

Progressiveness of LAZISMU Jombang: Utilization- Accountability of Sadaqah Maslahah Funds

Progresifitas LAZISMU Jombang: Pemanfaatan- Pertanggungjawaban Dana Sedekah Maslahah

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Abstract: Zakat, infaq, and sadaqah (ZIS) influence the people's economy because they have a strategic role in alleviating poverty. Several cases of misappropriation of zakat funds some time ago caused a lack of public trust in an amil zakat institution. So, the utilization and accountability of funds in an accountable and transparent manner, especially infaq and sadaqah, which are flexible, is essential. This writing aims to determine the utilization and accountability of funds in the maslahah alms program at the Muhammadiyah Amil Zakat Institution (LAZISMU) Jombang Regency according to Government Regulation 14 of 2014. This writing method uses field research, descriptive in nature, with a normative juridical approach. Data collection used is observation, interview, and documentation. Data analysis is inductive, which involves analyzing data based on the data obtained and then developing a specific relationship pattern. The result of this writing is that the application of PP 14 of 2014 in LAZISMU Jombang is in accordance with utilizing alms funds for maslahah needs which are in the form of necessities and utilization for employee loans used for employee maintenance or urgent employee needs whose purpose is for benefit. In addition, accountability has also been implemented with a report made every six months.

Keywords: *Alms Fund, Utilization, Accountability*

Abstrak: Zakat, infak dan sedekah (ZIS) memiliki pengaruh terhadap perekonomian umat karena memiliki peranan yang sangat strategis dalam upaya mengentaskan kemiskinan. Adanya beberapa kasus penyelewengan dana zakat beberapa waktu lalu menyebabkan kurangnya kepercayaan masyarakat pada suatu lembaga amil zakat. Sehingga pemanfaatan dan pertanggungjawaban dana secara akuntabel dan

transparan terutama infak dan sedekah yang sifatnya fleksibel sangat diperlukan. Artikel ini bertujuan untuk mengetahui pemanfaatan dan pertanggungjawaban dana pada program sedekah masalah pada Lembaga Amil Zakat Muhammadiyah (LAZISMU) Kabupaten Jombang menurut Peraturan Pemerintah 14 Tahun 2014. Metode penulisan ini menggunakan penulisan lapangan atau field research, bersifat deskriptif, dengan pendekatan yuridis normatif. Pengumpulan data yang digunakan adalah observasi, wawancara dan dokumentasi. Analisis data yang bersifat induktif dengan menganalisis berdasarkan data yang diperoleh selanjutnya dikembangkan dengan pola hubungan tertentu. Hasil penulisan ini yaitu penerapan PP 14 tahun 2014 di LAZISMU Jombang sudah sesuai dengan memanfaatkan dana sedekah untuk kebutuhan masalah dimana berupa sembako dan pemanfaatan untuk pinjaman karyawan yang digunakan untuk maintenance karyawan atau kebutuhan mendesak karyawan yang tujuannya untuk kemaslahahan. Selain itu, mengenai pertanggungjawaban juga sudah diterapkan dengan adanya laporan yang dibuat selama enam bulan sekali.

Kata kunci: *Dana Sedekah, Pemanfaatan, Pertanggungjawaban*

Introduction

Indonesia is one of the most populous countries, and the majority of the population is Muslim.¹ The number of Muslims is estimated at 87.2% of the total population. BAZNAS, considering the large number of Muslims in Indonesia, predicts that the potential of zakat could reach Rp 327 trillion. The Coordinating Ministry for Economic Affairs, through its role in the National Council for Inclusive Finance (DKKI), has also been actively synergizing with BAZNAS and various ministries or institutions to encourage the improvement of inclusive finance through zakat empowerment.² Zakat empowerment in Indonesia, if done thoughtfully, has the potential to improve the economic level of the community.³ In addition to zakat, other Islamic economic instruments can manage the potential for improving the community's economy.

This article focuses on several aspects of Islamic finance, such as Zakat, Infaq, and Sadaqah (ZIS), which can potentially improve the economic level of the

¹ Muttaqin, Mohammad. "The Next Episode of Islamic History: the Rise of Indonesia as the New Giant in Muslim World." In Proceedings of the 2nd International Colloquium on Interdisciplinary Islamic Studies (ICIIS) in Conjunction with the 3rd International Conference on Quran and Hadith Studies (ICONQUHAS). 2020.

² Albanjari, Fatkhur Rohman. "INKLUSIVITAS FILANTROPI ISLAM Menuju Lembaga Keuangan Sosial Berdaya Saing." (2023).

³ Onesha, Fitriani Millenia, and Asnita Frida Sebayang. "Efektivitas Program Dapur Kulinier Nusantara BAZNAS Kabupaten Subang dalam Pemberdayaan Ekonomi UMKM pada Masa Pandemi Covid-19." In Bandung Conference Series: Economics Studies, vol. 2, no. 2, pp. 247-255. 2022.

