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THE MANAGEMENT OF MOSQUE FUNDS: A CASE STUDY AMONG SELECTED MOSQUE IN TERENGGANU UNDER SUPERVISION OF JABATAN HAL EHWAL AGAMA TERENGGANU (JHEAT)

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Abstract: *The aim of this research to be conducted is to find out about the financial management of mosque funds among selected mosques in Terengganu under the supervision of Jabatan Hal Ehwal Agama Terengganu (JHEAT). The objectives of this study are to identify the main sources of mosque financial income, to analyse the financial management methods and systems implemented by JHEAT, and to validates the key issues and challenges in managing mosque funds and mosque financial income. This study adopts a qualitative research approach using semi-structured interviews with respondents from the Finance Unit of JHEAT, supported by document analysis. The data were analysed thematically to provide an in-depth understanding of mosque fund management practices. The findings indicate that mosques funds under JHEAT mainly rely on congregational donations, government allocations, and waqf-based funds. Although JHEAT has established guidelines and monitoring mechanisms to ensure accountability and transparency, several challenges remain, including limited financial resources, reliance on manual accounting systems, and varying levels of financial management capacity among mosque committees. What can be said for the conclusion is, while current practices provide basic financial control, further improvements are needed to enhance transparency, accountability, efficiency, and sustainability in mosque fund management. This study contributes to the literature on financial management in religious institutions and provides practical insights for mosque administrators and relevant authorities.*

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Introduction

Religion is an essential aspect of human life, serving as a guiding principle throughout one's existence. Imam al-Ghazali, a renowned Muslim scholar, described religion as the foundation of life, comparing it to the base of a building. He stated that "Religion is the foundation, while the world is the structure. A structure without a foundation will collapse, and a foundation without a structure is incomplete". This highlights the undeniable role of religion in ensuring balance and stability in human life. The Quran also affirms that religion is not only a necessity but a natural disposition (fitrah) for humankind:

﴿ فَأَقِمْ وَجْهَكَ لِلدِّينِ حَنِيفًا ۚ فِطْرَتَ ٱللَّهِ ٱلَّتِى فَطَرَ ٱلنَّاسَ عَلَيْهَا ۚ لَا تَبْدِيلَ لِخَلْقِ ٱللَّهِ ۚ
ذَٰلِكَ ٱلدِّينُ ٱلْقَيِّمُ وَلَـٰكِنَّ أَكْثَرَ ٱلنَّاسِ لَا يَعْلَمُونَ﴾

Meaning: *So, direct your face toward the religion, inclining to truth. (Adhere to) the fitrah of Allah upon which He has created (all) people. No change should there be in the creation of Allah SWT. That is the correct religion but most of the people do not know*

(Surah ar-Rum:30).

For Muslims, Islam represents the only true religion and provides the straight path through adherence to the Shariah. Allah said several verses in His holy book about the only religion is Islam:

﴿الْيَوْمَ أَكْمَلْتُ لَكُمْ دِينَكُمْ وَأَتْمَمْتُ عَلَيْكُمْ نِعْمَتِي وَرَضِيتُ لَكُمُ الْإِسْلَامَ دِينًا ۚ فَمَنِ
اضْطُرَّ فِي مَخْمَصَةٍ غَيْرَ مُتَجَانِفٍ لِّإِثْمٍ ۙ فَإِنَّ اللَّهَ غَفُورٌ رَّحِيمٌ﴾

Meaning: *This day I have perfected for you your religion and completed my favor upon you and have approved for you Islam as religion. But whoever is forced by severe hunger with no inclination to sin – then indeed, Allah SWT is Forgiving and Merciful*

(Surah al-Maidah:3).

﴿ يَـٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوا۟ ٱدْخُلُوا۟ فِى ٱلسِّلْمِ كَآفَّةً وَلَا تَتَّبِعُوا۟ خُطُوَٰتِ ٱلشَّيْطَـٰنِ ۚ إِنَّهُۥ لَكُمْ
عَدُوٌّ مُّبِينٌ﴾

Meaning: *O you who have believed! Enter Islam wholeheartedly (by adhering to all of its laws) and do not follow the footsteps of Satan; indeed, he is to you a clear and manifest enemy*

(Surah al-Baqarah:208).

In Islam, the five pillars of Islam that is witness of faith (*syahadah*), prayer (salah), almsgiving (*zakat*), fasting during ramadhan (*sawm*), and pilgrimage (*hajj*) form the core practices of the religion (Sitti Arafah Utari et al., 2025). Significantly, all these pillars are closely associated with the mosque, which serves as the primary medium that facilitates their implementation. According to Admin Pmwp (2019), the term masjid in Arabic literally refers to a place of

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prostration. From the legal perspective or according to shariah, it encompasses any part of the earth designated for prayer, as reflected in the hadith of the Prophet Muhammad ﷺ:

وَجُعِلَتْ لِيَ الأَرْضُ مَسْجِدًا وَطَهُورًا

Meaning: *"The earth has been made a place of prostration and a means of purification for me"*

Riwayat Al-Bukhari (438)

The mosque is thus regarded as a sacred institution, not only as a place of worship but also as a symbol of Muslim creativity and civilisation. Historically, mosques have played significant roles in shaping Islamic society. As noted by Anna Triayudha et al, 2019, the mosque represents a legacy of Islamic architecture, deeply tied to urban and regional development during the early spread of Islam. Since the Prophet Muhammad ﷺ's migration to Madinah, the mosque has functioned as the central institution of Muslim civilisation, serving as a hub for worship, education, social unity, political discourse, and community welfare. Monumental mosques across regions such as Spain, India, Syria, Cairo, and Baghdad further illustrate the contributions of Muslims in architecture, art, and culture.

