

Analysis of the Recording, Management, and Distribution of Fidyah Funds from the Perspective of Sharia Accounting at Wahdah Inspirasi Zakat Bone Regency

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ABSTRACT

The recording, management, and distribution of *fidyah* funds in the Tebar Fidyah Program at Wahdah Inspirasi Zakat, Bone Regency, constitute the main focus of this study from the perspective of Islamic accounting. This study aims to examine the implementation of *fidyah* fund management practices and assess the extent to which they comply with Islamic accounting principles. A descriptive qualitative approach was employed through field research, with data collected using interviews, observations, and documentation techniques. The findings indicate that the recording of *fidyah* funds has been carried out from the initial stage of fund receipt and is separated from other social funds, thereby reflecting the principles of trustworthiness (*amanah*) and transparency. Fund management is conducted systematically and in a well-planned manner, while the distribution process is implemented in the form of food assistance for the poor and needy who have undergone a verification process. Although the recording system has not yet adopted a formally structured accounting framework, substantively the practices implemented have reflected the values of justice, social responsibility, and transparency. The study concludes that the management of *fidyah* funds substantively complies with Islamic accounting principles. Future studies are recommended to investigate the implementation of a more structured accounting system to enhance reporting quality and accountability in *fidyah* fund management.

Keywords: *Fidyah*, Islamic Accounting, Financial Recording, Fund Management, Accountability, Wahdah Inspirasi Zakat

ABSTRAK

Pencatatan, pengelolaan, dan penyaluran dana fidyah pada Program Tebar Fidyah di Wahdah Inspirasi Zakat Kabupaten Bone menjadi fokus kajian dalam perspektif akuntansi syariah. Permasalahan yang dikaji adalah bagaimana praktik pengelolaan dana fidyah dilaksanakan serta sejauh mana kesesuaiannya dengan prinsip-prinsip akuntansi syariah. Pendekatan yang digunakan adalah kualitatif deskriptif melalui penelitian lapangan dengan teknik pengumpulan data berupa wawancara, observasi, dan dokumentasi. Hasil kajian menunjukkan bahwa pencatatan dana fidyah telah dilakukan sejak tahap penerimaan dan dipisahkan dari dana sosial lainnya sehingga mencerminkan prinsip amanah dan transparansi. Pengelolaan dana dilaksanakan secara terencana, sedangkan penyaluran dilakukan dalam bentuk makanan kepada fakir dan miskin yang telah melalui proses verifikasi. Meskipun pencatatan belum menggunakan sistem akuntansi yang terstruktur secara formal, secara substansi praktik yang dilakukan telah mencerminkan nilai-nilai keadilan, tanggung jawab sosial, dan transparansi. Simpulan menunjukkan bahwa pengelolaan dana fidyah telah sesuai dengan prinsip akuntansi syariah secara substantif. Kajian selanjutnya disarankan untuk mengkaji penerapan sistem akuntansi yang lebih terstruktur agar meningkatkan kualitas pelaporan dan akuntabilitas pengelolaan dana.

Kata Kunci : Fidyah, Akuntansi Syariah, Pencatatan, Pengelolaan, Pencatatan, Wahdah Inspirasi Zakat

1. INTRODUCTION

Islam not only regulates the spiritual dimensions of human life but also encompasses a comprehensive socio-economic system aimed at promoting social justice and public welfare. One of the practical implementations of this system is reflected in wealth distribution mechanisms through Islamic philanthropic instruments such as *zakat*, *infaq*, *sadaqah*, and *fidyah*. *Fidyah* represents an obligation imposed on individuals who are unable to observe fasting due to specific conditions, such as chronic illness or advanced age, which is subsequently distributed to the poor and needy, generally in the form of food assistance (Salsabila et al., 2024). The existence of *fidyah* carries not only a religious dimension but also a substantial social value in supporting the fulfillment of the basic needs of underprivileged communities and reducing social inequality. Therefore, the management of *fidyah* funds requires an effective system of recording, administration, and distribution that is transparent and aligned with Islamic principles, ensuring that the trust entrusted by society can be managed accountably and deliver benefits to the intended recipients in an optimal manner (Puspitasari, 2021).