Indonesian people. Zakat is an asset that is obligatorily issued by Muslims, who will later be given to mustahik. Besides zakat, there are infaq and sadaqah that invariably accompany it.⁴ Infaq is an asset that is given voluntarily, while alms are voluntary gifts but can be in the form of goods or money. ZIS itself influences the economic development of the people because it has a very strategic role in alleviating poverty or economic development.⁵ Empowerment of zakat, infaq, and sadaqah activities is a strategy to improve the community's welfare, reduce Indonesia's economic dependence on external assistance, and free the community from the problem of poverty.⁶ In the concept of the objectives of Islamic law, hifdz al-mal is not only defined by social transactions but must focus on the management and development of these assets for the public good.⁷

However, the reality that we can see in society is that many still have not entrusted the distribution and management of zakat to zakat organizations or institutions.⁸ This reality can be seen when entering the month of Ramadan, and many people prefer to distribute their zakat without going through zakat institutions.⁹ The distrust of zakat organizations or institutions is still one of the reasons for muzakki to distribute their zakat to mustahik.¹⁰ The issue of accountability and transparency is one of the problems surrounding most zakat management institutions in Indonesia. We can see from the recent corruption case committed by the treasurer of BAZNAS South Bengkulu that it was worth Rp 1.1 billion. The loss of the state to billions of rupiah has become one of the public's highlights, mainly since this case was allegedly carried out for approximately two years. The determination of the suspect is not the only one because previously, there were also various stages of examining several witnesses and a state financial audit. The cases related to the misappropriation of funds occur in a philanthropic institution where the institution is supposed to benefit the people but must be misused by irresponsible

⁴Muhammad Amin Suma, "Zakat, Infak, dan Sedekah: Modal dan Model Ideal Pembangunan Ekonomi dan Keuangan Modern," *Jurnal Al-Iqtishad* Vol V, no. 2 (2013): 22.

⁵M Efendi, "Pengelolaan Zakat Produktif Berwawasan Kewirausahaan Sosial Dalam Pengentasan Kemiskinan Di Indonesia," *Jurnal Ilmu Syariah dan Hukum* Vol 2, no. 1 (2017).

⁶Chaniago, "Pemberdayaan Zakat Dalam Mengentaskan Kemiskinan," *Jurnal Hukum Islam LAIN Pekalongan* Vol 13, no. 1 (2015): 47–56.

⁷Yaqin, Nasrullah Ainul. "Respon Pemikiran Islam atas Problem Kemiskinan di Indonesia: Elaborasi Nalar Maqāshidi dari Ḥifẓ an-Nafs ke Ḥifẓ al-Māl." *Kontekstualita* 35, no. 02 (2020): 121-142.

⁸Selviana, Selviana. "Strategi Fundraising Dalam Meningkatkan Kepercayaan Muzakki Pada Badan Amil Zakat Nasional (BAZNAS) di Kota Palu." PhD diss., Universitas Islam Negeri Datokarama Palu, 2023.

⁹Matien, Nail Fadhel. "Analisis Ijtihad Hukum Membayar Zakat Fitrah dengan Uang Menurut Yusuf Al-Qaradawi dan Wahbah Az-Zuhaili." *Al-Mazaahib: Jurnal Perbandingan Hukum* 9, no. 2: 111-137.

¹⁰Assa'diyah, Halimah, and Sigit Pramono. "Kenapa Muzakki Percaya Kepada Lembaga Amil Zakat?." *Jurnal Akuntansi Dan Keuangan Islam* 7, no. 1, April (2019): 81-100.

individuals and only for their interests. A zakat management institution must prioritize public trust so that people can believe in donating some of their assets to an institution.

Several previous studies have focused on utilizing zakat infak and sadaqah funds. Alfadri et al. studied how ziswaf distribution has been right on target and helped its beneficiaries but has yet to alleviate poverty successfully.¹¹ Amir focuses on managing infak sedekah funds in schools, where zakat is sourced from parents.¹² Kasanah focuses on zis management at UPZIS NU Care, which utilizes social media (WhatsApp and Instagram) to collect, distribute, and report the acquisition of funds.¹³ Muji Astuti discusses the accountability and transparency of zakat managers through establishing PSAK 109.¹⁴ Lebih lanjut, Nurhayati dkk, menyatakan bahwa transparansi dan akuntabilitas Furthermore, Nurhayati et al. stated that transparency and accountability of zakat information management in West Java had an effect of 74.7% on the receipt of zakat funds.¹⁵

The object of study in this article is Lembaga Amil Zakat Muhammadiyah of Jombang district. LAZISMU is one of the zakat management organizations in Indonesia that has a program called "Sedekah Maslahah," where this alms is used for social and operational activities. LAZISMU Jombang is also subject to Accounting Standard Statement Number 109 (PSAK 109), which applies to all zakat managers who receive and distribute zakat, infaq, and alms. We can see that LAZISMU Jombang has obtained a WTP (Unqualified) certificate in 2021. Amil zakat agencies or amil zakat institutions that do not apply reporting according to PSAK 109 will be subject to written sanctions, temporary suspension of activities, and even revocation of operational licenses. As stated in Government Regulation number 14 of 2014 concerning the Implementation of Law number 23 of 2011 concerning Zakat Management article 80.

