
AL-AWQAF

Jurnal Wakaf dan Ekonomi Islam

vol. 18, no. 1, tahun 2025

The Accountability of Waqf Managers: Reviewed from Jurdical and Accounting Aspects (PSAK NO 412)

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Abstract: This research aims to find out the role of the Indonesian Waqf Board in terms of waqf management and dispute resolution, as well as whether BWI Salatiga City has used waqf accounting standards, namely PSAK number 412 concerning waqf accounting in its waqf accounting treatment to realize institutional accountability. Waqf management is based on law number 41 of 2004 concerning waqf. Meanwhile, the accounting standards used as a basis for preparing waqf financial reports are standards issued by the Sharia Accounting Standards Board (DSAS) of the Indonesian Accountants Association (IAI), namely PSAK 412 concerning Waqf Accounting. The research method uses a comparative descriptive method, namely by describing and illustrating the state of the research object and then comparing it with existing standards. Documentation, interviews, and observation obtained research data. The findings of the study indicate that the Salatiga waqf institution (BWI Salatiga City) has not fully presented its financial reports by generally accepted accounting standards, both PSAK 45 concerning financial reporting of non-profit entities and PSAK 412 concerning waqf accounting. Furthermore, in resolving disputes regarding waqf issues, BWI Salatiga City only acts as a mediator, companion, director, and supervisor, the resolution of waqf problems tends to be left to each party involved.

Keywords: Waqf Disputes, Waqf Accounting, Accountability, Waqf Management

Abstrak: Tujuan penelitian ini adalah untuk mengetahui bagaimana peran Badan Wakaf Indonesia dalam pengelolaan wakaf dan penyelesaian sengketa, serta apakah BWI Kota Salatiga telah menggunakan standar akuntansi wakaf yaitu PSAK nomor 412 tentang akuntansi wakaf dalam perlakuan akuntansi wakafnya untuk mewujudkan akuntabilitas lembaga. Pengelolaan wakaf didasarkan pada undang-undang nomor 41 tahun 2004 tentang wakaf. Sedangkan, untuk standar akuntansi yang digunakan dalam penyusunan laporan keuangan wakaf adalah standar yang dikeluarkan oleh Dewan Standar Akuntansi Syariah (DSAS) Ikatan Akuntan Indonesia (IAI) yaitu PSAK 412 tentang Akuntansi Wakaf. Metode penelitian menggunakan metode deskriptif komparatif yaitu dengan mendeskripsikan dan menggambarkan keadaan objek penelitian lalu dibandingkan dengan standar yang ada. Data penelitian diperoleh dengan wawancara, observasi dan dokumentasi. Hasil penelitian menunjukkan bahwa lembaga wakaf Salatiga (BWI Kota Salatiga) belum sepenuhnya menyajikan laporan keuangannya sesuai dengan standar akuntansi yang berlaku umum baik PSAK 45 tentang pelaporan keuangan entitas nirlaba maupun PSAK 412 tentang akuntansi wakaf. Selanjutnya, dalam penyelesaian sengketa dalam masalah wakaf BWI kota salatiga hanya berperan sebagai mediator, pendamping, pengarah dan pembina saja, penyelesaian masalah perwakafan cenderung diserahkan kepada masing-masing pihak yang terlibat.

Kata Kunci: Sengketa Wakaf, Akuntansi Wakaf, Akuntabilitas, Pengelola Wakaf

ملخص: الغرض من هذا البحث هو معرفة دور مجلس الوقف الإندونيسي من حيث إدارة الوقف وحل النزاعات، وكذلك ما إذا كانت مدينة مجلس الوقف الإندونيسي في مدينة سالاتيجا قد استخدمت معايير محاسبة الوقف، وهي بيان معايير المحاسبة المالية رقم أربع مائة واثنى عشر فيما يتعلق بمحاسبة الوقف في المعالجة المحاسبية للوقف. من أجل تحقيق المساءلة المؤسسية. تعتمد إدارة الوقف على القانون رقم واحد وأربعون لسنة ألفين وأربعة بشأن الوقف. وفي الوقت نفسه، فإن المعايير المحاسبية المستخدمة كأساس لإعداد التقارير المالية للوقف هي المعايير الصادرة عن مجلس معايير المحاسبة الشرعية التابع لجمعية المحاسبين الإندونيسيين، وهي بيان معايير المحاسبة المالية رقم أربع مائة واثنى عشر المتعلقة بمحاسبة الوقف. يستخدم منهج البحث المنهج الوصفي المقارن، أي من خلال وصف وتوضيح حالة موضوع البحث ومن ثم مقارنته بالمعايير الموجودة. تم الحصول على بيانات البحث عن طريق المقابلات والملاحظة والوثائق. تظهر نتائج البحث أن مؤسسة وقف سالاتيجا لم تقدم تقاريرها المالية بشكل كامل وفقاً للمعايير المحاسبية المقبولة عمومًا. المتعلق بمحاسبة الوقف PSAK 412 المتعلق بالتقارير المالية للكيانات غير الربحية و PSAK 45 سواء علاوة على ذلك، في حل النزاعات في مسائل الوقف، يعمل الاتحاد الدولي لعمال البناء والأخشاب في سالاتيجا فقط كوسيط ورفيق ومدير ومشرف، ويميل حل مشاكل الوقف إلى تركه لكل طرف معني. **كلمات رئيسية:** منازعات الوقف، محاسبة الوقف، المساءلة، إدارة الوقف.

