

Beneficiaries Accounting Information Model in the Empowerment Process

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Abstract— This study aims to analyze the use of accounting information in the process of empowering the mustahik (beneficiaries/recipients) at Amil Zakat Nasional Agency Jakarta and then designing a good accounting information model to be applied in these activities. This qualitative research using an exploratory case study approach. Data used in the case were all obtained through documents, observations, and interviews with the respondents such as the empowerment program coordinator, mustahik companion, and the empowered beneficiaries/recipients. The data then analyzed using the Miles and Huberman data analysis model. The results showed that in the process of empowering productive mustahik, Amil Zakat Nasional Agency applied direct assistance for mustahik and required mustahik to provide their financial statements every week. The statement presented by Mustahik is only a simple daily turnover report that is recorded based on the amount of money generated each day and also the customer records who buy goods, not in cash (receivables), but not reported to the companion. Therefore, researchers designed an accounting information model that is easy to apply by mustahik, but it can produce financial reports following Financial Accounting Standards for Micro, Small, and Medium Enterprises (SAK EMKM). The importance of financial statements following standards is the benefits that will be felt by stakeholders in the decision-making process. Amil Zakat Nasional Agency as the distributor of zakat funds will also be assisted in determining the indicators of mustahik business progress. Even the benefit for beneficiaries/recipients (mustahik) in the future is that it can eliminate administrative obstacles to accessing financial services.

Index Terms— Accounting Information Model, Beneficiaries, Empowerment.

I. INTRODUCTION

Poverty remains one of the unsolved problems of government, especially in developing countries like Indonesia. Amil Zakat Agency should distribute zakat funds to help the poor get out of poverty. It is based on the research mentioned by Mintarti in Beik (2013) that the time needed to get out of the poverty line is about seven years on the absence of zakat. But with the distribution of zakat, the time has decreased to be about 5.1 years. Financial institutions also have a role to reduce poverty rate through financial development both in terms of financial access to the poor or financial deepening. Rewilak (2017) says that many studies

have examined the impact of financial access and financial deepening on reducing poverty, even though the impact of financial access is reported much smaller than financial deepening. This is according to research by Burgees and Pande conducted in India that becoming one of his main references.

There are two forms of financial institutions in Indonesia that can be a place for people to access financial matters namely bank financial institutions and non-bank financial institutions. Based on data published by the Financial Services Authority (OJK), as of January 2018, there were 115 commercial banks with a total of 32286 offices and the number of rural banks as of January 2018 there were 1617 while for non-bank financial institutions there were 167 microfinance institutions registered at OJK. The number of commercial banks and rural banks is found not enough to reach many poor people who need financial access. The obstacles to obtaining financial access, among others, are due to price and non-price preconditions that cannot be met by the poor. Price preconditions for example consumers have to make a minimum initial deposit in a certain nominal to open an account even though not everyone can meet such prerequisites. Non-price prerequisites are administrative requirements that make it difficult for consumers to fulfill them (Steelyana, 2013). Then the alternative that is easier for the poor to gain access of funding is zakat administer institutions.

The problem of poverty alleviation is not only limited to provide access toward financial services, but also in terms of empowerment. The poor must be aided and assisted in financial management so that they can use it efficiently. One of assistance forms in empowerment is by adding insight to improve the financial planning capabilities of the poor. Financial planning means careful preparation of future financial needs and goals and determining strategies to achieve the specified goals (Bertisch, 1994).

One of the institutions engaged in poverty alleviation is the object of this research. This research was conducted at the Amil Zakat National Agency (BAZNAS), located on Jl. Matraman Raya No 134, RT.5 / RW.4 Jakarta. The distribution of *Zakat, Infaq, and Sadaqah* (ZIS) funds in BAZNAS can be divided into two categories, named distribution of charity (consumptive) and productive fund distribution. Productive distribution is also termed as utilization. In productive distribution, BAZNAS also assists empowered mustahik (beneficiaries/recipients). There are 67% of the mustahik who get productive zakat stating that the pattern of assistance provided by BAZNAS is quite good (Pratama, 2015). One of how assistance is carried out by

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BAZNAS is by using accounting information. This is because accounting information is the main basis in financial planning and also in accountability. Accountability is needed because the distribution of ZIS funds to mustahik is a form of delegation of resource management to other parties, so it will be related to agency problems (Gray *et al.* 1997; Eisenhardt, 1989; Gray and Jenkins, 1993). Empowered communities need to be given a sufficient understanding of accountability and financial planning with the simplest method as possible. This can be started by giving them knowledge about accounting and how to practice it simply so that their financial literacy levels increase. This is based on the results of research that the level of financial literacy is directly proportional to a financial planning strategy (Sobaya, *et al.*, 2016).

