

THE ROLE OF FINANCIAL PLANNING AND MANAGEMENT FOR THE WELFARE OF THE PEOPLE THROUGH THE MOSQUE (CASE STUDY OF SEVERAL MOSQUES IN MEDAN CITY)

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Abstract. This study aims to Analyse the role of financial planning and management for the welfare of the people through the mosque. The research method used is a case study by conducting interviews with mosque administrators, mosque financial managers and several worshippers. The results showed that the implementation of good financial plans and management in the mosque was able to increase the income of the mosque and worshippers, manage expenses effectively and provide benefits to worshippers and the surrounding community

Keywords: financial planning; management; mosque; welfare.

I. INTRODUCTION

Indonesia's economic sector is experiencing a period of crisis in 2020 due to the Covid-19 outbreak (PERS [1]). The poverty line percentage in September 2020 reached 10.19 per cent, an increase of 0.41 percentage points against March 2020 (BPKH [2]). Nonetheless, Indonesia's poverty line threshold increases as economic risks increase (Hanan & Kuncoro [3]). This proves that there is still a need for handling in minimising the poverty rate. The economy, which should be an important sector of community revival, has actually led Indonesians to swallow the bitter pill of misery (Oktaviani [4]). The data indirectly states that the Indonesian economy is lagging behind. Improving the poverty rate must be minimised immediately, one of which is by influencing the existence of mosques in Indonesia. In terms of numbers, there are 800,000 mosques spread from Sabang to Merauke (Andrian Saputra [5]). Medan as the third largest metropolitan city in Indonesia is a place where mosques are spreading. According to the Medan City Government, there are around 1115 mosques scattered and have just been inaugurated by the Mayor of Medan. This number should be able to deliver a considerable good influence in the survival of mankind (Siregar [6]) according to PSAK No. 45 of 2011, the mosque is a house of worship for Muslims has a role as a non-profit organisation in the religious field must and has the right to make financial statements and report to users of financial statements, namely its worshippers. This aims to avoid fraud in finance. Thus, the mosque requires accounting as a tool in financial management established by the Indonesian Institute of Accountants (IAI) so that the resulting financial statements are transparent. Financial planning in mosque accounting is a

common thing that must be implemented but is often ignored by mosque administrators. Financial plans generally aim to minimise the occurrence of things that can harm mosque institutions. Especially if the mosque has a business entity or sharia cooperative. But unfortunately, mosques in Indonesia are experiencing the phenomenon of dysfunction. This statement is reinforced by the reality of the performance of the mosque activities themselves. The phenomenon of mosque dysfunction can be seen from the fact that many large and magnificent mosques in Indonesia are empty of activities and do not implement financial plans as capital for the welfare of the people. Only some of these large mosques have been maximally utilised for the prosperity of the mosque and the people, some were built only as a complement to the practice of worship. The number of Indonesian Muslims, which reaches 80 per cent of the total population, has not been able to show its greatness in terms of the welfare of the mosque, especially in terms of accountability. The description above is interesting to study. By asking several questions, namely why the mosque institution's management has not been able to realise the potential opportunities of the mosque as a centre for the economic development of the congregation in terms of business? Then, how is the analysis of the implementation of a good financial plan and management in prospering the people?

II. RESEARCH METHODS

This study aims to find alternative solutions regarding the implementation of financial plans and management for mosques so as to create prosperous and productive mosques and communities. This writing uses descriptive analysis

method. This research is the qualitative research. Moleong [7] affirms that "Qualitative research is research of which the data in the forms of written or oral word are descriptively analysed. In this research, object of the study is writing composition on the discovering the ideas and organize it's into paragraph. Related this research, the writer uses descriptive method in which this method is to describe what actually happens in certain conditions. While the data resources, the writer uses secondary sources that constitute second hand information, such as reference book. To collect the data, the writer uses the library method as her instrument. Moreover, to make this research clearly, analysing the data, the writer used an expository writing. The steps of data analysis are (1) discovering ideas, (2) choosing the subject by arranging and classifying the ideas into the group that seems to go together, (3) beginning to write the paragraph. In writing the paragraph, (4) identifying the function of each sentence as topic sentence, supporting sentence and also concluding sentence, and (5) drawing the unity and coherence paragraph the verse that is the focus of the study is carried out using the tahlili interpretation approach. While deepening the analysis is done with references such as journals, books, tafsir and dictionaries.

