

# Empowerment-Based of Mosque Finance Management Model to Increase The Ummah's Economy

<sup>1\*</sup> Heriyati Chrisna, <sup>2</sup> Hernawaty

<sup>1,2</sup> Departemen of Accounting, Faculty of Social Science, University of Pembangunan Panca Budi, Indonesia

**Abstract:** This research conducted in Salman mosque, located on jalan STM no 12, Sitirejo II, Medan Amplas sub-district. The data sources obtained from the interview with the administrator, in this case, BKM (Mosque Welfare Agency) of Salman Mosque, secretary and treasurer of the mosque. Regarding the fund management system, the funds of the mosque are deposited in Bank Syariah Mandiri on behalf of the Salman Mosque, that under the responsibility of the chief and treasurer of BKM of Salman Mosque. The organization structure of the mosque is good enough, which already has AD/ART (basic budget/household budget) and complete organization structure that are appropriate with other mosques in general. For the SWOT analysis, the strengths are the location of the mosque which is located on STM busy main road so that many congregants who are travelers or who are from around Medan city come to pray at the mosque, there are young mosque activists who are adept on technology, and mosque facilities and infrastructures that are adequate. The weaknesses are the lack of mosque development, the absence of mosque publication on social media and the lack of active participation of the elected mosque administrators. The mosque has opportunities to obtain a great source of funding because of a large number of congregants visit the mosque. The thing that can be said as a threat is because many street vendors in front of the mosque gate make the outside area of mosque gate filled with garbage from street vendors who are trading in front of the gate. So far there have been no programs that lead to empowering the ummah or congregations around the mosque. From the result of FGD (Focus Grup Discussion), the mosque financial management model was programmed based on ummah empowerment by establishing a Mosque-Owned Enterprises such as opening a mart or shop that provides daily needs of the ummah with a congregational business model where interested congregants are encouraged to have shares in the mart like the concept of cooperation, with the result that the profit will come back to the mosque congregants. Thus, the business model becomes a fair and transparent business to all members by their contribution. For the long-term investment, the mosque can also build multipurpose buildings, which can be rented for various events, such as social gatherings or weddings; the mosque can also provide catering packages and chairs to complement the facilities. For the problem of the difficulty of finance access for the lower society, shari'a-based microfinance can be formed to help to develop the businesses of productive poor members who have a business, the organization can be Baitul Maal Wat Tamwil (BMT) or Koperasi Syariah (Shari'a-based Cooperation) and Bank Wakaf Mikro (BWM) (Micro Wakaf Bank) which has been supported and approved by the OJK (Financial Service Authority) with loan and funding worth Rp1 million-Rp 5 million without bail or collateral under the program of group lending Grameen Bank.

**Keywords:** PSAK 109, Financial Statements Zakat Infak / Sadeqah

## I. Introduction

In specific meaning, a mosque is a place or building that built specifically to pray. People called the mosque a house of Allah that used to perform salat. Also, a mosque usually used for learning and teaching religious subjects or reading Al-Qur'an. However, there are many things can be realized through a mosque for the benefit of the wider ummah. This shown that besides used to perform worship to Allah, the mosque can also be used to raise social prosperity and orderliness. It said in history that at the time of the Prophet Muhammad mosque was the center of religious activity both mahdhah and ghairu mahdhah (Supriadi and Teuku Amiruddin, 2001). The mosque construction should not be emphasized on the luxury and large size of the building itself, but should rather focus on its function because the mosque is essentially the center of Moslem activity for the strength of Islam and the ummah's prosperity that even more complex and also the complicated of ummah's issues. The mosque can be used as the center of development of the

ummah around the mosque.

