

ANALYSIS OF ACCOUNTING TREATMENT OF NON-HALAL FUNDS AT THE NATIONAL ZAKAT INSTITUTION DAARUT TAUHIID PEDULI

Savitri Agustin¹

UIN Sunan Gunung Djati Bandung, Indonesia

Lina Yulianti²

UIN Sunan Gunung Djati Bandung, Indonesia

Ridwan Effendi³

UIN Sunan Gunung Djati Bandung, Indonesia

E-mail: ¹savitriagustin7@gmail.com, ²lina.yulianti@uinsgd.ac.id, ³ridwan.effendi34@gmail.com

ABSTRACT

The management of non-halal funds sourced from activities that are not in accordance with sharia principles is a crucial issue for the National Amil Zakat Institution (LAZNAS), because it risks reducing accountability and public trust. This study aims to analyze in depth the management mechanism and application of accounting treatment of non-halal funds at LAZNAS Daarut Tauhiid Peduli. The research approach used is qualitative with descriptive methods, where data is obtained through interviews, observations, and documentation studies. The results found that LAZNAS Daarut Tauhiid Peduli has implemented a strict management mechanism, including separation of funds from the beginning, internal classification as Sharia Prohibited funds (YDS), as well as a layered approval flow involving the Sharia Supervisory Board. The accounting treatment applied is in accordance with the principles of PSAK 409, where funds are recognized as liabilities, measured at nominal value, and presented and disclosed separately in the financial statements. It is concluded that the practice in this institution can be a model of accountable governance, although it is still faced with the obstacles of the lack of specific technical regulations and the complexity of internal procedures.

Keywords : *Non-Halal Funds; Sharia Accounting; LAZNAS; PSAK 409; Daarut Tauhiid Peduli.*

ABSTRAK

Pengelolaan dana non-halal yang bersumber dari aktivitas yang tidak sesuai prinsip syariah menjadi permasalahan krusial bagi Lembaga Amil Zakat Nasional (LAZNAS), karena berisiko menurunkan akuntabilitas dan kepercayaan publik. Penelitian ini bertujuan untuk menganalisis secara mendalam mekanisme pengelolaan dan penerapan perlakuan akuntansi dana non-halal pada LAZNAS Daarut Tauhiid Peduli. Pendekatan penelitian yang digunakan adalah kualitatif dengan metode deskriptif, di mana data diperoleh melalui wawancara, observasi, dan studi dokumentasi. Hasil penelitian menemukan bahwa LAZNAS Daarut Tauhiid Peduli telah mengimplementasikan mekanisme pengelolaan yang ketat, mencakup pemisahan dana sejak awal, klasifikasi internal sebagai dana Yang Dilarang Syariah (YDS), serta alur persetujuan berlapis yang melibatkan Dewan Pengawas Syariah. Perlakuan akuntansi yang diterapkan telah sesuai dengan prinsip PSAK 409, di mana dana diakui sebagai liabilitas, diukur sebesar nilai nominal, serta disajikan dan diungkapkan secara terpisah dalam laporan keuangan. Disimpulkan bahwa praktik di lembaga ini dapat menjadi model tata kelola yang akuntabel, meskipun masih dihadapkan pada kendala minimnya regulasi teknis yang spesifik dan kompleksitas prosedur internal.

Kata Kunci: *Dana Non-Halal; Akuntansi Syariah; LAZNAS; PSAK 409; Daarut Tauhiid Peduli.*

INTRODUCTION

As spiritual and social consciousness continues to grow in Indonesia, the role of the National Amil Zakat Institutions (LAZNAS) in managing religious social funds has become increasingly significant. Beyond serving as an instrument of wealth redistribution, LAZNAS is also expected to operate with professionalism, transparency, and accountability, thereby strengthening its legitimacy and impact within society.¹ Integrity in managing community funds forms the foundation of public trust and requires strict compliance with sharia principles.²

However, in practice, LAZNAS faces critical challenges related to the acceptance of non-halal funds, namely funds derived from activities that are not in accordance with Islamic law, such as bank interest, late payment penalties, or donations from sources whose halal status is uncertain.³ Managing these funds is particularly challenging, as errors in recording or mixing them with zakat, infaq, and sadaqah (ZIS) funds may compromise the sanctity of wealth and undermine public trust.⁴

A review of the literature shows that the issue of non-halal funds is a persistent challenge both in zakat institutions and in the broader Islamic finance industry. Study on Islamic banking by Hartanto et., al.,⁵ and Isnani Maryamah, and Mubarakah⁶ confirms that non-halal income, although small in proportion, remains part of financial reports that require transparent management and disclosure. Similarly, case studies on zakat institutions show variations in practice. The phenomenon of non-halal fund acceptance in Islamic philanthropic institutions is increasingly relevant to study, given the complexity of the interaction between funding sources, Islamic regulations, and demands for public transparency. Several previous studies have shown that improper management of non-halal funds can trigger a decline in public trust and potentially have legal and reputational implications for institutions.

