

Phenomenological Study of Financial Accountability of Mosque

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Abstract: *The purpose of this study is to identify and understand the accountability in financial management in a religious organization items, namely mosque. The research was conducted in Abu Dhar Al-Ghifary mosque normally functioned as the center of religious and social as well as business activities. Interviews with the managements of the mosque were conducted. Transcendental phenomenology was employed in this study to analyze the qualitative data. The findings of the study reveal that, first, accounting is defined as the financial management in mosque. Second, accountability is a spiritual calling defined as the mandate on the dimension of the relationship between human being and God (Allah), as well as trust among human beings. In addition, accountability is also defined as the reflection of solemn works of mosque management shown through physical evidence to the jama'at (congregations)*

Keywords: *accounting, accountability, mosque, phenomenology*

I. Introduction

“O you who have believed, when you contract a debt for a specified term, write it down. And let a scribe write [it] between you in justice. Let no scribe refuse to write as Allah has taught...” (Al Baqarah: 282)

The fragment of Surat Al-Baqarah 282 mentioned above is implicitly and explicitly intended for accountant. In the context of the verse, humans are explicitly commanded to always keep records of debt transaction or buying and selling. It indicates that the role of accounting is extremely important in business life (muamalat – commercial transactions). Fundamentally, the science and practice of accounting in business environment (muamalat) or on an established entity have become integral parts. However, accounting science and its practices outside business entities, as in religious institutions are highly marginalized. In fact, accounting practices as a form of accountability is essential for every organization, both private and public non-governmental organizations due to its association with various parties both internal and external organizations. Accountability is the right of community or group in a society which arises from the relationship between organization and society (Grey et al., 2006). On the other hand, accountability is the right and obligation of organization (Lehman, 1999, 2005, in Lobo, 2007). Nevertheless, the practice of accountability in Non Government Organizations (NGO) is still very weak (Fries, 2003 and Brown & Moore, 2001; Lobo, 2011).

As a science, accounting is basically a way that can be employed to support the performance of entity in which accounting is practiced. According to Triyuwono (2000: xiv), accounting is like a double-edged sword. It can be created by the environment (socially constructed) and simultaneously form the environment (socially constructing). Accounting, if practiced in a religious organization, will be bound by social reality in which accounting is practiced. Accounting can morph from a capitalistic ideology into a more nuanced divineness (Godhead) ideology.

As described previously, accounting development is also determined by the environment which shapes it. Thus, study on the model of accounting practices applied in religious organizations is needed to reveal and describe in-depth about the implementation of conducted practices as viewed from the accounting perspective. The study can raise the researcher's interest to understand and reveal deeply the accounting practices in religious organization aimed to unveil accounting practices as a form of accountability within the organization.

Public entities, including mosques, churches or other religious organizations which utilize public funds as their financial resources, should become the parts of public entities whose all activities should be accountable to the public. Accounting practice as an instrument of transparency and accountability particularly in Islamic religious entity such as mosque still rarely becomes a particular concern in scientific studies. Therefore, this study aims at filling the void in the study of accounting in the context of Islamic organizations particularly mosque. Accounting and accountability research on other religious entities such as churches are more advanced than the study of accounting at mosque. Booth (1993 and 1993), Jacobs and Walker (2000), Jacobs (2004), Lightbody (2001), West and Zech (2008), as well as Enofe and Amaria (2011) have conducted research on accounting practices and accountability in churches.

Religious organization such as mosque which utilizes public funds as the source of fund in the form of donation, charity or any other forms of financial assistance obtained from the public should more concern with

the transparency and presentation of financial statements. It is based on the reason that the main source of funds is obtained from permanent or temporary donors. The donors need to know where and what the donated funds are used. In practice, so far, donors are more likely to entrust it all to mosque welfare board based on the assumption that they are trustful people.

Therefore, this research was conducted to explore the accountability occurred in the scope of the Islamic organization namely mosque. The main focus of this research is on how accountability is defined by the mosque management. The results of this study are expected to provide an overview of accountability concept comprising both material and non-material accountability concepts. The non-material concept is what can be used as a tool to legitimize the moral (spiritual) power which has been marginalized in conventional accounting. This study is expected to provide understanding on accountability concept in Islamic view. In addition, this study was conducted to embody the existence and usefulness of accountability as a form of accounting on this entity and maximize its role as development instrument of da'wah in mosque.