In reality, it can be seen that the mosque administrators around us are competing to build beautiful, very luxurious and large mosques. This phenomenon indeed can be said to be very pleasing, where it means that Moslem very enthusiastic about building Allah's house for the religious place. Some argue that Allah likes beauty; therefore, build mosques must be beautiful as the hadith narrated by Al-Baihaqi "Truly, Allah is beautiful and likes beauty". If someone goes out to meet his or her friends, they should tidy themselves up. However, the actual purpose of the hadith above is beauty in the meaning of neat, not excessive. If to be beautiful must be extravagant, majestic, and luxurious instead it hated by Allah. People who are extravagant or spend money excessively on something, including building a mosque, for Allah those are the brother of devils. Some think that decorate mosque until its beauty exceed church or synagogue is a symbol of Islamic syi'ar / da'wah, whereas the Prophet denounced that as following the Jews and Christians like a hadith narrated by Ibnu Hibban and Abu Dawud "I am not telling you to build a mosque luxuriously (beautifully) as did the Jews and Christians".

Ironically, sometimes large and luxurious mosques are empty. Some mosques are always locked their doors after the end of the times of obligatory salat, and even more sadly, the ummah or neighborhoods around the mosque live in a shabby and very simple house that looks much contrasted on the side of mosque which stands very luxuriously (Nasution, 2019). What happened with our mosque and its management.

To restore the function of the mosque as in the days of the Prophet Muhammad, good and on target management certainly needed to achieve that. Mosques' good management supported by the administrators as well as good financial management. Various planned programs cannot meet an expectation if not supported by strong and healthy finances and professional administrators. That means good and professional management is a must. That is because most of the mosque's funds come from its congregant's donations, as said by Wahab (2008), if not managed properly; it means that the mosque administrators have neglected the mandate. The abundant mosque funds should be able to be used to empowering the economics of ummah around the mosque because from the economic point of view, the increasing number of an idle asset, means violating the concept of money in Islamic da'wah, that as flow concept, not a stock concept (Adiwarman Karim, 2013).

The ummah's economic empowerment is very important to assist the government programs in improving the ummah's prosperity. Mosque as an entity that directly touches the ummah surely must maximize its role. Some mosques have "fat" funds and growing with unclear target activities, while on another side there are mosques that are quite active for developing the congregation's economy but live in weak life due to the lack of funds. Those happened because the Islamic ethos taught that, "They are not a devoted Moslem who is getting stuffed while their neighbors are starved", not embedded among the mosque's administrators. Even to be aware of this direction may still be far from the mind. (Supriadi and Teuku Amiruddin, 2001).

Some mosques are willing to allocate their funds to help underprivileged people in the form of non-productive assistance. For the initial stage or step, such assistance is quite good indeed, if the condition of the neighborhood ummah is still poor. However, it is very wise that after assisting with basic needs, and entrepreneurial assistance is given so that in the future they gradually exit the poverty line. Therefore, once again, those are the importance of mosque financial management.

Several researchers in different mosques have researched mosque management and mosque finance management. One of the researchers is Sochimin, Lc., M.Si. (2015) examined the practice of ummah's empowerment-based of mosques finance management in Purwokerto. The result of the study shown that from 40 mosques sampled in the study only 6 mosques empower the ummah's economy, those are Fatimatuzzahra Mosque, Nurul Huda Mosque, Al-Ihya Mosque, Al-Muttaqin Mosque, Al-Fattah Mosque, Jami Bait Baitul Hikmah.

There is a mosque in Yogyakarta, the Jogokariyan mosque which was successfully managing the mosque and became a national mosque model. Jogokariyan mosque manages the mosque through three stages how to image, how to manage, and how to make success. The field practice indeed experiences many obstacles in managing the mosque, both technical and non-technical aspects. Because each region has its uniqueness and characteristics, better to share some tips not only in ATP (Amati Tiru Persis/Observe and Copy) but also in ATM (Amati Tiru Modifikasi/Observe and Modify) by the characteristics of each region and congregants.

## **II. Literature Review**

### **Mosque**

A mosque comes from the word *sajada-sujudan*, which means obedient, devout, submissively honor and respect, or praying place. To indicate a place, the word *sajada* changed to *masjidun* (*isim makam*) means the place of praying and worship Allah SWT. Interpreted as a place of praying place, mosque contains general meaning linked to the earth.

