

Utilization Of Zakat, Infaq, And Alms (Zis) That Is Productive Of Transparency And Accountability In Indonesia

Ingsun Kumala Irti¹
Heri Susanto²

¹Master in Accounting, University of Muhammadiyah Sumatera Utara, Indonesia
(E-mail: ingsunkumala07irti@gmail.com)

²Master in Accounting, University of Muhammadiyah Sumatera Utara, Indonesia
(E-mail: herisusanto2568@gmail.com)

ABSTRACT

Amil zakat agency is an institution that manages zakat formed by the government, consisting of elements of government and society with the task of collecting, distributing and empowering the use of zakat. As this is done by the National Amil Zakat Agency (BAZNAS). As a zakat management institution, BAZNAS must be able to provide concrete evidence to the community in utilizing productive zakat which is right on target and successfully combats poverty. Therefore good zakat governance (good zakat governance) is transparency and accountability in the management of zakat which includes the management of infaq / alms. As fund management for people who rely on donors from the people, transparency and accountability in the management of Zakat and Infaq / Alms (ZIS) are the main concerns of the Zakat Processing Organization (OPZ). The more transparent and accountable OPZ is in managing ZIS, the higher the public's trust in OPZ. High trust in OPZ will foster awareness, compliance and motivate the community (Muzakki) to voluntarily distribute zakat, donations through the official OPZ (BAZNAS). A proper financial accounting and reporting system can realize transparency and accountability of an OPZ. To produce a proper financial accounting and reporting system, creating uniformity and comparability in financial reporting and so that OPZ is ready to be audited by public accountants, the bookkeeping activities and preparation of OPZ financial statements refer to a standard guideline that is zakat and infaq / alms accounting standards. ZIS accounting standards applicable in Indonesia are Statement of Financial Accounting Standards (PSAK) number 109 concerning zakat and donation / alms accounting issued by the Indonesian Institute of Accountants (IAI) PSAK no. 109 is used as a guideline for OPZ in the recognition, measurement, presentation and disclosure of zakat and infaq / alms transactions.

Keywords : Utilization of Zakat, Infaq, and Alms, Transparency, Accountability

A. INTRODUCTION

Zakat is one of the main worship services in Islam which can be the main pillar and tool to uphold justice in social life and can improve the welfare of the people. Zakat according to the Islamic fiqh term is a certain amount of wealth that must be removed from the wealth of rich people to be handed over to those who are entitled to receive it according to the rules or sharia of Allah SWT (Anshori, 2006: 12). According to Law No. 23 of 2011, zakat is a treasure that must be issued by a Muslim or business entity to be given to those entitled to receive it in accordance with Islamic law. In the Act it is stated that the purpose of zakat is to realize the welfare of the community, improve social justice and poverty alleviation so that it is expected that there will be no high gaps between the rich and the poor. According to PSAK No. 109, the noble goals of zakat can be achieved if the management of zakat is done properly and professionally (good zakat governance), meaning that zakat should be managed in an institutionalized manner in accordance with Islamic law, trustworthiness, expediency,

justice, legal certainty, integrated, and accountability . While Infak is to spend wealth because of obedience, obedience and love for Allah SWT and as a form of gratitude for the blessings or fortune that has been given by Allah SWT to him. Whereas understanding Sadaqah is all giving / activities which aim to expect reward from Allah SWT. Sadaqah has a very broad dimension, not only having the dimension of giving something in the form of wealth, but can be in the form of doing good, both for oneself and for others. According to Law 23 of 2011, infaq is assets issued by a person or business entity outside of zakat for public benefit.

So according to the Statement of Financial Accounting Standards (PSAK) No. 109 Infaq / sadaqah is assets given voluntarily by their owners, both of which are restricted (determined) or not restricted. The nature of zakat is obligatory for a person or legal entity (entity) that is Muslim who has accumulated to meet the Nisab and Haul. While the nature of infaq and sadaqah is sunnah, so spending is more voluntary which is a form of piety and love of a servant of the favor of Allah SWT that has been given to him. In Indonesia, the institutions authorized to carry out these activities are the formal and legal entity zakat management institutions namely the National Amil Zakat Agency (BAZNAS) formed by the government and the Amil Zakat Institution (LAZ) which was formed by the community and established by the government. In carrying out its duties and functions, BAZNAS can be assisted by the Zakat Collecting Unit (UPZ). UPZ is an organizational unit formed by BAZNAS to help collect zakat. One of the main activities of several activities carried out by zakat management organizations is the collection of zakat. That activity is very dependent on the donors (Muzakki). As long as there are muzakki who channel their zakat on OPZ then the OPZ function will run well, but conversely when there are no muzaki who channel their zakat on OPZ then OPZ will not function as it should.