Introduction

Waqf is one of the teachings of Islam which has two dimensions, namely the spiritual dimension and the social dimension, namely the command of Allah SWT which, if carried out, gets rewards and is a form of effort to realize justice and economic prosperity. This is by the objectives of Waqf contained in Article 5 of Law no. 41 of 2004 concerning Waqf (hereinafter referred to as the Waqf Law).

The development of waqf in Indonesia is currently increasing. According to the waqf institution, the Indonesian Ulema Council, the potential for cash waqf assets reaches more than IDR 180 trillion per year and waqf land assets reach approximately 420 thousand hectares (ha). However, along with the excellent potential of waqf assets, several problems arise, including according to the Secretary General of the Ministry of Religion, there are at least six challenges or issues that must be faced in managing waqf in Indonesia. The first is related to data validation of waqf assets, including money or cash waqf. Second, the collection of cash waqf was increased. Third, waqf land certification. Fourth, waqf land disputes require mediation, advocacy, and ruislag (exchange) of problematic waqf land. Fifth, waqf assets are used for productive economic activities that provide added value to the welfare of the people. Sixth, the capacity, and sense of responsibility of the Nazirs (www.bwi.go.id).

Waqf management in Indonesia is carried out by a waqf institution that specifically manages waqf in the form of fixed assets and/or cash waqf, and operates nationally, namely the Indonesian Waqf Board (BWI). The task of this institution is to coordinate and

independently manage the waqf assets entrusted to it. Meanwhile, for waqf that exists and is already operating in society in the form of fixed asset waqf, it is necessary to safeguard it. The Indonesian Waqf Board (BWI) has a very strategic function and is expected to be able to assist, in financing, coaching, and supervising waqf managers to be able to manage waqf productively. The formation of BWI aims to carry out national management administration, manage the waqf assets entrusted to it, especially those related to strategic productive waqf land, especially abandoned and international waqf objects, and promote programs held by BWI in the context of outreach to Muslims (Machmud, et al, 2018).

To minimize the emergence of waqf problems, the Minister of Religion involves the Indonesian Waqf Board in providing guidance and supervision of the implementation of waqf in Indonesia, both central BWI and regional representative BWI. The Minister of Religion and the Indonesian Waqf Board can also collaborate with other parties such as experts, international bodies, community organizations and other groups thought necessary in terms of developing waqf administration. Meanwhile, in terms of monitoring the administration of waqf, the Minister of Religion can use the services of a public accountant (Mubarak, 2008: 109).

According to Budiman in Santoso (2017), to help waqf managers prevent the emergence of waqf problems and as a form of accountability for waqf managers, waqf managers must submit operational reports to waqf stakeholders. Operationally, accountability is realized in the form of reporting, involving, and responding quickly. Accountability can foster public trust in institutions. Therefore, accountability is important because it will affect the legitimacy of the waqf management institution. The form of accountability for zakat managers is by compiling and submitting financial reports to the public. In this case, waqf managers can use PSAK number 412 concerning waqf accounting. This PSAK contains the recognition, measurement, presentation, and disclosure of waqf transactions carried out by both Nazir and Wakif entities. For example, waqf assets can take the form of movable assets like cash, precious metals, securities, cars, intellectual property rights, and rental rights, as well as immovable assets like right to land, buildings or portions of buildings on the land, plants and other land-related items, and ownership rights to apartment units.

The presence of Financial Accounting Standards (SAK) PSAK 412: Waqf Accounting, which specifically regulates waqf, is a breath of fresh air for waqf in the country. Especially institutions that are directly involved in waqf management. Previously, for waqf transactions no SAK regulated it, so the reference still followed PSAK 109 concerning Zakat, Infaq, and Sahadaqah, PSAK 45 concerning non-profit organizations and PSAK 101 concerning the presentation of financial statements of sharia entities (Nina, et al: 2019).

The practice of waqf that occurs in community life is not yet completely orderly and efficient, so in various cases waqf property is not maintained properly, is abandoned, or passes into the hands of third parties in a way that violates the law. This situation is not only due to nazir's negligence or inability to manage and develop waqf assets but also because of the attitude of the public who do not care or do not understand the status of waqf assets which should be protected for the general welfare by the aims, functions, and designation of waqf. In the interest of the presence of law in the context of developing national law, it is necessary

to establish a Law on Waqf (Muntaqo, 2015). The law used as a legal umbrella for the implementation of waqf in Indonesia is Law Number 41 of 2004 concerning waqf and its derivatives. So in terms of managing and administering waqf, you must refer to the Law and its derivatives. This includes resolving problems that occur in society regarding waqf issues.

According to the waqf law, it is stated that the Indonesian Waqf Board (BWI) is an independent institution, meaning that in carrying out its duties BWI is independent and cannot be intervened by other parties. However, while performing its operational tasks, BWI's funding sources are still under the allocation from the Ministry of Religion of the Republic of Indonesia, this gives rise to a slight contradiction in the description above.

