

Analysis of Financial Management at the Muhammadiyah Mosque in the Wajo Religion of South Sulawesi, Indonesia

Agusdiwana Suarni¹, Nurlina², Andi Musdalifah Adhe Putri³

^{1,2,3}Faculty of Economics and Business, Universitas Muhammadiyah Makassar

Corresponding author: *agusdiwana.suarni@unismuh.ac.id,¹

nurlina.ek@unismuh.ac.id,² andidullu@gmail.com,³

Abstract

The focus of the research is on the treasurers of 14 mosques or mosques owned by Muhammadiyah in Wajo Regency. This study concludes that Muhammadiyah Mosques in Wajo Regency practice the principles of accountability and transparency in their financial management systems, including the receipt and disbursement of mosque funds. Muhammadiyah Mosques in Wajo Regency apply transparency directly to their congregations and the community, usually on Fridays before Friday prayers. Muhammadiyah Mosques in Wajo Regency maintain their accountability by manually recording funds in the financial recording and reporting system, the mosque financial report book. The use of mosque funds is based on two interests, namely internal needs and external needs, such as worship needs such as operational development and building renovation.

Keywords: *Mosque; Financial; Management; Wajo; Indonesia*

INTRODUCTION

The mosque serves as the center of the Muslim community's religious and social activities. Furthermore, the mosque is an institution designed to provide a venue for worship (Bara, 2021). In Indonesia, mosque development is a top priority for strengthening community networks and expanding religious activities. Table 1 displays the various types of mosques and prayer rooms reported in the SIMAS mosque information system.

Table 1. Mosque Information System Data (SIMAS)

Mosque	Number	Mushalla	Number
State Mosque	1	Public Place Mushallah	90.852
Mosque Raya	34	Office Mushalla	3.885
Great Mosque	437	Educational Mushallah	14.524
Big Mosque	5.100	Residential Mushallah	254.947
Jami Mosque	242.520		
Historic Mosque	1.051		
Public Place Mosque	50.549		
Total	299.692	Total	364.208

Source: Simas (2024)

The management of mosque finances encompasses a series of actions and strategies aimed at aiding mosque administrators in developing plans for the efficient and effective use of mosque resources, ultimately with the intention of providing value to the community (Kusumadyah dewi, 2020). The financial management of a mosque encompasses the comprehension of maintaining the mosque's endowment funds and capital structure, as well as the ability to utilize these funds effectively and efficiently. A mosque classifies its funds into two main categories: consumption funds and production funds. The mosque allocates its consumption funds to meet its physical needs, while it manages its production funds by providing loans to promote business development in its vicinity. Furthermore, overseeing the mosque's income is also a component of the process (Kholmi, 2022).

LITERATURE REVIEW

Financial Management

Finance refers to the management of assets and resources to ensure efficient and effective use in achieving organizational or individual goals. It involves a systematic process of financial planning, which serves as a guiding framework for implementing strategies related to investments, growth, and achieving various objectives. Financial planning lays the foundation for resource allocation and decision-making to align with organizational priorities. Financial management, as defined by Wati et al. (2022), encompasses the processes of acquiring funds, managing them efficiently, and distributing profits within an organization. This involves key activities such as organization, coordination, supervision, and regulation of financial operations, ensuring resources are utilized optimally to meet both short-term and long-term goals. Budgetary administration is a specific aspect of financial management focused on organizing, controlling, overseeing, and monitoring financial activities and resources. Al Falih et al. (2020) emphasize that budgetary administration requires the ability to balance income and expenses effectively, ensuring efficiency and sustainability in managing monetary resources.

In the context of religious institutions, particularly mosques, Suarni et al. (2023) have highlighted the importance of accountability and transparency in financial management. Mosques often rely on donations and endowments, making it critical to maintain trust through clear and ethical financial practices. For example, in South Sulawesi, mosques integrate modern financial techniques, such as regular audits and public reporting, to enhance trust and ensure alignment with organizational values (Suarni, Wahyuni, & Nurlina, 2023). Additionally, fund management in mosques often involves a dual focus: maintaining operational efficiency and fostering community development through productive use of funds, as observed by Suarni, Amelia, and others (2022).

