

Islamic Financial Management Based on Mosque Financial Management at the Muhammadiyah Batang Branch Leadership

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Abstract

Mosques are places of worship for Muslims worldwide. Besides their function as places of worship, mosques also serve as a means of developing the Muslim community's economy. The openness of mosques in providing information about their funds often serves as a model for other institutions. For example, in managing mosque finances, the community is informed of the amount of incoming and outgoing funds. Through this transparency, it is not uncommon to see mosque funds reaching significant amounts, prompting many mosques to strive to utilize these funds productively to support the economic development of the community. A problem that arises when mosques seek to utilize their funds productively is the lack of knowledge among mosque administrators (nazir) in managing mosque finances based on Sharia-compliant financial management. However, by recognizing the mosque's financial potential, mosques can actually facilitate community business development or provide capital under Sharia-compliant systems. This is the goal of this community service program, where the organizers will provide training to mosque administrators on Sharia-compliant financial management, enabling mosques to utilize their funds productively and contribute to the economic development of the community surrounding the mosque.

Keywords: Mosque Management, Islamic Financial Management

Abstrak

Masjid merupakan tempat ibadah bagi umat Muslim di seluruh dunia. Selain berfungsi sebagai tempat beribadah, masjid juga dimanfaatkan sebagai sarana pengembangan perekonomian umat Muslim. Keterbukaan masjid dalam memberikan informasi mengenai dana seringkali menjadi teladan bagi lembaga-lembaga lain. Contohnya, dalam pengelolaan keuangan masjid, masyarakat diinformasikan mengenai jumlah dana yang masuk maupun yang keluar. Melalui transparansi ini, tidak jarang terlihat bahwa dana masjid mencapai jumlah yang signifikan, sehingga banyak masjid berupaya untuk memproduktifkan dana tersebut guna mendukung pengembangan ekonomi umat. Permasalahan yang muncul ketika masjid ingin memproduktifkan dananya adalah kurangnya pengetahuan nazir masjid dalam pengelolaan keuangan masjid berbasis manajemen keuangan syariah. Padahal, dengan melihat potensi keuangan masjid, sesungguhnya masjid dapat memfasilitasi masyarakat dalam mengembangkan usaha atau memberikan modal dengan sistem syariah. Hal inilah yang menjadi tujuan pengabdian yang akan dilaksanakan, di mana penyelenggara akan memberikan pelatihan kepada nazir masjid mengenai pengelolaan keuangan masjid berbasis manajemen keuangan syariah, sehingga masjid dapat memproduktifkan dana yang dimiliki dan berkontribusi dalam pengembangan ekonomi umat di sekitar masjid.

Kata Kunci : Manajemen masjid, manajemen keuangan syariah

Introduction

Mosques are centers of Muslim worship and play a strategic role in fostering the religious, social, and economic life of the community. In addition to serving as places of worship, mosques also serve as centers for da'wah (Islamic outreach), education, and

community empowerment. As mosques evolve, financial management becomes crucial for supporting the sustainability and optimization of these activities.

In the context of a religious organization like Muhammadiyah, mosque management principles are not only focused on efficiency and effectiveness but also on Sharia values. Therefore, the implementation of Sharia financial management is crucial in ensuring that all mosque revenues and expenditures are handled transparently and accountably, and in accordance with Islamic principles, such as honesty (*amanah*), openness (transparency), and responsibility (accountability).

The Batang Kuis Muhammadiyah Branch Leadership (PCM), as part of the Muhammadiyah organizational structure at the sub-district level, is responsible for ensuring that the mosques under its coordination are managed professionally, including financially. However, in practice, various challenges remain in mosque financial management, including limited human resources familiar with sharia accounting principles, the lack of a standardized recording system, and limited financial reporting accessible to congregations.

Against this backdrop, a study of sharia-based mosque financial management at the Batang Kuis PCM is crucial. This study aims to identify the extent to which sharia financial management principles have been applied in mosque financial management and to provide recommendations for improvements to ensure more professional, transparent, and sharia-compliant mosque financial management.

Research methods

1. Type of Research

This research uses qualitative methods to understand the Sharia-based financial management of mosques at the Muhammadiyah Batang Kuis branch. This means that data is collected and presented in the form of words, images, and not numbers, with the aim of systematically and accurately describing a phenomenon.

2. Research Focus

The focus of this research is the practical financial management system at the Muhammadiyah Mosque in Batang Regency.

3. Implementation Method

The primary objective of this research is mosque financial management and economic development based on mosque financial management, specifically at the Taqwa Mosque of Muhammadiyah Batang Kuis Branch.

4. Data Analysis Technique

Data analysis was conducted using descriptive analysis methods to describe the Sharia-based financial management of mosques at the Batang Kuis branch office.

5. Research Objectives

This research aims to determine how Sharia-based financial management of mosques is implemented at the Batang Kuis Muhammadiyah branch office, as well as to identify the challenges and opportunities in its implementation.

