

Analysis of Mosque Financial Management Systems in an Islamic Economic Perspective (Case Study of the Palampang Jami Mujahidin Mosque, Pangkep Regency)

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Article Info

Abstract

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This research aims to (1) determine and analyze the financial management system of the Jami Mujahidin Palampang Mosque, Pangkep Regency from an Islamic economic perspective and (2) to determine the supporting and inhibiting factors for implementing financial management at the Jami Mujahidin Palampang Mosque, Pangkep Regency. The type of research used is descriptive qualitative. The results obtained in this research are (1) The financial management system of the Jami Mujahidin Palampang Mosque, Pangkep Regency, namely in the form of mosque cash sources, activity budgeting, and financial traffic. Looking from the perspective of Islamic accountability in the financial management of the Jami Mujahidin Palampang Mosque, Pangkep Regency, based on the concepts of caliphate, justice and trust in general it has been carried out well even though the ideal has not been fully fulfilled; (2) The supporting factor in this research is the congregation's enthusiasm for donating and participating in every mosque activity. Meanwhile, the inhibiting factor is the negative perception from several parties in the local community who think that the mosque management is not open enough in terms of financial management. The next inhibiting factor is that many mosque administrators are less active in carrying out their mandate and only a few administrators are active. This research recommendation is intended for mosque administrators, congregations, and the government

1. Introduction

Indonesia is one of the countries with the largest Muslim population in the world. Reporting from World Population Review data for 2021, there are 231 million people in Indonesia who embrace Islam or 86.7 percent of the total population (A. M. H. Putri, 2023). It is not surprising that this number is in line with the number of places of worship in Indonesia which are dominated by Muslim places of worship, namely mosques. The Indonesian Mosque Council (DMI) recently revealed the fact that currently there are more than 800 thousand mosques throughout Indonesia, not to mention the addition of 1 million prayer rooms spread throughout the country. No other countries in the world can come close to that level (Jedi, 2023).

According to Jusuf Kalla as chairman of DMI, the number of mosques dominates because 99 percent of mosque construction is built by the community itself. This is different from other countries whose mosque

construction uses government funds, including Malaysia and Saudi Arabia (Jedi, 2023). The following is data on the ten provinces with the largest number of mosques in Indonesia. Looking at this data, South Sulawesi Province is the only province in eastern Indonesia that has the largest number of mosques, and is in fourth place in Indonesia, with 14,763 mosques, consisting of 278 large mosques, 1 grand mosque, 24 grand mosques. , 4,572 Jami Mosques, 66 Historical Mosques, and 9,822 Mosques with typologies are located in public areas (Ministry of Religion, 2022).

Talking about mosques, apart from being a place of worship for Muslims, mosques also have a role as a place to carry out various religious activities. Is it the commemoration of Muslim holidays, maulidan or other places where Islamic teachings are taught (Ula et al., 2021). Mosques have various functions. First, mosques are a place of spiritual fulfillment for Muslims. Second, the mosque is a place for solving problems in the social sector through

activities that provide assistance to the community. Third, mosques have strong potential in the field of education. Fourth, mosques have economic potential if zakat, infaq and sadaqah from the congregation are managed and distributed to help the community's productive businesses, the establishment of sharia institutions and cooperatives. Fifth, mosques can shape the character of society for the better (Hentika, 2016) in (Maulia & Baehaqi, 2021).

Mosques as one of the non-profit organizations in the religious sector, are in accordance with the statement of Financial Accounting Standards (PSAK) Number 45 of 2011 concerning non-profit organizations, that organizations that obtain money from the public are required to have systematic management, transparency and accountability (Hayati, 2021). Financial management is crucial in every mosque, because good or bad financial management will affect the mosque's ability to carry out its activities. Good financial management will support mosque activities in the religious, educational, social and economic fields to be carried out well too. Therefore, mosque financial management must be carried out with good and correct management, as explained in the Al-Qur'an Surah Al-Baqarah verse 282 (Ministry of Religion, 2015).

"O you who believe! If you have debts and receivables for a specified period of time, you should write them down. And let a writer among you write it correctly. Let not the writer refuse to write it as Allah has taught him, so let him write..." (QS. Al-Baqarah: 282)

According to research by Hayati (2021), the results of research conducted at the Ash-Shobirin Simpang Tiga Plenary Mosque show that the fund management system is divided into a fund collection system, a fund disbursement and use system as well as a fund reporting system, all of which are accounted for by the general chairman of the mosque and the general treasurer. . At the end of each year, all reports must be recorded in the general cash book and the management holds a meeting to evaluate and also plan the latest activities at the

mosque. Sharia economic principles in the mosque fund management system contain an element of hoping for rewards and blessings from Allah SWT, because the funds spent are intended for sharia sources that will direct the community to their needs.

