

Revealing the Meaning of Mosque “Cash Balance”: A Phenomenological Approach

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ABSTRACT

This study aims to reveal and comprehend the metaphorical meaning of the cash balance for mosque. This research conducted using a phenomenological approach that explores information as it is from managers through interviews, interactions, and researcher observations as well as visual documentation. Data processing, analysis, and discussion are carried out by researchers using a worksheet for the phenomenological analysis stage. The findings are discussed by critically confirming the related accounting concepts and previous research findings. The metaphorical meaning of the cash balance that can be extracted from the source is the cash balance as a trust, as programs evidence and as a beneficial evidence. This metaphorical meaning demands that managers manage mosque funds with the spirit of providing prosperity to society and the community, with faith in Allah and by inviting congregants to contribute to each other. In a broader sense, this metaphorical meaning indicates the embodiment of the manager's role and the functioning of the mosque beyond just a place of worship. The mosque has been made to function as a center for increasing the capacity of society through study and obtaining a sanad as well as a center for empowering benefits. This study contributes to find other meanings of cash balances outside the materialistic perspective that requires high cash balances as one of the mosque management performance indicators.



KEYWORDS

Mosque cash balance
Management of mosque
Amanah
Program evidence
Beneficial evidence



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Introduction

Financial paradigm still dominates organizational performance measurement. Not only applied to commercial companies, social organizations also still use financial performance approaches (Ekaviana et al., 2021). Ritchie, & Kolodinsky (2003), proposed measuring the performance of social organizations using financial ratios such as fundraising efficiency, public support, and fiscal performance, which are calculated from the transaction balance in financial reports. National Zakat Amil Agency (*Badan Amil Zakat Nasional/ BAZNAS*) and Indonesian Waqf Board (*Badan Wakaf Indonesia/ BWI*) also have developed financial performance ratios for zakat and wakaf organizations, respectively, based on the Zakat Core Principle (ZCP) and Waqf Core Principle (WCP).

The push to shift old paradigms is still being advocated by several parties. For example, the Triple Bottom Line (TBL) paradigm introduced by Elkington (1998), explains that a company's sustainability should be supported by financial, social, and environmental dimensions, also known as 3P (profit/prosperity, people, and planet). The TBL paradigm sees that social and environmental damage until the 21st century is also believed to be a contribution from financial performance targets that are too dominant (Hamidi & Worthington, 2021). Among its implementations are Corporate Social Responsibility (CSR), the obligation of Sustainability Reporting, the implementation of Sustainable Development Goals (SDGs), green investment, green accounting, and other compensation concepts. In its implementation, the good initiatives carried out by the company also tend to be inconsistent with its basic goals (Hanlon & Fleming, 2009). In the perspective of Islamic economics, some researchers have also modified the approach

by adding the fulfillment of Islamic principles as a dimension, namely the term prophet, which becomes 4P (profit/prosperity, people, planet, and prophet) (Hamidi et al., 2023; Hamidi & Worthington, 2021).

In practice, high profits are identified with high performance (Nguyen & Nguyen, 2020). This materialistic paradigm is adopted by commercial institutions and sometimes social institutions (Ritchie & Kolodinsky, 2003) as previously explained. For social institutions, profit is often identified with surplus or fund balance in a certain period

In a broader financial context, institutions with different characteristics and motives should also have different paradigms. Uniform treatment of social and commercial institutions causes goals to be often overlooked and simplified. As a result, the operational processes carried out appear transactional and ignore social spirit. In other words, the relationship between management and society is principal-agent. This model also sometimes runs unconsciously in social institutions (Siskawati et al., 2016).

Mosque is a social institution. Among the examples of the principal-agent paradigm's impact is the tendency of some mosque managers or takmir to want a large fund balance and/or keep it in a bank account. This information can be heard from oral communication (Kholmi, 2022) or informally written on a bulletin board or similar media (Duraesa, 2012). Some mosque managers have a tendency to allocate funds dominantly for the construction or renovation of physical facilities rather than for preaching, education, and empowerment programs (Fahmi, 2017; Wulandari, 2017). However, contrasting conditions occur in other mosques such as Jogokariyan Mosque and Fatimatuzzahra Purwokerto Mosque, which function more than just places of worship by using almost all mosque funds to build social safety nets for congregations (Wulandari, 2017).

Ekaviana, Triyuwono, and Djamhuri (2021) criticized the principal-agent paradigm. As an antithesis, their research captured the prosperity model implemented at Jogokariyan Mosque. By taking the substance of the message from QS At Taubah: 18, it was concluded that Jogokariyan is considered as a model example for more comprehensive mosque management. Prosperity activities are directed to provide added value beyond the function of worship alone. The mosque's performance is sought to be returned to the function of the mosque exemplified by the Prophet and indicated in the Quran (QS. At Taubah: 18). In addition to being a place of worship, the mosque has been made to function as a social safety net for congregations in terms of economics, health, education, and others (Ekaviana et al., 2021).