6. Data Collection Methods

Data Collection Methods: Data collection is the primary step in any research to obtain the desired data (Sugiyono, 2019). The data collection methods used are:

1. Observation Method

The observation method is a step in collecting data through observations and recording a situation or target object with the aim of obtaining more relevant and accurate data.

2. Interview Method

One method of collecting research data is through the interview method, which is a face-to-face conversation conducted by two or more people, between the informant and the interviewer, regarding the object being studied and previously designed.

3. Documentation

Documentation is a data collection method used by researchers in the form of taking photographs as actual evidence in the research data.

4. Instruments

Instruments are the tools used in the research. In this study, the instruments used by the researcher were: note-taking tools (a notebook and pen), a cellphone as a recording device, and documentation tools.

Results and Discussion

1. Mosque Financial Management System in the Batang Kuis PCM

Based on observations and interviews with mosque administrators under the Batang Kuis PCM, it was discovered that most mosques have a simple financial recording system, but it is not fully structured according to Sharia accounting principles. Mosque finances are generally managed by the mosque treasurer and consist of two main sources:

- Income: donation boxes, congregational donations, third-party donations, and social activity funds.
- Expenses: mosque operations, da'wah activities, social assistance, and maintenance of mosque facilities. However, not all mosques prepare financial reports regularly or transparently to the congregation.

2. Application of Sharia Financial Management Principles

The study found that some mosques within the Batang Kuis PCM have implemented the basic principles of Sharia financial management, including:

- Amanah Principle: Mosque management demonstrates responsibility in using funds according to their original purpose and preventing misuse.
- Transparency Principle: Although not yet optimal, some mosques have begun displaying financial reports on information boards or during regular meetings.
- Principle of Justice: Funds are used for the benefit of the community, without discrimination.
- However, there are still weaknesses in the following aspects:
 - Preparation of financial reports based on Sharia accounting standards.
 - Evaluation of financial performance.
 - Internal oversight (internal audit).

3. Partner Issues

The lack of understanding of mosque financial management by mosque administrators and the Mosque Administration Board (BKM) has resulted in a lack of increase in mosque funds and a shortage of funds during religious events. However, according to the mosque's financial report posted on the bulletin board, there has been

an increase, although not significant. If managed optimally, the mosque's finances can meet the mosque's needs and have the potential to develop the community's economy within the mosque.

4. Approach Method

Mosques are now no longer viewed solely as places of worship; they are also required to develop their own economy, both independently and on a broader scale. The economic development of mosques naturally stems from the mosque's independence in financial management. This independence in financial management will, in turn, develop into general financial management. Therefore, mosque financial management must be carried out in accordance with Sharia principles, which is realized through mosque financial management. This activity is carried out using a training and mentoring approach, with the following stages:

1. PKPM training on mosque financial management based on Sharia-compliant financial management will be held for the administrators and the Mosque Prosperity Board (BKM) of the Batang Kuis Branch of the Muhammadiyah Mosque. This training will cover five main aspects:
 - a. Preparing mosque cash flow accounting
 - b. Managing non-productive and productive finances
 - c. Managing mosque finances based on Sharia-compliant financial principles
 - d. Mapping financial potential to stimulate the community's economy
 - e. Increasing mosque financial revenue through the utilization of productive assets

2. Mentoring

Mentoring in the management and development of mosque finances based on Sharia-compliant financial management will be conducted over a three-month period. The training will consist of 12 meetings, while implementation, reflection, and follow-up will each require two meetings. Each meeting is estimated to last 4-5 hours. PKPM activities will be held at the Takwa Muhammadiyah Mosque, the Batang Kuis branch.

5. Activity Stages

To support the implementation of the proposed solution, several procedures must be followed, namely:

- Preparation Stage

After the proposal is approved by the UMSU LP2M, the team will develop the following stages:

- a. Coordinate with the leadership of the Batang Kuis branch of the Muhammadiyah Mosque.
- b. Design an activity schedule that integrates team readiness and the time available for the training participants.

6. Implementation Stage

The Muhammadiyah Development Partnership Program for Sharia-based mosque financial management is implemented through the following steps:

- a. Conduct outreach to the administrators and the Mosque Prosperity Board (BKM) of the Batang Kuis Branch of the Muhammadiyah Mosque.
- b. Disseminate the results of the mapping and potential for community economic development, while determining the Sharia-compliant financial management concept.

- c. Conduct training on preparing mosque cash flow accounting and mosque financial management for the mosque administrators and the Mosque Prosperity Board (BKM), with the material stages starting with the preparation of financial accounting.

7. Evaluation Phase

At the final stage of all activities, an evaluation of the programs implemented in this PKPM will be conducted. This evaluation will include assessing whether participants have mastered Sharia-compliant mosque financial management through an assessment of the financial records of the BKM Takwa Muhammadiyah Mosque PCM Batang.

