

MOSQUE FINANCIAL MANAGEMENT MODEL: OPPORTUNITIES & OBSTACLES (CASE STUDY OF MUHAMMADIYAH MOSQUE)

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Abstract: This study aims to explore the financial management practices of the Muhammadiyah Mosque in Gowa Regency, South Sulawesi, Indonesia, as well as identify the challenges and opportunities that exist in mosque financial management. The qualitative research involved 35 mosques, with the mosque treasurer as the main informant. Initial findings show that the financial management of the Muhammadiyah Mosque in Gowa, South Sulawesi, Indonesia, still uses simple recording methods. The Muhammadiyah Mosque in Gowa, South Sulawesi, Indonesia, has prepared financial reports, but they only cover cash inflows, cash outflows, and ending balances. The announcement of financial conditions is made before Friday prayers. SWOT analysis shows that one of the main obstacles is limited financial resources, while the opportunity is increasing congregational participation through awareness of the importance of financial support for mosques. This mosque must also anticipate threats such as changes in socio-economic conditions, which could affect the amount of donations received. By taking advantage of this opportunity and overcoming existing obstacles, the Muhammadiyah Mosque in Gowa Regency can improve its financial management, ensure operational continuity, and continue to provide benefits to its congregation and surrounding communities.

Keywords: Management, Mosque, Opportunities, Muhammadiyah, Indonesia

1. Introduction

A mosque is a place where Muslims gather to worship. In addition to serving as a worship space, mosques are frequently utilized for various religious and social activities such as Quranic education classes (TPA), communal breaking of fasts (iftar), sacrificial rituals (qurban), organizational meetings, and religious study sessions (Majlis Taklim) (Yeni et al., 2021). In this Muslim country, mosques have always played a crucial role in people's lives. Their daily activities often center around the mosque, prompting them to contribute donations to support various mosque activities (Islamiyah et al., 2020).

Data on mosques in Indonesia shows how diverse and abundant Muslim places of worship are throughout the country. There is a State Mosque which is a symbol of national pride. Apart from that, there are 34 Grand Mosques spread across various provinces, and 437 Grand Mosques which are usually located in district or city capitals. The number of large mosques, which are generally located at the sub-district level, reaches 5,100. The number of

Jami Mosques, which are often the center of religious activities at the village or sub-district level, is very dominant with a total of 242,520. There are 1,051 Historical Mosques, which have high historical and cultural value. In addition, there are 50,549 Mosques are situated in public places such as schools, offices, and shopping centers. This indicates the significance of mosques in the daily lives of Indonesian people, serving not only as places of worship but also as hubs for social, educational, and cultural activities (Ministry of Religion of the Republic of Indonesia, 2024)

As the number of mosque construction and ethics increases in Indonesia, there is an increasing opportunity to maximize the function of mosques in relation to financial management. The purpose of a prosperous mosque is explained in detail in both the Al-Quran and the Sunnah, and because this Sunnah has a very positive impact on the wider community, a prosperous mosque immediately requires financial management ethics. To achieve a certain goal, so that it can benefit many people (Pradesyah et al., 2021). The number of financial resources used to fund activities at a mosque is closely related to the amount of funds donated. Considering the large donations given to mosques, good and healthy financial management is needed. One of the characteristics of good and healthy financial management is accountability and transparency in managing mosque finances. Mosques in Indonesia, both public and those owned by organizations such as Muhammadiyah, have important parts in supporting various religious and social activities. In general, a mosque consists of a main room where worship is carried out, such as the main prayer area (musalla) and the pulpit where sermons are given. There is also a section specifically provided for storing the Al-Qur'an and other worship equipment.

This mosque can also be classified as a business charity planned by Muhammadiyah, one of the largest religious organizations in Indonesia. The number of mosques established by Muhammadiyah is increasing from year to year (Bara, 2021), especially for cadres of the Muhammadiyah Association in South Sulawesi, which covers 21 districts and 3 cities. One of the districts in South Sulawesi that has the potential to move the people's economy is Gowa District. From data from the Gowa Muhammadiyah Da'wah Center (PUSDAM), information was obtained that there were 42 Muhammadiyah mosques/prayers, 96 Muhammadiyah-built mosques/musholas in 22 branches in Gowa (Gowa Regency Muhammadiyah Da'wah Leader, 2020). These data show that the potential of Muhammadiyah mosques as engines driving the national economy can be calculated if these mosques are equipped with the meaning of infaq and sadaqa which can become the vanguard of national economic development. The financial potential of the Gowa Muhammadiyah Mosque can become the community's economic engine in solving socio-economic problems.

