

# Analysis of Management and Application of Zakat Accounting by National Amil Agency of Majene Regency Year 2014-2016

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**Abstract** - This study aims to determine: 1) zakat Management (planning and organizing), and 2) the zakat accounting implementation based on PSAK 109 to the National Amil zakat Majene Regency 2014-2016. The data used are primary data and secondary data. Technique of data retrieval is done by interview and documentation study. The analytical method used is qualitative descriptive analysis. The results of this study indicated that the amil zakat management (planning and organizing) of Majene National Council District 2014-2016 for planning has been going well, while for the organizing has not been fully well run so that need of great supporting from the local government to maximize the performance of zakat Majene Regency. For financial management in which there is recognition, measurement, presentation and disclosure has not been fully lead to implementation in accordance with the rules of PSAK 109 which regulates the zakat Accounting and Infak / alms.

**Keyword** : Zakat Accounting PSAK 109

## I. INTRODUCTION

Based on the findings and BAZNAS' researchers in the recent years, the potential of zakat in Indonesia can reach hundreds of trillions every year, but in realization the percentage of zakat achievement only reaches 1 digit. Whereas Indonesia has a large enough zakat potential with a population of more than 150 million people. Some people argue because of the lack of education about zakat becomes a challenge and obstacles in the collection of zakat itself. It also makes people confused to distribute zakat so that there are still many people who choose to distribute it personally rather than channeling it through official institutions, both zakat collecting institutions established by government and non-governmental zakat institutions legalized by the government.

In an effort to manage the zakat potential of Muslims in Indonesia, the government established an agency that manages the funds of zakat including infak and shodaqoh, namely Badan Amil Zakat (BAZ) both established by the government itself and the Institute of Amil Zakat managed by the community. Amil Zakat Agency as one of the nonprofit organization that serves to manage the zakat and channel it to the needy also apply the accounting in recording transactions daily which will ultimately produce an information.

Based on the provisions of Zakat Law Number 23 Year 2011, the fifth paragraph Article 29 paragraph 1 that BAZNAS districts / municipalities must submit reports on

the implementation of management of zakat, infak, alms, and other religious social to the provincial BAZNAS and local government periodically. Zakat Forum together with the Association of Indonesian Accountant (IAI) compiled zakat accounting in 2007. In 2008 IAI completed PSAK No.109 on Zakat Accounting. It is expected to realize the uniformity of reporting, so that public can read accounting report of Institute of Amil Zakat and supervise its management. In addition, the application of PSAK 109 is also aimed at ensuring that the organization of Amil Zakat Institution has adopted the principles of sharia, and how far institutions Amil Zakat Institute has the level of compliance apply it. PSAK 109 which regulates the zakat accounting and infak/alms, contains the definitions, recognition and measurement, presentation, and disclosure of matters related to the distribution policy to the zakat operationalization and infak/ alms.

From some public information about National Amil Zakat Agency of Majene Regency, that has been well managed and distributed, but it is still not known whether the recording and reporting done by National Amil Zakat Agency Majene Regency has been in accordance with PSAK 109 or not. To find out this need to be proven that information and further analyzed including the application of PSAK 109 by National Amil Agency of Majene regency year 2014-2016.

Based on this information, the authors of the paper want to know the management of zakat by the National Amil Zakat Council Majene District whether it is done well in planning, organizing and trace the application of zakat accounting by referring to PSAK number 109. The role of Sharia Banking as an alternative financial institution for the community is currently growing. The need for syariah products provided by financial institutions that run their activities in accordance with the principles of syariah becomes a need that needs to be responded well by syariah banking. According to the statistics of syariah banking issued by Bank Indonesia shows that there are currently 6 syariah commercial banks and 25 units of syariah business owned by conventional commercial banks and 138 syariah financing banks in Indonesia. The potential for syariah banking development is large considering that most of the people in Indonesia are Muslims.

