

Trustworthy Transparency: The Key to Orphan Compensation Accountability

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ABSTRACT

The accountability and transparency of financial management at the Al Amin Taklim Assembly in South Jakarta are aimed to be disclosed by this study. The daily financial management activities of funds from its congregation are analyzed in depth using the ethnomethodology method. The unique chemistry between the congregation and the manager is highlighted as an interesting point for investigation, which is what differentiates it from mosque congregations in general. Accountability is carried out simply by bookkeeping, which is conducted by three different people. A form of accountability that is spiritual, vertical, and horizontal is applied. Meanwhile, transparency is demonstrated through direct announcements of expenditures to the congregation and/or by proof of images of goods or activity processes being sent in the MT Al Amin WAG. Strong evidence of the results of transparency is found in the fund management outcomes, which consistently meet or exceed expectations.

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1. Introduction

Accountability for all activities of religious organizations, including accountability for their financial reports, is the goal of non-profit organization accountability. The source of funds received comes from the congregation and is intended for the congregation, which is a characteristic of non-profit organizations, such as mosques and religious study groups. Indicators of accountability for the management of mosque finances by mosque administrators include an explanation of (a) sources of incoming funds, (b) use of funds for the benefit of the mosque, (c) results and benefits from the expenditure of mosque funds are intended for the comfort of the community and the congregation [1].

Majelis Taklim Al Amin (MT Al Amin) is a taklim assembly officially registered with the Ministry of Religion and was established in July 2004 by a Chinese-Indonesian convert.

MT Al Amin is located in Cipete Selatan, South Jakarta. Until 2023, MT Al Amin has 100 members who are expected to continue to grow. The members also come from other MT leaders in the Cipete Selatan area. Every time a recitation is held, a "place for prayer" along with a "place for orphans" are circulated by the committee. This shalawat place is in the form of a jumbo-sized zippered stationery wallet with paper stickers that say "sholawat" and "orphans" so the author calls it the term "sholawat fund" and "orphan fund". The congregation voluntarily fills the fund, it can be filled with one, or both, or not filled. Congregants who want to give a certain amount and want change for their "big money", are permitted by the committee, either to take it themselves (witnessed by the committee) because they are facing each other, or the committee will get the change. This fund is a form of *infaq* and alms from the congregation like an *infaq* box/charity box in a mosque.

The existence of MT Al Amin for 19 years is certainly not easy, especially during the COVID-19 pandemic where crowds are not allowed. However, MT Al Amin still has a steadfast congregation even though various conditions have been passed, such as moving the location of the study. The results of this study provide information for the public about the accountability and transparency of financial management at MT Al Amin and contribute to the field of accounting research in the religious sector.

There are differences with prior research at the research site (mosque) [1-6] Mosque financial management is based on vertical accountability which shows attitudes and beliefs towards Allah SWT, and also based on horizontal accountability, which shows accountability to the mosque congregation. The results of the recording are then reported in the form of income reports, expenditure reports, material income reports, and material usage reports. [2] In addition to recording financial receipts and expenditures, mosque administrators also carry out the budgeting process/activity budget meetings [1-2].

Infaq, alms, and donations received by the mosque management are not routinely recorded in the Cash Book, which consists of columns for description, receipts, expenses, and balances [3]. The mosque's income only came from the charity box during 2020 and 2021 because during that period the mosque did not receive any donations from other parties. Bookkeeping is carried out routinely by the Mosque Treasurer in the Cash Book, which contains the remaining balance of Friday *infaq* previously, receipts, expenses, and ending balances. Bookkeeping is not yet accountable because they do not refer to ISAK 35 [4]. The mosque's bookkeeping is accountable, but they do not refer to financial accounting standards (PSAK 45) [1]. The mosque's financial report has referred to PSAK 45 for almost 10 years and follows the reference to the new standard, namely ISAK 35, by presenting financial reports in the form of a Financial Position Report and Activity Report. This report is made as accountability to the foundation leadership and congregation [5]. Mosque finances are recorded routinely (weekly, monthly, and annually) in the Cash Book by the Treasurer supervised by the Takmir, and audited by the Mosque Supervisory Board every month. The Takmir is appointed directly by the Village Leader[1]. The treasurer collects and stores the mosque's cash funds in a bank account. The treasurer pays attention to the budget that has been set and coordinates and obtains permission from the chairman for each expenditure [1].

The mosque cash fund has been used well for the purchase of infrastructure, mosque maintenance, and other needs for the cleanliness and comfort of the congregation [4].

Prior research about the regional government and private Institutions indicated that they do not ask for any form of accountability for the donations they provide for mosque activities or construction. Large individual donations in large amounts usually require financial reports and their names to be announced so that the congregation knows. In addition, there was a practice of borrowing money by mosque administrators without involving the congregation and there was no accountability for the return of the funds [3].

Before Friday prayers are held, the protocol/committee directly announces the financial condition of the mosque to the congregation [1] [4] [5] [6] and posts it on the mosque's notice board [1] [4] [5]. The protocol not only mentions the amount of mosque income but also the amount of expenditure during the week along with its details [1]. Transparency is also seen from the attachment of notes for each expenditure on the purchase of goods [4]. At the time of the announcement, the protocol states the number of cash receipts to the smallest number (without rounding/not made up/ hoax), for example, such as the receipt of *infaq* until February 24, 2023, amounting to 2,921,000 [6]. The mosque's digital display has not been used to disseminate information on mosque cash funds [6]. The strong affinity or close relational bond between the congregation and the manager of MT Al Amin distinguishes it from typical mosque congregations. Consequently, the accountability and transparency of financial management within MT Al Amin present a compelling subject for scholarly investigation.

2. Method

The research method used is ethnomethodology which is one of the interpretive qualitative approaches that analyzes in depth the social phenomena or symptoms that occur from the perspective of the MT Al Amin congregation related to daily activities related to financial management originating from *sholawat* money and orphanage funds which are carried out repeatedly and carried out by a certain group of people, in this case the Leader of MT Al Amin (HS), 2 of his assistants (IL and IS), and the Teacher/ *Ustadzah* (UN) who has routinely given sermons since 20 years ago at MT Al Amin. The research took place from November 2022 - September 2024. Multiple observations over a long period were carried out in the data collection process to increase the credibility of the research data.

The author conducted field observations by acting as a participant observer, namely as a member of MT Al Amin from November 2022 until now. The author routinely attends every Wednesday morning from 08.30 to 10.30 am. The author collects data directly through observations of the parties involved in the financial management of MT Al Amin. Data obtained in real time to record data through video recordings, audio recordings, photos, documents, and artifacts (in the form of accessories that characterize MT Al Amin members) to "capture" and study the actual conditions at the study location. The time of data collection also varies, namely every week of the study at the study location.

Data in the form of video recordings and photos related to activities at MT Al Amin were also obtained by the author from social media, namely WAG (Whatsapp Group) MT Al Amin, both those shared directly by the Leader and by the congregation. In addition, the data was also recorded longer by the brain and feelings because the author was directly involved and became part of the recurring activities. This became the basis formation of the author's perception and helped the reflectivity and reflexivity in the research results section.

The leader usually delivers an announcement regarding activities in the congregation, or henceforth will be termed in this paper as "*pengajian*", before the teacher's sermon begins. The author listens to each explanation of the leader to understand his mindset and how he manages his *pengajian* assembly. In addition, the author pays attention to details related to accountability activities and transparency of financial management at MT Al Amin. Because the author acts as a member of MT Al Amin, the observation process is not felt as an "investigation" and the parties involved in the phenomenon being studied do not feel awkward and run naturally.

The leader of MT Al Amin (HS) knows his congregation very well and remembers the faces and names of all 107 of his congregation members well (based on information from the WhatsApp group (WAG) MT Al Amin, which is written as 110 people, minus 3 people (1 leader and 2 teachers). The development of the number of congregations since its inception, new congregations, and senior congregations are all well-known by HS and permanent teachers.

"... In the past, there were 15 [people]... 30 [people]... until now... There were 250 people recorded at the beginning... They went straight to the Department of Religion (Department of Religion)... There is a certificate... It's official... So it's not a talim assembly that suddenly came into existence, it keeps disappearing... No... Just stay on track" (interview with BI, Tuesday, 16 September 2023).

Figure 1.WAG MT Al Amin Profil Photo



Source: IG MT Al Amin

The presence of the author as a new MT Al Amin congregation was "seen" by HS, because the congregation wore the same dress code (same color of clothes), the same vest (batik/flower motif), and read (carried) the same book, while the author did not use any of those characteristics. HS approached the author, introduced himself, conveyed the book being read, and the dress code being worn, and invited the author to join the WAG. The book and vest were provided by HS, and the author only had to pay for the book (Irsyadul Ibad and the Yasin and Prayer Collection Book) and the vest. This also applies to other new congregations.

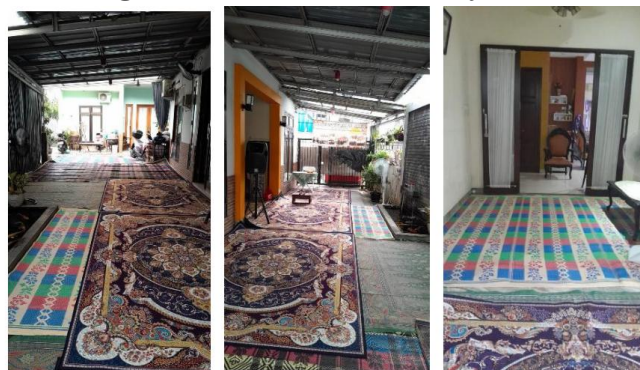
Figure 2. MT Al Amin Congregation Uniform Vest



Source: Author's Personal Documentation

The MT Al Amin religious study activity was carried out at the house of one of the congregation (HT) who was then referred to as the "*Shahibul Bait*" / host. The location was on the terrace of the house which had a roof and was indeed a place to receive guests, which was then arranged by spreading a carpet, a teacher's table and chair, a blackboard, and a small table to put the Yasin and prayer collection books, tablecloths, table decorations, markers, and a blackboard eraser. The preparation of the study room was carried out by the Shahibul bait family who was also part of the MT Al Amin congregation. The attributes of the room belonged to MT Al Amin and were stored in an empty room in the shahibul bait house.