Results and Outputs Achieved

The results achieved from the Muhammadiyah Development Partnership Program include training on Sharia-based mosque financial management for the Muhammadiyah branch leadership in Batang Kuis District. The results are as follows:

a. Initial Survey

Prior to the training, the researcher conducted two meetings. The first meeting was conducted by visiting the Mosque Prosperity Board (BKM) of the Takwa Muhammadiyah Mosque at the Batang Kuis Muhammadiyah branch leadership. The meeting took place at the residence of Mr. Muhammad Sanif Hasan on July 7, 2020. During this meeting, the participants discussed the upcoming program related to Sharia-based mosque financial management. He also expressed his hope that mosque funds and the land surrounding the mosque would be used productively.

On July 9, 2020, the second meeting was held at the Takwa Muhammadiyah Mosque, Batang Kuis Branch Leadership, and was attended by the Head of the BKM and the Head of the Batang Kuis Muhammadiyah Youth Branch. During this meeting, the researcher again explained the program in detail and coordinated the number of participants, particularly members of the Muhammadiyah Youth surrounding the mosque. Participants will play an active role in the management and financial productivity of the mosque at the Muhammadiyah Batang Kuis Branch Mosque.

A. Preparatory Activities for Community Service Implementation

Following the first and second meetings, the organizers received input and approval from the BKM of the Muhammadiyah Batang Kuis Branch Mosque. The next step is to plan the technical and non-technical preparations related to the implementation of the community service. In preparing for mosque financial management, there are four mandatory steps. First, seek references regarding sharia management and efforts to increase mosque financial productivity. Second, determine or prepare materials related to mosque financial management. Third, establish contracts that can be used in collaboration between the management and the mosque. Fourth, prepare supporting media for the community service implementation, such as modules, infocus, and so on.

B. Activity Implementation

The Muhammadiyah Development Partnership Program Community Service program was held at the Muhammadiyah Batang Kuis Branch Mosque with the theme "Mosque Financial Management Based on Sharia Financial Management." The first meeting took place on July 10, 2020, via Zoom, due to the ongoing spread

of the COVID-19 virus in the community. The meeting was opened by the Head of the Community Development Agency (BKM), Muhammad Sanif Hasan. In his remarks, he expressed his high appreciation for the partnership program. He hoped that the program would continue to improve the financial productivity of the mosque and its surrounding community, and that it would develop sustainably to contribute to improving the community's economy.

In this presentation, he provided participants with an understanding of the target market if the mosque were to manage its finances according to the Islamic system. He also explained that there are currently many Muslim communities worldwide, so this can be used as a reference for developing mosque finances at the Batang Kuis Branch. Because network disruptions made the presentation less effective, Mr. Sanif, Head of the BKM Mosque of the Batang Kuis Muhammadiyah Branch, proposed a face-to-face meeting to clarify the material presented. This proposal was then discussed in depth, and it was agreed that a second meeting would be held at the Batang Kuis Muhammadiyah Branch Mosque on August 3, 2020, while still adhering to health protocols. This meeting also served as a session to share information regarding programs run by the Batang Kuis Muhammadiyah Youth Branch.

This second meeting, which was primarily for sharing, was delivered via Zoom. The Batang Kuis Muhammadiyah Youth Branch has a program to utilize the mosque environment, which they plan to use as a hydroponic system. Mr. Riyan Pradesyah, M.E.I., provided advice on managing the mosque environment, which is planned to be used as a hydroponic system. He also proposed that the activity could be implemented using available mosque funds, thus creating synergy between financial development and mosque land use.

Challenges in Financial Management

The challenges faced in managing Sharia-compliant mosque finances include:

- Limited human resources who understand Sharia accounting.
- Lack of regular training on Sharia-compliant financial management.
- Inadequately documented habits of previous administrators.
- Lack of congregational awareness of the importance of transparent and accountable financial reporting.

Efforts to Improve Financial Management

Several efforts undertaken by the Batang Kuis PCM to improve Sharia-compliant mosque financial management include:

- Encouraging the use of a simple digital financial recording system.
- Providing financial management training to mosque administrators.
- Requiring the preparation of monthly and annual financial reports.
- Collaborating with local Sharia-compliant financial institutions for guidance.

Conclusion

The Muhammadiyah Development Partnership Program is highly anticipated by the community, especially by Muhammadiyah members. Through this program, Muhammadiyah members want to develop various aspects, and academic support is expected in the development process. This has also been conveyed by several Muhammadiyah branch leaders regarding the Muhammadiyah development program, as

this program will generate new ideas that can serve as guidelines for Muhammadiyah's future development.

As demonstrated by this researcher, training on Sharia-based mosque financial management is very beneficial for Muhammadiyah members in managing existing mosque finances, thus supporting their ability to manage their mosques. The obstacle encountered during the community service was the spread of the Covid-19 virus in Medan City, forcing the program to be implemented in two stages. The first stage was conducted via Zoom, which faced various challenges, including limited technological knowledge and signal quality from both participants and presenters, which caused connection disruptions. Subsequently, the training was held again in person while still adhering to health protocols. Another obstacle encountered during the in-person implementation was the difficult time difference between the community and the researcher, which forced meetings to be held at night.

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