### 1.1. Problem statements

Based on the background of the problems that have been presented then the problem statements are as follows:

1. How does the management of Zakah by the National Amil Zakat Agency of Majene Regency 2014-2016?
2. How is the Application of Zakat Accounting of National Amil Zakat Agency Majene Regency 2014-2016?

## 1.2 Objectives of research

The objectives to be achieved from this research are as follows:

1. Knowing the description of the management of Zakat by the National Amil Zakat Agency of Majene Regency 2014-2016.
2. Knowing the Implementation of Zakat Accounting National Amil Zakat Agency Majene Regency Year 2014 -2016.

## 1.3 Significant of the research

The benefits of this research are as follows:

1. Academic benefits
  - a. Become reference materials or references of various related parties or other researchers to conduct research with the same study.
  - b. Being a reference for Central Government, Regional and Amil Zakat Body at the central level in assessing the application of zakat
2. Practical benefits
  - a. Government gets inputs and references regarding the potential and acceptance of zakat in Majene District.
  - b. People in Majene District get input and information about zakat.

## II. LITERATURE REVIEW

### 2.1 Definition and Scope of Zakat

#### 2.1.1 Understanding Zakat

According to the Language (lughat), zakat means: to grow; developing; fertility or increase (HR At-Tirmidzhi) or can also mean cleanse or purify (Surat at-Taubah: 10).<sup>5</sup> According to Islamic Law (syara'), zakat is the name for a certain taking of certain property, according to certain traits and to be given to a particular group. The legal basis of zakat is obtained through several verses in the Qur'an. the following: "Set up prayer, pay zakat, and bow with those who bow" (QS Al-Baqarah:43)<sup>5</sup> "Take zakat from some of their possessions, with that charity you cleanse and purify them, and pray for them. Verily, your prayer is a tranquility for them. And Allah is Hearing, Knower." (QS At-Taubah 9:103)<sup>5</sup>

#### 2.1.2 Zakat Law

Zakat is one of the pillars of Islam, and became one of the main elements for the Islamic Shari'a. Therefore the law of zakat is obligatory (fardhu) over every Muslim who has fulfilled certain conditions. Zakat belongs to categories of worship (such as prayer,

pilgrimage, and fasting) that have been arranged in detail and patents based on the Qur'an and As Sunnah.

#### 2.1.3 Various kinds of Zakat

- a. Zakat Nafs (soul) or zakat fitrah.
- b. Zakat Maal (treasure).

### 2.2 ZAKAT MANAGEMENT

#### 2.2.1. Planning

Planning is a process of setting goals or targets to be achieved and defining the path and resources needed to achieve those goals as efficiently and effectively as possible.<sup>3</sup>

#### 2.2.2 Organizing

Organizing is a process of formulating formal organization by doing structural designing activity, analyzing work, analyzing job qualification, grouping and dividing work, coordinating work and monitoring job implementation.<sup>3</sup>

### 2.3 ZAKAT ACCOUNTING

- a. Statement of Financial Accounting Standards (PSAK) No. 109

The Indonesian Institute of Accountants (IAI) has issued PSAK 109 for the zakat accounting, infak / alms. This PSAK 109 will uniform the listing at Amil Zakat Institution institution which has been mostly using PSAK 45 for non profit organization. Prior to PSAK 109, Lembaga Amil Zakat has made a financial report but there is not uniformity between one institution Amil Zakat Institution with other institutions Amil Zakat Institute.

The financial statements of amil under PSAK 109 are the statements of financial position (balance sheet), reports of changes in funds, statement of changes in underlying assets, cash flows and notes to the financial statements. The balance sheet and reports of receipts, expenditures and changes of funds for zakat, infak and alms organizations are a combination of the two funds, namely zakat and alms funds, while reports on changes in financial position and notes to the financial statements need to be added so as to be a comprehensive financial report which describes the financial condition of the organization Amil Zakat Institute.