II. Research Method

1. Research Design

This study employs qualitative study using transcendental phenomenology as the research approach aimed to enter the people's perspectives and seek understanding on the underlying reason of their opinions (Mudjiyanto and Kenda, 2011). Phenomenology attempts to classify conscious acts performed and predict future actions viewed from aspects associated with it. All of them come from how people interpret objects in experience. Therefore, phenomenology is also defined as the study of meaning, in which the meaning is broader than just the language it represents. According to Moleong (2010: 15), phenomenological research is a study on the experience of awareness dealing with the question as how the division between subject (ego) and object (world) appears and how the divisions of things in this world are classified. This approach is necessary to develop the basic understanding of accounting practices in religious organizations.

Specifically, this study uses transcendental phenomenology as the guideline for examining the meaning of accounting practices in a religious organization. Transcendental phenomenology (also called classical phenomenology) is triggered by Edmund Husserl (1859-1938) in his great work entitled *Logical Investigation* (1900). Husserl is a physicist and mathematician who first focused on the fundamental issues of how we can identify the world through research he conducted for ten years. His focus of attention is on a thesis stating that our daily lives and the essence of object and experience become blurred with concept taken for granted which later becomes a general truth (Ardianto and Anees, 2007: 128).

Husserl believes that the core of phenomenological research is to purify natural attitude in everyday life aimed at carefully translating it as an object of philosophical study as well as describing and measuring its essential structure (Natanso, 1966 in Ardianto and Anees, 2007: 128). According to Husserl, in phenomenological research, people can study the manifestation of experience from the perspective of those who directly experience it, as if the researcher experiences it (Kuswarno, 2009). In short, phenomenological approach allows meaning to reveal itself.

Thus, the researcher asserts that phenomenological method is an appropriate method to investigate and explore actions, activities or daily habits performed by informant, in relation to the meaning of accountability practices applied in the scope of religious organization. From the perspective of phenomenology, researcher will understand in depth the meanings contained in social realities such as the integration of Islamic values in the accountability practices in mosque management.

2. Research Site

Research site deals with the unit of analysis will be studied. Research site in this study is Abu Dhar Al-Ghifary Mosque located at Griya Santa Residence, Malang. The selection of this research site is motivated by the researcher's interest to investigate the accountability applied and understood by the mosque management. The management of Abu Dhar Al-Ghifari Mosque in its development attempts to make it as a beacon or center for activities not only limited to worship in the sense of prayers but also as a business center managed in Islamic way. The mosque tries to put its role in an attempt to re-realize the existence and functionality of mosque in the dynamics of community life.

3. Determination of Informants

The main data source in this study is informant. Informant is a person who provides information about the situation and condition of research background (Moleong 2011:132). There are no standard criteria for selecting the number of informants to be interviewed in this study; hence, the determination of informants employed snowballing sampling method. The number of informants is not determined in advance since it depends on the adequacy of the data (Mulyana, 2004: 182). The use of this method for determining the informant allows the involvement of parties outside the research site deemed to know and understand the

research problem (Bungin, 2006: 132). In addition, snowballing sampling is employed because the researcher did not know yet the informants to be interviewed in depth.

In searching for informants, the researcher set the gate keeper (the key person) who can first receive and provide helpful information concerning who can be interviewed (Bungin, 2007:77). The informants employed as research objects in this study are the members of the Welfare Board of Al-Ghifary Mosque including the head of the organization, chairman of mosque managers, organization treasurer, mosque daily treasurer, and board members of the Al-Ghifari mosque management. Informants were purposively selected based on their task, involvement, and active role in the mosque activities.

4. Data Source and Data Analysis Method

In qualitative research, words, actions and reflections of research objects are the primary data sources used for interpreting reality. According to Lofland and Lofland, (1987 in Moleong, 2005:157), main data source in qualitative research are words and actions. While other data such as personal documents, official documents, books, archives and scientific magazines serve as additional data. In this study, the researcher obtained the primary data by conducting direct observation, collecting documents related to the needs of the study and formal and informal unstructured interviews were carried out in a variety of situations to establish familiarity with the informants. Data analysis method employed in this study is transcendental phenomenology consisting of four stages, namely epoche, phenomenological reduction, imagination variation, synthesis and essence (Kuswarno, 2009: 48-53).