II. LITERATURE REVIEW

Accountability was known since 2000 BC, specifically since the history of Babylon with the Hammurabi law which obliged the king to take responsibility for his actions to those who gave authority (Velayutham and Perera, 2004). Accountability is a logical consequence of the relationship of parties who are trusted to manage resources (agents) with those who have these resources (principals). Accountability stems from the desire to fulfill requests or obligations to provide justification for the activities carried out by someone against others in response (Gray *et al.*, 1997). In other words, accountability is a follow-up of problems in an *agency relationship*. *Agency relationship* is a contract where one or more *principals* involve others (*agents*) to perform several services on their behalf that involve the delegation of decision-making authority to the agent (Jensen and Meckling, 1976). Accountability in the perspective of Islam is seen in a broader context that is not limited to human responsibility but also to Allah. The highest accountability in Islam is the accountability of each individual to Allah. This accountability is very important to ensure that other accountability relationships are also fulfilled (Saad *et al.*, 2014).

Resources for doing business can come from equity and/or liabilities. These resources will be converted into assets for the future benefits. All parties who contribute resources to the venture are considered something different from the venture. Thus, the business will be considered as a separate entity, so all assets and liabilities that exist in the entity are the property of the entity and are not owners. When revenue is received, it is the property of the entity, and when expenses are incurred it is the entity's liability. All profits also belong to the entity and will be distributed among the claimants for the equity portion when the entity announces (Schroeder *et al.*, 2020). This concept is known as the concept of business entities, which means that companies are considered as independent entities, acting on their behalf, and separate from owners or other parties who invest funds and that economic entity becomes the center of accounting attention (Suwardjono, 2014). So, the relationship between the entity and owner in this concept is a business relationship. These entities are the concern or the accounting point of view of

their financial statements, not the owners. In other words, this business entity is a reporting entity that is responsible to the owner of the resource.

Accounting information is a representation of accountability. The role of accounting will be felt real if the information provided can control the behavior of economic decision-makers in achieving a social and economic goal (Suwardjono, 2014). In the accounting discipline are the bookkeeping terms that most people have an incorrect understanding in by assuming that is one form and the same as accounting? Bookkeeping is only one part of accounting, i.e the process of recording economic events, whereas in accounting there are other processes, namely identification, and communication (Weygandt *et al.*, 1995). Another difference between bookkeeping and accounting is in the use of a recording system. Bookkeeping uses a simple recording system that is single entry, whereas accounting uses double-entry and triple entry. A single entry recording system records one-time transactions, transactions that cause increased cash will be recorded in the revenue section while those that cause a reduction in cash will be recorded in the expenditure section (Erlina *et al.*, 2015).

Warren *et al.* (2017) state that the provision of financial statements will always go through the following process: a) Identifying who are the stakeholders, b) Assessing what is needed by stakeholders, c) Designing an information system to meet the needs of stakeholders, d) Recording data on activities and economic events in the company, e) Prepare accounting reports for stakeholders. The characteristics of information produced by accounting depend on the environment in which the accounting is applied, then accounting as a set of knowledge will discuss various concepts and alternatives and their impact in various environmental conditions. The concept chosen to be applied in a certain environment will become an accounting model to achieve certain social goals (Suwardjono, 2014)

The one of benefits of accounting in the form of financial statements for the basis of decision making is in capital allocation. Capital allocation planning is based on the existence of limited resources, so the owner or manager of the resource must strive to protect these resources and ensure that the resources are used efficiently (Kieso *et al.*, 2017). The capital allocation decision-making process includes financial planning activities. Financial planning on the smallest scale is personal finance, in this case, Schuchardt *et al.*, (2007) states: "Personal finance encompasses tools such as financial statements, checking and savings accounts, debt instruments, mortgages, and investment vehicles. It also includes techniques related to cash flow management; risk assessment and management; and planning of taxes, retirement, and estate planning".