¹¹ Alfadri, Ferri, Darwis Harahap, and Alwajah Indah Syafitri. "Analisis Pemanfaatan Dana Zakat, Infak, Sedekah dan Wakaf dengan Model Fungsi Actuating." *Journal of Islamic Social Finance Management* 2, no. 1 (2021): 111-121.

¹² Amir, Nani Hamdani. "PENGELOLAAN DANA INFAK DAN SEDEKAH DARI ORANG TUA SISWA PADA SEKOLAH AL-FITYAN GOWA." *UNES Law Review* 5, no. 4 (2023): 1690-1695.

¹³ Kasanah, Nur. "Implementasi Pengelolaan Zakat Infak dan Sedekah di UPZIS NU Care Lazisnu Desa Mrican Kecamatan Jenangan Kabupaten Ponorogo." *Journal of Islamic Philanthropy and Disaster (JOIPAD)* 1, no. 1 (2021): 71-89.

¹⁴ Astuti, Muji. "Peran PSAK 109 dalam peningkatan akuntabilitas dan transparansi pelaporan zakat di Indonesia." *Jurnal Akuntansi Bisnis* 10, no. 1 (2018).

¹⁵ Nurhayati, Nunung, Sri Fadilah, Affandi Iss, and Magnaz Lestira Oktaroza. "Pengaruh Kualitas Informasi Akuntansi, Akuntabilitas Dan Transparansi Pelaporan Keuangan Terhadap Tingkat Penerimaan Dana Zakat pada Badan Amil Zakat (Baz) Di Jawa Barat." *Prosiding SNaPP: Sosial, Ekonomi Dan Humaniora* 4, no. 1 (2018): 577-584.

This article is a qualitative research for the type of writing using field research.¹⁶ This writing is descriptive regarding the utilization and accountability of funds in the Maslahah Alms program, where the data and facts collected are written in the form of words or images rather than numbers.¹⁷ The approach used by the author believes that the normative juridical approach is carried out by examining library materials. The normative juridical approach is also used in legal writing based on norms in legislation. At the same time, the data sources used in this writing use primary and secondary data sources. Primary data is the leading data obtained directly from the results of information in interviews, documentation, and observation. Secondary data is obtained from library sources or previous writings that are still related. Data collection techniques in this writing use observation, interviews, and documentation obtained directly from the writing location. The data taken in the field is analyzed, and then conclusions are drawn. Therefore, inductive data analysis is carried out because of the facts in the field related to utilization and accountability and alms in the application of PP 14 of 2014, and then conclusions will be drawn.

Result and Discussion

Alms in Amil Zakat Institutions: Definition, Types, Accountability, Accountability, Transparency, Regulation of Reporting and Accountability of Alms Funds

In Indonesia itself, there are zakat management organizations or OPZ. There are two institutions: Amil Zakat Agency (BAZ) and Amil Zakat Institution (LAZ).¹⁸ The National Amil Zakat Agency, abbreviated as BAZNAS, is a zakat management organization formed by the government. Meanwhile, Lembaga Amil Zakat, or LAZ, is a zakat institution formed by community organizations that have the duty and authority to assist in distributing and utilizing zakat.¹⁹ Both organizations manage Zakat, Infaq, Sadaqah, and other social and religious funds. These zakat management organizations are increasingly creative in inviting muzakki to pay zakat to trusted institutions. We can see with the existence of zakat payment platforms that are increasingly following digital developments which can now be easier to do. There are

¹⁶J.R Raco, *Metode Penelitian Kualitatif Jenis, Karakteristik Dan Keunggulannya* (Cikarang, 2010), 9.

¹⁷Muhammad Syahrur, *Pengantar Metodologi Penelitian Hukum* (Riau: Dotplus Publisher, 2022), 9.

¹⁸Sahron, Abdul Hafiz. "Transparansi Pengelolaan Dalam Kecenderungan Pilihan Berzakat Ke Lembaga Pengelola Zakat." *Al-Tsaman: Jurnal Ekonomi Dan Keuangan Islam* 2, no. 1 (2020): 145-159.

¹⁹Ruslan Abdul Ghofur and Suhendar, "Analisis Akuntabilitas Dan Transparansi Pada Organisasi Pengelola Zakat Dalam Memaksimalkan Potensi Zakat," *Jurnal Ilmiah Ekonomi Islam* Vol 7, no. 03 (2021).

excellent programs from each institution or organization that can attract people to give zakat so it can be distributed later.

Zakat institutions or organizations such as BAZNAS and LAZ are public institutions obligated to account for the funds managed transparently.²⁰ BAZNAS and LAZ must report the results of zakat management; not only zakat, infaq, sadaqah, and social religious funds received must also be reported. This report has been regulated in Law Number 23 of 2011 concerning the Implementation of Zakat and Government Regulation Number 14 of 2014 concerning the Implementation of Law Number 23 of 2011 concerning Zakat Management. Any management related to the utilization of public resources must be managed transparently and accountable. It is expected that with the reporting in the management of zakat, infaq, and alms, public awareness to pay zakat, as well as donating some of their assets for infaq, and alms can increase and muzakki entrust the payment of zakat, infaq and alms to amil zakat institutions.