Based on observations, several problems were found, including accounting records of BWI (Indonesian Waqf Agency) in Salatiga, namely related to the implementation of accrual-based accounting, accuracy of reports, and lack of understanding of accounting standards. This can cause problems in financial reporting and the accountability of BWI. This research aims to know whether the waqf accounting treatment at the Indonesian Waqf Board representing Salatiga City has implemented PSAK 412 concerning Waqf Accounting and also what the role of BWI Salatiga is in managing waqf and resolving waqf disputes that occur in the Salatiga City area. The results of this research are expected to provide important information and input to the community, especially to wakifs and prospective wakifs, regarding the transparency and accountability of waqf managers to build trust in waqf managers.

Literature Review

Waqf

The word "Waqf" or "Waqf" comes from the Arabic word "Waqafa". The origin of the word "Waqafa" means "to hold back" or "stop" or "stay in place" or remain standing." The words "Waqafa-Yuqifu-Waqfan" have the same meaning as "Habasa-Yahbisu-Tahbisani" (Zuhaili, 2008: 151). According to Law Number 41 of 2004, waqf is the legal act of a wakif to separate and/or hand over part of his property to be used forever or for a certain period by his interests for worship and/or general welfare according to Sharia. According to article 215, paragraph 1 of the compilation of Islamic law, waqf is the legal act of an individual, group of individuals, or legal body separating a portion of their property and permanently institutionalizing it for religious or other public purposes in accordance with Islamic teachings. According to PP no. 42 of 2006 concerning the Implementation of Law no. 41 of 2004 concerning waqf, Article 1 paragraph (1) states that Waqf is the legal act of wakif to separate and/or hand over part of his property to be used forever or for a certain period by his interests for worship and/or general welfare according to Sharia'.

According to Abu Hanifah, Waqf is holding an object which, according to law, remains the property of the wakif to use its benefits for good. Based on this definition, the ownership of waqf assets cannot be separated from the wakif if he is justified in withdrawing them and he may sell them. If the wakif dies, the assets become an inheritance for his heirs. So what arises from waqf is only "contributing benefits". According to the Maliki School of thought, waqf does not release the donated property from the wakif's ownership, but the waqf prevents the wakif from taking actions that could release his ownership of the property to others and

the wakif is obliged to give away the benefits and must not withdraw his waqf. The wakif's actions make the benefits of his assets available to the mustahiq (waqf recipient), even though what he has is in the form of wages or the results, so they can be used as donating money. According to the Syafi'i School and Ahmad bin Hambal, waqf is releasing the donated assets from the wakif's ownership, after the waqf procedures have been completed. The Wakif may not do anything to the assets donated, such as: treating the owner by way of ownership of it to another, whether by way of exchange or not. If the wakif dies, the assets donated cannot be inherited by his heirs (Zuhaili: 2008).

The general purpose of waqf is that waqf has a social function. God gives humans diverse skills and personalities. From here, various circumstances and environments arise between every individual. Behind all that, there is wisdom. Allah SWT allows the wealthy to assist the underprivileged, the wise to guide the foolish, and the powerful to assist the weak, which is a vehicle for humans to do good deeds to get closer to Allah so that interactions between humans are mutually intertwined (Al-Kabisi, 2004: 83). Meanwhile, the specific aim is to deliver crucial objectives, specifically the growth of human resources, cadre building, and regeneration. This is due to the fact that people pay waqf for performing good works, all of which are under the purview of Islamic law. This includes religious fervor, such as providing charity for the protection of servants on the last day. The issued waqf serves as evidence of involvement in community development. Family motivation, specifically preserving and defending the well-being of those in their family (Al-Kabisi, 2004: 85).

Waqf functions to realize the potential and economic benefits of waqf assets for the purposes of worship and to advance public welfare. Referring to the function of waqf, it can be said that waqf has a very vital role in the economic sector, especially justice and the economic welfare of society. According to KHI Article 216 and Article 5 of Law No. 41 of 2004 about Waqf, the purpose of waqf is to establish infrastructure and facilities for the public good in order to achieve shared prosperity in terms of both worship and mu'amalah. In this sense, the establishment of waqf can benefit those whose lives fall below the poverty threshold. Then, other Muslims can benefit from and utilize waqf objects as public facilities.

Some of the arguments that are the basis for carrying out waqf worship include:

Verses of the Al-Qur'an, including:

يَا أَيُّهَا الَّذِينَ آمَنُوا ارْكَعُوا وَاسْجُدُوا وَاعْبُدُوا رَبَّكُمْ وَافْعَلُوا الْخَيْرَ لَعَلَّكُمْ تُفْلِحُونَ ﴿٢١٦﴾

O You who have attained to faith! Bow down and prostrate yourselves, and worship your sustainer (alone), and do good, so that you might attain to a happy state (Al-Hajj: 77).

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ ۚ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ ﴿٩٢﴾

Never will you attain the good [reward] until you spend [in the way of Allāh] from that which you love. And whatever you spend - indeed, Allāh is Knowing of it (Ali Imran: 92).

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلَ فِي كُلِّ سُنبُلَةٍ مِائَةُ حَبَّةٍ ۗ وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ ۗ وَاللَّهُ وَاسِعٌ عَلِيمٌ ﴿٩٢﴾

The example of those who spend their wealth in the way of Allāh is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allāh multiplies [His reward] for whom He wills. And Allāh is all-Encompassing and Knowing (al-Baqarah: 261).