Abuddin Nata (2021) said further emphasises that mosques function as centres for diverse religious and educational activities, reinforcing the close link between Islamic practices particularly the pillars of Islam and religious education and similarly. David Macaulay (2019) highlights that mosque complexes throughout history often incorporated centre of education (*madrasah*), charitable kitchens (*imarets*), public baths (*hamams*) and public fountains (*cesmes*). The mosque itself formed the spiritual nucleus of these complexes, embodying the centrality of worship while also serving as a social and communal institution. Through these functions, mosques contributed significantly to the religious, educational, and social fabric of both Muslim and non-Muslim communities.

In addition to the spiritual and social roles of the mosque, financial resources are essential to sustain these functions effectively. Mosques rely on various forms of income, such as donations from the public including cash, in-kind contributions, and collections during prayers and periodic community fundraising activities where according to Mohd Rushdan Yasoa et al (2019), the first source is from the state government or Islamic religious councils in the form of grants, while the second source is from donations given by the public or corporations.

Proper management of these funds ensures that mosques can maintain daily operations, support community programs, provide welfare assistance, and uphold their physical infrastructure and this is supported by Mohamed Azam Mohamed Adil et al (2013) where according to the research, mosques are responsible for managing various sources of funds including congregational donations, waqf, government allocations and other charitable contributions hence mosques require proper financial management, internal control systems and accountability.

In the state of Terengganu alone, there are 442 registered mosques, each with its own financial needs and challenges. Managing financial resources across such many institutions underscores the importance of sound financial governance, transparency, and accountability. Without proper systems to record, report, and audit financial activities, mosques probably will be occurring issues like risk inefficiency, misallocation of funds, and reduced public trust. Wan Zuriati Wan

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Zakaria & Norazlina Ilias (2023) in their research also reflected the issues by highlighting that methods and systems currently employed may not fully optimize mosque fund management, highlighting the need for a detailed examination of practices, including the roles of mosque officers in decision-making and internal controls. Therefore, understanding how mosque funds are collected, managed, and utilized is crucial, particularly in regions with high institutional density like Terengganu, where coordinated financial practices can help ensure that financial resources support both religious duties and community well-being.

Problem Statement

Despite the importance of mosques in supporting religious and community development, many mosques in Malaysia continue to face persistent issues related to weak financial management, limited transparency, and inefficient utilization of funds. Among the issue concerning mosques is that many religious organizations, including mosques, do not adhere to sound financial management practices (Wan Zuriati Wan Zakaria & Norazlina Ilias, 2023). Financial management is a process that involves the processes of planning, organizing, controlling, and monitoring an organization's financial resources to achieve its objectives. Within the context of non-profit organizations, accountability and transparency are essential in ensuring that funds are managed efficiently and in line with the interests of stakeholders (Agnesa Widya Putri & Erna Resmiatini, 2025). Effective financial management in mosques therefore requires strategic planning, strict supervision, and transparent reporting. Resources should be allocated efficiently to meet both immediate and long-term community needs, including operational costs, facility maintenance, social programs, and educational initiatives

Strategic planning should encompass realistic budgeting and forecasting, while supervision must be supported by clear policies, proper task delegation, and regular audits. Transparency in reporting, on the other hand, plays a critical role in fostering trust among congregants and the wider community (Azwar & Abur Hamdi Usman, 2024).

Nevertheless, leakages in financial management particularly those involving donations and congregational contributions remain a serious concern, as they erode public confidence in mosque institutions. Reports of fund loss, theft, and misappropriation are not uncommon, with cases of mosque fund theft frequently highlighted in the media. The inconsistent handling of these cases by mosque authorities has further provoked public debate, undermined the institution's credibility and damaged its image (Fadilah Mat Nor et al, 2022). Several other factors also affect the management of *sadaqah* funds in mosques, including insufficient funds to support mosque activities and prevailing community perceptions that the mosque serves only as a place of prayer. More importantly, previous studies highlight inefficiency in the administration of *sadaqah* funds as a recurring issue (Hikmah Abd Rahim, Azri Bhari & Mohd Ashrof Zaki Yaakob, 2021).

Furthermore, the adoption of e-wallets within mosque management presents additional challenges, particularly in rural areas where committees are often composed of senior members who are less familiar with digital technologies and prefer cash over contactless payments. This situation hinders implementation compared to urban mosques, where management teams are typically younger, more educated, and receptive to digital financial solutions (Junainah Idris et al, 2024). These challenges suggest that weak mosque financial practices are intertwined with the broader issue of limited mosque engagement. Without proactive efforts to enhance financial governance and diversify mosque activities beyond congregational prayer, it will remain

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difficult to attract community participation and to fully realize the mosque's role as a peaceful religious, social, and educational institution.

Next, mosque financial management involves the administration and regulation of funds obtained from various sources, including congregational donations, charitable contributions, and other forms of income. In line with the first research question on identifying the sources of mosque funds, developing a mosque's financial empowerment strategy should begin with identifying and understanding these income sources. These sources can be expanded through new fundraising programs, collaboration with external parties to finance specific projects, or diversification of income through economic activities that comply with Islamic principles. For example, mosques may establish small community-oriented businesses, such as Islamic bookstores, halal cafeterias, or other social enterprises that serve the needs of the community (Azwar & Abur Hamdi Usman, 2024). Hence, understanding and optimizing these sources is crucial for enhancing the mosque's financial capacity to support diverse programs.

