

## ACCOUNTABILITY OF ZAKAT FUND MANAGEMENT AT THE BAITUL MAL GAMPONG IN BANDA ACEH CITY

**Mursalmina<sup>1\*</sup>**

<sup>1</sup>Ar-Raniry State Islamic University, Banda Aceh

\*<sup>1</sup>Corresponding email: [mursalmina@ar-raniry.ac.id](mailto:mursalmina@ar-raniry.ac.id)

**ABSTRACT** - This study aims to describe and analyze the accountability practices in zakat fund management at the Baitul Mal Gampong (Village-Level Zakat Institution) in Banda Aceh City. This research employed a descriptive qualitative approach, with data collected through in-depth interviews with informants from the Baitul Mal Gampong of Geuceu Iniem Village and Lamdingin Village, as well as a Commissioner from the Baitul Mal Kota (City-Level Zakat Institution) of Banda Aceh. The data were then analyzed using thematic analysis, and data validity was reinforced through triangulation. The findings indicate that the Baitul Mal Gampong has attempted to practice accountability in managing zakat funds. However, several weaknesses were identified, such as the absence of specific, written internal Standard Operating Procedures (SOPs) and accountability processes that have not yet been digitalized, thereby reducing the equity and speed of information availability.

**Keywords:** Accountability, Zakat, Baitul Mal Gampong, Qanun Aceh.

**ABSTRAK – Akuntabilitas Pengelolaan Dana Zakat pada Baitul Mal Gampong di Kota Banda Aceh.**

Penelitian ini bertujuan untuk mendeskripsikan dan menganalisis praktik akuntabilitas dalam pengelolaan dana zakat pada Baitul Mal Gampong (lembaga pengelola zakat tingkat desa) di Kota Banda Aceh. Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan pengumpulan data melalui wawancara mendalam terhadap para informan yang berasal dari Baitul Mal Gampong Desa Geuceu Iniem dan Desa Lamdingin, serta seorang Komisioner Baitul Mal Kota Banda Aceh. Data yang diperoleh dianalisis menggunakan analisis tematik, sedangkan validitas data diperkuat melalui teknik triangulasi. Hasil penelitian menunjukkan bahwa Baitul Mal Gampong telah berupaya menerapkan prinsip akuntabilitas dalam pengelolaan dana zakat. Namun demikian, masih ditemukan beberapa kelemahan, antara lain belum adanya Standar Operasional Prosedur (SOP) internal yang tertulis dan spesifik, serta proses akuntabilitas yang belum terdigitalisasi, sehingga berdampak pada rendahnya aspek pemerataan dan kecepatan ketersediaan informasi.

**Kata Kunci:** Akuntabilitas, Zakat, Baitul Mal Gampong,, Qanun Aceh.



## INTRODUCTION

Baitul Mal is a crucial institution in the management of religious assets, such as zakat, in Aceh. As an institution responsible for collecting, managing, and distributing zakat funds, Baitul Mal bears a significant responsibility to ensure that the funds are utilized efficiently, fairly, and in accordance with Sharia principles.

Hierarchically, Baitul Mal in Aceh has three levels (Qanun Aceh, 2018): **Provincial Level**, known as Baitul Mal Aceh (BMA), located in the provincial capital, Banda Aceh. It functions as the coordinator, supervisor, and overseer of all district/city-level Baitul Mal institutions. This body is directly accountable to the Governor of Aceh. **Regency/City Level**, known as Baitul Mal Kabupaten/Kota (BMK), located in each of the 23 regencies and cities in Aceh. This body is accountable to the local Regent/Mayor. **Gampong (Village) Level**, known as Baitul Mal Gampong (BMG). This is the most fundamental level, with direct contact with the community. Its existence is further regulated by Regent/Mayor regulations based on guidelines from the Qanun Aceh (an Acehese regional regulation).

The Baitul Mal Gampong (BMG) is an independent Baitul Mal institution established to maintain and manage religious assets based on Islamic Sharia to improve community welfare. The BMG must manage these assets in accordance with the mandate of Qanun Aceh, which is based on several key principles, including accountability.