III. RESULTS AND DISCUSSION

Mosque Financial Planning

Planning in a broad sense is "A process of systematically preparing activities that will be carried out to achieve certain goals". Planning is a way to achieve the best possible goal (maximum out-put) with existing resources so that it is more efficient and effective. According to Albert Waterson, planning as an organized, intelligent attempt to select the best available alternative to achieve specific goals. This means that planning is an organized, intelligent attempt to select the best applicable alternative to achieve specific goals. The elements of planning include:

1. What, relates to what will be done (the material)
2. Why, related to the basis of consideration, reason, rationality (background)
3. Who, related to the implementer namely who is doing it (person/organization)
4. When, related to tome, when, how long, time bond, time schedule or schedule from preparation to reporting.
5. Where, the place where the activity will be carried out (room, building, village, city).
6. Which tool, what to do (form, or strategy chosen) to achieve the goal.
7. How, how to do it (related to work procedures)

According to E. Wright Bakke, as quoted by Alo Liliweri [8] the organization is a sustainable system of various and coordinated human activities in the form of planning, utilizing, changing and uniting all human resources, material, capital, ideas and natural resources to meet human needs in their interaction with human activities in an environment. Bekke's definition of organization shows that organizations need planning in the activities that will be carried out in the organization. Therefore, the organization with all its planning is dynamically developing and sustainable. In relation to the

above, the definition of a financial plan from various expert sources is not much different from the description above, only adding financial activities. A financial plan is a document that contains a person's current financial situation and long-term financial goals, as well as strategies to achieve those goals. A financial plan can be created independently or with the help of a certified financial planner [8].

Mosque comes from the word *sajada-sujudan*, which means to obey, obey, and submit respectfully and reverently, or a place of prostration. According to terminology, the mosque means the center of all virtues to Allah SWT (Darwis [9]). The mosque is also one of the functional places for Muslims, therefore managing the mosque is one of the most important aspects in prospering the mosque. Today, the mosque is also allegedly one of the drivers of the people's economy, which is based on the financial quality of the existing mosque. Financial management is one of the solutions in an effort to achieve mosque prosperity. Mosque financial management is a step and effort in helping mosque takmir make a plan that utilizes the potential of the mosque which is managed effectively and efficiently with the intention of benefiting the people [9]. Mosque financial management is not only limited to learning how to get mosque funds and their capital structure, but must also learn how to use these funds effectively and efficiently. Indirectly, mosque funds are divided into two fund allocations, namely mosque funds in consumptive form and mosque funds in productive form. Mosque funds in the consumptive form are a fund or mosque cash that is intended as an allocation of use for the physical needs of the mosque. While the mosque fund in a productive form is a mosque fund or cash that is managed by providing capital loans to the community as the opening of a business that is run in the area around the mosque, in this case the mosque's financial turnover will also be better managed. Seeing the phenomenon of mosque progress, which is marked by the increasing number of mosque construction and the growth of Muslims, especially in Indonesia, mosque management is also one of the efforts that are intensively carried out as a solution to mosque financial management. One of the most important things in mosque financial management is related to good financial management. Because good financial management can affect the programmers planned by the mosque itself. For this reason, in the management of mosque finances, it should be managed by a trustworthy, honest and responsible mosque takmir. Because the mosque funds must be explained to the public regarding their allocation. For this reason, the public needs evidence of the management of mosque cash in an accountable and transparent manner, so that increasing people's trust in management is also carried out properly.

