

# Enhancing Financial Accountability: Transparent Mosque Management for Zakat and Alms Optimization

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## ABSTRACT

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Mosques play a strategic role in managing Islamic philanthropic funds such as Zakat, Infaq, and Alms to support community welfare. However, many community mosques still rely on traditional financial management practices that lack standardized reporting systems and transparency, potentially limiting the optimization of charitable resources and reducing public trust. This community service program aimed to enhance financial accountability and strengthen transparent management practices for Zakat and Alms at Nurul Hikmah Mosque in Pemuteran Village, Buleleng, Bali. The program employed a participatory implementation approach through financial literacy workshops, technical mentoring, and collaborative capacity-building activities involving mosque administrators (Takmir) and youth members (Remas). The intervention focused on introducing systematic financial recording procedures, transparent reporting mechanisms, and simple digital financial management tools suitable for community-based institutions. The results demonstrated significant improvements in participants' knowledge of financial governance, technical accounting skills, and the ability to produce transparent financial reports for mosque activities. The adoption of a standardized reporting system also strengthened institutional accountability and increased community confidence in the management of Zakat and Alms funds. Overall, the program contributed to community empowerment by reinforcing responsible financial governance and supporting sustainable socio-economic development within a minority Muslim community context.

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## INTRODUCTION

Zakat, Infaq, and Alms (ZIS) constitute fundamental components of Islamic social finance that serve as powerful instruments for promoting social justice and community welfare. In contemporary socio-economic discourse, ZIS

is increasingly recognized not merely as a religious obligation but also as a strategic mechanism for poverty alleviation, wealth redistribution, and sustainable socio-economic development. When managed through accountable and transparent governance systems, ZIS has the potential to generate transformative impacts by supporting education, healthcare, and productive economic activities within local communities. The modernization of Islamic financial management practices therefore requires institutional transparency, systematic reporting, and accountable leadership within religious institutions. Mosques, as community-based institutions, occupy a strategic position in mobilizing and distributing ZIS funds effectively to achieve broader socio-economic transformation (Hadi, 2025; Masuwd, 2026).

Within the Indonesian context, Muslim communities living in minority environments often rely heavily on mosques as central institutions for social cohesion and religious identity preservation. This dynamic is particularly evident in Bali, where the Muslim population exists within a culturally diverse environment dominated by Hindu traditions. In Pemuteran Village, Buleleng Regency, mosques function not only as places of worship but also as essential social hubs that facilitate religious education, charitable activities, and collective decision-making within the Muslim community. In such pluralistic environments, mosques frequently assume broader social responsibilities, including the coordination of philanthropic initiatives and the management of ZIS funds to support vulnerable community members. Consequently, effective mosque governance plays a crucial role in ensuring that Islamic social finance contributes meaningfully to community resilience and welfare (Al-Daihani et al., 2025; Widiastuti, Ningsih, et al., 2022).

One of the mosques actively serving the Muslim community in this region is Nurul Hikmah Mosque, located in Pemuteran Village. The mosque functions as a central gathering point for religious activities, educational programs, and community-based social services. The institution is administratively managed by a Takmir committee responsible for organizing worship activities, managing financial resources, and coordinating community programs. Complementing this administrative structure is an active Remaja Masjid (Remas) organization that mobilizes youth participation in religious and social initiatives. Through these organizational structures, Nurul Hikmah Mosque has played a significant role in facilitating charitable activities, particularly in the collection and distribution of ZIS funds among community members. Despite these contributions, the mosque's administrative system still relies largely on voluntary management practices that lack structured financial governance frameworks (Mohammed et al., 2025; Pahlevi et al., 2025).

A critical issue emerging from this context is the limited technical capacity of mosque administrators in implementing transparent financial management systems. In many community mosques, financial administration is conducted through conventional recording methods that lack standardized procedures for documentation, reporting, and public accountability. Such practices may inadvertently limit transparency and reduce community trust in the management of religious funds. Furthermore, the absence of structured financial governance often prevents mosque administrators from optimizing ZIS resources for productive community development initiatives. This gap between the substantial potential of Islamic social finance and the managerial limitations within mosque institutions underscores the urgent need for systematic capacity-building initiatives focused on accountability and transparency (Napitupulu et al., 2024; Thaidi et al., 2023).