In the last decade, research on mosques and their management has been conducted extensively regarding critical issues related to the current function of mosques (Duraesa, 2012). These issues include the low quality of mosque management and financial reporting (Islamiyah, 2019; Mohamed et al., 2014; Najmudin & Bayinah, 2022; Rini, 2019), ideal mosque management models, and more (Ekaviana et al., 2021). Based on Publish or Perish (PoP) search, at least 113 publications have been published on the issue of mosque financial management between 2011 and 2023.

The issue of managing mosque finances is the most researched issue. There has not yet been any research that explores the management paradigm of mosque finances such as the paradigm of fund balances or mosque cash balances. Changing the paradigm in seeing the cash balances may come from the accumulating the cash as the management performance to converting the cash become the program which benefit the society. The mosque has to be placed beyond the worship building to make more prosperity program such a social safety net as implemented by Jogokariyan mosque and its similar. This will be a qualitative research with a non-positivist paradigm on the issue of mosque financial management. Previous research on the exploration of metaphorical meanings of several accounting concepts has also begun to be widely conducted, such as the metaphor of profit concept (Ahmad et al., 2013; Fadilla, 2022; Landali et al., 2020; Setyowati, 2022; Wati et al., 2023), welfare concept (Mulawarman, 2020), transparency concept (Ekaviana et al., 2021), going concern concept (Rayyani et al., 2021), and other accounting and finance concepts. All of these previous studies had not ever discussed about the concept of cash balances, particularly the mosque cash balance.

This research aims to explore the metaphorical meaning of mosque cash balance from the perspective of mosque management. This research contributes to find other meanings of cash balances outside the materialistic perspective that requires high cash balances as one of the mosque management performance indicators. This interpretation is expected to provide a more substantive perspective than just numbers and tends to encourage mosque management as a place of worship only. This interpretation is also expected to raise awareness among congregations so that the Prophet's prediction about the tendency of some Muslims to boast about building mosques physically can be avoided.

This research takes place at the *Dewan Kemakmuran* Masjid Muniroh Ar Rukban 3 (MAAR 3 hereafter) located in Sawangan, Depok, West Java. This mosque is located in a middle-class Muslim housing complex with well-planned Islamic activities and preaching programs. Documentation of these activities can be monitored through the Masjid OGP Youtube channel. Other programs that involve the community include the existence of the Quran Education Park, kindergarten schools, a community sports field to build togetherness, and cooperative and mutual assistance programs to help fellow congregants, especially during the Covid pandemic. In terms of financial management, the latest period cash mutation report shows a negative balance, and this condition occurs in several periods. These physical and non-physical conditions are the reasons for making it the setting of this research.

Literature Review

In the last decade, research on the accountability and financial reporting of religious institutions has shown an increasing trend (Ekaviana et al., 2021; Najmudin & Bayinah, 2022; Rini, 2019). This significant attention is driven by the awareness that religious institutions, besides carrying the name "sacred", also manage public funds extensively (Ekaviana et al., 2021; Islamiyah, 2019; Kholmi, 2022). The desired accountability becomes broader because the public has an interest in that accountability. In addition, the usefulness of public funds is also highly anticipated, both in material or non-material forms such as program benefits (Ekaviana et al., 2021). All of this is known as the task of mosque prosperity and the manager is called the mosque takmir.

According to a literature review on the competence of mosque takmir, the quality of mosque reporting can be improved through the enhancement of human resource competencies, the implementation of financial management, internal control, fundraising activities, and technology utilization (Najmudin & Bayinah, 2022). The competence of mosque takmir issue was also found by the Rini (2019) study. She conducted a study on 116 mosques in Jabodetabek in 2018. She found that the mosque financial reports that are still in the form of cash flow statements, publication of reports that are still oral in nature during the announcement session before Friday prayers, mosque bank accounts that are not yet official and still in the name of the manager or administrator, and the limited number of mosques that have independently audited financial reports (Rini, 2019).

Suggestions for addressing the problem include changing the paradigm of mosque management in order to make the mosque prosperous. Changing the mosque managers paradigm in seeing the role of mosques based on the Alquran will bring the managers to place the mosque beyond the worship building but the mosque has to be a social safety net for the society as experienced by the Prophet. Ekaviana, Triyuwono, and Djamhuri (2021) research highlights the need for mosque management to be carried out comprehensively based on the mandate of QS. At Taubah: 18, as practiced by the Jogokariyan mosque manager. With the locus of mosque management, the researcher formulated that the transparency of mosque management should be directed towards achieving the pleasure of Allah SWT. This main goal can be achieved by integrating tauhid into programs designed based on the substance of QS. At Taubah: 18. This verse provides a value of faith that is determined by the spirit of mutual help and bearing (takaful). This takaful value must be built on the same understanding of all mosque managers to make the mosque prosperous not only as a place of worship. Among the concrete programs carried out are the provision of the best services for worshippers, including for worshippers with special needs, and social services for the poor

around the mosque for their livelihoods, education, and health needs, as well as empowering SMEs (Micro Small Enterprises) around the mosque by providing a market at certain times outside of prayer time (Ekaviana et al., 2021).

