

**Accounting for Zakat and Infaq (Sadaqah) At Badan Amil Zakat Nasional (BAZNAS) In North Sulawesi, Indonesia**

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**ABSTRACT**

This study has purpose to identify the implementation PSAK No. 109 about accounting for Zakat and Infaq (Sadaqah) and describe its procedures and implications by using qualitative approach. This study was using primary and secondary data. The primary data are derived from field research in the form of data obtained from informants, namely BAZNAS administrators and compulsory zakat (muzaki) and the secondary data consisted of various fiqh literature which contained a discussion about zakat. In addition, secondary data was also extracted from a number of BAZNAS in the form of zakat management accounting report documents. The data collection method were interviews, observation, documentation and literature study. The three sets of data analysis methods are applied as follows data reduction, data display and conclusion drawing. The results indicate that collecting of zakat from mustahik is done by means of socialization to the community and forming a Zakat Collection Unit while the distribution of zakat is done to the muzaki through several programs with allotment categories to 7 of 8 asnaf who are entitled to receive. Data from muzaki and mustahik are collected and included in the application of BAZNAS Information System (SIMBA) and then processed by this application to produce the financial reports. This study has implications for the need and competent human resources in the management of zakat including the field of Accounting and Sharia Management also to the need for internal supervision (auditors) and equipping BAZNAS organizations with personnel who are also fully responsible in each field.

Keywords: Accounting, Zakat, Infaq, Sadaqah.

**1 Introduction**

The population majority in Indonesian mostly embraces Muslim. In the implementation of its worship, Muslim society adheres to 2 (two) basic guidelines, namely the Qur'an and Al-Hadith. Inside the Qur'an there is a foundation of belief in being Muslim. The basis or foundation of this belief is the pillars of Islam and the pillars of faith that must be carried out by Muslims throughout the world. The obligation of zakat in the Qur'an, including in the letter Al-Baqarah verse 43, the translation of which is as follows: "And establish prayer, give zakat and ruku'lah along with those who bow" (Al - Baqarah: 43), and in the letter At-Taubah verse 103. It is one of the main worship services in the 5 (five) pillars of Islam, zakat ranks 3 (three) after the order to pray 5 (five) times a day. This means that the obligation to pay zakat is absolute for every Muslim who has the right to receive it.

Zakat is one of the most effective instruments to unite humanity to help each other with poverty problems in their respective social lives. The teaching content of zakat has broad and complex dimensions, not only the values of worship, morality, and spiritual, but also economic values (Hamid Abidin, 2004:1).

The activity with the obligation to issue zakat is certainly inseparable from the economic system in Indonesia, namely the Islamic economic system. This system teaches about science which highlights economic problems, just like other conventional economic concepts. It's just that, in this economic system,

Islamic values contained in the Qur'an and Al-Hadith become the foundation and basis in each of its activities. The potential for zakat with a Muslim-majority population is a force that must be taken into account for the welfare of society and development in Indonesia. For this reason, an organization or container is needed that can regulate the orderly implementation of zakat in Indonesia. The government-formed institution that is related to the implementation of zakat in Indonesia is the National Amil Zakat Agency abbreviated as BAZNAS. This institution is found in all provinces in Indonesia. BAZNAS organizational structure, including National BAZNAS, Provincial BAZNAS and City or Regency BAZNAS. Apart from this institution there is also the Amil Zakat Institution abbreviated as Amil Zakat Institution, which is a formation outside the government.

In its implementation, Amil Zakat Institution must have a permit from the government in this case the Ministry of Religion for the legality of its organization. According to Republic of Indonesia Law Number 23 Year 2011 concerning Management of Zakat, chapter I article 1 paragraph 7 states that the National Zakat Amil Agency, hereinafter referred to as BAZNAS, is an institution that manages zakat nationally. Furthermore, in Chapter II, article 5, paragraphs 1, 2 and 3, it is stated that in order to carry out zakat management, the Government forms a BAZNAS domiciled in the State capital which is a non-structural government institution that is independent and responsible to the President through the Minister.

In articles 6 and 7 of the Republic of Indonesia Law No. 23 of 2011 concerning Management of Zakat states that BAZNAS is an institution authorized to carry out the task of managing zakat nationally, which organizes functions of planning, implementation, control, reporting and accountability in collecting, distributing and utilizing zakat. To carry out its duties, BAZNAS is funded by the State Budget and Amil Rights. Whereas provincial BAZNAS and city / district BAZNAS are funded by the Regional Budget and Amil Rights, and can also be funded by the State Budget.

