

## Accountability and Transparency of Zakat, Infaq, Shodaqah Fund Management (Case Study on LAZISMU Pasuruan Regency)

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### Abstract

*This study aims to determine the effectiveness of the application of accountability and transparency in the management of zakat, infaq and shodaqah funds at LAZISMU Pasuruan Regency. The method used in this research is a qualitative method with a case study approach. Data collection techniques used in this study include interviews and documentation in the form of financial reports and other supporting documents related to the accountability and transparency of ZIS fund management. Data analysis used data triangulation. The results showed that the form of accountability of LAZISMU Pasuruan Regency, among others: evaluation of board members every month led by the chairman of the board, the existence of ZIS fund management reports in the form of magazines for donors every month and brochures for other than donors, and the existence of audit reports conducted once every 1 month, once every 3 months, once every 6 months conducted by the Muhammadiyah Regional Leadership and once a year conducted by a public accountant. While the forms of transparency of LAZISMU Pasuruan Regency include: in the collection of ZIS funds carried out by means of child philanthropy, socialization through local community activities, and digital fundrising.*

**Keywords:** Accountability, Transparency, Zakat, Infaq, Shodaqah

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### 1. INTRODUCTION

Zakat Management Organization (OPZ) in Indonesia at the central level is currently 43 OPZ, consisting of Amil Zakat Agency (BAZ) and Amil Zakat Institution (LAZ). LAZISMU (Lembaga Amil Zakat, Infaq, dan Sadaqah Muhammadiyah) as one of the many Amil Zakat Institutions in Indonesia is a body that manages zakat at the national level dedicated to developing the potential of human resources in society through the efficient use of zakat funds, infaq, waqf and other generosity from individuals, institutions, companies and other agencies. The Muhammadiyah Central Leadership in 2002 established the institution and was designated by the Minister of Religious Affairs of the Republic of Indonesia as a National Amil Zakat Institution through Decree No. 457/21 November 2002 has 6 pillar programs, namely from the fields of health, education,

economy, humanity, social dakwah, and the environment (Rachman et al., 2023).

Accountability and transparency have a very important role in ensuring that the management of ZIS funds is carried out correctly and in accordance with applicable rules. Accountability refers to the obligation of OPZ to provide a clear account of how ZIS funds are used. This includes accurate disclosure of the utilization of funds for social programs, education, health, and others (Permana & Baehaqi, 2018). accountability is a form of the necessity of implementing public activities to be able to describe and respond to everything about all decisions and processes that have been carried out, as well as a form of accountability for their performance. accountability is a form of responsibility from the organization or local government by providing an explanation for the activities of using public funds. This accountability aims to examine and evaluate the organization or local

government through parties who have the authority (Ngakil & Kaukab, 2020).

Transparency is an important aspect of providing clear and explicit information about the management of ZIS funds (Kumalasari & Rahardjo, 2016). This includes providing relevant information to those who need it, including the general public. The information conveyed must be easily accessible and understandable so that the public can properly supervise and evaluate the management of ZIS funds. Transparency becomes a financial report submitted to the public to carry out accountability and a form of complying with government regulations (Salle, 2016). This means that transparency involves publishing financial reports openly to the public to ensure that the organization or institution is accountable for its financial management. It also helps in building public trust in the zakat management institution (Azizah, 2022).

Overall, accountability and transparency are key principles in the effective management of ZIS funds. This not only fulfills legal obligations, but also builds community trust and supports the success of OPZ in carrying out its social mission. By complying with good ZIS fund management standards, OPZ can create a more trusted and sustainable environment in managing zakat for the benefit of the people (Ladewi et al., 2023). The ever-increasing acquisition of zakat in Indonesia is a positive indicator of public awareness to give zakat. This gives hope that zakat can be an important instrument in improving the welfare of the people and helping to overcome social problems. However, with the large amount of zakat collected, it is important to maintain accountability and transparency in the management of zakat funds to ensure that the desired social goals can be well achieved (Kurnia & Hidayat, 2008).