The findings of a study conducted by Najla Sayyidah At-Tirmidzi (2024) revealed that the management of ZISWAF (*zakat*, *infaq*, *sadaqah*, and *waqf*) funds within Islamic philanthropic institutions has implemented integrated management functions, including planning, organizing, implementation, as well as monitoring and evaluation combined with Islamic values. Such systematic management practices have been shown to contribute to enhancing community welfare and promoting public benefit (*maslahah*). Nevertheless, the study primarily focused on the management of ZISWAF funds in general and did not specifically examine the management of *fidyah* funds,

particularly in terms of recording, management, and distribution practices based on Islamic accounting principles. Therefore, this study examines the management practices of *fidyah* funds at the operational level of a regional zakat management institution, with particular emphasis on the aspects of recording, fund administration, and distribution from the perspective of Islamic accounting.

This study focuses on analyzing the management of *fidyah* funds within the Tebar Fidyah Program at the level of a regional zakat management institution through an Islamic accounting approach. Unlike previous studies, which have generally emphasized zakat management practices or conceptual discussions of *fidyah*, this study integrates three major aspects recording, management, and distribution within a comprehensive analytical framework. Furthermore, the study examines the extent to which existing practices are aligned with the fundamental values of Islamic accounting, including *amanah* (trustworthiness), transparency, justice, and social responsibility. Through this approach, the study is expected to provide a more comprehensive understanding of *fidyah* management practices at the operational level while identifying potential areas for improvement within the existing system. In addition, this study offers an empirical contribution by examining actual practices at Wahdah Inspirasi Zakat Bone Regency, which has received limited specific scholarly attention. Therefore, the findings are expected to enrich the literature on Islamic accounting and serve as a practical reference for establishing more accountable and transparent *fidyah* fund management practices.

In practice, the management of *fidyah* funds by zakat management institutions continues to face various challenges, particularly in terms of transparency, accountability, and compliance with Islamic accounting principles. Financial recording systems that are not

implemented systematically and in a structured manner may lead to suboptimal financial reporting and potentially reduce public trust in institutions responsible for managing community funds. Wahdah Inspirasi Zakat Bone Regency is one of the institutions actively involved in managing and distributing *fidyah* funds through the Tebar Fidyah Program, which aims to support poor and underprivileged communities, particularly through the provision of ready-to-eat meals. This program serves not only as a mechanism for fulfilling religious obligations but also as a form of social service oriented toward promoting public welfare (*maslahah*) (Samri et al., 2024). Nevertheless, academic studies addressing this issue remain limited, particularly those examining how the practices of recording, management, and distribution of *fidyah* funds within such programs are implemented and the extent to which these practices comply with Islamic accounting principles. This study is expected to provide a scholarly contribution to the development of Islamic accounting, particularly regarding the recording, management, and distribution of *fidyah* funds in accordance with Islamic principles.

2. THEORETICAL FRAMEWORK

Recording

Accounting recording constitutes a fundamental process within the financial information system that functions to systematically and structurally record all transactions occurring within an entity. This process encompasses activities such as collecting, classifying, recording, and presenting financial data derived from transaction evidence, including invoices, receipts, and other supporting documents. Proper recording practices aim to generate financial information that is accurate, relevant, and reliable as a basis for decision-making. In the context of

institutions managing community funds, recording serves not only as an administrative instrument but also as a mechanism of accountability for the trust (*amanah*) entrusted by society. Therefore, a transparent and accountable recording system becomes an essential requirement in supporting effective financial governance (Wijayanti & Muntayah, 2024).

Furthermore, the accounting recording system also plays a significant role in identifying and measuring various financial components, including assets, liabilities, revenues, and expenses. Through this system, institutions are able to comprehensively monitor their financial condition, identify potential issues, and formulate strategic measures for future planning. From the perspective of Islamic accounting, financial recording should reflect the values of honesty, justice, and transparency as an implementation of the principle of *amanah* in fund management practices. In addition, effective recording practices contribute to establishing institutional accountability toward relevant stakeholders and enhancing public trust in financial management (Salsabila et al., 2025).

Management

Management refers to a process that involves planning, organizing, directing, and controlling activities aimed at achieving predetermined objectives. In an organizational context, management is not merely associated with the allocation and coordination of resources but also encompasses efforts to ensure that all activities are conducted effectively and efficiently. Effective management enables an organization to optimize the utilization of its resources and improve the quality of services provided to the community (Ma'sum, 2020).