Traditionally, the flow of funds to the mosque is obtained from the results of Friday alms and Friday tolls. In general, the division of funding sources for mosques is permanent donors, non-permanent donors and free donors. However, if you only rely on income from these two taps, it will undoubtedly be far sufficient. Therefore, it is important to build a fund source post, including:

1. Organizing a bazaar (charity market).

2. Organizing sharia performances
3. Selling hijriyah calendars
4. Auctioning mosque construction materials
5. Building SMEs around the mosque
6. Establishing a trading center managed by the mosque itself

The Qur'an and The Control Of Economics Resources

The Qur'an is a document that calls for virtue and moral responsibility (Rahman [10]). Indonesia with the majority of the population of Islam must believe in all the words of God, one of which is the demand to reveal more about economics. Mastery of economic science is strongly suspected of being able to improve the economic stability of mankind, especially Muslims. Throughout the Prophet's career, trade and commerce were important elements in achieving success in life. The Prophet taught his people to build an entrepreneurial spirit. The command to master economic science has been described by Allah in the Qur'an, one of which is about how to trade that is free from painful punishment, namely by believing in Allah and His Messenger with your wealth and soul (QS. ash-Shaff: 10-11). The verse instructs Muslims to strive to be free from the painful punishment (Al-Qarni [11]). The trade is a form of firmness and faith in Allah and His Messenger. All of this is better than the transient worldly commerce. The phrase jihad with your wealth and soul is an earnest behavior, devoting everything that is owned in the form of energy, thought, time and property (Shihab [12]). However, how do Muslims want to jihad with their wealth if they have no wealth to sacrifice in the way of Allah. Therefore, it is important for Muslims to explore the science of economics in order to obtain wealth so that Allah's commands are carried out.

In addition to the verse above, the trading habits of the Quraysh are also a form of mastery of economic knowledge. Surah Quraysh tells how the Quraysh tribe always went on trade trips. As a reminder for the Quraysh to always be grateful for the blessings bestowed upon them by serving Allah. The trading habits of the Quraysh tribe are guaranteed by Allah to always be smooth in making trade trips from winter and summer (Al-Maraghi [13]). Their journey had actually been protected and guarded by Allah from all forms of threats. Allah guaranteed security both in the settlement of the city of Mecca and in their trade journeys. The reason the Quraysh received this guarantee was because of the material benefits that came from Allah, namely in the form of sufficient food so as to avoid hunger. During the trade journey from Sham (North) and Yemen (South), where Sham (North) was the door of commerce that would continue to the Mediterranean Sea and the country to the West, the door of Yemen (South) also opened the way to the East to India and even China (Hamka [14]). During the course of trade the Quraysh would meet with other tribes. Their meeting had been agreed upon as a phenomenon of mutual cooperation to help each other (Shihab [15]). The content of the agreement was to conduct trade in which the profits were shared equally so that what the rich gained would be equal to the poor. Thus, this agreement is strongly suspected to have been sanctioned

by Allah so that it is always protected and preserved and even immortalized by this surah.

In QS. Quraysh verse 4 suggests that freeing oneself from hunger is highly dependent on the Islamic economy. Allah priorities freeing oneself from hunger and if it is fulfilled then security will be created. Or in other words, security stability depends on economic stability. Seeking halal sustenance is an obligation after the obligation to perform other fardhu-fardhu. This means that Muslims are reminded to always orientate towards halal sustenance and stay away from the haram. The sentence rich are good that the author has read is an editorial word that illustrates that wealth is not something that endangers faith if it is obtained according to Sharia. In fact, all wealth and property obtained is the absolute property of Allah. The role of mankind is more about the process of moving from the supervision of others to their own supervision, either through buying and selling, renting or product sharing. However, little wealth and the majority of Muslims are below the poverty line can result in the development process of every field will stagnate and experience many obstacles (Syafii [16]). Thus, it is important to acquire wealth from halal sources and avoid anything haram.