III. Results and Discussion

1. Description of Research Object

Abu Dhar Al-Ghifary Mosque is one of the mosques whose existence is quite real in Malang. This mosque has many active jama'at (congregations). According to the data center of Abu Dhar Al-Ghifari Mosque, currently, the number of active registered congregations on DCM has reached more than 500 people. Abu Dhar Al-Ghifari Mosque was founded in 1996, occupying a land area of 27m x 48m, and located at Griyasanta Block E No. 219a, RW. 16 Lowokwaru subdistrict, Malang.

Abu Dhar Al-Ghifary Mosque carries a slogan "Stand Upon All Groups". This is motivated the reluctance of the mosque managers to create primordial social classes, thereby reducing its own existence in mosque da'wah. Therefore, the worshipers of Al-Ghifari Mosque tend to be more pluralistic than other mosques in general. We can find people coming from various groups including NU, Muhammadiyah, Ikhwan or from the Salafi.

The Mosque Welfare Board tries to make the mosque as a center of da'wah and other social activities. It can be seen from the social programs offered by Al-Ghifari mosque such as the establishment of health clinics, cooperatives, TPQ, Islamic boarding school intended for university students, kindergarten, guest house and daily Islamic studies. It is expected that all of the offered facilities are able to take the role of mosque as in the time of the Prophet, where mosque becomes the center of spiritual formation and da'wah intended to overcome the condition of society which encounters extraordinary moral degradation.

2. Accounting: Financial Statement in Mosque

Almost all institutions including foundations, social and religious organizations need accounting for various purposes. Etymologically, religious organization can be defined as an organization focusing on activities associated with a particular religion in addition to issues concerning with worship and performing all obligations related to a particular religion or belief (Bastian, 2007:216). Religious organizations can refer to organizations existing in mosque, church, chapel, temple or pagoda, and other organizations outside religious organizations dealing with the field of religion.

The forms of accounting or financial reporting in religious organizations are commonly still very simple, in which the form of financial reporting is usually in double entry book keeping which displays the balance of financial income and expenses only. However, accounting in religious organization has a significant role. In fact, accounting is applied in religious organization has a close relationship with the application and accounting treatment in public domain. Public domain here covers the members, community, or religious followers in concerned religious organizations (Bastian, 2007: 217). Accounting becomes very important, as revealed by the treasurer of the mosque below:

"Accounting in the mosque is important, especially if there are a lot of financial transactions. In my opinion, it is very important and cannot be ignored, if it deals with people's money."

From the interview above, the researcher believes that accounting as a form of financial records in mosque can be well received in the context of the Al-Ghifari mosque. Accounting is employed as a form of accountability in terms of financial management applied by the management of Al-Ghifari Mosque. Despite the fact that accounting practices in social setting particularly in the mosque do not yet fully apply the accounting

concepts serves as the standard application of accounting on a non-profit organization, at least not from the findings of investigations and interviews reveal indications and strong concern on the implementation, use and acceptance of accounting practice as an important instrument in fostering accountability in religious organizations, as mentioned by one informant (MR) – the treasurer of the Al- Ghifari Mosque:

"They think that I have concern on those kinds of activities, and then they consider my background that I have financial literacy while they don't have sufficient knowledge on finance. They wish the finance in this mosque to be managed professionally by considering that there is a high cash flow here."

From the explanation of MR above, it can be concluded that accounting as a form of financial records in a mosque has been attempted to be applied appropriately and in social setting this study can be well received. Fundamentally, accounting is the product of its environment (Triyuwono, 2009). Accounting itself can be shaped by the environment in which accounting is applied. MR as a treasurer has sought to apply accounting that could be compatible with the working pattern of the Al-Ghifari Mosque. This finding is in line with the research finding revealed by Jacobs and Walker (2001) which indicates that accounting practices to be well received in the context of religious organizations and capable of supporting a bridge between spirituality and spiritual practices of the members both individually and in group. Mosque which possesses good administrative and bookkeeping system will produce quality financial statement. This financial statement is published to the congregations so that it is expected that this statement ultimately encourages the congregations to feel safe donating their donation to Al-Ghifari Mosque.