Figure 3. MT Al Amin Study Place



Source: Observation (November 29, 2023)

Surah Yasin and prayer for the deceased are read before the sermon by the teacher, alternately by 2 or 3 people who have been appointed by the leader of MT Al Amin. The prayer leader invites the congregation to pray for the deceased family and the sick congregation/family. At the end of the recitation, the teacher invites the congregation to pray

for the sick congregation/ family by mentioning their names one by one. HS will distribute the sholawat money again for the hospitalized/operated congregation and HS along with representatives of the congregation will visit and give the sholawat money to the sick.

Figure 4. Leader of Yasin Recitation and Prayer



Source: Observation (Februari 28, 2024)

The reading of the *Aqidah Majmalah* is led by one who was appointed by the teacher on the day of the *pengajian*. This congregation is allowed to lead from his seat if it is still within reach of the length of the microphone cable, but if it is not within reach, then the congregation will come forward and sit next to the leader of the reading of Surah Yasin and prayer for the deceased. The congregation's name is recorded by the teacher and all congregations will get a turn to lead the *Aqidah Majmalah*. Since July 2024, teachers no longer appoint congregations on the same day, but are appointed for the following week, so that the congregation can prepare themselves well. According to the author's observations, one of the reasons is that there are congregations who are not ready when appointed is then handed over by another person to replace her.

After the recitation is finished, the author helped tidy and put the room attributes up into the storage room. The tidying up was conducted usually by the same person who prepared it before the event started, plus one or two other members of the congregation. This is a routine that the author has done since 2022 until now. The author has occupied the sitting position at the back, in the middle, and at the front of the congregation. It turns out that a sitting position can provide a difference in the level of focus. The author feels that the most comfortable position is the position at the front because he can be more focused and serious in listening to and following the recitation activities. The author's name is called to sit in the first row. If in the next recitation, the author sits in the middle, back, or side, then the author's name is called (in front of the other congregation) to return to the same sitting position. The author comes early before the recitation schedule starts when the congregation is still small, so he does not hesitate to go through the rows of congregations that are already sitting neatly. We enter from the back of the row of congregations, the side has been closed with thick waterproof curtains so that the congregation can no longer enter through the side. This is also a policy made by the Leader to (a) maintain the level of focus of the congregation so that they do not glance when someone else passes by, and (b) regulate the arrangement of footwear so that it is not crushed by cars or vehicles passing on the road. This method is a preliminary way to adapt,

and build rapport and closeness (sense of proximity) with the leader, teachers, and other congregations which is shown through attitudes and actions that the author is serious about studying and is ready to help smooth the study process. The author also conducted interviews with 3 main informants, as shown in the following table:

Table 1. Research Informants

No	Initial Name	Birth	Position
1	HS	1972	Founder, Chairman, Person in Charge MT Al Amin
2	UN	1964	Teacher who has been teaching and assisting MT Al Amin since July 21, 2004
3	BI	1971	MT Al Amin congregation since the end of 2004

Source: Processed by the author

HS and UN were chosen as informants to be interviewed specifically by the author because the author saw their large roles related to the financial management of MT Al Amin. HS is a policy maker, event planner, and activity manager. Meanwhile, the UN is a teacher who is trusted, respected, revered, and loved by his congregation. The UN is involved in collecting and recording donations for orphans. These two figures have a big influence on their congregation. They became captains with one vision, in line, and supported each other in leading the MT Al Amin congregation in their consistency in caring for orphans for 20 years.

The time for a special interview with HS and UN is quite difficult, because of their busy schedules. If there is an opportunity to interview HS and UN, the author will take advantage of the opportunity even if it is only about 5-10 minutes. Interviews with them are being done in installments to verify the observation data. The interviews are also interspersed with greetings from the congregation and inviting them to chat for a moment. After the *pengajian* is finished, they do not linger to sit in the *pengajian*, and immediately leave the *pengajian* place. HS takes care of his sick parents, while UN continues with his teaching schedule at another MT.

Another informant is BI. The author often sat side by side with BI as a loyal senior congregation with MT Al Amin and followed directly the growth and development of MT Al Amin from time to time. BI is a friendly, open figure and is willing to provide information to the author at a special time outside the agreed location and hours of the study, namely at the "Kedai Halaman" with meeting hours from 11 am to 1 pm. This time is not entirely used for interviews related to the topic being studied but includes time used to eat together after the interview is finished. Kedai Halaman was chosen as the meeting place because of its conducive atmosphere for conducting interviews effectively. The author created a relaxed interview environment to dig deeper into information related to BI's perceptions and points of view regarding the topics discussed. Interviews with BI are also willing to be recorded directly by the author in audio form recording.

The location of BI's house is in Pamulang, about 2 hours from the location of the *pengajian*, and BI is still loyal to attending *pengajian* at MT Al Amin. This shows his loyalty and steadfastness in this *pengajian*. Interviews with BI were conducted to confirm the data

obtained by the author from observation, documentation, and interviews with other informants. The perspective of this senior congregation is one of the triangulation processes to increase the credibility and trustworthiness of the data collected by the author.

HS and UN are assisted by 2 assistants (IL and IS) who are responsible for (a) distributing “places for prayers” and “places for orphans” to all congregations and (b) collecting and recording the different donations for orphans, namely in the form of “orphan souvenirs” and “orphan necessities”. However, the author did not conduct interviews with IL and IS. The author only observed their activities through observation.

The author also observed the responses, reactions, attitudes, and methods of other congregations during the study. In addition, the author listened to information and discussions on WAG MT Al Amin. Including the congregation's responses and comments on information shared by leaders, teachers, or administrators of the Assembly. The author observes the relationship and attachment between the congregation and the leaders, teachers, and the MT Al Amin Assembly itself.

The author collected data from photos of special accessories owned by MT Al Amin congregations, such as books being read, batik vests, flower vests, drinking bottles, and tote bags. These bags were given free of charge by the Leader with the aim that the congregation would have a special bag to carry books to MT Al Amin and not leave their books behind at home. Meanwhile, drinking water bottles were given so that they would not always have to prepare mineral water during the study and would not bother the shahibul bait by cleaning up the waste of used mineral water glasses. Drinking bottles have also been affixed with stickers of writing and photos with MT Al Amin congregations on the lid.

Figure 5. Drinking Bottles dan Uniform Bags of MT Al Amin Pilgrims



Source: Author's Personal Documentation

Data analysis begins by importing various research files, consisting of videos, audio recordings, and documentation photos into the NVIVO 12 application. The NVIVO application makes it easy for authors to manage and analyze various forms of different and numerous data and facilitates the process of triangulating data with different types of data, different informants, or different data collection times. Data is stored properly in NVIVO and facilitates the process of rechecking data. This data is open to ensure that the data is confirmable. This data is then presented as detailed evidence in progress reports and final research reports.

After the research data was collected, transcription was carried out. The transcription results were then analyzed to understand the context of the terms found from the interview and observation results. Furthermore, describing or narrating all contextual analysis of the phenomenon of accountability and transparency of financial management at MT Al Amin.

3. Results and Discussion

Al Amin was established in July 2004 with several changes in the address of the assembly's activities, which were originally on Jalan H. Junaidi, then moved to Jalan Cempaka, and moved to Jalan Flamboyan in 2021 until now. The existence of the Taklim assembly which is 20 years old in 2024, is not an easy thing. During the journey of MT Al Amin, there has also been a change in the chairman of the MT, but the person in charge remains with the Founder of MT Al Amin (HS).

“... The year before the pandemic when we moved to Jalan Cempaka, the chairman changed to HM... There were several chairman changes, from 2009 to 2018... HS wanted to take a break, so he became the permanent person in charge...”. (interview with BI, Tuesday, September 16, 2023).

The change of chairman did not immediately change the system of the assembly built by the founder of MT. The new chairman (HM) and the old chairman (HS) have the same vision and principles so they do not want any changes, including about orphanage assistance, which continues to be maintained as an annual event. The desire to change the current system comes from the congregation. The majority of the congregation does not want the current system to be changed and they help maintain the system so that the congregation who feel that it is not by the current system are the ones who finally no longer join as MT Al Amin congregations.

“... But the system remains the same, the method has not changed... This compensation is still under the responsibility of HS... Only the chairman has changed...”. (interview with BI, Tuesday, September 16, 2023).

“... Even if some want to change that... the congregation wants to change or something like that,... they can't... because we don't want to get out of line, automatically those who come will be the ones who leave...”. (interview with BI, Tuesday, 16 September 2023).

MT Al Amin's routine activities include studying religious knowledge using certain books with permanent teachers, reading Yasin, and giving alms. In addition, MT Al Amin also occasionally invites outside teachers to teach at MT Al Amin. The use of books that are read from the beginning is a characteristic of MT Al Amin because in general, women's religious studies do not study knowledge from the beginning to the end of the book sequentially.

“...From the beginning, we had a pengajian, and overall it was like a regular pengajian, yes, charity... Then... we studied... Incidentally, at Al-Amin, we

studied using books, there were books... Unlike other Taklims where we only listened... The female teacher gave a lecture, and that was it... finished... Everything was really from the beginning... From the reading of the Yasin and all that until the end..." (Interview with BI, Tuesday, September 16, 2023).