The mosque is closely related to the faith and fostering of the ummah for Moslems to be able to provide a dominant role in developing the country. The strength of faith is determined by the unity of ummah who will provide inner strength to fight for the fate of the Islamic community based on *tawhid*. (Supriadi, 2001). In general, mosque funding sources come from :

1. Zakat, Zakat means a certain amount of property of assets, within a certain time, that given to people who are deserving by the *shari'a* or appropriate with *shari'a* stipulation. (Supardi and Amiruddin, 2001).
2. Infaq, Infaq is a part of the wealth that someone spent in the way of goodness, the amount is not determined as zakat.
3. Alms, Alms has a broader meaning than infaq, not only comes from wealth but also a variety of good deeds are can be said as alms.
4. Wakaf, Wakaf means to prevent or holding *tasarruf* (doing) from something whose benefits are given to parties with the aim of goodness. (Widodo and Kustiawan, 2001).

Traditionally, the funds flow for the mosque obtained from Friday infaq or worshiper's alms. However, relying upon income only from the two sources is undoubtedly far from adequate. The generated amount is relatively small, while the mosque's expenditure budget is quite large. Like or not, mosque administrators need to activate other businesses that guarantee the income source.

### **The Scope of Mosque Management**

In the application, mosque management has very board scope/range and the authors divide it into 3 scope areas, those are: The fields of *Idarah*, *Imarah* dan *Riayah* :

1. The Field of *Idarah*. A mosque is not private property, it is shared properties that must be managed together with good cooperation. Thus, the management of *Idarah* is a need. *Idarah* is the activity of developing and managing cooperation to achieve a certain goal. This case is more focused on planning, organizing, administrating, finance and supervision.
2. The field of *Imarah*. *Imarah* derived from the Arabic language means prosperous, according to the term is an attempt to prosper the mosque as a praying place, fostering the ummah and improving the welfare of the congregants. In this field, some things need to consider such as worship, the orderly conduct of *Fardlu Salat*, *Jumma Salat*, *Mua'adzin*, *Imam*, *Khatib* and fostering the congregants. Besides, the *majlis ta'lim*, *Young Mosque Activists*, *Mosque Library management* and the celebration of Islamic holidays are encouraged.
3. The field of *Ri'ayah*. Mosque *Ri'ayah* is maintaining a mosque in terms of its building, beauty, and cleanliness. With the formation of *ri'ayah* founding, the mosque will look clean, bright and beautiful, so it can provide attraction, sense of comfort and pleasure for anyone who is entering and worship in the mosque.

### **Ummah Empowerment**

Empowerment is a contributing effort to actualize the highest potential of human life. Empowerment should be aim to achieving an economic living standard that ensures the fulfillment of human needs. Rasulullah and the khalifahs have practiced economic empowerment in the past to achieve *falah* or welfare that not only fulfilled human needs physically but also spiritually. To achieve *falah* requires the existence of a strategy as an instrument. The economic empowerment strategy is one of the instruments to improve ummah's economy (Nasution, 2019). It means that in empowerment there is a process of making the community empowered with capabilities, with support from other parties. Logically, empowered communities are those who can choose and have the opportunity to make choices. Finally, empowerment will create and provide a space for the community to make choices in their life. A human who can advance the choices in their life is a qualified human being. Therefore, empowerment is an effort to make humans more qualified than before.

### **III. Methodology**

The type of this research is descriptive explorative with a qualitative approach. Descriptive research aims to describe the nature of something that occurs when the researcher conducting the research and examine the cause of a particular symptom. Explorative descriptive research aims to describe the state of a phenomenon. In this research, it is not intended to test certain hypotheses, only describing the existence of a variable, symptom or condition. This research was conducted at the Salman mosque on the side of the STM main road no 12, Sitirejo II, Medan Amplas sub-district. This research conducted from August 2019 to November 2019. To be collected data come from primary data sources obtained through interview technique to the treasurer and secretary of the Mosque Welfare Agency (BKM – Salman Mosque).

The analysis method used is descriptive qualitative, which describes how mosque's finance management based on variables and sub-variables and its contribution to the empowerment of the ummah around the mosque's environment and to formulate a mosque's financial management model using Focus Grup Discussion (FGD) and SWOT analysis. The SWOT analysis analyzes the empowerment-based financial management model by identifying various factors to formulate the model. This analysis based on the logic that can maximize the strengths and opportunities, and simultaneously minimize the weaknesses.

