



# Accountability and Management of Waqf: An Analysis of Waqf Practice in Banda Aceh, Indonesia

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## Abstract

**Objective** – This research was conducted to analyze how management, regulation, recording, and reporting of waqf assets in Banda Aceh, Indonesia

**Design/methodology** – This research is a qualitative-descriptive type study. Data collection techniques utilize the method of observation, interview, and documentation techniques. The data analysis model used in this study is the miles model and interactive interaction.

**Results** – The results of the study indicate that the implementation of the law is not optimal and not fully in accordance with the management of waqf assets in Banda Aceh. Weak accountability was also evident in the accounting and reporting of waqf assets in Banda Aceh City.

**Research limitations/implications** – This study is limited as it only focuses on asset management carried out by manager of waqf (*Nazhir Gampong*) in the Banda Aceh City administration, not yet in the realm of management carried out by foundations and organizations. Therefore future studies are suggested to fill the limitations of this study.

**Keywords:** Waqf, Nazhir, Wakif, Asset Management, Reporting Accountability, Waqf Institutions.

## 1. Introduction

Waqf is one of the most important instruments in Islam to achieve the goal of Islamic economics, namely the realization of prosperous life. Muslim-populated countries such as Egypt, Saudi Arabia, Jordan, Turkey, Bangladesh, Egypt, Malaysia, and the United States, develop and implement waqf as one of the instruments to help various activities of the Ummah and address people's problems such as poverty (Prihatini, 2005). The word waqf comes from Arabic which means continue or stop. Kahf (2003) in Ihsan and Shahul (2011) defines waqf as removing property from consumptive efforts towards reproduction and investment in the form of productive capital that can produce future consumable items, both personally and in groups.

The development of waqf in other Muslim countries has inspired several waqf institutions in Indonesia in revising their management of waqf. For example, the Waqf management model at Al Azhar, Egypt has motivated the Waqf Modern Boarding School of Darussalam Gontor to revise its waqf management system in managing waqf assets (Abubakar, 2005). Whereas, the success of cash waqf in Bangladesh has encouraged *Dompot Dhuafa* to introduce cash waqf in Indonesia (Prihatini, et al. 2005).

Ali (2002) who conducted research on waqf in Muslim countries and questioned the role of waqf in serving the community, showed that although many waqf assets had been established endowments were not utilized in providing social services to Muslim communities. In addition, in some Muslim countries, this means that the nature and objective of waqf have been ignored. Therefore, it is not surprising that some of the poorly maintained waqf items have even been lost.

However, in the last decade, the awareness of revitalization of the new waqf institution emerged among Muslim countries. For example, the government of Sri Lanka (Marsoof, 2004), Sudan (Mohsin 2005), and Indonesia (Masyita et al. 2005; Prihatini

et al. 2005) who realize the need for the development of waqf that can create a better society, in the sense of making society more prosperous. Among Muslim countries, the Indonesian government has made major reforms in revitalizing waqf institutions through the implementation of waqf actions to regulate the Indonesian Waqf Institution, as stated in Law No.41 of 2004 concerning Waqf.

Until 2018, the Indonesian Ministry of Religion noted that the area of waqf in Indonesia is 49,252.05 hectares and is spread over 340,891 locations. However, most of the lands are unproductive and are not used optimally to solve many social problems such as poverty in Indonesia. So far the main use of waqf is intended for religious purposes such as mosques, schools and cemeteries and so forth. Referring to the data published by the Indonesian Waqf Agency it is proven by the number of the highest use of waqf assets in the construction of mosques by 44.92% followed by the construction of *musholla* (prayer room) by 28.36%, schools 10.57%, other social 8.37%, Cemetery Public (TPU) 4.60%, and *pesantren* (Islamic boarding school) 3.17%.

Suhadi (2002) in Ihsan and Shahul (2011) also provides evidence that 97% of waqf land in Bantul, Yogyakarta is used for religious activities. Only 3% is occupied to support the socio-economic aspects of Muslims. Actually, if the asset has been used properly, it can help the poor, because the use of waqf can not only be used for religious activities but it is also recommended to be used for daily life to make the community prosperous by using well-managed waqf land.