- b. Financial Statement of Amil Zakat Institution organization

Standard serves to provide guidance and guidance in the preparation of financial statements so that financial statements among entities more uniform. Indonesian accounting standards consist of four standards, commonly referred to as the 4 Pillars of Accounting Standards, namely Financial Accounting Standards (IFRS), Financial Accounting Standards Entities Without Public Accountability (SAK ETAP), Accounting for Intermediate-Based Financial PSAK Syariah Financial Accounting Standards (Syariah) and Accounting Standards Government (SAP)<sup>2</sup>

- c Financial Statement Analysis

The analysis performed depends on the user's interests. One that will analyze the report is the management of Amil Zakat Institute.

### III. RESEARCH METHOD

#### 3.1 Research design

This research was conducted to know how management (planning and organizing) BAZNAS, as well as the Application of Accounting (PSAK 109 Zakat, infaq / alms) BASNAZ Majene regency. This research used descriptive qualitative approach

#### 3.2 Location and time of the research

This study is implemented in 12 (twelve) months starting from the beginning of the year until the end of 2018. The research was conducted at the National Institute of Amil Zakat Majene Regency.

#### 3.3 Data source

Types of data that exist in this research that is primary data and secondary data. Primary data of researchers obtained through in-depth interviews from the source data. All of them were chosen purposively because with certain considerations, the researcher wanted to reveal empirically and deeply about the management and application of PSAK 109 on zakat accounting by Badan Amil Zakat Nasional (BAZNAS) Majene Regency in 2014-2016. Other data sources are secondary data sources of documents. These documents can be in the form of laws, government regulations, and financial statements from 2014 - 2016.

#### 3.4. Data collection technique

To obtain the required data in this study, the researchers conducted the following activities:

1. Deep interview
2. Documentation review

### IV. RESULTS

#### 4.1 Research data

This research data is obtained by conducting formal and non formal interviews. Formal interviews were conducted to the Baznas Majene regency namely chairman, vice chairman 1 and vice chairman 2. While non-formal interview conducted to staff Baznas Majene regency.

##### 4.1.1 Results of Structured Interview on Board of Baznas Majene regency

##### 1. Interview on Zakat Management

##### A. Planning Baznas Majene regency

Interview done to Vice chairman I (H. Masfar Ahmad, S.PdI) with some structured questions:

1. How was the background / History of National Amil Zakat Agency Majene regency

"Baznas Majene regency is not directly referred to as Baznas but there are steps and long processes that have been passed, starting with the establishment of committees of acceptance and distribution of zakat fitrah, in proceed by

forming the board of Amil Zakat, Infaq and Shadaqah (BAZIS) Majene regency, Regional Government cooperation, so that in 2000 the establishment of amil zalcat agencies (BAZ), and in 2011 continued the amil zakat (BAZDA) amendment and finally in accordance with Act No. 23 of 2011 the establishment of the management of BAZNAS Majene regency "(interview 15 May 2018)

2. How was the management of zakat Majene regency 2014-2016

"Management of Baznas Majene regency during 2014-2016 until today has not run optimally or in accordance with expectations because one of the problems faced is not optimal local government support to Baznas Majene regency, so to run the operational Baznas in real need of the board so it can still be run until today " (interview on May 15, 2018)

Interview in Do to Vice Chairman 2 (Drs H. Mansur S, M.Pd.I)

3. How was the innovations that are done in the distribution of zakat from 2014-2016

"Baznas management always conducts an evaluation to the field and immediately dismiss if there is an unsuitable run, by looking at the development there are already some business previously funded by Baznas already running and developing, such as the business of coconut factory and katinting boat to search fish, while those who stopped the program directly replaced with other programs better and more needed, finally agreed with the government given to the elderly and mujtahid "(interview dated June 7, 2018)

