

# Implementation of Zakat Accounting In Amil Zakat Institute (LAZ) In Jember (Reviewed From Zakah Shariah : PSAK 101 And PSAK 109)

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**Abstract-** This study aims to evaluate the application of zakat accounting in Yayasan Dana Sosial Al Falah (YDSF) Jember reviewed from SAK Syariah, PSAK 109 on Zakah Accounting and PSAK 101 on Presentation of Sharia Financial Statements. This research is a qualitative research with analytical descriptive method as a problem-solving procedure that is investigated by describing or describing the state of research subjects. The finding of this research is that the process of zakat accounting implementation in LAZ YDSF Jember is in accordance with the PSAK 109 guideline specified for zakat institution and the making and reporting of finance by LAZ YDSF Jember is complete and in accordance with SFAS 101.

**Index Terms:** Zakat Accounting, Zakat Institution, SAK Syariah

## I. INTRODUCTION

In channeling the wealth for the capable person to the needy, in Islam there are several terms that is zakat, infak and shodaqoh. The activity is essentially a duty of a Muslim who works to clean up our possessions and is a tool prepared by the Shari'a to strengthen ukhuwah, as well as a suggestion to create social security (Nugraha, 2013: 1).

Some studies that discuss the potential of zakat in Indonesia. First, the PIRAC study shows that zakat potential in Indonesia has an increasing trend every year. Secondly, PEBS FE UI uses the number of muzakki approach from the Muslim population of Indonesia with the assumption of 95% muzakki paying zakat.

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Third, research conducted by UIN Syarif Hidayatullah Jakarta shows that the potential of national zakat can reach Rp 19.3 trillion. Fourth, research Firdaus, Beik, Irawan, Juanda (2012) mentioned that the potential of national zakat in 2011 reached 3.4 percent of total GDP, or in other words zakat potential in Indonesia is estimated to reach Rp 217 trillion. The gap between the potential and realization of zakat acceptance is influenced by several things, such as:

1. Low awareness of muzakki, low trust on BAZ and LAZ, and behavior of muzakki that still short-term oriented, decentralized and interpersonal.
2. Excavated zakat bases are still concentrated in certain types of zakat, such as zakat fitrah and profession.

The low incentive for zakat is obliged to pay zakat, especially related to zakat as tax deduction so zakat obligation is not subject to double burden (Indonesia Economic Outlook 2010). The Zakat Management Organization (OPZ) is currently undergoing significant progress, although there are constraints and shortcomings that need to be improved in the future. These advances require that zakat management agencies can work professionally, trustworthy, transparent and accountable. The management of zakat in Indonesia is regulated in Law No. 38/1999 on the management of zakat. But now the law is not in accordance with the development of legal needs in society so that changed to Law No. 23 of 2011 (Muhammad, 2008: 432).

However, behind the rapid development of zakat in Indonesia, there are still many problems that need to be resolved. The potential disparities and zakat collection, the lack of public attention to zakat, the institutional credibility issue, the LAZ human resource, zakat regulatory issues, the role between BAZ and LAZ, and the effectiveness and efficiency of zakat empowerment programs are complex issues that need to be improved. Chalikuzi's research (2009) states some of the main issues in zakat management, namely: first, the low knowledge of zakat resulting in the ineffectiveness of zakat collection, this implies the need for zakat socialization in order to increase the awareness of paying zakat. Secondly, the low faith also influences the ineffectiveness of zakat collection. Thirdly, the difference of view towards zakat fiqh is also an inhibiting factor of unity of zakat accumulation. Fourth, the low transparency factor of the zakat institution has implications for the low payment of zakat on the zakat institution.

Sharia financial report is a structured presentation of the financial position and financial performance of a sharia entity. The purpose of the financial statements is to provide information on the financial position, financial performance, and cash flows of the Islamic entities that are beneficial to most users of financial statements in making economic decisions. The financial statements also show the results of management accountability for the use of resources entrusted to them (PSAK 101, 2016).