Within Islamic philanthropic institutions, management plays a crucial role in ensuring that collected resources

are distributed effectively to the intended beneficiaries. This process encompasses planning, implementation, monitoring, and evaluation conducted in an integrated manner to maintain program effectiveness and strengthen public trust in the institution. Through a structured management system, institutions are able to minimize the risk of errors and improve the quality of fund distribution to those in need.

From the Islamic perspective, management should be grounded in the principles of *amanah* (trustworthiness), transparency, and social responsibility. These principles require management practices to be conducted honestly, openly, and in ways that generate benefits for society at large. Consequently, management should not merely emphasize efficiency but also prioritize the promotion of public welfare (*masalahah*). Therefore, management functions not only as an administrative activity but also as a form of moral responsibility aimed at establishing social justice and enhancing (Nadzifah, 2020).

Distribution

Distribution refers to the process of allocating resources to eligible recipients in accordance with the objectives established by an institution or an individual. Within the context of Islamic philanthropy, distribution is not merely understood as an economic activity but also embodies strong social and religious dimensions. This is associated with efforts to promote social justice, reduce economic disparities, and enhance societal welfare, particularly among disadvantaged groups. Therefore, effective distribution should be guided by the principles of justice, accurate targeting, and consideration of the actual needs of beneficiaries, ensuring that the provided benefits can be experienced optimally and sustainably.

In its implementation, distribution encompasses several essential stages,

namely planning, execution, and monitoring. The planning stage involves identifying needs as well as determining recipient criteria and appropriate distribution mechanisms. The implementation stage is concerned with the process of delivering assistance to eligible beneficiaries in accordance with applicable regulations and procedures. Meanwhile, the monitoring stage aims to ensure that the distribution process is conducted as planned, reaches the intended recipients, and avoids potential irregularities. Through these systematic stages, the distribution process can be carried out effectively and efficiently while maximizing the intended outcomes (Siagian & Marliyah, 2020).

Fund distribution encompasses several stages, namely planning, implementation, and monitoring. This process aims to ensure that the allocated funds effectively reach the intended beneficiaries and are utilized in accordance with applicable provisions and regulations. In Islamic teachings, the distribution of community funds, such as *zakat* and *fidyah*, should be carried out in a trustworthy (*amanah*) and transparent manner as a manifestation of both moral and spiritual responsibility (Azizah et al., 2024).

Fidyah

Fidyah is one form of obligation in Islam that serves as compensation for fasting for individuals who are unable to observe it due to certain conditions, such as chronic illness or advanced age. Linguistically, *fidyah* refers to a ransom or compensation, while terminologically it is defined as the provision of wealth or assistance to the poor and needy as a substitute for an unfulfilled religious obligation. *Fidyah* is generally provided in the form of staple food or ready-to-eat meals in accordance with Islamic legal provisions (Tarantang et al., 2021).

The implementation of *fidyah* reflects the flexibility and facilitative

nature of Islamic teachings for individuals facing certain limitations while simultaneously demonstrating social concern for underprivileged communities. *Fidyah* not only possesses a religious dimension but also has the potential to serve as an instrument for economic empowerment when managed systematically by professional institutions. Therefore, the management and distribution of *fidyah* funds should be conducted appropriately to ensure optimal benefits for the recipients.

Fidyah not only possesses a religious value but also has the potential to function as an instrument of economic empowerment when managed systematically and professionally by competent institutions. Effective management practices ensure that the distribution process is carried out accurately, transparently, and sustainably, thereby enabling beneficiaries to receive optimal benefits. In this context, organized *fidyah* fund management may also generate broader economic impacts, such as helping to fulfill the consumption needs of low-income communities and stimulating economic circulation at the local level. Therefore, it is essential for institutions responsible for managing *fidyah* funds to implement the principles of accountability and efficiency in both management and distribution processes, ensuring that *fidyah* serves not merely as a fulfilled religious obligation but also as a mechanism capable of producing wider social and economic impacts (Riswana, 2024).

Islamic Accounting

Islamic accounting is a system of financial recording and reporting based on the principles of Islamic law, which not only emphasizes technical aspects but also integrates ethical values, morality, and social responsibility. The process encompasses the recognition, measurement, recording, and disclosure of financial transactions in a systematic,

transparent, and equitable manner (Hussal & Rahman Mus, 2023). Unlike conventional accounting, Islamic accounting emphasizes a balance between material and spiritual dimensions, ensuring that the information generated is not only accurate but also reflects the values of honesty and the promotion of public welfare (*maslahah*).