The reading of Yasin, the prayer for the departed, and other prayers are also read sequentially and together because each congregation holds the same prayer book. So that the leader of the prayer reading is followed together by the entire congregation, and the congregation does not just listen. This is possible because of the same handbook and is facilitated by HS to facilitate its congregation. The author even found a collection of these prayers brought by the congregation whose cover is colored, which means it has not changed since the beginning since becoming a congregation of MT Al Amin and including senior congregations.

This collection of Yasin and prayers contains (a) Surah Yasin, (b) Arwah and Arwah Prayer, (c) Aqidah Majmalah and translation, (d) Tahtimul Qur'an, (e) Tahtimul Qur'an Prayer, (f) Ratib Al Haddad, and (g) Maulid Nabi. This book has been prepared since February 2014, and until now it is still used without any revision. The original book is in the form of a cardboard cover and is colored. Because the original book as mentioned is no longer available, this book is duplicated (photocopied and bound with duct tape) for new congregants. The cover shows the photos of the 4 founders of MT Al Amin, consisting of the chairman, vice chairman, person in charge, and supervising teacher. In this book, there are also 4 sheets containing photos of activities, such as orphan and Dhuafa activities, MT Al Amin's birthday, and congregation recreation.

Figure 6. Books used in MT Al Amin



Source: Author's Personal Documentation

Figure 7. Collection of Yasin dan Prayer Books



Source: Author's Personal Documentation

Each congregation brings a book and studies it together under the direction of a permanent teacher (UN and UK). This book can be facilitated collectively by HS, and only paid for by the congregation, or the congregation itself takes the initiative to buy collectively. The congregation feels responsible for having their book because it will greatly facilitate the learning process. Based on the results of the observation, BI ordered a new book to be used by the new teacher (UNK) who will become an additional permanent teacher in 2024. BI bought the book for @Rp11,000 online in several copies, then handed it over to the orders. The congregation who ordered some paid Rp11,000, some Rp12,000, but some paid Rp15,000 to BI. The excess was given to BI as shipping costs or as a reward to BI for helping to order the book. BI recorded every money it received on a piece of paper. BI was not asked by HS to coordinate the purchase of this book but on its initiative to help facilitate the availability of the book.

“... Well, it just so happens that we are studying with a teacher... The permanent teacher for the National Exam... The teacher who has a substitute teacher every month... I'm afraid he'll get bored or something... Look for another teacher... UK {teacher's initials}... So, we [were taught by] these 2 [permanent] teachers... From the beginning we were there...”. (interview with BI, Tuesday, September 16, 2023).

"... Basically, Al Amin is well managed... We learn to focus on learning... What is the funeral prayer... About women's jurisprudence... About how we do ablution...”. (interview with BI, Tuesday, September 16, 2023).

Figure 8. Sermon oleh UN



Source: Observation (February 28, 2024)

In addition to permanent teachers, HS sometimes brings in teachers from outside. All teachers get an “envelope” from HS, but the funds were not taken from the sholawat fund.

“... Even if they are sometimes replaced every month... some take teachers from outside, others are permanent teachers... To increase knowledge... They say the more teachers there are, the better...” (interview with BI, Tuesday, September 16, 2023).

Figure 9. Inviting Outside on Religious Days



Source: Observation (January 10, 2024)

The congregation who are loyal to MT Al Amin, even though their house has been moved and is far from the assembly location, remain committed to attending the assembly and sitting in the front row. Demonstrating great trust in the financial management of the assembly in addition to obtaining seriousness in studying at MT Al Amin.

"I used to live near there... In Cipete, Jalan Bunga Flamboyan... Then I moved to Jalan Ros, near the Talim assembly... Now it's far away, I'm in Pamulang..."

Because of this, my original intention was to seek knowledge... Coincidentally, I just entered Al-Amin "That's not just recitation, we get knowledge... Then for management like sholawat or something, right... Because every talim assembly must have one... Right... That comes through" (interview with BI, Tuesday, 16 September 2023).

3.2 Sholawat Money

In each assembly, the congregation gives "sholawat money". The assembly management distributes containers/ places to be filled by the congregation in the middle of the pengajian activity. The amount given is voluntary according to the sincerity of the congregation. Sometimes accompanied by sholawat, led by the teacher, if the teacher wants the process to be finished before the sermon begins. This sholawat money comes from the congregation and is managed by the assembly in its distribution. There is no coercion for the congregation to fill this sholawat place.

"... For 19 years, if there is any assistance or whatever, with sincerity... There is no compulsion... If you can't do it, that's okay... It's okay not to give it... Sholawat is like that too... For people... it's determined, right... Even if they are written as orphans, sholawat is like that... We don't give any, it's okay...". (interview with BI, Tuesday, 16 September 2023). "...Until the money that goes around every day... That's like a word, that we spend sincerely, that other people don't know...". (interview with UN, Wednesday, 20 September 2023).

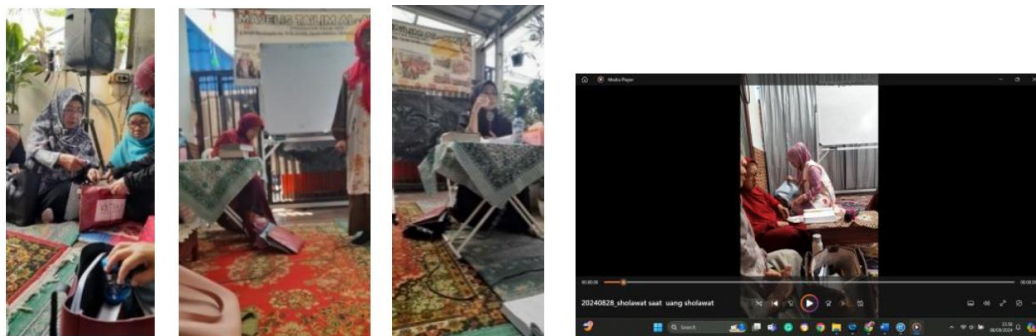
Initially, there were 3 types of sholawat money at MT Al Amin: sholawat for orphans, Dhuafa, and regular sholawat. The shape of the container that was circulated was 3 large places with zippers and checkered patterns. The congregation called it the "Sholawat Place". The first place was attached with paper that said "sholawat", and the second place said "orphans", but the third place had no writing. Old congregations (senior congregations) knew that the third place was intended for the Dhuafa, even though there was no writing. As a new congregation, I did not know this, and there was no announcement every time the sholawat place was circulated. All the congregation are considered to have known about it. The Dhuafa in question are the elderly and widowed congregation. Over time, the dhuafa of MT Al Amin no longer exists, so that only 2 places are distributed, namely the "shawalat" and "orphan" places.

"... There are prayers for orphans... There are prayers for the poor... There are prayers for the usual ones... So to put it roughly, from us to us... That's their system... So whatever comes in, whatever comes out, it's immediately open, like that...". (interview with BI, Tuesday, September 16, 2023). "... Alhamdulillah, until yesterday during the pandemic, we continued to care for the poor... When the pandemic ended, the poor were gone but the orphans remained... Because one, the poor are no longer there... Second, we focus more on orphans...". (interview with BI, Tuesday, September 16, 2023)

Although there is no benchmark for the nominal amount of sholawat given, HS recommends that the congregation not give small change/metal coins, torn money, or thousand rupiahs, and increase the nominal amount of their alms. The congregation responds to this by whispering to other congregations, that if there are 10 thousand rupiahs, the value becomes Rp10,000. It is possible that the congregation does not have money with a nominal value of Rp10,000. For congregants who do not have small nominal money and need change, it is very possible, and are assisted by an assistant to take it from the sholawat place.

Next, the prayer place is placed under the teacher's desk. Sometimes the assistant counts the contents of the prayer place in front of the congregation if conditions permit. But more often, it is not. HS takes the prayer place home and counts it at home.

Figure 10. Sholawat Money is Placed at The Front



Source: Observation (September 27, 2023)

3.3 Teachers Fund

Routine expenses for each religious study activity are paying the teachers who teach. Two (2) permanent teachers teach, namely UN and UK. UN teaches every first, second, and fourth week. UK teaches every third week. If UK is unable to attend, UK will be replaced by UNK. As of September 2024, UNK will also regularly have permanent teachers who teach every fifth week. The teacher's fee was never transparently stated by HS to the congregation, and there is no record of the nominal amount of the teacher's fee shared in the WhatsApp group. Why is that? Because the teacher is paid from HS's money. The average expenditure for teachers is around IDR 400,000 - IDR 500,000 per visit with a duration of 1 hour of sermons.

"...At the recitations you pay for the teacher... If we are not there, it's because the head lady herself pays...It's not deducted from the prayer money...Personal envelopes...He doesn't take the congregation's money...". (interview with BI, Tuesday, 16 September 2023). "...For example, there are teachers, usually they are paid... How much do teachers get to teach... From the beginning there were 100, to 200, to 300, to now 400... we have never been asked for that... He, his pocket, yes... ". (interview with BI, Tuesday, September 16, 2023).

It turns out that behind the congregation's statement, there is other information that the author obtained through a statement by HS himself when delivering the announcement to the

congregation. The sholawat fund is not enough if you only hope for the sholawat fund, the amount of which is not enough for the teacher's budget per visit, even though the actual purpose of the sholawat fund is intended for teacher funds.

The author saw the handover of envelopes to teachers carried out by HS in front of the congregation. HS conveyed information regarding this sholawat fund when the teacher was not yet present to maintain etiquette towards the teacher.

"... [the sholawat fund] what is it for? ... For teachers ... If you open the sholawat, what do you get, crying [the nominal value is small, the amount is small] ... So help me, the cooperation of the congregation ... The mothers were given knowledge, give good sholawat ... If you open it, just open it, crying ... Since we don't have any teachers, so we let them know, the sholawat envelopes are 2, orphans and teachers ... ". (Observation, July 17, 2024)

The duration of the teacher's teaching is monitored by HS, and when it does not meet the 1-hour duration, HS asks the teacher for the reason for the lack of teaching hours. HS's closeness to UN is like two very close siblings, so they can take care of each other and support MT Al Amin activities as best they can.