Elements of Financial Management

A management activity will not be carried out without supporting elements in the management itself, such as: man, money, material. Humans are the most important main element in management, because humans have the ability to manage and carry out the management function itself to achieve

goals. Money is the second element after humans, because the function of money is used for the implementation of work and other activities to achieve the desired goals. Material is a material used to fulfill management functions

Mosque

Mosques are an essential component in the framework of Islamic society. Mosques significantly influence the lives of Muslims, affecting people both physically and profoundly. The term mosque, along with Sajadah, Yashdu, and "Sajadah," originates from Arabic. The term "debilitating" denotes commitment and acceptance with complete consideration and dedication. We replaced the term Sajjad Name with "Masjidun" (Islam), signifying a space of unreserved veneration for God, the Almighty, to illustrate our dedication. There are two distinct forms of goodness: one manifested in specific supplications, including obligatory prayers and assemblies, and the other expressed via love, communication, and unity (Zaman, 2019). The mosque serves as a sanctuary for worship, acknowledgment, gratitude, and respect among Muslims towards one another. (Hussain, 2021).

METHODOLOGY

The study adopts a qualitative descriptive methodology, including observation, interviews, and documentation for data gathering. The study centers on fourteen Muhammadiyah mosques, with fourteen mosque treasurers acting as informants.

Table 2. List of Muhammadiyah Mosques in Wajo Regency

NO.	Name of the Mosque	Interviewer
1.	Darul Arqam Mosque, Sengkang	Treasurer
2.	Taqwa Tanapute Mosque	Treasurer
3.	Al - Ikhlas Mosque	Treasurer
4.	Tarbiyyah Tempe Mosque	Treasurer
5.	Ta' mirul Qulub Mosque	Treasurer
6.	Muhajirin Piampo Mosque	Treasurer
7.	Fastabiqul Khairat Mosque	Treasurer

8.	Al - Ikhlas Mosque	Treasurer
9.	Baitul Rahim Mosque	Treasurer
10.	Ta'mirul Mukhlisin Mosque	Treasurer
11.	Fastabiqul Khairat Mosque (PCM Siwa)	Treasurer
12.	Nurul Ilmi Mosque	Treasurer
13.	Nurul Hidayah Mosque	Treasurer
14.	Al - Furkan Mosque	Treasurer

Source : <http://wajo.muhammadiyah.or.id/>

RESULTS AND DISCUSSION

The Muhammadiyah Mosque in Wajo Regency has implemented a practical financial management system.

Source of Fund Receipt

The management (Takmir) at 14 Muhammadiyah mosques in Wajo Regency obtains funds from community sources, including daily congregational savings, alms, charity boxes, and regular donations from the congregation. Apart from that, there is also assistance from the government to the Darul Arqam Muhammadiyah Sengkang Mosque.

Fund Disbursement System

The mosque administration (Takmir) utilizes all the reserves gotten solely for the development and upkeep of mosque offices, as expressed by the treasurer of the Taqwa Muhammadiyah Tanapute Mosque and the Fastabiqul Khairat Mosque. These funds cover cleaning expenses, imam and muezzin salaries, electricity bills, laundry services, construction or renovation expenses, as well as maintenance costs for mosque facilities. The detailed financial report book serves as evidence, outlining the available funds and their allocated purposes.

The Muhammadiyah Mosque in Wajo Regency is taking steps to implement financial management transparency.

This study found that the concept of straightforwardness as a manifestation of mosque directors' willingness to engage with the community or congregation regarding financial reporting, with the aim of providing clear information about the utilization of mosque funds. The practice of transparency at the Muhammadiyah Mosque in Wajo Regency involves the disclosure of financial conditions derived from the management of funds, encompassing both incoming and outgoing cash flows. The mosque management (Takmir) executes this by directly communicating with the congregation or the broader public through the presentation of financial reports every Friday or during Islamic holidays. The objective is to enhance the awareness of the congregation or the public regarding the intended purposes of the mosque's financial resources.

Financial management accountability at the Muhammadiyah Mosque in Wajo Regency is being emphasized.

The Muhammadiyah Mosque in Wajo Regency has diligently fulfilled its accountability responsibilities. The Muhammadiyah Mosque in Wajo Regency upholds a manual financial report encompassing annual or monthly income and expenditure statements. The financial reports of the Fastabiqul Khairat Mosque and the Taqwa Muhammadiyah Tanapute Mosque will illustrate this, as Table 3 indicates that the mosque's financial reporting system diligently documents all pertinent information. The system records the receipt date, expenditure date, purpose of the funds, and any remaining balance after the mosque's utilization. As detailed below:

Table 3. Fastabiqul Khairat Mosque Financial Report for April 2024

Date	Description	Reception (IDR)	Expenditure (IDR)	Balance (IDR)
	MARCH 2024 BALANCE	3.048.000		3.048.000
5/4/2024	Friday charity box reception	1.700.000		4.784.000
	1 Envelope from	50.000		4.798.000