Seeing the importance of organizing zakat in Indonesia, the Statement of Financial Accounting Standards (PSAK) 109 concerning Accounting for Zakat and Infaq (Sadaqah) has been ratified by the Indonesian Institute of Accountants (IAI) as a guideline for the implementation of reporting in the management of zakat activities in Indonesia. The Guidelines on Accounting for Zakat and Infaq (Sadaqah), namely PSAK 109 has been approved by the Islamic Accounting Association of the Indonesian Accountants Association on May 4, 2010 and has been reviewed on August 11, 2011 by the National Sharia Council of the Indonesian Ulema Council on the suitability of content with Islamic law and effective use on January 1, 2012. But there are still many zakat and infaq (sadaqah) management organizations that have not implemented it. Examples the results of the following research show that many zakat and infaq (sadaqah) management organizations have not applied its accounting in accordance with PSAK No. 109 Accounting for Zakat and Infaq (sadaqah). As in Andi Metari Setiariware's research (2013) entitled Analysis of Zakat, Infaq and Sadaqah Accounting Applications on Laz (LAZIS) Dompot Dhuafa Makassar, Istutik Branch (2013) about Analysis of the Implementation of Zakat and Infak / Alms Accounting (Psak: 109) at Amil Institution zakat in Malang City and Fathonah (2013) entitled Analysis of the application of zakat accounting to zakat management organizations (case study of LAZISMU in Klaten district and BAZDA of klaten district) whose research results found that the object of research was not in accordance with PSAK No. 109 Accounting for Zakat and Infaq (sadaqah).

If we look at the phenomenon of zakat in North Sulawesi, we will find a significant difference between compulsory zakat fitrah and compulsory zakat. In fact, for zakat fitrah issued in every month of Ramadan, according to the observations of the researchers there were no problems in its implementation. The enthusiasm of Muslim communities to issue zakat al-Fitr is a basic measure even though it should also be supported by the facts in the form of muzaki data obtained from each amil zakat spread in mosques, Amil Zakat Institutions or BAZNAS. While for zakat wealth, the phenomenon that occurs is that there are still many obligatory zakat assets in North Sulawesi that have not implemented it as an obligation of Shari'a in

the Islamic religion. This information was obtained by researchers through interviews with Mr. Ramadhan as the administrative officer of the Muzaki division at the BAZNAS in North Sulawesi province. This finding is not in accordance with the opinion of A. Qodri Azizy (2004: 136) which states that zakat management institutions must be able to foster public awareness through a persuasive approach through the dissemination of zakat and infaq teachings.

The phenomenon seen in the North Sulawesi provincial BAZNAS through observation and interviews conducted in this study with the Secretary of the North Sulawesi Province BAZNAS who said that since last December 2017, there was a vacancy of leaders in charge of planning, finance and reporting. This vacancy was due to the death of 3 chairman Mr. Hi. AJ, BA. This makes dual responsibility entrusted to the chairman of 4 Mr. MM in charge of administration, Human Resources and General Affairs.

Based on the results of the observations and preliminary interviews, there was an attitude of disobedience among the managers of North Sulawesi BAZNAS and the City of Manado on the implementation of zakat received from Muzaki. The management of zakat starts from the collection and distribution of zakat. Non-compliance with the rules for managing zakat organizations as stated above is a harmonious relationship between the rules and implementing organizations of zakat. This raises questions about the concept of Sharia in the management of zakat. This, when compared to the opinions of Hamidi and Suwardi (2013), is clearly not appropriate where He stated that the role of OPZ is not only limited to socialization and raising funds but also has greater responsibility than that.

The next phenomenon found in the initial observation and interview with the informant in this case the administrators of the administration and finance department, it appears they are still making cash flow reports only and do not know about the existence of PSAK 109 Accounting for Zakat and Infaq (Sadaqah). That is, the BAZNAS administrators of the North Sulawesi and BAZNAS provinces in Manado city are still less active in seeking the latest information about the management of zakat organization management which is the pioneer of the implementation of the 3rd (three) pillars of Islam regarding the obligations of every Muslim in the world, including North Sulawesi and city of Manado. This problem is a phenomenon as well as a practical gap that occurs within the North Sulawesi BAZNAS organization in terms of organizing its organization, especially in terms of compliance with Islamic law. In PSAK 109 Accounting for Zakat and Infaq / Sadaqah is in accordance with Islamic law, all implementation of zakat must follow these guidelines but the reality in the field has not been fully implemented. According to Pujianto and Asrori (2015) in his research related to this view found that amil subjective norms influence the interest in implementing the practice of accounting for zakat and infaq (sadaqah) by suggesting to IAI to more actively socialize PSAK 109 to each OPZ spread in Indonesia .