Utilization of zakat is an effort to create an entrepreneurial community climate will be realized. Provision of zakat funds intended to be productive is very helpful in increasing mustahik productivity, compared to the provision of zakat funds intended for consumption, because productive zakat funds provided will be managed to produce a sustainable production which later if productivity continues to increase will increase income mustahik economy.

Amil Zakat, Infaq and Alms Financial Reports

Financial statements can be regarded as the end result of an accounting process. The main purpose of the financial statements is to provide relevant information for stakeholders both internal and external parties such as muzakki, government, other parties who provide resources for OPZ and also the public. The parties have different interests from the information contained in a financial statement relating to making a decision. Financial statements are also a form of accountability report from management / manager for the activities of resource management that have been mandated to him. In general, a financial statement presents information about (Kurniasari, 2011): 1) The amount and nature of an organization's assets, liabilities and net assets, 2) The effect of transactions, events and other situations that change the value and nature of net assets, 3) Types and the amount of cash inflows and cash outflows of resources in a period and the relationship between the two, 4)

the way an organization obtains and spends cash, obtains loans and repays loans, and other factors that affect its liquidity, 5) Business services of an organization. Amil zakat financial statements can be a medium of communication between amil institutions and other parties, because ZIS financial statements are a form of operational accountability of an amil institution, namely the collection and distribution of zakat, infaq and alms (ZIS) funds. For financial statements to be transparent and accountable, there must be an accounting standard governing them. The preparation of the financial statements of the ZIS amil institution refers to SFAS No. 109, and if there are things that are not regulated in SFAS 109, they can use the related SFAS as long as they do not conflict with Islamic sharia principles. The financial statement component in PSAK 109 consists of a statement of financial position (Balance Sheet), Changes in Funds Report, Changes in Assets Under Management, Cash Flow Reports and Notes to Financial Statements. In presenting the financial statements, the Amil institution presents zakat funds, infaq / alms funds, amil funds and non-halal funds separately in the balance sheet (statement of financial position).

B. RESEARCH METHODS

In order to obtain accurate, scientific and systematic research, an appropriate methodology is needed, so that this research meets the correct research procedures.

1. Type of Research

This research uses a normative approach. With the aim to be able to produce additional data from human groups (people) and to understand the meaning of what happens to individuals or humanity, which is observed around BAZNAS in Indonesia is additional data that describes how the productive zakat system in Increased mustahik income

2. Data Sources

Primary data in this study are data taken from the first source in the form of interviews with information that is considered appropriate to take the data. Secondary data sources are data from second, third and so on. Secondary data in this study are data derived from documents, financial statements relating to BAZNAS.

3. Data Collection Methods

The method used in this research is the interview, observation and documentation.

4. Data Analysis Techniques

The method used to analyze data, the writer uses descriptive analysis method, which is a systematic, factual, and accurate picture or painting of the real situation now and the phenomenon or relationship between the phenomena investigated.

C. Discussion Results

As far as the searches carried out by the authors related to productive zakat, the author has found many writings that discuss productive zakat, be it books, journals, articles, scientific works, etc. However, based on the results of searches that the authors do is still lacking or even there is no research that conducts comprehensive research on productive zakat using mixed methods. Productive zakat itself is a very important thing to achieve the ultimate goal of giving zakat which is to change mustahiq to muzakki, from initially only receiving zakat then from giving productive zakat in the form of venture capital, then changing to the person who gives zakat (muzakki).

Research conducted by Rusli, Abubakar Hamzah, and Sofyan Syahnur (2013), where the research was conducted to determine the effect of giving productive zakat in the form of venture capital to income. The data analysis method used is the Wilcoxon test to see differences in income before and after the provision of productive zakat and the Spearman correlation to determine the relationship between venture capital and increased income. The results show that there is a difference in income between before and after receiving productive zakat from Baitul Maal Aceh Utara with the value of $Z_{itung} = -7,535 < Z_{table} = -1.96$. Sig value (2-tailed) $0,000 < 0.05$

with a confidence level $\alpha = 5\%$. Whereas econometrics is conducted to analyze the effect of productive zakat capital variables and other variables, namely expertise and labor on increasing income.

