

# MOSQUE FINANCIAL MANAGEMENT IN THE PANDEMIC COVID 19

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**Abstract:** *The financial management of mosques is not something new, but now the community has started to develop it. The mosque's finances were previously only used for mosque operations, but are now starting to be developed. This was done, because of the large number of mosque funds that were not used, and this was what made the community take the initiative to develop these funds to be productive. Research is qualitative research with a descriptive approach. Data collection used is documentation, by collecting literature related to the research theme. The results obtained, that now many mosques are producing funds to help and develop the economy of the community around the mosque. The method used in community economic development is by providing financing to the surrounding community, using sharia principles or a profit sharing system. Then there are those who use the mosque yard to make hydroponic plants, then the plants are sold, and other things.*

**Keywords:** *Mosque Finance, Mosque Management, Mosque*

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## Introduction

A mosque is a center for Muslims in the world, be it the center of worship, or the center of the economy. It is said to be the center of worship, because mosques are used as places of worship for Muslims in the world. Meanwhile, it is said to be the center of the economy, because in mosques, we can talk about the economy of the people around and in the world. Now the mosque is in the spotlight, both government and society. Because through mosques we can build an economy that can improve the lives of many people. If we examine more deeply about the economy of mosques, we will find transparent and accountable mosque finance, where the transparency of mosque finances is demanded to be published on incoming money or money coming from the people, this should also reveal about the expenses made by masjid, such as renovation of mosques, opening events during the fasting month of Ramadan, and other matters relating to mosque activities. The number of activities carried out at the mosque, does not make the mosque have no cash, in fact the more mosque activities there are, the more finances that are in the mosque.

The growth of mosques in Indonesia in the past few decades has increased by up to 70%, where this data is a great news for the Muslim community in Indonesia, this will certainly make it easier for Muslim communities to perform worship wherever they are. The growth of this mosque is coupled with the growth in the number of Muslims in Indonesia, which has now grown to 87%. The transparency of mosques in presenting their financial statements is a highlight for the community and government. This transparency, of course, must be emulated by existing institutions in Indonesia. The existence of transparency that is published every week, makes the mosque a very transparent financial reporter, because once

a week, the mosque can report its finances on a board provided by the mosque in front of the mosque. Even though the report is simple, the community understands what is written on the board, so that people know how much money goes into the mosque, and how much money goes out.

The mosque's financial report is a simple report, but it can be understood by the public at large, so that people can find out how much money is left in the mosque. From the results of observations made by researchers, it is not uncommon for mosques that have financial advantages that are not used, or in other words, the mosque's treasury. The large amount of mosque cash that is not used by the mosque has made the mosque to carry out its financial operations. Some are used for business development owned by mosques, some are used for community business development around the mosque, and some are used to make hydroponic plants by utilizing the mosque yard. This is done by analyzing the mosque. This means that before the mosque develops its finances, the mosque will analyze the condition of the mosque itself, both the condition of the building, the yard, the beauty and comfort of the mosque, and so on. If the analysis has fulfilled everything, then the new mosque can develop the existing aks at the mosque.

Mosques can also be categorized as charitable efforts, as programmed by Muhammadiyah, which is one of the largest religious organizations in Indonesia. Where the mosques built by Muhammadiyah from year to year have continued to increase, this is in line with the increasing need for the Muslim community to worship, especially for Muhammadiyah organization cadres. From the data on the recapitulation of charities for the leadership of the Muhammadiyah North Sumatra region, information was obtained that there were 294 mosques under the Muhammadiyah North Sumatra organization. From these data, it shows that the potential of Muhammadiyah mosques as economic drivers of the ummah, can be calculated, where the mosques have infaq and sadaqah funds which are able to become pioneers in the economic development of the people.

During the Covid 19 pandemic, which was still developing in Indonesia, many sectors were disrupted, one of which was the economy. Now many mosques are trying to try to help the community to develop or restore the economy, by providing financing to the surrounding community, or working with mosques to carry out food security built from mosques. This is certainly something that can benefit the community, because the mosque funds are produced, the community will be helped, especially at this time many people think of being dismissed from their daily work.

## **Literature Review**

Literature reviews taken or presented in this study are sourced from journals, as for those taken or described in the literature review starting from the author's name, title, year of publication of the journal, problems, methods used and the results obtained. The reviews taken from several journals are as follows:

First, Rizkqi Anfanni Fahmi conducted a research entitled " Mosque Financial Management in Yogyakarta City ". He mela kukan research in 2017 . The problem raised is the Financial Management Practices of mosques in Yogyakarta City . The research method is field research with a qualitative descriptive approach, with data collection techniques in the form of a questionnaire . The results obtained are that the financial management practices of mosques in the city of Yogyakarta include three components, namely budget planning, fund management and internal control. For the budget planning component, more than half of the mosques studied did not have an annual budget plan. For fund management, the source of

mosque revenue is still dominated by Friday infak, although there are a few mosques that have their own businesses so that they can increase the number of mosque receipts. In terms of the use of funds for physical maintenance of mosques, it is still the largest expenditure, even though around 15% of mosques allocate their funds for economic empowerment programs. For internal management, more than 90% of mosques have carried out financial bookkeeping and reporting, although still in a simple way, they still do not routinely carry out regular budget evaluations.