The purpose of this study was to identify the implementation PSAK No. 109 for Accounting for Zakat and Infaq (Sadaqah) and describe its procedures and implications at BAZNAS of North Sulawesi.

## **2 Problem Formulation**

This is field research type, which refers to the collection of field data to be carried out starting from observations used as research materials in accordance with the study material. While the nature of this study is qualitative in nature that seeks to describe, analyze, and interpret the data collected in the research process. This qualitative research emphasizes the process of exploring religious traditions related to the practice of zakat, so this research is also explorative with descriptive-analytical-critical methods.

This field research will be carried out in 3 (three) places in the North Sulawesi Province, namely 2 (two) places in Manado City and 1 (one) place in Kotamobagu City. BAZNAS North Sulawesi Province is located in the location of the Ahmad Yani Manado Mosque, as well as the BAZNAS location in the city of Manado.

This research was conducted to obtain written data in the form of zakat management documents and information directly from informants regarding the implementation and accounting of zakat management. As a comparative material in this study, direct communication with the central BAZNAS in the city of Jakarta was also the center of the zakat organization in Indonesia

According to Sutopo (2006: 56-57), the data source is where data is obtained by using certain methods in the form of humans, artifacts, or documents. According to Moleong (2001: 112), recording data sources through interviews or observations is a joint result of seeing, hearing and asking. In qualitative research, these activities are carried out consciously, directed and always aim to obtain the information needed. The data sources in this study are divided into 2 (two), namely Primary data and secondary data.

The primary data in this study are derived from field research in the form of data obtained from informants, namely BAZNAS administrators and compulsory zakat (muzaki), whose numbers match the research needs. The obligatory zakat that will be used as informants consists of various professional backgrounds such as traders, entrepreneurs, civil servants, entrepreneurs and professionals as well as administrators of the Zakat Collection Unit (ZCU). Secondary data obtained from library research and documents in the form of results of research and processing of others, which are available in the form of books or documents in the library or private property. Secondary data in this study consisted of various fiqh literature which contained a discussion about zakat. This data is explored because it is assumed that a little more also affects the paradigm of understanding and practicing community zakat. In addition, secondary data was also extracted from a number of BAZNAS in the form of zakat management accounting report documents that have been carried out and policies for collecting, distributing, and utilizing zakat funds carried out by BAZNAS.

## **2.1 Data Collection Instrument**

In conducting data collection for this study, the methods used are interviews, observation, documentation and literature study. Interviews are direct interview activities by asking questions to selected informants (zakat administrators), as well as people who are considered directly involved with the object under study. The field data is collected by non-directive interview or free flowing interview, that is by holding direct communication to the respondent while using interview guides to find answers to the views, understanding and forms of implementation accounting for zakat that is made by BAZNAS management in North Sulawesi Province.

Observation is to make a direct observation of the description of behavior or social phenomena and psychological symptoms related to the implementation of zakat accounting carried out by zakat administrators whose zakat is entrusted by muzaki, to then be recorded by BAZNAS management. Observation activities carried out as supporting information from the results of interviews. Documentation is used as a complement to the use of observation and interview methods. The documentation study in this study was carried out by collecting data in the form of the zakat institution's annual report document in this case BAZNAS, as a record of the realization of the collection of funds and its distribution as well as the implementation of accounting for zakat.

Literature study is carried out on secondary data, in the form of library materials that contain a theoretical and conceptual framework related to the data object being studied. This activity is carried out by seeking and collecting and reviewing various literatures such as the texts of the Qur'an and Hadith as the main sources of Islamic law, fiqh books and ushul fiqh, research results, journals and various articles and scientific books related to focus the main research.

## **2.2 Model and Technical Analysis**

Based on the nature of research using research-critical-analytical methods, the data obtained in this study are processed qualitatively because this study provides an overview of the situation and events factually and systematically in the implementation of zakat and infaq / charity accounting for BAZNAS in North Sulawesi regarding factors, traits, and relationships between visible phenomena. The collected data is described as findings in the research report.