In this sub-discussion, the author will describe the conception of alms in Islamic fiqh and legislation. Etymologically, the word alms comes from the Arabic *ash-shadaqah*. At the beginning of the growth of Islam, *charity* was defined as recommended giving. Meanwhile, terminologically, charity is giving something without any exchange because it expects a reward from Allah SWT. In Law No. 23 of 2011 concerning Zakat Management, alms are assets or non-assets that are issued by a person or business entity outside of zakat for public benefit. By *ijma'*, scholars determined that the law of sadaqah is sunnah. Islam prescribes sadaqah because, in it, there is an element of providing help to those in need. In the Qur'an, many verses encourage us always to give alms, including in the surah QS. Al-Baqarah [2]: 280.

وَإِنْ كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ ۗ وَإِنْ تصَدَّقُوا خَيْرٌ لَّكُمْ إِنْ كُنْتُمْ تَعْلَمُونَ

If he (the debtor) is having difficulty, give him a grace period until he finds relief. It is better for you to give to charity if you are aware of it.

Just like anything else, the charity also has conditions and pillars, including:

- a. The giver must own the property and have the right to dispose of it
- b. The person to whom it is given must have the right to ownership, so it is not valid to give to a child still in its mother's womb or to an animal because neither has the right to ownership.

²⁰ Nofitasari, Rizka Fitria. "Pengaruh transparansi dan akuntabilitas laporan keuangan terhadap tingkat kepercayaan muzakki pada lembaga amil zakat infaq dan shodaqoh Nahdatul Ulama provinsi Lampung." PhD diss., UIN Raden Intan Lampung, 2020.

- c. Ijab and qabul, *ijab* is a statement of giving from the one who gives, while *qabul* is a statement of acceptance from the one who receives the gift.
- d. The goods given must be saleable goods.

Almsgiving must have a sincere intention because almsgiving is flexible and can be done by anyone as long as it is heartfelt, solely worshipping only Allah SWT, not for *riya* or being considered generous.

Almsgiving is flexible and limitless. However, the outline explains that almsgiving is not only about money or worldly possessions but also spiritual possessions.²¹ Worldly treasures can be money, clothing, food, or any object that the eyes and our own can see. The alms issued and given to others must be with complete sincerity and solely seek the pleasure of Allah SWT so as not to feel a loss when spending some of the assets owned. Spiritual treasure, what is meant here is not treasure that can be seen by the eyes but seen from the heart. In the form of kindness, giving help, and so on. According to the general rules related to spiritual alms, every kindness is alms, including Being fair between two people, helping people get on a vehicle, helping carry goods, and removing objects that block the road. Every step to praying is also included in alms, good speech, and friendly smiles.²²

The utilization of alms funds must be intended for the benefit of humanity and remain in the sense of striving in the way of Allah SWT. Utilizing an alms fund is more likely to be consumptive than productive. The Qur'an emphasizes the use of wealth given to people experiencing poverty, the poor, and those not fortunate in society to realize prosperity. Ibn Taymiyyah once said:²³

“ In distributing it, one should prioritize the interests more beneficial to the Muslims. Please give it to those who benefit the Muslims, such as the mujtahids. They are the ones who are entitled to receive the booty acquired through their efforts. These include officials, judges, scholars, administrators of the treasury, imams of mosques, muezzins, and others”.

The conception of the distribution and utilization of alms can also be found in Law No. 23 of 2011. Article 28 states that the distribution and utilization of alms funds must follow Islamic law and be carried out according to the designation pledged by the giver.²⁴ This explanation means that alms funds will be used or utilized and distributed to recipients following the giver's pledge at the beginning. LAZ is an institution formed by the community that has the task of assisting the collection, distribution, and utilization of zakat, not only zakat but also infaq, sadaqah, and other social religious funds whose function is to assist BAZNAS (National Amil Zakat

²¹ Wahyu Indah Retnowati, *Hapus Gelisah Dengan Sedekah* (Jakarta Selatan: QultumMedia, 2007), hlm. 15.

²² M. Habi ash-Shiddieqy, *Pedoman Zakat* (Semarang: Pustaka Rizki Putra, 2009), hlm. 239.

²³ Ibnu Taimiyah, *As-Siyasah Ayy-Syar'iah* (Kairo: Matba'ah Salafiy, 1967), hlm. 71.

²⁴ Undang-Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat

Agency). The utilization of alms in an amil zakat institution is sometimes different from one another. In essence, every amil zakat institution must distribute every fund managed trustworthy and following Islamic law because this is under the principles of managing zakat. According to Law No. 23 of 2011 concerning zakat management, zakat is managed based on the following principles:

- a. Islamic Sharia is based on Islamic teachings where zakat is an obligatory treasure and a pillar of Islam, which is believed to be the perfection of religion, and there are several provisions in issuing zakat following Islamic teachings. The basis of Islamic law itself is the Qur'an and Hadith.
- b. Amanah is the manager of zakat and must be trustworthy.
- c. Benefit; namely, the zakat management must be carried out to provide maximum benefit for mustahik.
- d. Justice is the management of zakat in its distribution, which must be carried out fairly and equitably.
- e. Legal certainty, namely in the management of zakat, there is a guarantee of legal certainty for mustahik and muzaki. With this principle, the interests of mustahik and muzaki can be protected.
- f. Integrity is the implementation of zakat management carried out hierarchically to improve zakat's collection, distribution, and empowerment.
- g. Accountability is the management of Zakat, and the public can access its management.