"... I once had an invitation, someone invited me... At 10 minutes to 10, I went out... Even though I only went out at 10... The next day I got a call... "Brother, yesterday at 10 minutes to 10... "... "Before 10, you're already home, huh? Why?"... There's a spy... "Ooo... like this..." That's why I can't accept invitations every Wednesday, except during the day... "Don't accept, just accept..." (interview with UN, Wednesday, September 20, 2023).

"...I have been in a relationship with him for 19 years, there has never been a gap... Because we are each other. When I don't wear a uniform, I get reprimanded, I have to accept it... For people, "You're so rude, the teacher gets scolded..." But he doesn't... That's why I learn discipline...". (interview with UN, Wednesday, September 20, 2023).

3.4 Assembly Equipment and Supplies

The equipment and supplies owned by MT Al Amin include:

1. carpet, which is spread on the terrace of the shohibul bait house, where the congregation sits;
2. teacher's table and chair, which can be folded, along with tablecloth, table decorations, and tissues;
3. a whiteboard, along with a large black marker and eraser;
4. microphone, with a long cord and wireless, along with batteries.;
5. speakers, which are installed on the wall;
6. a small table, along with a tablecloth, used to place the Yasin book and prayers;
7. curtains, which are thick and waterproof, with the aim of (a) minimizing distractions

due to seeing people passing by, (b) preventing splashes due to rain, (c) disciplining the congregation to enter from the back, and not to break through from the middle, (d) the congregation does not place them along the road on the side of the curtains because they can be run over by passing cars.

8. eating utensils (plates, spoons, fruit/cake containers, etc.), for consumption by the congregation;
9. backdrop/ banner, attached to the side wall of Shohibul Bait's house. There are also those installed at the front of the assembly room. Backdrops are also needed for orphan compensation events.

Figure 11. MT Al Amin Equipment and Supplies



Source: Observation (2023 dan 2024)

Not all equipment and supplies needed and wanted to be purchased were announced by HS. For assets with significant value, HS would announce it to the congregation, such as when HS announced the need to have a new microphone and speaker. When the equipment needed has been purchased/available, HS would announce that it was obtained from donations from the congregation, and photos of the purchased assets were shared by HS on the MT Al Amin WhatsApp group. Equipment and supplies with small values, such as markers, were purchased with the Chairman's money. HS did not announce it, because he considered that if he announced it, it would be a sensitive matter and would bother the congregation.

3.5 Uniforms of the Congregation

The MT Al Amin congregation uses a certain dress code. In the form of uniformity in the color of clothes or headscarves, and also vests that have been facilitated by the chairman for the fabric and sewing in a certain convection, in 2 different motifs, namely batik, and flowers. The congregation only needs to pay the price of the finished vest with a predetermined model for Rp 80,000. Previously, the congregation was given the material, and the congregation sewed it themselves. The decision was based on the results of a deliberation between the chairman and the congregation.

“Then, for now, the problem of uniforms... Those vests... we pay for them, right? In the past, there were uniforms, and they are still uniforms... We first gave them to the congregation... If you want it, come on, if not, that's fine... So

from the beginning, uniforms, flowers, items, batik, and white... From the past, in the past, flowered uniforms... Congregants were asked whether they wanted to buy uniforms, uniform clothes, or each... Finally, at the beginning, we were indeed given materials by the talim assembly, but we paid for it... because we bought this as if... Buying uniforms, right... That was also the congregation's wish, not from the chairman or anything..."

It seems that the use of this uniform is not considered as something burdensome, but rather becomes an identity that is also desired by the congregation. They look happy when they wear their uniforms. It can be seen from the photos of togetherness that they uploaded on WhatsApp while wearing the uniform. The uniform is not only worn once but can be used in various other congregational togetherness, such as a joint visit to the wedding reception of the congregation's family. Although I can't remember all the names of the congregation or recognize all their faces, this dress code is a sign that we come from the same pengajian, so we can greet each other.

Figure 12. MT Al Amin Congregation Together Attending Reception Invitation



Source: WAG MT Al Amin (Juli 2024)

This uniform vest is not required by the Chairman for the congregation to buy, but it is very It is recommended for every congregation to have one for identity and togetherness

"Finally, with him, it was okay, "any model of the flower is fine as long as there is a flower" [quoting the chairman's sentence]... that's it... "Even if there is no flower, use a flower that is alive, cut it, and what's done" [quoting the chairman's sentence]... that's it..." (interview with BI, Tuesday, September 16, 2023). "... It's not a problem if I say uniforms... He hasn't worn them once... for years... In the past, batik uniforms were also provided with material... Previously, these clothes were given self-sewn fabric, but now it is simpler, ready-made... It is also based on compromises from the congregation... How much is the price, the material, each person sews it themselves, it's up to them what model they want..." (interview with BI, Tuesday, September 16, 2023).

In a week there are 2 different teachers with different books brought by the congregation. Although the teacher has been scheduled, it is possible that the teacher concerned is unable to attend and is replaced by another teacher. So, in addition to the dress code, the chairman will convey the book brought and the teacher who teaches.

Table 2. Book Schedule, Teachers and Dresscode

No.	Dresscode	Explanation	Books and Teachers	Explanation
1	Black, Free veil	Black robe, free color veil	Thick book, UN	Book Translate Irsyadul ‘Ibad
2	Yellow	Yellow dress/headscarf	Thick book, UN	Book Translate Irsyadul ‘Ibad
3	Complete batik vest	Batik vest, Black dress, Terracota headscarf	Thin book, UK	Book Translate Arba’in An-Nawawi
4	Flared vest	Dress and scarf in any color	Thick book, UN	Book Translate Irsyadul ‘Ibad
5	Red and white free	Red/white dress, Red/white veil	Thick book, UN	Book Translate Irsyadul ‘Ibad

Source: MT Al Amin (processed by author)

After each recitation, HS announces the dress code and the books brought by the congregation for the following week. The leader often uses the words "Is it clear?!" to ensure that the congregation listens to the announcement because not all congregations have smartphones and are included in the WhatsApp group, and so that the congregation does not get the dress code wrong.

“... My announcement, until next Wednesday, wear a flowered vest, okay... The bag is free... So the closing is tomorrow, wear a flowered vest... Is that clear?!... The clothes are colorful... So, tomorrow please, bring new bags, wear all of them. So tomorrow Wednesday, keep this book, except for the Yasin that we brought”. (Observation, 2023)

In addition, on D-1, HS will remind the dress code again via the MT Al Amin WhatsApp group.

Figure 13. Information on Dress Code, Books Brought and Teacher’s Teaching



Sumber: IG MT Al Amin

There is a new meaning to the use of uniforms which is different from the Author's initial meaning. After I got to know HS better. Initially, the author interpreted it as an identity only.

It turned out that indirectly, this uniformity eliminated the gap in the brands of clothing and bags worn. Initially, this assembly was established among wealthy families as its congregation, until finally now the congregation comes from various economic backgrounds. Blending and uniting in one togetherness of the MT Al Amin congregation. So, using uniforms becomes a way for leaders to overcome the economic gap between congregations.

One of the congregation once said, "HS doesn't like it when his congregation comes to the pengajian in a glamorous manner". The author interprets it to mean that HS also invites the congregation to be modest in their clothing. HS himself also shows modesty in his clothing and speech.

3.6 Consumption of The Congregation

In the assembly, there is a monthly pengajian, where at that time, consumption is prepared for the congregation. HS invites the congregation to bring cakes and fruits to the event. However, it is okay if the congregation does not bring any because it is not the congregation's obligation. The snacks are then arranged by the assembly administrator and served before the sermon begins. The teacher invites the congregation to enjoy the food first before the sermon or when the sermon has begun while listening to the sermon. Sometimes HS prepares the fruits and announces that the congregation should only bring cakes. Once at an event at MT Al Amin, the author saw HS bringing 3 large watermelons, and I was called to help him bring the fruit into the house to be cut into pieces by the administrator.

"... If there are events like eating together... It is done voluntarily. Ladies, please bring cakes or whatever... It's up to you... Please... From us for us... Even if I don't bring anything, it doesn't matter... If anything is missing, he'll add it. Ladies, you don't need any fruit, let me [meaning HS] bring it out... Ladies, just look, it's there..." (interview with BI, Tuesday, 16 September 2023).

UN stated that HS uses the concept of Tug of War in managing its assembly. After the congregation gives their alms, then the following week, or several weeks after that, HS will serve food to the congregation, such as dumplings and iced tea, as a form of entertainment for the congregation.

"...What he has, other people don't have... For example, what... His system is a tug-of-war... Tug-of-war in this sense... The mothers were handed over... "Come on, who wants to donate" [HS announcement]... They were interested... The 2nd, the 4th, the 5th, the 10th... [this number shows how many assistance options were chosen]...". (interview with UN, Wednesday, September 20, 2023).

"... He delayed again... Given [meaning treated to free food by HS]... "Ma'am, tomorrow's meal is free" [HS's announcement]... So mothers. [I seemed to be asked to experience for myself what it was like to be treated like that]... Just pay attention. There were Somay... Even though it was only Somay that was 5 thousand Rupiah... There were drinks, which were only a few thousand... The mothers felt like they were being protected... "Wow, I just gave you that much

in return..." [as if representing the words/thoughts of the congregation, getting a reply, which was not expected/unexpected]..." (interview with UN, Wednesday, September 20, 2023).

However, it is not uncommon for donors to participate in preparing food for the congregation without being asked beforehand by HS.