The procedure for processing data while in the field is analyzed interactively and takes place continuously, which consists of three activities, namely: data reduction, data display and conclusion drawing / verification. The three sets of data analysis techniques are applied as follows (a) Data reduction means summarizing, choosing the main things, focusing on important things, looking for themes and patterns and removing unnecessary ones. In this study data obtained from the field (BAZNAS) in three locations, the number of which is quite large, needs to be carefully and detailed recorded. Because of the longer process in the field, the amount of data will be more numerous and complex, so data analysis needs to be done immediately through data reduction. Data that has been reduced will provide a clearer picture, and make it easier to carry out further data collection, and look for it if needed. (b) Data display is done in the form of brief descriptions, charts, relationships between categories, and the like. By displaying data, it will be easier to understand what is happening, plan the next stages based on what has been understood. Because the method used in this research is analytical descriptive, the data display carried out is mostly poured into brief descriptions to describe the actual situation. (c) Conclusion is the third step in analyzing qualitative data. The conclusion in qualitative research might be to answer the formulation of the problem formulated from the beginning, but maybe not, because the problems and formulation of the problem in qualitative research are still tentative and will develop after researchers are in the field.

The method of data analysis is done by grouping and selecting data obtained from field research according to quality and truth, then connected with theories, rules, principles and legal and accounting concepts obtained from literature studies so that answers to the problems formulated. After completion in the field, the conclusions obtained from the previous stages are then analyzed by descriptive-exploratory techniques using inductive-qualitative methods, namely beginning with revealing specific facts based on the perceptions and behavior of research subjects in the implementation of accounting zakat based on the reality general in nature so that it can be concluded as a research finding.

## **3 Problem Solution**

In the implementation of accounting for Zakat and Infaq / Sadaqah, of course, it is inseparable from the relevant guidelines, namely PSAK 109 concerning Accounting for Zakat and Infaq / Sadaqah. This guideline was issued by the Indonesian Accounting Association (IAI) under the supervision of the National Sharia Council which is based in Jakarta as the capital of the State of Indonesia. With the help of the Simba BAZNAS application, it will be more helpful in terms of managing zakat funds. The results of the research obtained are as follows:

### **3.1 Implementation of Accounting for Zakat and Infaq / Sadaqah in BAZNAS in North Sulawesi.**

There are three strategies in collecting zakat, (Rahmawati Muin, 2011; 124), namely: (a) Establishment of zakat collection units, both facilities for zakat management institutions, both facilities for zakat management agencies in reaching out to muzakki and the ease of muzakki to pay zakat, so each Zakat Agency can open a Zakat Collection Unit in various places level, both national, provincial and regional. (b) Opening of the zakat receipt counter. In addition to opening zakat collection units in various places, zakat management institutions can open a counter or counter for zakat payments or the secretariat of the institution concerned. The counter or counter must be made representative, just like the counter of a professional financial institution equipped with a waiting room for muzakki who will pay zakat, provided

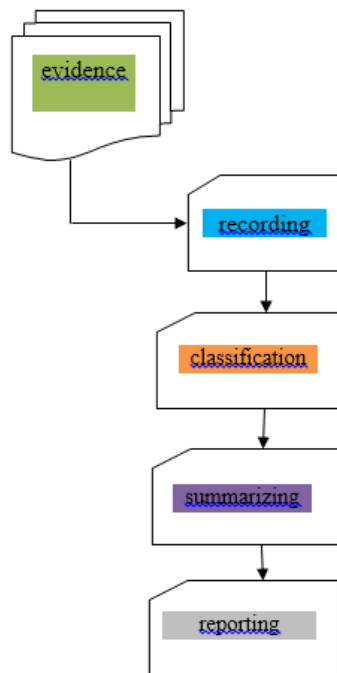
stationery and calculators as needed, provided a place for storing money or a safe as a temporary security place before deposit to the bank, awaited and served by zakat recipients who are ready at any time according to the specified service hours. (c) Opening an account at a bank. It should be noted here that the account should be separated between each account so that it will facilitate the muzakki.

The amil zakat institutions are certainly expected to function effectively and efficiently in carrying out the institutional mission and objectives as required by law. For this reason, a strong management process is needed in every Amil Zakat Institution, especially its role as an agent of the people's economic empowerment. The management process includes collection and distribution. Collection is related to the task of the Amil Zakat Institution in relation to muzakki (property owners who are obliged to pay zakat), while the distribution is related to the task of the Amil Zakat Institution in distributing zakat assets to mustahiq (zakat recipients).