Delone and Mclean's research indicates that the quality of the information must be useful, adequate, readable, clear, and unique. Accounting information may be useful in certain cases but it is not useful in other cases, depending on the type of each user because the quality of information is about appropriate matters (Tam *et al.*, 2019). Accounting information that can be useful in a management system must meet four characteristics, namely: intelligibility, relevance,

credibility, and compatibility (Feies *et al.*, 2013). Accounting information quality is not only needed in the framework of profit-oriented business accountability, but also on non-repayable financing. Accounting information needed in the context of securing financing from financial institutions can provide information on the solvency and profitability of projects that apply for financing. Then the information received must be useful and have real value for control, planning, and investment decisions. Likewise in social financing, it must prove the project's profitability and its impact on improving the quality of services to the mustahik (beneficiaries/recipients) (Feies, *et al.*, 2013).

To guide to produce accounting information quality for micro, small and medium enterprises (MSMEs), the Indonesian Institute of Accountants (IAI) has issued SAK EMKM (Financial Accounting Standards for Micro Small and Medium Entities). It is a challenge to introduce and familiarize standard financial records to MSME actors because the perception that exists in most MSME practitioners that accounting records are a complicated case and even without business records there will still be income. Although there are MSMEs who do the recording but only limited to the income and operating expenses, so the data used as a reference for determining profits are only the difference in cash income and operating expenses (Narsa *et al.*, 2012). Good accounting information cannot be used to reduce uncertainty directly but is expected to stimulate cooperative negotiation tactics to identify tradeoffs that can minimize the adverse effects of uncertainty so that it can lead to greater mutual benefits (Essa *et al.*, 2018).

Empowerment according to Sumodiningrat in Kurniawati (2013) must be realized through three channels, namely: (a) Creating a climate that enables the community potential to develop (enabling), (b) Strengthening the potential and power of the community (empowering), and (c) Provide protection (protecting). Meanwhile, according to Winami in Sulistiyani (2004), the core of empowerment includes three things, namely: (a) development (enabling), (b) strengthening the potential or power (empowering), and (c) the creation of independence. Thus it can be seen that empowerment is not limited to communities that have absolutely no power, but also to people who have power but there are still limitations. Even empowerment is distinguished from donations (charity) because in empowerment there must be assistance in the form of supervision and protection to ensure the achievement of community independence. Community independence is a condition where the community has been able to think, decide and do what is deemed appropriate to achieve problem-solving by using cognitive, conative, psychomotor and affective abilities, and other physical- material resources (Sulistiyani, 2004).

There are previous studies that are one flow with the type of this research. First, the study entitled The Role of Zakat in Poverty Alleviation (Case Study: Productive Zakat Program on BAZNAS) by Yoghi Citra Pratama (2015) aims to determine the extent of the role of productive zakat distribution and assistance in empowering poor communities by being made capital businesses that are generally small

scale and do not get financial access from bank financial institutions. However, the study did not examine the mustahik accounting information in the empowerment process. Second, the study entitled Micro-Finance and Women Empowerment by Kamal Kanti Das (2016) was motivated by the role of microfinance institutions in India on poverty alleviation for its customers. The research aims to assess the impact of microfinance on women's empowerment and to assess the impact of women on overall economic growth. However, the study did not examine the empowered communities accounting information. Third, a research entitled Traditional Market Accounting: Management or Financial Accounting? by Wiyarni (2017) aims to explore the accounting areas applied to traditional markets whether it includes the area of financial accounting or managerial accounting. However, the study did not examine public accounting information in the empowerment process.

III. RESEARCH METHODOLOGY

This study uses qualitative research with an explorative case study approach because it relies on researchers as a key instrument in data collection, and is conducted on natural object conditions with continuous interaction, and focuses on participant perspectives, diverse views and their meanings (Sugiyono, 2015) then researchers explore real life through detailed and in-depth data collection involving multiple sources of information and report case descriptions and case themes (Creswell, 2015).

This study was conducted at an organization that engaged in collecting and distributing ZIS funds including the empowerment of the poor, the National Zakat Administer Agency (BAZNAS) located in Jakarta. The selection of this research location is motivated by the information that in the recent empowerment activities on BAZNAS have also used accounting, which is to teach and practice accounting for empowered people. The primary data sources of this study were related respondents, namely employees/staff at BAZNAS, both those in the back office or the field, and empowered community members. While secondary data obtained from documents and publications related to the research object. Then the data were analyzed using the concept of Miles and Huberman.

