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# The Improvement of Sharia Financial Literacy Through Sharia-Based Mosque Financial Management Training for Mosque Administrators in Handio Village

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**Abstract**
Low levels of knowledge and understanding of sharia-based financial management within mosque environments remain a major obstacle in achieving transparent and accountable financial governance. This study aims to enhance sharia financial literacy among mosque administrators through training in mosque financial management aligned with sharia principles. The training was conducted in a structured manner and involved all mosque administrators in Handio Village. The results show that after each training session, there was a notable improvement in the administrators' understanding of fundamental sharia financial principles, such as honest financial recording, trustworthy management of social funds, and more orderly and transparent financial reporting. This activity also fostered collective awareness of the importance of sharia-based financial management in strengthening the congregation's trust in the mosque institution. Therefore, the training proved effective in promoting sharia financial literacy at the village level.

**Keywords:** Sharia Financial Literacy, Mosque Management, Sharia Finance, Mosque Administrators of Handio Village

# Peningkatan Literasi Keuangan Syariah melalui Pelatihan Manajemen Keuangan Masjid Berbasis Syariah bagi Pengurus Masjid di Desa Handio

**Abstrak**
Rendahnya tingkat pengetahuan dan pemahaman terhadap pengelolaan keuangan berbasis syariah di lingkungan masjid masih menjadi hambatan utama dalam mewujudkan tata kelola keuangan yang transparan dan akuntabel. Penelitian ini bertujuan untuk meningkatkan literasi keuangan syariah di kalangan pengurus masjid melalui pelatihan pengelolaan keuangan masjid yang sesuai dengan prinsip-prinsip syariah. Pelatihan ini dilaksanakan secara terstruktur dan melibatkan seluruh pengurus masjid di Desa Handio. Hasil penelitian menunjukkan bahwa setelah setiap sesi pelatihan, terdapat peningkatan yang signifikan dalam pemahaman para pengurus terhadap prinsip-prinsip dasar keuangan syariah, seperti pencatatan keuangan yang jujur, pengelolaan dana sosial secara amanah, serta pelaporan keuangan yang lebih tertib dan transparan. Kegiatan ini juga membentuk kesadaran kolektif mengenai pentingnya pengelolaan keuangan berbasis syariah dalam memperkuat kepercayaan jamaah terhadap institusi masjid. Oleh karena itu, pelatihan ini terbukti efektif dalam mendorong peningkatan literasi keuangan syariah di tingkat desa.

**Kata kunci:** Literasi Keuangan Syariah, Manajemen Masjid, Keuangan Syariah, Pengurus Masjid Desa Handio

## INTRODUCTION

Literacy is a crucial aspect of human life across the world. It is often considered the key to unlocking modernization, participation, empathy, democratization, decentralization of knowledge, improvement of living standards, and the advancement of a nation.

Furthermore, UNESCO views literacy as having multiple benefits, including human, political, cultural, social, and economic advantages (Mujiani et al., 2023; Soetino, Kusumaningtuti S., & Setiawan, 2025). Therefore, financial literacy—particularly regarding Sharia-based financial management in mosques—is expected to contribute to human, social, and economic benefits.

At the national level, according to the Financial Services Authority (OJK), the literacy rate related to Islamic finance in Indonesia remains low. In 2022, it stood at just 9.14% (Riyadi, 2024). This underscores the urgency of enhancing Sharia financial literacy. One effective approach is through the Indonesian Mosque Council (Dewan Masjid Indonesia – DMI), a national organization dedicated to positioning mosques as centers for worship, community development, and unity among Muslims.

Established in 1972, DMI aims to improve the faith, piety, moral character, and intellectual capacity of the Muslim community, ultimately contributing to the realization of a just and prosperous society blessed by Allah SWT in the Republic of Indonesia. Currently, DMI has regional branches at the provincial and municipal levels. One such branch is DMI North Sumatra, which oversees 33 regional DMI units and supervises approximately 10,626 mosques, based on data from the Central Bureau of Statistics (BPS, 2025).

However, a major challenge faced by many mosque administrators is their limited knowledge of effective financial management. Ideally, mosque administrators (takmirs) should be capable of planning and managing mosque resources efficiently and effectively so that they can provide greater benefits to the community.

As is commonly known, mosques are places of worship that serve the broader Muslim community. Therefore, they require good governance, as they can also function as centers for Islamic religious activities (Imanuddin et al., 2022). Moreover, mosques are non-profit religious organizations engaged in social, educational, and religious outreach activities. As non-profit entities, mosques primarily rely on community donations and, accordingly, must adhere to proper financial reporting standards.