One of the institutions that play an important role in the management of ZIS funds, especially in Pasuruan Regency, is LAZISMU (Lembaga Amil Zakat, Infaq, dan Shodaqah Muhammadiyah) Pasuruan Regency. LAZISMU has an office located in the Dakwah Building of Muhammadiyah Pasuruan Regency, Jalan Raya Raci KM 09, Bangil Pasuruan. This institution has a central role in collecting, managing, and distributing Zakat, Infaq, and Shodaqah funds from the community.

In an effort to maximize the collection of Zakat, Infaq, and Shodaqah (ZIS) funds, LAZISMU Pasuruan Regency has adopted various innovations

and technologies in the process of collecting and receiving ZIS funds. The digital era that we live in today allows the utilization of various tools and methods that can facilitate donors in contributing, both through direct payments at the office and through digital methods. One of the innovative steps taken by LAZISMU Pasuruan Regency is to utilize bank transfers through mobile banking as a way to receive ZIS payments. By using this technology, donors can easily transfer ZIS funds through their mobile banking application. This makes it easier for donors who may be far from the LAZISMU office or do not have time to come in person. Thus, the collection of ZIS funds can be done efficiently and quickly.

In addition, LAZISMU Pasuruan Regency also adopted the use of QR codes as a medium for digital ZIS payment systems. QR code is a code that can be read by a cell phone camera and connects directly to the LAZISMU account. Donors only need to scan the QR code using their cellphones and make payments easily. This system minimizes human error in the payment process and ensures the incoming ZIS funds are as expected.

Therefore, the utilization of digital technology by LAZISMU Pasuruan Regency in collecting ZIS funds is a very positive step. This not only makes it easier for donors, but also has the potential to increase the amount of funds collected and improve the efficiency of fund management. With this technology, LAZISMU Pasuruan Regency can be more effective in helping people in need, while showing that this institution always adapts to the times to better achieve its charitable goals..

Based on the presentation of the chairman of the Pasuruan Regency LAZISMU board, Titik Sariyatin Ulfah, S.Pd stated that currently the number of active donors reaches 273 donors. In addition, looking at the acquisition of ZIS funds below, shows that the number of donors and ZIS funds collected each month has increased and decreased.

Table 1. ZIS Acquisition LAZISMU Pasuruan Regency

No.	Year	Number of Donors	ZIS Acquisition/month
1.	2020	50	Rp. 146.647.000
2.	2021	350	Rp. 1.119.175.000
3.	2022	500	Rp. 1.706.032.000

Source: LAZISMU data Pasuruan Regency

The acquisition of Zakat, Infaq, and Shodaqah (ZIS) funds each month at LAZISMU Pasuruan Regency can be influenced by various factors, and one of the most important factors is the existence of LAZISMU in gaining trust from muzakki or donors. This trust is the main foundation in collecting ZIS funds, because muzakki will tend to give their donations to institutions that are considered transparent, professional, and trustworthy in managing funds. Transparency is one of the key aspects in maintaining the trust of muzakki and accountable reporting of ZIS fund management is also very important.

This is consistent with the research of (Baiti, 2018) conducted research with the title "accountability and transparency of ZIS management FEBI IAIN Surakarta". The result of this study is that ZIS managers in FEBI have tried to realize accountability and transparency in fund management in the form of publication of reports on the receipt and distribution of zakat, infaq and alms funds. In addition, ZIS in FEBI has also distributed zakat, infaq and alms funds to various social organizations. In (Damayanti, 2018) research conducted research on Transparency and Accountability of Village Governments in the Management of Village Fund Allocation (case study: Tegiri Village and Sumberagung Village, Batuwarno District, Wonogiri Regency). The results of this study indicate that the Tegiri Village government has been transparent and accountable at the stages of planning, implementation, administration, reporting and accountability. Meanwhile, Sumberagung Village showed less transparent but accountable results.