2. Literature Review

Management means using resources effectively and efficiently. Financial management is very important in every mosque because every mosque certainly needs good financial management so that it will make mosque activities easier. According to (Syarifudin, 2005) the definition of financial management is the activities carried out by management to deploy responsible personnel in place. According to Supriyanto and Widiyanti (2015), finance is defined as knowledge and experience regarding money which influences the daily lives of individuals and organizations (Volume 04, Number 01, page 54). Ridwan and Inge, in line with Gitman's view, stated that finance is the art or science of managing money. Meanwhile, according to Emery et al., finance is a scientific discipline related to determining values and formulating opinions. Financial management involves planning, organizing, directing, and overseeing an

organization's monetary resources to achieve its objectives (Sujai et al., 2022). Mosques are Islamic religious institutions that are part of non-profit public sector organizations which are usually called non-profit organizations. (Octaviani, 2019). Mosques are formed in an organization consisting of an organizational structure that has its own duties in managing the mosque, including managing mosque funds (Sabaruddin Chaniago, Andri Soemitra, 2022).

3. Research Methods

In this research, a qualitative approach was used which was analyzed through descriptive analysis. The qualitative approach is a method that focuses on in-depth understanding of natural phenomena or symptoms (Abdussamad, 2021). Meanwhile, descriptive analysis is used to describe and explain social realities that occur in society. The main goal of qualitative research is to develop understanding and concepts, which can ultimately form theories, in a process often referred to as "grounded theory research" (Rukin, 2019).

No	Name of Mosque	Informant
1.	Babul Jannah Matteko Baru Muhammadiyah Mosque	Treasurer
2.	Babul Firdaus Datarang Muhammadiyah Mosque	Treasurer
3.	Babussalam Pabbarung Muhammadiyah Mosque	Treasurer
4.	Babussalam Balangbuki Muhammadiyah Mosque	Treasurer
5.	Nurul Iman Silanggaya Muhammadiyah Mosque	Treasurer
6.	Baiturrahman Benga Muhammadiyah Mosque	Treasurer
7.	Babul Jannah Bongki Muhammadiyah Mosque	Treasurer
8.	Al-Mujahidin Malino Muhammadiyah Mosque	Treasurer
9.	Hidayatullah Batumenteng Muhammadiyah Mosque	Treasurer
10.	Ni'matullah Bangkeng Ta'bing Muhammadiyah Mosque	Treasurer
11.	Nurussalam Pattiro Muhammadiyah Mosque	Treasurer
12.	Nurul Yagin Tonrokombang Muhammadiyah Mosque	Treasurer
13.	Al-Mujahidin Tonrokombang Muhammadiyah Mosque	Treasurer
14.	Al-Munawwarah Teamate Muhammadiyah Mosque	Treasurer
15.	Darul Agsa Baddo-baddo Muhammadiyah Mosque	Treasurer
16.	Baitush-Sholihin Diklat Unismuh Mosque	Treasurer
17.	Rahmatul Ummah Pandangpandang Muhammadiyah Mosque	Treasurer
18.	Nur Muhammad Boka Muhammadiyah Mosque	Treasurer
19.	Nurul Jihad Panciro Muhammadiyah Mosque	Treasurer
20.	Al-Amin Panciro Muhammadiyah Mosque	Treasurer
21.	Nurul Imy Panciro Muhammadiyah Mosque	Treasurer
22.	Fastabiqul Khairat Bontobiraeng Muhammadiyah Mosque	Treasurer
23.	Babul Hag Bontotangnga Muhammadiyah Mosque	Treasurer
24.	Al-Ikhwani Paranga Muhammadiyah Mosque	Treasurer
25.	Babussalam Bone Muhammadiyah Mosque	Treasurer

26.	Nurul Hasanah Ritaya Muhammadiyah Mosque	Treasurer
27.	Nurul Iman Tanabangka Muhammadiyah Mosque	Treasurer
28.	Baitul Makmur Bontomaero Muhammadiyah Mosque	Treasurer
29.	Nurul Iradah Pattolosang Muhammadiyah Mosque	Treasurer
31.	Nurul Haq Romanglompoo Muhammadiyah Mosque	Treasurer
32.	Al-Amin Romanglompoo Muhammadiyah Mosque	Treasurer
33.	Barembeng Muhammadiyah Mosque	Treasurer
34.	Nurul Iman Tamajannang Muhammadiyah Mosque	Treasurer
35.	Nurul Jihad Likuboddong Muhammadiyah Mosque	Treasurer