Generally, effective financial management is essential for the sustainability of mosque operations, yet previous studies indicate that many mosques in Malaysia face challenges in implementing comprehensive management systems. Although internal control and financial management practices such as physical custody of funds, transaction authorization, recording, segregation of duties, proper documentation, accurate accounting records, and financial transparency have been applied, gaps remain in their implementation. This is directly related to the second research question on the methods and financial management systems implemented by JHEAT in administering mosque funds. For instance, some mosques do not consistently deposit all receipts before expenditure, lack sufficient personnel oversight during fund handling, and rely on cash payments without secure procedures. These limitations suggest that the methods and systems currently employed may not fully optimize mosque fund management, highlighting the need for a detailed examination of practices, including the roles of mosque officers in decision-making and internal controls, to enhance financial accountability and operational efficiency (Wan Zuriati Wan Zakaria & Norazlina Ilias, 2023).

Despite the reliance of mosques on public donations, many face challenges in efficiently utilizing these funds. Studies have shown that mosque committees often limit expenditures to programs for congregants only, neglecting opportunities for investment or broader economic initiatives that could enhance community development. These challenges correspond to the third research question, which focuses on the issues and challenges in managing mosque funds. This inefficiency is compounded by inconsistencies in accounting practices, as some committee members are uncertain about appropriate reporting formats and lack sufficient knowledge in financial management, which undermines transparency, accountability, and the overall effectiveness of fund administration. In any ways, these challenges highlight the critical need to improve both financial literacy and strategic fund utilization to ensure mosques can sustain and expand their social, educational, and religious programs (Nuzul Akhtar Baharudin & Nor Fadilah Bahari, 2020).

Literature Review

This section aims to review relevant literature from previous studies and research concerning main sources of financial income for mosques, methods and financial management systems implemented in administering mosque funds and aim to discuss about issues and challenges encountered in the governance and management of mosque funds. This section analyzing the

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information for all mosques and especially focuses on the mosques that operates under the supervision of JHEAT. Below are the following themes that will be discussed in this section:

Table 1: Themes discussed in this section

No	Themes
1.	Main Sources of Financial Income for Mosques
2.	Methods And Financial Management Systems Implemented in Administering Mosque Fund
3.	Issues and Challenges in Managing Mosque's Fund

Main Sources of Financial Income for Mosques

Mosques can be classified as non-profit organizations (NPOs). As NPOs, their role is not to generate profit but to serve the needs of the community. They do not have shareholders, and their services are provided mainly for the benefit of society (Nuzul Akhtar Baharudin & Nor Fadilah Bahari, 2020). This makes mosques different from commercial institutions because their focus is more on religious, educational, and social responsibilities rather than income generation. In the context of Islamic NPOs, public contribution is very important.

According to Muhammad Iqmal Hisham Kamaruddin & Nathasa Mazna Ramli (2018), most Islamic NPOs in Malaysia are supported through public funds in the form of sadaqah, zakat, waqf, or infaq. These contributions may come as money, goods, or even services that help mosques to operate. In Malaysia, mosques normally receive their financial support from two major sources. The first source is from the state government or Islamic religious councils in the form of grants, while the second source is from donations given by the public or corporations (Mohd Rushdan Yasoa et al, 2019). Their findings also showed that public contributions tend to be more dominant compared to government funding. This means that the sustainability of mosque operations is highly dependent on the willingness of the community to donate. Interestingly, well-managed mosques with active programs and transparent fund usage usually succeed in gaining stronger trust from the public, which results in more contributions.

The funds collected by mosques are usually divided into different categories for better management. Based on (Hikmah Abd Rahim, Azri Bhari & Mohd Ashrof Zaki Yaakob, 2021), mosque funds can generally be grouped into two types of namely traditional funds and general funds. Traditional funds or special funds are collected for a specific purpose such as building projects, renovation, or certain community programs. Meanwhile, general funds are more flexible and can be used for daily operations like utilities, maintenance, and administration. (Nuzul Akhtar Baharudin & Nor Fadilah Bahari, 2020) further explained that the usage of mosque funds can be divided into three main functions. The first is idari, which focuses on administration such as staff salaries, electricity, and water bills. The second is ijtima'i, which is for social and charitable purposes like welfare assistance, religious education, and community events. The third is tijari, which refers to business or investment activities aimed at generating additional income for the mosque.

Apart from sadaqah and general donations, mosques also rely on other Islamic financial sources. For example, zakat, waqf, and infaq are among the ways funds are managed for religious and community development purposes (Luqman Zakariyah et al, 2017). These sources have been part of Islamic tradition for centuries and still play a vital role in ensuring that mosques are financially stable. Hikmah Abd Rahim, Azri Bhari & Mohd Ashrof Zaki Yaakob (2021) added that general funds provide mosque administrators with flexibility in planning a

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wide range of activities. On the other hand, special funds are more restricted but allow the mosque to focus on targeted projects such as mosque expansion, education programs, or welfare distributions.

Lastly, it can be concluded that mosque funds are essential not only for covering operational costs but also for sustaining religious, educational, and social programs that benefit the Muslim community. Proper fund management can increase public trust and encourage more donations, while poor management may reduce confidence and affect future contributions. Therefore, systematic and transparent financial practices are very important for mosques to remain effective in fulfilling their role as community institutions.

Methods And Financial Management Systems Implemented in Administering Mosque Fund

While mosques hold a central position in Muslim communities, financial management remains a challenge for many of them. Research has shown that limitations in the methods and system applied often lead to problems such as fund mismanagement, lack of transparency and weak accountability which will highlight the core and vital objective in this study.