Furthermore, research conducted by (Widayanti et al., 2023) on Accountability and Transparency in Party Financial Reports (Case Study at the DPD Office of the Democratic Party of East Java Province). The results showed that internal financial reports have fulfilled accountability to internal political parties but not transparency to the public. Campaign finance reports have fulfilled accountability and transparency, political assistance reports have fulfilled accountability but not transparency to the public. The implementation of the AD and ART of the DPD Democratic Party of East Java Province has been well implemented.

Research conducted (Syam, 2020) with the title Transparency and Accountability of APBDes Management in Jombe Village, Turatea District,

Jenepono Regency. With the aim of knowing the income and expenditure of village funds on the transparency of the APBDes financial report in Jombe Village, Turatea District, Jenepono Regency in the 2020 fiscal year. The results of this study indicate that the management of the APBDes in Jombe Village is based on the principles of transparency and the principles of accountability, although not yet in full accordance with applicable policies while still adjusting the situation or conditions of existing laws and regulations.

In general, the acquisition of ZIS funds every month at LAZISMU Pasuruan Regency is strongly influenced by the trust of muzakki. Transparency in programs and accountable reporting of ZIS fund management is the key to maintaining and increasing this trust. In addition, good governance, effective communication, and community participation also play an important role in optimizing the acquisition of ZIS funds. By maintaining integrity and transparency in the management of ZIS funds, LAZISMU Pasuruan Regency can continue to better support those in need.

This research focus was chosen to understand what the management of ZIS funds such as financial reports, activity reports, supervision and evaluation of audits and financial performance of LAZISMU Pasuruan Regency.

## **2. RESEARCH METHOD**

The research used a qualitative method with a case study approach. The object of this research is the Executive Board of 5 people including the Chairman of the Executive Board, Director, Finance and Asset Manager, Distribution Manager, and Fundraising Manager from LAZISMU Pasuruan Regency, who will later be interviewed as a source of research information. The interview was held at the Pasuruan Regency LAZISMU Service Office which is located on Jalan Alun-Alun Timur No.2 Bangil District, Pasuruan Regency, East Java Province. The data collection techniques used are interviews and documentation in the form of financial reports and other supporting documents related to the accountability and transparency of ZIS fund management. In this study using several data analysis techniques, among others: data reduction, at this stage the author selects important and necessary data from the results of interviews with informants, data presentation and conclusion drawing, at this final stage the author processes field data into data that can

be shown so that a conclusion can be drawn from this research. testing the validity of the data, namely source triangulation. The data obtained is then analyzed so as to create a conclusion, then conduct a member check or match with three data sources; triangulation technique, carried out by checking data with the same source with different techniques; and time triangulation, the process of testing the validity of the data.

### **3. RESULT AND DISCUSSION**

#### **3.1. Research Result**

This research uses the interview method with 5 resource persons selected based on experience and in-depth knowledge of LAZISMU Pasuruan Regency. The selection of experienced resource persons is important to ensure the quality and depth of information obtained. Interviews as a data collection method allow researchers to gain an in-depth perspective, especially regarding accountability and transparency in the management of ZIS funds. This approach is effective in exploring qualitative information that may not appear in quantitative research methods.

##### **3.1.1. Accountability of LAZISMU Pasuruan Regency**

The implementation of internal audits every 6 months by the Muhammadiyah Regional Leadership through LPPK shows a commitment to ensuring transparency and accountability in the management of ZIS funds. Internal audit becomes an important instrument to identify potential problems or irregularities that can be addressed immediately. A regular audit cycle every semester helps in maintaining the quality of the fund management.

There are different levels of reporting, including reports to the board monthly, quarterly, six monthly and annually. These reports provide a more detailed picture of performance and use of funds. In addition, reports are also submitted to LAZISMU East Java Region every six months, and audits are conducted once a year. This shows a strict supervision system in fund management.

It is important to note that there is an external audit conducted by a public accountant once every year. This audit includes an audit of changes in funds, assets, cash flow statements, and notes to the financial statements. External audits are a key step in ensuring

that ZIS funds are managed transparently and in accordance with the principles of accountability.