3. Accountability: Spiritual Action – Amanah (Trust) in the Dimension of Human Relation with God

Islam has its own perspective concerning with accountability. Accountability in Islam is always associated with the trust. In Islam, all is deposited to trustful human beings. The concept of trust itself is a universal part which is later revealed to be accountable (accountability) – a western concept derived from agency theory. The concept of trust is basically a concept older than the concept of agency relationship contained in agency theory. The concept of trust was born in the advent of Islam in the Arabian Peninsula approximately in the 6th century BC. This concept is much older than the concept of agency triggered in 13th century AD since Barle and Mean (1932) proposed the idea of ownership separation and control in the company that gave birth to the concept of agency relationship. In the concept of agency relationship, it is assumed that there will be a conflict between the interests of management and owner (Muwanah, 2010:203).

Accountability as stated by Triyuwono (2009) is the metaphor of trust in the perspective of Islam. Trust in Islam is transformed into such behaviours as honesty, justice, accountable, and transparent. In relation to financial management in the mosque, accountability is closely related to the principle of the mandate contained in the Koran, such as in Surah Al-Baqarah:283; An-Nisa':58; Al-Anfal:27 and Al-Ma'arij:32. These verses explicitly discuss how Islam addresses behaviour in the context of trust and obedience in conducting transactions (tha'at/ worship). In the context of muamalah (commercial transaction), the amanah (trust) is associated with one's obligation to be honest in paying debts, keeping promises, keeping secrets and others. While in the context of tha'at, it means executing all commands of Allah and leaving His ban (Shihab, 2008).

Mosque as a trustful religious organization must be responsible in its management, not only to the community (congregation) but also to God as its stakeholders. BB – one of the informants – asserted that mosque management should strive to be always responsible for the mandate entrusted to them. "Although there is no demanded liability from jama'at (congregations), but the liability is delivered to the God". Furthermore, based on the Qur'an 21:107, liability is not only limited to human welfare but also humans and other creatures (Rahmatallil Alamin). In the construction of mosque culture, trust and accountability behaviours are closely related, in which the understanding on amanah (trust) behaviour must be carried out by human being as the world's leader appointed by Allah and will be reflected in their daily actions. This understanding will encourage human being particularly mosque management to always be and act according to Shari'a law as mentioned by AD – the head of Mosque Welfare Board.

"Sometimes as the head of mosque management, I announce the details (financial management) for informing the donators that financial management in this mosque is trustful."

In this context, the implementation of trust is construed as reporting transparently to the congregations as the form of accountability applied by Mosque Welfare Board to God by means of transparency and openness to the congregations and donors. In Islam, God firmly commands humans to always behave in trustworthy as asserted in Surah An Nisa': 58.

Amanah (trust) is a very urgent matter. Amanah is the demand of faith whereas treacherous is a sign of the loss of faith and the start of the pervasiveness of disbelief in oneself. Prophet Muhammad stated that:

"There is no faith in people who have no trust in them, and there is no religion in one who cannot hold his promise." (Reported by Ahmad 3/135, Ibn Hibban in his Saheeh Mawarid azh-Zham'an-47, al- Bazzar in its musnad Kasyful Astar-100, cf. Albani in Sahih Al-Jami 'Sagheer-7056).

The concept of trust has a prominent effect on the trust management formulation and the ideas and practices of accounting. Amanah (trust) is a symbol which has social and economic meanings (Triyuwono, 2004). It is expected that the belief in the existence of reckoning (calculation) of Allah over every mandate vested in the mosque will further promote the establishment of good accounting practices as a reflection of accountability based on Islamic spiritual values as described by DN as follows:

"When there is a question why should mosque concerns with these issues, while so far the congregations are quite satisfied with the mosque management. Those are transcendental values that evolve in the mosque management. Although there is no demand, (we are) transcendently demanded to be accountable. It is a call. In other words, why not the mosque performs right acts? Well, although we are not demanded, we are bounded with transcendental commitments.

