

MOSQUE FINANCIAL MANAGEMENT TO INCREASING UMMAH EMPOWERMENT IN MUHAMMADIYAH MOSQUES DISTRICT JENEPONTO AND TAKALAR REGENCY SOUTH SULAWESI, INDONESIA

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Abstract: Mosques, as a type of non-profit organization that manages money from the community, are required to have systematic, transparent, and accountable money management. This research aims to determine how mosque financial management can enhance community empowerment in the Muhammadiyah mosque, Jeneponto district, and Takalar district. The research conducted a qualitative study involving five mosques, with informants including the chairman, secretary, treasurer, and three mosque congregations. The research results indicate that the financial managers of Muhammadiyah Mosques in Jeneponto Regency and Takalar Indonesia Regency lack the necessary accounting skills to prepare books and financial reports for their mosques. The management of the Muhammadiyah Mosque still prepares very simple financial reports, focusing solely on income and expenditure. Mosques still do not have a special program that addresses the economic empowerment of the congregation. However, if professional resources assist them, mosques have great potential to empower the people's economy.

Keywords: Management, Mosque, Ummah Empowerment, Muhammadiyah, South Sulawesi

1. Introduction

The number of mosques in Indonesia has grown by 70% in recent decades. This is good news for the Muslim population in this country, because this will certainly make it easier for them to practice their religion wherever they go. The number of Muslims in Indonesia has increased by 87%, and the growth of this mosque is commensurate with this increase (Bara, 2021). A mosque is a place or building of worship that is created to fulfill the requirements and specifications for the implementation of Friday prayers, the five daily prayers (fardhu prayers), and the implementation of Islamic holidays (Ministry of Religion, 2008).

The mosque is the largest place of worship of the five religions adhered to by Indonesian society, especially in South Sulawesi (Asyidah & Darwis, 2021). Mosques have an important role in shaping people's personalities. Apart from functioning as a social center, the mosque is also used to carry out Islamic sharia ceremonies. This is manifested in a number of events, such as celebrations of historical events for Muslims and Islamic teaching platforms (Tutrisno, 2021).

In addition, the mosque is a nonprofit institution. Non-profit organizations are those that do not seek to turn a profit. Instead, the benefits they provide to the larger community, particularly the residents of the areas surrounding mosques, determine their effectiveness. These organizations receive funding from a variety of sources, such as government grants, private donations, zakat, infaq, community shadaqah, and waqaf (Suarni et al., 2023). To improve the community's economy, mosque financial management must be efficient and productive (Suarni et al., 2023). Suarni & Andayaningsi's (2018) research on mosque financial management revealed that more than half of the analyzed mosques lacked an annual budget plan for the financial planning component, and their fund management relied on financial sources.

Mosques can also be considered superior business charities, as Muhammadiyah prioritizes the development of superior business charities and the Muhammadiyah economic movement, with the aim of strengthening Muhammadiyah's role in advancing the Muslim community. K.H. Ahmad Dahlan founded Muhammadiyah, an Islamic da'wah movement organization based on the Al-Qur'an and as-Sunnah. Muhammadiyah continues to build and manage mosques, particularly at the Jeneponto Muhammadiyah Mosque and the Takalar Muhammadiyah Mosque; in total, there are five mosques under its management. The goal is to fully utilize the potential of mosques in fostering community empowerment. This research not only improves the economic welfare of society but also strengthens social ties and improves the overall quality of life.

Mosques play a central role in the spiritual, social, and economic lives of Muslim communities, serving not only as places of worship but also as hubs for community development and empowerment. Effective financial management within these institutions is crucial for sustaining their activities and ensuring that resources are utilized for the benefit of the community. In particular, the management of financial resources in mosques can contribute to broader community empowerment, especially in regions where economic opportunities may be limited. The Muhammadiyah mosques in the Jeneponto and Takalar districts serve as focal points for community engagement and development. However, the effectiveness of their financial management practices and their potential to contribute to community empowerment remain underexplored. Financial mismanagement or inefficiencies may hinder the mosque's ability to offer programs that support education, health, social welfare, and economic development within the local community.

This research aims to fill this gap by examining the current financial management practices within Muhammadiyah mosques in the Jeneponto and Takalar districts. The study seeks to determine how mosque financial management can be optimized to foster greater community empowerment. By analyzing the financial management frameworks, identifying challenges, and assessing the potential for improvement, this research will provide insights into how mosques can become more effective agents of community development.