The implementation of Islamic accounting is founded upon the principles of accountability, justice, and truthfulness. Accountability requires fund managers to provide reports honestly as a manifestation of *amanah* (trustworthiness). Justice requires that recording practices be conducted fairly and impartially without causing disadvantage to any party, while truthfulness emphasizes that the information presented should accurately reflect actual conditions and be supported by valid evidence. These principles serve as the foundation for establishing a transparent and accountable accounting system (Zairifli & Latifah, 2023).

Islamic accounting is founded upon the principles derived from the Qur'an, Hadith, and the concept of *maqasid al-shariah*, which aims to preserve the fundamental values of human life, including the protection of wealth. In its development, various studies have indicated that the implementation of Islamic accounting within institutions managing community funds continues to face challenges, particularly regarding recording systems that have not yet been fully structured. Nevertheless, the application of principles such as *amanah* (trustworthiness), transparency, and social responsibility has been shown to enhance public trust. Therefore, strengthening Islamic accounting practices is essential for supporting more professional management of philanthropic funds in accordance with Islamic principles (Rafly et al., 2025).

3. METHODOLOGY

This study employed a field research design using a descriptive qualitative approach. Field research was conducted through direct observation at the research site to obtain empirical data related to the practices of recording, management, and distribution of *fidyah* funds within the Tebar Fidyah Program. The descriptive approach was utilized to systematically, factually, and comprehensively describe the phenomena under investigation, as well as to analyze their conformity with the principles of Islamic accounting.

This study was conducted at Wahdah Inspirasi Zakat Bone Regency, located on Wahidin Sudirohusodo Street, South Sulawesi, Indonesia. The research site was selected because the institution actively manages and distributes *fidyah* funds through the Tebar Fidyah Program. The research was carried out from July 2025 to October 2025. The research subjects consisted of the administrators of the Tebar Fidyah Program, particularly administrative staff and field coordinators. Meanwhile, the objects of the study included the processes of recording, management, and distribution of *fidyah* funds, as well as their conformity with Islamic accounting principles.

The informants in this study were selected using a purposive sampling technique based on their direct involvement in the management of *fidyah* funds within the Tebar Fidyah Program. The detailed information regarding the research informants is presented in the following table:

No	Position	Description
1	Finance Staff	Key Informant
2	Treasurer	Key Informant
3	Financial Administrator	Supporting Informant
4	Program Manager	Key Informant
5	Distribution Volunteer	Supporting Informant
6	Field Team	Supporting Informant

The data sources in this study consisted of primary and secondary data. Primary data were obtained directly through interviews with institutional administrators, volunteers, and individuals involved in the implementation of the program, supported by observations of ongoing activities and documentation in the form of financial reports and transaction records. The documents analyzed in this study included cash books for the receipt and distribution of *fidyah* funds, spreadsheet-based transaction recapitulations, internal reports of the Tebar Fidyah Program, lists of beneficiaries (*mustahik*), and supporting distribution documentation such as activity photographs and distribution reports. Secondary data were obtained from relevant literature, including books, scientific journal articles, and official documents related to the research topic.

Data collection techniques in this study were conducted through interviews, observations, and documentation. Interviews were employed to obtain in-depth information regarding the processes of recording, management, and distribution of *fidyah* funds. Observations were carried out to directly examine the implementation of the program in the field, while documentation was utilized to complement and strengthen the data obtained through the previous two techniques.

The data analysis technique employed in this study utilized the interactive analysis model developed by James P.

Spradley, Matthew B. Miles, and A. Michael Huberman (Spradley, Miles, 2024), The model consists of three stages: data reduction, data display, and conclusion drawing/verification. Data reduction was carried out by simplifying, categorizing, and focusing on data relevant to the objectives of the study. Data display was presented in a descriptive narrative form to facilitate understanding of patterns and relationships among the collected data. Subsequently, conclusion drawing was conducted by interpreting the research findings and comparing them with the principles of Islamic accounting, such as *amanah* (trustworthiness), transparency, justice, and accountability. To enhance data validity, this study employed source triangulation and methodological triangulation techniques by comparing data obtained from interviews, observations, and documentation, thereby ensuring that the findings were more valid and reliable.