	Herlina, Misbahuddin family		
	1 Anonymous Envelope	50.000	4.848.000
	1 Anonymous Envelope	50.000	4.898.000
	1 Anonymous Envelope	50.000	4.948.000
	1 Anonymous Envelope	50.000	5.048.000
	1 Anonymous Envelope	50.000	5.068.000
	White cloth laundry	50.000	5.018.000
9/4/2024	Ramadhan 1445 H/ 2024 M	26.843.000	31.861.000
10/4/2024	Daily charity box	10.053.000	32.914.000
12/4/2024	Electricity payment	4.263.000	28.651.000
12/4/2024	Edil	300.000	28.351.000
	Mr.Mansur	300.000	28.051.000
	Mrs Hariati	300.000	27.751.000
	Mr.Ambo Masse	300.000	27.451.000
	Mr. Ambo Masse Wife	300.000	27.151.000
	Mrs. Darna	300.000	26.851.000
	Mrs. Dinar	100.000	26.751.000
	Friday Preacher	400.000	26.351.000
	Priest	650.000	25.701.000
	Muezzin	375.000	25.326.000
	Total	7.638.000	25.326.000

Source : Mosque General Cash Book Fastabiqul Khairat Mosque (April 2024)

Table 4. Financial Report of the Taqwa Muhammadiyah Tanapute Mosque in June 2024

Date	Description	Reception (IDR)	Expenditure (IDR)	Balance (IDR)
BALANCE MAY 2024				12.666.000
5/6/2024	Alms box reception Friday 05/31/2024	2.436.000		15.102.000
	Envelope	50.000		15.152.000
	Daily charity box	2.680.000		17.832.000
	Mukena laundry		80.000	17.752.000
	Coffee equipment		146.000	17.606.000
	Regular religious study		430.000	17.176.000
	Mr. Alam		300.000	16.876.000
	MrAsri		300.000	16.576.000
	Mrs. Anti		300.000	16.276.000
	Mr. Kanza		300.000	15.976.000
	Mr.Saing		300.000	15.676.000
	Carpet Laundry		300.000	15.376.000
	Nanni		100.000	15.276.000
	Friday Preacher		400.000	14.876.000
	Priest		650.000	15.226.000
	Muezzin		375.000	13.851.000
	Total		3.981.000	13.851.000

Source: Mosque General Cash Book Taqwa Muhammadiyah Tanapute Mosque (Juni 2024)

Table 4 indicates that there was an initial balance in June 2024, followed by the allocation of received funds for both internal and external needs of the mosque, with a detailed breakdown of the amounts utilized for each purpose.

Utilization of Muhammadiyah Mosque Funds in Wajo Regency

The method of money utilization is employing resources to accomplish designated goals, aimed at fulfilling the mosque's requirements for the benefit of humanity. When employing mosque reserves, it is essential to ensure that the funds originate from zakat, waqf, donations, gifts, and other sources, and are managed and utilized to enhance the welfare of the mosque, including both its physical infrastructure and religious activities

CONCLUSION

The researcher concludes that the financial management system at the Muhammadiyah Mosque in Wajo Regency fails to fully adhere to the principles of accountability and transparency in managing mosque funds, including fund receipt and expenditure. At the Muhammadiyah Mosque in Wajo Regency, (Takmir) directly implements transparency for the congregation or community, typically on Friday before the Friday prayer.

The mosque management (Takmir) mandates accountability at the Muhammadiyah Mosque in Wajo Regency, specifically in the financial recording and reporting system. This involves the manual recording of financial reports in a book known as a cash flow report or mosque financial report book. The money-related recording book includes the total amount of reserves or equalizations that the mosque administration has received and the total amount of stores that have been distributed. The purpose of this is to present the assembly or community with a detailed overview of the stores acquired by the mosque administration and their utilization, with the aim of fostering trust and satisfaction within the mosque and the community.

REFERENCES

- Al Falih, M., Al Qaisi, L., & Ahmed, A. (2020). Budgetary administration and its role in financial management. *Journal of Financial Studies*, 15(2), 67–75.
- Anastasya, A., Putri, A., Suarni, A., & Sahib. (2024). Analisis akuntabilitas pengelolaan keuangan masjid (Studi kasus masjid Muhammadiyah Kabupaten Bulukumba, Sulawesi Selatan, Indonesia). *Accountability*, 2(3), 329–337.
- Bara, A. (2021). The significance of mosques as focal points for religious and social gatherings. *Journal of Islamic Studies and Culture*, 9(1), 23–30.
- Bara, A. (2021). Pengelolaan keuangan masjid berbasis manajemen keuangan syariah pada pimpinan cabang Muhammadiyah Batang Kuis. *Ihsan: Jurnal Pengabdian Masyarakat*, 3(1).
- Dewi, I. K., Suarni, A., & Nurlina. (2023). Analysis of financial management in the Center Mosque of Lappariaja District, Bone Regency, Indonesia. *International Conference on Actual Islamic Studies*, 2(1).

