

Strategy For Increasing Financial Accountability In Wakaf Management In Islamic Religious Organizations In North Sumatera

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Abstrak

Akuntabilitas merupakan proses dimana suatu lembaga menganggap dirinya bertanggung jawab mengenai apa yang dilakukan. Akuntabilitas bukan semata-mata berhubungan dengan pelaporan keuangan dan program yang dibuat, melainkan berkaitan dengan legitimasi publik. Penelitian ini bertujuan untuk mengetahui prioritas masalah dan solusi serta menawarkan strategi yang tepat untuk peningkatan akuntabilitas keuangan pada organisasi Keagamaan Islam di Sumatera Utara . Jenis penelitian ini dengan pendekatan metode Analytic Network Process (ANP) dan bantuan software Super Decision. Jumlah responden dalam penelitian ini berjumlah 11 orang terdiri tiga orang akademisi, empat orang regulator dan empat orang praktisi. Hasil penelitian menunjukkan bahwa prioritas masalah akuntabilitas keuangan menurut responden adalah transparansi keuangan masih rendah, prioritas kedua adalah nazir belum mampu menyusun laporan sesuai standar dan prioritas ketiga adalah penggunaan sistem informasi pelaporan masih rendah. Prioritas solusi adalah pelatihan penyusunan laporan keuangan bagi nazir, prioritas solusi kedua adalah audit dan prioritas ketiga pengawasan terhadap pelaksanaan sistem informasi. Prioritas strategi menurut seluruh responden adalah sinergi antara regulator, nazir dan ormas. Selanjutnya, untuk prioritas kedua adalah strategi pelatihan tata kelola wakaf kepada nazir. Prioritas terakhir adalah strategi pembuatan masterplan pengembangan wakaf.

Kata Kunci: Akuntabilitas, Keuangan, Pengelolaan Wakaf

Abstract

Accountability is a process by which an institution holds itself responsible for what it does. Accountability is not solely related to financial reporting and programs made, but also related to public legitimacy. This study aims to determine the priority of problems and solutions as well as to offer appropriate strategies for increasing financial accountability in Islamic Religious organizations in North Sumatra. This type of research uses the Analytic Network Process (ANP) method approach and the help of Super Decision software. The number of respondents in this study amounted to 11 people consisting of three academics, four regulators, and four practitioners. The results showed that according to the respondents, the priority of financial accountability issues was that financial transparency was still low, the second priority was that Nazir had not been able to prepare reports according to standards and the third priority was that the use of reporting information systems was still low. The priority solution is training in preparing financial reports for Nazir, the second priority solution is an audit and the third priority is supervision of the implementation of information systems. According to all respondents, the strategic priority is synergy between regulators, Nazirs, and mass organizations. Furthermore, the second priority is the waqf management

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training strategy for Nazirs. The last priority is the strategy for making a waqf development master plan.

Keywords: Accountability, Finance, Waqf Management

Introduction

Accountability is the capacity to respond to a higher authority over the behavior of a person or group to the larger organizational community (Rasul, 2003). Bastian (2010), revealed that accountability can be understood as the duty to provide accountability or to respond, provide explanations regarding the performance and actions of an individual, legal organization, or collective leadership, or have the power to demand information or accountability. From the point of view of Islam, accountability is something that is fundamental for a believing Muslim as stated in the word of Allah SWT in the Al-Qur'an Al-Baqarah verse 282. The issue of accountability is very important for the management of waqf because it is an institution that takes care of the interests of the people. In order to gain the muwakif's trust, all Nazir institutions must care and pay attention to details regarding the implementation of accountability (Sulaeman et al., 2020).

Research related to accountability has been carried out in several countries such as that conducted by Hisham Yaacob et al in his journal entitled *Accountability Through. Accounting and Reporting Lenses: Lessons From an Awqaf Institution in a Southeast Asia Country*. The research was conducted on one of the S-waqf institutions in S country. The results showed that the S-waqf institutions were very successful waqf managers, administration, and management were carried out using the most effective methods according to rules, guidelines, and procedures. Financial reports are always submitted annually in a timely manner and are available to the public and can be accessed online (Yaacob et al., 2015).

Research conducted by Dodik Siswantoro in his journal entitled *The Online Accountability of Small Cash Waqf (Endowment) Institutions in Indonesia*, where this research was conducted on three micro waqf institutions in the Depok region, West Java, concluded that cash waqf institutions can use social media to encourage accountability, then the most difficult problem is to audit the budget. In addition, waqf institutions still need several support staff to inform their respective activities regarding accountability. To be accountable, cash waqf institutions must find an efficient way to communicate accountability to the public (Siswantoro, 2020).