The desired mosque management practices above are actually an implementation of the vertical accountability dimension to Allah and horizontal accountability to the congregation, government, and society in general. Research by Islamiyah (2019) and Kholmi (2022) explains these two accountability demands in mosque management by takmir. These secondary accountabilities can be demonstrated in the form of disclosure and financial reporting, performance assessment and evaluation, and the involvement of key stakeholders in mosque management, the establishment of standard operational procedures and audit of all stakeholders, directly or indirectly, on the activities carried out and the ethics displayed (Islamiyah, 2019).

According to Google Scholar database between 2011-2023, there are at least 113 research publications on the mosque accountability issues. The most researched issue is related to the identification and criticism of mosque financial management. There is not much research found that explores the paradigm of mosque managers in managing mosque finances.

Researches that explore the meaning of metaphors in accounting concepts are becoming more common. For example, the concept of accounting profit is not only interpreted as the positive difference between revenue and expenses, which is considered an indicator of performance, but profit, according to its context and subject, is also interpreted as sincerity, inner satisfaction, sincerity and honesty (Ubaidillah et al., 2013), gratitude, sincerity, means of sharing and preaching (Fadilla, 2022), happiness, luck, welfare that is not only materialistic, but also means purity (Mulawarman, 2020); spiritual benefits and inner satisfaction (Wati et al., 2023); metaphor of the concept of DOA (Dakwah, Organization and Amanah) (Landali et al., 2020); psychological satisfaction and pleasure (Setyowati, 2022).

Going concern, besides being known as an entity's ability to survive in the long run, can also be interpreted as an attitude of maintaining spirit and optimism and surrendering the results to God (Rayyani et al., 2021). In the context of accounting, sincerity and discipline can be interpreted as accounting metaphors. In the context of Islamic non-profit organizations or Islamic philanthropy, Jannah, Triyuwono, Mulawarman and Hariadi (2021), explained that the concept of accounting can be interpreted from the 'authenticity' of its sources in Islamic social institutions as the two previous metaphorical meanings. The two metaphorical meanings of accounting as sincerity and discipline, accounting is not evaluated separately between Islamic science and theology (Islamic faith). The concept of assets can also be interpreted in the framework of 'zuhud' where asset acquisition must be in the framework of solidarity values towards others and be responsible to Allah SWT (Bahri et al., 2021). Public accountability and government policy can also be interpreted in the meaning of ihsan (Nasyi'ah et al., 2022). Ihsan, based on hadith, is interpreted as "you worship as if you are seeing Allah (God), if you do not see Him, then know that Allah certainly sees you".

The meaning of these concepts can be explored through non-positivist qualitative research. Phenomenology, ethnomethodology, ethnography through interpretive paradigms, or other non-positivist paradigms are among the approaches used for this purpose. Phenomenology with its variants such as transcendental, for example, with its "authenticity" approach, tries to explore other meanings of a particular accounting concept. Subjectively, which is a characteristic of non-positivist qualitative research, a concept can be interpreted by an individual or a group of key informants according to the context they experience and do.

For example, interpreting profit as inner satisfaction conveys the message that profit for the "authenticity" of the actor does not have to mean materialistic, but even though it seems to sacrifice material by giving, it provides inner satisfaction. The actor, subjectively, does not feel a loss but instead feels "profit" because of the inner satisfaction when helping others. Such an 'authenticity' meaning will certainly differ from one another, which may not be quickly explained in the perspective of materialistic positivist theory.

Research with non-positivist paradigms is increasingly being conducted for other issues such as the meaning of profit, welfare, assets, going concern, and other accounting and financial concepts. This research will fill the gap for the meaning of cash balance concepts by managers or takmir of mosques. The meaning of this cash balance concept will raise awareness of the mosque management paradigm beyond mainstream financial indicators that tend to be materialistic. Mosque management accountability research tends to be viewed in the framework of agency theory related to principal-agent relationships and focuses on materialistic accountability mechanisms (Ekaviana et al., 2021).