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ
بِأَخْذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ ۚ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ

O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective therefrom, spending [from that] while you would not take it [yourself] except with closed eyes. And know that Allāh is Free of need and Praiseworthy. (al-Baqarah: 267)

This verse generally gives the meaning of giving for good purposes. Waqf is spending wealth for good purposes. Waqf is an effort to realize and maintain *Hablun min Allah* and *Hablun min an-nas*. In its function as worship, it is hoped that it will become a provision for the life of the wakif in the future.

Al-Hadits

If a child of Adam dies, then all of his good deeds are severed, except for three things: charity, beneficial knowledge, or a good child who prays for him". (HR. Muslim).

The efforts to organize optimal waqf management include submitting waqf management reports in a transparent and accountable manner. This is very important in order to maintain the trust of the waqf donors and recipients, as well as in order to ensure that waqf assets have been managed according to the rules and objectives of the waqf. Transparency and accountability in waqf management by the waqf management body can have a positive impact by increasing public trust in waqf and the waqf management body. Regarding transparency and accountability through the implementation of recording every transaction that occurs, it has been mentioned in an excerpt from one of the verses in the Al-Quran, Surah Al-Baqarah, verse 282, namely:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَنْتُمْ بِدَيْنٍ إِلَىٰ أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ ۚ وَلْيَكْتُب بَيْنَكُمْ كَاتِبٌ بِالْعَدْلِ وَلَا يَأْبَ كَاتِبٌ
أَنْ يَكْتُبَ كَمَا عَلَّمَهُ اللَّهُ فَلْيَكْتُبْ

In the name of Allah, the Most Gracious, the Most Merciful ... O you who believe, when you transact a transaction not by cash for a specified period, write it down. And a writer among you should write it down correctly. And let the writer not be reluctant to write it as Allah has taught him, so let him write, and let the person who is in debt accept (what will be written)

Types of Waqf

There are several types of waqf known in Islam, according to BWI who classifies waqf into 3 groups, including (www.bwi.go.id):

- a) Khairi waqf is a waqf that is utilized for consistent, enduring righteousness. Waqf must be utilized to promote long-term benefits, such as mosques, schools, hospitals, forests, wells, and other forms for the community's well-being, according to the party supplying the waqf products (wakif).
- b) Ahli waqf is a type of waqf whose benefits are intended for the descendants of the wakif. This waqf is carried out by the wakif to relatives or family, for example the story of Abu Thalhah's waqf who distributed waqf property to his uncle's family.
- c) Musytarak waqf is a waqf whose benefits are intended for the descendants of the wakif and the general public, for example a foundation that stands on waqf land, the release of private wells for use by the wider community

Allocation of Waqf Assets

According to Republic of Indonesia Law Number 41 of 2004 Article 22 to achieve the objectives and functions of waqf, waqf assets can only be intended for:

- a. Religious facilities and activities;
- b. Educational and health facilities and activities;
- c. Assistance to the poor, abandoned children, orphans, student scholarships;
- d. Economic progress and improvement of the people; and/or
- e. Advancement of other general welfare that does not conflict with sharia and laws and regulations.

Management and Development of Waqf Assets

According to Republic of Indonesia Law Number 41 of 2004 Article 43 and 44 Nazir is required to manage and grow waqf assets in accordance with their goals, roles, and designation. (1) Management and development of waqf assets by Nazir is carried out by sharia principles. (2) Waqf assets are developed and managed in a productive manner. (3) If a sharia guarantor institution is utilized to provide the guarantor needed for the development and management of waqf assets. In the development and management of waqf assets, Nazhir is prohibited from changing the designation of waqf assets except based on written permission from the Indonesian Waqf Board. Permission can only be granted if the waqf assets cannot be used for the purposes stated in the waqf pledge. Nazhir is obliged to submit a report on the management of immovable waqf assets and/or movable waqf assets other than money to the Regional Office of the Provincial Ministry of Religion and BWI periodically every 6 (six) months.

Indonesian Waqf Board (BWI)

The Indonesian Waqf Board, hereinafter abbreviated as BWI, was formed by Law Number 41 of 2004 concerning Waqf and Government Regulation Number 42 of 2006 concerning the Implementation of Law Number 41 of 2004 concerning Waqf. BWI aims to manage and develop waqf assets to be used according to their function, namely for worship and improving the welfare of the people.

BWI is managed in an independent professional manner, in this case, the government functions as a facilitator, motivator, and regulator. Waqf management in Indonesia has professional cash waqf standardization but does not yet have standard accounting standards. This has become a common thought in line with the fairly rapid development of waqf both in the number of institutions and the funds collected (Bank Indonesia, 2016). The Indonesian Waqf Board is an independent institution in carrying out its duties. The Indonesian Waqf Board is domiciled in the capital of the Unitary State of the Republic of Indonesia and can form representatives in provinces and/or districts/cities according to needs. In carrying out its duties, the Indonesian Waqf Board can collaborate with government agencies, both central and regional, community organizations, experts, international bodies and other parties deemed necessary. In carrying out the duties of the Indonesian Waqf Board, it takes into account the suggestions and considerations of the Minister and the Indonesian Ulema Council. Accountability for the implementation of the duties of the Indonesian Waqf Board is carried out through an annual report audited by an independent audit institution and submitted to the Minister. The annual report is announced to the public.