In the era of transparency and accountability that is increasingly prioritized in the management of Zakat, Infaq and Sadaqah (ZIS) funds, the role of reports is very important. The nominal rounding provisions in the report and the method of recording ZIS funds provide an important overview of the structured reporting process. LAZISMU center has rules that require automatic rounding of nominal amounts in reports. This provision helps avoid calculation errors and maintain accuracy in reporting.

Rounding nominal amounts by rounding up to two numbers behind a comma is a common practice used in various types of financial statements. This method simplifies data management and avoids complicated decimals. In the context of ZIS fund management, the use of this method also allows donors and parties involved in management to more easily understand the nominal amounts stated in the report.

Apart from the perspective of the manager, the view of a muzakki. Receipt of receipts from LAZISMU as proof of receipt of donations is an important step in ensuring transparency and validity of transactions. This receipt not only provides physical evidence, but also reflects LAZISMU's responsibility and commitment to donors. In addition, reports containing the names of donors and the amount of donations received provided via WhatsApp messages are also an example of how modern technology is used to improve transparency.

Overall, reports in the management of ZIS funds play a very important role in maintaining transparency, accountability and donor trust. The provision of nominal rounding and structured recording methods help to create reports that are accurate and easy to understand. This is an important step in ensuring that ZIS funds are well managed and used for appropriate purposes. In addition, involving muzakki in the reporting process is also part of the effort to maintain openness and good relations between LAZISMU and donors.

##### **3.1.2. Transparency of LAZISMU Pasuruan Regency**

In an endeavor to collect effective Zakat, Infaq, and Sadaqah (ZIS) funds, the role of socialization and cooperation with the community is key in collecting

ZIS funds, which includes child philanthropy and socialization through community activities.

Child philanthropy, which involves working with schools, is an effective way to teach the values of infaq early on to the younger generation. Pre-socialization in schools is a wise first step, as it allows the younger generation to understand the importance of sharing from an early age. Fundraiser teams working by appointment in schools have created a structured model for raising funds in a sustainable manner.

Meanwhile, the flow of receiving ZIS funds includes first, the fundraiser team collects ZIS funds. Second, the fundraiser team makes a deposit to the front office cashier to count the receipts and money. Third, the front office cashier team witnessed by the fundraiser team wrote an official report containing what date the donation was received, how much money so that there was no misunderstanding. Fourth, the front office cashier team deposits to the finance team. Fifth, the finance team recaps the data, who made donations on that date and the amount. Sixth, the finance team reports to the Director.

The flow of ZIS funds distribution includes: first, incoming proposals from mustahik. Second, the fundraiser team conducts an assessment of the mustahik. Third, the results of the assessment are submitted to the Director. Fourth, the Director decides whether it can be directly approved or must be re-assessed. Fifth, after being approved by the Director, the proposal is taken to the finance team to be disbursed by the finance manager. Sixth, after the disbursement, the distribution staff conducts tasyaruf to the mustahik.

The financial statements consist of changes in funds, changes in assets, cash flow statements, and notes to the financial statements. For reporting, the finance team uses one copy of the three receipts used to record each transaction. The flow of receiving non-cash ZIS funds is that incoming funds are immediately confirmed by the front office cashier team and then reported to the finance team to recap the data. The finance team reports to the Director. In the preparation of financial reporting in the new or current period, the initial balance of the current period is taken from the final balance of the previous period. The form of accountability to donors is in the form of a newsletter that is given every month. Where the bulletin contains the receipt of ZIS funds and their distribution.

Overall, the use of the practice of taking the opening balance from the previous period's ending

balance in the preparation of financial reporting is a positive indication of LAZISMU Pasuruan Regency's commitment to transparency, accountability, and effectiveness in the management of ZIS funds. This practice helps build trust with donors and ensures that ZIS funds are used appropriately for noble purposes.

