internal supervision and control in accordance with mosque needs; (c) use of technology in financial management, by analyzing the use of information technology in managing mosque finances, evaluating systems and software used to support financial processes, and recommendations for increasing the efficiency and effectiveness of the use of technology in financial management; (d) financial risk management, through a series of activities in the form of: identification of potential financial risks faced by mosques, evaluation of risk management strategies that have been implemented, and recommendations for improvement or development of more effective and responsive risk management strategies.

The limitations of this research lie in the limited availability of relevant and sufficient data and limited time and resources, which limit the depth of analysis or scope of research. Data that is incomplete or not fully available can limit the depth of analysis and conclusions that can be drawn. Additionally, the findings from this study may not be directly applicable to all mosques or different financial contexts because each mosque has unique characteristics and challenges, making generalization of the findings difficult. For future research, it is recommended to conduct a broader and more in-depth study by comparing financial management practices between various mosques with different characteristics in order to provide more comprehensive insight into the various strategies used and the factors that influence their success. In addition, future research can conduct research that tracks the development of mosque financial management practices over time. This will allow researchers to understand the long-term impacts of certain strategies and how they evolve over time.

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