The studies above show that accountability has an important role in building public trust in waqf institutions. The purpose of this study is different from previous research, this study aims to find out the problems, solutions, and strategies used to increase the financial accountability of waqf management in two Islamic religious organizations in North Sumatra.

Literature Review

According to (Gosal, V.S, dkk, 2023). Accountability is the functioning of all components driving the company's activities in accordance with its duties and authority each. According to (Gosal, V.S, 2023). accountability is services provided to the public are of high quality and are implemented well. Accountability in an Islamic perspective means human responsibility to Allah SWT, as in the Al-Qur'an Surah An-Nisa verse 58: "Indeed, Allah has commanded you to convey the message to someone who has the right to receive it and (tell you) to apply the law in between people so that you may decide justly. Truly Allah gives you the best teaching. Truly Allah All-Hearing, All-Seeing".

According to (Hardana, A and Hasibuan A N, 2023), Corporate governance is another word for accountability. (Harahap, N.K Siregar, dkk, 2023) reveals that Accountability is central to Islam, even the concept of accountability within Islam is broader in scope than the concept of accountability in accounting.

Waqf according to the Arabic term waqf, namely the name publication (masdar) from the verb waqofa, he has various meanings according to the purpose and use of the verse itself, namely stop, intermediate, and stop. Fiqh scholar agree to interpret waqf according to language terms al-habs means holding back; because the words of al-habs are more almost the same as the meaning of sharia'. (Daud, M. H. M and Mubarak, M Z, 2021).

Scholars differ in their definition In terms of waqf, it is in accordance with the schools of thought embraced. There are 4 schools of thought including:

- a. The Shafi'i Madzhab adhered to by Imam Nawawi stated that Waqf is holding assets that can be benefited from, not for himself, while the object remains and use its benefits for good and closer to God.

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- b. The Hanafi School defines waqf as withholding 'ain (physical) assets belonging to the waqf and donate the benefits or endow them the benefit is to whom he likes well for now or the future.³ (Fadhilah, P A, 2023).
- c. Maliki School, suggests that waqf cannot release the assets donated from waqif ownership, but the waqf prevent the waqif from carrying out such actions relinquish ownership of the property to others and the waqif is obliged giving away its benefits and what is not allowed withdrew his waqf. So this is waqf This prevents the waqif from using the assets waqf for a certain period in accordance with waqif's wishes when pronouncing the contract (sighat). So, basically this waqf valid for a certain period, and therefore may not be prescribed as an eternal waqf (forever). (Aqlussalim, M, 2022).
- d. Hanabilah school as defined by Ibn Qudamah (1972: 185) and Syamsuddin al-Maqdisyi defines waqf as retaining the origin and giving the results.⁵ (Fadhilah, P. A, 2023).

Most scholars state that there are 4 pillars of waqf (four), namely: 1) Waqif (a person who donates his assets), 2) Mauquf (treasures donated), 3) Mauquf 'alaih (purpose of waqf/allocation of assets waqf), 4) Sighat (waqif statement to endow his assets). (Fitria, dkk, 2023).

The fuqoha provide several conditions for Achieving waqf management transactions including: a) The waqf statement must be clear and firm, b) The waqf statement must be short, not long-winded, c) The waqf statement shows that the waqf it is lasting, d) The type and type of assets donated must be clear its nature, e) There are no binding conditions, that can be done to affect the nature of waqf and are contradictory to the provisions of the waqf. (Hadi, H, 2023).

Methods

This research is a combination of research or (mixed methods). Combination research is a research technique that combines quantitative and qualitative methodologies used together in research activity to produce more thorough, valid, and objective data. (Sugiyono, 2014), (Siregar, dkk, 2023).

The primary data for this study came from in-depth interviews conducted with practitioners, academics, and regulators who have knowledge and skills related

to waqf management accountability. The number of respondents used in this study amounted to 11 people. The data processing method is carried out using the Analytic Network Process (ANP) method. Analytic Network Process (ANP) is a decision-making method based on many criteria. The Analytic Network Process (ANP) is a problem-solving technique, and the number of respondents used in this study can be loaded as many times as needed as long as the respondent is a person who is truly in charge of the problem at hand (Tanjung & Devi, 2013).