Lailiyatun Nafiah's research (2015) that examines the effect of the use of productive zakat on the welfare of mustahiq on a rolling cattle program. Where the research is a quantitative study using a survey approach. The variables used in the study are the productive zakat variables as the independent variable and the welfare variable as the dependent variable. The result is that there is a positive influence between the utilization of productive zakat on the BAZNAS district livestock rolling program. Gresik towards mustahiq welfare. That the welfare of mustahiq is influenced by the utilization of productive zakat with a contribution of 30.5%.

D. CONCLUSIONS AND SUGGESTIONS

1. Conclusions

- a. The implementation of productive zakat that occurs at BAZNAS in Indonesia has been carried out well through the Bina Mitra Mandiri and Animal Husbandry Center program, however. The factors underlying this practice are because BAZNAS in Indonesia uses a productive zakat distribution system in addition to the consumptive zakat system, with the hope that with this program the community will be more independent and improve the community's economy.
- b. The results in the field show that with the productive zakat program there must be an increase in income in their businesses. It shows that productive zakat has a significant role in increasing business of mustahik.

- c. Trust is an important factor in growing awareness, compliance and motivation of Muslim communities in fulfilling their ZIS obligations through official or formal organizations (BAZNAS and LAZ). The higher the people's trust in OPZ, the higher their awareness, obedience and motivation to voluntarily distribute their ZIS to formal OPZ. Transparency and accountability are important factors needed by the community to grow their trust in OPZ. The form of transparency and accountability of OPZ is shown by ZIS financial reports made by OPZ in each period and published through various mass media both print and electronic media.
- d. To produce a good ZIS financial statement, a good accounting system is needed. The accounting system is an accounting process that starts from the identification of transactions to the preparation of financial statements. In carrying out the accounting process required accounting standards / guidelines governing the recognition, measurement, presentation and disclosure of zakat and donation / alms transactions.
- e. ZIS accounting standards applicable in Indonesia, namely PSAK No. 109 concerning ZIS accounting issued by the Indonesian Institute of Accountants (IAI) and endorsed in 2010. This PSAK applies to amil, which is an organization / entity managing zakat whose formation and confirmation is regulated based on laws and regulations intended to collect and distribute zakat and donation / alms, not for sharia entities that receive and distribute ZIS but not the main activities.

2. Suggestions

After the authors describe this discussion from beginning to end, it is necessary for the authors to submit suggestions as follows:

1. In order for this empowerment program and its assistance to be more effective, it is necessary to organize all members of productive zakat recipients.
2. BAZNAS in Indonesia should conduct training or coaching once a month to the beneficiaries of productive zakat, so that mustahik be better in entrepreneurship.
3. BAZNAS in Indonesia is expected to further enhance counseling, direction, and motivation to mustahik in the business world so that they are more motivated in entrepreneurship.
4. With PSAK 109 it is expected that uniformity and comparability of financial statements will be created and that OPZ is also ready to be audited by public accountants.
5. At present some of OPZ in making financial statements still do not apply PSAK 109, some OPZ still use simple financial reporting so that the reporting forms and formats for each OPZ are different. The factor that has not yet implemented PSAK 109 in some OPZs is the difficulty in implementing it due to human resource constraints owned by OPZ. So as to overcome these problems training and assistance is needed for OPZ related to the application of PSAK 109.

REFERENCES

Anshori, Ghofur Abdul, 2006, *Hukum dan Pemberdayaan Zakat*, Cetakan Pertama, Pilar Media, Yogyakarta.

Asnaini *Zakat Produktif, dalam Prespektif Hukum Islam*, (Yogyakarta: Pustaka Pelajar Offset, 2008, cet. 1).

Ikatan Akuntan Indonesia. 2011. *Pernyataan Standar Akuntansi Keuangan Nomor 109*. Jakarta: IAI.

Ikatan Akuntan Indonesia. 2007. *Pernyataan Standar Akuntansi Keuangan Nomor 45*. Jakarta:IAI.

Kurniasari, Wiwin. *Transparansi Pengelolaan Masjid dengan Laporan Keuangan Berdasarkan Pernyataan Standar Akuntansi Keuangan (PSAK 45)*. Jurnal Muqtashid. Vol.2, No.1 Juni 2011: STAIN Salatiga.

Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat.

Majalah Zakat Edisi Mei 2013, BAZNAS, www.pusat.baznas.go.id