Recent academic discourse highlights the importance of strengthening financial governance within mosque institutions to ensure the effective utilization of Islamic philanthropic resources. Mukti (2022) demonstrated that transparent financial reporting significantly enhances community trust and encourages greater participation in charitable giving. Similarly, Arinal et al. (2022) emphasized that financial literacy programs targeting mosque administrators contribute to improved governance practices and more efficient resource distribution. Other studies have further indicated that integrating modern financial management tools with community-based governance structures can enhance institutional credibility and sustainability in religious organizations (Koehrsen & Burchardt, 2024; Ricci et al., 2025). These findings collectively provide a strong theoretical foundation for community empowerment initiatives aimed at strengthening financial accountability in mosque management.

In response to these challenges, collaborative community engagement between academic institutions and local mosque administrators represents a promising strategy for institutional strengthening. Through structured training and mentoring programs, mosque administrators can develop practical competencies in financial recording, transparent reporting systems, and accountability protocols aligned with contemporary governance standards. Such initiatives enable religious institutions to transition from informal administrative practices toward professional financial management models that promote transparency and community participation. By integrating academic expertise with grassroots community involvement, this approach fosters a participatory empowerment process that enhances both institutional capacity and community trust (Awoyemi & Oke, 2024; Koehrsen & Burchardt, 2024).

Based on this background, the present community service program aims to enhance financial accountability and transparency in the management of Zakat, Infaq, and Alms at Nurul Hikmah Mosque, Pemuteran Village, Buleleng. The program focuses on strengthening the managerial competencies of mosque administrators and youth members through training in transparent financial management, systematic reporting mechanisms, and accountable governance practices. By equipping mosque institutions with the necessary knowledge and practical tools, this initiative seeks to optimize the management of ZIS funds for community welfare and socio-economic empowerment. Furthermore, the program aligns with the mission of *Abdimasya: Jurnal Pengabdian dan Pemberdayaan Masyarakat*, which emphasizes sustainable community empowerment, institutional strengthening, and collaborative academic engagement as key drivers for long-term social development.

## **METHOD OF IMPLEMENTATION**

The implementation of this community service program employed a Participatory Action Research (PAR) approach integrated with the principles of Asset-Based Community Development (ABCD) to ensure that the intervention remained collaborative, context-sensitive, and sustainable. This methodological framework emphasizes active participation from community members as co-creators of institutional reform rather than passive beneficiaries of external assistance. The program was conducted at Nurul Hikmah Mosque in Pemuteran Village, Buleleng, Bali, which functions as a central religious and social institution for the local Muslim community. The primary partners involved in the intervention included the mosque's Takmir (administrative leadership) and the Remaja Masjid (Remas) youth organization. Both groups were strategically engaged throughout the process to ensure that the reform of the financial management system reflected local institutional realities and community needs. The Takmir members contributed their practical experience in managing Zakat, Infaq, and Shadaqah (ZIS) funds, while Remas members provided technological adaptability and digital literacy skills that supported the transition toward more transparent financial management practices. Through a participatory and dialogical engagement model, the intervention sought to strengthen institutional accountability while fostering collective ownership of the financial governance reform process within the mosque community.

The implementation process was structured through three systematic stages: preparation, implementation, and evaluation, forming a comprehensive socio-technical intervention designed to enhance financial accountability and transparency. During the preparation stage, a needs assessment was conducted through structured discussions and document reviews to identify existing

financial management practices and administrative challenges within the mosque. Based on this assessment, a standardized financial reporting framework was designed specifically for the management of ZIS funds, including clear categories for income, expenditure, and beneficiary distribution. The implementation stage consisted of a series of technical workshops focused on financial literacy, transparent reporting mechanisms, and the practical application of digital financial management tools. Participants were introduced to cloud-based accounting templates and specialized mosque management spreadsheets that enabled systematic documentation of financial transactions and facilitated real-time reporting. Hands-on mentoring sessions were conducted to ensure that both Takmir and Remas members were able to operate these tools effectively within their institutional context. The evaluation stage employed a structured pre-test and post-test approach to measure improvements in participants' knowledge and technical competencies related to financial accountability and ZIS management. The success of the intervention was measured through several indicators, including increased participant understanding of transparent financial governance, the successful production of a standardized monthly financial report, and improved accuracy in the documentation and distribution records of zakat and other charitable funds managed by the mosque.