4. RESULTS AND DISCUSSION

Research Findings

The findings of this study were obtained through interviews with four key informants, namely the Coordinator of the Tebar Fidyah Program, the Treasurer of Wahdah Inspirasi Zakat (WIZ) Bone Regency, a distribution officer, and an academic specializing in Islamic accounting. Based on the collected data, the findings indicate that, in terms of recording practices, *fidyah* funds have been recorded continuously from the stage of receipt from *muzakki* (donors), with *fidyah* funds being separated from *zakat*, *infaq*, and other charitable funds. The recording process is conducted using a combination of manual and digital methods to facilitate monitoring and verification of financial data. However, the interview results revealed that the recording practices have not yet fully complied with structured accounting standards, as they have not been prepared

in the form of accounting journals, lack a clearly defined account classification system, and do not produce specific financial reports for *fidyah* funds. These findings suggest that although the practices substantively reflect the principles of transparency and accountability, technically the recording process has not yet fully met the applicable standards of Islamic accounting.

With regard to *fidyah* fund management, the funds were managed in an organized and systematic manner, particularly prior to the month of Ramadan, as this period represents the primary timeframe for implementing the program. The management process involved activity planning, determining implementation schedules, and allocating responsibilities among program administrators. *Fidyah* funds were categorized as restricted funds, meaning that their utilization was exclusively designated for *fidyah*-related programs, specifically in the form of ready-to-serve meals distributed to *mustahik* (eligible beneficiaries). Interview findings indicated that fund management practices were carried out by aligning the amount of funds received with the operational requirements, thereby promoting more effective and efficient utilization of resources. Nevertheless, these management practices were not yet supported by a formally documented internal control system and lacked standardized accounting-based operational procedures. This finding suggests that although the management process has been implemented in accordance with the principles of *amanah* (trustworthiness) and efficiency, it remains relatively simple and has not yet been supported by clearly established administrative standards.

Furthermore, regarding the distribution process, *fidyah* funds were directly delivered to beneficiaries in the form of ready-to-consume meals through

a process involving planning, data collection, and beneficiary verification. Distribution was carried out through direct visits to the homes of pre-identified beneficiaries, ensuring accurate targeting while maintaining the dignity and respect of the recipients. Each distribution activity was documented systematically as a form of internal institutional accountability. The findings indicate that *fidyah* funds had been appropriately allocated and successfully reached the intended beneficiaries. Nevertheless, from the perspective of public accountability, distribution reports had not yet been prepared in a detailed and systematically structured manner for public dissemination. Therefore, although the distribution process has generated tangible social benefits and aligned with the principle of justice, external transparency still requires further enhancement.

Overall, the findings of this study indicate that the management of *fidyah* funds in the Tebar Fidyah Program at Wahdah Inspirasi Zakat (WIZ) Bone Regency has been implemented smoothly and is generally in accordance with the fundamental principles of Islamic accounting, particularly in terms of fund segregation, *amanah*-based management, and the accuracy of fund distribution to appropriate beneficiaries. However, there are still shortcomings in the recording and financial reporting processes, which have not yet met formal accounting standards. Therefore, improvements are needed in the accounting recording system and the preparation of more structured financial reports in order to enhance the institution's overall transparency and accountability.

Discussion

1. Recording of Fidyah Funds from the Perspective of Islam Accounting

The recording of *fidyah* funds in the Tebar Fidyah Program at Wahdah Inspirasi Zakat (WIZ) Bone Regency reflects the fundamental principles of

Islamic accounting, particularly *amanah* (trustworthiness), transparency, and accountability. This is evident from the recording mechanism implemented from the initial stage of fund receipt, where each *fidyah* donation is directly recorded and separated from *zakat*, *infaq*, and other charitable funds. Based on interviews with WIZ financial staff, "each incoming *fidyah* fund is immediately recorded separately to ensure its designated purpose and to prevent it from being mixed with other funds." This is further supported by another informant who stated that "so far, *fidyah* recording has indeed been separated, although it still uses a simple format such as cash books and spreadsheets." (Financial Staff). In addition, observational findings indicate that recording is carried out regularly through cash books and simple spreadsheet-based recapitulations, with specific labeling for *fidyah* funds. This separation reflects the implementation of the concept of restricted funds, which aims to maintain clarity of fund allocation and prevent elements of *gharar* (uncertainty).