Zakat management institutions have accountability and transparency obligations. According to KBBI, accountability is a responsible act or something that is accounted for something.²⁵ Another term for accountability in a company or institution is accountability. According to Poae and Saerang, accountability means responsibility by people and elected bodies for their choices and actions.²⁶ In Law No. 23 of 2011 concerning zakat management, there are also principles in the management of zakat, one of which is accountability.

The Zakat Management organization is a non-profit forum. The amil zakat agency or institution manages zakat, infaq, and sadaqah funds, aiming to distribute them to people who are entitled to receive them. In this case, the agency or institution of amil zakat is responsible for providing all information related to the management

²⁵ <https://kbbi.web.id/>, diakses pada tanggal 05 Juni 2023

²⁶ Lilis Saidah Napisah dan Cecep Taufiqurachman, "Model Pengelolaan Dana Desa Melalui Prinsip Akuntabilitas Publik dan Transparansi di Kabupaten Bandung," *Jurnal Riset Akuntansi dan Bisnis* Vol 6, No. 2 (2020).

or utilization of zakat, infaq, or sadaqah funds in transparency and accountability.²⁷ Transparency and accountability are indicators to assess the performance of amil zakat agencies or institutions.²⁸ Every amil zakat agency and institution must strive to realize transparency and accountability. Transparency and accountability of ZIS fund management in an amil zakat institution are considered necessary to maintain the institution's sustainability.

Transparency is the delivery of detailed financial reports and management operations to all parties.²⁹ The realization of transparency in the management and ZIS in an amil zakat institution will form a good control system between the institution and stakeholders because it involves internal organizations (zakat institutions) and external parties, namely muzakki or the wider community. Transparency can also facilitate the supervision of an organization. Accountability is the obligation to provide accountability or answer and explain the performance or actions of a person or body, law, or organizational leadership, including the success and failure of its mission, to the party authorized to hold it accountable.³⁰ Transparency and accountability are related to each other. Transparency refers to freedom of information, while accountability refers to accountability to the public for every activity carried out.³¹ This accountability is related to the reporting of financial statements where there is a recording process related to the management of infaq / alms funds that use a fund accounting system such as Zakat. The financial statements presented have provisions, among others:³²

- a. Source of Infaq and Sadaqah Funds, both material and non-material.
- b. Infaq and Sadaqah Fund Disbursement Report
- c. Infaq and Alms Fund Balance Condition Report with Surplus or Deficit Conclusion

There are several discussions in regulations related to the reporting and accountability of ZIS funds in an amil zakat institution, where this is very important to implement, including the following:

²⁷ Muhamad Ulul Albab Musaffa, Dakum Dakum, Ahmad Hujaj Nurrohim, and Muhammad Rosyad Sudrajad, "Study the Philosophy of Islamic Law in Determination Percentage of Zakat Mal", *Az-Zarqa: Jurnal Hukum Bisnis Islam*, Vol. 14, No. 1 (2022), Hlm. 30

²⁸ Wandira Atmaja, Tuti Anggraini, and Rahmi Syahriza, "Analisis Transparansi Dan Akuntabilitas Pengelolaan Dana Zakat, Infaq, Dan Sedekah (ZIS) Lembaga Amil Zakat Yatim Mandiri Medan," *Journal of Islamic Accounting Competency*: hlm 73.

²⁹ Ibid, hlm 74

³⁰ Ibid, hlm. 75

³¹ Mardiasmo, *Otonomi Dan Manajemen Keuangan Daerah* (Yogyakarta: Penerbit ANDI, 2002).

³² Sarip Muslim, *Akuntansi Keuangan Syariah : Teori & Praktik* (Bandung:CV Pustaka Setia, 2015), hlm. 347-348

1. Law Number 23 the Year 2011
2. Government Regulation 14 the Year 2014
3. Financial Accounting Standards Regulation (PSAK) 109

LAZISMU Jombang Regency: Forms of Utilization of Sadaqah Maslahah and Reporting of Sadaqah Funds

Amil zakat institutions manage zakat funds, infaq, sadaqah, and other social religious funds. Every amil zakat institution must have a program to improve performance and attract public interest to entrust some of their assets to trusted amil zakat institutions. One of the work programs owned by Muhammadiyah's Amil Zakat institution is Sadaqah Maslahah. This maslahah alms is a work program whose targets are fakir, poor, Amil, Ibnu Sabil, and Fi Sabilillah. Nevertheless, over time, the work program has changed, become more flexible, and is intended for all groups as long as the beneficiaries are entitled to receive. Alms itself is an asset or non-asset issued by a person or legal entity that is given for the benefit of the community.