ANP uses a ratio scale. If priority is applied not only to the selected application but also to other applications, such as resource allocation applications, this ratio scale becomes even more important.

Decomposition, comparative evaluation, and hierarchical composition (synthesis) of priorities are the three basic principles of ANP. Decomposition theory is used to organize complex issues into hierarchical frameworks or networks of clusters, sub-clusters, and so on. In other words, decomposition is a problem-modeling process within the ANP framework.

The Analytic Network Process (ANP) requires three work steps, namely: building an ANP framework or model or measuring the model, and synthesizing and analyzing the results.

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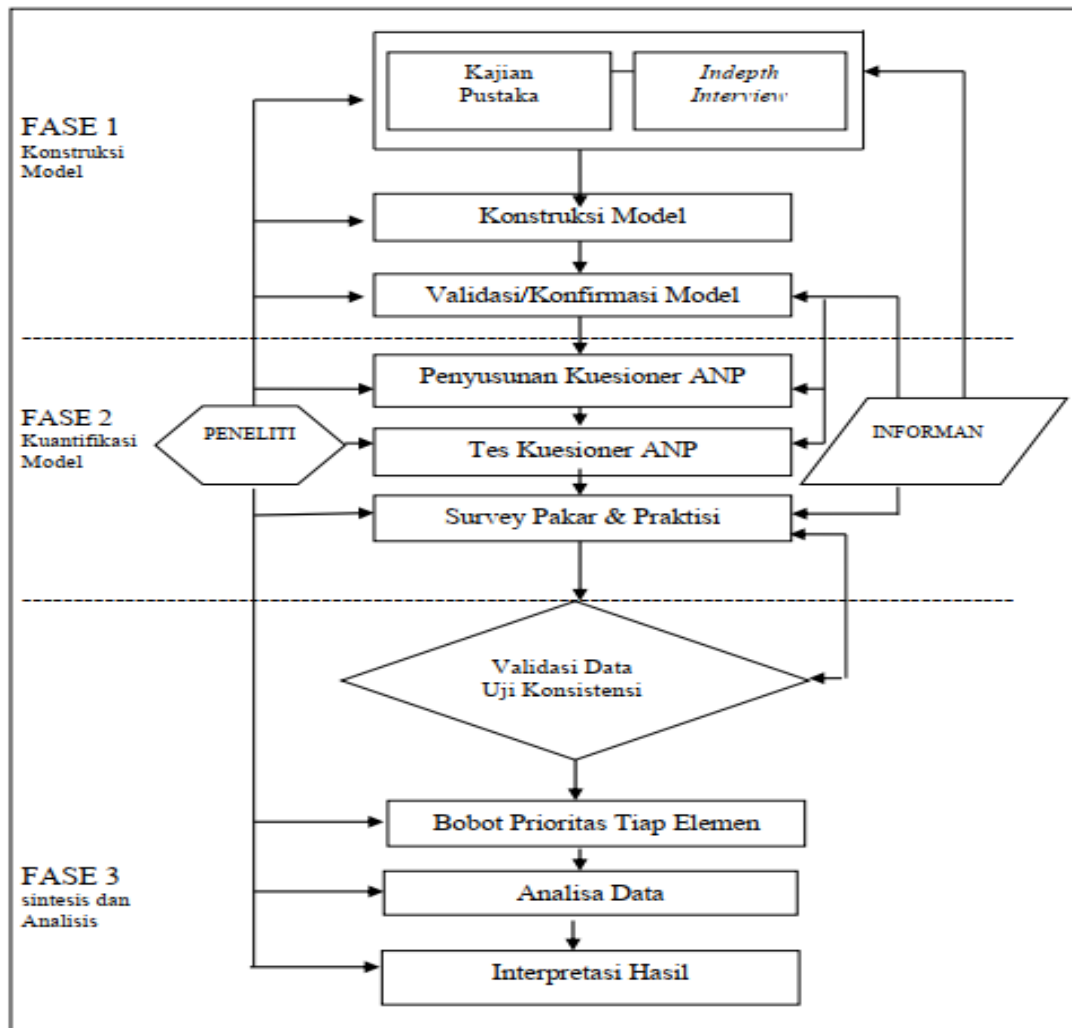


Figure 1 Research Stages of the ANP Method

Discussion

According to all respondents, the priority problem in financial accountability is financial transparency which is still low with a value of 0.426. Furthermore, for the second priority, Nazir has not been able to prepare financial reports according to standards with a value of 0.288 and for the last priority, the problem of using information systems is still low with a value of 0.284.