### **3.2. Discussion**

#### **3.2.1. Overview of LAZISMU Pasuruan Regency Accountability**

LAZISMU (Lembaga Amil Zakat, Infaq, dan Shadaqah Muhammadiyah) Pasuruan Regency plays an important role in managing Muslim funds. With this huge responsibility, LAZISMU is faced with the challenge of ensuring that fund management is done to the best of its ability. Aspects such as accurate recording, transparent reporting, and the use of funds in accordance with Islamic law and applicable regulations, are the main pillars in ensuring financial accountability. Regular financial audits and publicly announced financial reports are some of the ways taken to build public trust including

- a. Accurate Recording and Transparent Reporting. LAZISMU Pasuruan Regency must ensure that every transaction, both revenue and expenditure, is recorded with high detail and accuracy.
- b. Use of Funds in Accordance with Islamic Law and Applicable Regulations. The use of zakat, infaq, and shadaqah funds must be in accordance with the principles of Islamic law.
- c. Routine Financial Audit. Internal audits are conducted periodically to ensure that internal processes run in accordance with predetermined standards. Meanwhile, external audits, conducted by independent third parties, provide external validation of LAZISMU's financial statements and operations.

Accountability begins with a clear determination of the functions, duties, and responsibilities of each part of the organization. This creates the basis for individual and departmental accountability. Here, it is important to outline the general and specific duties and functions of each section. The organizational structure should reflect a clear division of duties as well as the authority given to each section. This makes it easy to track responsibilities and performance.

There are eight indicators of accountability, among others: First, the Amil Zakat Institution determines the recapitulation of functions, duties and responsibilities of each part in the institution by

compiling general duties and functions as well as the authority of each part of the organizational structure.

Second, each part of the amil zakat institution carries out its affairs honestly as indicated by the evidence of reports prepared based on guidelines from LAZISMU Center.

Third, the amil zakat institution has a strict KPI (key performance indicator) which is implemented through internal evaluation every month and annual audit from external parties.

Fourth, amil zakat institutions have reward and punishment methods. As an institution that focuses on the interests of the people, LAZISMU Pasuruan Regency does not implement a reward and punishment system. Because everyone only carries out their respective duties and authorities.

Fifth, amil zakat institutions periodically evaluate their performance. The evaluation is carried out every year by external parties in the form of financial statement records that contain detailed account details and transactions occurring during the reported period.

Sixth, it has procedures to handle complaints. This is indicated by the existence of an admin number listed on each pamphlet/brochure/letter with the following handling procedures: incoming complaints (from mustahik) to the admin or distribution team - assessment is carried out (by the fundraiser and HR team) - discussed with the Director - the Director decides on the results of the assessment.

Seventh, accountability reports are presented periodically, namely monthly reports which are then accumulated into annual reports.

Eighth, there is a body authorized to verify or audit accountability reports on sharia and finance carried out by external auditors appointed directly by the LAZISMU Center.

### **3.2.2. Overview of LAZISMU Pasuruan Regency Transparency**

The transparency of the presentation of the Pasuruan Regency LAZISMU Financial Statements is carried out with the aim of providing information and accountability to stakeholders, which includes the following reports:

#### **a. Financial Position Report**

In the financial management of amil zakat institutions, such as LAZISMU Center, the annual financial position report plays an important role. This report includes details of current and non-current assets, liabilities, and fund balances,

which are adjusted to the guidelines of the LAZISMU Center. The statement of financial position not only provides a comprehensive overview of the institution's financial condition, but is also an important tool to ensure transparency and accountability. The report is available to internal and external parties, including the auditing team, underscoring the principle of openness embraced by the LAZISMU Center.

The annual statement of financial position is a vital tool in the management and operation of an amil zakat institution such as LAZISMU Center. This document provides detailed information about the financial condition of the institution, which includes current and non-current assets, liabilities, as well as fund balances. Current assets typically include items such as cash and cash equivalents, receivables, and other assets that can be easily converted into cash within one year. On the other hand, non-current assets include long-term investments, property, and equipment, which are not expected to be converted into cash in the short term.

#### **b. Fund Changes**

The statement of changes in funds is prepared based on the amount of funds raised plus liabilities during the reporting period. This report is useful to show the balance of available funds presented monthly. The balance of available funds is categorized into Zakat funds, Infaq / Alms funds. The funds will be entered into several revenue and expenditure accounts that have been adjusted to the activities of Lazizmu Pasuruan Regency. The report on changes in funds has a key role in showing transparency and accountability in the management of zakat and infaq / alms funds at LAZISMU Pasuruan Regency.