However, from a technical perspective, the recording practices remain relatively simple and have not yet been systematically structured. Field findings indicate that the recording system has not been prepared in a standardized format, such as detailed account classification or separate financial reporting specifically for *fidyah* funds. Interview results with program managers revealed that "the recording activities are primarily focused on internal needs and accountability to donors; therefore, they have not been prepared in detail as formal financial statements." This condition indicates that although Islamic values have been substantively well implemented, the technical aspects of recording still require strengthening to ensure a more systematic and traceable system. This condition is also acknowledged by internal stakeholders, as

stated that “we have not yet prepared a separate *fidyah* financial report because the recording is still integrated into the institution’s internal reporting system.” (WIZ Treasurer).

In comparison with the study conducted by Isnaini Lu’lu’ Atim Muthoharoh (2022), which found that the recording of *fidyah* in a digital system still contained ambiguity, thereby raising doubts regarding its compliance with Sharia principles, the practice at WIZ Bone Regency demonstrates a relatively better condition in terms of fund segregation clarity and transparency of utilization. Interview data and documentation indicate that information related to *fidyah* distribution is periodically communicated to donors, both through internal reports and the institution’s public communication channels.

In addition, an informant stated that “the current recording system is sufficient for internal needs; however, it has not yet complied with formal financial reporting standards” (Finance Administrator). Thus, the findings of this study indicate that the recording practices of *fidyah* funds at WIZ have substantially fulfilled the basic principles of Islamic accounting. Nevertheless, there remains room for improvement in the technical aspects of recording to ensure a more systematic and consistent system, thereby supporting the enhancement of institutional accountability.

Although the recording of *fidyah* funds reflects the principles of fund segregation and trustworthiness (*amanah*), there are still technical shortcomings in the recording system that lead to several significant implications. The relatively simple recording practices and the absence of clear standardized procedures may reduce the reliability and consistency of financial data, particularly when the volume of transactions increases. In addition, the lack of a specific reporting format for *fidyah* funds may hinder the

audit trail process, thereby making the traceability of fund flows less optimal.

Another impact is the limited capacity of the institution to prepare comprehensive financial reports in accordance with established standards, which may ultimately hinder integration with reporting systems based on Islamic accounting standards. In the long term, this condition may undermine public trust in financial reporting, particularly among external stakeholders such as donors and supervisory authorities.

Therefore, weaknesses in the recording system are not merely administrative in nature, but also significantly affect the quality of the financial information produced. Such financial information should serve as the primary basis for institutional decision-making and accountability.

2. Fidyah Fund Management: An Analysis of Trustworthiness, Transparency, and Accountability

In terms of management practices, the findings of this study indicate that *fidya* funds at WIZ Bone Regency are administered through managerial stages encompassing planning, organizing, implementation, and supervision. During the planning stage, the program team formulates distribution targets based on the estimated receipt of *fidya* funds in each period. According to an interview with a program manager, “the number of *fidya* beneficiaries is generally adjusted to the amount of funds collected to avoid either shortages or excesses in distribution.” Another informant further explained that “planning is usually conducted by considering previous years’ experiences to ensure more accurate distribution” (Program Manager).

At the organizing stage, there is a clear division of responsibilities among the fundraising, recording, and distribution teams. This was reinforced by a volunteer’s statement that “each team already has its respective role, although no

written Standard Operating Procedures (SOPs) have yet been formally established in detail” (Volunteer). Meanwhile, during the implementation stage, the distribution process is carried out directly to mustahik in the form of staple food in accordance with fidya regulations. Furthermore, the supervision stage is conducted through internal evaluations and activity reporting following the implementation of the program.

The management of fidya funds as restricted funds reflects the principle of trustworthiness (*amanah*), whereby such funds are allocated exclusively for fidya-related programs and are not commingled with other financial resources. Observational findings indicate that each distribution process is conducted based on beneficiary data that have been verified through field surveys. One informant stated that “prior to distribution, the team conducts direct field visits to ensure that the beneficiaries genuinely belong to the eligible categories.” This demonstrates a tangible effort to uphold the principles of justice and public welfare (*maslahah*) in the distribution of Islamic social funds.