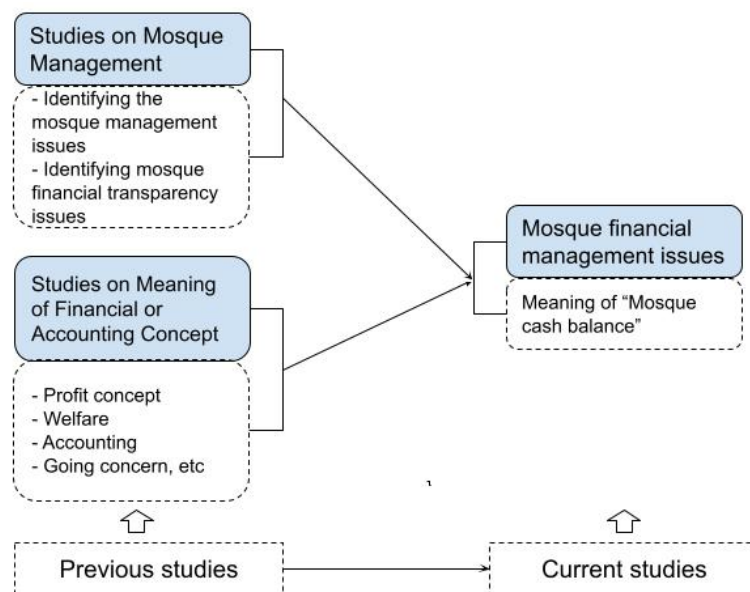


Figure 1. Identification of the State of the Art
Source: author's work (2023)

Research Method

In general, this research aims to reveal the metaphorical meaning of cash balance according to the manager of Masjid Muniroh Abdullah Ar Rukban 3 (MAAR 3). The purpose of this research can be done qualitatively. The qualitative approach chosen is non-positivist. This approach is not just to describe what is conveyed by the informant. To obtain the intended metaphorical meaning, an interpretive paradigm that requires researchers to deeply understand the reality that occurs is needed. Interpretive is a paradigm that considers that the reality of society also has its own order that does not need intervention to be changed (Kamayanti, 2020).

Phenomenology is considered appropriate for this interpretation. The substance of phenomenology is the disclosure of meaning from the 'authenticity' perspective of the informant on the activities that he understands, believes, does, and experiences directly. The type of phenomenology chosen is transcendental phenomenology popularized by Husserl. This transcendental nature will give birth to meaning that is not only literal but also related to the values believed. In this case, Islamic spiritual values will be raised because the research locus is related to mosque management activities.

This research uses qualitative data in the form of explanations in semi-structured interviews. The issues asked are written in the interview protocol related to the mechanism of mosque financial management, financial reports for a certain period, negative cash balance conditions, and the manager's interpretation of cash balance. The interview was conducted with the treasurer of Masjid Muniroh Abdullah Ar Rukban 3 (MAAR 3) in the mosque room on July 22, 2023, starting around 4:00 p.m. WIB. The interview was conducted for 35:45 minutes. The interview process was recorded through the researcher's recording application and a backup recording was made.

The interview data was documented in the form of a verbatim transcript. In addition, the research data also includes the mosque's weekly financial report for the period of July 14-20, 2023. Other data such as the researcher's experience of interacting with the congregation during the Ashar congregational prayer at the mosque, the researcher's observations, and visual documentation at the mosque location such as bulletin boards and other information that can be seen by the researcher. All of this data is used as supporting data.

The data obtained was processed using a phenomenological analysis worksheet that includes identifying noema, epoche, noesis, intentional analysis, and eidetic reduction (Kamayanti, 2020). To facilitate the identification of phenomenological analysis concepts, the NVIVO software was applied. The findings from this main analysis process was presented in a research findings report accompanied by a discussion of the findings based on the metaphorical concepts found and critical confirmation with previous research.

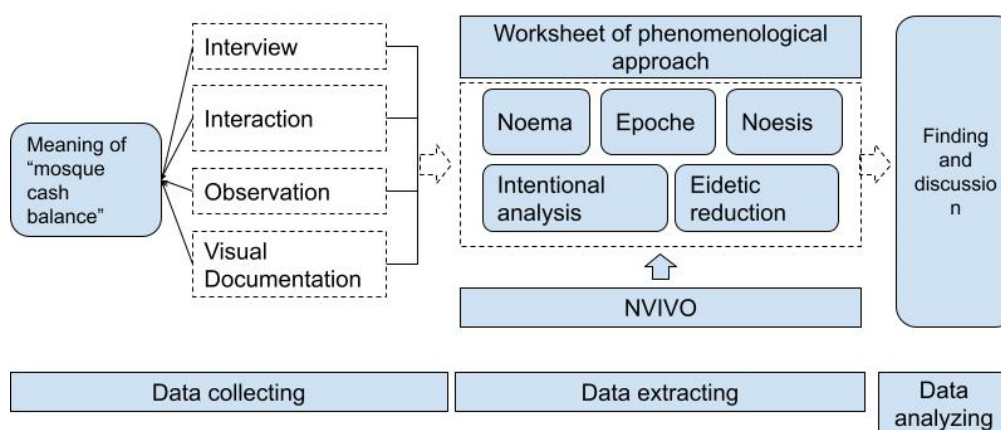


Figure 2. Research Method

Source: author's work (2023)

The interview data that was recorded during the interview process is transcribed verbatim through a question-and-answer pattern between the researcher and the informant. Furthermore, the verbatim interview is processed using NVIVO software. The process begins by uploading the verbatim file in NVIVO to be read repeatedly. The repetition of the interview text is done to regain the flow and substance of the interview. The identification of several cash balance themes and their subjective meanings by the informant is classified into nodes in NVIVO. These nodes are divided into phenomenological data processing stages in noema, epoche, noesis, intentional analysis, and eidetic reduction. The formulation of these nodes will be used as a data processing worksheet to obtain research findings. The meaning reduction obtained was identified as research findings to discuss the context of the metaphorical meaning.