Accountability is a vital pillar in the governance of institutions managing public funds, including zakat management institutions like Baitul Mal. In the context of Islam, zakat is not merely a religious obligation but also a critical instrument for achieving social justice and wealth redistribution. Therefore, accountable zakat management is essential to ensure that collected funds are effectively distributed to rightful beneficiaries in line with Sharia principles.

The General Guidelines for Indonesian Public Sector Governance (PUG-SPI), issued by the KNKG, provide a clear definition of accountability indicators. The value of accountability in public sector organizations has four main dimensions: legal accountability, process accountability, program accountability, and policy accountability (KNKG, 2022).



In the context of zakat management, accountability refers to the BMG's responsibility to all stakeholders, including the community, the government, and most importantly, to Allah SWT. Accountability requires effective oversight mechanisms, where the BMG is obliged to report all its activities, both internally to its advisory board and externally to the government and the public. It also encompasses the moral and ethical responsibility to ensure that zakat funds are used appropriately and efficiently according to Sharia objectives.

The existence of the BMG in Banda Aceh City was strengthened by the enactment of a Banda Aceh Mayoral Regulation, which specifically governs the institution's management. One of the points in this regulation concerns the institution's operational costs, which are charged to the amil (zakat collector) portion of the funds (Perwal Kota Banda Aceh, This indicates that the BMG's operational continuity is highly dependent on the loyalty of muzakki (zakat payers).

Research conducted by Afiza (2023), Fikri et al., and Junjuran (2020) demonstrates that transparency and accountability significantly influence muzakki loyalty in distributing zakat funds; the higher the level of transparency and accountability of a zakat management institution, the higher the loyalty of muzakki.

Nugraha (2019) also asserts that Zakat Management Institutions are entities entrusted with public trust and confidence, thus obliging them to record and report all managed funds in financial statements that are easily accessible to the public.

On the other hand, research by Taufiq et al. on the "Zakat Management Model by Imuem Meunasah Based on Baitul Mal Gampong in Aceh" states that the BMG was established to explore and manage zakat potential effectively at the village level. In reality, zakat management by village-level institutions in Aceh, led by the Imuem Meunasah (mosque leader), has not yet achieved its intended impact, both in terms of collection and distribution.

Stemming from this, the researcher aims to describe the practice of accountability at the BMG in managing zakat funds. This study also fills a gap from previous research in several respects: it focuses on the practice of



accountability from a qualitative perspective, and the research location is the BMG in Banda Aceh City, an area previously unexamined by researchers.

This research is expected to make several contributions: (i) it will add to the literature on BMG, considering the minimal research on the topic and the lack of studies exploring accountability practices at the BMG; the findings will serve as a consideration for the BMK, as the supervisory body of the BMG, in its evaluation to accelerate BMG performance growth the results can serve as a role model for other BMGs in Aceh in implementing accountability as mandated by the Qanun Aceh.

## **LITERATURE REVIEW**

### **1. Accountability**

Accountability is a fundamental concept in organizational governance that refers to the obligation of individuals or institutions to explain, be responsible for, and bear the consequences of their actions and decisions. It encompasses moral and legal aspects that ensure every action taken by an entity is answerable to its stakeholders (Bovens, 2019). Accountability is the cornerstone of good governance as it enables oversight and control over the power held by an entity (OECD, 2000).

KNKG reveals that Ellwood (1993) explained four main dimensions of public sector accountability: legal, process, program, and policy accountability.

### **2. Legal Accountability**

Legal accountability is related to the rule of law, as it implies penalties or sanctions for the misuse of resources for purposes other than those designated. Furthermore, accountability is closely linked to transparency, as it cannot be enforced without transparency. Government accountability is facilitated by approaches, mechanisms, and practices to ensure that activities and outputs comply with agreed-upon objectives and norms/ethics/guidelines. This indicates that public sector organizations must act within the applicable legal framework.