Meanwhile, based on data from the website of the Ministry of Religion's Waqf Empowerment Directorate on April 8, 2018, the waqf land area in Aceh is approximately 8,046.64 hectares located in 11,785 locations or 16.33% of the waqf land area in Aceh. Likewise with the national case, unfortunately, the waqf land assets in the vast Aceh cannot provide a positive contribution to the socio-economic community in relation to poverty alleviation and prosperity. This can be seen from the data released by the Aceh Central Bureau of Statistics (BPS) regarding the total poor population in Aceh which reached 851,590 people (17.08%) of the total Aceh population of 5,002,000 people.

In Aceh itself, especially the city of Banda Aceh, waqf was collected and managed by Nazhir in each KUA (Office of Religious Affairs) in every sub-district in the province of Aceh, Nazhir was the party who received waqf property from wakif to be managed and developed according to its designation. Nazhir waqf is an individual and is recorded in the Indonesian Waqf Agency (BWI) Aceh Regional Office, here BWI's assignment is only as a supervisor and supervisor of the Waqf's assets, and all reporting and accountable assets are reported at the Office of the Ministry of Religion of Banda Aceh and forwarded to the Ministry of Religion Office Aceh Province. Then the consideration is whether Nazhir can fulfill his duties well, sufficient knowledge to manage well so that the benefits of the productive waqf go according to the purpose of the expected waqf function. Nazhir waqf is generally chosen only because the basis of trust from the community is usually chosen through deliberations carried out by the Mosque Religion Agency.

As a devotee, it is the right of a Muslim cleric to know how to use the assets of those who have been sanctioned by the institution. This research is an extension of previous research by Ihsan and Shahul (2011). However, the difference between this research and previous research is that in previous studies waqf assets were examined in both management and accounting aspects, while this study is more focused on waqf assets contained in waqf institutions, as well as the results of the management of the waqf. This study aims to investigate accounting practices of waqf assets, compliance with Law No. 41 of 2004 at the Aceh Waqf institution as well as how accountability for reporting on waqf assets in Banda Aceh City.

The first of this paper is structured as follows. The next section will provide a literature review followed by a discussion of research methods. Next section elaborates on the result and the last section concludes.

## 2. Literature Review

Waqf comes from Arabic "waqfa" according to language means to hold or stop. Whereas according to syara 'waqf means holding back the property and providing benefits in the way of Allah SWT. In Islamic law, waqf means giving up a long-lasting property right to someone or Nazhir (guardian of waqf), both in the form of individuals and management bodies, provided that the results or benefits are used for things that are in accordance with Islamic teachings. This understanding is in accordance with the statement in point 1 article 215 KHI (Compilation of Islamic Law) concerning the Law on waqf. Waqf which is one of the important things and has many benefits in its use, especially in large sectors such as education and health, making waqf as an economic activity that is very important to pay attention to the development, organization, management, and accountability of waqf.

Previous research on waqf has been conducted to discuss several pertinent issues related to waqf. Among those studies related to the waqf, accounting was undertaken in Malaysia (Rahman et al., 1999; Rokyah, 2005; Hisham 2006). Rahman et al. (1999) conducted a preliminary study to discuss accounting and administrative practices between the State Islamic Religious Council (SIRC) in Malaysia. They found that there was no detailed information about waqf assets. In addition, this study found that there were unsystematic management and a lack of an accounting system for waqf assets in Malaysia, where there were no written procedures for recording waqf financial transactions. Other findings from this study indicate that the Muslim community in Malaysia has neglected the existence of waqf. Thus, in improving waqf management, Rahman et al. (1999) stated the establishment of a waqf department which would coordinate regarding waqf in Malaysia. Rahman et al. also recommends improving accounting procedures to ensure internal control and administration of waqf. Another suggestion is to educate the Muslim community in order to create awareness of the importance of waqf.

Extending the above research, Rokyah (2005) examines financial statements and determines the level of disclosure of waqf by SIRC. He also examined the adoption of financial procedures and the relationship between financial procedures and waqf accounting practices. Rokyah (2005) found that SIRC's varied in producing the latest annual reports. The majority of SIRC's have long financial reporting and are not in accordance with the current situation. In addition, most SIRC's indicate a low level of disclosure in their annual reports. Rokyah found indications that their SIRC's showed a higher level of the disclosure having better accounting staff qualifications in handling accounts and reports. Other findings from this study indicate that there are no specific guidelines in preparing and maintaining waqf reports. In addition, the majority of SIRC's do not provide separate waqf accounts. As such, no information can be found regarding specific waqf and specific waqf assets. Therefore, Rokyah (2005) provides advice that waqf institutions have proper guidelines in safeguarding waqf assets. In addition to reporting guidelines, Rokyah also indicated that there is a need for experienced accounting because accountants will be able to help SIRC in maintaining waqf accounts and reporting.