The BWI organization consists of:

- a. BWI administrator for the center;
- b. Provincial BWI Representative Management;
- c. Regency/City BWI Representative Management

According to Indonesian wakaf board regulation number 1 year 2007 article 49 that bwf's wealth is the accumulation of material assets owned to finance every activity organized by BWI. BWI's assets are in the form of land, physical facilities, business land, accumulated funds, as well as other forms, both movable and/or immovable assets. The use and management of BWI assets is regulated at BWI management meetings. All BWI assets can only be used for the interests of BWI institutions. Accountability for the management and utilization of BWI assets is reported by the BWI management through an annual report audited by an independent institution to the President of the Republic of Indonesia through the Department of Religion of the Republic of Indonesia.

Dispute Resolution

Dispute resolution in waqf matters can be achieved through deliberation to reach consensus. If it turns out that the dispute cannot be resolved, then the next way to resolve the dispute can be through mediation, arbitration or court. What is meant by mediation is dispute resolution with the help of a third party (mediator) agreed upon by the parties to the dispute. In the event that mediation is unsuccessful in resolving the dispute, the dispute can be brought to a sharia arbitration body. Basically, dispute resolution can be taken through two routes, namely the general court route (litigation) and outside the court (non-litigation). However, both public courts and outside courts have the same goal, namely resolving disputes to uphold justice.

Arbitration is a dispute resolution outside of court that is currently chosen by many business actors. Their considerations in choosing an arbitration forum to resolve disputes

include, among other things, distrust of the courts, the arbitration process being relatively fast and cheap, its implementation upholding the principle of confidentiality or secrecy, the parties are free to choose arbitrators based on expertise or expert considerations and what is more important is The parties are free to choose the law that will be used in the arbitration process and the resulting decision is final and binding (Zeni: 2005).

Arbitration is a court that is chosen and determined voluntarily by the disputing business parties. When efforts at discussion fail to provide a consensus, sharia arbitration is actually the process of resolving disagreements between parties entering into a contract in the sharia economy outside of court. In order to provide justice and propriety based on Islamic law and related legal procedures, an arbitration body is appointed and authorized. Decisions from Sharia arbitration are final and enforceable (Susani, 2015). In the event that the sharia arbitration body fails to resolve the dispute, the dispute can be brought to the religious court and/or sharia court..

Waqf Accounting (Indonesian Financial Accounting Standards Number 412)

Indonesia Financial Accounting Standards (PSAK) Number 412 aims to regulate the recognition, measurement, presentation and disclosure of waqf transactions. This statement applies to waqf transactions carried out by:

- a. Nazir organizations and legal entities;
- b. Wakif organizations and legal entities.

Transactions and other events related to waqf as referred to in this Statement include the receipt, management and development of waqf assets, as well as the distribution of benefits from waqf assets carried out by the nazhir, and the delivery of waqf assets carried out by the wakif. This statement applies to transactions and other events related to waqf carried out by nazhir and wakif in the form of organizations and legal entities. This statement does not apply to individual nazhir and wakif. Waqf assets can be used forever or for a certain period of time. Waqf assets that are utilized for a certain period of time (temporary waqf) as regulated in this Statement are cash waqf. This statement does not constitute a regulation on the presentation of financial reports for special (statutory) purposes, for example for regulators or waqf authorities

Some of the terms used in this PSAK are:

- a. Waqf assets are waqf property in the form of movable and immovable objects.
- b. The waqf pledge is a statement of the wakif's will made verbally and/or in writing to the nazhir to donate his property.
- c. Mauquf alaih is the party appointed to obtain benefits from the allocation of waqf assets according to the statement of the wakif's wishes as stated in the waqf pledge deed.
- d. Nazir is the party who receives waqf assets from the wakif to be managed and developed according to their intended use.
- e. Waqf is the legal act of a wakif to separate and/or hand over part of his property to be used forever or for a certain period of time in accordance with his interests for the purposes of worship and/or general welfare according to sharia.
- f. Wakif is the party who donates his property.

Waqf elements

According to Republic of Indonesia Law Number 41 of 2004 Article 6 the elements of waqf include wakif, nazhir, waqf assets, waqf pledge, allocation of waqf assets, and waqf term. Wakif and nazhir include individual wakif and nazhir, organizations and legal entities. Assets donated through a waqf pledge which will be stated in the waqf pledge deed cannot be cancelled. The assets donated can be classified into::

- a. Immovable assets, such as rights to land, buildings or parts of buildings on land, plants and other objects related to land, ownership rights to apartment units, and others.
- b. Movable assets, such as money, precious metals, securities, vehicles, intellectual property rights, rental rights, and others.

Waqf assets must be managed and developed by nazhir in accordance with their objectives, functions and designation. Waqf assets cannot be used as collateral, confiscated, gifted, sold, inherited, exchanged, or transferred through other transfers of rights, unless used for purposes by the general spatial plan.