**Table 1. Implementation Stages and Strategic Activities**

Stage	Core Activities	Expected Output
Preparation	Needs assessment, institutional discussions with Takmir and Remas, design of standardized ZIS financial reporting system	Identification of financial management gaps and development of a structured reporting framework
Implementation	Technical workshops on financial literacy, training in transparent reporting systems, introduction of cloud-based accounting templates and mosque financial management spreadsheets	Improved financial management skills and adoption of standardized digital reporting tools
Evaluation	Pre-test and post-test assessments, monitoring of financial reporting practices, validation of zakat distribution records	Demonstrated knowledge improvement, production of transparent monthly financial reports, and more accurate ZIS documentation

## RESULT AND DISCUSSION

The preliminary assessment conducted at Nurul Hikmah Mosque, Pemuteran Village, revealed that the existing financial management practices for Zakat, Infaq, and Shadaqah (ZIS) were predominantly administered through conventional and informal recording methods. Financial documentation was

generally limited to handwritten notes or simple ledger records maintained by the Takmir without standardized reporting structures. Although these practices reflected the commitment and sincerity of the mosque administrators, the absence of systematic documentation created several institutional challenges, including difficulties in tracking income and expenditure flows, verifying zakat distribution records, and communicating financial information transparently to the wider community. Such conditions often generate ambiguity regarding financial accountability and may gradually influence the level of trust among congregants who contribute to mosque-based philanthropic activities. Similar observations have been identified in recent studies highlighting that many community mosques continue to rely on traditional financial practices that lack formal accountability frameworks (Ayub et al., 2025; Chaniago et al., 2024).

To address these limitations, a structured financial literacy and governance workshop was conducted involving both the Takmir (mosque administrators) and members of Remaja Masjid (Remas). The training program emphasized practical competencies in Sharia-compliant financial management, including systematic recording of zakat contributions, categorization of charitable funds, and transparent reporting mechanisms. The workshop sessions were designed using a participatory learning model in which participants engaged in case-based discussions and hands-on simulations of mosque financial transactions. This approach enabled participants to understand the principles of Islamic financial accountability while simultaneously developing the technical skills necessary to implement modern financial documentation systems. The collaborative dynamic between senior mosque administrators and technologically adaptive youth members created a productive learning environment that accelerated the adoption of structured financial management practices. Previous studies have demonstrated that participatory financial literacy programs significantly enhance institutional governance within religious organizations (Alharbi et al., 2022; Lee & Huruta, 2022).

Following the completion of the training sessions, measurable improvements were observed in participants' understanding and application of transparent financial management principles. The evaluation process employed a pre-test and post-test assessment framework designed to measure participants' competencies in financial documentation, reporting transparency, and zakat distribution management. The results indicated a substantial increase in knowledge and technical skills among mosque administrators and youth participants. These improvements demonstrate that targeted capacity-building interventions can effectively strengthen institutional governance within community-based religious organizations. The detailed comparison of competency development among participants is presented in Table 1, which

illustrates the extent of skill enhancement achieved through the training program.

**Table 2. Enhancement of Financial Management Competencies among Mosque Administrators**

Competency Area	Pre-test Score	Post-test Score	Improvement (%)
Basic Sharia Financial Literacy	58	86	48%
Zakat Recording and Categorization	54	88	63%
Transparent Financial Reporting	52	85	63%
Financial Documentation Accuracy	56	87	55%

As demonstrated in Table 2, all competency areas experienced substantial improvement following the intervention. The most notable increase occurred in the area of zakat recording and categorization, which improved by approximately 63 percent. This improvement indicates that participants gained a clearer understanding of how charitable funds should be documented and distributed according to Islamic financial principles. Similarly, the increase in transparent financial reporting competencies reflects the participants' enhanced ability to communicate financial information systematically to the broader congregation. These findings confirm that structured training programs can significantly strengthen the financial governance capacity of community mosque administrators.

