ACCOUNTABILITY IN FINANCIAL MANAGEMENT AT BAZNAS JEMBER

1.*Zainuri, 2Ahmad Roziq, 3Nur Hisamuddin and 4Moch Shultoni

University of Jember

ABSTRACT

One solution of the Islamic economic system to overcome the problem of poverty is the economic empowerment of the people through zakat. In order to establish good zakat governance, the government formed two institutions that were given the authority to manage zakat in Indonesia, namely the National Amil Zakat Agency (BAZNAS). However, the collection of zakat has a major problem, which is a very large gap between potential and its realization, due to the low level of trust in muzakki in the management of zakat by the two institutions. This study aims to: 1) analyze the application of accountability in the financial management of BAZNAS Jember; 2) identify the cause of the lack of quality financial management BAZNAS Jember. This research was conducted at BAZNAS in Jember Regency, using a descriptive qualitative approach. Data collection techniques are through observation, interviews, and documentation analysis. The results of the study show that: 1) The accountability aspect has been fully applied in the preparation of the BAZNAS financial statements in Jember Regency; 2) The contributing factor to the lack of quality of the BAZNAS financial statements in Jember Regency is due to the fact that three of the six qualitative characteristics of financial management have not been met, namely Timeliness, accountability, and transparency.

Keywords: Accountability, financial management, BAZNAS

INTRODUCTION

In order to overcome the problem of poverty in Indonesia, various programs have been carried out, both those carried out directly by government agencies and non-governmental organizations, but the poverty rate has not shown a significant decline, which in 2016 stood at 10.9% (www.worldbank.org, 2017). The solution of the Islamic economic system to overcome the problem of poverty is the economic empowerment of the people through zakat. One of the main problems in collecting zakat is a very large gap between the potential and the realization of zakat (Nurul et al, 2014). Based on data collected by BAZNAS Indonesia researchers, in 2016 the potential for zakat reached Rp286 trillion while the amount channeled to BAZNAS was only Rp 5.1 trillion or 1.78% of its potential (Nurul and Abdul, 2012). The BAZNAS Strategic Study Center states that the collection of national zakat in 2018 is projected to reach Rp8 trillion, where this figure is still in the range of 3.2% of its potential (2017: 60). Research Saparuuddin (2016), Taufikur (2015), Nurul and Tjiptohadi (2013), Mardhiyah (2012), and Nunung et al (2014), produced findings that the causes of the low realization of zakat collection can be broadly grouped into the following four problems, namely: 1) submission of BAZNAS financial statements has not met public expectations; 2) zakat distribution is done individually directly by muzaki to mustahik; 3) the administration and financial system of BAZNAS is still considered weak; and 4) Amil still makes his work a side job or part time. Of the four main factors, the scope of this study will be limited to the aspect of accountability. Today the higher demands for accountability in the management of zakat. The public wants their right to obtain information to be fulfilled through the responsibility of managing zakat which is manifested in the form of financial reports. The community expects BAZNAS to be accountable, whose manifestation is in the form of quality zakat fund management reports in order to build trust in muzaki. Thus the potential of zakat can be realized to its full potential, as well as its management and distribution carried out directed and appropriate, so that the purpose of zakat in the Islamic economic system can be achieved, namely the economic equality of the people for mutual benefit. The formulation of the problem of this research is How is the application of the financial management accountability BAZNAS Jember Regency?. What are the factors causing the lack of quality financial management at BAZNAS in Jember Regency?. The purpose of this study was to analyze the financial management accountability of BAZNAS in Jember Regency. Analyzing the Causes of the Quality of BAZNAS Financial Management in Jember Regency.

LITERATURE REVIEW

Maya et al (2017) argues that the management of financial statements describes the financial condition which is the result of an entity's business for a certain period of time. The financial statements are the end result of the accounting process, can be used as a medium to communicate financial data or activities of an entity to interested parties. Yosi (2014) argues that sharia accounting functions as a liaison between stakeholders and entities that are based on accounting values and sharia worship. The financial statements of sharia entities are expected to provide accounting information according to real conditions without any party engineering, as a form of worship to Allah.

*Corresponding author: Zainuri, University of Jember
SWT so as to create a relationship both vertically and horizontally. The application of all four of the qualitative characteristics of the enhancer is an iterative process and does not follow a specific sequence. There are times when one qualitative characteristic of enhancer can be reduced to maximize other qualitative characteristics. The qualitative characteristics of enhancers both individually and as a group cannot make information useful if financial statements are not relevant or are not represented correctly (SAK, 2018: 17). The output of the zakat management system is the zakat financial statements, which are prepared following the standard Financial Accounting Standards Statement (PSAK) 109. The zakat financial statements include Statements of Financial Position, Statements of Changes in Funds Balance, Statements of Changes in Assets Under Management, Cash Flow Statements, and Notes to Financial Statements. Ellis et al (2011) explained that etymologically the term accountability comes from the English term which means accountability means accountability or circumstances to be accounted for or conditions for accountability. Accountability is the responsibility of managing resources and implementing policies entrusted to reporting entities in achieving the objectives that have been set periodically. Yosi (2014) defines that accountability is a way of managing (trustee) giving accountability to the trustee for managing the resources entrusted to him, both in the form of accountability vertically (to Allah SWT) and horizontally (to humans and nature). If it is related to the nature of Rasulullah SAW, accountability can be likened to the nature of “amanah”, meaning that it can be trusted with the affairs entrusted to him. Thus people will trust to entrust their affairs, confident that trust will be carried out as well as possible. In carrying out the task of managing zakat BAZNAS is required to make an accountability report, which is a manifestation of accountability to the public, especially muzaki. The accountability report is prepared in the form of financial reports, which are expected to obtain quality financial reports that are beneficial to stakeholders, both government, academics, scholars and community shops, and especially for muzaki who channel through BAZNAS. Financial management is said to be of quality if it is able to provide financial statement information concerning financial position, performance, and changes in the financial position of an entity that is beneficial to its users in economic decision making. In sharia entities, financial statements as a means of accountability are a form of the responsibility of the trustee recipient to the trustee, the liaison between the trustee and the trustee, both vertically (Allah SWT) and horizontally (humans and the natural surroundings).