4. Please describe the development of Baznas from 2014 to 2016 until the current year

"Now it is better because more focused as well as the appointment of human resources have been adjusted to their respective fields, although some of the board is retired but we have received a recommendation from the center and in doing the test before becoming a board". (Interview date June 07, 2018)

##### B.Organization Baznas Majene regency 204-2016

Interview done to Vice chairman I (H. Masfar Ahmad, S.PdI) with some structured questions:

1. Is the human resources in use is in accordance with the competence

"For the human resources used are in accordance with the competence, although there are still many things that must be learned and understood by them, so that one that is done is to conduct a study appeal to another area "(interview date 15 May 2018)

Interview conducted to the Chairman, vice chairman I, and vice chairman II Baznas Majene regency

2. How to Recruit Human Resource in the previous year

"Competition management different from previous years with the current year, the board used to be very much

more or less 30 people if the current year only about 14 administrators because of the narrowing of stewardship and management in the District also according to conditions "(interview dated June 7, 2018)

### 3. How was Baznas Human Resource Progress Majene regency

"HR in previous years is very less related to the preparation of financial statements so sometimes use the services of employees Cooperatives because it is deemed able to prepare financial statements" (interview dated June 7, 2018)

### 2. Application of Zakah Accounting (PSAP 109)

Interview with the chairman, vice chairman 1 and vice chairman II

#### 1. Is Baznas Majene regency 2014-2016 has applied PSAK 109 (Zakat, infaq, and alms)

"For the year 2014-2016 has not run PSAK 109 (Zakat, infaq, and alms) will begin to be prepared in 2017 and implementation in 2018" (interview date 15 May 2018)

#### 2. What is the cause so that PSAK 109 is not quickly applied in Baznas Majene regency, while PSAK 109 has long been issued by the government (PSAK)

"Baznas Majene regency needs good socialization from the government in order to understand more about PSAK 109, and we understand how important the rules are so that Baznas Majene regency visited several Baznas in Sul-Sel and outside Sulawesi to see further developments on the application of PSAK 109. In addition, the support from the local government is needed in the form of funds to carry out operational activities so that services to the community related to the management of zakat can run well accordingly which is expected "(interview on May 15, 2018)

### 3. How to format financial statements 2014-2016

"...the financial statements are made as to which standardized financial statements, but in those three years has not been well detailed as the details in 2017 because it is in line with the demands of the government. In comparison with the previous year is more flexible in the distribution of funds in accordance with what is deemed necessary because there is no determination of the use of funds, such as his post in the weak economy then it must be channeled directly can not be diverted to another post different from the year 2017 because has started to run according to RKAT then Baznas uses the funds in accordance with the posts that have been determined "(interview date 15 May 2018)

#### 4. Whether the receipt of zakat is recognized when cash or non-cash assets are received

" Yes, the receipt of zakat is recognized when cash is received at Baznas. (interview on July 17, 2018)

#### 5. Is zakat distributed to *mustahik*, including amil acknowledged as a reduction of zakat funds?

"Yes, when the zakat has been issued either in the form of cash or non-cash assets such as equipment, the machine is recognized as a reduction of zakat funds because it has been distributed to 8 Asnaf in accordance with the principles of sharia (interview dated July 17)

#### 6. How to determine the number of percentage sections for each *mustahik*

"The determination is determined by amil in accordance with the principles of sharia, fairness, etiquette of the compulsory sample in designation to 8 asnaf (interview July 17, 2018)

#### 7. Is Baznas Majene regency presents zakat funds, infaq funds / alms separately reports of financial position

"...if the year 2014-2016 has not been separated while the current year has been separated each of its financial statements as well as the account of zakat, infaq / alms. (interview on July 17, 2018)

### 4.2 Results

Based on the results of interviews conducted to the board of Baznas Majene regency who focus the question related to the Management of zakat (Planning and Organization) and Management of zakat in accordance with PSAK 109 tahun 2014-2016 in get the following results:

NO	INDIKATOR	S U B J E C T	U N S I T A B L E	INFORMATION
1	Management			
	A. Planning	√		Although not yet fully supported by the local government, but amil Professionalism with the intention of worship to Allah SWT make the management of zakat still can run well
	B. Organization		√	In the year 2014-2016 there is a shortage of human resources in accordance with the competition, although many but not in accordance with the expertise and the



<p>2. Accounting Implementation (PSAK 109) Baznas Majene regency consists of:</p>	<p>A.Recognition</p> <p>B.Measurements</p>	<p>√</p> <p>√</p>	<p>needs of Baznas Majene regency</p> <ol style="list-style-type: none"> <li>1. Zakat receipts are recognized when cash or non-cash assets are received</li> <li>2. If there is a decrease in the value of the non-cash assets of zakah, then the amount of damages charged shall be treated as a deduction of amil funds depending on the cause of the loss.</li> <li>3. The impairment of zakah is recognized as a). Reduction of zakat funds, if not caused by negligence amil, b). Losses and reduction of amil funds, if caused by negligence amil</li> </ol> <ol style="list-style-type: none"> <li>1. Zakat distributed to mustahik, including amil, is acknowledged as a deduction of zakat funds amounting to: a). Amount submitted, if in cash, b). The carrying amount, if in the form of non-cash assets</li> <li>2. The portion of zakat funds distributed for amil is recognized as an amyl fund raiser</li> <li>3. Zakah funds in salurkann in the form of acquisition of property, plant and equipment (assets under management) are recognized as: a). Distribution of zakat is entirely if the fixed</li> </ol>	<p>C.Presentation</p>	<p>assets are handed over to be managed to other parties not controlled by amil, b). Distribution of zakat gradually if the fixed assets are still under the control of amil or other parties controlled amil. The gradual distribution is measured by the depreciation of the fixed assets in accordance with their utilization. □ Zakah funds in salurkann in the form of acquisition of property, plant and equipment (assets under management) are recognized as: a). Distribution of zakat is entirely if the fixed assets are handed over to be managed to other parties not controlled by amil, b). Distribution of zakat gradually if the fixed assets are still under the control of amil or other parties controlled amil. The gradual distribution is measured by the depreciation of the fixed assets in accordance with their utilization.</p> <ol style="list-style-type: none"> <li>1 Amil presents zakat funds, infak / alms fund 2014-2016 has not been separated, while PSAK 109 should be amil presents separately in the financial statements</li> <li>2. Only using simple financial statements (revenues and expenditures) have not used the report in accordance with PSAK 109 consisting of: Balance</li> </ol>
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	D.Disclosure	√	<p>sheet, Cash Flow, CaLK</p> <ol style="list-style-type: none"> <li>1. Zakat distribution policy, such as determining priority scale of Zakat distribution and non-mandatory mustahik</li> <li>2. Zakat disbursement policies for amil and mustahik nonamil, such as percentage sharing, reason and policy consistency</li> <li>3. The method of determining the fair value used for the receipt of zakat is non-cash assets</li> <li>4. Details of the amount of zakah fund distribution for each mustahik</li> <li>5. The use of zakat funds in the collected assets under control by the percentage of total disbursement of zakat funds as well as the reason</li> <li>6. relationships between related parties between amil and mustahik which include: <ul style="list-style-type: none"> <li>- nature of the relationship</li> <li>- the amount and type of assets distributed</li> <li>- the percentage of each asset disbursed from the total disbursement of zakat during the period</li> </ul> </li> </ol>
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## V. CONCLUSION

With interviews done in both structured and unstructured, it can be concluded that:

1. Baznas management is in the form of planning has been going well, while the organization has not run well with the lack of human resources in 2014-2016.
2. Similarly, the Accounting Implementation (PSAK 109 Zakat, Infa / alms) 2014-2016 which has not fully refers to the PSAK 109 can be seen from the presentation of financial statements Baznas Majene regency year 2014-2016

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