The rule of law is a primary indicator of accountability, referring to the principle that all individuals and institutions, public and private, are subject to and accountable under the law. It ensures that no one is above the law and all



actions must conform to established laws (Lindberg, 2014). For example, in government procurement of goods and services, strict regulations govern the entire process, from planning and bidding to contracting. Any deviation, such as price inflation or direct appointments without a clear legal basis, constitutes a breach of legal accountability and is subject to sanctions.

### **3. Process Accountability**

Process accountability pertains to whether the procedures used in performing tasks are adequate in terms of the accounting information system, management information system, and administrative procedures. The realization of process accountability is the provision of public services that are fast, responsive, and low-cost (Mardiasmo, 2018).

It refers to the methods and steps taken by an organization to carry out its functions, including operational procedures, decision-making processes, task execution, and monitoring and evaluation (Bovens, 2014). A transparent and well-documented process allows for more effective oversight and prevents the abuse of power.

Process accountability ensures that every step in decision-making and task execution adheres to established standards and is auditable (Chen & Gavius, 2020). For instance, clear Standard Operating Procedures (SOPs) for procurement in a government agency ensure the process is fair and transparent, enabling evaluation and audit.

### **4. Program Accountability**

Program accountability relates to whether established objectives are achievable. It also refers to whether the public sector organization has considered alternative programs that yield optimal results at a minimal cost.

This indicator refers to the initiatives run by an organization to achieve specific goals. Program accountability focuses on how a program is planned, implemented, and evaluated to ensure its effectiveness and alignment with set objectives (Mardiasmo, 2018).

It ensures that allocated resources are used efficiently and that the program delivers the expected outcomes. This includes continuous monitoring and



evaluation to keep the program on track (Koppell, 2018). For example, in a poverty alleviation program, the responsible institution must ensure that funds reach the intended beneficiaries and that the program successfully reduces poverty rates according to its targets.

### **5. Policy Accountability**

Policy accountability is related to the responsibility of the government at all levels for the policies it makes to the legislature and the public.

It refers to the principles or rules adopted by an organization to guide its actions and decisions. Policy accountability involves assessing how policies are formulated, implemented, and their impact on society (Lindberg, 2019).

It ensures that policies are based on strong evidence, meet stakeholder needs and expectations, and can be objectively evaluated. Policies must be justifiable not only in their formulation process but also in their results and impacts. For example, a government's fiscal policy must be accountable through transparent financial reports and public audits to prevent waste or misuse of the budget (Koppell, 2018).

## **METHODOLOGY**

This research utilized a descriptive qualitative approach. This approach was chosen because the study aims to gain an in-depth understanding of accountability practices in zakat fund management by the Baitul Mal Gampong (BMG) in Banda Aceh City. Data were collected through in-depth interviews with pre-determined research informants. The interviews were conducted using a pre-structured interview guide.

The informants for this study were two developing BMGs in Banda Aceh City, recommended by a Commissioner of the Baitul Mal Kota (BMK) of Banda Aceh, which serves as the supervising body for BMGs. The informants were:

1. Management of BMG Geuceu Iniem
2. Management of BMG Lamdingin
3. Commissioner of BMK Banda Aceh for BMG Supervision



The collected data were analyzed using thematic analysis. The analysis process included the following steps: **Transcription**, all interview data were transcribed verbatim to ensure no important information was missed. **Coding**, the interview transcripts were coded based on emerging themes. **Categorization**, coded themes were grouped into larger categories for further analysis. **Conclusion Drawing**, based on the identified themes and categories, the researcher drew conclusions about how accountability is practiced at the BMG and the challenges faced.

To ensure data validity, this study employed source and technique triangulation strategies: data were collected from various sources (BMG management and BMK management) and using various techniques (interviews, observation, and documentation) to ensure the information obtained was consistent and reliable.