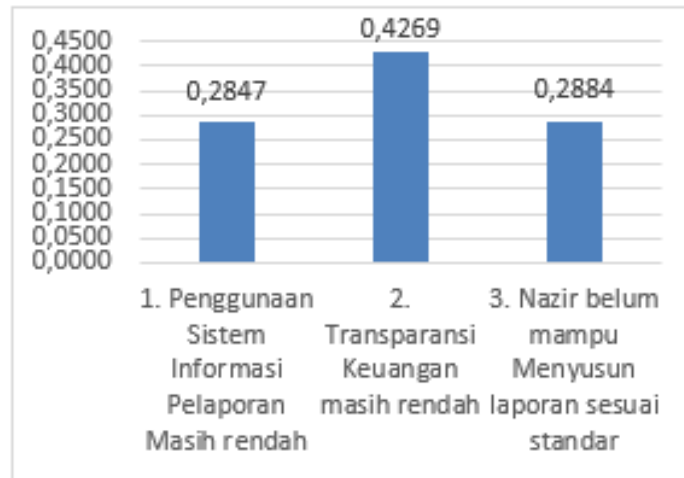


Figure 1 Priority problems according to respondents

Waqf institutions are included in the category of public interest groups and are required to be able to manage waqf assets and take advantage of the benefits. There is no doubt that transparency/openness has a strong positive correlation with the credibility of non-profit organizations, which in turn has a strong positive correlation with their capacity to meet the financing and support needed to realize their goals.

Respondents revealed that the problem of financial accountability was one of the reasons that Nazirs did not have the expertise in compiling waqf reports according to standards, this was due to Nazirs having no accounting background and lack of training. The use of the waqf Reporting Information System has not been maximized because there is no supervision. Policies related to the implementation of waqf management information technology are still minimal. There are limitations in accessing the waqf website because the site cannot be accessed by the public, especially matters related to data on waqf activities and financial accountability of waqf, which is a particular challenge for information users. Utilization of publication sources through other platforms, such as social media or websites is also still less effective.

The main priority of the solution is the audit solution with a value of 0.444. Furthermore, the second priority is training solutions for compiling financial reports

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for Nazir with a score of 0.357 and the last priority is monitoring the implementation of information systems with a value of 0.198.

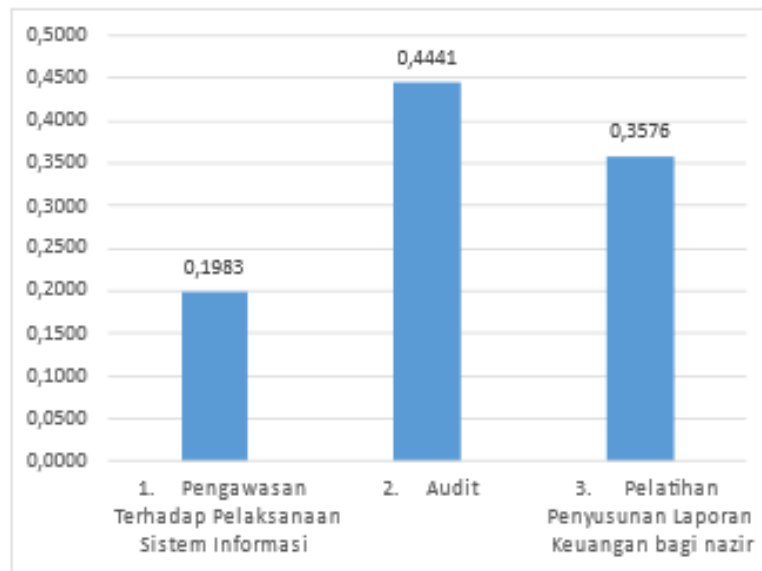


Figure 2 Priority solutions according to respondents

The audit is an important aspect in increasing the financial accountability of waqf institutions and can support the development of waqf. The absence of financial reports and audits can lead to misuse of waqf funds and even in some cases this can reduce the amount of waqf donations (Abu Talib et al., 2020).

Sharia compliance and auditing are important dimensions of accountability. The absence of shariah auditing and reporting of waqf institutions can undermine accountability and governance as these aspects are mandatory for social fund organizations. In developed countries, audits are considered important because the process of wealth creation and political stability is very dependent on trust in the accountability process, and how well the expected roles are fulfilled. (Ramli et al., 2015).