Implementation of good and transparent accounting of zakat is one of the factors that will increase public trust to zakat management organization and is an effort to consolidate the management of amil zakat institution (LAZ) as system of Islamic economic empowerment. Appropriate and effective distribution systems as well as professionals will help the community in alleviating poverty. In addition, the financial statements produced by amil zakat institutions are a form of accountability. Transparency and accountability are part of good corporate governance that should be one deep root in an organization that upholds honesty and trust. Indrijatiningrum's research (2004) found that one of the policy priorities that need to be done to develop the management of zakat as well as to increase the realization of national zakat collection is by increasing transparency, accountability, as well as improving professionalism, credibility, and synergy.

## II. LITERATURE REVIEW

### A. Sharia Enterprise Theory (SET)

Triyuwono (2006a: 345), Baydoun and Willet (1994, 2000) explain that sharia enterprise theory (SET) is built on the metaphor of trust and metaphor of zakat, which prefer balance between egoistic and altruistic character compared to entity theory (ET). While entity theory (ET) is more of an egoistic nature than altruistic. The inherent nature of ET will be difficult to support sharia accounting that aims to "awaken the awareness of God" of its users. The difficulty lies primarily in the absence of a balance between egoistic and altruistic. By using "Paired Epistemology" (Triyuwono 2006a) and zakat metaphors, SET seeks to capture the sunnatullah and use it as a value to shape itself.

Sharia enterprise theory (SET) has a wider scope of accountability than entity theory (ET). Accountability in question is accountability to God, man, and nature (Triyuwono 2006a). This form of accountability functions as a bonding rope in order that sharia accounting is always connected with values that can "awaken the awareness of God." The consequence of SET acceptance as the basis for developing sharia accounting theory is the recognition of income in the form of value-added, not income in terms of profit (profit) as adopted by ET. Baydoun and Willett (1994; 2000) in Islamic accounting theory and Islamic corporate reports have shown value-added. But still in the form of a simple and more emphasis on the form of presentation in value-added statements (value-added statement). Triyuwono (2007: 5) defines sharia enterprise theory (SET) is a theory that places God as the center of everything. God became the center of the return of man and the universe. Therefore, man is here only as His representative (khalitullah fil ardh) which has the consequence of being obedient to all the laws of God. Human obedience solely in order to return to God with a

calm soul. The process of returning to God requires the process of union with fellow human beings and nature at once with the laws inherent in it.

Sharia Enterprise Theory (SET) balances the egoistic (masculine) value with altruistic value (feminine), the value of matter with spiritual value (feminine), and so on. In syari "ah Islam, the form of balance is concretely embodied in one form of worship, that is zakat. Zakat (which is then metaphorically metaphor of zakat) implicitly contains egoistic-altruistic, spiritual-material values, and individual-congregation. The consequence of this equilibrium value causes SET to not only care about individual interests (in this case shareholders), but also other parties. Stakeholders include God, man, and nature.

The implication of SET theory in this research is actually Allah's property and only deposit for human and must be managed as possible. The property owned by a person should not be dumped or deposited so that the property can spin and productively and benefit others who are deprived. Because the treasures that have attained the nishab (one year's ownership) must be issued in the form of zakat which is a mandatory service for those who are capable (muzakki) to then be given to those who are entitled to receive (mustahiq).

### B. The concept of Zakat

The obligation of a Muslim to spend his wealth in the form of zakat has a strong foundation in the Qur'an, among others:

1) Surah Al-Baqarah verse 43;

Meaning: Establish salat and pay zakat and ruku'lah along with people who ruku'. (Surah Al-Baqarah: 43).

2) Surah Al-Baqarah verse 277;

Meaning: Surely those who believe, do good deeds, establish salat and pay zakat, they are rewarded by their Lord. There is no fear for them nor do they grieve. (Surah Al-Baqarah: 277).