## **RESULT AND DISCUSSION**

### **The Practice of Accountability in Zakat Fund Management at Baitul Mal Gampong**

#### *Legal Accountability*

Interviews with BMG officials regarding legal accountability practices revealed that they do not have specific, written legal standards or SOPs for BMG management. However, their management refers to the Qanun Aceh and the Banda Aceh Mayoral Regulation concerning BMG operations. An informant from BMG Geuceu Iniem stated that they often refer to the guidelines and activities of Baitul Mal Aceh (BMA) as a reference for designing their work plans. Meanwhile, an informant from BMG Lamdingin mentioned that for zakat distribution, they typically follow the customary guidelines for distributing zakat al-fitr prevalent in the village.

Both BMG Geuceu Iniem and BMG Lamdingin operate based on the Qanun Aceh and the Mayoral Regulation as their legal foundation; however, these two legal frameworks do not detail the technical implementation of zakat management. An institution that manages public funds should ideally have written operational standards. The absence of written internal SOPs can be a weakness in maintaining consistency and quality in zakat management. This highlights the need for developing clear and specific SOPs for BMGs to enhance legal accountability. The BMK of Banda Aceh even suggested



designing BMG SOPs in the form of a Reusam Gampong (village regulation) to give them legal force, because government accountability is facilitated by mechanisms and practices that ensure activities align with agreed-upon goals and norms. This shows that public sector organizations must act in accordance with the prevailing legal framework.

#### *Process Accountability*

During interviews, BMG officials showed the researcher their procedures for accounting information systems, management information systems, and administration. The researcher observed that records and administrative processes were comprehensively compiled annually. However, the provision of public services is conducted manually through face-to-face meetings with BMG officials.

The recording and administrative procedures at both BMGs have been implemented well and are completed annually, albeit manually. This manual management indicates limitations in efficiency and a potential for human error. Implementing a digital system could help improve accuracy and efficiency in administrative and recording processes.

According to Mardiasmo (2018), the realization of process accountability is the provision of fast, responsive, and low-cost public services. Therefore, if information regarding BMG accountability can be conveyed to the public easily, quickly, and equitably, process accountability will be perfectly realized.

#### *Program Accountability*

The researcher interviewed BMG Geuceu Iniem regarding the programs they implement annually and how they adapt these programs to a minimal budget. Officials from BMG Geuceu Iniem responded that the institution has an annual work program designed at the beginning of the year, which is then submitted to the BMG's advisory board for approval. However, the BMG only designs programs based on estimated income, as the programs are entirely funded by zakat, whose annual amount is unpredictable. Some programs are not implemented if the incoming funds do not match the initial estimates.

Meanwhile, officials from BMG Lamdingin informed that their work programs are not specifically designed at the beginning of the year. Instead, programs are



designed as time progresses and zakat funds are received, tailored to emerging needs. However, every work program to be realized first goes through a mechanism of deliberation and consensus (musyawarah dan mufakat).

BMG Geuceu Iniem and Lamdingin have different approaches to designing their annual work programs. BMG Geuceu Iniem designs programs at the start of the year based on budget estimates, whereas BMG Lamdingin designs programs as the year progresses according to incoming funds. These different approaches demonstrate flexibility in planning but also indicate uncertainty in program implementation. More systematic program planning with adequate budget reserves could help BMGs achieve their goals more effectively.

According to Koppell (2018), program accountability ensures that resources allocated to a program are used efficiently and that the program delivers the expected results. It also includes continuous monitoring and evaluation to ensure the program stays on track and achieves its desired objectives. Therefore, every BMG program should have estimated costs and its objectives should be designed according to the budget. In this regard, guidance and resources from the BMK as the supervisory body are crucial for realizing programs intended for community welfare.

#### *Policy Accountability*

BMG officials responded regarding the policy accountability they practice. They report all activities, performance, and annual budgets in the form of an annual report to stakeholders as stipulated in the Banda Aceh Mayoral Regulation, namely to the Advisory Board, the Village Head and Tuha Peut (council of elders), the BMK (for coordination and supervision), and to the muzakki.

The annual report is submitted to various stakeholders as a form of policy accountability. This indicates an effort at coordination and supervision that aligns with existing regulations. This practice is important for ensuring that the BMG operates according to established guidelines. However, the effectiveness of this policy accountability depends on how well the report is used by stakeholders for evaluation and improvement.