Second, Andi M Fadly Taher, Suprijati Sarib and Rosdalina Bukido conducted a research with the title "Management System for Infaq and Alms Box Funds Around Mosques in Pasar 45 Manado". They conducted this research in 2016. The problems raised in this issue raised the main problem regarding the management system of infaq and alms box funds around the mosque, the research location, especially the 45 Manado market. This research method is a descriptive qualitative case study method. The results of this study are that in the management of infaq box funds and mobile alms at Pasar 45 Manado, the system used is a profit sharing system where the collector gets 40% and the construction of a mosque is 60% of the infaq box results obtained during Friday, for this reason, the funds collected are allocated for the mosque so that it can be right on target and there is no deviation.

Third, Jurmadi conducted a research entitled "Fund Management System for Prospering Mosques (Case Study of the Great Mosque of Baitul Makmur Aceh Barat)". D he conducted research in 2018. Problems raised by the fund management system in the prosperity of the Baitul Makmur Grand Mosque in West Aceh, knowing the role of the Mosque Prosperity Agency (BKM) in the selection and prosperity of mosques and knowing the obstacles of the Mosque Prosperity Agency (BKM) in managing funds, maintenance as well as the prosperity of the Mosque. This research method is a field research using a qualitative approach. The results obtained from this study are the results of the study indicate that the fund management system of the Baitul Makmur Grand Mosque in West Aceh Regency is stored at Bank Aceh on behalf of the Baitul Makmur Great Mosque which is responsible for two people, namely the chairman and treasurer of BKM so that suspicion and undesirable things occur. .

Fourth , Rita Gusmita, Ikhsan Muharma Putra and Yenita Yatim conducted a research entitled "Fund Management Strategies at Al-Whusta Alahan Panjang Mosque, Lembah Gumanti District, Solok Regency". They conducted research in 2017. The problem raised was the strategy of managing funds at the Al-Whusta Alahan Panjang mosque, Lembah Gumanti District, Solok Regency. The research method used is a qualitative research approach with descriptive research type. The result of this research is that the strategy of managing funds at the Al-Whusta mosque is the progress of all management due to 4 functions, namely adaptation, goal attainment, integration, and latency (latency or pattern maintenance).

Fifth , Maimun Ibrahim conducted a research entitled "Mosques and Poverty (Reflection of Research Results: Utilizing Mosque Funds for Economic Empowerment of the People)". He conducted research in 2017. The problem raised was the use of mosque funds for the economic empowerment of the people. The research method used is field research (field research) with a qualitative descriptive analysis approach. The result of this research is the availability of sufficient funds at several mosques, especially in the city of Banda Aceh, such as the Baitu al - Mukminin Mosque , Lamteh Village Rp. 26 million, Masjid Al-Furqan Beurawe Rp. 155,255,125, -, Babun Najah Mosque, Surin Village, Meuraxa District Rp. 36 million more. The source of funds for the mosque is 90% from local community donations, donations from donors both outside and inside the mosque location.

Sixth , Muhammad Hasan Albaar conducted a research entitled "The Practice of Managing Zakat, Infaq and Alms at the Muttaqin Mosque in Ternate City". He conducted

research in 2016. The problem raised was the way the mosque amil managed the Infaq and Almsgiving Zakat funds at the Muttaqin Ternate mosque based on the principles of accountability and transparency. This research method is descriptive. The results of this study are the accountability at the mosque is different from the accountability in the company in managing funds. Accountability at the Muttaqin mosque was born because of the motivation to seek merit, to be honest, to feel God's supervision, to live up to the relationship, and to work hard to be accountable for the mandate that has been given.

Seventh, Sochimim doing research expected in early heading "Financial Management Masjid -Based Economic Empowerment of People" In a mela kukan research in 2016 . The problems raised were Mosque Management , Social Services. This research method is descriptive. The result of this research is that the source of mosque's financial income is quite fantastic, but it is not supported by proper financial management. In this paper, a portrait of the financial management of mosques in the city of Purwokerto is presented, and it turns out that only a few mosques meet good management standards.