To support the discussion of the metaphorical meaning obtained, the discussion of the findings is also supported by the research object context, experiences during the interview, direct observations around the object, and visual documentation of the researcher while interacting around the object. Direct observations and researcher interactions are obtained through the researcher's direct presence in the research object environment. One of the research team members is a resident and congregation of the object mosque. Other researchers feel interaction and observation by attending congregational prayers at the object mosque and observing the conditions and information around the object mosque environment.

Results and Discussion

The Accountable and Transparent Cash Management

The source of funds managed within the housing complex environment consists of foundation-managed funds, mosque-managed funds, and RT-managed funds (neighborhood association). Mosque-managed funds consist of zakat, infak, sedekah, and wakaf, while RT-managed funds consist of dues and

other community funds. The existence of MAAR 3 mosque is one of the operational units of the MAAR 3 Foundation. Another unit is the kindergarten school.

Financial management is carried out by a team under the coordination of the treasurer of the foundation. To manage on a daily basis, a special team of money management in and out was formed called Baitul Maal. Baitul Maal is the name for the mosque fund management team and community dues. To facilitate and assist the technical management of citizen dues, the treasurer of each RT is considered to be part of this Baitul Maal team. Structurally speaking, Baitul Maal is the treasurer of the Mosque Prosperity Council (DKM). Based on the description of the relationship and structure above, it can be understood that Baitul Maal is the treasurer in the DKM structure of the mosque, as well as a joint team that oversees the treasurer of each RT in the residential neighborhood.

“So the position of our mosque is in charge of three RTs, even though later it can be one RW, (then) we also oversee RWs. Well, for the management of resident’s funds, such as dues and all kinds it is managed by Baitul Maal in coordination with the RT treasurer. For the regulation of payment problems, the issue of appeals from DKM to such residents.” [Informant]

Based on inquiries with key informants, it was found that Baitul Maal had several financial management tasks, namely recording cash flows in and out of mosque funds from zakat, infak, alms and waqf; make periodic cash statements; report the cash position through an announcement before Friday praying and stick it on the wall-magazine of the mosque and share it through the residents’ communication group on the WhatsApp application.

Meanwhile, the management of residents’ dues is assisted by the treasurer team of each RT. Financial management is carried out in coordination with the Baitul Maal team in the form of recording cash flows in and out of residents’ dues in the Google spreadsheet application that can be shared with all residents through residents’ whatsapp groups. Another task of the Baitul Maal team is to compile and report Foundation taxes to the Directorate General of Taxes. This function is carried out to fulfill the obligation to have a Taxpayer Identification Number (NPWP) owned by the foundation.

“First, the main task of the team is to record the management and inflow of mosque funds. So every time there is a receipt of funds, we report in detail, but for those reported for the development of mosques, we generally report every Friday. Furthermore, if for citizen dues, we also have a report, it can be shared via google spreadsheet through each treasurer and RT chairman can see. And there is also a team that manages the contribution report for tax reporting. So we have a tax report system” [Informant]

The description of financial management which was explained by the informant, provides information that the funds managed by Baitul Maal include mosque funds and citizen funds. Financial management is carried out in a well-coordinated manner within the team. Financial reporting is also carried out in a transparent and accountable manner where worshippers and residents can find out periodic cash statements either through Friday announcements, mosque wall magazine, file sharing in the form of images or google spreadsheets in whatsapp groups.

The informant description explains that cash has been managed transparently, accountably, professionally and can be controlled jointly by pilgrims and residents. For some cases, the group-control may be an effective way to keep the transparency and the accountability (Rifan et al., 2023). In terms of mosque financial management, this condition is starting to improve compared to the majority of mosques that manage finances traditionally and only rely on oral reporting as in Kholmi’s research findings (2022), Najmudin and Bayinah (2022), Rini (2019) or Duraesa (2012). The advantages of mosque financial management in MAAR 3 have been carried out by teams in the Baitul Maal unit and written reports are made periodically even though they are still in the form of cash reports and are also written in google spreadsheets that can be viewed history and details by worshippers and residents.

This report mechanism can be considered as a joint control medium and provide more detailed information. Again, the report can also be assessed as a form of implementation of management

accountability, in this case carried out by Baitul Maal, horizontally to mosque worshippers and residents. Tax reporting is also a form of implementation of accountability to the government. The accountability mechanism carried out has also reflected the disclosure of adequate information in the form of written reports on the wall magazine and google spreadsheet files distributed to worshippers and residents.