¹ Syams, R. Fahmi, and A. Jalaludin, "Penggunaan Dana Non-Halal Sebagai Sumber Corporate Social Responsibility (CSR) Dalam Tinjauan Hukum Islam (Studi Kasus di Kantor Bank Syariah Mandiri Ponorogo)," 2019.

² Kusmanto, "Peran Lembaga Amil Zakat Nasional Dalam Penghimpunan Dana Zakat, Infaq, dan Shodaqoh," *Pandecta* 9, no. 2 (2019). <http://journal.unnes.ac.id/nju/index.php/pandecta>.

³ Ningayutasari, U. Wahyudi, and D. Anggarani, "Analisi Perlakuan Akuntansi Berdasarkan PSAK No.109 Tentang Akuntansi Zakat, Infaq, dan Sedekah (Studi Kasus Pada MWC Lazismu Lawang)," *Jurnal Ekonomi Kreatif Indonesia* 1, no. 3 (2023): 228–247. <https://journal.tangrasula.com/index.php/jeki>.

⁴ Choirun Nisa, H. Indarwati, S. Muthi, and S. Anwar, "Laporan Keuangan Baznas di Era Digital 4.0 Tinjauan Atas PSAK 109," *Wahana Islamika: Jurnal Studi Keislaman* 7, no. 1 (2021): 114–135. <http://wahanaislamika.ac.id>.

⁵ R. Hartanto, I. P. Pramono, and P. Purnamasari, "Pendapatan Non Halal Perbankan Syariah di Indonesia: Analisis Sumber dan Penggunaannya," *Falah: Jurnal Ekonomi Syariah* 4, no. 2 (2019): 51. <https://doi.org/10.22219/jes.v4i2.9873>.

⁶ R. Anisatus et al., "Penyajian dan Pengungkapan Dana Non Halal pada Laporan Keuangan BAZNAS Kota Yogyakarta," 2019.

Research by Anisatus on BAZNAS Yogyakarta and Choirun Nisa et., al., on LAZNAS Dompot Amanah Umat found that despite efforts to separate funds, there are still weaknesses in journaling and disclosure that are not fully consistent with PSAK 109. Similar findings were revealed by Resti⁷ and Al'Afi,⁸ who highlighted the need for increased transparency and stricter audit mechanisms. Collectively, these studies form a research road map that shows that the issue has shifted from simply identifying problems to searching for an effective governance model.

The current research gap lies in two main aspects. First, most existing research still refers to PSAK 109, while the industry has now shifted to PSAK 409, which brings improvements to the zakat accounting framework. Secondly, many studies focus on evaluating formal compliance, but few have explored in depth how internal governance mechanisms such as the role of the Sharia Supervisory Board (DPS) and the Internal Supervisory Unit (SPI) proactively provide solutions to the absence of detailed technical regulations from the central authority asserts that the main challenge for sharia institutions is often not the absence of rules, but rather the weak transformation of muamalah fiqh values into substantive practices.⁹

This study offers novelty by filling this gap. Specifically, this research analyzes the accounting practices for non-halal funds at LAZNAS Daarut Tauhiid Peduli using the new PSAK 409 framework. Furthermore, this study explores how a strong internal governance model in the institution functions as a bulwark of sharia compliance. LAZNAS Daarut Tauhiid Peduli was chosen as the object of this study because of its reputation as an institution with a high level of initiative in formulating systematic policies for managing non-halal funds, making it an ideal case study for understanding best practices in the field.

Therefore, the purpose of this study is to analyze in depth the management mechanisms, the application of accounting treatments, and the obstacles faced by LAZNAS Daarut Tauhiid Peduli in managing non-halal funds.¹⁰

⁷ Dini Widia Resti, *"Analisis Perlakuan Akuntansi, Penyajian, dan Pengungkapan Dana Non Halal (PSAK 109) pada Yayasan Yatim Mandiri Kota Medan,"* 2020.

