

Accountability for Mosque Financial Management: How Important Is It?

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ABSTRACT - This study aims to explore the urgency of mosque financial management to increase financial accountability and prevent fraud. This study is a literature review using the results of previous studies. Mosque financial management is important to increase financial accountability. The scope of mosque financial management consists of financial planning, fundraising, fund management, financial reporting, internal control, and financial analysis. The potential for mosque funds is very large from zakat, infaq, shodaqoh, waqf, and funds from the government. Therefore, financial management is an urgent thing to do as a form of accountability to all stakeholders, especially Allah Ta'ala. Financial management, financial accountability, and transparency, as well as good internal control, are carried out to prevent potential fraud that can harm the organization and to maintain public trust. This study contributes to increasing literacy about mosque finance in the community and utilizing the results of mosque financial research needed by mosque administrators as well as in efforts to prevent fraud.

Keywords: Mosque financial management, accountability, fraud prevention

Abstrak - Studi ini ditujukan untuk mengeksplorasi urgensi pengelolaan keuangan masjid dalam rangka meningkatkan akuntabilitas keuangan serta pencegahan terhadap fraud. Studi ini merupakan kajian literatur menggunakan hasil penelitian sebelumnya. Pengelolaan keuangan masjid penting dilakukan untuk meningkatkan akuntabilitas keuangan. Ruang lingkup pengelolaan keuangan masjid terdiri atas perencanaan keuangan, pengumpulan dana, pengelolaan dana, pelaporan keuangan, pengendalian internal dan analisis keuangan. Potensi dana masjid sangat besar dari sumber zakat, infaq, shodaqoh, wakaf dan dana yang berasal dari pemerintah. Oleh karenanya pengelolaan keuangan merupakan hal yang urgent dilakukan sebagai bentuk pertanggungjawaban kepada semua pemangku kepentingan, terlebih kepada Allah ta'ala. Pengelolaan keuangan, akuntabilitas dan transparansi keuangan serta pengawasan internal yang baik dilakukan sebagai bentuk pencegahan atas potensi fraud yang dapat merugikan organisasi dan dalam rangka menjaga kepercayaan masyarakat. Studi ini berkontribusi menambah literasi tentang keuangan masjid kepada masyarakat dan pemanfaatan hasil penelitian keuangan masjid yang dibutuhkan oleh pengelola masjid serta dalam upaya pencegahan terhadap fraud.

Keywords: Manajemen keuangan masjid, Akuntabilitas, Pencegahan Fraud

INTRODUCTION

Managing mosque finances is a very urgent matter (Adil et al., 2013; Adnan, 2016; Chrisna, 2020; Istan, 2022; Lenap et al., 2020; Sochimin, 2017; Wulandari, 2018) to increase mosque financial accountability (Adil et al., 2013; Adnan, 2016; Yuliastuti, 2023), accountability to all stakeholders (Ariffin et al., 2019; Setiawan, 2023b), evaluation of mosque management performance (Adnan, 2016), compliance with government regulations in reporting mosque finances (Lenap et al., 2020), maintaining the mission of da'wah (Sofiyawati, 2021), and increasing the economic empowerment of the community (Chrisna, 2020; Sochimin, 2017; Wulandari, 2018). Mosque financial management is the responsibility of the mosque manager; every mosque fund spent must be properly recorded and adequate financial reports made (Fachruddin et al., 2020; Yuningsih et al., 2020). Adequate supervision also needs to be carried out over the management of mosque funds and must be fostered intensively (Miharja et al., 2018). Mosque financial management and reporting must be accountable and transparent so that the public believes that mosque funds are intended for things that are beneficial to the interests of the ummah (Istan, 2022).

Mosques are very important places in the lives of Muslims (Kasri & Ramli, 2019; Koehrsen, 2021). Mosques have a central function in the lives of Muslims, not only as places of worship but also for learning activities, discussing socio-economic issues, and various other activities (Koehrsen, 2021). Mosques play a major role in efforts to empower the community, both from social and economic factors (Wulandari, 2018). With the increase in the number of mosques and the Muslim population in Indonesia, the opportunity to optimize the financial management function of mosques is increasing (Hamid et al., 2019). The obligation to prosper a mosque is clearly stated in the Al-Qur'an and As-Sunnah, and considering its positive impact on the wider community, building a mosque requires efforts to manage the mosque's financial resources to achieve useful goals. about people (Alwi, M.A., 2020; Setiawan, Khamid, et al., 2023).