### **IV. Results**

In 1972, State Industrial High School (STM/Sekolah Teknik Menengah) 1 and Industrial High School (STM/Sekolah Teknik Menengah) Instructor on jalan STM, Sitirejo II, Medan Amplas sub-district built an mushalla. The name of this mushalla is mushalla Salman that have the measurement of 10 x 10 meters. At the end of the seventies, the state STM 1 and STM Instructor hand over the mushalla to the community around the mosque then Salman Mosque Board of Trustees (BKM Salman Mosque) and Young Mosque Activists were formed. After being handed over to the community, Salman mushalla which was originally have the measurement of 10 x 10 meters only, from community self-help, was expanded to become a mosque with the size of 30 x 30 meters or 900 square meters that stood on an area of 3600 square meters and changed its name into Salman Mosque. Since 2016 according to the instructions of the Ministry of Religion, the mosque's Board of Trustees has been transformed into Mosque Welfare Agency, where the Management of the BKM for 2016 to 2019 period, the BKM chairperson's position is holding by Doni Safnul, SH, SPN, MKN; the vice-chairperson is Budiman, Secretary Syahril and Bambang as the treasurer.

Salman Mosque Welfare Agency uses funds collection way to obtain mosque finances. Routine funds collection is funds collection that carried out continuously, such as infaq boxes provided in front of the entrance and mosque area and infaq boxes that are circulated every Jummah salat. Conditional funds are funds in which not routinely achieve, such as funds from local governments (PEMDA), infaq for mosque construction, infaq from congregants in Islamic holidays, and funds obtained from proposals by the Salman Welfare Agency. Afterward, the treasurer and secretary collected the mosque funds and deposited it in the mosque bank, Bank Syariah Mandiri.

In the matter of collecting and distributing the mosque funds, administrator, in this case, Salman Mosque Welfare Agency, has not made a detailed budget yet for the funds sources, the allocation and the amount of used funds has not been detailed yet, although actually, the administrator has known the spending plans because that routine is done every month. As for the strategy in obtaining funds, aside from the mosque infaq box placed on the terrace of the mosque, the administrators also made a strategy to put the infaq-parking box in the courtyard of the mosque, so that congregants and the other mosque visitors are not required to provide park money to parker. It is voluntary because parking in the courtyard of the mosque does not incur parking fees, but for those who want to infaq because they have parked their vehicles and feel safe because there is a parking coordinator, they can infaq in the parking infaq box. Likewise, with the restrooms, the administrators placed restroom infaq boxes in front of women's and men's restroom also with the intention that if there are congregants who are comfortable with the restrooms – where the restrooms of the Salman mosque are indeed very clean, comfortable and does not have a bad smell – it could be congregants or visitors moved to infaq for the cleanliness of the toilet.

The way to raise funds for obtaining operational resources for the mosque comes from infaq boxes placed in the area around the mosque, which consists of:

1. Mosque Infaq Box.
2. Jummah Infaq Box.
3. Mosque Development Infaq Box.

4. Orphan Infaq Box.
5. Parking Infaq Box.
6. Men's Restroom Infaq Box.
7. Women's Restroom Infaq Box.

Jumma pray is the main source of funds. For the distribution of funds, specifically orphan infaq box only distributed to orphans. Funds sourced from infaq boxes exclude orphan infaq boxes used for mosque operations, which allocated as follows:

1. Operating Costs Expenditures such as:
  - a. Electricity cost.
  - b. Water bills.
  - c. Mosque maintenance costs.
  - d. The cost of mosque cleaner.
  - e. Charges for khatib, ustad, etc.
2. For religious activities such as:
  - a. Celebrations of Islamic holidays such as maulid, isra' mi'raj, Islamic new year, and nuzul Qur'an.
  - b. Weekly recitation.
  - c. Tahsin activities for ladies and gentlemen.
3. For the construction or expansion of the mosque  
Expenditures for the mosque construction and expansion are not routine, only if there is construction.
4. For Orphans  
Infaq for orphans is usually distributed every Islamic holiday celebration. The number of orphans in the mosque neighborhood is around 60 and sometimes the mosque brings orphans from outside Sitirejo II sub-district.