3) Surat At-Taubah verse 103.

Meaning: Take zakat from some of their property, with the charity that you cleanse and purify them and pray for them because your prayers can provide peace for them. Allah is all-knowing, all-knowing. (Surah At-Tawbah: 103).

Zakat is divided into two types, namely zakat fitrah and zakat maal. Zakat fitrah is the zakat paid before the Idul Fitri holiday on the advantages of daily family needs. How to implement the zakat fitrah is to give some staple food to mustahiq. While zakat maal is a part of wealth or property set aside from the results of efforts to be given to mustahiq. The zakat entitled to eight are the poor, the poor, the zakat / amil, the converts (the new converts), to free the slaves, the debtors, the fisabilillah and the travelers on the way).

### C. Organization of Zakat Management (OPZ)

OPZ is a non-profit organization whose establishment is based on the principles of shari'ah. As a non-profit organization, OPZ generally has the same characteristics as other nonprofits. These characteristics include having resources such as funds, goods and others from donors. OPZ also produces various services in the form of community service although not aiming to make a profit. However, because of its existence based on the principles of shari'a,

then OPZ is specifically different from non-profit institutions in general. The differences are, among others, related to the provisions of muzakki (donors), the provisions and types of goods to be paid, the size and value of zakat to be paid, and who is eligible to receive zakat (mustahiq).

Juwaini quoted in Afflah (2011) said that the management quality of an institution of zakat should be measured by three keywords that can be used as a measuring tool, namely:

1. Amanah, is one of the absolute conditions that must be owned by each amil zakat institution. In the absence of this trait, all the institutional management systems that have been built will be destroyed.
2. Professionalism, defined as something that requires special skill in running things. Professional also means a set of skills required to perform an efficient and effective job with a high level of expertise in order to achieve maximum goals.
3. Transparent, increasingly transparent in managing zakat, will create a good control system because it not only involves the internal organization but also involves external parties. Transparency in zakat management embodied in the presentation of financial statements published by OPZ each month referred to in SFAS 101 will eliminate the suspicion and mistrust of the public, especially donors. Human resource issues on amil zakat must be resolved immediately because zakat amil is the forefront that determines the success of OPZ especially LAZ in collecting zakat.

Improved transparency and accountability in OPZ must also continue, as this is still a weakness of OPZ. As a public fund manager, the aspect of transparency and accountability is the main capital for OPZ to gain trust from the wider community. IZDR (2009) explains that transparency and accountability are part of good corporate governance that should be an ingrained thing in an organization that upholds honesty and trust. Indrijatiningrum (2004) argues that one of the policy priorities that need to be done to develop the management of zakat as well as to increase the realization of national zakat collection is by increasing transparency and accountability, as well as improving professionalism, credibility, and synergy.

#### *D. Statement of Financial Accounting Standards (PSAK) No. 109 Accounting for Zakah*

1. Recognition  
Zakah receipts are recognized when cash or non-cash assets are received (paragraph 10).
2. Measurement  
Zakat received from muzakki is recognized as adding zakat fund (paragraph 11):
  - a. amount received, if in cash;
  - b. fair value, if in non-refundable form.
3. Presentation  
Amil presents zakat funds, infaq / alms funds, and amil funds separately in the balance sheet (statement of financial position) (paragraph 38).
4. Disclosure  
Amil shall disclose the following matters relating to zakah transactions, but not limited to (paragraph 39):

- (a) zakat distribution policies, such as determining the priority scale of zakat distribution and non-mandatory mustahiq;
- (b) the zakat distribution policy for amil and mustahiq nonamil, such as the percentage of division, reason, and policy consistency;
- (c) the method of determining the fair value used for zakah receipts in the form of non-cash assets;
- (d) details of the amount of zakat fund distribution for each mustahiq;
- (e) the use of zakat funds in the form of underlying assets under the control of amil or other controlled counterparts, if any, disclosed the amount and percentage of the entire distribution of zakat funds and the reasons thereof; and
- (f) the relationship of related parties between amil and mustahiq which include:
  - (i) the nature of the special relationship,
  - (ii) the number and types of assets distributed, and
  - (iii) the percentage of the assets disbursed from the total disbursement during the period.