The Indonesian government, through KMA No. 54 of 2006, regulates the management of mosques through the Mosque Welfare Agency (BKM), which aims to improve the welfare of mosques through improved management, prosperity, and maintenance (Febriansyah et al., 2021). In terms of managing mosque finances, the fact is that there are still many mosques that only manage their finances for consumer goods. With productive management, mosque funds are much more useful and develop well (Istan, 2022). In terms of

consumption, mosque funds are intended for mosque needs such as mosque renovations, carpets, prayer mats, the Quran, and other mosque equipment. In terms of productivity, mosque funds are managed and distributed in the form of empowerment for the community's economy (Bara & Pradesyah, 2021). This will increase the circulation of mosque cash by empowering the community to achieve the benefit of the community itself (Chrisna, 2020).

Mosques are non-profit organizations that have specific goals and strive to achieve them, which are not aimed at personal profit or wealth (Kasri & Ramli, 2019). Mosque funds come from the government, community donations, zakat, infaq, sadaqah, and waqf (Nining Islamiyah, 2019; Shukor et al., 2017). These funds must be managed well and transparently as a form of accountability to the government and society, especially to people who distribute zakat, infaq, shodaqoh, and waqf (Ur Rehman et al., 2021). Good financial management and adequate supervision will prevent the risk of fraud. Fraud can occur in the commercial sector as well as in non-profit organizations. Fraud in non-profit organizations can be easier to commit because these organizations usually operate with limited access to resources, mutual trust inherent in an atmosphere of public trust (Lauck & Brozovsky, 2018), a lack of separation of duties (Setiawan et al., 2022), a lack of transparency and accountability (Setiawan & Alim, 2022), weaker internal control procedures, and a lack of commercial and financial knowledge compared to commercial organizations (Setiawan, 2023a; Setiawan & Cholili, 2023). Therefore, good financial management and adequate supervision are very necessary so that mosque finances can be well maintained and properly accounted for.

This study is aimed at exploring the urgency of managing mosque finances to increase accountability and prevent fraud. This study is a literature review using the results of previous research. Even though there has been a lot of previous research on mosque finances, little research has been carried out until the application stage of applying the research results in the field. This article is an initial study that will be followed by further research, which plans to take primary data on the financial data of mosques in Bojonegoro Regency for more in-depth quantitative analysis. This study contributes to increasing literacy about mosque finances among the community and utilizing research results on mosque finances, which are needed especially by mosque managers in Bojonegoro Regency, in order to increase the competence of mosque financial management towards financial accountability and economic empowerment of the community.

LITERATURE REVIEW

Financial Management

Financial management in the context of non-profit organizations involves managing limited financial resources to achieve organizational goals as well as meet stakeholder needs (Ortega-Rodríguez et al., 2020; Setiawan, 2023b). Financial management begins with finding sources of financing, using the financing obtained, and distributing the profits accumulated by financial management. Financial management decisions are based on accounting information, especially financial information. The scope of non-profit financial management includes several aspects related to the management of financial resources and financial operations of an organization, including financial planning, fundraising, fund management, financial reporting, and financial analysis (Fish, 2020; Setiawan, 2023a).

The goal of financial management in non-profit organizations is to achieve efficiency and effectiveness in managing financial resources to support organizational goals and meet stakeholder needs (Ortega-Rodríguez et al., 2020; Setiawan & Cholili, 2023). The following are some of the goals in financial management of non-profit organizations:

1. Financial Sustainability

The primary goal of a nonprofit organization's financial management is to ensure long-term financial sustainability. This involves managing an organization's revenues and expenses efficiently, optimizing the use of financial resources, and maintaining sufficient liquidity to meet financial obligations and sustainably carry out the organization's programs or services (Setiawan & Alim, 2022).