Mosque As Centres Of Economic Development

Mosques in the history of Islamic civilization not only function as places of worship but also develop and function as places for community empowerment and development (Abdullah Azzam [17]). The mosque is considered an important pillar of Islam because the mosque is a meeting place for the community, especially Muslims at various prayer times, both five times, Friday prayers and other worship activities. It is expected that after praying at the mosque, there are activities that can be utilized. This is in accordance with the command of Allah SWT in explaining the purpose of humans on earth, namely as caliphs (QS. al-Jumu'ah: 10). Based on Islamic history, the mosque was the first building built by the Prophet when he first migrated to Medina. The Prophet made the mosque the main activity place for Muslims at that time. Apart from being a place of worship, the Prophet made the mosque a place for political discussions, education centers, managing war strategies, preaching and even trading. In addition, a simple building that was far from being magnificent was able to be made by the Prophet as the center of community development at that time (Abdullah Azzam [17]). The mosque is the first and main institution or organization of Islam (Ridwanullah & Herdiana [18]). The mosque is the center of civilization that has a significant role in developing social activities, building the intellectual capabilities of the people, improving the people's economy and becoming a discussion space to find solutions.

As time changes, the function of the mosque becomes narrow and is only known as a place of worship among the current generation. The use value of the mosque is decreasing from what was inherited by the Prophet Muhammad SAW. The longing to see the mosque become the center of community activity can be treated by revitalizing mosque activities.

Indonesia with its predicate as a country that has the most Muslims in the world indirectly requires the government to facilitate Muslims. One of them is by building houses of worship evenly from Sabang to Merauke. According to data from the Indonesian Mosque Council (DMI), the total number of mosques in Indonesia reaches 800,000, proving that mosques have great potential in terms of numbers. The Jogokariyan Mosque is a form of success in prospering the people of Yogyakarta. The Jogokariyan Mosque in Yogyakarta is not only physically magnificent, but is able to become the center of the movement of community social activities (Nurfatmawati [19]). The indicator of the mosque's prosperity does not only lie in the grandeur and size of the building, but is also seen and felt in the mosque's activities that are able to understand the needs of local residents. The Jogokariyan Mosque in Yogyakarta has established various kinds of social and economic activities in the mosque. The empowerment includes various social and economic aspects such as education centers, information canter, community health care centers, social security canter, da'wah centers and of course economic canter (Abdullah Azzam [17]). It is the right step that must always be developed and followed by every mosque institution in Indonesia.

Medan City has a mosque that has good management, namely the al-Jihad Mosque. The al-jihad mosque is a mosque that was founded in 1958 on Jalan Abdullah Lubis Medan. Masjid al-Jihan is one of the mosques that is quite active in its activities. The facilities available at the Al-Jihad Mosque Foundation are parking, warehouse, air conditioning, sound system and multimedia, generator, toilet, ablution place, and worship facilities. The activities organized by the Foundation are routine recitation, Islamic preaching/tabliq akbar, and Islamic holiday activities. Al-Ma'shun Grand Mosque is also a mosque that has considerable influence in Medan City. Many major events are held in the courtyard of the Great Mosque of Medan. This makes the Great Mosque able to maximize its role as a center for the welfare of the people. Such development is certainly carried out and realized on the basis of plans and financial management owned by the Grand Mosque. The role of the Mosque Committee is to gather many administrators in the success and welfare of the people. In addition, the Regent Park Mosque located in London is the largest Muslim place of worship in London, as well as the center of spiritual activities for Muslims in Northern European countries (BPKH [2]). This mosque was built with the aim of activating Islamic activities in the UK as a center of Islamic culture. The activities of the mosque are arguably quite active because many positive activities are carried out. Such as providing food for visiting Muslims, establishing a library on the upper floor of the mosque and others. The prosperity and welfare of the mosque is inseparable from the contribution of mankind. According to the Islamic Religion of Singapore, an important factor contributing to the welfare of the mosque is people (Nurfatmawati [19]). They say that two groups of people will determine whether a mosque is prosperous or not, namely the mosque manager and the congregation. Mosque administrators are groups of people who have a high commitment to Islam. The abilities possessed

by each manager and congregation will be placed according to their potential, such as mastery of economic science. Allah also loves the mosque and the people who walk to the mosque to worship. Allah says that only those who prosper the mosque are those who believe in Allah and surrender to Him and believe in the coming of the Day of Judgement where all deeds will be recompensed. This is stated in Surah at-Taubah verse 18:

إِنَّمَا يَعْزُمُ مَسْجِدَ اللَّهِ مَنْ ءَامَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ
 طَوَّأَقَامَ الصَّلَاةَ وَءَاتَى الزَّكَاةَ وَلَمْ يَخْشَ إِلَّا اللَّهَ
 فَعَسَىٰ أُولَٰئِكَ أَن يَكُونُوا مِنَ الْمُهْتَدِينَ

Meaning: "Only those who believe in Allah and the Last Day, and keep the prayers, pay the alms, and fear nothing but Allah, then they are the ones who are counted among those who are guided."

In the Tafsir of the Ministry of Religious Affairs, this verse explains the criteria for those who are entitled to prosper the mosque, namely only those who believe in Allah and always perform prayers, pay zakar and do not fear anyone except Allah. Building a mosque is not only about physical improvement and worship activities, but also thinking about ideas that are intended to help Muslims in need. The role of the mosque management or the Mosque Kenaziran Board is needed in an effort to build the mosque into more integrity and benefit others. One of the ideas from economics is its implementation in the mosque environment by taking advantage of opportunities for economic digitalization in Indonesia. Through interviews with mosque administrators, plans to help the ummah are prioritized by them. One of them is the desire to provide jobs for the people and establish the mosque's own business entity. A well-prepared and organized financial plan and management is the mosque's first step in realizing the welfare of the people.

Realizing People's Welfare

The word empowerment comes from the word power, according to the Big Indonesian Dictionary, power means the ability to do something or act. In English, power is empowerment, meaning power over something. In terms of empowerment, it is an effort made to motivate weak people and utilize their potential so that they dare to appear and benefit the people around them. Power in the sense of getting opportunities or opportunities to realize the goals that are owned by the person who has the power. Empowerment can also be defined as strengthening something that is weak. Weak in the sense of the lack of community assets due to the economic empowerment of the people. The concept of empowerment is defined as the process of releasing situations or states of inability, helplessness, loss and things related to weakness. In the context of the mosque, a mosque that empowers the community is a mosque that is able to strengthen its community in a better direction. This activity is interpreted by the mosque's movement as a central force centered on the participation of worshippers and mosque

administrators who succeed as icons of religious destinations. Medan City has promoted the Independent Mosque Program. An independent mosque is a mosque that is able to finance its own activities and is also able to help its congregation prosper. The program is the first of its kind in North Sumatra. The Mayor of Medan said that the independent mosque is a program dedicated to the economic growth of the community around the mosque so that it is expected to empower the mosque or the functional existence of the mosque itself.

The above empowerment is the first step that the mosque or mosque takmir can take in the process of helping to create a prosperous community. The implementation of financial plans and management can be implemented in order to create transparent and "aware" finances for the mosque itself. Financial planning and management in the accounting system can be one way to get closer to Allah. The Islamic view of accountability is not only addressed to the community (stakeholders) as horizontal accountability, but also to Allah, namely as vertical accountability. This accountability includes presenting, reporting and disclosing all activities and activities that are the responsibility of the principal [15]. The value of transparency in the Islamic view strongly demands honesty values for every information in an organizational institution, including religious organizations such as mosques [15].

Efforts in developing mosque funds are influenced by reports that are accountable and transparent. Because the concept of accountability is closely related to the transparency of financial reports. Making plans and financial management is one form of transparency requirement which is a supporting condition for accountability in the form of openness to public resource management activities. The aim is to explain how accountability is carried out and to increase public trust in the mosque takmir regarding the implementation of its duties in managing mosque finances. Supervision can be considered as an activity to find, correct important constraints in the results achieved from planned activities. Such supervision occurs when there are errors, failures and ineffective instructions so that something undesirable happens rather than the goals to be achieved. Therefore, the supervisory function needs to be carried out. Financial reporting is to present transactions that occur in an organization including within the scope of the mosque. Mosque financial reporting has a big responsibility, namely to God and the general public. The mosque's financial report, which only consists of income and expenses, is made in the form of a simple report. With the aim, when the report information is given to the public, it can be understood as a whole. The empowerment of mosque funds managed by the mosque takmir is also supervised by the National Mosque Council. This is done so that financial management runs functionally. Both are intended for consumptive and productive fund allocations. Good internal control and supervision as well as the involvement of mosque administrators in carrying out mosque financial management in order to develop mosque funds, seems to improve the financial performance of the mosque.