The report on changes in funds can be accessed by internal parties and then provided to external parties as part of the annual report. This report has been fulfilled, indicated by the existence of accounts made for the income and expenditure of ZIS funds. These accounts are made based on guidelines from the central LAZISMU which have been adjusted to PSAK 109 and adjusted to the income and expenses that occur in the reporting period. In the process of making reports, the Director supervises the finance department so that reports can be known

by internal and external parties (auditor team) in accordance with the guidelines obtained from LAZISMU Center.

c. Cash Flow Statement

The Cash Flow Statement is a report made to determine the flow of cash funds during a certain period. The components that make up the Cash Flow Statement at LAZISMU Pasuruan Regency are:

- 1) Distribution of CSR Funds
- 2) Distribution of Amil Share of CSR Funds
- 3) Expenditures or Costs of Placement of Managed Funds
- 4) Use of Non-Sharia funds

The cash flow statement plays a crucial role in the preparation of LAZISMU Pasuruan Regency's financial statements. Limited access to this report, which can only be accessed by certain internal parties such as finance staff, the Director, and the Chairman of the Executive Board, shows the importance of strict internal control in the management of cash flow funds. The report is organized by balance per month over the reporting period, allowing for close scrutiny of the flow of funds over the period.

d. Notes to the Financial Statements

The report is prepared based on PSAK 109 on Zakat which has been determined by LAZISMU Pusat which consists of general information which includes the formation and establishment of the institution, vision and mission, composition of the leadership, excellent programs, completion of financial statements; overview of accounting policies which include the basis for presenting financial statements, current and non-current classification, cash and cash equivalents, financial instruments, receivables, revolving receivables, inventory, advances, prepaid expenses, fixed assets, fixed managed assets, receipt and expenditure of funds, unrestricted funds and restricted funds, non-halal funds, funds and their distribution, and events after the reporting period; the use of estimates, judgments and assumptions of the management including the classification of financial assets and financial liabilities, allowance for impairment losses as well as estimates and assumptions of the fair value of financial assets and financial liabilities and the estimated useful lives of

property, plant and equipment and assets under management.

This shows that the notes to the financial statements have provided clear and complete information which also fulfills the element of disclosure of financial statements. This report can be accessed by internal and external parties (auditor team) for audit purposes.

e. Report on changes in assets under management

The report on changes in LAZISMU Pasuruan Regency managed assets includes additions, reductions and accumulated depreciation. This report does not provide a detailed account of what types of assets are owned and their depreciation. So that it does not fulfill the clarity and completeness of information. However, it fulfills the aspect of openness to internal and external parties (auditor team).

f. Statement of financial position

The statement of financial position includes accounts that show the position of current and non-current assets, liabilities and fund balances. The information is disclosed in detail in accounts that have been adjusted to the guidelines of the LAZISMU Center. The statement of financial position is prepared for one period in the form of an annual statement of financial position. For transparency points, this report can be accessed by internal and external parties (auditor team).

#### 4. CONCLUSION

Accountability and transparency of LAZISMU Pasuruan Regency is implemented through the preparation of financial reports consisting of changes in funds, cash flow statements, notes to financial statements, reports on changes in managed assets and statements of financial position. In order to carry out its duties, the report is prepared by the financial staff which is then verified by the Director of the Executive Board so that it can be evaluated by the Executive Board. The report is adjusted to the guidelines of the LAZISMU Center and audited by an external auditor who has been appointed by the Head Office.

Suggestions to LAZISMU Pasuruan Regency related to the report on changes in managed assets are to further detail the types of assets owned by LAZISMU Pasuruan Regency not only the balance of additions and subtractions. In addition, it is expected to improve the facilities and infrastructure of LAZISMU Pasuruan Regency and increase the

quantity and quality of human resources so that LAZISMU Pasuruan Regency is even better.

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