**RESEARCH METHOD**

This study uses a descriptive research method with a qualitative approach, which provides an overview of the problems studied, concerning the application of financial management accountability BAZNAS Jember Regency. The type of data used in this study are primary data and secondary data. Primary data is data that must be processed again according to research needs while secondary data is data that can be directly used. Primary data collection techniques are by observing and interviewing key informants (from BAZNAS Jember Regency) as well as with academics and figh experts. Secondary data collection techniques are through documentation in the form of library research, researching and analyzing financial statements BAZNAS Jember Regency, as well as accessing written information from both print and electronic media related to BAZNAS financial management. Sekaran and Bougie (2016: 332) suggest that there are three important steps in analyzing qualitative data, namely reducing data, displaying data, and drawing conclusions. Data reduction refers to the process of selecting, codifying, and categorizing data. Displaying data refers to ways of presenting data, selecting citations, matrices, graphs, or charts that illustrate a pattern in the data that can help researchers understand data. Displaying data enables researchers to draw conclusions based on patterns formed from reduced data.

**RESULT AND DISCUSSION**

In the sharia context, financial management is a connecting bridge between the entity and stakeholders whose preparation is based on accounting and worship values. Therefore a good financial management will generate trust from stakeholders, especially from funders (Taufikur, 2015; Yosi, 2014). For profit-oriented entities, funders come from investors or creditors, while non-profit-oriented entities such as BAZNAS, funders are donors or muzaki. The better the performance of BAZNAS in managing zakat, infaq, and alms and other religious social funds (ZIS-DSKL), the higher the level of trust of muzaki and prospective muzaki towards BAZNAS to channel ZIS-DSKL through BAZNAS. Based on observations of the BAZNAS financial statements in Jember Regency, it was found that financial management has not implemented PSAK 109 properly and comprehensively. Financial management includes the Financial Position Report, Report on Changes in Fund Balance, Report on Changes in Assets under Management, Cash Flow Reports, and Notes to Financial Statements (Marliyati, 2015; Nur Hisamuddin, 2017; Maya et al, 2017: 99). The financial management of BAZNAS in Jember Regency only covers the receipt of Zakat, Infaq, and Shodaqoh, distribution of Zakat, Infaq, and Shodaqoh, reports on the distribution of Zakat, infaq, and Shodaqoh in the Jember district. Although in terms of vertical accountability, the administrators and executors of Jember Regency have tried their best to carry out the mandate from Allah SWT. The position of BAZNAS in Jember Regency does not merely accept the mandate from muzaki to manage zakat according to state law, but most importantly the management must be in accordance with Islamic law. Zakat management means managing trust. Trust from muzaki so that zakat is distributed to the right party. The mandate of the government is that the BAZNAS of Jember Regency carry out its duties as mandated by law. Trust the community so that the mustahik hopes to improve their quality of life are fulfilled. The mandate is not only held horizontally in the world, but also later vertically in the hereafter (Yosi, 2014: 1359). This is cited in the hadith narrated by Imam Bukhari and Muslim following, “Each of you is a leader, and every leader will be held accountable for what he leads.” (HR Al-Bukhari No. 2571 and HR Muslim No. 4828). Factors causing the lack of quality financial management in BAZNAS according to Mintarti (2011) are that many zakat management organizations do not yet have or do not understand the importance of a system in the performance of their organizations. In addition, good cooperation has not yet been established between zakat management organizations and various parties in utilizing zakat, such as cooperation between
the government, MUI, Islamic mass organizations, and entrepreneurs. Forms of cooperation between zakat institutions for example can be realized in the form of integrated zakat fund distribution programs. This is still difficult to realize because there is no standardization of the management of zakat management that can provide a guarantee of the quality of public services both muzakki, mustahiq, other relevant parties and the general public. Based on the above, BAZNAS needs a solution to solve the problem, so that the potential for large zakat funds, and the collection of zakat funds that increase each year can be balanced with good quality management so that the achievement and objectives of BAZNAS are more optimal. According to Mahmudi (2009), optimizing zakat management is strongly influenced by the quality of BAZNAS management. The application of the principles of good governance is needed to ensure that zakat funds from the public are utilized optimally by BAZNAS. By implementing Good Governance, each zakat institution can assess the quality of its organizational governance and see which BAZNAS performance is good and bad.

CONCLUSION

Accountability aspects have been applied in preparing BAZNAS Jember Regency financial statements in the form of providing information and disclosure to the public, vertical accountability to Allah SWT and horizontal accountability to the community and elements in the community as an embodiment of maintaining the mandate, and the existence of reporting as a form of tabligh (delivery) for the mandate given. Factors causing the lack of quality financial management of BAZNAS in Jember Regency are due to not understanding the performance of the organization, not yet creating good cooperation between the government, MUI, and BAZNAS, and poor financial management from BAZNAS so that public trust is still low.

REFERENCE