IV. RESULT AND DISCUSSION

To distribute productive ZIS funds, BAZNAS has formed a special institution, the Mustahik Economic Empowerment Institution (LPEM). LPEM was formed based on the decision of the chairman of BAZNAS number 18 of 2018 on March 29, 2018, which has the duty and function to improve the quality of life of the poor through agriculture, animal husbandry, fisheries, marine, plantation, and sustainable forestry based on the values of empowering zakat and becoming one of the basic elements to fulfill the vision of BAZNAS. LPEM BAZNAS has three main program focuses, namely: Entrepreneur Mustahik, Food Barn, and Zmart.

The distribution of ZIS funds for economic empowerment for micro-type retail businesses is done by providing working capital in the form of commodities and business support

facilities in a program called Zmart. Zmart is an economic empowerment program in the form of developing micro/small scale mustahik stalls/shops to overcome the problem of poverty, especially in urban areas. To become a member of Zmart it is necessary to go through the following procedures: a) Regional assessment (mustahik residence location), b) Mustahik assessment, including assessment of personal mustahik eligibility, filing (photocopy of ID card, family card, poor mark certificate, or recommendation letter from the local mosque and photocopies of the account book, mustahik photos, product photos, photos of the place of business, details of funding needs/business budget and a statement of willingness to participate in the mentoring process), and assessment of commitment and competency/skill mustahik in the group's basic training activities for three days, c) The process of disbursing the budget in form of commodities and business support facilities with a strict control mechanism from the companion to ensure the budget is used for business well, d) Filling out the minutes of the handover of aid to mustahik. Furthermore, in the stage of utilizing funds for productive activities, the mustahik who has received funds/budget for the business will be accompanied by officers from BAZNAS who will control directly and evaluate every day which is carried out for approximately one to two years.

Empowerment with the Zmart program implements mentoring through three personal approaches, named: a) Economic Approach; that is, the facilitator gives theoretical and technical guidance on how to manage finances and businesses to develop properly. For example, by teaching how to determine best-selling merchandise, how to separate business income from personal wealth, the importance of saving, etc., b) Social Approach; that is, the facilitator gives theoretical and technical guidance on the importance of maintaining harmonious interaction between fellow citizens. For example, by holding positive association activities, making social contributions to help fellow mustahik, explaining the importance of supervising each other, reminding and helping, etc., c) Spiritual Approach; that is, the facilitator gives a theoretical and technical exploration of spiritual values in running a business. For example explaining the importance of the nature of the mandate, honesty, endeavor, and resignation, obliged to establish "maktubah" prayer and recommended the Sunnah Duha prayer, etc.

From the information obtained from several respondents, the researcher can conclude that the current accounting information model is as follows:

Table 1. Current Accounting Information Model

Transaction Type	Evidence Identification	Cash/Goods Identification	Internal Recording	Reporting Integration
Initial Equity:				
Inventory	Yes	Yes	No	No
Fixed Asset	Yes	Yes	No	No
Bank	Yes	Yes	No	No
Receivable	No	Yes	Yes	No
Payable	No	Yes	No	No
Revenue	No	Yes	Yes	No
Purchase	Yes	Yes	No	No
Expense	No	Yes	No	No

After considering the mustahik applied accounting information model and considering the weakness of mustahik in preparing financial reports, then researcher design a mustahik accounting information model by referring to SAK EMKM but also adjust to the mustahik ability in carrying it out. Weaknesses in current accounting information that need to be well cared for and then formed a solution model are as follows: a) Mustahik who does not understand about double entry journaling; the solution to this problem is to compile a format for accounting information that is more familiar to mustahik, namely single entry but the essence will still pay attention to the principle of double entry, b) The absence of financial position statements/income statement or incomplete financial statements; the solution to this problem is to make sheets in the format of the statement of financial position and income statement columns, c) The lack of recognition of the elements of the financial statements needed; the solution to this problem is to look at business transaction activities in the business environment and provide the necessary accounts, d) no basic assumptions in the form of accruals are used; The solution to this problem is to provide an account that presents information based on the accrual basis assumptions, e) Presentation of financial statements that are not fair; the solution to this problem is to complete what is needed in reporting in accordance with the provisions of the minimum financial statements.