⁸ Sholahuddin Al'Afi, *"Analisis Perlakuan Akuntansi Atas Dana Non Halal pada Badan Amil Zakat Nasional (BAZNAS) Kota Malang,"* 2022.

⁹ Dudang Gojali, *"Implementasi Hukum Ekonomi Syariah Pada Lembaga Keuangan Syariah,"* 1, no. 2 (2019).

¹⁰ O. S. M. A. Abd. H. Jefik Zulfikar Hafidz, *"Analisis Penggunaan Pendapatan Non-Halal dan Dana Kebajikan Lembaga Keuangan Syariah Tinjauan Aspek Kepatuhan Syariah,"* Ecobankers: Journal of Economy and Banking 5 (2024). <http://journal.bungabangsacirebon.ac.id/index.php/ecobankers>

METHOD

This study uses a qualitative approach with a descriptive method. A qualitative approach was chosen because it aims to understand the phenomenon in depth, such as what the research subjects experience, including their behavior, perceptions, and actions holistically.¹¹ The research design used is a case study at the National Zakat Agency (LAZNAS) Daarut Tauhiid Peduli. This design is relevant for exploring specific issues, in this case the treatment of non-halal funds in a complex real-world context, where the boundaries between phenomena and context are not clearly visible.¹² The research procedure was carried out chronologically through several systematic stages. The first stage is research preparation, which includes preliminary studies to identify problems, reviews of relevant literature, and the development of research instruments.¹³ The main instruments prepared are semi-structured interview guidelines designed to elicit in-depth information from informants, as well as observation sheets to record relevant practices in the field.

The second stage was data acquisition, which was carried out using three main techniques. First, in-depth interviews were conducted with parties who had competence and authority in financial management at LAZNAS DT Peduli, namely the finance manager and the Internal Audit Unit team. This technique aimed to obtain primary data on policies, mechanisms, and internal perspectives related to non-halal funds. Second, non-participant observation was conducted to directly observe operational processes, such as the flow of recording and separation of funds in the accounting system. Third, a documentation study was used to collect and analyze secondary data, which included audited financial reports for the 2023-2024 period, standard operating procedures related to fund management, internal policies, and institutional publications.

The third stage is data analysis. The qualitative data that has been collected is analyzed using an interactive analysis model developed by Miles, Hubermad. This analysis process consists of three concurrent activities: (1) Data Reduction, which is the process of selecting, focusing, simplifying, and abstracting raw data from interview transcripts and field notes; (2) Data Presentation, which is the process of organizing the reduced data into narratives, matrices, or charts so that it is easy to understand and allows conclusions to be drawn; and (3) Drawing Conclusions/Verification, which is the process of interpreting the presented data to find patterns, meanings, and explanations, where the conclusions drawn are tentative and continue to be

¹¹ M. Bin Udar, "Mengevaluasi Validitas Instrumen dalam Penelitian Kualitatif: Metode Verifikasi dan Implementasinya," 2021.

¹² M. Yasin, S. Garancang, and A. A. Hamzah, "Metode dan Instrumen Pengumpulan Data (Kualitatif dan Kuantitatif)," (2024). <https://journal.banjaresepacific.com/index.php/jimr>

¹³ W. A. F. S. G. Z. S. Rusydi A. Siroj, "Metode Penelitian Kuantitatif Pendekatan Ilmiah Untuk Analisis Data," *Jurnal Review Pendidikan dan Pengajaran*, 2024.

verified throughout the research. To ensure the validity and credibility of the findings, this study also applied triangulation techniques, namely by comparing and re-examining data obtained from various sources (interviews and documents) and methods (interviews and observations).¹⁴

In addition to the methods described above, this study also considers the validity and reliability of data through the use of cross-checking approaches¹⁵. This approach ensures that all data obtained from interviews, documents, and literature can reinforce each other, thereby producing more credible conclusions.