According to Siti Sukenti (2023), financial management is a financial management process that organises financial activities from planning, implementation and control to financial stability. In the article written by Suzy Strutner (2023), she describes financial management as a practice of handling a company's finances in a way that allows it to be successful and compliant with regulations where it takes both a high-level plan and boots on the ground execution. The objectives of financial management is to ensure regular and adequate supply of funds to the concern, to ensure optimum funds utilization where once the funds are procured, they should be utilized in maximum possible way at least cost and financial management also works to plan a sound capital structure where it should be sound and fair composition of capital so that a balance is maintained (Himanshu Juneja, 2025).

Financial management in mosques has become an increasingly important subject in contemporary Islamic scholarship. Mosques do not only serve as places of worship but also function as community institutions that manage substantial financial resources through donations, waqf, and government allocations. Wan Zuriati Wan Zakaria & Norazlina Ilias (2023) in their article highlighted that although mosques receive consistent income, many still depend on manual financial recording methods. This creates challenges for transparency, efficiency, and accountability. Their study emphasizes the need for digitalized accounting systems and proper training for mosque committees, which could significantly improve governance and fund utilization.

A similar concern is raised by Fitri Amalia, Laylan Syafina & Yenni Samri Juliati Nasution (2024) who found that the absence of standardized accounting practices such as Interpretasi Standar Akuntansi Keuangan (ISAK) 35 has led to inconsistent reporting across mosques. This weakness reduces the clarity of financial statements and makes it harder to evaluate the actual financial health of mosque institutions. By comparing both studies, it is evident that regardless of geographical differences, mosques in both Malaysia and Indonesia face common challenges of inadequate accounting systems and lack of professional financial expertise. This convergence highlights the urgent need for standardized frameworks and proper accounting training at regional and national levels.

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The categorization of mosque funds is another critical issue in financial management. According to Hikmah Abd Rahim, Azri Bhari & Mohd Ashrof Zaki Yaakob (2021) emphasized that mosque funds are generally divided into general funds and special funds. This classification ensures that resources are allocated for their intended purposes, such as daily operations, infrastructure development, or charitable activities. Extended this discussion by examining governance practices across Malaysian mosques and stressing that weak financial categorization and inconsistent fund allocation could lead to misuse of resources. When comparing these two studies, it becomes clear that fund categorization not only enhances efficiency but also strengthens trust between mosques and their congregations (Intan Salwani Mohamed et al, 2023).

Another emerging theme in the literature is the diversification of mosque income sources. Traditionally, mosques have relied heavily on donations, Friday collections, and government support. However, Agnesa Widya Putri & Erna Resmiatini (2025) illustrated that some mosques have adopted innovative strategies such as establishing cafés, managing rental facilities, or engaging in community-based entrepreneurship. These findings resonate with Wan Zuriati Wan Zakaria & Norazlina Ilias (2023) who also noted that long-term financial sustainability requires mosques to reduce dependency on donations alone. By diversifying income sources, mosques can ensure financial resilience and reduce the risk of operational disruption during economic downturns.

Transparency and accountability remain central to effective mosque financial management. Mohd Amran Mahat et al (2024) emphasized that improving transparency through structured reporting and independent auditing is crucial to strengthening public confidence in mosque institutions. Intan Salwani Mohamed et al, (2023) similarly noted that weak governance practices often lead to mismanagement, which undermines community trust. The alignment between these studies suggests that mosques cannot merely rely on traditional trust but must instead institutionalize governance practices that are auditable, transparent, and standardized.

Local case studies also provide valuable insights into practical challenges faced by mosques. Wan Zuriati Wan Zakaria et al (2020) examined mosques in Kuala Nerus and revealed that many still operate with manual recording systems and depend largely on Friday donations. The study recommends the introduction of structured accounting systems and regular training for mosque treasurers. When this is compared with Fitri Amalia, Laylan Syafina & Yenni Samri Juliati Nasution (2024) who studied Indonesian mosques, a clear pattern emerges that regardless of size or location, mosques require financial modernization and greater accountability mechanisms to keep pace with current governance expectations.

In conclusion, these findings indicate that while mosques enjoy stable sources of income through donations, zakat, waqf, and government allocations, their financial management practices often lag modern standards. The studies converge on four key recommendations that is first, the adoption of structured and standardized accounting frameworks. Second is, diversification of income sources to ensure long-term sustainability. Third is, systematic categorization of funds for effective allocation and lastly is, strengthening of governance mechanisms through transparency, external auditing, and community accountability. Together, these findings suggest that improving mosque financial management is not only a matter of administrative efficiency but also a critical factor in sustaining the credibility and social role of mosques in the Muslim community.

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Issues and Challenges in Managing Mosque's Fund

The management of mosque funds has received significant attention in recent years, with many studies highlighting recurring issues and challenges that hinder effective governance. One of the most pressing concerns is the lack of transparency and accountability in financial reporting. Intan Salwani Mohamed et al, (2023) in their article published emphasized that weak governance practices, such as the absence of standardized reporting procedures and irregular auditing, often reduce public trust in mosque administrators. Similarly, the bibliometric analysis conducted by Fadilah Mat Nor et al, (2022) confirmed that many mosques in Malaysia still struggle with accountability, and there is a need for more consistent financial management systems to ensure reliability and transparency.

Another recurring issue is the weak record-keeping and the lack of standardized accounting frameworks. Fitri Amalia, Laylan Syafina & Yenni Samri Juliati Nasution (2024) in their study published, pointed out that the absence of an official accounting framework for non-profit religious entities often results in inconsistent reporting and difficulties during auditing. This finding is consistent with the work of Wan Zuriati Wan Zakaria & Norazlina Ilias (2023) who found that most mosques still rely on manual cash records, which are prone to errors and manipulation. Both studies show that the absence of systematic and digitalized reporting systems remains a fundamental challenge for mosque administrators.