Researchers carried out field work in thirty-five mosques in Gowa Regency. The origin of this research data is divided into two categories, namely primary data and secondary data. Primary data sources include data obtained directly from respondents through interviews, observation, documentation, or other supporting materials that guarantee the accuracy of the data. Secondary data sources consist of data obtained from library materials and other secondary sources, such as books relevant to the research topic, journals related to research discussions, internet links, etc. The informants for this research were taken from each mosque, especially the prayer room treasurer

4. Research Results

4.1 Financial Management Model at the Muhammadiyah Mosque in Gowa Regencya

Management means using resources effectively and efficiently. Financial management is very important in every mosque because every mosque certainly needs good financial management so that it will make mosque activities easier. The Muhamadiyah Mosque has carried out financial records in terms of both receipts and expenditure. This is proven in the financial reports of the Muhammadiyah Babul Haq Bontotanga Mosque and the Muhammadiyah Nur Muhammad Boka Mosque as follows:

Tabel 1. Mosque Financial Report Mosque Financial Report Muhammadiyah Babul Haq Bontotanga

Date	Description	Income (IDR)	Expenditure (IDR)	Balance (IDR)
17/1/24	Electricity bills		1.488.000	
17/1/24	Routine teaching		200.000	
19/1/24	Dawn Piggy Bank	335.000		
19/1/24	Total Balance			24.139.000
	Income			2.488.000
10/1/24	Mosque Treasury			21.651.000

Based on the table above, it states that the financial management of Muhammadiyah mosques in Gowa district still uses simple records in which the mosque's financial reports in this section consist of cash in, cash out and final balance only. Additionally, the Muhammadiyah Mosque in Gowa Regency actively engages the community in managing the

mosque's finances, as confirmed by interviews conducted with Nurul Iman Panciro, the Treasurer of Muhammadiyah Mosque :

“Every time someone wants to finance it, a meeting is held, for example, the corpse bath facility is not mine, it's not what I want, even though he is the secretary and also the chairman, but the proposal is for the congregation to add money to it.”

4.2 SWOT Analysis of the Muhammadiyah Mosque in Gowa Regency

The interview results indicate that in financial management, mosques aim to provide support in religious, educational, and social domains to achieve a balance between these fields in society and thereby contribute to community welfare. Based on the interview findings, the systematic financial management model at the Muhammadiyah Mosque in Gowa Regency can be illustrated in Table 2

Table 2. SWOT Analysis of Financial Management Models in Mosques Muhammadiyah in Gowa Regency

Strengths	Weaknesses	Opportunities	Threats
1. Physical Facilities adequate. 2. Renovation and Periodic Maintenance. 3. Financial Transparency. 4. Clear Goals. 5. Open communication 6. Community participation 7. Strong Management	1. Management is still simple 2. Limited Human Resources 3. Limited Funds 4. Lack of Congregation Participation 5. Lack of Technology Development 6. There is no formal organization	1. Development of Social Activities 2. Human Resources Development 3. Improved communication with the congregation 4. Use of Technology 5. Potential Community Contributions	1. Changes in Socio-Economic Conditions 2. Limited financial resources 3. Lack of congregational participation 4. Environmental conditions and natural disasters 5. financial risk 6. Loss of financial support. Competition with other mosques

(Source: Author 2024)

Based on the results of interviews analyzed using the Nvivo application, 14 Muhammadiyah Mosques in Gowa Regency, this mosque has various strengths that can be optimized to improve its function in the community. The Muhammadiyah Mosque in Gowa Regency has strengths such as adequate physical facilities, financial transparency, clear management objectives, open communication, and strong management. However, weaknesses such as simple management, limited human resources and funds, lack of congregational participation, and lack of technological development and formal organizational structures are still challenges.

Opportunities that can be utilized include developing social activities, training and education for management, improving digital communications, utilizing technology, and effective fundraising. Threats faced include changes in socio-economic conditions, limited

financial resources, lack of congregational participation, environmental conditions and natural disasters, financial risks, and competition with other mosques.