To produce accounting information following the standards, a single entry monthly table is made which will be integrated with a combined table and details table and at its peak will be a statement of financial position, an income statement, and notes to the financial statements. In essence, this reporting integration model is a function of ledgers, but not all accounts are provided with ledgers. The consideration for making an integration model for an account is the intensity of the transaction and the existence of two-sided transactions (debit and credit). In each transaction recording, the table format has been accompanied by a letter code to facilitate the integration of information. The formulation of the model presented in this study is based on the temporary needs of the current business environment.

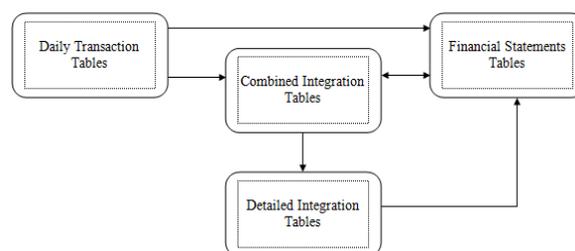


Figure 1. Proposed Accounting Information Integration Model

The recording of daily transactions is intended as a substitute for journalizing. Considering the limitations of the mustahik's ability to carry out double-entry recording, the design of this information model is made to make it easier for mustahik to record, namely the single entry model but will produce information following the form of recording double-entry transactions.

In the proposed model, four table forms are provided, the

first is daily transaction table, the second is combined integration table, the third is integration details table, and the fourth is financial statement table. There are two types of daily transaction tables provided, the first is the table for cash transactions and the second is for recognized or deferred transactions. Each table is given an alphabetical code to be used as a reference to fill in the combined table. The tables provided for cash transactions include income tables, debt and equity tables, fixed asset sales tables, bank withdrawals tables, accounts receivable collection tables, savings tables, capital withdrawal tables, and debt payment tables. Then the tables provided for deferred transactions include the inventory table, expense table, and fixed asset purchase table. Then the table provided for recognized transactions is the accounts receivable table. All tables are formatted to fit a single entry.

The balances that appear from the records in the daily transaction table will be combined into the combined integration table. There are six combined tables provided, the first is a cash combined table, this table is provided to combine the values of transactions that affect cash. The second is the combined table of banks, this table is provided for combining transaction values that affect bank balances. The third table combined accounts receivable, this table is provided to combine the value of transactions that are recognized to be received in the future. The fourth is the combined table of fixed assets, this table is provided to combine transactions that affect the value of fixed assets. The fifth table of account payables, this table is provided to combine the values of transactions that are deferred and must be paid in the future, this table does not combine debt incurred with cash. And the sixth retained earning table, this table is provided to combine the value of the retained earning generated in each period. All of these integration tables are the same as general ledger functions.

In addition to the join integration table, there is a detailed integration table provided to detail daily transaction values. The details integration table provided is an account receivable details table, inventory details table, and a fixed asset detailed table. The accounts receivable details table contains the names of parties that have liabilities to business entities. The inventory details table consists of the names of the inventories, the number of initial items, the number of new purchases, the remaining items, the value of the unit price, the total value of each inventory, and the value of the goods sold. The fixed asset detailed table contains the names of the fixed assets, quantity, total price, previous depreciation, current depreciation, and the accumulated depreciation.

The balances in the daily transactions table will be combined into the combined integration table and some of them will be detailed in the details integration table. The balances that appear in the combined integration table and a part of the details integration table will be presented in the columns available in the financial statement table. The recording made in the tables will consider the nature of each element, whether it is a temporary or permanent account. For elements in the form of a temporary account, the table will be updated without counting the records of the previous period,

whereas for elements in the form of a permanent account, the table will be accompanied by an accumulated value from the previous period.

V. CONCLUSION

The process of mustahik empowerment with intense assistance is felt have brought progress in mustahik economic growth as recognized by the mustahik and they hope that assistance continues until they are successful. However, their achievements are certainly not measured properly because of the absence of adequate accounting information. Therefore, the researcher designed an accounting information model that is easy to apply by mustahik but can produce financial statements following SAK EMKM. This research on the theoretical level implies that accounting information quality is needed in the economic decision-making process. Whereas in the practical level this research has produced an integrated single-entry accounting information model design that can produce financial statements following SAK EMKM guidelines.

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