According to Lindberg (2019), this accountability refers to the principles or rules adopted by an organization to guide actions and decisions. Policy



accountability involves assessing how policies are formulated, implemented, and their impact on the community or organization. To facilitate the application of this accountability, a specific written policy in the form of an SOP is needed for evaluation, uniformity, and future improvement.

## CONCLUSIONS

The practice of accountability in zakat fund management by the Baitul Mal Gampong (BMG) in Banda Aceh City demonstrates a commitment to complying with higher regulations, yet it still possesses significant weaknesses at the operational level. Although BMGs refer to the Qanun Aceh and the Mayoral Regulation as their legal basis, there is a lack of specific, written internal standard operating procedures (SOPs). This constitutes a fundamental weakness that impacts the consistency and quality of zakat management.

In terms of process accountability, recording and administration are conducted comprehensively each year, but still manually. This limitation can lead to inefficiency and errors, and it is not optimal in providing fast and easily accessible public services.

Regarding program accountability, two different approaches were found: BMG Geuceu Iniem designs programs at the beginning of the year based on estimates, which risks non-implementation if funds do not match predictions. Meanwhile, BMG Lamdingin designs programs flexibly as time progresses. Both approaches indicate uncertainty in program planning and implementation.

As for policy accountability, efforts have been made through the submission of annual reports to stakeholders such as the Advisory Board, Village Head, Tuha Peut, and the Baitul Mal Kota (BMK). However, the effectiveness of this reporting heavily depends on how stakeholders use these reports for evaluation and improvement, which is further weakened by the absence of written SOPs as a uniform evaluation standard.

## REFERENCES

Bovens, M. (2007). Analysing and Assessing Accountability: A Conceptual Framework. *European Law Journal*, Vol. 13, No. 4, pp. 447-468.



- Chen, E., & Gavius, I. (2020). "The different impacts of accountability and perceived fairness on managerial honesty". *Journal of Business Research*, Vol. 111, pp. 78-88.
- Koppell, J. G. (2005). "Pathologies of Accountability: ICANN and the Challenge of 'Multiple Accountabilities Disorder'". *Public Administration Review*, 65(1), 94-108.
- Lindberg, S. I., Coppedge, M., Gerring, J., & Teorell, J. (Eds.). (2014). *Varieties of Democracy: A New Approach to Conceptualization and Measurement*. Cambridge University Press.
- Mardiasmo. (2018). *Akuntansi Sektor Publik*. Penerbit : Andi.
- Mohammad Ilyas Jununan (2020) "Pengaruh Transparansi, Akuntabilitas, dan IGCG terhadap Tingkat Kepercayaan Muzakki di Lembaga Amil Zakat Dompot Amanah Umat" *Jurnal Akuntansi Integratif*, vol.6 no 2
- Muhammad Kanzul Fikri, Ahmad Ainun Najib (2021)" Pengaruh Kepercayaan, Transparansi dan Akuntabilitas terhadap Minat dan Keputusan Muzakki Menyalurkan Zakat, di (LAZISNU) Kabupaten Banyuwangi" *Jurnal Perbankan Syariah Darussalam*, vol 1. No.2
- Nugraha, E. (2019). Pengaruh Akuntabilitas, Transparansi Dan Kualitas Pelayanan Lembaga Pengelola Zakah Terhadap Komitmen Muzakki: Kepercayaan Muzakki Sebagai Variabel Intervening. *Akuntabilitas: Jurnal Penelitian Dan Pengembangan Akuntansi*, 13(2), 167–186
- Organisation for Economic Co-operation and Development (OECD). (2000). *Trust in Government: Ethics Measures in OECD Countries*.
- Pedoman Umum Governance Sektor Publik Indonesia (PUG-SPI) (2022)
- Qanun Aceh (2018)
- Taufik, Faisal ananda, sudirman suparmin (2022), "Zakat Management Model by Imuem Meunasah Based on Baitul Mal Gampong in Aceh", *Jurnal Ikonomika*, Vol 7, No.2.