The latest research in waqf accounting is conducted by Hisham (2006). He conducted a case study by reviewing accounting practices in the federal area of SIRC and comparing accounting waqf with SORP 2005. From his study, Hisham found that there were some accounting improvements to waqf in terms of registering in the federal SIRC. However, there are still no specific financial reports for waqf and there is no separation between the various types of waqf that have been made. Therefore, to improve the waqf accounting system he suggested several waqf accounting practices based on SORP 2005.

In implementing productive waqf management according to Wadjdy and Mursyid (2007), the most important thing is that the Nazhis have mastered 5 (five) management principles which include: First, Management's stages of management, to achieve this stage, the Nazhir must master 4 (four) management, namely: planning (planning), organizing (organizing), directing (actuating), and supervision (controlling). Second, Fundraising Management. To be able to achieve the desired target, the work plan should

be arranged in detail using a strategy. Third, Development Management. Ummah economic development is the main goal of waqf in realizing the benefit and welfare of the community continuously. Fourth, Utilization Management. An Islamic based economic system requires that in terms of distribution must be based on two joints, namely the joint freedom and justice of ownership. Fifth, Report Management. Financial statements are basically the result of a reflection of some money transactions that occur within a company.

The management of waqf is growing with an orderly law specifically regulating waqf, the legal basis for the management of waqf is higher because it is already in the form of a law. Law Number 41 Year 2004 concerning Waqf and Government Regulation Number 42 Year 2006 concerning Implementation of Law Number 41 Year 2004 concerning Waqf. This law provides a legal basis for waqf more definitively, public trust and protection of waqf assets. The issuance of Law Number 41 has become the starting point for the management of waqf in Indonesia. Waqf assets can be used more productively because there is an understanding and management pattern of empowering more modern waqf potential. With the regulation of waqf in the form of an Act, the waqf can be an alternative solution to improve the socio-economic welfare of the community.

### 3. Research Method

This research is based on the belief that accounting is one of the sources of financial processing in waqf institutions, and is a form of accountability of waqf institutions towards the community regarding the management of waqf funds that are trusted by the public towards the waqf institution. The nature of this study is an exploratory research sin nature, the main purpose of which is to map an object in a relatively deep or in other words this research is performed to find the causes or things that affect the occurrence of something and are used when we do not know the exact object of our research. This study uses a minimum level of intervention and his situation of this research study is an unregulated situation. The unit of analysis used in this study is individuals, Head of Waqf Assets management, nazhir or managers of waqf and staff at waqf distribution.

**Table 1.** List of Asset Land in City of Banda Aceh

No	Sub districts	No. of Units	Area (Ha)	Already Certified		Not Certified	
				Amount	Area (Ha)	Amount	Area (Ha)
1	Kuta Alam	65	7.88	60	7.67	5	0.21
2	Baiturrahman	85	10.93	65	3.51	20	7.42
3	Meuraksa	12	0.31	0	0.00	12	0,31
4	Syiah Kuala	64	5.59	44	3.48	20	2.11
5	Banda Raya	12	4.43	0	0.00	12	4.43
6	Jaya Baru	73	2.55	20	0.68	53	1.87
7	Lueng Bata	43	3.57	41	3.41	2	0.16
8	Kuta Raja	1	0.22	1	0.22	0	0.00
9	Ulee Kareng	53	5.51	38	4.26	15	1.25
<b>Total</b>		408	40.99	269	23.25	139	17.75

The table above is a summary of the number of sub-district waqf land in the city of Banda Aceh, while the details of sub-district data per village are in appendix 3. The research sample here is 5 (five) villages that have the most waqf asset items, namely Punge Blang Cut Kecamatan Jaya Baru, which has 23 waqf assets, Merduati Village, Kuta Raja Sub-district which has 101 waqf assets, Gampong Ateuk Munjeng, Baiturrahman Sub-district which has 23 waqf assets, Batoh Village, Lueng Bata District which has 20 waqf assets, and Gampong Keuramat Kuta Alam Sub-District which has 5 waqf assets but has a large area with a total area of 2,768 m2. Data collection is not guided by theory but is guided by facts found during research in the field. The data analysis method applied for

analyzing this research is a qualitative-descriptive method. The data analysis method used in this study is the Miles and Huberman models interactively.