Nazir Accounting

Recognition

- a. Nazhir recognizes waqf assets in the financial statements when he has legal and physical control over the waqf assets.
- b. When the nazhir receives the waqf will, the nazhir recognizes the assets that will be donated in the future in the financial statements.
- c. Nazhir recognizes waqf assets with a certain period of time (temporary waqf assets) as liabilities.
- d. Nazhir acknowledged the results of managing and developing waqf assets as additional waqf assets.
- e. Nazhir acknowledged that the distribution of waqf benefits to mauquf alaih as an expense reducing waqf assets

Measurement

- a. At the time of initial measurement, waqf assets in the form of money are measured at nominal value and waqf assets other than money are measured at fair value.
- b. Waqf assets other than money are measured at fair value at initial recognition, but in some circumstances when the fair value cannot be measured reliably. So these assets are not recognized in the financial statements. The waqf assets must be disclosed in the notes to the financial statements.
- c. If the fair value of the asset can then be determined reliably, then the asset is recognized in the financial statements.
- d. Waqf assets in the form of precious metals are then measured at fair value and changes are recognized as the impact of re-measurement of waqf assets.

Presentation and disclosure

- a. Nazhir presented temporary waqf assets received as liabilities
- b. Nazhir discloses matters related to waqf, but not limited to: (a) accounting policies applied to the receipt, development and management of waqf assets; (b) explanation of individually significant waqfs; (c) explanation of asset management and development strategies waqf.

Accountability

According to Mardiasmo (2006) accountability can **mean** an obligation to be responsible for the success or failure of **implementing** organizational activities and achieving previously determined goals and targets, through an accountability that is carried out periodically. The concept of accountability in Islamic accounting encompasses four different forms, one of which is accountability to God. Waqf institutions' accountability will have an impact on enhancing their social legitimacy and fostering public trust in them. Community support for waqf management will rise with legitimacy (Triuwono, 2004). According to Silvia and Ansar (2011), the dimensions of accountability in an organization include program accountability, process accountability, policy accountability, financial accountability, and legal accountability and integrity.

According to data obtained from the field, it shows that there are still many BWI regional representatives and also Nazirs who have not reported their management or financial performance regularly every period. This has an impact on several aspects of measuring the performance of an organization, namely that it can hinder aspects of accountability and transparency in waqf asset management. As a result, it can reduce public trust in the waqf management institution. Accountability can be interpreted as a process in which organizations assume that they are openly responsible for what they have done and what they have not done.

Accountability when viewed from the operational side can take the form of reporting, involving and responding quickly. The accountability of an organization can foster a sense of public trust in the organization, whether it is a profit-oriented organization, let alone a non-profit oriented one or one that is philanthropic. Therefore, accountability is an important factor that can influence the legitimacy of waqf management institutions. It can be said that accountability is not only related to financial reporting and programs created, but is also related to the issue of public legitimacy of an organization (waqf management institution) (Huda, et al: 2014).

Research Methodology

This type of research is field research with a qualitative approach. This means that this research was carried out in the midst of the community which was the object of research with the aim of knowing and exploring data (Abdurrahman, 2003). Researchers will go directly into the field to conduct research to obtain clear data between the theory, waqf regulations and laws and the practices of the Indonesian Waqf Board in the city of Salatiga. Researchers will also obtain clear data related to financial report data prepared by BWI Saalatiga City and will then compare it with applicable standard accounting standards. This research is descriptive comparative, namely research that describes all the data or conditions of the subject or object of research (person, institution, society, etc.) and then analyzed and compared based on the current reality and then tries to provide a solution to the problem (Widi, 2010).

The data sources in this research are primary and secondary data. The data collection techniques in this research include interviews, observation and documentation. These parties include the entire leadership of the Salatiga City Indonesian Waqf Board and other related parties. Thus, the analysis in this research is in the form of an explanation (descriptive) and not in statistical or numerical form. Meanwhile, the data collection technique is through observation, namely by observing the research object directly, on something for which there is no written source related to the research theme to be carried out. Data collection techniques through documentation are secondary data collection techniques used in this research. In this research, researchers collected special documents related to the operations of the Indonesian Waqf Board in the city of Salatiga.

In this research, the researcher carried out data analysis using an inductive method, namely after the researcher obtained data from several parties and also used a deductive method. These methods are a framework or pattern of thinking for conducting data analysis starting from the facts from which a general conclusion will then be drawn. After that, it is analyzed, namely that the conclusions are corresponded to applicable laws and regulations and accounting standards, especially Republic of Indonesia Law Number 41 of 2004 concerning waqf and PSAK 412 concerning waqf accounting. This data comes from waqf management practices and reports made by the Indonesian Waqf Board in the city of Salatiga.

ANALYSIS AND DISCUSSION

Implementation of Accounting Standards at BWI Salatiga City

Basically, BWI Salatiga City will not interfere or intervene in matters of financial administration carried out by the parties involved in the implementation of waqf, namely the waqf manager and also the wakif. Meanwhile, the role of BWI in the city of Salatiga was only limited to confirming Nazir.

Conceptually, in terms of implementing its accounting treatment, the Indonesian Waqf Board is in accordance with the waqf accounting standards currently in effect, namely PSAK number 412, where the PSAK regulates waqf accounting. However, there are several reports that existing elements have not fully implemented the provisions in PSAK standard number 412, for example in terms of waqf asset reporting. The current waqf asset reporting is only in the form of a standard report which contains the number of existing waqf assets and is only used for internal purposes. This is possibly due to several reasons, namely 1) there is a gap in information or socialization which is delivered less than optimally from the central BWI to representative BWIs in each region, 2) Then also because there is a lack of clear monitoring or supervision from central BWI to representative BWIs in regions, 3) Indeed, from the start there have been many waqf assets whose disclosures have not been in accordance with applicable standards, so this has resulted in not much change in the accounting treatment at regional representative BWIs. 4) Perhaps the party in charge of managing assets/finance does not yet understand and understand in detail the waqf accounting standards PSAK number 412. 5) Has never been carried out or received any training containing how to prepare financial reports in accordance with PSAK accounting standards number 412 concerning waqf accounting, so that financial reports are prepared simply based on existing formats.