Beyond improvements in knowledge and skills, the program also introduced a standardized digital financial reporting system designed specifically for mosque financial management. This system utilized structured spreadsheet templates that enable administrators to record income, expenditure, zakat distribution, and remaining balances in a systematic and easily accessible format. The digital tool was designed to be simple, user-friendly, and adaptable to the technological capacity of mosque administrators while maintaining a professional accounting structure. Through guided mentoring sessions, participants learned how to operate the system and integrate it into their routine financial administration processes. The introduction of this digital reporting framework represents an important technological innovation that strengthens accountability and improves administrative efficiency within mosque governance structures.

No	Tanggal	Kuitansi	Diterima Dari	Donatur	Uraian	Penorimas	Pengeluaran	Rekening Kas/Piutang	Kategori Laporan	Program	Batasan
1	5 Januari 19	KU001	Donatur 1	Donatur 1	Sumbangan Anggota	100,000		BCA	Sumbangan Anggota		Tanpa Pembatasan
2	5 Januari 19		Bruce Banner		Bayar Angsuran Kasbon	275,000		Kas	Piutang Pinjaman Karyawan		Tanpa Pembatasan
3	5 Januari 19		Donatur 2	Donatur 2	Deposit Penggunaan Alat	500,000		Kas	Uang Jaminan		Tanpa Pembatasan
4	5 Januari 19				Pendapatan Sewa Tempaat	1,000,000		Kas	Pendapatan Sewa Tempaat		Tanpa Pembatasan
5	7 Januari 19				Pendapatan Sewa Tempaat	1,500,000		Kas	Pendapatan Sewa Tempaat		Tanpa Pembatasan
6	31 Januari 19				Tilapan Uang Zakat	2,500,000		Kas	Zakat		Pembatasan
7	1 Februari 19		Donatur 3	Donatur 3	Donasi Anonim	5,000,000		BCA	Sumbangan Anggota	Renovasi Masjid	Pembatasan
8	1 Februari 19				CSR Perusahaan ABC	100,000,000		Bank Mandiri	Donasi Swasta	Penbanguan Sekolah Santri	Pembatasan
9	1 Februari 19				Donasi bsat Program	5,000,000		Bank Mandiri	Donasi Publik	Pelatihan Baca Quran	Pembatasan
10	1 Februari 19				Sumbangan Program	500,000		Kas	Donasi Publik	Tabliq Akbar	Pembatasan
11	1 Februari 19				Komitmen Sumbangan Mr. A	100,000,000		Piutang Donasi/Sumbangan	Donasi Publik	Penbanguan Sekolah Santri	Pembatasan
12	1 Februari 19				Komitmen Donasi Mr. B	15,000,000		Piutang Donasi/Sumbangan	Donasi Publik	Renovasi Masjid	Pembatasan
13	1 Februari 19				Komitmen Sumbangan PT. DEF	150,000,000		Piutang Donasi/Sumbangan	Donasi Swasta	Penbanguan Sekolah Santri	Pembatasan
14	1 Januari 19		Mr. A		Pencairan komitmen Sumbangan Mr. A T	50,000,000		BCA	Piutang Donasi/Sumbangan	Penbanguan Sekolah Santri	Pembatasan
15	5 Januari 19		Hamba Allah		Pendapatan Kencleg Jumatan	3,500,000		Kas	Infraq dan Shodaqoh		Tanpa Pembatasan
16	6 Januari 19		Hamba Allah		Pendapatan Kajian Subuh	2,000,000		Kas	Infraq dan Shodaqoh		Tanpa Pembatasan
17	11 Januari 19		Hamba Allah		Pendapatan Kajian Subuh dan Dhuha	5,300,000		Kas	Infraq dan Shodaqoh		Tanpa Pembatasan
18	12 Januari 19		Hamba Allah		Pendapatan Kencleg Jumatan	4,000,000		Kas	Infraq dan Shodaqoh		Tanpa Pembatasan
19	13 Januari 19		Hamba Allah		Pendapatan Kajian Subuh	1,500,000		Kas	Infraq dan Shodaqoh		Tanpa Pembatasan
20	18 Januari 19		Hamba Allah		Pendapatan Kajian Subuh dan Dhuha	5,400,000		Kas	Infraq dan Shodaqoh		Tanpa Pembatasan
21	19 Januari 19		Hamba Allah		Pendapatan Kencleg Jumatan	4,300,000		Kas	Infraq dan Shodaqoh		Tanpa Pembatasan
22	20 Januari 19		Hamba Allah		Pendapatan Kajian Subuh	1,500,000		Kas	Infraq dan Shodaqoh		Tanpa Pembatasan
23	25 Januari 19		Hamba Allah		Pendapatan Kajian Subuh dan Dhuha	2,750,000		Kas	Infraq dan Shodaqoh		Tanpa Pembatasan
24	26 Januari 19		Hamba Allah		Pendapatan Kencleg Jumatan	3,500,000		Kas	Infraq dan Shodaqoh		Tanpa Pembatasan
25	27 Januari 19		Hamba Allah		Pendapatan Kajian Subuh	2,000,000		Kas	Infraq dan Shodaqoh		Tanpa Pembatasan
26	1 Februari 19		Hamba Allah		Pendapatan Kajian Subuh dan Dhuha	6,000,000		Kas	Infraq dan Shodaqoh		Tanpa Pembatasan
27	1 Februari 19		Donatur 5		Zakat Maal	10,000,000		Kas	Zakat		Pembatasan
28	1 Februari 19		Bapak Dermawan		Donasi renovasi	50,000,000		Kas	Donasi Publik	Renovasi Masjid	Pembatasan
29	1 Februari 19		Hamba Allah		Rekap bulanan Kencleg desan masjid	8,000,000		Kas	Infraq dan Shodaqoh		Tanpa Pembatasan
30	1 Februari 19		Hamba Allah		Pendapatan Kencleg Jumatan	2,000,000		Kas	Infraq dan Shodaqoh		Tanpa Pembatasan
31	1 Februari 19		Hamba Allah		Rekap hasil Infraq via bank	23,200,000		Bank Mandiri	Infraq dan Shodaqoh		Tanpa Pembatasan