In line with improving the performance of mosque financial management, there will also be a level of public trust

in providing funds to the mosque, and it is possible that the community will become regular donors to a mosque. In essence, the existence of supervisors has a major effect on improving the performance of mosque financial management. Allocation of mosque funds to build a business that aims to prosper the people. All the potential possessed by the mosque will make the mosque a business center within the mosque itself. For example, mosque takmir can establish an internet/Wi-Fi network business or establish their own company such as a well-known provider in Indonesia.

In addition, the mosque can be a forum for developing the skills of the congregation and the people around it. For example, if mosque A has a majority of handicraft craftsmen. Then, the results of the handicraft production can be used as income for them in several ways. Such as putting production goods in the mosque cooperative or establishing a special place to present and display production goods. Thus, these skills will be useful and become business capital for the worshippers around the mosque. The above can be done if the mosque has a good strategic plan and financial management. The implementation of these two things can be said to be the first step to success in realizing a prosperous community. Basically, every profit obtained from a business plan is assisted by the role of zakat, waqf, infaq and sadaqah. Because actually every profit or property that we have there are other people's rights that must be issued (QS. adz-Dzâriyat verse 19). The description above is included in the form of human responsibility (mosque takmir), be it vertical or horizontal. Vertical accountability also means accountability to God, even though it does not exist in material or physical form (Rasyid & Harmain [20]). Meanwhile, horizontal accountability is accountability to the wider community, especially users or recipients of the services of the religious organization concerned.

Both patterns of accountability are important elements of the public accountability process. The Mosque Financial Management Guidelines regulate organizational finances which include sources of funds, budgeting activities and financial traffic. Money in and out must be halal, clear sources, neatly recorded and reported periodically. Likewise, the procedure for entering and spending funds must be well organized and implemented. IAI issued Statement of Financial Accounting Standards Number 45 concerning Financial Reporting of Not-for-Profit Organizations, in the PSAK, among others, describes about: PSAK No. 45 defines the purpose of financial statements of not-for-profit organizations as to provide information that is relevant to meet the interests of donors, members of the organization, creditors, and other parties who provide resources to not-for-profit organizations. This statement in PSAK 45 specifies certain basic information presented in the financial statements of not-for-profit entities. Furthermore, arrangements that are not regulated in this Statement refer to SAK, or SAK ETAP for entities that do not have significant public accountability (Rasyid & Harmain [20]).

The current era of digitalization can also be maximally utilized by the Mosque Kenaziran Board or mosque takmir. For example, by using special applications or software to

calculate the financial plan and management of a mosque. The Department of Sharia Accounting, Faculty of Economics and Islamic Business, State Islamic University of North Sumatra already has an application to manage the mosque's finances. 9 out of 10 doors of sustenance is through trade. In this case it can be said that the mosque's kenaziran body with the ability to manage the mosque's financial income and expenses is able to create business opportunities for the mosque itself. Financial planning that includes the things above can be utilized properly by the mosque takmir. For example, utilizing the mosque as a potential place to build a business.

IV. CONCLUSION

Allah commands to master economic science as described above. Mastery of economic resources will open eyes and opportunities in realising the welfare of the people through good mosque financial planning and management. Through interviews with mosque administrators, the author can conclude that knowledge by implementing good mosque financial plans and management can realise prosperous Muslims. The development of MSMEs or businesses for worshipers and the community around the mosque, or establishing a business owned by the mosque itself are some of the first steps that can be realised for the mosque's kenaziran body. Mosque-based community empowerment (in the form of business and skill development) can be actualised through the managing parent. Thus, the mosque can realise the welfare and benefit of the Indonesian people, especially Muslims

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