2. Accountability and Transparency

Nonprofit organizations have a responsibility to maintain accountability and transparency in their financial management. This goal involves preparing clear and transparent financial reports, as well as disclosing relevant information to stakeholders, including congregations, donors and parties involved in the organization (Dewi et al., 2023; Setiawan, 2024b).

3. Financial Risk Management

Nonprofit organizations need to consider and manage the financial risks they may face. This objective involves identifying potential risks, developing risk mitigation strategies, and implementing appropriate

internal control practices. Financial management must ensure that the organization has adequate financial reserves and a sustainable financial strategy to face possible risks (Setiawan et al., 2022).

4. Regulatory and Legal Compliance

Nonprofit organizations must comply with applicable regulations and laws regarding the management of their finances. This objective involves understanding and complying with tax regulations, financial reporting, use of donated funds, as well as compliance with applicable regulations in the non-profit sector (Setiawan, Rohemah, et al., 2023).

5. Public Trust

Another important goal is to build public trust in nonprofit organizations. Transparent, accountable and ethical financial management can strengthen an organization's reputation and build trust in the congregation, donors and the general public (Khoiriyyah & Setiawan, 2024; Setiawan & Wahyudi, 2022).

Mosque Funds

The mosque fund refers to the management and regulation of financial resources owned and used by the mosque (Lenap et al., 2020; Setiawan, Khamid, et al., 2023). This involves managing income, expenses, assets, and financial obligations related to the operation, maintenance, and development of the mosque. The definition of mosque finance covers various aspects, including the collection and receipt of funds through donations, or other income, as well as expenses to meet mosque needs such as paying staff salaries, building maintenance, utilities, activity programs, and services to the congregation (Setiawan & Soewarno, 2024a, 2024b; Yuningsih et al., 2020). Mosque finances also involve managing and monitoring assets owned by the mosque, such as land, buildings, equipment, and inventory. In addition, it involves financial reporting related to mosque finances, including the preparation of financial reports such as profit and loss statements, balance sheets, and cash flow reports.

This definition of mosque fund refers to general financial management in the context of mosques, but in practice, financial management can vary from one mosque to another, depending on the size, operational scale, needs, and regulations that apply in each country or region (Fahmi, 2022). There are several theories that are relevant in the context of mosque finances. The application of these theories can help understand and manage mosque finances

more effectively by considering various aspects such as the interests of the congregation, Islamic financial principles, and the resulting social and economic impacts. The following are several theories that are often used to understand the financial aspects of mosques:

1. Agency Theory

Agency theory (Jensen & Meckling, 1976) explains the correlation between owners (congregants) and agents (mosque administrators or financial committees). In the context of mosque finances, the congregation, as the owner, gives responsibility to the agent to manage mosque funds. Agency theory discusses potential problems that arise due to conflicts of interest between the congregation as owners and the agents as financial managers of mosques.

2. Behavioral Finance Theory

The behavioral theory of finance (Ajzen, 1991) involves understanding how psychological factors and human behavior influence financial decision-making. In the context of mosque finances, this theory can be applied to understand the behavior of the congregation in donating and managing mosque funds. For example, behavioral finance theory can help explain why some congregants are more likely to donate regularly while others are more likely to be influenced by emotional factors or impulsive decisions.

3. Waqf Theory

Waqf theory relates to the management and use of waqf assets in the context of mosques. Waqf is a donation or asset given by an individual or group for public purposes, including the construction and operation of mosques. Waqf theory discusses ways to optimize the benefits of waqf assets and ensure effective and sustainable management.

4. Islamic Finance Theory

Islamic financing theory is related to financial principles in Islam. In the context of mosques, this theory can be applied to understanding the principles of Islamic finance, such as the prohibition of usury (interest), the principle of justice in the distribution of profits and risks, and the application of sharia financial instruments in managing mosque finances.

5. Social and Economic Theory of Mosques

This theory highlights the role of mosques in shaping and influencing the social and economic aspects of a community. In the context of mosque

finance, this theory can discuss the social and economic impacts of good financial management, such as community economic empowerment through economic development programs, redistribution of wealth, and improving the quality of life of the congregation.