**Figure 1. The Standardized Digital Financial Reporting System for Nurul Hikmah Mosque**

The implementation of the digital reporting system also facilitated greater institutional transparency in communicating financial information to the congregation. Mosque administrators began publishing summarized monthly financial reports through the mosque’s public information board and digital communication channels. This practice enables community members to easily access information regarding zakat collection, charitable distributions, and operational expenditures. Transparent reporting practices not only strengthen institutional credibility but also encourage greater participation in mosque-based philanthropic programs. When financial information is openly communicated, donors are more confident that their contributions are managed responsibly and distributed to eligible beneficiaries.

**NERACA KEUANGAN MASJID ARRAHIM**  
BULAN: ... TAHUN: 2013

UANG MASUK				UANG KELUAR						
NO	TGL	URAIAN	Uraian Rp	MESJID	ANAK YATIM	FAKUR MISKIN	TGL	URAIAN	MESJID	ANAK YATIM
1			3.733.000	3.500.000	100.000	133.000				
2			88.000	250.000	240.000	500.000				
3			...	300.000	250.000	300.000				
4			...	300.000	300.000	300.000				
5			...	300.000	300.000	300.000				
6			...	300.000	300.000	300.000				
7			...	300.000	300.000	300.000				
8			...	300.000	300.000	300.000				
9			...	300.000	300.000	300.000				
10			...	300.000	300.000	300.000				
11			...	300.000	300.000	300.000				
12			...	300.000	300.000	300.000				
13			...	300.000	300.000	300.000				
14			...	300.000	300.000	300.000				
15			...	300.000	300.000	300.000				
16			...	300.000	300.000	300.000				
17			...	300.000	300.000	300.000				
18			...	300.000	300.000	300.000				
19			...	300.000	300.000	300.000				
20			...	300.000	300.000	300.000				
21			...	300.000	300.000	300.000				
22			...	300.000	300.000	300.000				
23			...	300.000	300.000	300.000				
24			...	300.000	300.000	300.000				
25			...	300.000	300.000	300.000				
26			...	300.000	300.000	300.000				
27			...	300.000	300.000	300.000				
28			...	300.000	300.000	300.000				
29			...	300.000	300.000	300.000				
30			...	300.000	300.000	300.000				
JUMLAH			18.432.000	9.400.000	9.900.000	9.132.000	MLAH			