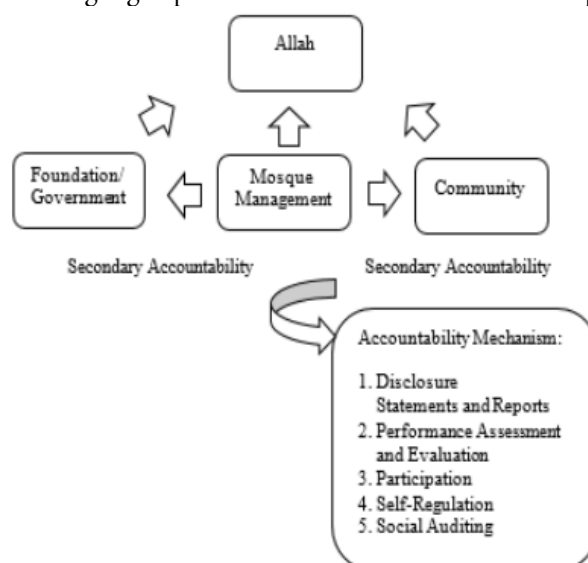


Figure 3. Accountability for Mosque Financial Management

Source: Islamiyah (2019) modified from Ebrahim (2003)

In terms of participation, it is also shown by the existence of a joint team that manages mosque finances and has good communication and coordination lines. This management model is of course also an implementation of self-regulation, where the communication model is mutually agreed. Finally, the social auditing aspect can also be carried out through access and opportunities for each worshippers to see, understand, confirm directly the cash mutation report in google sheets through what's app. Of course, this transparency and accountability effort is ultimately the embodiment of the management's mandate given by worshippers and residents. Fulfilling the trust is part of fulfilling the responsibility to God at the same time. This accountability mechanism has practically fulfilled the accountability model in the Islamiyah model (2019) which was modified from Mohamed Ibrahim (2000); and Ebrahim (2003) in Figure 1.

Cash Balance is a Trust "Amanah"

In finance, a cash balance is the difference between income and expenditure in a period. Cash balances can be positive or negative. Positive means income is greater than expenses, while negative balance means income is less than expenses. A positive balance can have a large or small value. In the normal context, of course, positive and large balances are preferred, but in the context of social institutions they should have different meanings. Social institutions that do not seek profit but instead provide extensive benefits, should not have a large cash balance, because it can be interpreted as a delay in the implementation of the program by the manager.

The mosque is one of the social institutions in Islam and its manager or called DKM is considered to have to carry out the function of the khilafah which shows accountability of programs and managed funds. The substance of accountability can be vertical where the manager is accountable for the trust given to Allah SWT and can be horizontal where the manager runs the program and manages funds for the prosperity of the surrounding community, worshipper or the wider community (Ekaviana et al., 2021; Islamiyah, 2019).

The findings of this research confirm that DKM MAAR 3 represented by the Baitul Maal unit understands this vertical and horizontal accountability function well. DKM views the cash balance owned by Baitul Maal as a mandate that must be carried out. The understanding of DKM gained from the experience of other mosques such as Jogokariyan and the idealism to prosper the mosque, makes them view the cash managed as a mandate from Allah and worshippers.

The meaning of this “amanah” can be confirmed from the explanation of the source who told that MAAR 3’s cash balance had also experienced a deficit or minus in a certain period. This situation is responded proportionately and calmly, because the negative balance is interpreted as a sign that the trust has been fulfilled.

“For now, it’s up and down, like what I said earlier. Sometimes this month is minus... We assume that yes we have delivered, channeling the “amanah” is appropriate and even we exceed this development, the mandate is well conveyed.

Usually minus, because learning from Jogokariyan to zero, this is not zero anymore, minus. We were once minus up to two million, three million, thank God the money came back. That was with the needs of the current period, Alhamdulillah, sometimes the nominal high, sometimes it is low.” [Informant]

Baitul Maal DKM MAAR 3 OGP			
Weekly Cash Report			
Period: 14 to 20 July 2023			
Balance, per	July 13, 2023		691.000,00
Sources			
	Jumat regular donation	990.000,00	
	Donation via bank account	480.000,00	
Total			1.470.000,00
Disbursements			
	Several fees (jumat preacher and other islamic courses)	1.500.000,00	
	Fee of mosque-keeper	200.000,00	
	Donation of "Sijum"	90.000,00	
	Regular Sunday course	290.000,00	
	Mosque electricity expenses	505.000,00	
Total			2.585.000,00
Balance, per	July 20, 2023	-	424.000,00

Figure 4. Weekly Cash Report
 Source: MAAR 3 (2023)

The desire to contribute and bear is the value of pilgrims’ lives formed to overcome the MAAR3 deficit balance. This strengthens the manager’s confidence in God’s help to continue to provide the best programs and benefits for worshipper and the community. The attitude of taqwa indicates the way and solution of the alleged problem. Allah SWT said:

“Whoever fears Allah, He will surely give him a way out (of all problems) and give him sustenance from an unexpected place. Whoever fears Allah, He will surely provide ease in all his affairs”. (QS. At-Talaq: 2-4). This belief makes the manager assess the minus balance is a reasonable situation and is confident that it will be resolved immediately.