2. Literature Review

2.1 Definition of Mosque

The meaning of the mosque can be viewed from two aspects, namely language (etymology) and terms (terminology). First, the word mosque is taken from Arabic, namely a noun that indicates the meaning of place (isim makan) from the word sajada, which means prostration or bowing the head and pressing the forehead to the ground (Mandzur, 1976). If we look at the meaning of the word mosque, it is defined as a word that indicates the meaning of a place, then it can be interpreted that a mosque is a place of prostration, or a place to bow your head until it is level with the ground, as a form of devotion and obedience to Allah SWT.

The word prostration, referring to Qusaisy Shihab's opinion, contains several meanings. For example, recognition and respect for other parties such as the angels' prostration to Adam as mentioned in Q.S. Al-Baqarah [2] verse 30 (Ministry of Religion, 2015). Awareness of mistakes and recognition of the truth on the part of others, for example the prostration of the shaman King Pharaoh after Moses showed his miracles as explained in Q.S. Thaha [20] verse 20 (Ministry of Religion, 2015). Prostration means following and adapting to Allah's decree or sunnatullah such as bowing down to stars, plants, and as in Q.S. Ar-Rahman [55] verse 13 (Ministry of Religion, 2015).

Based on the meaning of prostration that has been explained above, it is linked to the meaning of mosque, namely a place of prostration, so that the word prostration can be interpreted as in the Indonesian context, there is a difference in terms between mosque and prayer room, in a broad sense. Prostration is an activity to acknowledge God's majesty, respect

Him, admit one's own mistakes and His truth, also means submitting to all the rules of Allah SWT (Shihab, 1996).

In its own terms, a mosque is defined according to Yusuf Qaradawi's opinion, namely Baytullah which was built as a suggestion for Muslims to carry out various forms of worship to Allah SWT. Whether mahdhah, such as prayer, dhikr, and so on, or other good deeds, which are social, such as marriage, deliberation, can even be used as a war fortress. A mosque can also be analogous to a pool of water that cleanses sins and disobedience committed by humans (Al-Qaradawi, 2000). Both have the same function as a place of prayer. The difference between a mosque and a prayer room lies in the implementation of Friday prayers and I'tikaf. Friday prayers and I'tikaf can only be performed in mosques.

Since the time of the Prophet SAW. The function of the mosque is not only used as a place of worship, but also as a cultural center, science center, information center, science development center, wealth center, strategy center, as well as a center for guidance and development of the community's resources as a whole. In other words, a mosque is a place where someone or Muslims carry out various kinds of activities, both vertically and horizontally (Muslim, 2004).

3. Research Methods

This research is a type of qualitative research with descriptive methods, which aims to describe and describe the phenomenon of mosque financial management from an Islamic Economics perspective. The research was carried out at the Jami Mujahidin Palampang Mosque, Pangkep Regency for approximately 1 month in July 2023 and August 2023.

The research instrument involves the researcher as a data collector and presenter, and uses a depth in interview guide, list of interview questions, recorder, camera and notebook. Data sources consist of primary data obtained through interviews and direct observation in the field, as well as secondary

data in the form of documents such as mosque financial reports, photo archives, writings, and others.

Data collection techniques involve participant observation to observe the daily activities of mosque administrators, open interviews with informants who have knowledge of mosque financial management, and document reviews to ensure the correctness of data related to the information system for cash receipts and disbursements at the mosque.

The data analysis method refers to the interactive model concept of Miles & Hubermann (2009), which consists of data reduction, data presentation, and drawing conclusions. The data analysis process includes transcription of interview results, observations, and document review. Next, data reduction was carried out by abstracting information that was relevant and related to the research objectives. The reduced data is verified and analyzed to draw conclusions regarding the meaning of the data collected..

4. Discussion of Research

The mosque financial management system is an activity process for managing mosque cash fund activities both in terms of cash sources, budgeting mosque activities, and mosque financial traffic in the form of collection, income and expenditure of mosque cash funds, as well as the monitoring process. Financial management activities in mosques should ideally be carried out based on Islamic economic principles, although in reality, in terms of management itself, it is common to find mosques that are not in accordance with what they should be.

In this research, researchers have conducted interviews with several informants. From the results of research in the field, the Jami Mujahidin Palampang Mosque, Pangkep Regency, like mosques in general, also carries out a financial recording process. There are 3 treasurers who handle financial records, who complement each other in recording the mosque's financial activities. According to information obtained in the field, the treasurer who was entrusted with

recording the mosque's finances did not have a background in finance or, more specifically, experience as an accountant. The treasurer is appointed based on mutual agreement and is committed to being part of the mosque management who will carry out his responsibilities honestly and in accordance with the principles of Islamic accountability, namely caliphate, trust and justice.