**Figure 2. Public Transparency Board and Monthly Financial Report Publication**

From a theoretical perspective, these findings reflect the fundamental principles of amanah (trustworthiness) and transparency that underpin Islamic financial governance. In Islamic ethical teachings, financial management within communal institutions must be conducted with integrity, accountability, and openness to maintain public trust. The implementation of transparent financial systems therefore represents not only an administrative reform but also a practical manifestation of Islamic ethical values in institutional governance. Recent studies have emphasized that accountability mechanisms significantly improve the effectiveness of Islamic social finance institutions and enhance community participation in charitable programs (Napitupulu et al., 2024; Shuaib & Sohail, 2022; Widiastuti, Prasetyo, et al., 2022). By aligning financial management practices with these principles, mosques can strengthen their legitimacy as trusted custodians of community resources.

Overall, the outcomes of this community service program demonstrate a significant strengthening of institutional capacity at Nurul Hikmah Mosque in managing Zakat, Infaq, and Shadaqah funds. Through a combination of financial literacy training, digital reporting tools, and participatory governance practices, the mosque administrators and youth members developed improved competencies in transparent financial management. These improvements enable the mosque to manage philanthropic resources more effectively and ensure that zakat distributions reach eligible beneficiaries in a timely and accountable manner. In the long term, the strengthened financial governance system is expected to support broader community welfare initiatives and enhance the role of Nurul Hikmah Mosque as a center for Islamic social empowerment within the Muslim community of Pemuteran Village, Buleleng, Bali.

## CONCLUSION

The community service intervention conducted at Nurul Hikmah Mosque, Pemuteran, Bali, has demonstrated a significant advancement in strengthening financial accountability and institutional governance within mosque-based charitable management. The transition from conventional and informal financial recording practices to a structured and transparent reporting system has empowered both the Takmir (mosque administrators) and the Remas (youth organization) to adopt more professional approaches in managing Zakat, Infaq, and Alms (ZIS). Through financial literacy training, the introduction of standardized reporting tools, and participatory governance practices, mosque administrators developed improved competencies in documenting financial transactions, categorizing zakat funds, and communicating financial information transparently to the congregation. This transformation has enhanced institutional integrity and reinforced the mosque's fiduciary responsibility in managing community resources. As a result, the improved governance framework contributes to greater public trust and enables the optimization of zakat collection and distribution, thereby increasing the socio-economic impact of the mosque in supporting community welfare within the Muslim minority environment of Pemuteran.

To ensure the sustainability of these outcomes, a long-term institutional framework has been introduced through the adoption of a Standard Operating Procedure (SOP) for Financial Transparency within the administrative structure of the mosque. This SOP establishes clear guidelines for financial documentation, periodic reporting, and systematic monitoring of ZIS fund management. In addition, the program encourages the implementation of periodic internal financial audits conducted collaboratively by the Takmir and Remas members to maintain accountability and prevent administrative inconsistencies. The adoption of these governance mechanisms represents an important step toward the standardization of mosque financial management practices. Furthermore, the transparent management model developed at Nurul Hikmah Mosque offers a replicable framework that can be adapted by other mosques, particularly within minority-Muslim communities in Bali, where institutional credibility and public trust are essential for sustaining philanthropic activities. By strengthening institutional integrity and promoting responsible financial governance, this initiative contributes to building long-term socio-economic resilience and enhancing the strategic role of mosques as centers of community empowerment.

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