Eighth , Ade Iwan Ridwanullah and Dedi Herdiana conducted a research entitled "Optimizing Mosque-Based Community Empowerment". They conducted research in 2018. The problem raised was describing the optimization of the function of the mosque as a center for community empowerment activities and the factors that influence it. The research method used a qualitative descriptive method through interviews, field notes, and documentation. The results of this study indicate that the At-Taqwa Grand Mosque in Cirebon represents a mosque that is able to revive the spirit of the community empowerment movement in the fields of spiritual religion, economy, education, social and cultural development .

Ninth , Firdaus, Faizah Fajrina conducted a research entitled "Analysis of Financial Management Strategies of Al-Falah Mosque in Surabaya on Community Economic Empowerment". They conducted a study in 2016 . The problem raised is the analysis of the financial management strategy of the Al-Falah mosque in Surabaya. The research method used a descriptive qualitative approach with data collection techniques in the form of interviews, documentation studies, and field observations. In analyzing data through data collection techniques, presenting the selected data as a whole, then drawing conclusions from the results of data analysis obtained. The results obtained are, that the financial management strategy of the Al-Falah mosque is handled by the financial manager who is in charge of recording, collecting, and distributing the money stored in the treasury of the Al-Falah Mosque, while the financial planning and implementation processes are carried out by each institution located at the Al-Falah Mosque in Surabaya. Then in the financial reporting process it is recorded properly in accordance with PSAK No.45 in the Mosque Financial Report and the Activity Accountability Report to facilitate the process of financial supervision (Pradesyah, 2017).

Tenth, Rini Rini, conducted research with the title "Financial Management of Mosques in Jabodetabek". In a conducted research in 2018, the issues raised in this matter is that the unconscious is still a lack of literature on accounting practices in organizations nirl aba . This research method is a qualitative descriptive study. The data source comes from interviews with mosque administrators. Interviews were conducted to determine the financial management of mosques in Jabodetabek. The results of this study are from the research findings that there are still very few mosques that make complete financial reports. There are many mosques that still do not provide adequate financial reporting.

## Methods

This type of research used in this research is descriptive qualitative. Data collection techniques in this study were carried out using:

1. Interview

This is done so that information is known directly from the public regarding the financial management mechanisms in the mosque, both productive and consumptive ones.

2. Observation

Observations will be made before conducting the research, in order to understand the problems related to the research to be carried out.

3. Collecting data

Data obtained from survey results and insights and collected as material for data collection plans for the next stage.

4. Arrange systematically

The data that has been recorded will be written in an orderly order so that it is clear and understands what is meant.

5. Draw conclusions

The data that has been collected will be rewritten by drawing conclusions from the existing problems.

The method of interpretation and drawing conclusions is to formulate the answers to the problems, the proposed hypotheses and the research objectives. In this part of the interpretation and drawing of conclusions, the researcher can convey the results and points of the research that are considered important.

## Results and Discussion

Financial management is a very crucial thing for society, where the existence of financial management, individual or organization can run well, but on the other hand, if financial management is not good, then of course the organization or individual will experience economic shocks. From the results of the research conducted, it was found that, during the Covid 19 pandemic, many mosques helped the community in returning or recovering the economy they owned, both consumptively and productively. In the provision of consumptive assistance carried out by mosques, mosques usually provide assistance with basic necessities, in the form of rice, cooking oil, sugar, salt, tea and so on. Most mosques provide this assistance twice a week. But some mosques also provide assistance in the form of productive funds, where the funds are used to open a business, which can develop the community's economy individually, there are also mosques that try to produce their yard by planting hydroponic plants, so that the results will later be sold to ma community. In providing productive capital made by mosques in an effort to recover the economy during the Covid 19 pandemic, the author will discuss them one by one.

First, productivity of mosque funds by providing assistance in the form of financing. Where this financing is given to the community around the mosque, using a profit sharing system. Profit sharing is usually done after the contract expires, and the contract expiration is only 6 months. If later the community wants renewal, then the community must make a re-agreement between the mosque and the community.

Second, earning funds for mosques with a hydroponic plant system. This mechanism is a mechanism to use the courtyard of the mosque which is used as land for conducting

agriculture. For example, a mosque has a very large yard, therefore, the mosque tries to make use of the yard to be a productive thing, namely planting hydroponic plants, namely planting kale or spinach in the pipe. With this hydroponic plant, mosques can sell these plants one to three times a month, even mosques can also provide these plants or vegetables to the surrounding community.

## Conclusion

From the results of the above explanation, it can be concluded that, nowadays, many mosques are trying to help the community in recovering the economy, since the outbreak of the Covid 19 virus in Indonesia. The economic recovery was carried out in two systems, namely providing something that is consumptive in nature and providing something that is productive. The existence of a mosque cash fund production system carried out by mosques, of course, helps the community in developing or restoring the economy they have, so that they can easily carry out productivity by developing the economy.

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