Recognition

By definition, what is meant by recognition is related to the issue of whether a transaction is recorded or not in the recording system, so that it will affect the financial report that will be made. For example, recognition of expenses is not differentiated from recognition of losses. Recognition also concerns the issue of what is called recognition criteria, namely what must be fulfilled so that a decrease in the value of an asset that affects the definition of a cost or loss can be recognized and is related to the issue of recognition rules or timing, namely an event or what events can indicate that the recognition criteria have been met. Not like in revenue or profit recognition. Therefore, the recognition criteria are not differentiated from the recognition rules so that the problem of recognizing costs (loss) is when a decline in asset value can be said to have occurred or when costs (loss) have arisen so that the amount of rupiah (loss) can be recognized (Suwardjono, 2012).

In the waqf accounting treatment according to interviews obtained from two sources from the leadership of BWI Salatiga City, it can be concluded that the accounting treatment related to the initial recognition of waqf transactions at BWI Salatiga City conceptually shows that several existing criteria are not in accordance with what is in the accounting standard PSAK 412, the most likely cause of this is because at initial recognition there were no assets provided in accordance with the asset recognition criteria.

Measurement

In The Basic Framework For The Preparation And Presentation Of Sharia Entity Financial Statements (KDPPLKS), conceptually measurement is a process of determining the amount of money to recognize and include each element of the financial report in the balance sheet and profit and loss report. This process involves selecting a certain measurement basis. Measurement can also be interpreted as recording an amount of rupiah into the accounting system so that this amount will affect an item and be reflected in the financial report. Based on the results of research that has been carried out in the field, it show that the measurement of waqf assets at BWI Salatiga City is different from what is in the provisions of the PSAK 412 waqf accounting standard. This is possibly because the current measurement of waqf assets is only calculated based on a simple calculation. physical only, while the number of assets in the field is not calculated based on the fair value applicable in that area.

Presentation and Disclosure

Conceptually, presentation is determining how to report elements or items in a set of financial reports. Meanwhile, disclosure is related to the method of disclosing or explaining informative matters that are considered important and useful for users of financial reports. In this case, the presentation in the reporting of waqf assets is not in accordance with PSAK 412 because from the information provided by the sources, the current waqf assets are all permanent, there are no temporary waqf assets so there are no waqf liabilities or debts in the financial reporting of waqf assets.

Meanwhile, in terms of disclosure from the results of the interviews conducted, it was explained that the current financial statements of waqf assets are very simple, only in the form of an explanation of the number of existing waqf assets and the location of the waqf assets, so it can be interpreted that in terms of disclosure the reporting of waqf assets is not appropriate. with the applicable accounting standards, namely PSAK 412. BWI Salatiga City in its financial reports still uses simple financial reporting standards intended for internal purposes only.

In relation to the performance report from BWI Salatiga City in the form of a Performance Accountability Report (LPJ), it is only related to the budget usage report that has been received by BWI Salatiga City whose funding sources are from the central government (Ministry of Religion) and the city government. If the source of funds is from the general public (ummah), they do not even ask to make a report on the use of the funds, but there are several conditions where the use is only for what is requested by the congregation. Managers' accountability can be seen in reports regarding their ability to manage organizational resources received from the state revenue and expenditure budget (APBN) and APBD or also from contributors presented through activity reports and cash flow reports.

Waqf Problems and the Role of BWI in Salatiga City

Currently, the implementation of waqf in the Salatiga city area is probably almost the same as what is done in other areas, where the implementation is not fully in accordance with what is mandated in the applicable law. The issuance of Law No. 4 of 2004 concerning waqf is a form of effort to provide a legal umbrella which is expected to encourage the realization of progress and development of waqf in Indonesia. For example, in terms of waqf implementation, the reality that often occurs is that when handing over waqf assets is usually done only verbally without being followed up with written evidence (administration/waqf deed), they only tend to be based on an element of trust in the nazhir who manages the waqf assets. Among the parties involved in the implementation of waqf, it has not been properly administered and has not been openly informed to the public.

So far, BWI Salatiga City, which is an independent institution and partner of the government, has the task of receiving waqf implementation from nazhirs in the city of Salatiga. Nazhirs will usually communicate with BWI just to consult if problems or problems arise regarding waqf.

In the city of Salatiga there are problems experienced by the community related to waqf which still need assistance and guidance in solving them and BWI in the city of Salatiga, one of its tasks is to be more inclined towards such assistance and guidance. Even though this has been done, there are still many waqf problems that have not been resolved, for example many waqf assets have not been certified..

In the implementation of waqf in the city of Salatiga, waqf recipients can take the form of institutions and foundations, organizations or foundations under organizations. An example of an institution is the takmir mosque, an example of an organization is Muhammadiyah, while for foundations under organizations, for example foundations within the NU organization.