Meanwhile, maslahah, according to the Indonesian language, means something that brings goodness. Maslahah, according to Arabic, means actions that encourage human kindness.³³ Based on what was conveyed by the program division, the Maslahah Alms program is intended to benefit the people. This work program is flexible because it is not a bound work program and can be used for anything as long as it does not violate existing rules.

Lazismu, as an institution for managing and receiving zakat, as written in the previous sub-discussion, should be accountable and transparent for the finances that revolve around its institution. Regarding the utilization of alms, it differs from zakat, which must be given to 8 predetermined groups. Also, the alms funds used are flexible and can be used for anything, including operational activities. However, the accountability that a zakat institution must carry out according to existing rules must be recorded separately and routinely reported on both zakat, infaq, and alms funds.

The rules referred to here are the rules following the Muhammadiyah Central Leadership guidelines on LAZISMU, where it is explained that if there is a violation, including related to the provisions of the guidelines, administrative sanctions will be imposed in the form of written warnings, temporary suspension of activities and suspension of management or executors. In addition, it is also explained that if the elements of the ZISKA fund manager who deliberately take action to own, pledge, donate, sell, or transfer ZISKA funds that are in their management illegally will be subject to criminal sanctions in accordance with applicable law. The funds from this maslahah alms program come from unrestricted infaq funds, where LAZISMU

³³ Husnana Patih and Kuhlil Hidayah, "Penerapan Maslahah Mursalah Dalam Pengelolaan Zakat Profesi Pada BAZNAS Kabupaten Tuban," *Jurnal Ilmiah Ekonomi Islam* Vol 8, No. 01 (2022).

mentions the existence of fundraising through SKS (Sedekah Keluarga Sakinah) cans. From these funds, LAZISMU provides alms programs to honorary teachers in the form of necessities.

Islamic law has various forms of charity, including helping someone experiencing difficulties. Almsgiving is indeed the context not only about wealth but also non-wealth. Regarding the form of alms received by LAZISMU Jombang district, most of them are in the form of treasure, but occasionally, there are also goods such as clothing, necessities, And so on. The forms and utilization of alms funds at LAZISMU Jombang Regency include the following:

a. Sembako

Utilizing alms funds for alms masalah includes operational activities and social activities such as natural disasters. One form of utilization of masalah alms that is still new in LAZISMU Jombang Regency is for the *fi sabilillah* group or people who are fighting in the way of Allah SWT.³⁴ The alms given by LAZISMU Jombang Regency are necessities whose beneficiaries are honorary teachers whose salaries are still below average. The purpose of this form of utilization is to prosper and improve the quality of the teachers to be more enthusiastic in teaching. Determining beneficiaries is also more than just LAZISMU Jombang Regency's previously conducted assessment. *Assessment* itself is an assessment or giving a value about the quality of something,³⁵ and this is one of the crucial aspects in determining beneficiaries so that the distribution of alms funds is also right on target and following Islamic law. Apart from being used for distribution to people who are entitled to receive the benefits of alms funds, it is also used for operational activities when there is an event, such as an event for honorary teachers where there is also consumption provided, of course, there are other funds issued including buying gasoline for vehicles when there is distribution and so on. This is included in office operations.

b. Qardhul Hasan Loan (Employee)

The small-scale Qardhul Hasan System at LAZISMU Jombang is usually submitted by employees and for payment or repayment is usually deducted from kafalah or salary. The implementation of the utilization of funds for employees at LAZISMU is only solely for employee *maintenance* or can be said only to help the urgent needs of employees, not like *qardhul hasan* in Islamic financial institutions, where we can apply for a loan. The amil right taken by LAZISMU from the funds managed is 12.5%. This amil right

³⁴ Muttaqin Choiri, *Hukum Zakat di Indonesia*, Cet 1. (Surabaya: CV. Global Aksara Pers, 2022), hlm. 45.

³⁵ Wahyudi, "Asemen Pembelajaran Berbasis Portofolio Di Sekolah," *Jurnal Visi Ilmu Pendidikan* (t.th.): hlm.288.

is not taken from alms funds but zakat funds. Infaq / alms funds and other social religious funds may be taken for operational activities at a maximum of 20%. However, it all must also pay attention to the principles of appropriateness, proportionality, and fairness.³⁶ In principle, it may be the same as a *cash bond*, which means a facility that allows employees to take part of the salary they will receive first. Then, at the end of the month, the employee's salary is deducted according to the amount of the existing cash bond.

At LAZISMU Jombang Regency itself, after every event or activity, there is always an evaluation to improve every performance and improve in the future so that mistakes that occur can be minimized. Every planned work program that is carried out is also sometimes different in the field regarding the reporting and accountability of funds spent on work programs that have been implemented or realized. The finance division previously asked the program division to make a draft budget in the future; not only the program division but all divisions in LAZISMU must make a draft budget. After the program is carried out, there must still be a fund accountability report made by the program division and KFO to be submitted to the finance admin as a form of accountability for the funds spent, and then the finance admin manages the cash. Both receipts and expenditures must be recorded.

So, the reporting system related to funds received from fundraising carried out by fundraisers is recorded by KFO. In contrast, the financial admin records expenses and cash, so they have to work together so that expenses and receipts can be balanced or balanced between expenses and receipts. After that, the monthly cash position report that has been balanced is reported to the board. Then how about reporting the overall funds managed by amil zakat institutions, because if seen according to existing regulations, it must be reported to BAZNAS or the government.