"... Alhamdulillah, I was treated to cakes... I was treated to Malang meatballs... Alhamdulillah, thank you to Mrs. Milah, the donor of the Es Doger... Thank you very much. Thank you all for the cakes". (Observation, July 24, 2024)

Figure 14. Consumption of MT Al Amin Tawaqufan Event



Source: Observation (Februari 28, 2024)

Likewise, the shahibul bait often entertains permanent teachers, leaders of the assembly, other female teachers who are present, and the committee that prepares and tidies up the place of study after the study is finished. Regarding the person who feeds his brother because of Allah SWT, it is mentioned in the hadith narrated from 'Ali, he said, "I gather some of my brothers to eat together with 1 sa' or 2 sa', it is more beloved to me than I go to your market to buy a slave and then free him". [7].

3.7. Al Amin Orphans

MT Al Amin assists orphans from MT Al Amin congregation families called "Yatim Al Amin". These orphans do not come from cooperation with certain orphanages. The congregation registers the names of the orphans to the Chairman, bringing complete death certificates of their parents. HS also visits the orphans' homes to find out the real conditions and whether they need help. As of 2024, the number of Al Amin Orphans is 56 people and the maximum is 6th grade of elementary school. Orphans who are in the 6th grade of elementary school will receive severance pay as the last compensation from MT Al Amin.

"... Now we have added 6 people, previously we had 50 people [in 2023], now 56 [in 2024]... These orphans are indeed from the congregation... They are also the poor... They register or they look for them... I mean they are the ones who go undercover... They ask the congregation first... Are there any congregation members... That's it... Those who are really [in need], later we [the

congregation] will submit their names... [then] he [HS] sees, "oh yeah, these are people who need it" [representing HS's estimated statement after seeing the condition of the orphans]... The congregation is prioritized first, then if there are still not enough, who, where they are taken from, even if they are really in need... Those who are still young... If there are too many, those who are already grown up, if this is not the case, until they graduate from elementary school we let them go, it's beyond our responsibility... But the congregation is the main one, then those from outside are taken... From us for us". (interview with BI, Tuesday, September 16, 2023).

"... We used to have 50 orphans... So the rotation was, children who were a few years old until they were in 6th grade of elementary school... They left... We stopped them... They also stopped and still got severance pay...". (interview with BI, Tuesday, September 16, 2023). "...Well, even if you're not an orphan, you've already graduated from elementary school... Anyway, you're already old enough... After 6th grade, 1st grade of junior high school, you're done [you don't get any more compensation] huh...But we also don't just let go like that... They get allowances, severance pay... It could be 2 million... Later we will look for [orphans] who need it... Even now, there are still some who [receive assistance from the congregation], to be taken as foster children, some [from the personal side, not the congregation]... What is it called... The foster mother said, like that...". (interview with BI, Tuesday, September 16, 2023).

3.8 Orphanage Assistance

Every year, MT Al Amin holds an orphan charity event which is usually held in the month of Muharram. The congregation is allowed to choose the form of charity in the form of cash, namely Rp 250,000 orphan envelopes, Rp 250,000 orphan souvenirs, and Rp 150,000 orphan necessities. Each congregation registers to choose which form of charity and for how many children.

UN will ask the congregation for the chosen option, and they will "answer", and then list on the board, the compensation option and the name of the congregation. If at the time of "recording" the congregation is not present, then they can directly contact HS to register. This compensation can be paid in installments for 2-3 months until the final deadline for collection.

"...and those who feel more comfortable not paying in cash [meaning it can be paid in installments]... Given a maximum term of 2 months... 3 months... So I feel there is some leeway... "I want that much..." [congregation's choice of options]... and what's even better is one... If you can afford it, pay 250... Those who can't afford it will be given 100 thousand... Those who can't afford 100 thousand will be given 50 thousand... Those who can't afford 50 thousand will be given "whatever mother wants to bring, please" [this is a sign that the 3 compensation options that have been determined are not an obligation that must be fulfilled by every congregation]... So, that is one of them the leadership that

he [HS] has..." (interview with UN, Wednesday, September 20, 2023).

"...If it's for orphanage donation money, there are accessories [orphan souvenirs]... Some use it to buy books, clothes... Even then, they're not forced (interview with BI, Tuesday, September 16, 2023).

"... When I was involved here, they even asked, do we want to contribute, or not... If we don't have any, that's okay... If we don't contribute, that's okay... Who wants to show their hand [nyaut]... So it's their will... So let's be sincere, without being forced...". (interview with BI, Tuesday, 16 September 2023).

"...Oh yes, we are the ones who are asking for the WhatsApp group... So some want rice, some want money for orphans, some want to make accessories [souvenirs]... Those accessories are meant for the needs of the orphans, whether books or something like that, clothes... The orphans sew their uniforms [with convection]... So the children are asked for all kinds of sizes of their clothes... They are recorded as having arrived neatly...". (interview with BI, Tuesday, 16 September 2023).

"...Usually we have compensation, assisting orphans in the form of money... That hasn't changed... Whoever wants it, can do it... ". (interview with BI, Tuesday, 16 September 2023).

The notes of the orphanage applicants on the board can be seen and read by everyone. The congregation is present.

"... The person who answered was someone who knew. "I answered 4 [4 orphans]", other people know... [the person who answered] 2 [2 orphans], other people know... But that one [orphan assistance in the orphan wallet], no one else knows... " (interview with UN, Wednesday, September 20, 2023).

The Rp. 250,000 orphan envelope is then added to the orphan prayers which are routinely distributed every Wednesday and collected for around 10-11 months, which is calculated from the opening of the assembly in the month of Shawwal and the temporary closing (tawaqufan) of the assembly in the month of Sha'ban. So the contents of the orphan envelope can reach Rp 800,000 - Rp 1,000,000 per child. Orphan donors also do not only come from MT Al Amin congregations, there are also colleagues of HS and her husband.

"...That's why yesterday, an orphan got 800 thousand... He [HS] has an idea that other people don't have...". (interview with UN, Wednesday, September 20, 2023).

3.9. Accountability of MT Al Amin Financial Management

IL and IS have been treasurers since MT Al Amin was founded and were trusted by HS to collect and record funds from the congregation, such as funds for souvenirs for orphans and necessities for orphans.

“... There used to be a treasurer, and even now it's still IL and IS... It's still him... It's still, until now it's still... The UN is the point [specifically for orphan envelopes]... So usually, he [UN] is for bookkeeping of orphan donors, specifically for the orphan [envelopes] only...” (interview with BI, Tuesday, September 16, 2023).

“...So both [IL and IS] can be said to be treasurers and also secretaries... Like yesterday, IL stated it for orphans, specifically for things like rice [necessities] for orphans... If it's money [orphan envelopes], it goes directly to UN... If it's for accessories [souvenirs], it goes to IS... These two people are trusted... HS doesn't hold the money [collecting money directly from the congregation], he didn't state it... Later, just ask for the report [from UN, IL, and IS]... If he [HS] is for other things, things that are lacking, and also for donors, it goes directly to him...”. (interview with BI, Tuesday, September 16, 2023).

The involvement of the UN in recording orphan assistance is a way to show that the collection and recording process also involves the UN as a trusted figure. Respected, revered, and loved by his congregation, namely the permanent teacher of MT Al Amin. The presence of this figure accelerates the process of collecting orphan funds to be immediately managed for the needs of the orphan charity event.

“...One more thing he [HS] has... Another thing he can take ideas from... "I'll take this teacher" [HS's idea]... On the one hand, "Why are teachers being bullied, told to write, they're so impolite" [alleged response from the congregation]... "No..." [UN confirmed that the allegation was not true]... We [UN and HS, UN and the congregation] have been with each other...” (interview with UN, Wednesday, September 20, 2023).

“...”Ustadzah is enslaved, ustadzah is worked on' [alleged response from the congregation]... We [UN and HS] have collaborated... He [HS] knows me, I know him [HS]... He [HS] has said, "Brother is in the religious study group, a teacher... but I'm outside brother"... He calls me that, brother...” (interview with UN, Wednesday, September 20, 2023).

The author interprets the "mutual" referred to in the statement above as a form of mutual love and a strong sense of brotherhood as fellow Muslims. They support each other in obedience to Allah SWT. Narrated from Abu Hurairah, Rasulullah SAW said, "By the One in Whose Hands my soul is, you will not enter heaven until you convert to Islam, and you are not truly considered Muslim until you love each other. Spread greetings, then you will love each other and stay away from hatred because hatred can destroy religion." [7].

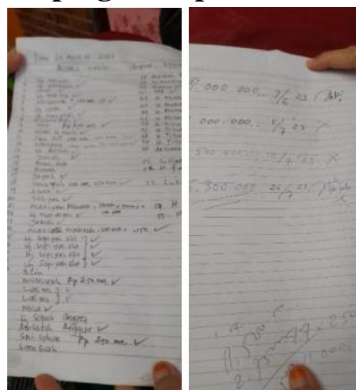
“... That's why mothers are interested, right...?!... Mothers feel bad giving it to their teachers, it's recorded, it's different with other people... So, it should be

2 months, a week... [already collected/ deposited/paid off]... Imagine yesterday I got 8 million in a week... there's an effect... that's why [asking UN to record orphanage assistance] is what they hold [HS policy]... He [HS] didn't order anyone else, even though he [HS] had an assistant... I still took notes, and I submitted... (interview with UN, Wednesday, September 20, 2023).

“... I was in front of the mothers, I was busy counting... They had their pride... "Ustadzah, I've paid you to know" [congregation's words]... that's what she has... [praise for HS, for involving the UN in recording the orphanage fund]...“ (interview with UN, Wednesday, September 20, 2023).

Bookkeeping of these 3 types of compensation options was carried out by 3 different people to make it easier to record and minimize errors in recording the receipt of orphan compensation funds so that it is not confusing because it is not combined on one paper written by them by hand. What is recorded is the name of the congregation and the amount of compensation of Rp. 250,000 (can be written or not) and the installment of compensation (definitely written but without a date), and if it has been paid off, a checkmark is given next to the name of the congregation or next to the nominal amount of money. It is not recorded in table form, only the name of the congregation is written with a serial number on folio paper. UN is usually present at the assembly before the event begins, and he is ready to record the donation deposits. Now and then the names of the congregation members are called, to ask whether the congregation members want to deposit or not. Then the compensation money is put into a special wallet that has been prepared so that it does not get mixed with other money. (Observation, July 24, 2024).