Next, the categorization and proper use of funds also appear as a critical challenge. Hikmah Abd Rahim, Azri Bhari & Mohd Ashrof Zaki Yaakob (2021) in their article pointed out that many mosques fail to clearly distinguish between general funds and special funds, leading to potential misuse of donations and confusion regarding donor intentions. This aligns with Wan Zuriati Wan Zakaria & Norazlina Ilias (2023) who argued that when public donations are not used for their intended purposes, such as when project-specific contributions are redirected to general operations, it negatively impacts public trust and discourages further giving.

Furthermore, human resource limitations also contribute to weak financial practices in mosques. Several conference proceedings, including those by Intan Salwani Mohamed et al, (2023) and Intan Nadia Ghulam Khan et al, (2018) reported that mosque treasurers and administrators are often selected based on community trust rather than accounting expertise. As a result, financial practices lack professionalism and systematic procedures. Nuzul Akhtar Baharudin & Nor Fadilah Bahari, (2020)'s paper presented further reinforced this by showing how limited knowledge among mosque committees creates inconsistencies in managing donations and implementing transparent reporting systems. These findings suggest that the lack of professional training and financial literacy among mosque managers remains a core obstacle.

Besides, technology adoption is another emerging issue in mosque fund management. While digital platforms and e-payment systems offer opportunities to increase collections and improve record-keeping, adoption has been slow due to low digital literacy among mosque administrators, particularly in rural areas (Junainah Idris et al, 2024). Fadilah Mat Nor et al, (2022) also noted that despite the availability of modern donation systems, many mosque committees remain hesitant or lack the capacity to implement such innovations, highlighting a persistent gap between contemporary financial technology and traditional mosque practices. Similarly, Intan Nadia Ghulam Khan et al, (2018) emphasize that institutional and operational limitations, including resistance to change and unfamiliarity with digital tools, further complicate efficient fund management. These studies collectively indicate that while technology has the potential to streamline mosque financial operations, challenges related to adoption and digital readiness continue to hinder its effectiveness.

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Finally, scholars have also discussed the dilemma between income diversification and maintaining the integrity of the mosque's religious mission. Agnesa Widya Putri & Erna Resmiatini (2025) in their article showed that some mosques have successfully generated income through economic activities such as property rental and small businesses. However, they emphasized the importance of ensuring that such initiatives remain in line with the mosque's primary role as a place of worship and community service. Wan Zuriati Wan Zakaria & Norazlina Ilias (2023) supported this view by highlighting that diversification must be properly regulated and audited to avoid undermining public perception of the mosque's spiritual credibility.

As a result, these studies reveal that the challenges of mosque fund management can be categorized into four main areas namely technical issues such as weak records and the absence of accounting standards, human-related issues such as limited skills and capacity, structural issues involving governance and regulatory gaps, and strategic dilemmas issue such as balancing diversification with mission integrity. By linking all these findings from articles, it becomes clear that improving mosque financial management requires a comprehensive approach that combines better governance, adoption of technology, proper fund categorization, and capacity-building initiatives for mosque administrators.

Research Methodology

This study used two primary research instruments namely semi structured interview guides and document analysis to facilitate systematic and more comprehensive data collection. According to Saepudin Mashuri et al, (2022), interviews are a widely recognised method in qualitative research. Meanwhile through documents analysis, according to (Hani Morgan, (2021), document analysis, including the examination of books and journal articles, offers several advantages, particularly in terms of data stability. Unlike interviews or observations, where researchers may inadvertently influence participants, documents exist independently of the research process.

For the first method, document analysis was done on materials such as mosque financial reports, JHEAT's guidelines, government circulars, and other related documents about mosque fund management. However, this method alone cannot provide all the information needed. Because of that, interviews were also carried out to get more detailed data. The interviews were semi-structured because this format gives a chance for respondents to explain more while still following the study objectives. The interviews involved 3 JHEAT officers who have direct experience in managing mosque funds. Each session took about 30 to 60 minutes and was done either face-to-face or online depending on the respondent's availability. The code used for respondents is R1, R2 and R3.

Findings and Discussions

Main Sources of Financial Income for Mosques That Operates Under Supervision of JHEAT

According to Muhammad Iqmal Hisham Kamaruddin & Nathasa Mazna Ramli (2018), most Islamic NPOs in Malaysia are supported through public funds in the form of sadaqah, zakat, waqf, or infaq. These contributions may come as money, goods, or even services that help mosques to operate. In Malaysia, mosques normally receive their financial support from two major sources. The first source is from the state government or Islamic religious councils in the form of grants, while the second source is from donations given by the public or corporations (Mohd Rushdan Yasoa et al, 2019).

Volume: 11 Issues: 86 [September, 2026] pp. 672 – 692
Journal of Islamic, Social, Economics and Development (JISED)
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Figure 1: The Main Sources of Financial Income for Mosques that Operates Under the Supervision of JHEAT

Based on figure above, both of R1 and R2 highlighted that mosque financial resources are derived from multiple sources, although the extent and reliance on each source differ. R1 explained that mosques primarily depend on their own *khairat* funds, which are used for routine management expenses, religious activities, mosque programmes, and minor repairs. For larger-scale projects or high-cost repairs, such as major structural damage, financial support is typically provided under the supervision of JHEAT, with contributions from Majlis Agama Islam dan Adat Istiadat Melayu (MAIDAM) Terengganu and the state government. In contrast, R2 emphasised that government allocations play a significant role, noting that mosques receive funding from the Terengganu state government, the federal government, public donations, as well as contributions from large corporate entities.