Based on the research results found, the management of the Jami Mujahidin Palampang Mosque, Pangkep Regency, said that the financial management activities that had been carried out at this mosque were the management of zakat, infaq and alms funds from the congregation. In Islamic accountability, the main foundation is monotheism. The value of monotheism that exists in the management of the financial funds of the Jami Mujahidin Palampang Mosque, Pangkep Regency, can be found in the awareness of the management. The management consciously understands that the tasks they carry out are a trust and act of worship that will be held accountable in the afterlife. In fact, the management generally says not to accept salaries or wages for the services they provide. The management does this with sincere intentions, voluntarily, and does not expect anything in return. The results of observations and interviews that have been carried out can be found that the administrators of the Jami Mujahidin Palampang Mosque, Pangkep Regency have tried to implement the principles of Islamic accountability with the concepts of caliphate, justice and trust.

The supporting factor in the financial management of the Jami Mujahidin Palampang Mosque, Pangkep Regency, is the enthusiasm of the congregation to continue donating to the mosque. Moreover, when there are activities carried out by the mosque, the local community and the congregation will flock to show their concern in the form of donations, both cash and non-cash, such as energy and food supplies.

The inhibiting factor in managing the finances of the Jami Mujahidin Palampang Mosque, Pangkep Regency, is the division of time between the administrators, where each administrator also has various outside activities, so that only a few administrators are truly active

in running and managing the finances and activities at the mosque properly. In fact, if you look at the list of existing administrators, there are many administrators, but many are not actively carrying out their mandate. Even so, he still activates himself occasionally.

The results of this research are in line with research conducted by Mahardika, Prasetyo & Amalia in (2022) entitled "Accountability and Transparency of Mosque Financial Management" where in their research, mosque financial managers have fulfilled the values of Sharia Accounting principles: Accountability, Justice and Truth. These three principles are related to the characteristics possessed by Rosul, one of which was carried out by this research related to the concepts of caliphate, justice and trust. Furthermore, this research is also in line with research conducted by Nasifa Mutiyya Rahma and Isna Yuningsih (2022) entitled "Accountability for the Management of Financial Funds at the Nurul Huda Mosque, Teluk Bayur District, Berau Regency". Then, in research conducted by Ahmad Tarmidzi and Ian Kurniawan (2016) with the title "Analysis of the Financial Management System at the Jami Islamiyah Mosque", where the financial reporting method at the mosque uses a simple method but in practice it works.

5. Closing

5.1 Conclusion

1. The fund management system at the Jami Mujahidin Palampang Mosque, Pangkep Regency, is in the form of mosque cash sources, activity budgeting and financial traffic. The source of the mosque's cash funds comes from donations from charity boxes, envelopes given to donors, donations via transfer to the mosque's account, and assistance from the government, although it is not provided routinely. Until now, the mosque management has not made an annual budget so that the mosque's cash funds have not been distributed properly. As for financial traffic, it consists of the process of collecting funds from the congregation to the mosque treasury, where the recording is carried out by the mosque treasurer. Regarding the expenditure of

mosque cash funds, they are usually spent for the mosque's routine expenditure needs. Meanwhile, in terms of Islamic accountability, the financial management of the Jami Mujahidin Palampang Mosque, Pangkep Regency, based on the concepts of caliphate, justice and trust, has generally been carried out well, although the ideal has not been fully fulfilled.

2. Supporting factors in the financial management system of the Jami Mujahidin Palampang Mosque, Pangkep Regency, are the spirit of donating from the congregation and actively participating in activities organized by the mosque. Meanwhile, the inhibiting factor in the financial management system of the Jami Mujahidin Palampang Mosque, Pangkep Regency, is that many mosque administrators are less active in carrying out their mandate and only a few administrators are active.

5.2 Suggestions

Mosque administrator

It is hoped that the mosque management will consider not only focusing on renovating the mosque, but also increasing activities that can broaden the knowledge of the congregation. Apart from that, it is hoped that the program plans that have not yet been made can be prepared systematically and budgeted so that the mosque's large cash reserves can be used as optimally as possible for the prosperity of the mosque. Mosque administrators are also expected to be able to activate themselves in making the mosque prosperous, considering that only a few administrators are truly active in carrying out their mandate.

Mosque congregation

It is hoped that the mosque congregation will continue to participate in every activity carried out by the mosque so that the prosperity of the mosque can be achieved.

Government

It is hoped that the Government will be able to budget special funds that are routinely

given to every mosque in Pangkep Regency, including the Jami Mujahidin Palampang Mosque, Pangkep Regency.

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