#### 4. Result and Discussion

Management of Waqf Assets in Banda Aceh City is handed over by the facilitator to Nazhir or waqf manager in the village in Banda Aceh City then supervised by the Indonesian Waqf Agency, assisted by the Banda Aceh City Baitul Mal, and the Banda Aceh City Ministry of Religion. Broadly speaking, the results of interviews with 5 Nazhirites in 5 villages that were the object of research produced a relatively similar phenomenon, namely the management of waqf in Banda Aceh City was not optimal, which was marked by many waqf assets that were still neglected due to limited costs and lack of government intervention in fostering to Nazhir parties in optimizing these assets so that these assets cannot develop productively to improve people's welfare.

##### *Productive Waqf Management*

This productive endowments will provide more tangible reciprocity for the people and will be more productive to produce goods. Utilization of waqf for productive activities will be an alternative funding source for strengthening the economic community. People can use endowments for something productive, such as agricultural land, rental buildings, can be managed by the people to make a profit,

##### *Accounting and Accounting Reporting Procedures*

The form of data collection reports is generally still in a simple form. Making reports based on the results of data collection that have been done. The last time the land certification data collection report was published by the Ministry of Religion in 2015. In making the data collection report, BWI has its own format which was previously discussed with the Banda Aceh City Ministry of Religion, KUA, and Baitul Mal Gampong. In general, the data collection report contains the Number, Description of Waqf Property, Administration Information, Administrative Status, Waqif, and Nazhir. The following is an example of a land certification data collection report format:

No	Details of Waqf Assets				Administrative Procedure				Administrative Status		Wakif	Nazhir
					AIW/APAIW		Certificate		Reg- is- tered in BPN	Not yet regis- tered		
	Type	Width (M <sup>2</sup> )	Ad- dress	Intended Use	No.	Date	No.	Date	TGL/ BLN/ THN	Obstacles		
1	2	3	4	5	6	7	8	9	10	11	12	13

**Table 2.** Example Format of the Waqf Land Certification Data Collecting Report

There are some special phenomena that should be of concern to the government in terms of empowering waqf assets to the full and on target. First, there is a case of mutual claims of waqf land ownership that occurred in the village of Ateuk Meunjeng, Baiturrahman Subdistrict. gampong devices, due to the prolonged conflict affected the absence of village leaders who wanted to become the nazhir's representatives because the leaders of the gampong did not want to start or trigger conflicts against their fellow gampong residents. , according to the interview with the geuchik gampong namely Mr. Amirzan (August 1, 2018), he said:

"The local government only came to survey the waqf land and asked for the sustainability status of the waqf land, the government did not make concrete efforts to resolve the dispute, I expect the local government to go directly to the community to provide information and take action in resolving disputes the waqf land claim".

Secondly, the lack of funding in managing the waqf property has left many waqf abandoned, indeed the government has sought a breakthrough, namely launching the National Waqf Money Movement by the President of Indonesia on January 8, 2010 in Jakarta as an effort to encourage the development and management of waqf in Indonesia which is then expected become one of the solutions to reduce poverty, finance and realize the welfare of the people, but the movement has not reached a national scale as a whole, as evidenced in the Aceh Province, especially in Banda Aceh, there has been no cash waqf as a support in financing and developing waqf assets in the city Banda Aceh

There are several strategic steps that must be taken as a breakthrough in revitalizing the waqf institution in Banda Aceh, which has been said to be paralyzed helplessly. According to Nijar (2017), there are several efforts in optimizing waqf assets in Indonesia including: 1) There are efforts by the government and the management to improve and update the database of waqf property. 2) In order for efforts to develop productive waqf, especially money waqf can be carried out jointly throughout Indonesia. Regarding the huge amount of land waqf in Indonesia, which has not been managed productively, this cash waqf can be used as business capital for managing the land. This productive waqf can be used as modern agricultural land, the establishment of centers of education and health, development and management of Islamic hotels or other business centers. 3) To encourage the development of productive waqf, the government needs to adopt policies that are persuasive (moral suasion), by inviting all Muslim societies to be aware of waqf.