In terms of transparency and accountability, the management of fidyah funds has demonstrated relatively sound practices, particularly through the documentation of beneficiaries and the submission of activity reports to internal stakeholders and donors. One informant stated that, “to date, the management process still relies on established working habits and has not yet been supported by a formally documented system” (WIZ Management). Nevertheless, several administrative limitations remain evident, including the absence of a formally documented internal control system and the lack of standardized Standard Operating Procedures (SOPs) governing the management of fidyah funds. These conditions indicate that the current management practices remain largely conventional and are predominantly based

on organizational routines and informal operational practices.

In line with the study conducted by Salman Abdul Muthalib, Furqan, and Oka Ridayani (2022), which argues that institutionally organized fidyah management can enhance compliance with Islamic principles, the findings of this study further substantiate this perspective. However, this research also reveals a novel finding, namely that the alignment of fidyah fund management with sharia values has not been fully accompanied by structured administrative and managerial systems. Therefore, the novelty of this study lies in emphasizing that the integration of sharia principles with systematic management frameworks constitutes a crucial factor in improving the sustainability and overall quality of fidyah fund management practices.

In terms of management practices, the absence of formally documented Standard Operating Procedures (SOPs) and an official internal control system creates potential risks of operational inconsistency and non-compliance. The reliance on customary working practices and informal operational mechanisms results in managerial processes being insufficiently documented, thereby limiting their replicability, accountability, and objective evaluation.

From a risk management perspective, such conditions may increase the likelihood of human error and moral hazard, particularly in the absence of systematic control and monitoring mechanisms. Although the ethical value of *amanah* (trustworthiness) continues to be upheld normatively, the lack of robust institutional systems may weaken safeguards against potential irregularities and operational deviations.

From a strategic perspective, these limitations also constrain the organization’s scalability, thereby hindering the institution’s capacity to expand its programs and increase the volume of funds under management.

3. Distribution of Fidyah Funds: Target Accuracy and the Perspective of *Maqāṣid al-Sharī'ah*

The findings of this study indicate that fidyah funds at WIZ Bone Regency are distributed directly to *mustahik* in the form of ready-to-consume meals. The distribution process is implemented through systematic stages of data collection and verification. Based on interviews with the distribution team, “prior to distribution, we conduct data collection and direct field surveys to ensure that the beneficiaries are genuinely eligible to receive fidyah assistance.” This statement was further reinforced by the field team, who explained that “we directly observe the beneficiaries’ living conditions to ensure that the assistance is accurately targeted” (Field Team). Field observations also revealed that the distribution process is carried out through direct visits to beneficiaries’ residences, thereby ensuring targeting accuracy while preserving the dignity of the *mustahik*. Informants additionally noted that “direct distribution is conducted to ensure that the trust entrusted by donors is properly maintained” (Distribution Volunteer). These practices reflect the principles of justice, social responsibility, and compliance with sharia provisions.

From the perspective of *maqāṣid al-sharī'ah*, the distribution of fidyah funds has fulfilled the objective of preserving life (*ḥifẓ al-nafs*), as the assistance provided directly addresses the beneficiaries’ basic nutritional needs. This finding indicates that fidyah functions not merely as a religious obligation, but also as an instrument for welfare distribution within the framework of the Islamic economic system.

When compared to the study conducted by Jeffrey Tarantang and colleagues (2021), which emphasizes fidyah as a social instrument within the framework of *maqāṣid al-sharī'ah*, the findings of this study provide empirical

evidence that such a concept has been practically implemented at the level of local institutions. Nevertheless, from the perspective of public accountability, interview findings reveal that distribution reports are still presented in a relatively general manner, primarily in the form of activity documentation and summaries of beneficiary numbers, without more comprehensive and detailed reporting. This was further confirmed by an informant who stated that “the reports provided generally consist of activity documentation and the number of beneficiaries, but have not yet included more detailed information” (WIZ Treasurer).

Thus, a research gap remains in the aspect of external transparency, where the distribution practices have been appropriately targeted and aligned with sharia principles, yet have not been adequately supported by detailed and structured public reporting mechanisms. Therefore, the novelty of this study lies in emphasizing that the effectiveness of fidyah distribution should not be assessed solely based on targeting accuracy, but also on the quality of reporting as a manifestation of public accountability and institutional transparency.