The strategies needed include improving internal management, training administrators, effective fundraising strategies, utilizing technology, and developing attractive programs for the congregation, especially the younger generation. With this strategy, mosques can overcome weaknesses and threats and maximize strengths and opportunities to develop better.

4.3 Obstacles and Opportunities in Financial Management of the Muhammadiyah Mosque in Gowa Regency

The presence of opportunities in the management process enhances the productivity of activities and ensures compliance with established regulations. Efforts to enhance the management system will align with existing provisions. The challenges and opportunities in managing the finances of the Muhammadiyah Mosque in Gowa Regency can be outlined in Table 3.

Table 3. Obstacles and Opportunities in Financial Management Muhammadiyah Mosque in Gowa Regency

Opportunity	Obstacle
There is an opportunity to increase congregational awareness of the importance of funding support for prayer rooms	Limited capital is the cause of the lack of progress in carrying out further development, both physical and non-physical.
The use of technology can increase the efficiency of financial management	Limited quantity and quality of human resources may be an obstacle.
Strengthen communication with the congregation	Mosques face challenges in raising sufficient funds
Potential donations from local communities who care about religious activities provide opportunities	Mosques face problems with infrastructure that is old and prone to collapse

(Source: Author 2024)

Financial management of Gowa Regency Muhammadiyah Prayer Rooms faces various obstacles and opportunities. The main obstacles faced are limited financial and human resources, as well as challenges in raising funds. Available funds are often insufficient for physical and non-physical development, while limitations in the quantity and quality of human resources hamper management effectiveness. Fundraising is also difficult, hampering operational and development needs. However, there are several opportunities that can be exploited. Increasing congregation participation through awareness of the importance of financial support could be a solution. Intensive education and communication can make congregations more active in making donations. The use of technology, such as online donations and financial management applications, can increase financial management efficiency and transparency.

Mosques also face the problem of aging infrastructure that requires renovation. With careful planning, mosques can manage renovation projects effectively and efficiently. Intensive communication with the congregation, using various channels such as social media and regular meetings, can increase congregation participation and trust. Building relationships with potential donors, both individuals and organizations, is also a great opportunity. Support from

families who care about mosque operations can be further encouraged. The formation of a more formal and structured organizational structure will increase the effectiveness of financial management. Relevant programs and innovations in fundraising, such as online donation campaigns and charity events, can also help increase mosque revenues. By taking advantage of this opportunity and overcoming existing obstacles, the Muhammadiyah Mosque in Gowa Regency can improve its financial management, ensure sustainable operations, and provide more benefits to the congregation and surrounding community.

5. Conclusion

This study aims to identify the financial management model and explore the challenges and opportunities in financial management at mosques in Gowa Regency, involving a total of 35 mosques. Drawing from the observed phenomenon, problem formulation, and research outcomes, the conclusions of this study are as follows:

1. Financial development of Gowa Regency Muhammadiyah Prayer Room. It can be seen that financial development still uses traditional recording. the prayer room's financial report fireplace function has been achieved. However, the existing information that has been designed is not yet detailed, where in this section the meaning of the prayer room financial report is in the form of cash in, cash out and final balance only. In the process of reporting financial conditions, announcements are made before Friday prayers are held. Apart from that, Muhammadiyah prayer rooms always involve the community in developing prayer room finances in reviewing decisions when they want to spend large amounts of funds
2. Based on the SWOT description of prayer room financial development, lack of financial resources is one of the main factors, where the available funds are often insufficient to carry out further physical and non-physical development. One of the big opportunities is to increase congregational participation through increasing awareness of the importance of financial support for prayer rooms. However, this prayer room also needs to be aware of some pressures that can slow down its development. Changes in socio-economic conditions may affect the amount of donations received, as congregations may experience financial difficulties. By taking advantage of these opportunities and overcoming existing problems, the Gowa Regency Muhammadiyah Prayer Room can increase its financial development, ensure the continuity of its operations, and continue to provide safety to its congregation and local residents.
3. The challenges and prospects in handling finances at the Muhammadiyah Mosque in Gowa Regency are noteworthy. Budget constraints within the management framework frequently lead to reporting delays. On the other hand, the community's trust highlights opportunities in mosque financial management. This situation suggests that leveraging community trust can enhance the efficiency of activities and ensure compliance with established regulations.

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