Figure 15. Bookkeeping of Orphan Envelope Funds



Source: Documentation (September 27, 2023)

UN will copy the notes back to another paper, where the way of bookkeeping is actually no different but is done more neatly. After the money is collected, UN will hand over the money along with the notes to HS to be managed further. Congregation donations are recorded routinely [4] but do not produce specific financial reports, as in Damin and Mustaqim's research. [2] Financial recording is not yet accountable if it has not referred to ISAK 35 [4],

however in other studies it is considered to be accountable even though it has not referred to PSAK 45. [1]

The accountability of UN, IL, and IS to HS is in the form of reporting the results of financial bookkeeping/ orphan funds to HS. Likewise, HS conveys the amount of money received from donors and its use to UN. UN acts as supervisor of the financial management of orphan compensation. HS always reports the congregation's finances to UN. Takmir as supervisor of the treasurer is directly appointed by the village head [1], while UN is not appointed directly by the congregation, but in fact, her involvement strengthens trust in financial management by the MT Al Amin leader.

This is a form of vertical accountability from the assistant to the leader. Meanwhile, horizontal accountability takes the form of verbal announcements regarding details of orphan funds directly to the congregation, and in the form of video and photo posts of the results and benefits of using orphan funds on the MT Al Amin WhatsApp group. Previous research shows that vertical accountability refers to attitudes and beliefs towards Allah SWT, while horizontal accountability refers to accountability to mosque congregations. The difference is in the resulting report of bookkeeping in the form of income reports, expenditure reports, material income reports, and material usage reports. [2] His great dedication to Islam shows his responsibility to Allah SWT with his Islam.

“... Make the chairman a convert... I admire him, I have been a Muslim since I was little, and my soul is not like that maybe... because I see him [HS] diving in, really diving for Islam... “What you do, what you enter, that's where you have to be responsible”... So, he also got advice from his parents like that... Incidentally, he was sure, his parents, the man, were Muslim and the woman, his mother was still non-Muslim,... So, he also got advice from his mother... "If you dive into Islam, you have to be responsible, even if you want to hold a religious study, don't stop in the middle of the road... With these obstacles, that's it... Then the material, the finances, and all sorts of things have to be thought about... So when you dive in, how do you take responsibility for your religion...” (interview with BI, Tuesday, September 16, 2023).

The leadership with its sincerity manages this orphanage fund so that it produces the best orphanage envelopes, souvenirs, and necessities and exceeds the budget without expecting any personal gain (greed), reflecting spiritual accountability to Allah SWT. Orphan compensation is used as best as possible for the benefit of the orphan. Likewise with other donations, such as donations to purchase *taklim* equipment. Previous research states about the good use of mosque cash funds for the comfort of the congregation. [4] Narrated by Abu Sa'id Al Khudri, Rasulullah SAW said, that two things that will not be found in believers are curmudgeon and bad morals [7].

The leader invited the congregation to share their sustenance and care for orphans and the poor in need. The orphan assistance activity is a form of attention and affection for orphans and exemplifies the morals of the Prophet Muhammad SAW as conveyed by Al Habib Ahmad

Mujtaba bin Shihab (2022) that the Prophet Muhammad had morals with the morals of the Qur'an, including the command of Allah Ta'ala in the Ad-Duha letter (verses 9-11) which became the morals of the Prophet Muhammad SAW.

Firstly, His Majesty never oppressed, loved, and gave special attention to orphans. His Majesty said in his hadith: "I and the people who look after orphans are very close, like this, said the Prophet SAW (while showing his index and middle fingers)." Thus, His Majesty indicated the closeness of the Prophet to the caretaker of orphans in heaven [8].

Second, "When someone begs you, don't yell at him. Give what you can." Your Majesty never refuses people's requests, as long as you can give them. This is by the words of Allah ta'ala, "Weren't you once a person in need, then Allah ta'ala gave you physical and spiritual wealth. When you see someone in need, remember the past." [8]

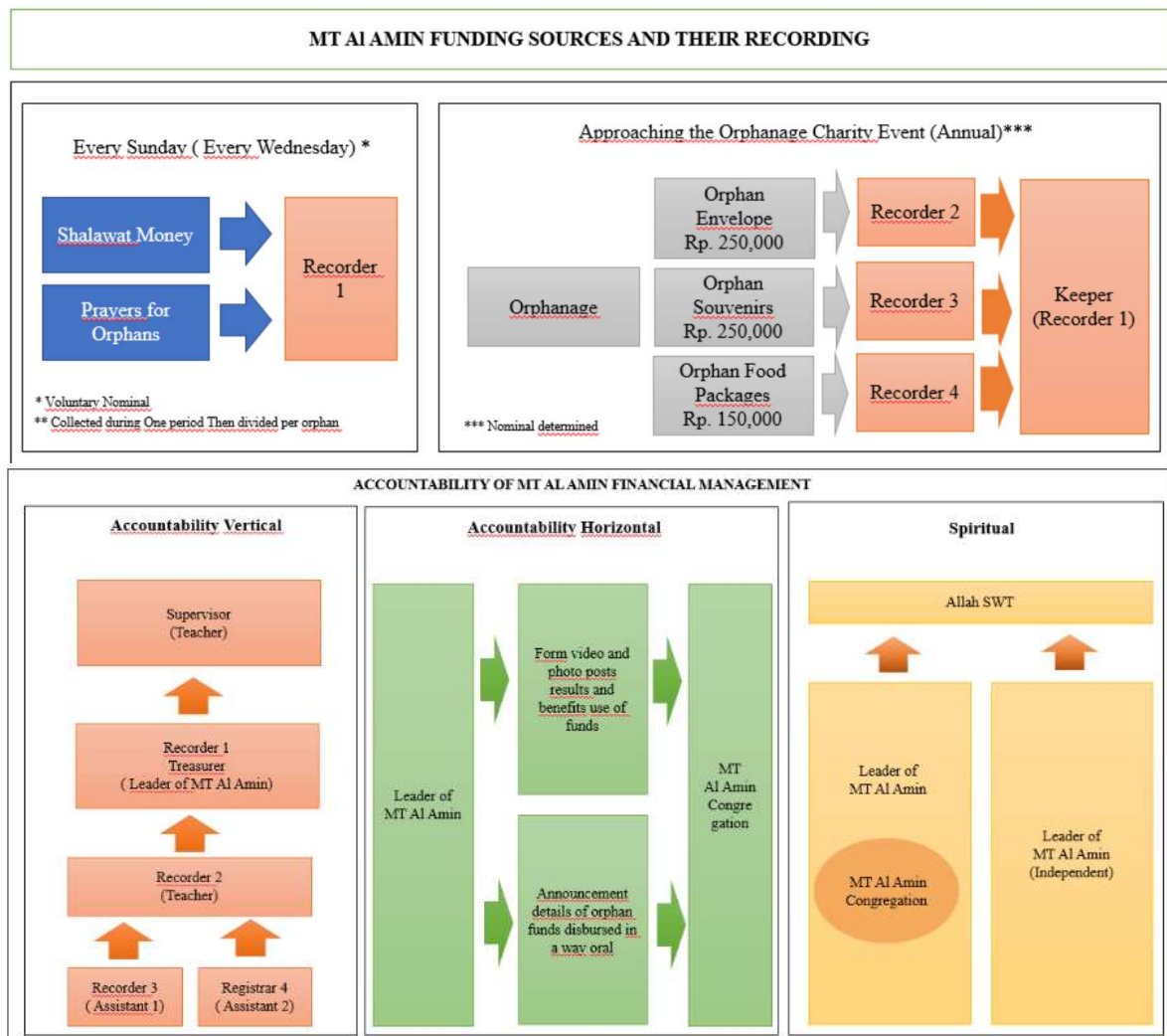
Lastly, "And regarding the blessings of your Lord, say them and do not keep them." Among the interpretations is that the blessing is prophetic. So spread it, teach what Allah Ta'ala has sent down to you from these revelations, tell it to people, teach it." Another meaning is, "Whenever Allah Ta'ala gives you a gift, then use that gift because Allah likes it when He sees His gifts used by His servants, especially in obedience [8].

The virtue of looking after orphans was mentioned by Bukhari, from Rasulullah SAW, "Whoever looks after widows and the poor, for him it is like fighting in the way of Allah, like fasting during the day, and like performing the tahajjud prayer" [7].

HS and teachers at MT Al Amin often invite their congregation to give alms regularly. This, in line with the hadith (From) Sa'id bin Abu Burdah bin Abu Musa, from his father, from his grandfather, he said, "The Prophet Muhammad SAW said, "Every Muslim must give alms." They asked, 'What if he doesn't Have?' He answered, "He works with both hands so that it benefits himself and gives charity." They asked, "What if he can't, or doesn't have the power to do it?" He answered, 'Let him help people who need help.' They asked, "What if he doesn't do it?" He answered, "Let him command goodness." They asked, 'What if he doesn't do it?'" He answered, "Let him refrain from doing it because it is charity for him" [7].

This Al Amin Assembly is not only a place to learn religious knowledge, but also facilitates or becomes a place for goodness for its congregation. Qabishah bin Burmah Al Asadi said, that, "He was once with the Messenger of Allah SAW and heard the Messenger of Allah SAW say, "The doer of good in the world is the doer of good in the hereafter, and vice versa. This means that all goodness will also receive goodness from Allah SWT and vice versa. By the word of Allah SWT in surah Az Zalzalah verse 8 which reads: "Whoever does good deeds as heavy as dzarrah, then surely he will see the reward" [7]. In addition, it is narrated by Jabir bin Abdullah, the Messenger of Allah SAW said, "that every good deed is charity."