In addition to making the above disclosures (paragraphs 39 and 40), amil discloses the following (paragraph 41):

- (a) the existence of non-statutory funds, if any, disclosed regarding the policy on the receipt and distribution of funds, reasons and amounts; and
- (b) the performance of amil on the receipt and distribution of zakat funds and infaq / alms funds.

Accounting Objectives of Zakat, namely:

1. Provide the necessary information to properly manage, efficiently and effectively fund Zakah which is entrusted to the ZIS management organization.
2. Provide information that allows the management of zakat (management) to report on the implementation of the responsibility in managing appropriately and effectively the program and the use of zakah which is its authority and allows for the zakat management agency to report to the public the results of operation and use of public funds). This objective is related to accountability (Abdurrahman, 2016: 39).

#### *E. Statement of Financial Accounting Standards (PSAK) No. 101 Presentation of Sharia Financial Statements*

Statement of Financial Accounting Standards (PSAK) No. 101 aims to govern the presentation and disclosure of general purpose financial statements for sharia entities hereinafter referred to as "financial statements" in order to be comparable both with the financial statements of the previous period and with the financial statements of other sharia entities.

This statement uses appropriate terminology for profit-oriented sharia entities, including public sector business sharia entities. If a Shariah entity with a non-profit activity in the private or public sector applies this statement, then the entity needs to adjust the description of some of the items contained in the financial statements and the financial statements themselves.

Amil zakat financial report is very important for an amil zakat institution to know all the activities undertaken by an institution of zakat and must be recorded properly and correctly in order to be trusted by the community. Kustiawan (2012: 19) explains that the financial statements are useful if the information presented in the financial statements are understandable, relevant, reliable, and comparable. The financial statements do not provide all information that may be needed by the parties concerned with Amil Zakat because in general the financial statements only describe the financial effects of past events and are not required to provide non-financial information. Amil Zakat needs to provide information that has a future financial impact (Ghufraanaka; Phytisia, 2016: 379).

Components of complete amil financial statements comprise (paragraph C02):

- (a) a statement of financial position;
- (b) reports of changes in funds;
- (c) reports of changes in assets under management;
- (d) cash flow statement; and
- (e) notes to the financial statements.

### III. RESEARCH METHODS

This research is a qualitative research by using analytical descriptive method as a problem-solving procedure that is investigated by describing or describing the state of the research subject. The data obtained will be described and analyzed before it is presented in the research report. Based on this approach, the researcher wanted to know the level of conformity of the implementation of SAK Syariah to LAZ so that the collected data will be compared with certain criterion or standard and the researcher also wanted to know the level of achievement of the implementation of SAK Syariah so that the level of conformity that has not been achieved can be known the location of deficiency and the cause. In this study, the standard used is SAK Syariah (PSAK 109 on Zakat Accounting, Infak / Sadaqah and SFAS 101 on Presentation of Sharia Financial Statements).

### IV. ANALYSIS

#### *A. Evaluation of PSAK 109 on Zakah Accounting at Al Falah Social Fund Foundation (YDSF) Jember*

Through interviews conducted by researchers on informants at the Al Falah Social Fund Foundation (YDSF) Jember, as well as observation of the financial statements permitted by YSSF Foundation Jember to be shown, can be collected evidence of implementation of PSAK 109 as follows:

1. PSAK 109 section 10 states that the receipt of zakah is recognized when cash or non-cash assets are received, indicating that Yayasan Dana Sosial Al Falah Jember recognizes zakat at the time of receipt.
2. PSAK 109 clause 11 states that zakat received from muzakki is acknowledged as an addition to zakat funds, indicating that Yayasan Dana Sosial Al Falah Jember has done so.
3. PSAK 109 section 11a states that zakat in cash received from muzakki is recognized at the amount received, indicating that Yayasan Dana Sosial Al Falah Jember has done so.