2. Literature Review

Financial management is one part of the basic concepts of accounting or accounting theory. However, the field of financial management is very broad. On the other hand, some people believe that the financial industry itself is responsible for the basic ideas of financial management, which is actually much bigger than simply recording financial reports. Financial management is the management of money in an organization, be it a government agency, school, hospital, bank, company, or other entity. Furthermore, financial management is a decision-making process that uses accounting data to help companies achieve their goals. (Nur

Khomisah Pohan & Hellen Tiara, 2022). The definition of financial management in a mosque organization is planning, managing and controlling funds to fulfill sharia provisions and realizing efficiency and effectiveness of funds. In other words, mosque financial management is related to the strategy of mosque administrators in collecting funds and managing funds (Sochimim, 2016) .

Empowerment is the process of becoming more effective so that individuals can improve their quality of life. The aim of empowerment is to make the people's economy more productive so that it can generate added value and greater income. Efforts to increase the ability to produce added value must at least increase access to four things, namely access to resources, access to technology, access to markets, and access to demand. Accountability is the obligation to be responsible for achieving the organization's mission, whether successful or unsuccessful, in achieving previously established goals and objectives. This process is conducted through periodic accountability, as described by Mardiasmo (2010). Dwiyanto (2005) further elaborates that accountability serves as an indicator of the extent to which service delivery aligns with stakeholder interests.

Accountability also covers various levels, starting from individual responsibility to collective responsibility for development results. The level of accountability begins with technical accountability, which involves responsibility for inputs, outputs, or products produced in development activities. On a strategic level, accountability pertains to the responsibility for outcomes or benefits attained, such as the standard of public services received by society at the grassroots level. Political accountability involves the obligation to achieve social, economic, or political impacts or changes suggested by the concerned community due to the implementation of various government policies and programs. The level of performance accountability is increasingly collective because to achieve it requires contributions from various programs or activities. Thus, integrating the accountability framework concepts of Haque (2000), which emphasize internal and external accountability, with the insights from Ibrahim (2003) on tools and processes within accountability mechanisms, would enable a more practical evaluation of current accountability practices in nonprofit religious organizations. These frameworks, encompassing standards, tools, and processes, are crucial for ensuring the effectiveness of activities and programs in nonprofit religious organizations, including mosques.

3. Research Methods

This study used qualitative research methods. This places greater emphasis on the element of holistic understanding of a situation. This research method produces data. in the written or spoken word, as well as the behavior of the person you want to observe. This method focuses on the background of the object and the person as a whole. Based on all the mosques located in Jeneponto Regency and Takalar Regency, the researchers exclusively concentrate on two Muhammadiyah mosques: Nurul Taqwa Muhammadiyah Mosque and Nurul Jihad Muhammadiyah Mosque. The Muhammadiyah mosques in Takalar, specifically the Jami Nurul Aman Ballo mosque, the Jami Nurul Badar Salaka mosque, and the Al-Muntazhar Lompo mosque, utilize their finances solely for their operations, not for the community's development, leading to the absence of profitable businesses in the vicinity. As a result, the surrounding area remains quiet. In the table 1 shown number of lists of the mosque as sample of this study and process on interviews as well duration

Table 1. List of Mosque Interviewers

No	Name of Mosque	Interviews	Duration
1.	Nurul Taqwa Muhammadiyah Mosque	Chairman, Secretary, Treasurer, 3 Mosque Congregations	45 Minutes
2.	Nurul Jihad Muhammadiyah Mosque	Chairman, Secretary, Treasurer, 3 Mosque Congregations	45 Minutes
3.	Jami Nurul Aman Ballo Mosque	Chairman, Secretary, Treasurer, 3 Mosque Congregations	45 Minutes
4.	Jami Nurul Badar Salaka Mosque	Chairman, Secretary, Treasurer, 3 Mosque Congregations	45 Minutes
5.	Al-Muntazhar Lompo Mosque	Chairman, Secretary, Treasurer, 3 Mosque Congregations	45 Minutes

Five mosques, two in Jeneponto Regency and three in Takalar Regency, participated in the research, which collected data from two main sources: primary data and secondary data. We obtain primary data directly from the original source, the respondents, through interviews, observations, documentation, and other supporting materials that ensure the data's accuracy. Interviews involve structured or semi-structured questions to informants, while observations are carried out by directly observing activities and conditions in the field. Documentation includes a collection of financial records, activity reports, and other administrative documents. In addition, we utilize supporting materials like photos and sound recordings to bolster the primary data. We obtain secondary data from library materials like books, articles, and other written sources that are pertinent to the research topic. Secondary data also includes information from trusted online sources and scientific journals published in related topics. Other secondary sources include previous research reports, statistics, and other official data. We selected research informants from each mosque, including the chairman, secretary, treasurer, and three mosque congregations, who possessed sufficient and precise knowledge about the activities, administration, and conditions within their respective mosques. By combining primary and secondary data, researchers ensure that the data obtained is complete and accurate enough to support the conclusions and recommendations of this research.