Accounting and reporting practices that exist in waqf organizations are important to ensure accountability that can be continuously improved and upheld especially for the management of social funds (Aldeen et al., 2020). Waqf accounting standards that are applied can lead to increased efficiency and transparency of waqf management (Sukmana et al., 2021). Therefore, Nazir must be given training in preparing financial reports. In accordance with PSAK 112 concerning waqf, some of

the financial statements that must be understood by Nazir are statements of financial position, reports on details of assets, reports on activities, reports on cash flows, and notes on financial statements.

Increasing the competence of human resources, the use of government accounting standards (SAP), the use of technology, and the implementation of the Internal Audit Unit (SPI) must be supported so that financial accountability can be realized (Dewi et al., 2019). This also applies to waqf management, where the reporting of waqf assets and finances must be monitored for the implementation of a good information system so that it can provide detailed information to waqfs and the general public.

The use of the Waqf Information System application in this organization needs to be increased. One of them is by placing a special officer as the operator of the system, and then monitoring the use of this system is carried out so that it is expected that the output of this system is various reports, both reports on waqf assets and financial reports of waqf institutions so as to increase public trust in these institutions.

The main priority in the strategy cluster in the financial accountability of waqf management is the synergy between regulators, BWI, Nazir, and mass organizations with a value of 0.463. Furthermore, the second priority is the waqf management training strategy for nazirs with a score of 0.366, and for the last priority is the strategy for making a waqf development master plan with a score of 0.170.

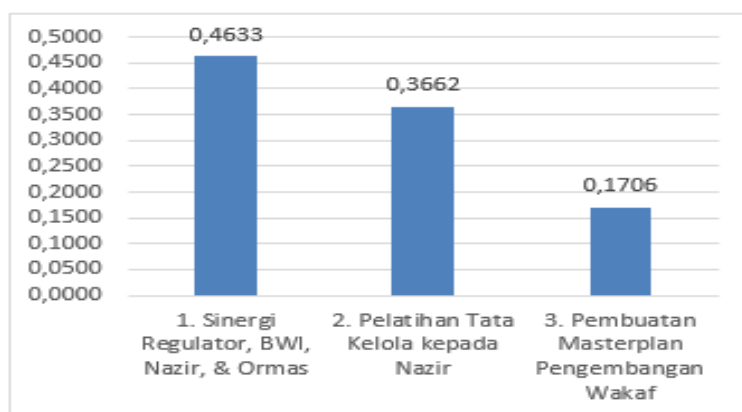


Figure 3 Priority Strategy according to respondents

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According to respondents, the synergy between waqf stakeholders, namely regulators, BWI, Nazir, and mass organizations is the main thing in the waqf development strategy in Indonesia. To accelerate the financial accountability of waqf management, waqf stakeholders must work together. The government and regulators can continue to cooperate with mass organizations to improve waqf development, by providing regulatory support and incentives for the development of human resources for waqf institutions, so as to participate in creating a conducive environment for the realization of a thriving waqf. In addition, waqf institutions can realize program innovation and increase the accountability of waqf management.

Nazir governance training, which aims to improve Nazir's capabilities so that they can optimize waqf management. The capability possessed by Nazir is a form of intellectual capital for waqf institutions. Intellectual capital shows the collective knowledge that is embedded in employees, routines carried out, and organizational network relationships. Waqf governance training needs to be given regularly to Nazirs, both institutional and individual Nazirs. This was also important in ensuring that a newly converted Nazirite would have the appropriate capacity.

The third strategic priority according to the respondents was the making of a waqf development master plan. Until now, Indonesia only has a general Islamic finance master plan, but does not yet have a waqf master plan. According to respondents, the master plan is very important to direct the development of waqf in Indonesia effectively and efficiently. One example of a country that already has a waqf master plan in Malaysia (Iman & Mohammad, 2017)

Conclusion

The following are some of the conclusions drawn in this research as follows:

1. The strategies used in increasing the financial accountability of waqf management in Islamic religious organizations in North Sumatera are most prioritized on two strategies, namely the synergy between regulators, BWI, nazir, and mass organizations and the waqf management training strategy for nazirs.
2. Obstacles faced by Islamic religious organizations of North Sumatera in increasing their financial accountability the most priority is financial transparency which is still low followed by Nazir not being able to prepare financial reports according to standards.

3. The solution provided in overcoming these obstacles is to conduct periodic audits of all institutional activities, not limited to financial activities.

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