METHOD

This research uses qualitative methods through a literature study approach. Qualitative research is a research approach that aims to understand and explain the meaning of a phenomenon in the context of human life (Sugiyono, 2020). This method is more descriptive and interpretive, focusing on a deep understanding of the social, cultural, and psychological context of an event or phenomenon. Meanwhile, library research is a type of research that focuses on the analysis, synthesis, and evaluation of literature or written sources that are relevant to a research topic (Sugiyono, 2020). The main goal of a literature study is to present a comprehensive understanding of recent developments in research related to a particular topic, establish a conceptual framework, and point out gaps in knowledge that still need to be researched.

The steps taken in this literature study are (Sugiyono, 2020): 1) determining a research topic that is specific and relevant to the research objectives; 2) Identify literature sources through literature searches using databases, digital libraries, and other sources relevant to the research topic. This identification uses appropriate keywords, including synonyms or variations of keywords. 3) Selecting literature sources by selecting literature sources that have high relevance to the research topic, considering credibility, research methodology, and relevance of the literature sources to be selected; 4) Conducting literature analysis and synthesis of the main findings, concepts, and research methods that emerge from the selected literature. Identify patterns, trends, or differences that may emerge from the literature. 5) Prepare a summary and synopsis of each relevant literature source, ensuring that the summary includes the main points and contribution of each source to the understanding of the research topic. 6) Form a conceptual framework by connecting the concepts that have been identified with the questions studied; 7) Write a structured literature study report, covering all important elements, such as identification of literature sources, analysis, and main findings. Finally, include a bibliography that is complete and in accordance with the format used.

RESULT AND DISCUSSION

Mosque Financial Management

Financial management is one solution to achieving mosque prosperity. Mosque financial management is the set of steps and actions that help the mosque in Takmir plan the possibility of managing the mosque effectively and efficiently for the benefit of the people. Mosque financial management is not only about collecting funds for the mosque and its capital structure but also about how to use these funds effectively and efficiently. Indirectly, mosque funds are divided into two types of funds, namely mosque funds in the form of consumption and mosque funds in the form of production (Istan, 2022; Setiawan & Wahyudi, 2023). Mosque funds in the form of consumption are funds used for the physical needs of the mosque or for the mosque's treasury. If the productive form of mosque funds is cash managed by mosque funds or lending money to the community to open businesses around the mosque.

Mosque construction is increasing, especially in Indonesia, and considering the development of mosques, namely the increasing number of Muslim populations, mosque management is one of the initiatives that focuses on managing mosque finances. One important part of managing mosque finances is good financial management. Because good financial management can influence the programs planned by the mosque itself. Therefore, mosque financial management must be handled by reliable, honest, and responsible mosque managers. They have to explain to the community how the money needed to build the mosque will be distributed. Therefore, the community needs proof of responsibility and transparency in managing mosque finances so that public trust in the leadership can run smoothly.

Mosque Fund Potential

Sources of funding for mosques come from zakat, infaq, shodaqoh, zakat, waqf, and assistance that comes from government funds (Nining Islamiyah, 2019; Setiawan, 2024a; Shukor et al., 2017). Therefore, efforts to develop mosque waqf have great potential as a step towards mosque welfare and community empowerment. Economic development currently being promoted by society is related to Islamic economics, one of which is the development of Islamic economics through mosques. The potential for mosque funds is an opportunity for mosque cash flow through financial management by funding mosque programs that are beneficial to the congregation.

Obstacles in Mosque Financial Management

Islamic financial institutions grow and develop with productive zakat funds, and mosque financial managers need to work and synergize for the benefit of the community. So far, the potential for mosque funds has not contributed much to improving the economy of the congregation. Therefore, the success of a mosque's fundraising is based on its financial management process. Financial management must be promoted optimally wherever possible to influence the economic welfare of society. In managing mosque finances, several obstacles may be faced (Setiawan, 2023b), including:

1. **Limited Resources** Mosques often rely on contributions and donations from congregants as their main source of income. The biggest obstacles are income uncertainty and the limited financial resources available to meet the operational and maintenance needs of mosques. This can hamper the mosque's ability to implement desired programs and maintain facilities properly.
2. **Donation Management** Mosques must carefully manage the donations they receive so that the funds are used appropriately and by the objectives of the mosque. Ineffective or less transparent management of donations can reduce congregational trust and raise questions about the use of funds.
3. **Expenditure Management** Managing expenses efficiently and effectively is a challenge in managing mosque finances. Mosques need to create realistic budgets and prioritize spending to ensure available funds are used wisely. Another challenge is to avoid wasting or using funds that are not in accordance with the mosque's objectives.
4. **Lack of financial skills and knowledge** Good financial management requires knowledge and skills in accounting, budgeting, and financial management. Not all mosque administrators have adequate background or experience in this matter. A lack of understanding of financial principles and best practices can hinder the effectiveness of mosque financial management.
5. **Regulations and Compliance** Mosques must comply with applicable tax regulations and other financial regulations. Challenges may arise if there is insufficient understanding of these regulations or a lack of resources to ensure proper compliance.

Optimizing Mosque Financial Management

The development of mosque funds will be successful if the mosque's financial management can be managed optimally. Considering that there are still many mosques whose mosque financial management has not been implemented, it is necessary to issue mosque financial management regulations to provide information to the mosque in Takmir. Mosques are responsible for managing mosques through BKM (Febriansyah et al., 2021; Setiawan, 2024c). BKM made a plan to distribute money to mosques. Asset allocation can be divided into production and consumption allocations. Management of mosque funds can be done productively by lending mosque funds to people who want to start a business, but the process must be analyzed to ensure that the person has the entrepreneurial spirit to build their business around the mosque. Feedback from productive financial management indirectly influences the use of the mosque yard and the mosque's cash flow. The community also has the option to become a mosque donor to facilitate community-managed projects and repay loans. Mosque administrators also carry out community activities to ensure the success of these efforts so that mosque financial management can strengthen the community and even strengthen parts of the community's economy that need capital.

In all aspects of mosque financial management, some factors support and hinder good mosque financial management. In terms of cash flow management, mosque financial management must improve external results that encourage mosque managers to improve financial reporting effectively and efficiently. Considering how strategic the role of mosques is as a catalyst for the revival of the people, mosque governance must also be improved. The success of a mosque leader in managing and developing a mosque is not only measured by the physical splendor of the building. Fresh ideas are needed to meet the needs of the local mosque community so that the mosque becomes a place to return to when the community is in trouble.

Mosque financial policies require that mosque income and expenditure be recorded and managed in financial reporting as an accountable reference (Setiawan, 2023b, 2024d). These forms of the financial policy include 1) receipts; in this case, the mosque in Takmir must prove where the money came from; 2) to ensure the validity of the financial report, mosque cash payments must be recorded, including where the money was spent and proof of expenditure. 3) Mosque finances and management budgets are intended to plan mosque work programs and provide a means of monitoring and controlling mosque activities. 4) Financial reporting is part of efforts to monitor expenditure and income. Financial transactions must comply with applicable

regulations, which cover all financial transactions, from documents to information provided in the form of financial reports.

Mosque Financial Accountability and Transparency

Accountability means the trustee's obligation to explain, state, report, and disclose to the trustee all activities and actions for which he is responsible (Ariffin et al., 2019; Dewi, 2024). The Islamic concept of responsibility treats society as a horizontal responsibility. Transparency means the openness of an organization to provide information about its public resource management activities to parties who need it (Ariffin et al., 2019). The value of transparency from an Islamic perspective demands the importance of honesty in all information contained in institutions, including religious institutions such as mosques.

Accountable and transparent reporting influences the development of mosque funds. This is because the concept of accountability is closely related to the transparency of financial reporting. Financial reporting is a form of the need for transparency and a prerequisite for supporting accountability in the form of transparency in the management of public resources. The aim is to clarify how accountability is implemented and to increase public trust in mosque leaders who fulfill their responsibilities in managing mosque finances.