Therefore, it can be concluded that the financial statements created by the mosque is not solely based on the worldly interests, but the practice of accounting as a kind of spiritual action. In this spiritual action, the behaviour of mosque management is based on sincerity solely to seek the pleasure of Allah. On this spiritual level, accounting and accountability practices are addressed as "whisper of conscience" and "soul calling". In this case, accounting practices are returned to its essential functions and applied with a solid morality nuance in which principles of honesty, empathy, love and concern for others become dominant.

This spiritual action causes the mosque management no longer merely calculate the profit or loss and in other words they are no longer affected by worldly interests. It is encouraged by soul calling because it contains spiritual values. Accounting practices driven by spiritual action can be implemented optimally if in all our daily activities, we put God as the main stakeholders. This is the principal difference between conventional accounting practices and accounting practices which are based on spiritual action. We put God as the sole owner of interest (the ultimate stakeholders). Accountability is translated as accountability in Mahsyar Desert (reckoning day) – the eternal court of human behaviour.

A good Muslim, in his commercial transaction activities should uphold spiritual values. The principles of fairness, honesty, transparency, ethics, and morality are the breath of any form of commercial transactions. Therefore, a Muslim is required to always be honest and uphold good conduct to anyone, including family or others, avoiding actions reprehensible, let alone hostility, both in business and social interactions in general as mentioned in the following God's Word:

"Indeed, Allah orders justice and good conduct and giving to relatives and forbids immorality and bad conduct and oppression. He admonishes you that perhaps you will be reminded." (An-Nahl: 16, 90)

As a servant of God who is given the mandate to manage the congregations' fund, the mosque management should keep the amanah (trust) placed in them as commanded in Qur'an and Sunnah of Rasullullah (s.a.w). If mosque management always hold Qur'an and Sunnah of Rasullullah (s.a.w) as the guidance in running the organization, thus transparency and openness of the material and non-material information to the congregation will always be upheld. This is in line with the following God's Word:

"By which Allah guides those who pursue His pleasure to the ways of peace and brings them out from darkneses into the light, by His permission, and guides them to a straight path." (Surah Al-Maa'idah [5]: 16)

The mosque management realizes that this life is so temporary, and eventually humans will leave this mortal world toward the natural immortality. Managing mosque provides an opportunity to accelerate good conducts. As Mr. DN asserts that one day when the later time of our lives has ended, our true friend in the grave is our good deed. That is why even though the mosque management does not get any compensation from the mosque, they try to do their best to manage the amanah (trust) of the congregations just purely to expect the blessing of God.

4. Accountability: Amanah - Trust in the Dimension of Human Relations with Humans

The fundamental concept of accountability in general is a person's accountability for his actions to another party a mandate conferred. Related to the application of the accountability concept, the practical conceptions are often not the same or not in line with many things that shape it, both internal and external environments of the organization. The question is how the objects of this study interpret the concept and form of accountability in the context of religious organization.

For a research subject, the term accountability is often interpreted the same way as the term accountability which means an obligation to provide reports and explanations of behaviour (actions) of a person. MR as the Treasurer revealed that financial report is the mosque's efforts to minimize potential suspicion of the congregations and also as an instrument of accountability to donors who have set aside a portion of their funds to be donated to Al-Ghifari Mosque. It is recorded in the interview as follows:

"Although basically the congregations do not very concern with the cash flow recording since they think that it is impractical for the mosque management to cheat. They believe that the mosque managers are trustful people. But Mr. Ahmadi as the head of mosque management realizes that it is essential to prevent the emergence of congregations' suspicions."

"I always make a monthly financial report that is usually attached in the bulletin board over there. The total accepted donation is also announced every Friday. It is also published in the bulletin of Al-Ghifari Mosque".

From the above argument, it can be concluded that financial statement is one of the means used by the mosque management to always encourage the emergence of amanah (trust) attitude and trustworthy (trustable). Detailed financial recording conducted by the mosque management does not mean that there is any loss of trust among or between the Al-Ghifari mosque management and the congregations, but the detail records is only aimed to keep the amanah (trust) itself. Therefore, when the donors delegate their donation to the board, it is of course because of lack of trust. Recording and reporting transparency is used as a mechanism to maintain the donors' trusts. Even in the Qur'an (2: 282), it is explicitly commanded to record in the case of commercial transactions in such cases as dealing with money and accounts payable.