According to the Interpretation of Financial Accounting Standards (ISAK) 35 of 2019, non-profit organizations must also prepare accountable financial reports. While mosques are not profit-driven, they still engage in various financial activities, such as operating expenditures (e.g., electricity, water, construction materials, and other administrative expenses). Therefore, mosques must maintain transparent financial records to ensure accountability to their congregants and donors (Kurniasari, 2011).

One of the main factors behind weak financial management in non-profit institutions—including mosques—is the lack of human resource quality and ineffective oversight systems. Consequently, this community service program aims to support the improvement of human resource capacity among mosque and musholla administrators.

This community service activity was carried out at Nurul Jannah Mosque, located in Handio Village, Ulu Sosa Subdistrict, Padang Lawas Regency.

## METHOD

This journal uses a qualitative descriptive method, which aims to describe, explain, and analyze phenomena in depth based on real conditions in the field. Data collection was carried out using three techniques: observation, interviews, and documentation. Observation was conducted directly during the sharia-based mosque financial management training, which was attended by mosque administrators in Handio Village. The interview technique was used to gather information from the main sources, namely the mosque administrators, to understand their level of knowledge about sharia financial literacy before and after the training. Meanwhile, the documentation technique was used to collect data in the form of activity photos, training materials, mosque financial records, and other relevant documents as evidence of the activity's implementation. Through this approach, the author seeks to obtain a comprehensive picture of the training's effectiveness in improving sharia financial literacy and the behavioral changes of mosque administrators in managing finances transparently and in accordance with sharia principles.

## FINDING AND DISCUSSION

The training provided in this study focused on introducing sharia principles, preparing sharia-based financial reports, and utilizing digital technology in fund management. Training in financial reporting in accordance with ISAK 35 was found to be quite complex for mosque administrators to fully grasp. However, they were able to understand the recording process more easily when presented in a simplified manner. Financial reports should not only document incoming and outgoing funds (Angga Widyawardana, 2024), but also include asset listings, financial position statements, and reports on the realization of fundraising and expenditures, particularly for mosque construction activities.

To enhance the credibility of reports, a donor list should also be recorded properly. If donors are part of the mosque congregation, financial usage reports can be shared with them to build trust that the funds are being managed appropriately (Keuangan, 2018).

In addition to the training, the mosque has been equipped with an Android TV installed with prayer schedule applications and a digital financial reporting system. This TV serves as an information medium to publicly display financial reports, such as those related to construction funds, mosque donations, and other contributions from donors (Mujiani et al., 2023). This system has proven highly beneficial for mosque operations, as financial data updates can be performed remotely from home, and the display is continually updated at the mosque.

This approach has made it easier for mosque administrators to create and finalize financial reports, while also enabling the local community and congregation to monitor mosque financial activities in a transparent and organized manner.

**Table 1.** Summary of Pre-Training Survey Results

| Description | Number | Percentage | Notes |
|---|---|---|---|

| | | | |
|---|---|---|---|
| **Understand basic principles of sharia finance** | 6 | 30% | Familiar with concepts like halal-haram, riba (usury), and trust |
| **Aware of the importance of mosque financial recordkeeping** | 7 | 35% | Have been recording manually/in a simple format |
| **Know how to prepare mosque financial reports** | 4 | 20% | Only a few prepare reports regularly |
| **Do not understand terms like zakat, infaq, waqf** | 5 | 25% | Only general knowledge, no understanding of function or calculation |
| **Have never attended sharia financial training** | 14 | 70% | Majority have never received formal education on the subject |

Source: Primary Data, Interview Results Before Training (2025)

Total Respondents: 20 People

**Figure 1.** Delivering Community Service Training Materials

**Figure 2.** United in Prayer, United in Service for the Village

**Figure 3.** Android TV Display for Mosque Digital Reports

## CONCLUSION

The implementation of the Community Service Program on Sharia Financial Literacy through Training in Mosque Financial Management for mosque administrators in Handio Village has led to several key conclusions: 1) Sharia financial literacy is essential for mosque administrators (Takmir) to effectively manage mosque finances in accordance with Islamic principles. 2) It is important for mosque administrators to develop an annual budget plan and communicate it transparently to the congregation as a form of accountability. 3) Innovation in mosque fundraising is crucial, such as by utilizing digital payment methods like the Quick Response Code Indonesian Standard (QRIS). 4) Mosque administrators should prioritize the legal registration of mosque or prayer hall (musolla) land by completing waqf land documentation through the Ministry of Religious Affairs. 5) Mosque administrators are encouraged to establish themselves as Zakat Management Units (UPZ) in collaboration with official zakat institutions as part of the overall mosque management strategy in Handio Village.

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