Despite these multiple funding sources, R1 pointed out that direct financial assistance from the state government is relatively limited, amounting to approximately RM2,000 per year for mosque management. As a result, mosques are compelled to rely heavily on community-based contributions, including donations from individuals, NGOs, and local contributors, to sustain their daily operations. R2, however, described the mosque's funding structure as diversified yet interdependent, where allocations from various levels of government are complemented by public donations to support administrative needs, religious programmes, and daily activities.

Both respondents also acknowledged clear disparities between urban and rural mosques. R1 highlighted that urban mosques generally have larger congregations and are often gazetted as tourism or heritage mosques, such as Masjid Abidin, Masjid Al-Muktafi Billah Syah, and Masjid Kristal. These mosques frequently serve as venues for major state-level programmes, including *solat hajat perdana*, state iftar events, and other large-scale religious gatherings. Consistent with this view, R2 noted that mosques located in urban areas tend to receive higher financial allocations compared to rural mosques, reflecting differences in function, visibility, and scale of activities.

Volume: 11 Issues: 86 [September, 2026] pp. 672 – 692
Journal of Islamic, Social, Economics and Development (JISED)
eISSN: 0128-1755
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In terms of expenditure responsibilities, R1 further clarified that while major repair works are typically funded by the government, minor maintenance costs are usually covered using the mosque's own *khairat* funds. R2 added that, in some cases, additional financial support is also received from large corporate contributors, particularly for specific projects or improvements.

Methods and Financial Management Systems Implemented by JHEAT in Administering Mosque Funds

Financial management in mosques has become an increasingly important subject in contemporary Islamic scholarship. Mosques do not only serve as places of worship but also function as community institutions that manage substantial financial resources through donations, waqf, and government allocations. (Wan Zuriati Wan Zakaria & Norazlina Ilias, 2023) in their article highlighted that although mosques receive consistent income, many still depend on manual financial recording methods. This creates challenges for transparency, efficiency, and accountability.

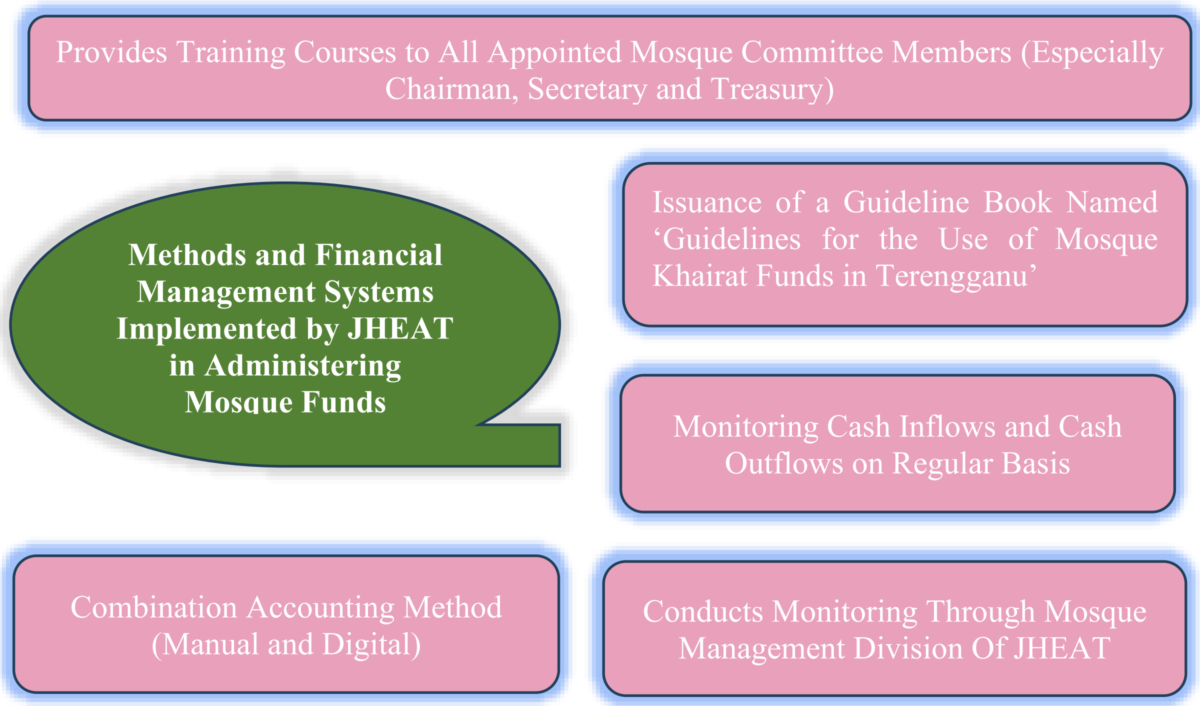

Figure 2: Methods and Financial Management Systems Implemented by JHEAT in Administering Mosque Funds

Based on the figure above, the findings indicate that JHEAT plays an active role in overseeing mosque financial management through structured appointments, continuous training, and regular monitoring. According to R1, JHEAT consistently provides training courses to all appointed mosque committee members, particularly senior positions such as the Chairman, Secretary, and Treasurer. These courses are conducted periodically, either annually, biannually, or whenever new committee members are appointed. The appointment process begins with nominations at the mosque level and is subsequently confirmed by JHEAT based on eligibility criteria, with all appointments officially gazetted under the State Government Gazette in accordance with the Administration of Islamic Affairs Enactment and the Mosque Committee Regulations 2004. In addition, JHEAT has issued a guideline book entitled *Guidelines for the Use of Mosque Khairat Funds in Terengganu*, which serves as a key reference to ensure proper fund management, prevent financial leakages, and reduce imbalances among mosques.