RESULTS AND DISCUSSION

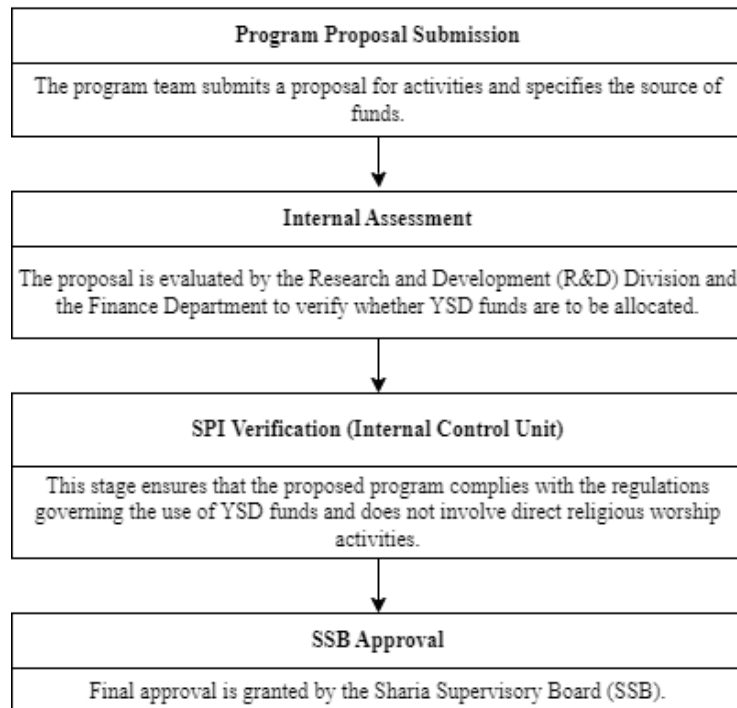
This study presents empirical findings on the management mechanisms and accounting treatment of non-halal funds at LAZNAS Daarut Tauhiid Peduli, followed by a discussion to interpret the meaning of these findings. The results show that LAZNAS Daarut Tauhiid Peduli has established a systematic and prudent management mechanism for non-halal funds. Internally, the institution classifies these funds as “YDS” (Yang Dilarang Syariah or Prohibited by Sharia) to distinguish them from ZISWAF funds. This practice of separating funds not only complies with PSAK 109 and PSAK 409, but also reflects the application of the principles of prudence and transparency in sharia accounting. The clear separation between halal funds and YDS funds is a preventive measure to avoid the risk of violating sharia principles and to maintain public trust. From a risk management perspective, this policy reduces the potential for account classification errors, facilitates audits, and strengthens the credibility of the institution in the eyes of donors and independent auditors. This is in line with the DSN-MUI fatwa which emphasizes that funds sourced from non-halal transactions cannot be used for direct worship activities, but must be directed towards permissible public welfare programs.

The main pillar of this mechanism is strict fund segregation from the outset, whereby YDS funds are recorded in separate accounts (Chart of Accounts) and bank accounts. This prevents any mixing (ikhtilath) between pure funds and funds of dubious status. The management of fund distribution is also regulated through a strict multi-layered approval process. To provide a clearer picture of the stages that must be passed before funds can be distributed, the process flow is illustrated in Figure 1.

¹⁴ M. W. Magister et al., “Pendekatan Penelitian Pendidikan: Metode Penelitian Kualitatif, Metode Penelitian Kuantitatif dan Metode Penelitian Kombinasi (Mixed Method),” 7, no. 1 (2023).

¹⁵ Muhammad Wiranto Prasetyo, “Perlakuan Akuntansi Atas Dana Non Halal Dalam Penerapan PSAK 109 Pada Yayasan Dana Sosial Al-Falah (YDSF) Kota Malang,” 2019.

FLOW OF YDS FUND DISTRIBUTION



Source: Research results (2025)

Figure 1. Approval Process for Non-Halal Fund Distribution

The flowchart in Figure 1 shows that the process begins with the submission of a proposal, followed by assessment by an internal team, verification by the Internal Audit Unit (SPI), and ending with the approval of a fatwa from the Sharia Supervisory Board (DPS). This process ensures that the use of YDS funds is limited to general social welfare programs (maslahat 'ammah) that are not considered mahdhah worship, such as the construction of sanitation facilities or the repair of public infrastructure.

Furthermore, findings regarding accounting treatment show full alignment with the PSAK 409 framework. From the aspect of recognition and measurement, YDS funds are recognized as liabilities upon receipt and measured at nominal value, not as operating income. This practice is in line with sharia accounting theory, which prohibits the recognition of income from haram sources. In terms of presentation, YDS funds are presented separately in the Statement of Financial Position, which clearly communicates to stakeholders that these funds have limited uses. In the context of LAZNAS Daarut Tauhiid Peduli, the application of Islamic accounting principles in managing non-halal funds not only serves as a formal obligation but also as a form of moral commitment to maintaining the integrity of the institution. This is in line with the objectives of Islamic accounting, which places trust and transparency as top priorities in managing community funds. As quantitative evidence of this presentation practice, details of YDS funds taken from the institution's financial statements are summarized in Table 1.