The fundraising plans at Salma Mosque done by meetings or deliberations. If the mosque requires not too large funds, then the process of finding funds only related to the treasurer. However, if the mosque requires large funds, the process to obtain funds done by holding meetings or deliberations led directly by the chairperson of the Salman Mosque Welfare Agency, Dodi Safnul, or represented by the deputy chairperson, Budiman, along with other administrators.

The funds disbursing process must still be approved by the chairperson of the BKM of Salman Mosque or vice-chairperson along with the treasurer by obtaining signatures, without the signature of the chairperson or deputy chairperson, the treasurer may not withdraw the funds. Based on the results of the interview with the secretary and treasurer of the BKM Salman Mosque, Mr. Syahril, and Mr. H. Bambang, the committee used the funds for the mosque relating matters. The routine funds as mentioned earlier used to prosper the mosque in both terms of comfort and cleanliness, such as cleanliness in the mosque and equipment that support the comfort of congregants in religious activity. The use of conditional funds specifically for large-scale construction of the mosques, such as the renovation of places of ablution, restroom and beautify mosque yards and adding facilities that require large funds. The funds' expenditure executes by the mosque committee when the need is felt to be overcome, the expenditure of funds must be known by the three committees to overcome the suspicion of corruption, then the three leaders must know one another so as not to suspect each other.

Based on the results of the interview with Mr. Syahril as the secretary of BKM Salman Mosque and Mr. H. Bambang, every month the treasurer conducts accountability of the use of the mosque's funds, the accountability has been written in the daily cashbook and general cashbook. Therefore, the mosque administrators, besides attaching the use of the budget on the bulletin board once a month, also announced the state of the mosque's cash for one week every Friday when the Jumma pray will be held.

Every beginning of the Islamic new year, all reports must be neatly announced in the general cashbook and provided at meetings with the community leaders and mosque officials, besides reporting on the state of cash during the meeting, this meeting also discusses the planning of activities, Salman mosque in the future events, besides the weekly meeting was also held as a form of disclosure of the use of the funds. The third stage of financial management is internal control of overall financial activities.

Financial Recording, All funds entry, both routine and conditional, at the end of each day, is recorded in the Daily Cashbook by the treasurer of the BKM Salman Mosque. Then on every Friday, a weekly cash balance is obtained which will be published on the mosque's bulletin board and announced at the time of Jumma salat. Besides the Daily Cashbook, the mosque also has an inventory book that contains all the mosque's assets.

Finance report, The mosque financial report is a general illustration of the mosque performance, which aims to provide useful information to make decisions for the concerned parties. Based on the data obtained by the authors, mosque financial management is managed by a treasurer with the criteria of honest, trustful and understanding financial management. These financial reports are recorded in the mosque's cashbook and on the mosque's budget board by the mosque treasurer, in the form of cash inflows or cash outflows.

In general, a mosque organization has management equipment in the form of mosque administrators (man), funds (money), mosque facilities (materials), and congregants (market). In developing better mosque management, management creativity is needed to finding the right method of mosque management. In this case, the Salman mosque has quite many congregants. Jumma praycan be visited by more than 500 congregants. If the mosque congregation is interpreted as everyone who comes to the Salman mosque, then every day more than 500 people visit the mosque. At this time, the empowerment activity, of congregants in particular or Muslims in general, around the Salman mosque is not yet optimal. Mosque activities are still around religious activities. Nevertheless, shortly the Salman mosque administrators have made plans related to the empowerment program of the ummah. In economic terms, the more congregants the more profitable the mosque will be. Many of them give charity funds through infaq box. Like so mosque programs that are easier to implement because some congregants are willing to donate large amounts of funds.

Based on the data obtained by the authors, the Salman mosque administrator as the mosque management did not make a special annual budget note and did not use any method to cover the budget of education, da'wah, and economic activities in the mosque. Although some activities are routinely done, the administrators do not make a detailed specific budget about the funds to be spent. Therefore, in the implementation of its activities are incidental by the amount of entry revenue streams in the mosque's treasury. Services payment related to mosque operations, da'wah activities, mosque activities in various fields, and so on are regulated by the mosque's chairperson and treasurer with the criteria or conditions: understanding how to manage finances also is based on the results of the committee meeting.