Volume: 11 Issues: 86 [September, 2026] pp. 672 – 692
Journal of Islamic, Social, Economics and Development (JISED)
eISSN: 0128-1755
Journal website: academicinspired.com/jised
DOI: 10.55573/ JISED.118645

Monitoring activities are also conducted regularly through JHEAT's Mosque Management Division, particularly by overseeing cash inflows and outflows, as highlighted by R2.

In terms of financial management methods and systems, both respondents acknowledged that mosque financial administration currently relies on a combination of manual and digital approaches. R1 explained that most recording processes remain manual, with limited use of basic digital tools such as Microsoft Excel. She further noted that while JHEAT's internal financial processes, such as staff travel claims, are managed using the Government Accrual Accounting System (iSPEKS), it remains unclear whether mosques employ a comparable system for recording khairat funds and other financial transactions. This view was supported by R2, who confirmed that mosque financial management generally applies a hybrid system rather than a fully digitalised one.

Regarding transparency and compliance, R1 emphasised that mosque financial management is guided by clearly established rules outlined in the official guideline book, which all parties involved are required to follow. Expenditures cannot be made arbitrarily, as any use of funds must first receive approval from the mosque committee. R2 added that JHEAT further ensures transparency by conducting audits on mosque financial records to verify compliance and accountability.

Nevertheless, both respondents acknowledged that there is still room for improvement, particularly in digitalisation. R1 noted that mosque management is continuously working towards enhancing existing systems, whether manual or digital, to achieve more effective financial management. Similarly, R2 stressed the need for ongoing improvement efforts to ensure that financial records are more transparent, systematic, and easily monitored.

Key Issues and Challenges Encountered by JHEAT In the Governance and Management of Mosque Funds

A key challenge in the governance and management of mosque funds lies in the varying capacity and professionalism of mosque committees and management units under the State IRD. According to Khairulnizam Mat Karim (2024) and supported by the writing from Ilah Hafiz Aziz (2025), many mosques, particularly smaller or rural ones, rely heavily on donations and often lack stable funding, while their committees may not have the expertise to develop strategic plans, implement policies, or monitor financial activities effectively. This situation can lead to mismanagement of funds, limited transparency, and inadequate accountability in financial reporting (Ilah Hafiz Aziz, 2025).

Volume: 11 Issues: 86 [September, 2026] pp. 672 – 692
Journal of Islamic, Social, Economics and Development (JISED)
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DOI: 10.55573/ JISED.118645

Figure 3: Key Issues and Challenges Encountered by JHEAT in the Governance and Management of Mosque Funds

Based on the figure above, The findings indicate that mosque financial management faces multiple interconnected challenges involving governance, operational capacity, and resource limitations. According to R1, one of the most critical issues is the lack of transparency and accountability, particularly in the process of transferring mosque funds from mosques to JHEAT. Although certain procedures exist, there is no comprehensive and strict standard operating procedure (SOP) governing fund transfers. For instance, when large sums of money exceeding the prescribed limit are collected, there should ideally be official supervision or escort during the transfer process. However, in practice, JHEAT only issues an authorization letter, after which funds are collected and returned for bank deposit without any form of escort or supervision. Throughout this process, the funds pass through multiple hands and involve several parties, increasing the risk of mismanagement. R1 highlighted that this weakness has previously led to a breach of trust incident at a mosque (details withheld for confidentiality), where discrepancies in the amount of funds discovered during the counting process at JHEAT resulted in confusion and internal conflict. At the time of the interview, the investigation between the mosque and JHEAT was still ongoing.

In addition to governance-related issues, R2 emphasized that inadequate facilities and equipment, particularly the absence of money-counting machines, pose a significant challenge in managing mosque funds efficiently. Meanwhile, R3 identified broader structural problems, including income instability, less systematic financial management practices, limited capacity development among mosque committees, and a lack of innovation in mosque activities. These challenges collectively weaken the overall effectiveness of mosque financial administration.
The respondents further explained that weak financial management and limited resources have direct implications for mosque operations. R1 noted that financial constraints and weak

Volume: 11 Issues: 86 [September, 2026] pp. 672 – 692
Journal of Islamic, Social, Economics and Development (JISED)
eISSN: 0128-1755
Journal website: academicinspired.com/jised
DOI: 10.55573/ JISED.118645

management often result in delayed or unimplemented mosque repairs, minimal facility upgrades, and increased workload for mosque personnel. In some cases, a single individual is required to assume multiple roles simultaneously, such as imam, bilal, and committee member. R2 reiterated that the lack of basic financial management equipment further complicates daily operations. According to R3, insufficient financial resources also restrict the organization of religious classes, seminars, and youth-oriented programs due to limited funding for speakers, materials, and promotional activities. Maintenance of essential facilities, such as toilets, ablution areas, and carpets, is often postponed, leading to discomfort among congregants. Community-based initiatives, including welfare assistance and food aid programs, are similarly constrained.

These limitations not only affect operational efficiency but also undermine public trust. Inefficient and unsystematic financial management discourages donations and reinforces the perception that mosques function solely as places of worship rather than as active community centers. As a result, mosques struggle to attract broader community participation, particularly from younger generations, limiting their role in human capital development and community advancement. Unprofessional management practices further exacerbate this perception, especially when procedures are not consistently aligned with established guidelines.