It is implied that accounting practice is basically the management's efforts to maintain the mandate given by the donors. Congregations' trust the mosque management does not mean the board has been detached from its financial reporting obligations. MR himself affirmed that financial statements should always remain to be made each month, despite the publication of information on the board sometimes is not too concerned by the congregations. Nevertheless, MR is aware that as a non-public organization, especially now that the mosque has been under an organization, the mosque manager is obliged to publish its financial statements. This is done no longer based on the moral impulse and ethical behaviour alone, but it has become a demand.

In addition, MR as the treasurer also revealed the importance of the preparation of the financial statements due to the obligation of institutions to continuously report their financial activity. In social setting of mosque, it can be concluded that the Welfare Board of Al-Ghifari Mosque tolerates the use of accounting as a complement to the mosque management activities. Accounting practices in the context of this study not only used to prevent suspicion of congregations and other formalistic purposes, it can also be interpreted in the frame of thought that accounting is integrated to Islamic theology. In addition, accounting is considered to be able to boost religious tasks in order to improve the acceleration and quality of spiritual activities in mosque.

In this sense, the implementation of amanah (trust) construed as transparent reporting to the congregation that is a form of accountability to the congregations and donors. Another form of amanah behaviour can be seen from the publication of bulletins and financial information which is always listed on the announcement board of the mosque. As revealed by Mr. MR:

"Accountability to donors is in the form of financial statement. Each month, we make financial statements and we paste it there (announcement board). DN also publishes newsletters and bulletins that contains financial statement and from which it can be read."

The statements of MR above show that one of the forms of accountability which will be developed by Al-Ghifari mosque management is providing the right financial information to the congregations. In Islam, God is explicitly commanded humans to always behave in trustworthy in the following verse: "Indeed, Allah commands you to render trusts to whom they are due..." (An-Nisa': 58)

3.5. Accountability: Physical Evidence – The Visible Real Work

An idea which asserts that good organization is an organization which is accountable has been widespread among the public and has been interpreted differently into various forms (Bendel, 2006). It is explained further that in general, accountability demanding players should be transparent, responsible, and ethical. This thought is not only intended for individuals, but has widely grown among the government, companies, NGOs, and other organizations. In the application, this statement can be interpreted differently by different actors (Bendel, 2006). As discussed in the previous section that accountability in this research site is not merely interpreted as a liability in writing financial statements

Accountability is further interpreted as a reflection of the amanah or trustworthy behaviour of the mosque management. Accountability can be carried out through various forms, such as written and oral actions or behaviours. Accountability is usually written in the form of formal accountability, while accountability behavioural accountability can be formal or non-formal (Fikri, 2010). To find out how accountability is defined and whether accountability to the mosque congregations is important, the researcher tried to confirm the treasurer and the head of the mosque management:

"Accounting in mosque is important, especially if there are a lot of financial transactions; it is very important in my opinion and cannot be ignored. If it is about people's money, therefore I also apply the principles of supervision. Those who ignore, they are not. Those people do not belong to Al-Ghifari Mosque. People always ignore it, for example billing should be reported from the person who handed it, but here if we apply it, there is always a statement "don't we believe him, do we?"

"Mosque management cannot be like that. That's our weakness – "questioning". If we apply, they think that we are suspicious. Not suspicious. We just want to avoid an error of oversight."

From MR statements, it can be concluded that although the congregation is basically not too concerned with the financial statement as a form of accountability applied by mosque, but it does not mean that it is neglected. Mosque should still be responsible for making financial statements as an internal control for the mosque management. It is expected to further minimize the potential fraud that could possibly happen in the future.