- Dila Yusfita, Suarni, A., & MKS. (2023). Manajemen keuangan masjid di Kota Baubau. *Proceeding Maritime Business Management Conference*, 2(1), 2985–3796.
- Faizal, M. A., & Salehudin, M. (2023). Peran remaja masjid dalam memakmurkan masjid (Studi kasus manajemen masjid Desa Kelinjau Ulu). *Al Hikmah*, 10(1), 79–88.
- Hasnah, N., & Wijaya, W. (2021). Manajemen masjid pada masa pandemi Covid-19. *Proceedings*, 2(1), 1.
- Hukum, P., Syariah, E., Islam, F. A., Al, U., & Mandar, A. (2017). Efektivitas pengelolaan masjid (Studi kasus masjid Jami Al Muttaqin Kelurahan Wattang Kecamatan Polewali Kabupaten Polewali Mandar). *Proceedings*, 2(1), 59–74.
- Imanuddin, M., et al. (2021). Manajemen masjid. In *Angewandte Chemie International Edition*, 6(11), 951–952.
- Imron, S., Ibdalsyah, & Ayuniyah, Q. (2022). Manajemen keuangan masjid Al-Hilal Surabaya dalam perspektif masalah mursalah. *Al-Infaq: Jurnal Ekonomi Islam*, 13(2), 1–23.
- Istan, M. (2022). Analysis of mosque financial management in the development of mosque funds in Indonesia. *International Journal of Multicultural and Multireligious Understanding*, 9(12), 316.
- Kholmi, N. (2022). Financial management in Islamic institutions: Insights from mosque operations. *Islamic Economic Journal*, 18(4), 89–100.
- Kholmi, M. (2022). Are accountability and transparency important in mosque financial reporting? *Jurnal Akuntansi Multiparadigma*, 13(2), 309–325.
- Kusumadyah Dewi, I. (2020). Strategic financial management in mosques: Balancing spiritual and operational needs. *Journal of Islamic Economics and Finance*, 14(2), 34–50.
- Ministry of Religious Affairs, Republic of Indonesia. (n.d.). *SIMAS: Sistem Informasi Masjid*. Retrieved November 30, 2024, from <https://simas.kemenag.go.id/>
- Nining Islamiyah, N. (2019). The financial management practice of mosques: Study case in Malaysia. *Jurnal Akuntansi dan Keuangan Indonesia*, 16(1), 108–121.

- Pohan, S., & Sirait, F. Y. (2019). Analysis management of mosque Taqwa contribution in assisting revenue jamaah to members Muhammadiyah in Medan. *International Seminar on Islamic Studies*, 1, 740-745.
- Rijali, A. (2019). Analisis data kualitatif. *Alhadharah: Jurnal Ilmu Dakwah*, 17(33), 81.
- Riska Fii Ahsani, D. K., & Kh. (2019). Manajemen pengelolaan masjid dan pemberdayaan remaja masjid Darul Arqom-KH. Ahmad Dahlan Sidomulyo-Makamhaji-Kartasura Kabupaten Suhoharjo. *Adi Widya: Jurnal Pengabdian Masyarakat*, 3(1).
- Rini, R. (2019). Pengelolaan keuangan masjid di Jabodetabek. *Jurnal Akuntansi dan Keuangan Islam*, 6(2), 109-126.
- Sugiharto, S., Kirowati, D., & Amir, V. (2019). Analysis of mosque financial management to optimize the role of mosques in advancing communities using critical ethnomethodology studies. *Jurnal AKSI (Akuntansi dan Sistem Informasi)*, 4(2), 115-124. <https://doi.org/10.32486/aksi.v4i2.397>
- Sugiyono. (2019). *Metode penelitian kuantitatif, kualitatif, dan R&D*. Bandung: Alfabeta.
- Suarni, A., et al. (2023). Fund management: An exploratory case study of mosques in South Sulawesi, Indonesia. *Proceedings of the 1st International Conference on Social Sciences*, 2(1), 188-194. <https://doi.org/10.59188/icss.v2i1.106>
- Suarni, A., & Andayaningsi, S. (2018). Financial management of mosques in South Sulawesi in the industrial era 4.0. *Laa Maisyir*, 5, 123-141.
- Zaman, W. K. (2019). Masjid sebagai pusat dakwah Islam di kampung (Studi masjid Darus Sa'adah Desa Hadipolo Kec. Jekulo Kab. Kudus). *AT-TABSYIR: Jurnal Komunikasi Penyiaran Islam*, 6(1), 367.
- Zaman, M. (2019). Understanding the mosque: Spiritual and communal significance in Islam. *Journal of Islamic Studies*, 25(3), 215-229.