“InsyaAllah, we are 80-90 percent sure, because we just illustrate that yesterday we were full of AC, yes, yesterday’s AC we planned to need 12 million funds, then we open auctions to residents that did not last a week, Alhamdulillah it has been fulfilled, ... Insya Allah, Allah will open the way.” [Informant]

This minus balance occurs because DKM considers their role to be the service of people who carry out their roles in a pleasant (enjoyable) manner, consider it as social work and are strengthened by sincere intentions to Allah SWT.

“Yes, this is as a servant of the people, let it be said marbot, whatever it is, we as marbot as servants of the people. So we also enjoy it, because frankly we are social work, so it's non-profit, so if you have the intention because of Allah, Allah facilitate the way.” [Informant]

Conversely, a large cash balance indicates a sign that the trust has not been properly cashed out, the program has not been executed.

“If I think it should be a question mark. Whether the activity is running or not, because usually if the activities for residents are a lot and it is running, at least even if the balance is excessive, it means that there is a program that is not working.” [Informant]

The idealism of the management that views the cash balance as a mandate that must be carried out, both to Allah and the worshipper indicates that the cash balance does not have to be positive and large, but in the context of mosque financial management, the cash balance can also be interpreted metaphorically as a trust, so that the minus balance can be said to be reasonable. This is the meaning of the metaphor of cash balances according to informants. This understanding and idealism can be considered to have carried out the function of the khilafah which is required to show accountability vertically and horizontally or primary and secondary accountability (Kholmi, 2022).

The accountability model carried out as previously explained that financial management has been carried out transparently through information dissemination through WA groups, announcements to Friday prayer congregations, written reports pasted on the wall magazine and granting view/monitor access to report spreadsheet files. These findings have shown better conditions than previous findings on the management of traditional mosques (Duraesa, 2012; Najmudin & Bayinah, 2022; Rini, 2019).

Cash Balance is Proof of Program

In many literatures, it is mentioned that mosques are not merely Muslim places of worship, but much more broadly than that, mosques can function as centers for the formation of Islamic civilization which can include centers of education and teaching; the center for solving people's problems in legal aspects (judiciary); the center of economic empowerment of the people through Baitul Mal; and Islamic information center (Duraesa, 2012; Ekaviana et al., 2021; Omar et al., 2019; Rini, 2019).

The ideal function of this mosque indicates that managers are required to carry out various quality programs for the prosperity of the mosque and worshippers. Based on the information obtained, efforts to realize this ideal function have been carried out by DKM MAAR3. There are programs that are carried out in the form of routine studies as a means of increasing knowledge in worship and behavior. To ensure that this routine program runs effectively, DKM conducts regular studies after dawn prayers by bringing in qualified teachers. The selection of dawn time was carried out after evaluating the implementation of previous studies after magrib or isha prayers which were not very effective due to the fatigue factor of worshipper after work. Efforts to bring in the best teachers are also carried out by inviting teachers with master's and / or doctoral degrees in the field of sharia science even though the teacher has a considerable distance from the location of the mosque. The commitment of other programs is shown by providing a kafalah that is relatively larger than equivalent mosques elsewhere because it wants to appreciate and glorify knowledge. This commitment is considered fruitful because of the level of enthusiastic participation of worshipper both in quantity and quality.

“The program for the study of Alhamdulillah went well, yes, and the kafalah also adjusted to the income we got ... we weighed it nominally and they provided that time, took that time, because the fillers here are somewhat different, we tried at that time bada Isya but it turned out that there were few enthusiasts. There was a breakthrough at dawn, Alhamdulillah, it can be better. Now from there it can be seen, because the dawn time is not bad, it means that before dawn they have walked. It means that we also have to fight for the nominal and have to fight like that, it's worth it... At least the average S2 yes. S2, S3, that's why we also can't mess around giving the kafalah. Glorifying his knowledge.” [Informant]

In addition to the physical development plan of the mosque, the manager also runs educational programs for children and adolescents that are packed with fun such as camping. Other programs are the Ramadan program, tahfidz house program, the establishment of kindergartens, the acquisition program of the Quran sanad such as sanad tilawah surat Al Fatihah, delegation of managers to attend halal slaughterer training, and other programs.

“There are monthly studies, there are studies of Islamic holidays, the same if there is a visit by the Sheikh from Palestine or from where they want to visit here, there are those who want sanad al fatihah at least, we accommodate it too.. The Halal Slaughter Da’wah was already at that time a representative of us and we who funded it were approximately five people, yes, ... Also regeneration of administrators here so that they can slaughter... If the program is outside, it is most fostering children, which is like yesterday’s tadabur alam.”