Related to the interpretation of accountability from the congregation or the donor point of view, MR further stressed that trust and evidence is a form of accountability that cannot be interfered. If any congregation asks where the donated funds are allocated, the mosque management can show the actual evidence in the forms of physical building which is still being built. This is in line with the statements of BB:

"The congregations believe because there are real evidences. Well, the proofs are the building, routine studies, and Pesma building. Those are the real evidences"

In addition, Mr. AHD added that so far the congregations believe the Al-Ghifari Mosque management because of the clear evidence shown by the management over the years. Evidences in the form of physical buildings and other facilities offered by Al-Ghifari are the forms of service to the congregation as recorded in the following interview:

"They still give a high amount of donation in the sense that they give donation easily, first because of "amanah (trust)". The trustworthy management is the evidence: from dirty to being clean, from bad to good, from nothing to something. That is something that they read. If the project has been completed, we will give the report."

The above statement suggests that basically accounting reporting from the perspective of the congregations is not too important. From the facts obtained from the statements of MR and AHD in the interviews, it can be concluded that, in the field, basically behavioural accountability is much more important than formal accountability or just a weekly publication of financial report published every Friday. Furthermore, according to MR, the management performance and physical building are sufficient as the accountability reporting in this mosque. The congregations are actually not too concern with the financial statement so that, up to now, after a decade the Al-Ghifari exists, there is no problem concerning with the use of Mosque's funds. MR asserted that congregations do not think that the mosque management will cheat. On the other hand, the mosque's performance and the existence of physical building and the development of the mosque form the accountability itself. However, MR emphasized the importance of financial statement as a form of accountability in the scope of religious organizations which is expected to prevent financial fraud.

Organizational behaviour and opinions above are expected to reflect the true public accountability. Accountability of mosque management to the community is accountability in the form of real action as expressed in the following verses:

And say, "Do [as you will], for Allah will see your deeds, and [so, will] His Messenger and the believers. And you will be returned to the Knower of the unseen and the witnessed, and He will inform you of what you used to do (At-Tawbah: 105)."

The mosque management has attempted to act in accordance with what is commanded in the Qur'an as a living guide for Muslims, that every man will be asked for their accountable for anything that they had done: QS. Qiyamah: 36¹ & QS. Al-Isra': 36² and also to always keep records of financial transactions (Qur'an 2: 282) that are also applied in Al-Ghifari. Concerning with the view that the management organization is the recipient of the mandate of the worshippers, Al-Ghifari mosque tries to act in accordance with moral principles of Islam. The management has sought to maximize the potential of funds entrusted to them to be used as well as possible.

IV. Conclusion, Limitations Of The Research And Suggestions For Further Research

1. Conclusion

1. The existence of mosque cannot be separated from the congregations, since the major source of funding of religious organization like mosque still relies on the donations from the congregations. As a consequence, the mosque committee shall report its accountability to the congregations.

2. Accounting practices reflecting the accountability of mosque management in managing fund are interpreted differently. In sharia, accounting practice is called as reckoning or muhasabah which is a reflection of spiritual action and devotion for a servant to the Lord. Accounting practices entirely built in the mosque are expected to obey the principles of muamalah (commercial transactions). It must contain the value of trust.

3. The finding of the research indicates that the congregations less need accountability in the form of reporting. The congregations prefer the behavioural accountability of mosque management as the form of evidence, as what have been performed by the mosque management. The congregations consider that behaviour

¹ Does man think that he will be left neglected? (without liability)

² Indeed, the hearing, the sight and the heart - about all those [one] will be questioned.

reflects accountability, both individual and organizational behaviours. Accountability basically can come in many different forms and shapes.

2. Research Limitations and Suggestions for Further Research

Entity or organization employing accounting practices are not only limited to the "established" entity or organization. There are many other entities which implement accounting according to their own concepts and practices. It is suggested that the next research selects more unique research sites which represent local characteristics. In addition, for a more utmost data excavation, the next researcher should first understand the culture, language, tradition, and locality of research object to be able to generate a more maximum data excavation.

Furthermore, it is expected that further research can be conducted by employing other paradigm as a critical paradigm for comprehensively criticising accounting practices in religious organization and should be able to reconstruct the ideal model of accounting practices in the religious organization or other Islamic entities. Accounting is a social science that must be aligned with the community in which it is applied, thus the reconstruction should be in accordance with the values, exemplary and manners of Muslim community. Therefore, it is expected that the next researchers investigate deeper Islamic treasury concerning with the vast accounting knowledge.

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