Table 1. Summary of Sharia-Prohibited Funds (YDS) LAZNAS DT Peduli

YDS Fund Components	2024 (IDR)	2023 (IDR)
YDS Fund Receipts	67.891.159	90.228.055
YDS Fund Disbursements	43.960.161	76.601.166
YDS Fund Surplus (Deficit)	23.930.998	13.626.889
YDS Fund Balance at Beginning of Period	1.127.575	1.127.575
Summary of Sharia-Prohibited Fund Balances	(5.692.669)	-
YDS Fund Balance at End of Period	19.606.938	1.127.575

Source: Audited Financial Report of LAZNAS DT Peduli (2024)

The data in Table 1 shows transparent recording of YDS fund receipts, distribution, and closing balances. Finally, in terms of disclosure, LAZNAS DT Peduli has provided adequate information in the Notes to the Financial Statements regarding the sources, policies, and details of the use of YDS funds, which meet the principles of accountability and transparency.

The discussion of these findings highlights one crucial point: the strength of internal governance as a solution to external regulatory gaps. While previous studies by Sholihah and Resti found inconsistencies in the application of PSAK 109, this study found why LAZNAS DT Peduli managed to achieve high compliance. The answer lies in the proactive role of the DPS and SPI, which function as mechanisms for monitoring and ensuring robust sharia compliance. This governance model is in line with the Islamic accountability framework proposed by. in which accountability is not only vertical to regulators but also horizontal to the community and, most importantly, transcendental to God. Thus, the practices at DT Peduli show that substantial sharia compliance can be achieved when institutions do not merely wait for technical guidance from regulators but build strong internal oversight systems.

Nevertheless, this discussion requires a more critical regulatory perspective. PSAK 109, which underpinned earlier research, left ambiguities regarding recognition, measurement, and disclosure of non-halal funds, particularly when funds were retained before being disbursed. PSAK 409 offers more explicit provisions, yet interpretive challenges remain at the institutional level. A broader comparison with international standards would further enrich the analysis. AAOIFI, for example, strictly prohibits non-halal income from being recognized as institutional revenue and requires its allocation to charitable activities, while IFRS emphasizes disclosure of restricted or uncertain funds to enhance stakeholder protection. Situating DT Peduli's compliance within this global framework would provide a stronger benchmark for assessing its practices.

At the same time, it is necessary to consider whether DT Peduli's experience represents a model that can be replicated by other LAZNAS or whether it remains a unique exception. Evidence from other institutions suggests wide variation in practice, which raises the question of scalability and transferability. While DPS and SPI are key governance mechanisms at DT Peduli, their independence, potential conflicts of interest, and variation in oversight quality across institutions should not be overlooked.

This study also has broader implications beyond human resource capacity and technical guidelines. The absence of standardized national regulations for non-halal funds risks creating inconsistencies among zakat institutions and could undermine public trust in the zakat sector as a whole. Coordinated efforts by BAZNAS, DSN-MUI, and related authorities are therefore essential to harmonize practices and ensure accountability at the national level.

Finally, the reference to Islamic accountability theory requires deeper critical engagement. It remains necessary to question whether DT Peduli's compliance reflects substantive accountability embodying values such as *amanah* (trust), *maslahah* (public benefit), and *ihsan* (excellence) or whether it primarily represents formalistic compliance driven by regulatory and reputational concerns. Addressing this tension would position DT Peduli not only as a compliant institution but also as an illustrative case of the broader challenges in realizing Islamic accountability in practice.

CONCLUSION

This study concludes that LAZNAS Daarut Tauhiid Peduli has successfully implemented a systematic and prudent mechanism for managing non-halal funds (YDS) in accordance with the principles of PSAK 409. By ensuring strict segregation of funds, recognizing them as liabilities, and presenting and disclosing them separately in financial statements, the institution demonstrates a high level of sharia compliance and transparency.

The findings address the existing research gap in two ways. First, unlike most previous studies that relied on PSAK 109, this study applies the PSAK 409 framework and shows that it provides clearer guidance on recognition, measurement, and presentation, although interpretive challenges remain. Second, the study highlights that compliance at DT Peduli is not merely formalistic but is supported by strong internal governance mechanisms, particularly the proactive roles of the Sharia Supervisory Board (DPS) and the Internal Supervisory Unit (SPI), which compensate for the lack of detailed national technical regulations.