Waqf institutions in Indonesia, especially in Banda Aceh, are supposed to follow the example of revitalization efforts carried out in other countries such as waqf reform carried out by Turkey in 1987. Waqf institutions in the country were given the opportunity to establish a company and companies should be allowed to develop waqf. waqf in Turkey succeeded in developing waqf assets more productively and generating income, among others through the establishment of hotels and caravans, factories, commercial cultural facilities, business houses, student dormitories, houses/apartments, various industries, and other properties (Hasanah, 2008 ) Waqf development with almost the same pattern was carried out in Saudi Arabia and Jordan. Saudi Arabia, for example, through the International Islamic Relief Organization of Saudi Arabia (IIROSA), has launched six projects in Makkah. The project includes the construction of a 30-storey hotel whose benefits are used to finance orphans in 28 countries, the construction of a 22-story educational building whose benefits are used to finance 30 educational institutions throughout the world, and the construction of a 25-floor Hospital whose benefits are for health 33 million people in 285 hospitals (<https://bwi.or.id>). Likewise in Jordan, waqf is productively developed and the results are used, among others, to improve housing in a number of cities, build farmer housing and develop agricultural land (Hasanah, 2008).

The practice of representatives in Egypt and Kuwait is also directed to the economic development of the people and their management is done professionally (Khalosi, 2002; Busharah, 2012; and Khalil, et al., 2014). In some countries, such as in Bangladesh, Malaysia, and Singapore, waqf development has been carried out in a modern way, where waqf is not only in the form of property but has developed in the form of cash waqf. In Bangladesh, in addition to having a considerable amount of waqf assets, it has also practiced a waqf deposit model through Social Investment Bank and Islamic Bank Bangladesh Limited. (Mannan, 1999). Waqf practice has also been well developed in Malaysia. Management of waqf assets carried out by Johor Corporation is directed at investment activities in various economic sectors. While in Singapore, through the waqf

institution WAREES (Waqf Real Estate Singapore), management of all waqf assets is oriented to the interests of community empowerment (Abdul Karim, 2010).

The example above is proof that waqf institutions play a very important role in supporting economic empowerment and reducing poverty and supporting the level of education that refers to the realization of people's welfare. Almost every house of worship, Islamic education facilities, and other Islamic religious institutions were built on waqf land.

Accountability for the management and development of waqf can be done productively by collecting, investing, investing, production, partnerships, trade, agribusiness, mining, industry, technology development, building construction, apartments, flats, supermarkets, shops, offices, educational facilities or health facilities and businesses that do not conflict with sharia. Waqf accountability will provide a new color in the management of waqf and emphasize the importance of written evidence in carrying out transactions involving waqf managers.

Accountability is an audit necessity in line with the enforcement of justice and trust because the audit will save the Nazis from the temptation to abuse. The basis of accountability is transparency in the practice of waqf management, in its implementation Nazhir must be trustworthy, honest, transparent and professional. And to achieve these goals, good management is needed, namely accountability. Accountability for waqf management must be carried out with awareness and applicable legal provisions with supervision and without coercion. Waqf management accountability is carried out with staffing and evaluation as often as possible to reduce the level of irregularities and fraud that may occur, to avoid this, a complete accountability report is required, consisting of financial statements of wakif or donors, reports on the number of waqf assets, reports programs include management, collection, development, utilization, and distribution. With the implementation of waqf management accountability properly, BWI has accurate functions and objectives in carrying out every responsibility of Nazhir in managing waqf.

## 5. Conclusions

Based on the results of the research and discussion as well as the descriptions in the previous sections, in this section, the researcher draws some conclusions as follows. First, management of waqf in BWI Aceh branch is still not in accordance with applicable Standard Operational Procedure (SOP) a Law No.41 of 2004. Management still seems overlapping and not yet in an appropriate system. Second, weak accountability of the manager regarding the results of the management of waqf assets is still evident. Third, management of waqf in Banda Aceh City is not optimal, which is characterized by many waqf assets that are still neglected due to limited costs and lack of government intervention in guidance to parties Nazhir in optimizing these assets so that these assets cannot develop productively to improve people's welfare. Last but not least, there is still no good administration regarding waqf documents.

In completing this study, researchers still experience limitations that will later be refined by future researchers. These limitations are as follows: 1) The research conducted was only limited to 5 villages in the city of Banda Aceh which became the object of research due to the extensive scope of the study. 2) This research only focuses on asset management carried out by *Nazhir Gampong* in the Banda Aceh City administration, not yet in the realm of management carried out by foundations and organizations. Therefore future studies are suggested to fill the limitations of this study.

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