In connection with problems that occur in the implementation of waqf, sometimes there are nazhir who do not know that there is actually a problem, but they do not know that there is a problem. For example, there are many cases when nazhirs receive waqf from people who are waqf where the handover is done verbally based only on trust, it is considered that it is finished and is not followed up or dealt with administratively until the waqf assets are certified. This is one of the factors that will cause the problem to become more complicated in the future because it will involve many people, for example, when the person who gave the waqf dies, his heirs from generation to generation can dispute the assets that were donated.

Problems that often occur in waqf assets are related to waqf land. Some of the problems that often occur include 1) waqf land is not or has not been certified, 2) waqf land is still being sued by some families, 3) waqf land is sold by the waqf manager (nazhir), 4) the problem of exchanging (ruislag) waqf land which is unfair and disproportionate, 5) embezzlement and reduction of the area of waqf land, 6) conflict between foundations and some families who have waqf land, 7) abandoned waqf land (Muntaqo, 2015).

One of the problems mentioned above is whether or not all waqf assets (especially land) have not been certified. According to data in the field, the factors that cause this often occur include: 1) The ummah (society) does not understand and comprehend the process of certifying waqf assets. 2) They tend to avoid the complications (administration) related to the certification process and the ummah and waqf recipients are less patient in dealing with the certification of waqf assets. 3) Many people understand that waqf assets only consist of fixed assets, namely land, even though in fact there are many other forms of waqf assets, not just land. This happens because it has not been properly socialized that waqf is not only related to fixed assets (land), but covers all forms of assets. Based on these facts, it shows that the implementation of waqf in the Salatiga city community still applies the traditional era system which is based on the teachings conveyed by Imam Syafi'i which states that waqf property is fixed property, for example land and not movable property. The development that is currently occurring is that the public can easily find out whether waqf assets have been certified or not, because now all data related to waqf assets is based on online data, so that this information can be known easily by the public.

If a dispute occurs between the Wakif's heirs and Nazhir, for example there are heirs who dispute the assets of a Wakif who has died, and they ask for the waqf's assets back, then regarding this problem, BWI Salatiga City only acts as a mediator, but the problem has been resolved. , but there are also things that are not resolved. By looking at whether there is a waqf certificate or not (waqf deed), if there is one, BWI can facilitate the resolution of the dispute. But when there is no waqf certificate document, Nazhir will usually lose the trial in court.

Also related to the issue of waqf land certification, it usually does not involve the BWI of Salatiga city. This problem can be resolved directly between the Wakif and Nazir, involving the land agency and notary. The description related to minimum certification is as follows, namely that the wakif submits a waqf deed through the KUA and appoints the nadzir - through the waqf pledge, then a waqf certificate is submitted through the National Land Agency - to manage the waqf assets in accordance with the wakif's mandate, then the nadzir carries out the management of the waqf assets so that they are productive and beneficial for the prosperity of

the people, in reporting its performance both financial and non-financial using the Islamic accounting system, namely the one currently adopted is PSAK Syariah No. 412 concerning waqf.

There are obstacles in managing waqf assets, including differences in perception between Nazhir and Wakif, between Nazhir and takmir at the mosque. The management of waqf assets is left entirely to Nazir, BWI only provides direction and provides input and suggestions. In its operational activities, BWI Salatiga City does not receive any proceeds from waqf assets, even during the Nazhir validation process there is no fee at all. In its operations, BWI Salatiga City only utilizes budget funds sourced from the central ministry of religion and the Salatiga City government.

Conclusion

Based on the results of the analysis carried out, it shows that in its accounting treatment, BWI representatives of the City of Salatiga have not fully implemented the provisions of accounting standards currently in effect, namely the accounting standards contained in PSAK number 412 concerning waqf accounting. This is caused by several things, including 1) gaps in information or socialization where the delivery is less than optimal from the central BWI to representative BWIs in each region, 2) lack of clear monitoring or supervision from central BWI to representative BWIs in the regions, 3) Indeed, from the start there have been many waqf assets whose disclosures have not been in accordance with applicable standards, so this has resulted in not much change in the accounting treatment at regional representative BWIs. 4) Perhaps the party in charge of managing assets/finance does not yet understand and understand in detail the waqf accounting standards PSAK number 412. 5) Has never been carried out or received any training containing how to prepare financial reports in accordance with PSAK accounting standards number 412 concerning waqf accounting, so that financial reports are prepared simply based on existing formats.

Furthermore, in resolving disputes in waqf matters, BWI Salatiga City only acts as a mediator, facilitator, companion, director and supervisor, so that the resolution of waqf problems tends to be left to each party involved, for example in the dispute between Nazhir and the heirs of the Wakif who are suing. waqf assets because the waqf assets do not or do not yet have a certificate. The limitations of this research are related to the lack of information obtained by researchers through interviews conducted with respondents because interviews were conducted with only two BWI leaders representing the city of Salatiga. This research only examines one research location, namely BWI in the city of Salatiga, even though there are several waqf managers in the city of Salatiga which can also be used as research objects, so that the research results can be more generalized and show a representation of the waqf management institutions in the city of Salatiga. Future researchers can conduct research using more waqf management institutions to study and interview more parties, especially managers who are directly involved in asset/financial management.

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