Mosque Financial Supervision

The mosque's financial supervision function must be carried out to maintain functional financial control (Fachruddin et al., 2020). Mosque funds are managed by the mosque in Takmir, and supervision is carried out by the mosque council. Through good mosque financial management performance, public confidence in mosque funding also increases so that people can become regular donors. Mosque financial supervision has several important functions in maintaining the integrity and financial health of mosques, including:

1. Prevent potential fraud risks. The main function of monitoring mosque finances is to prevent misappropriation or misuse of mosque funds. With effective supervision, the expenditure and use of mosque funds can be monitored regularly and verified, thereby preventing inappropriate practices or violating established policies and procedures.
2. Ensure compliance with policies and procedures. Mosque financial supervision ensures that all mosque financial activities are within the framework of established policies and procedures. This involves

monitoring and evaluating compliance with applicable accounting policies, rules, and standards.

3. Ensure the accuracy and quality of financial reporting. Mosque financial oversight involves reviewing and evaluating mosque financial reports to ensure their accuracy and quality. This includes examining financial records, verifying transactions, and ensuring compliance with applicable accounting principles.
4. Improve the Efficiency and Effectiveness of Financial Management Good financial supervision can help identify weaknesses or imperfections in mosque financial management. With feedback from supervision, mosques can increase efficiency and effectiveness in the use of financial resources, including identifying opportunities for savings or increasing income.

Mosque Financial Management as a Preventive Measure against Fraud

Good and transparent management of mosque finances is an important step in preventing fraud or misappropriation of funds (Ortega-Rodríguez et al., 2020). The following are several steps that can be taken to improve mosque financial management and prevent fraud (Setiawan, 2023b):

1. Establishment of a Finance Committee Mosques should form a financial committee consisting of several members selected from trusted congregation members. This committee is responsible for the supervision and management of mosque finances.
2. Making Financial Policy Mosques need to have clear and documented financial policies. This policy must include procedures for collecting and disbursing funds, preparing financial reports, and internal monitoring mechanisms.
3. Segregation of duties It is important to separate financial tasks between several individuals; for example, the task of collecting funds and recording finances should not be carried out by one person. By separating these tasks, there will be mutual supervision and a reduction in the risk of fraud.
4. Internal and external inspections Conduct regular internal checks to verify the mosque's financial activities. In addition, involving external inspection by an independent party is also highly recommended. This inspection will help identify any discrepancies or deviations that may occur.

5. Use of the Accounting System Adopting a good accounting system will help manage mosque finances more efficiently and increase the accuracy of recording. The use of technology, such as accounting software, can assist in financial tracking and reporting.
6. Reporting complaints Providing a safe and reliable complaint mechanism for congregations to report suspected fraud or fraud that has occurred. This will provide the congregation with the opportunity to actively participate in monitoring the mosque's finances.

CONCLUSION

This study is aimed at exploring the urgency of managing mosque finances to increase accountability and prevent fraud. This study is a literature review using the results of previous research. Mosque financial management is very important in order to increase financial accountability and in the context of empowering the community's economy. The scope of mosque financial management begins with financial planning, fund collection, fund management, financial reporting, internal control, and financial analysis. The potential for mosque funds is very large, obtained from various sources, including zakat, infaq, shodaqoh, waqf, and funds originating from the government. Therefore, good financial management is very urgent as a form of accountability to all stakeholders, especially to Allah Ta'ala. Financial management, financial accountability, and transparency, as well as good internal supervision, must be carried out as a form of prevention of potential fraud that could harm the organization and in order to maintain public trust.

This article is an initial study that will be followed by further research, which plans to take primary data on the financial data of mosques in Bojonegoro Regency for more in-depth quantitative analysis. Future research will collaborate with the Indonesian Mosque Council (DMI) Bojonegoro Regency as an official government organization that accommodates mosques throughout Bojonegoro Regency to be able to bridge and protect the research process, starting from data collection, data processing, summarizing research results, and follow-up socialization and counseling. research results as an effort to serve the community. This study contributes to increasing literacy about mosque finances among the community and utilizing research results on mosque finances, which are needed especially by mosque managers in Bojonegoro Regency, in order to increase the competence of mosque financial management towards financial accountability and economic empowerment of the

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