### 3.2 Procedure for recording Zakat and Infaq (Sadaqah) at BAZNAS in North Sulawesi

Registration by North Sulawesi BAZNAS that all incoming funds are recognized and recorded as adding zakat funds. Next, record the receipt transaction using a real time donation table. Recognizing interest income from Conventional Banks as zakat funds. Recording according to PSAK No.109. Each entry of funds entered, recognized and recorded by type (zakat funds, infaq / charity funds, non-halal funds, and amil funds). Record transactions in the form of journals as a reference in making financial statements. Recognizing interest income from Conventional Banks as non-halal funds.

Figure 1.  
Flowchart for Zakat, Infaq and Sadaqah Accounting Procedure



Whereas After Application of PSAK No.109, Record incoming funds based on their type. In this case, there are two types, namely zakat funds and non-halal funds. Make notes in the form of journals based on

transactions that occur. Record journal addition of non-halal funds from interest income at Conventional Banks.

The difference between this research and previous research can be seen in the part of the procedure for making financial statements. In some previous studies, financial statements were made manually only. In contrast to this study, to make financial statements of zakat funds using the SIMBA (BAZNAS Information Management System) application. This application will produce financial reports of Infaq and alms zakat funds which every year must be reported to the muzki as a form of manager's responsibility in this case the North Sulawesi provincial BAZNAS. These financial reports can be submitted online on the BAZNAS website or delivered directly to the muzaki. Good financial statements will be submitted no later than the first trimester each year through the BAZNAS website or directly to muzaki.

### **3.3 Forms of accounting accountability at BAZNAS in North Sulawesi**

Making zakat as a system of community economic empowerment means that zakat must be distributed productively. Of course, it requires the management of zakat by a good amil zakat institution. Efforts to strengthen the management of Amil Zakat institutions as a system of economic empowerment of Muslims that require assessment of the dimensions of the zakat distribution system in the Amil Zakat institutions themselves. An effective and professional distribution system that is effective and professional will help people escape poverty.

Sharia recognizes the existence of economic inequality between individuals, because it can be realized in this world that there are people who are capable and who are less able to meet their daily needs, so the consequences of the funds to be shared must be a balance of economic inequality. Zakat is one of the instruments used to balance the economy of a country. In zakat, some provisions that must be paid include: (a) Zakat is a charity of commercial goods and zakat on mining goods, professional zakat, livestock zakat and agricultural zakat, (b) Zakat Fitrah is an obligation to pay zakat which is carried out during the holy month of Ramadan. The aforementioned zakat constancy is all intended for people who already have assets more in accordance with the conditions set out in fiqh. The realization of the statement that zakat and other forms of sunnah Sadaqah as an economic balance can be seen from the use of funds from zakat, infaq and sadaqah, which are generally used to support people who are less able to meet their daily needs, so that economic inequality from the community can still be overcome.

The results of this study indicate that the collection of zakat from mustahik is done by means of socialization to the community and forming a Zakat Collection Unit (ZCU) while the distribution of zakat is done to the muzaki through several programs with allotment categories to 7 of 8 asnaf who are entitled to receive. Data from muzaki and mustahik are collected and included in the application of the National Amil Zakat Agency Management Information System (SIMBA) and then processed by this application to produce financial reports.

### **4 Conclusion**

This research is intended to identify the implementation of PSAK No. 109 concerning accounting for Zakat and Infaq (Shadaqah) and describes procedures and their implications using a qualitative approach. After this research is done, in the future it can be continued by examining the accountability of the management of BAZNAS organizations.

The results of this study indicate that the collection of zakat from mustahik is done by means of socialization to the community and forming a Zakat Collection Unit while the distribution of zakat is done to the muzaki through several programs with allotment categories to 7 of 8 asnaf who are entitled to receive. Data from muzaki and mustahik are collected and included in the application of the National Amil Zakat

Agency Management Information System and then processed by this application to produce financial reports.

## **5 Implications**

This study has implications for competent human resource needs in the management of zakat including the fields of Accounting and Sharia Management and the need for internal supervision (auditors) and equipping BAZNAS organizations with personnel who are also fully responsible in each field so that public trust will increase with the hope of increasing zakat collection for the welfare of the community and the welfare of the organization and its management. Another implication is compliance with the management of zakat funds which must be reported to the muzaki every year on a regular and timely basis as a form of accountability for BAZNAS management.

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