Tabel 1
Fund Receipt at LAZISMU Jombang in 2019-2022

No.	Type of Receipt	Year			
		2019	2020	2021	2022
1	Zakat	Rp 63.895.650	Rp 70.239.000	Rp 172.229.400	Rp 1.065.879.400
2	Infaq	Rp 156.016.949	Rp 365.884.119	Rp 624.529.305	Rp 578.529.305
3	DSKL/Qurban/Fidyah	Rp 5.950.000	Rp 41.300.000	Rp 57.805.000	Rp 57.805.000

³⁶ Keputusan Menteri Agama Nomor 606 tahun 2022

4	Amil	Rp 47.265.856	Rp 1.057.000	Rp 18.238.890	Rp 18.238.890
5	CSR	-	Rp 50.150.000	Rp 734.880.000	Rp 1.363.836.680

Analysis of Utilization and Accountability in the Maslahah Sadaqah Program at LAZISMU Jombang According to PP 14 of 2014

Utilization itself is a way to utilize something. LAZISMU Jombang is an amil zakat institution that utilizes alms funds for social and operational activities. In reality, the utilization of alms funds at LAZISMU Jombang is more inclined to be consumptive rather than productive, such as zakat. This is because alms are more flexible, unlike zakat, which must have empowerment for more productive activities. Utilizing this alms includes social activities, such as making donations for victims of natural disasters and providing primary food donations for honorary teachers whose salaries are still below average. This maslahah alms is an unbound alms so that it can be used for anything by LAZISMU Jombang, including the example earlier. In theory, alms funds must be utilized per Islamic law by giving to people who are entitled to receive and in dire need. In addition, the utilized alms funds must pay attention to the giver's initial pledge or the donor's initial contract. If there is no particular contract, then using the funds for anything is valid, but still within reasonable limits.

In Law Number 23 of 2011 in Article 28, related to the management of infaq, sadaqah, and other religious social funds, it is stated that the distribution and utilization of infaq, sadaqah, and other religious social funds must be carried out following Islamic law and carried out in accordance with what the giver has pledged. Furthermore, Article 76 of Government Regulation 14/2014 states that report related to implementing the management or utilization of infaq, sadaqah, and other religious social funds must contain accountability and performance.³⁷ In Islamic law, LAZISMU has implemented this, where alms funds are prioritized for people in need and consumptive terms, namely used for social activities for natural disasters and providing basic necessities for honorary teachers whose salaries are still carried on average. In terms of what is pledged by the giver, LAZISMU Jombang has also implemented this where when the funds are not tied, the utilization is according to the program's needs. However, if, at the beginning, there is a contract or pledge of the giver, such as for orphans, then LAZISMU Jombang will give it to orphans in need. There is a practice of utilizing *qardhul hasan* funds, which are small in scale or only for employees whose payments are deducted from employee salaries. Based on

³⁷ Peraturan Pemerintah 14 Tahun 2014 Tentang Pelaksanaan Undang-Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat

Article 77 of PP 14/2014 where it is explained that BAZNAS or LAZ, if the distribution and utilization of infaq, sadaqah, and other religious social funds are not following Islamic law and not in accordance with the allotment pledged by the giver, it will be subject to administrative sanctions. Then, in Article 80, it is explained that the administrative sanctions referred to are written warnings, temporary suspension of activities, or even revocation of operational licenses.

From the results of the author's analysis, in terms of the utilization of alms in the form of necessities, LAZISMU Jombang Regency has implemented the utilization of alms funds under Law No. 23 of 2011 and Government Regulation 14 of 2014, where this is seen in terms of Islamic law and the initial contract of the donor. However, regarding the utilization of *Qardhul Hasan* loans, this is appropriate if it is for urgent needs and is expected to apply to the principle of expediency to help others in trouble. However, this may not follow Government Regulation 14 of 2014 when viewed in terms of the meaning of the actual qardhul hasan loan because this does not follow the Sharia and the pledge of the giver. After all, even if it is in accordance with the pledge, it is inevitable to pledge funds for alms. Although alms funds are flexible and can be used for anything, it would be better if the funds are *tasharruf* so that they can be helpful. If LAZISMU Jombang Regency wants to practice *Qardhul Hasan*, it must form its institution, Bank ZISKA, which is still under the auspices of LAZISMU itself.

Furthermore, it is related to the form of accountability of funds managed by the Muhammadiyah Amil Zakat Institution in Jombang. Fund accountability is the most essential part of every amil zakat institution because this is an excellent thing to attract the public to believe in an institution. Transparency and accountability are vital to the sustainability of the institution. One form of transparency is to convey information related to distributing these funds openly and transparently to the public, for example, through social media such as websites, Instagram, and other media. In addition to transparency, there is accountability, which is the preparation of accountability or financial reports for the needs of external and internal parties of the institution as future evaluation material.