4. Research Results

4.1 Mosque financial report

A mosque financial report is an official document that records all financial transactions that occur within the mosque during a certain period. The mosque management regulates and manages these financial transactions, which include income, expenses, and cash balances. This financial report is important to ensure transparency and accountability in managing mosque funds, as well as to provide a clear financial picture to all congregations and related parties. This information comes from an interview conducted with the Treasurer of the Al-Muntazar Lompo Mosque.:

“Recorded according to income and expenditure”

Mosque financial reports are not just ordinary accounting documents but are also a powerful tool for building trust, facilitating transparency, and supporting the growth and sustainability of mosques as spiritual and social centers in society.

4.2 Efforts to increase community empowerment

The Muhammadiyah Mosque in Jeneponto Regency and Takalar Regency has complete management and focuses primarily on worship activities, its socio-economic potential remains undeveloped. These conditions offer a chance to enhance mosque empowerment for the betterment of the community, particularly in the surrounding environment. At the Muhammadiyah Mosque in Jeneponto Regency and Takalar Regency, there has been no empowerment carried out by mosque administrators for the community around the mosque, due to a lack of human resource development, infrastructure, and fund allocation around the mosque.

Therefore, the Muhammadiyah Mosque in Jeneponto Regency and Takalar Regency must have a human resource development strategy that includes training and strengthening work motivation. Strategic HR Development Training primarily aims to boost employee productivity in their assigned tasks. Training takes place over a short period of time, ranging from two to three days to three months. The second development technique involves increasing work motivation through learning activities, reading the Quran, and other activities. This is done to ensure that the Jeneponto and Takalar Muhammadiyah Mosques can effectively carry out human resource development.

Muhammadiyah Mosques in Jeneponto Regency and Takalar Regency must also have infrastructure. According to Ibrahim Bafadal, "Infrastructure management is a collaborative process that involves planning, acquiring, distributing, using, maintaining, investing, and disposing of all educational equipment and resources in an effective manner and efficiently." Management of facilities and infrastructure is necessary to ensure smooth operations. The complete process of organizing the provision, use, and supervision of infrastructure and facilities necessary to achieve educational goals successfully and efficiently is known as facilities and infrastructure management. The task of managing facilities and infrastructure includes planning for needs, acquisition, storage, inventory, maintenance, and disposal of facilities and infrastructure.

Muhammadiyah Mosques located in Jeneponto Regency and Takalar Regency must also allocate funds to the local community to enhance their experience. Mosque money serves various purposes such as painting the mosque, purchasing supplies, purchasing Al-Quran, and meeting other needs. Meanwhile, the mosque lends money to the community to support the growth of local companies in financial need. Both of these factors can be used inadvertently to advance the welfare of mosques and Muslim communities. Mosque funds channel through community empowerment to benefit both the mosque and the Muslim community as a whole. Allocating mosque funds has several positive impacts on the lives and welfare of Muslims, one of which is helping with the important task of reducing poverty today.

5. Conclusion

Based on the previously described scenarios, we can draw several conclusions. The financial managers of Muhammadiyah Mosque in Jeneponto Regency and Takalar Regency still lack the financial accounting knowledge necessary for mosque bookkeeping and financial reports. The Muhammadiyah Mosque management continues to prepare financial reports that only

include income and expenses. Mosques still do not have special programs related to the economic empowerment of the congregation. On the other hand, with the support of professional resources, mosques have enormous potential to strengthen the community's economy.

Based on the conclusions drawn from this study, several key recommendations can be made to improve the financial management and community empowerment initiatives in Muhammadiyah mosques within Jeneponto and Takalar Regencies. First, there is a critical need to enhance the financial literacy and accounting skills of mosque financial managers. This can be achieved by implementing comprehensive training programs on financial accounting, bookkeeping, and modern financial reporting standards, which would equip managers with the necessary skills to maintain accurate records and prepare more detailed financial reports beyond basic income and expense tracking.

Second, the adoption of standardized financial reporting systems is essential. By integrating financial management software tailored to non-profit organizations, mosque management can improve the accuracy and efficiency of financial operations, leading to better decision-making and transparency. In addition, the establishment of special programs focused on economic empowerment is recommended. Mosques can offer services such as micro-financing, entrepreneurship training, and vocational education to help the community develop sustainable livelihoods, particularly through partnerships with local businesses, financial institutions, and government agencies.

Leveraging professional expertise through collaborations with financial experts, academics, and development organizations is another important step. By forming advisory boards and seeking professional guidance, mosques can benefit from ongoing support in improving financial management practices and community development initiatives. Finally, it is crucial for mosques to adopt long-term financial sustainability plans, ensuring that resources are managed effectively and that income streams are diversified for future growth. By implementing these recommendations, Muhammadiyah mosques in Jeneponto and Takalar Regencies can significantly enhance their financial management practices and play a more active role in fostering community empowerment.

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