4. PSAK 109 section 11b states that zakat in the form of noncash received from muzakki is recognized at fair value, indicating that Yayasan Dana Sosial Al Falah Jember has done so.
5. PSAK 109 section 38 states that amil presents zakat funds, infaq / alms funds, and amil funds separately in the balance sheet (financial position statement), indicating that Yayasan Dana Sosial Al Falah Jember has done so.
6. PSAK 109 section 39a states that the zakat distribution policy, such as determining the priority scale of zakat distribution and non-mandatory mustahiq should be disclosed, the results of the research indicate that this has been implemented by Yayasan Dana Sosial Al Falah Jember.
7. PSAK 109 section 39b states that the zakat distribution policy for amil and mustahiq nonamil, such as the presentation percentage, reason and consistency of the policy should be disclosed, the results of the research indicate that this has been implemented by Yayasan Dana Sosial Al Falah Jember.
8. PSAK 109 section 39c states that the method of determining fair value used for zakah receipts in the form of non-cash assets should be disclosed, the results of which indicate that this has been implemented by Yayasan Dana Sosial Al Falah Jember.
9. PSAK 109 section 39d states that the details of the amount of zakat fund distribution for each mustahiq must be disclosed, the results of the research indicate that this has been implemented by Yayasan Dana Sosial Al Falah Jember.
10. PSAK 109 section 39e states that the use of zakat funds in the form of assets under management of amil or other controlled counterparts, if any, discloses the number and percentage of all zakat fund disbursements and the reasons should be disclosed, the results show that the Foundation Al Falah Social Fund Jember has done it.
11. PSAK 109 section 39f 1-3 states that the relationship of related parties between amil and mustahiq which includes the nature of the related relationship, the amount and type of assets distributed, and the percentage of the assets distributed from the total distribution during the period should be disclosed the results show that shows that Yayasan Dana Al Falah Social Fund has done it.

The results of this study indicate that Yayasan Dana Sosial Al Falah Jember has fully implemented PSAK 109 on Zakat Accounting. The recognition, measurement, presentation and disclosure of zakat accounting reflected in the 11 articles of PSAK 109 proves that YDSF Jember has guided and applied zakah accounting in accordance with PSAK 109. This is shown from the disclosure of the informant as an accountant at YDSF Jember as follows:

"Zakat that we manage includes recognition, measurement, presentation, and disclosure are already referring to PSAK 109 revision 2009. It's just that we still do not know about the latest PSAK 109 at this time. We hope that this kind of research can provide input for us so



that we can adapt to the latest PSAK standard guidelines.

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The above informant's explanation shows that LAZ YDSF Jember has applied PSAK 109 to its zakat management. However, the PSAK guidelines used still refer to the revised PSAK 109 in 2009. For the future, YDSF Jember is expected to be able to adapt and refer to the Statement of Financial Accounting Standards (PSAK) no. 109 about Accounting for Zakat and Infak / Alms. The recognition, measurement, presentation, and disclosure of zakat accounting made by YDSF Jember can be an example for other zakat institutions in Jember which still do not apply full zakat accounting and are not guided by PSAK 109. By applying the PSAK 109 guidance on zakat accounting, positive impacts for zakat institutions especially YDSF Jember where the institution's accountability will increase public trust in channeling its zakat to YDSF Jember. With the existence of this SFAS 109, each zakat institution will have the same reporting standards and its binding nature. Transparency in the management of public funds, in this case zakat funds, cultivate trust muzakki to pay zakat and increasing motivation muzakki to fulfill its obligations. The implications of the theory of sharia enterprise theory (SET) in this study are actually the property of Allah and only deposit for human and must be managed as possible. The property owned by a person should not be dumped or deposited so that the property can spin and productively and benefit others who are deprived. Because the treasures that have attained the nishab (one year's ownership) must be issued in the form of zakat which is a mandatory service for those who are capable (muzakki) to then be given to those who are entitled to receive (mustahiq).