In theory, several regulations regulate the reporting and accountability of funds in an amil zakat institution. In the regulations of Law Number 23 of 2011, article 28 is explained related to the management of infaq, sadaqah, and other religious social funds must be recorded in their own books,³⁸ and article 29, related to reporting, states that LAZ is required to submit reports on the implementation of the management of zakat, infaq, sadaqah and other religious social funds to BAZNAS and local governments periodically. Law No. 23, the Year 2011 LAZISMU Jombang has implemented these articles where the recording of infaq funds, alms, and other religious social funds is recorded separately between zakat funds, infaq,

³⁸ Undang-Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat

alms, and other religious social funds. In addition, it is also recorded according to the program. For example, for zakat there is its da'wah zakat, its education zakat, and so on. Then, for infaq / alms also like that there is humanitarian infaq / alms, there is social dakwah infaq / alms, and so on. Judging from article 29 related to reporting, LAZISMU also reports periodically to BAZNAS Jombang Regency regarding implementing the management of zakat funds, infaq, sadaqah, and other religious social funds..

Another regulation, Government Regulation 14 of 2014, is explained more related to LAZ accountability and reporting. Namely, Article 73 explains again that the contents of LAZ are required to submit reports on the implementation of the management of zakat, infaq, sadaqah, and other religious social funds to BAZNAS and local governments every 6 (six) months and at the end of the year. Then, in article 75, it is explained that the purpose of the submitted report must have been audited in Sharia and finance. What is meant is that Sharia auditing is carried out by the government that organizes affairs in the field of religion and financially is audited by a public accountant. In terms of these regulations, LAZISMU Jombang has implemented this, where every year two times, or at LAZISMU Jombang, the financial statements are divided into two semesters, semester 1 (January-June), semester 2 (July-December). Later, an audit will be conducted by the Ministry of Religion of Jombang district and regionally conducted by a public accountant who comes to the LAZISMU Jombang office.

Another regulation that strongly supports financial reports being reported is the Financial Accounting Standards Regulation (PSAK) 109, related to accounting for zakat, infaq, and sadaqah, where in this regulation, there are guidelines for preparing financial reports according to accounting standards prepared by the IAI (Indonesian Institute of Accountants) in order to make it easier for all amil zakat agencies or institutions to prepare financial reports. In terms of this, LAZISMU Jombang has also implemented financial reports under PSAK 109. This can be seen from the award from LAZISMU Jombang in 2021, which won the WTP (Unqualified) Opinion. With this award, the institution has been assessed well, and all financial reports are fair.

Transparency and accountability are indeed essential things from every fund management from amil zakat agencies or institutions in Indonesia; in terms of transparency, LAZISMU may not provide this information openly, and precisely this is because it is less accessible to the broader community due to LAZISMU Jombang media, especially on the web, it is not working. Other social media only share activities, but the alternative made by LAZISMU Jombang is to make an annual report, which will be duplicated later if there are donors who ask to be given. This is also due to technical constraints and a need for more human resources supporting information delivery on LAZISMU Jombang's social media. In terms of accountability, LAZISMU Jombang has implemented this because it has implemented all regulations related to the reporting of fund accountability by existing

regulations, starting from recording each differentiated fund, then reporting every 6 (six) months and reports that have been audited Sharia and financially. From the results of the author's overall analysis, based on existing regulations, LAZISMU Jombang Regency has implemented by existing regulations but needs to improve transparency. This is due to the lack of utilization of digital media LAZISMU Jombang and the lack of human resources who master technology or IT. In the future, LAZISMU Jombang should be able to increase the use of *digital* media in line with the times so that its delivery can be more accessible and can be reached by the wider community. Then, regarding accountability, it is pretty good because LAZISMU Jombang has received the WTP (Wajar Tanpa Pengecualian) opinion award.

Conclusion

Based on the results of research and data analysis that the author has carried out, it is concluded that implementing the *maslahah alms* program at LAZISMU Jombang Regency aims to improve the welfare of the people. The implementation of this *maslahah alms* was originally for travelers who ran out of provisions but has changed, one of which is for *fi sabilillah*, namely honorary teachers whose salaries are below average, which has the aim of improving the quality of the teachers to be more enthusiastic in teaching. Utilization in the form of basic necessities is under PP 14/2014 because it follows Islamic law and the pledge of the giver. This form of utilization of *Qardhul Hasan* loans is appropriate for urgent needs and is expected to apply to the principle of expediency to help others in trouble. However, suppose LAZISMU practices using *Qardhul Hasan* loans outside the needs of employees. In that case, it is less under PP 14/2014 because it is not in accordance with the pledge of the giver, and it is better to use (tasharruf) reporting. Accountability of funds in the LAZISMU Jombang Regency *alms* program based on existing regulations, namely Law No. 23 of 2011, PP 14 of 2014, and PSAK 109, is in accordance with and has been applied regarding articles that discuss fund accountability. In terms of transparency, LAZISMU Jombang needs to be more open and more facilitating regarding the delivery of information on the management of its funds due to several social media that are less functional and lack human resources. From LAZISMU's accountability it is appropriate because it has received the WTP (Wajar Tanpa Pengecualian) opinion award from the external audit of KAP Abdul Hamid and Partners.

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