Overall, the findings of this study demonstrate that the management, recording, and distribution practices of fidyah funds at WIZ Bone Regency have substantively reflected the fundamental principles of sharia accounting. Nevertheless, several technical inadequacies remain evident, particularly in the areas of financial recording and reporting systems, which have yet to adopt standardized procedures. These findings indicate that strengthening formal accounting systems is essential to enhancing transparency, accountability, and public trust in institutions managing Islamic social funds. Accordingly, this study contributes to bridging the gap between the practical implementation of sharia values and the necessity for

systematic, structured, and modern accounting frameworks.

In terms of distribution, although the targeting process has been effectively achieved through direct verification mechanisms, weaknesses in the reporting system have limited the level of external transparency. Reporting practices that remain general and insufficiently detailed restrict the flow of information available to the public, thereby potentially creating information asymmetry between the institution and its donors.

Another implication is the limited capacity to conduct data-driven evaluations. Comprehensive analyses regarding the effectiveness of the distribution process, particularly its impact on the welfare of the *mustahik*, remain difficult to undertake in a detailed and systematic manner.

Furthermore, from the perspective of *maqāsid al-sharī'ah*, although the dimension of *ḥifẓ al-nafs* (the preservation of life) has been adequately fulfilled, deficiencies in the reporting system may hinder the optimization of *ḥifẓ al-māl* (the protection of wealth), particularly with regard to transparency and accountability in fund distribution practices.

In the long term, such conditions may affect the level of public trust, as accountability is assessed not only through the accuracy of fund distribution but also through the quality and comprehensiveness of information disclosed to the public. Based on the analysis of the recording, management, and distribution of fidyah funds, the findings of this study can be summarized as follows:

a. Recording

The recording of the fidyah distribution program is conducted separately from other funds through the use of cash books and spreadsheet-based documentation. This recording system is generally consistent with sharia principles, particularly the principles of

amanah (trustworthiness), transparency, and restricted funds. Nevertheless, several weaknesses remain evident in its implementation, including the absence of a standardized recording system and the lack of detailed, dedicated fidyah financial reports. These conditions have implications for limited data traceability, difficulties in conducting audit processes, and constraints in ensuring comprehensive accountability in fund management.

b. Management

The management of the program is implemented through the stages of planning, organizing, execution, and supervision. From the perspective of sharia accounting, these management practices are generally aligned with the principles of *amanah* (trustworthiness), accountability, and justice. Nevertheless, several shortcomings remain apparent, particularly the absence of formally documented Standard Operating Procedures (SOPs) and the lack of formally implemented internal control mechanisms. These conditions may lead to risks of managerial inconsistency, potential human error, and challenges in ensuring the sustainable development of the program.

c. Distribution

The distribution of fidyah funds is carried out directly to *mustahik* through a field verification process. This practice is generally consistent with sharia principles, particularly the principles of justice, *ḥifẓ al-nafs* (the preservation of life), and *maṣlahah* (public welfare). Nevertheless, the distribution reporting system remains insufficiently detailed and has not yet been systematically structured. Consequently, the level of public transparency remains limited, and the evaluation of program effectiveness becomes constrained.

5. CONCLUSION

Based on the overall findings and discussion, it can be concluded that the recording, management, and distribution of fidyah funds within the Tebar Fidyah Program at Wahdah Inspirasi Zakat (WIZ) Bone Regency have implemented the fundamental principles of sharia accounting, namely *amanah* (trustworthiness), transparency, justice, and social accountability. The recording of fidyah funds has been conducted by separating fidyah funds from zakat, *infaq*, and other charitable funds, thereby reflecting fund management practices in accordance with their designated purposes. Fund management is carried out through systematic processes of planning, organizing, implementation, and supervision, while the distribution process is conducted directly to *mustahik* through data collection and verification procedures to ensure accurate targeting and to provide tangible benefits for communities in need. Nevertheless, several technical limitations remain evident, particularly in the areas of financial recording and reporting systems, which have not yet been formally structured or standardized. These limitations include the absence of dedicated fidyah financial reports, formally documented Standard Operating Procedures (SOPs), and documented internal control systems. Therefore, this study demonstrates that, although the management practices of fidyah funds are substantively aligned with the principles of sharia accounting, further strengthening of administrative and accounting systems remains necessary in order to enhance the quality of accountability, transparency, and public trust in institutions managing Islamic social funds.

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