Figure 16. MT Al Amin Fund and Bookkeeping



Source: MT Al Amin (processed by the author)

3.10. Transparency in The Financial Management of MT Al Amin

The funds managed come from: (1) sholawat money (2) orphan sholawat (collected every Wednesday) (3) orphan assistance funds, consisting of orphan envelopes, orphan souvenirs, and orphan necessities. The form of transparency in the management of orphan funds is HS announcing the use of the funds by stating clearly and concisely the nominal value of the goods, purchased for the needs of orphans, and compared with the amount of charity funds per congregation, Where the value of the goods received per child exceeds the value of the compensation per congregation. What HS is worried about from this transparency is that it should not be considered a form of showing off by the leadership of the assembly. Why is it conveyed concisely, HS already knows the character of his congregation very well, who are not fussy about asking how much money is spent in detail, but prioritize satisfactory results as physical evidence of the expenditure. HS provides goods exceeding the nominal value of the congregation's compensation.

“... Because he [HS] is open, even if he wasn't open maybe the congregation could see [the congregation could see for themselves], “oh, he's veiled” [alleged response from the congregation]... Isn't he that... Al-Amin is open (interview with BI, Tuesday, September 16, 2023).

“First, the leader and the congregation must trust each other... Why can the congregation trust the leader?... Because the leader is transparent... That's why we have been running smoothly for almost 19 years because of openness, especially financial problems [answered firmly]... because finances are very, very sensitive... Well... in terms of donations, whether religious events, social events, all of them, HS instills openness... Even if there are people who help, even though they don't tell the congregation the amount, the leader and I as the supervising teacher, report... "Ka, this has come in so many million..." "... this.. this... this..."... Because the mothers were also enlightened about how they didn't care... "How much money is this"... "No" ... The final result. The result is also satisfying... So... So the first one...Each other... Trust each other..." (interview with UN, Wednesday, September 20, 2023).

“...And these are our orphaned children... So we are family... Not to show off, remember that not to mention it, but because of our transparency, I will tell you how much...Do you understand?!... [stated with emphasis and ensuring that the congregation does not misunderstand]... What is certain is that those who study the Koran understand... We do not show off here [repeated]... Eat together, drink together... If there is not enough, buy it yourself [jokingly]... (HS Announcement, observation results, July 17, 2024).

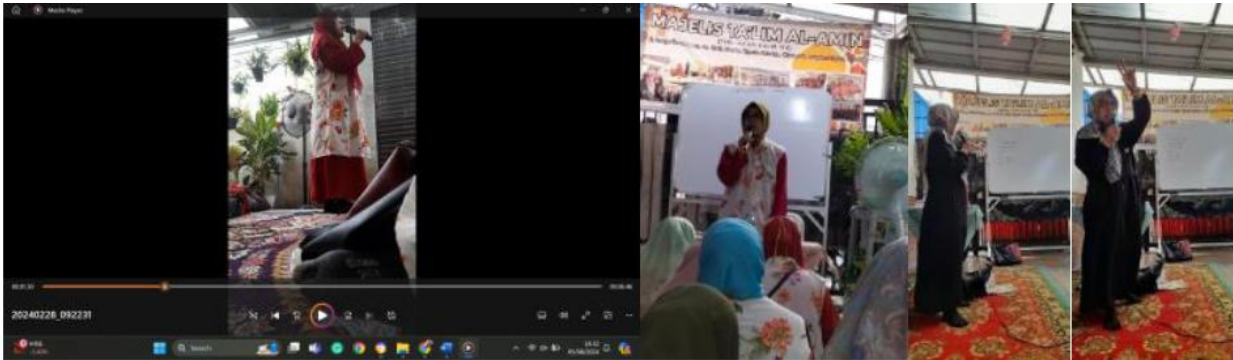
“...I announce that the envelopes that the mothers gave 250 thousand have been put into the envelopes... Plus the sholawat [orphan funds] that the mothers gave [every Wednesday] I collect now... The results are not like last year... Less [the total value is lower]... But as luck would have it... I took out all the envelopes from the congregation from the sholawat [orphan prayers] plus the ones from the mothers and got 500 thousand straight away... Alhamdulillah... It's still going strong, from the congregation of 500 thousand, Alhamdulillah... Hopefully, in the future, it will be even more optimal... So, [orphan funds] from donors, [orphan funds from] the congregation who have not been recorded [not present when listing on the board and directly contacting/ handing it to HS] and there is more sustenance, I also put it into the donors, only Allah knows, because I don't want to mention it... From my friends... From all of them... There was another envelope, I made it with our teacher, 200 thousand... So how many are our envelopes? [congregation responds 'seven hundred]... A lot... Now, Mrs. Rosinah will make her envelopes with a value of 100 thousand... So, Mrs. Rosinah will give 56 envelopes... So how many will the orphans get... 800... Yes, the orphans get 800... Yesterday [in 2023] they got 850 [Rp 850,000 per envelope per child]... Now [in 2024], if possible, I will give another envelope, 56, still [the same amount of 56 children]... Alhamdulillah, my fortune is still smooth, these envelopes have been

distributed... Don't ask where the envelopes are... I have already paid them to our teacher... [showing that HS did not keep the envelopes until D-day]" (HS Announcement, observation results, July 17, 2024).

Thus, the details of the amount of orphan funds in the form of cash obtained amounting to IDR 800,000 per child for 56 children in 2024 are as follows:

1. Orphan envelopes from the congregation amounting to Rp. 250,000 per envelope;
2. The orphanage funds distributed every Wednesday after being collected amount to Rp. 250,000 per envelope;
3. Orphanage funds from donors outside the MT Al Amin congregation amounting to Rp. 200,000 per envelope; and
4. Mrs. Rosinah's envelopes are Rp. 100,000 per envelope. These orphan envelope funds are combined with each envelope worth Rp. 800,000 by HS together with the UN and submitted to the UN because later UN will submit it to the orphans on D-day.

Figure 17. Announcement by the Leader of MT Al Amin



Source: Observation (February 28, 2024)

Furthermore, transparency regarding the purchase of orphan souvenirs in the form of information that is delivered in wag by HS accompanied by photos of orphan souvenirs, the packing process, orphan clothes fitting process. The type of evidence that is shared for transparency is not the purchase receipt, as in Indriani and Bahari's research. [4].

“Bismillahirrahmanirrahim... Thank you for packing ... These are the orphans' belongings that are ready for tomorrow's event, blessed, everything is neat... Alhamdulillah, these are the items, school bags, rice, everything... May all the congregation be blessed...”. (WAG MT Al Amin, July 2024)

Figure 18. Orphan Uniform



Source Observation Results (July 24, 2024) and WAG MT Al Amin (2023)

Figure 19. The Committee Prepares Souvenirs for Orphans



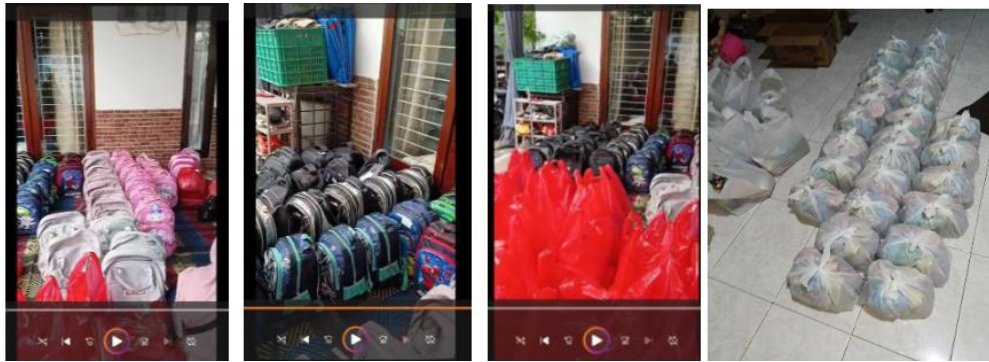
Source: WAG MT Al Amin (2023)

Figure 20. Orphan Snacks



Source: WAG MT Al Amin (July 23, 2024)

Figure 21. Souvenirs and Basic Necessities for Orphans



Source: Video Recording MT Al Amin Leaders shared on WA Group
(July 23, 2024)

Transparency in the management of orphan souvenir funds and orphan food funds is also conveyed through direct announcements to the congregation on Wednesdays during the study day or on D-Day (Orphan Assistance Day).

“...250 souvenirs, what souvenirs were bought? [understanding the question from the congregation]... Muslim clothing souvenirs, already distributed yesterday... School bags plus lunch boxes plus pencil cases... All in total 250 thousand... So it’s clear, right... The 250 souvenirs have been purchased. [The price of] the items exceeds 250 thousand...” (HS Announcement, Observation, July 17, 2024) “...Now the rice part... Why is rice so expensive, 150 thousand [as if understanding the opinion of the congregation]... It’s not just rice... Mother [of the congregation] gives rice, catering food, mother gives snacks for the orphans... Here, let me explain... Branded rice, but the contents are expensive [choosing expensive branded rice to give to the orphans]... There are many brands, but I take the expensive one, 90 thousand for 5 kg... That is good rice... We look for the best... Rather than looking for 77, 80 which is a little different... We try to get the good one... Rice for 90 thousand... Eating [explanation about catering]... If catering can be done at Hokben, I buy Hokben in the morning... Hokben is around 40-50 thousand... 90 [rice] plus 50 [Hokben], [the total is] 140, right... Yes... Buy more bekel for 8 thousand, plus more later with ciki-cikian cakes for around 20-25 thousand... So 150... Is it more, ma'am?!... More... So don't think about it... What do you think [congregation estimates that 150 can be bought for any food]... (HS Announcement, Observation, 17 July 2024).