When financial issues such as mismanagement or non-compliance arise, R1 explained that the mosque department typically responds by forming an investigative committee to conduct inquiries and summon the parties involved. Possible actions include suspension, dismissal, or legal proceedings; however, in practice, no severe actions have been taken thus far, with responses limited mainly to warnings and notices to cease. R2 added that JHEAT may seek advisory input from certified financial agencies or professional bodies when such issues occur. R3 highlighted that corrective measures should focus on strengthening integrity and ethics among mosque managers through the cultivation of values such as trustworthiness and piety, positioning mosques as models of clean and ethical religious institutions. Additional measures include the establishment of monitoring or independent internal committees, the adoption of digital and technology-based financial management systems to reduce human error, continuous human capital development through training in finance and accounting, and enhanced transparency through regular public financial reporting.

Finally, all respondents agreed that several key improvements are necessary to enhance governance and accountability in mosque financial management. R1 emphasized the need to strengthen training and awareness among mosque committee members regarding their responsibilities in managing public funds and to tighten SOPs throughout the fund transfer process. R2 stressed the importance of appointing a certified or professional body specifically tasked with maintaining mosque financial records. R3 highlighted the need for clearer and more transparent reporting by segregating different sources of funds, such as infaq, waqf, and zakat, where applicable. Collectively, these improvements are essential to strengthening financial governance, restoring public confidence, and enabling mosques to function more effectively as religious, social, and community development institutions.

Treasury Circular Of The Terengganu State Treasury Office Regarding The Mosque Management Fund Trust Account

A Trust Account was established under the Consolidated Trust Account pursuant to subsection 9(1) of the Financial Procedure Act 1957 for the Mosque Management Fund Trust Account, referred to as “the Account.” The Account was created to receive monetary contributions from

Volume: 11 Issues: 86 [September, 2026] pp. 672 – 692
Journal of Islamic, Social, Economics and Development (JISED)
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Journal website: academicinspired.com/jised
DOI: 10.55573/ JISED.118645

various parties and the general public to finance expenditures related to the construction and repair of mosques (Pejabat Perbendaharaan Negeri Terengganu, 2021).

This Trust Account shall be administered by a committee whose members are entrusted with several key responsibilities. First, the committee is responsible for determining policies and procedures governing the receipt and utilisation of funds in accordance with the objectives of the Account. Second, the committee shall ensure that all required reports and financial statements relating to the Account are prepared and submitted as prescribed. Third, the committee shall approve the Annual Expenditure Estimates and any Supplementary Expenditure Estimates of the Account. Finally, the committee shall ensure that the Account maintains a credit balance and is not overdrawn when approving expenditure estimates (Pejabat Perbendaharaan Negeri Terengganu, 2021).

The Trust Account shall be controlled by the Commissioner of JHEAT in the capacity of the Controlling Officer of the Trust Account. The control and management of the Account shall at all times be subject to the terms set out in the Treasury Instructions, relevant financial regulations, and any other directives issued by the State Treasury from time to time. In addition, the Controlling Officer shall ensure that all receipts and payments made to and from the Account are properly accounted for by the State Treasury (Pejabat Perbendaharaan Negeri Terengganu, 2021)

The Account shall be credited with funds from notified sources, including contributions from the public and donations or grants made by any individual, organisation, corporation, statutory authority, or any entity from within or outside the country. All such funds shall be utilised to finance expenditures related to the construction, repair, extension, and redevelopment of mosques (Pejabat Perbendaharaan Negeri Terengganu, 2021).

Besides, the funds may be used to finance the acquisition of mosque equipment and facilities, such as mats, lighting, loudspeakers, carpets, and other items related to mosque operations. The funds may also be used to finance the construction, repair, and maintenance of mosque fences and toilets, as well as other mosque-related expenditures that do not contravene Islamic law. Any utilisation of funds shall be made through vouchers certified by the Controlling Officer of the Trust Account or an authorised Accounting Officer, and the responsible officers shall ensure that all receipts and expenditures are properly recorded in the financial records of the Account (Pejabat Perbendaharaan Negeri Terengganu, 2021).

Conclusion

As a conclusion, the findings of this research showed that while JHEAT has established a structured framework for mosque fund management, several challenges continue to affect the efficiency, consistency, and sustainability of financial practices at the mosque level. The study highlights the need for improved financial literacy among mosque committee members, greater adoption of digital financial management systems, and stronger governance and monitoring mechanisms. These improvements are essential to enhance transparency, accountability, and public confidence in the management of mosque funds.

The findings reveal that mosques under JHEAT rely heavily on public contributions as their main source of income, including congregational donations, special collections, government allocations, and waqf funds. Some mosques also generate supplementary income through facility rentals, programme-related sales, and limited investment activities. However, these

Volume: 11 Issues: 86 [September, 2026] pp. 672 – 692
Journal of Islamic, Social, Economics and Development (JISED)
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alternative sources remain minimal and secondary to donation-based income, indicating financial vulnerability, particularly during periods of economic uncertainty or reduced congregational attendance.

The findings also show that JHEAT plays a supervisory role in regulating mosque financial management through guidelines, procedures, and monitoring mechanisms related to fund collection, cash handling, expenditure limits, and financial reporting. Mosque financial practices are generally guided by official circulars and guideline books issued by the authorities. Nevertheless, many mosques continue to rely on manual accounting and record-keeping systems, with limited adoption of digital tools. This situation reduces efficiency and increases the risk of errors, delays, and inconsistencies in financial reporting, while variations in committee capacity affect the effectiveness of implementation.

Furthermore, the study identifies several challenges in mosque fund governance and management, including limited financial resources, dependence on public donations, and varying levels of financial literacy among mosque committee members. Issues related to compliance with financial procedures, documentation, internal controls, and timely reporting are also evident. Weaknesses in monitoring and oversight may expose mosque funds to the risk of mismanagement, highlighting the need for continuous supervision, capacity building, and strengthened governance to enhance accountability and transparency

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