In every organization, financial statements necessarily needed to know the flow of cash inflows or outflows, as well as the practice of applying financial reports in the Salman mosque, which recorded by the appointed treasurer of the mosque based on the results of the committee meeting. The Salman mosque administrators periodically make weekly and annual regular financial reports and conduct mosque financial inspections by the administrators itself so that the flow of funds from income and expenditure can be known.

Mosque, which functions as the center for Moslem activities, has a position and meaning that is very important for the life of devout people from all sectors and directions of life. Politics, economics, social and cultures, even defense and security matters are based in a mosque. To try to formulate a model of Salman mosque empowerment-based management that can improve the economy of ummah around the mosque, the research team gathered the mosque administrators and representatives of congregants to hold an FGD. The FGD results obtained by the SWOT analysis at the Salman mosque are:

1. Strengths include:
  - a. The location of the Salman mosque on the STM busy main street so that many congregants are travelers or who are from around Medan city who come to pray at the mosque.
  - b. Young mosque activists who are adept at technology.
  - c. Adequate mosque facilities and infrastructure.
2. Weaknesses include:
  - a. There is no development about the mosque and no publication about the mosque on social media.
  - b. The elected mosque administrators that lack active.
  - c. No program leads the empowerment of ummah or congregants around the mosque.
3. Opportunities include:
  - a. Many congregants who come to the mosque provide a large source of funds.
  - b. Can provide opportunities to open a mart business.
4. Threats that are likely to occur include:
  - a. Because there are many vendors in front of the mosque gate, the condition outside the gate becomes dirty because it is filled with garbage from traders.

Based on the SWOT analysis at the Salman mosque, a draft of the empowerment-based management model can be formulated as follows:

1. Establishment of Mosque-Owned Enterprises such as opening a Mart or shop that provides the daily needs of the ummah with a business model of the congregation, where interested congregants are encouraged to have shares in the mart like a cooperation concept so that profits return to the congregants of the mosque, thus the business model become a fair and transparent business for all members by their contribution. For long-term investment, the mosque can also build a multipurpose building that can be rented for various events, such as social gathering or wedding, where the mosque can also provide catering packages and chairs to complement its facilities.
2. For the problem of difficult access to finance for the underprivileged, shari'a-based microfinance institutions that can help productive poor people who have businesses in developing their businesses can be formed, these institutions can be Baitul Maal Wat Tamwil (BMT) or Shari'a Cooperation and Micro Wakaf Bank ( BWM) which has been supported and approved by OJK with loans and financing worth Rp1 million-Rp5 million without bail or collateral under the program of group lending Grameen Bank.

## V. Conclusion

Regarding the fund management system in prospering the mosque, the mosque's funds are deposited in Bank Syariah Mandiri under the name of the Salman mosque that under the responsibility of the chief and treasurer of BKM of Salman Mosque so that suspicions and undesirable things do not occur, each incoming and outgoing funds must be known by the chairman or the vice-chairman. The organization structure of the mosque is quite good; it already has AD/ART (basic budget/household budget) and has a complete administrator structure that is appropriate with the management of the mosque in general. For the SWOT analysis, the strengths are the location of the mosque which is located on STM busy main road so that many congregants who are travelers or who are from around Medan city come to pray at the mosque, there are young mosque activists who are adept on technology, and mosque facilities and infrastructures that are adequate. The weaknesses are the lack of mosque development, the absence of mosque publication on social media and the lack of active participation of the elected mosque administrators. The mosque has opportunities to obtain a great source of funding because of a large number of congregants visit the mosque. What can be said as the threat is because there are many vendors in front of the mosque gate, the condition outside the gate becomes dirty because it is filled with garbage from traders. No program leads the empowerment of ummah or congregants around the mosque.

Suggestions that can be given are as follows: In terms of financial management, mosque administrator, in this case, BKM, should make budget funds to make it easier to conduct mosque funds planning. The active role of the elected administrators is needed to accelerate the achievement of the objectives of the mosque as a means of prosperity for the ummah. For the future, BKM must make plans to carry out empowerment programs to improve the economy of the ummah.

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