At the theoretical level, this research enriches the discourse on Islamic accountability by questioning whether practices reflect substantive values—*amanah*, *maslahah*, and *ihsan*—or primarily formal adherence. The case of DT Peduli suggests that substantive accountability can be achieved when internal governance is designed to go beyond regulatory compliance.

At the practical level, the study underscores the need for broader policy responses. The absence of standardized national guidelines risks inconsistency across zakat institutions and threatens public trust in the sector. Therefore, harmonized technical standards from BAZNAS and DSN-MUI, alongside capacity-building efforts, are urgently required. Future research may build on these findings by conducting comparative studies across LAZNAS, exploring variations in governance effectiveness, and examining the scalability of DT Peduli's model. Such efforts will be critical for transforming isolated best practices into a nationally standardized framework for managing non-halal funds.

REFERENCES

- Al'Afi, S. (2022). Analisis perlakuan akuntansi atas dana non-halal pada Badan Amil Zakat Nasional (BAZNAS) Kota Malang.
- Anisatus, R., et al. (2019). Penyajian dan pengungkapan dana non-halal pada laporan keuangan BAZNAS Kota Yogyakarta.
- Bin Udar, M. (2021). Mengevaluasi validitas instrumen dalam penelitian kualitatif: Metode verifikasi dan implementasinya.
- Choirun Nisa, A., Indarwati, H., Muthi, S., & Anwar, S. (2021). Laporan keuangan Baznas di era digital 4.0 tinjauan atas PSAK 109. *Wahana Islamika: Jurnal Studi Keislaman*, 7(1), 114–135. Retrieved from <http://wahanaislamika.ac.id>
- Gojali, D. (2019). Implementasi hukum ekonomi syariah pada lembaga keuangan syariah, 1(2).
- Hartanto, R., Pramono, I. P., & Purnamasari, P. (2019). Pendapatan non-halal perbankan syariah di Indonesia: Analisis sumber dan penggunaannya. *Falah: Jurnal Ekonomi Syariah*, 4(2), 51. <https://doi.org/10.22219/jes.v4i2.9873>
- Hafidz, O. S. M. A. A. H. J. Z. (2024). Analisis penggunaan pendapatan non-halal dan dana kebajikan lembaga keuangan syariah: Tinjauan aspek kepatuhan syariah. *Ecobankers: Journal of Economy and Banking*, 5. Retrieved from <http://journal.bungabangsacirebon.ac.id/index.php/ecobankers>
- Kusmanto, A. (2019). Peran lembaga amil zakat nasional dalam penghimpunan dana zakat, infaq, dan shodaqoh. *Pandecta*, 9(2). Retrieved from <http://journal.unnes.ac.id/nju/index.php/pandecta>
- Magister, M. W., Pendidikan, A., Kristen, U., & Wacana, S. (2023). Pendekatan penelitian pendidikan: Metode penelitian kualitatif, metode penelitian kuantitatif dan metode penelitian kombinasi (mixed method), 7(1).
- Ningayutasari, C., Wahyudi, U., & Anggarani, D. (2023). Analisi perlakuan akuntansi berdasarkan PSAK No.109 tentang akuntansi zakat, infaq, dan sedekah (Studi kasus pada MWC Lazismu Lawang). *Jurnal Ekonomi Kreatif Indonesia*, 1(3), 228–247. Retrieved from <https://journal.tangrasula.com/index.php/jeki>
- Prasetyo, M. W. (2019). Perlakuan akuntansi atas dana non-halal dalam penerapan PSAK 109 pada Yayasan Dana Sosial Al-Falah (YDSF) Kota Malang.
- Resti, D. W. (2020). Analisis perlakuan akuntansi, penyajian, dan pengungkapan dana non-halal (PSAK 109) pada Yayasan Yatim Mandiri Kota Medan.
- Rusydi A. Siroj, W. A. F. S. G. Z. S. (2024). Metode penelitian kuantitatif

pendekatan ilmiah untuk analisis data. Jurnal Review Pendidikan dan Pengajaran.

- Syams, A., Fahmi, R., & Jalaludin, A. (2019). Penggunaan dana non-halal sebagai sumber corporate social responsibility (CSR) dalam tinjauan hukum Islam (Studi kasus di Kantor Bank Syariah Mandiri Ponorogo).
- Yasin, M., Garancang, S., & Hamzah, A. A. (2024). Metode dan instrumen pengumpulan data (kualitatif dan kuantitatif). Retrieved from <https://journal.banjaresepacific.com/index.php/jimr>