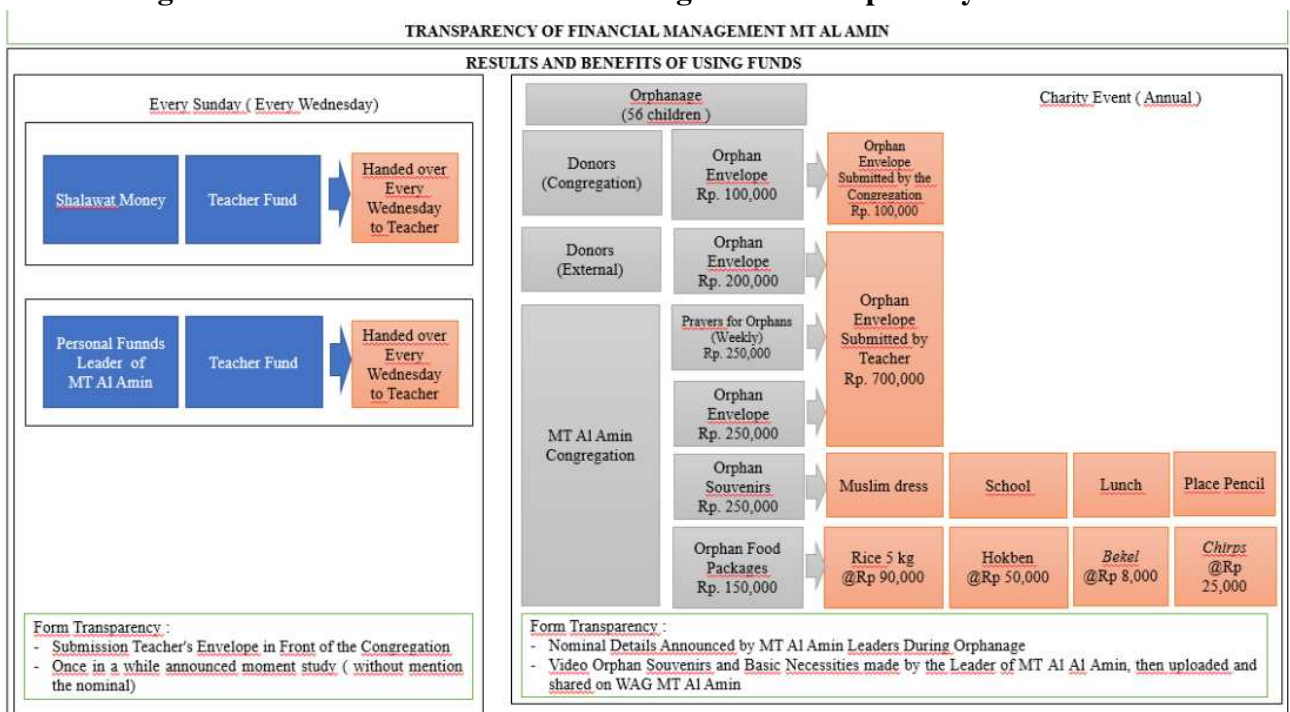
"...Because we are 56 orphans [a lot]. Why are the items not presented here now... [because] I have distributed the Muslim clothes... All the school bags are at our teacher’s house [UN]... Please understand, my work has been delayed for a month... I have left them neatly at our teacher’s [UN]... The envelopes are also [left at UN], everything is ready, so it’s neat... So clothes, bags, equipment... So the last one, later I just have to wrap the snacks, chocolate, milk, and order Hokben... Everything is neat...”. (HS Announcement, Observation, July 17, 2024)

Expenditure of funds for orphan souvenirs for 2024 is above IDR 150,000, between a range of Rp. 158,000 – Rp. 173,000, consisting of:

1. 5 kg of rice for Rp. 90,000;
2. Hokben around Rp. 40,000 - Rp. 50,000;
3. Bekel (chocolate, milk) for Rp. 8,000; and
4. Ciki-cikian cake around Rp. 20,000 - Rp. 25,000;

Expenditure information is provide in detail, such as the results of research by Syafitri, Rosmanida, and Putriana. [1] Previous research stated transparency by announcing of the mosque to the congregation periodically (every Friday), by stating the nominal value of cash receipts and disbarments during that period. [1][4][5][6] The author sees the good quality of orphan souvenirs, such as orphan clothes, backpacks, study tables or others, and it is already apparent that the total nominal price exceeds the amount of compensation received, meaning that the value of the expenditure on goods does not fit the budget (existing funds).

Figure 22. MT Al Amin Financial Management Transparency Model



Source: MT Al Amin (processed by the author)

3.11 Orphanage Charity Event

The distribution of orphanage funds was carried out at the orphanage donation event, where each Al Amin orphan was called one by one for 56 children. The donation was in the form of money amounting to Rp. 870,000 [in 2024] which was put into an envelope and put back into a pencil box that had been prepared by the committee. The donation money from the congregation was distributed by UN as a representative of MT Al Amin.

“... For the handover of money [to orphans], we usually do it once a year, when

there is a charity event, like 1 Muharram, right... So the donors collect it... Even then, some of them give it themselves [to orphans during the event]...". (interview with BI, Tuesday, September 16, 2023).

There was one of the congregation who was also a close family member of HS who gave financial assistance from his funds of Rp. 50,000 / person for 56 children. This money was put in an envelope and given directly by the congregation concerned. He stood next to UN, at the same time (after UN handed over the envelope). The orphans stood neatly in a row and wore school backpacks which were orphan souvenirs while waiting for their names to be called by the National Examination. However, previously they were asked to take their respective footwear which was behind the event room so that after taking the envelope the orphans would not come back to get their footwear and they could go straight home. Thus, the process of distributing the compensation money could run orderly and smoothly (Observation, July 24, 2024) UN called the name of AY 1 to come forward to give a speech as a representative of the orphans, which contained words of thanks and prayers for HS and the donors so that they would live long. Healthy and all his affairs are made easy, his sustenance is smooth and continues by reciting the Al Fatihah letter. Next, in turns, AY 2 went to the front to read the Ad-Dhuha letter, AY 3 read a prayer for both parents, AY 4 read a prayer for Palestine. After finishing, UN gave his money of Rp 50,000 to several orphans. (Observation, July 24, 2024).

Figure 23. Congregation Attending Orphanage Charity Event



Source: Observation Result (July 24, 2024)

3.12 MT Al-Amin Anniversary Event

The following week after the orphanage charity event, MT Al Amin celebrated its 20th anniversary. HS prepared several door prizes from his funds, such as a stove, rice cooker, fan, and other items of sufficient material value. In addition, the UN and other donors also provided additional door prizes, such as prayer mats, mukenas, glass mugs, sarongs, headscarves, towels, and others.

"..." How much?" said HA [HS's husband's name]... Well, just a little bit, I got 6 shopping bags, it's funny... [looks happy to please his congregation]...". (interview with HS, July 31, 2024).

Figure 24. Doorprize MT Al Amin Anniversary Event



Source: Observation (July 31, 2024)

Figure 25. Doorprize Recipients for MT Al Amin Anniversary Event



Source: Observation (July 31, 2024)

On that birthday, it turned out that there were members of the congregation who prepared food without being asked. By HS. The food is served buffet style, the congregation takes turns taking and enjoying the meal.

“When they found out about this [referring to a member of the congregation], eh, they were all cooking, and they were blessed to be helped...” (interview with HS, July 31, 2024)

This activity of distributing door prizes and eating together is one of HS's Tug of War concepts, which makes the congregation more trusting and comfortable because the congregation not only "gives" but "gets back" which is felt more as a form of attention and reciprocity. Making the relationship between leaders, teachers, and congregation even closer. Narrated by Abu Syuraih Al 'Adawi, Rasulullah SAW said, "Whoever believes in Allah SWT and the Last Day, let him glorify his neighbors. Whoever believes in Allah and the Last Day, let him honor his guests by giving gifts." [7].

Figure 26. Consumption of MT Al Amin Anniversary Event



Source: Observation (July 31, 2024)

4. Conclusion

There are 5 types of funds managed by MT Al Amin, namely: (a) sholawat money (b) orphan sholawat (collected every Wednesday) (c) orphan assistance funds, consisting of orphan envelopes, orphan souvenirs, and orphan necessities. Accountability is carried out simply in the form of bookkeeping a piece of paper by recording the name and nominal amount of assistance money (orphan envelopes) by UN, orphan souvenir funds by IL, and orphan basic necessities funds by IS. The accountability applied is spiritual, vertical and horizontal. Transparency in the form of direct announcements of expenditures to the congregation on the assembly day (Wednesday) or on the day of the activity (orphan assistance event), In addition, by sending proof of images of goods or activity processes on the MT Al Amin wag.

This study contributes significantly to the scholarly discourse on the application of accountability and transparency within community contexts, particularly among women's groups. It challenges the conventional view that accountability is solely derived from rigorous, complex bookkeeping. Instead, the findings suggest that true accountability is demonstrated when simple financial records achieve a high level of community trust. Furthermore, this research redefines transparency beyond the mere disclosure of nominal figures and supporting transaction evidence, which can be subject to manipulation. Instead, it posits that robust evidence of transparency is rooted in the tangible results of fund management, specifically, achieving outcomes that meet or exceed the community's expectations for expenditure utilization.

The primary limitations of this study stem from challenges in accessing informants, particularly due to the demanding schedules of key individuals, HS and UN. This constraint restricted the duration of interviews, necessitating short, opportunistic interview sessions rather than planned, long-term engagements. A related methodological challenge was the spontaneous nature of critical data acquisition. Essential, detailed information was often obtained unexpectedly, outside of formal interview settings and without prior planning. Due to this unpredictable data capture and the author's inability to consistently prepare recording equipment (voice or video), verifiable media evidence for some critical informal insights is unavailable.

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