The program implemented was funded by Baitul Maal. Thus, it can be synthesized that the manager interprets the cash balance as evidence of program prosperity. The manager can be considered to view that as long as the program is for the implementation of the function of the mosque for the prosperity of worshippers, it will be strived to be carried out seriously. It can also be considered as the embodiment of the horizontal accountability function for the prosperity of worshippers (Islamiyah, 2019; Kholmi, 2022). The implementation of these programs indicates that the mosque is not only a place of worship, but also as a means of increasing the capacity of worshippers, an educational center as exemplified by the Prophet and companions (Omar et al., 2019).

Mosque Cash Balance is Beneficial Evidence

In QS. At Taubah: 18 it is stated that in addition to places of worship, mosques are also sought to function as a social safety net for worshippers both economically, health, education and others (Ekaviana et al., 2021). In the time of the Messenger of Allah, the mosque has functioned as an economic center where the mosque is used as a place for the management of zakat, the division of ghanimah and jizya; And for the Social Security Center where the mosque complex is used as a residence for Suffah residents (Omar et al., 2019).

The findings of this study also confirm that MAAR 3 managers are also working to make mosques a social security center for the community. The function went well during the COVID-19 pandemic. The manager made the mosque a temporary coordination of the COVID-19 task force to serve worshippers who needed food, medicine, supplements, oxygen because they were affected by the virus.

“We support him during Covid, which means he automatically can’t leave the house, now we support food and it is also an auction. Who wants to contribute to covid, so it’s not one person so we already have several families who have been affected by the disease there is their own task force team, from the medicine we use herbs there are also those who need help with oxygen cylinders we hold. Alhamdulillah, there are still oxygen cylinders that donors also borrow too, because at that time it was difficult to find the tubes, thank God we are such a reserve. So they are for our daily food which is supported through the covid task force team, now it is still coordinated with us, so from the management, the task force is also taken from the DKM management as well.”
[Informant]

The role of empowerment and other means of benefit is the establishment of a mosque field as a sports facility, children’s playground, other community activities. Another role is the implementation of sharia cooperative programs that carry out economic programs, both commercial and social such as the provision of basic commodities or social such as compensation or cheap basic food social services.

“Then, there are futsal activities also for the fathers, yes the sport. So, because here there are its own bureaus, so they have a program, which is for sports, which is for in, so actually this field is for multifunctional pack. Can make prayers can make sports...”

“There are also many social service programs that we have run, both during Ramadan and outside Ramadan. Both orphan compensation and basic food compensation, Alhamdulillah the mosque

has been properly distributed its assistance needs, both for its own residents and for outside residents.” [Informant]

The interviewee’s explanation hinted at the metaphorical meaning of cash balances as proof of benefits. A small or even minus cash balance is a sign of many mosque program expenditures that are also benefit-oriented for worshippers and the community as explained in the quote above. The metaphorical interpretation of cash as proof of benefit can explain that the mosque has functioned as a social safety net. This useful function should indeed be carried out by mosque managers as hinted in QS. At Taubah: 18, exemplified during the time of the Prophet by the presence of suffah experts and implemented in earnest by several mosques such as the Jogokariyan mosque (Ekaviana et al., 2021), and Fatimatuzzahra Purwokerto mosque (Wulandari, 2017).

Conclusion

The study found that the management of mosque financial statements by the Baitul Maal unit has been carried out transparently as a form of vertical and horizontal accountability. Transparency is carried out through the mechanism of announcing financial statements in the announcement of Friday prayers, written reports in the wall magazine and shared in whatsapp groups and providing viewing access to google spreadsheet files to all pilgrims through whatsapp groups. The metaphorical meaning of the balance that can be extracted from informants is the cash balance as a trust, as proof of the program and beneficial evidence.

This meaning requires managers to manage mosque treasuries with the spirit of providing prosperity to worshippers and the community, with confidence in Allah and by inviting the participation of worshippers to contribute to each other. In a broader sense, the meaning of this metaphor indicates the embodiment of the role of the manager and the functioning of the mosque more than just a place of worship. The mosque has been sought to function as a center for increasing the capacity of worshippers through regular studies and the acquisition of sanad as well as a center for mutual benefit empowerment. The meaning of this metaphor also indicates the realization of vertical and horizontal accountability as in the mosque accountability model developed by Islamiyah (2019).

This research contributes to find other meanings of cash balances outside the materialistic perspective that requires high cash balances as one of the mosque management performance indicators. This research findings may suggest the future study to dig other metaphorical meaning of a certain accounting or financial concept. Applying the extended approach and paradigm will contribute to discuss this issue. This beyond meaning may explain a certain concept from different perspectives. This meaning exists in real life on how some individuals see the activities in subjective personal experiences. The beyond meaning may be discussed more in contributing the development of a certain concept. The existing concept or theory have to be developed in term of time flies.

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