#### B. Evaluation of PSAK 101 to the Financial Statement at Yayasan Al Falah Social Fund (YDSF) Jember

The results of this study indicate that YSSF Foundation has created and presented complete amil financial statements comprising of financial position report, fund change report, asset change report, cash flow statement and notes to financial statement. Some of the findings that the researchers found on the evaluation of the financial statements made by YDSF Jember based on PSAK 101 are: first, in the YDSF Jember financial position report on the balance of funds there are zakat funds, infaq / alms funds, amil funds, nonhalal funds and profit sharing waqaf fund. Whereas in PSAK 101 revision 2016, the grouping of Amil Fund Funds consisted only of Zakat Fund, Infaq / Alms Fund, and Amil Fund but not limited to Amil must also disclose the existence of non-halal funds if there is any detail about the acceptance and distribution policy, the reason and the amount. Secondly, the report on changes in funds made by YDSF Jember institution if evaluated by PSAK 101 revision guidelines 2016 where in the SFAS 101 part zakat distribution channel for example described in detail which includes amil, poor people, riqab, gharim, muallaf, sabilillah, ibnu sabil, allocation utilization of asset under management (eg depreciation expense) whereas in the report of change of fund made by YDSF institution Jember not described in detail but explained separately in CALK. Third, for the report of changes in underlying assets, cash flows, and notes to YDSF Jember

financial statements, the presentation of the accounting standards used by YDSF Jember in preparing the financial statements is still referring to PSAK 109 revised 2009. This is shown from the disclosure of the informant as an accountant in YDSF Jember as follows:

"The financial statements that we presented are complete, consisting of the statements of financial position, reports of changes in funds, reports of changes in underlying assets, cash flow statements, and notes to the financial statements. However, the PSAK guidelines that we use are still referring to PSAK 109 revision in 2009. So for PSAK 101 guidance on the presentation of our latest syariah financial statements we still have not adjusted."

The above informant description shows that the financial statements have been prepared and presented by YDSF Jember based on revised 2009 PSAK 109. This is evident from the disclosure of nonfinancial funds in the financial statements of LAZ YDSF Jember. In the recent SFAS 101 of 2016, the balance of funds includes zakat funds, infaq / alms funds and amil funds, but not limited to amil also must disclose the existence of non-halal funds if there is a detailed description of the acceptance and distribution policy, the reasons and the amount. In the future, YDSF Jember is expected to be able to adapt and refer to the Statement of Financial Accounting Standards (PSAK) no. 101 as a guideline in preparing financial statements to be more easily understood by the general public or donors and can be compared to its performance with other zakat institutions. In addition, the financial statements produced by YDSF Jember have been good, as evidenced by external audits conducted by KAP as accountability and to be more accountable and transparent so that more trust by donors.

#### V. CONCLUSION

Based on the results of the research and discussion discussed in the previous chapter, the following conclusions are derived: (1) The process of zakat accounting implementation in LAZ YDSF Jember which includes the recognition, measurement, presentation, and disclosure of zakat accounting in accordance with the specified PSAK 109 guidelines for the institution of zakat. However, the PSAK guidelines used still refer to PSAK 109 revised in 2009. (2) The preparation and presentation of financial statements by LAZ YDSF Jember has been completed consisting of the statements of financial position, reports of changes in funds, changes in assets under management, cash flow statements and notes of the financial statements. However, there is little difference in the presentation on the financial statements prepared by YDSF Jember due to the PSAK guidelines that still refers to the revised 2009 PSAK 109.

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