

THE IMPLEMENTATION OF ANALYSIS ZAKAT ACCOUNTING STANDARDS AND ACCOUNTABILITY OF FINANCIAL REPORTS

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Abstract: *This study aims to analyze how the application of accounting applied by the Baitul Maal Hidayatullah Amil Zakat institution and whether it is in accordance with PSAK No.109 on Zakat Accounting, besides the purpose of this study is to analyze the accountability of financial statements that exist in the Amil Zakat Institution Baitul Maal Hidayatullah the data used are primary data taken by interview method and using secondary data with the study of documentation and study of financial statement records in completing this research reference. The results of the study concluded that the financial statements implemented by the amil zakat Baitul Maal Hidayatullah institution are still in the form of Cash Flow and Balance Sheet Reports, Baitul Maal Hidayatullah actually has applied PSAK No.109. while the application of accountability carried out by amil zakat Baitul Maal Hidayatullah institutions in the presentation of financial statements and moral and spiritual reporting has been carried out well, but the physical aspects of accountability have not been fully carried out in accordance with PSAK No.109 concerning Accounting for Zakat, Infaq/Alms.*

Keywords: *Zakat, PSAK No.109, Accountability*

1. Introduction

Zakat is an obligation imposed on Muslims who have reached their haul and nisab, zakat can be used as a purifier of wealth for Muslims. As Allah commands in Surah At-Taubah, verse 103 "Take the zakat from some of their wealth, by the zakat you cleanse and purify them and pray for them, in fact your prayer is a peace of mind for them. And Allah is All-Hearing, All-Knowing". Setting aside a portion of the wealth (as the sharia regulations) to be distributed to people who deserve it. Zakat is the third pillar of Islam LEPPAI, (2016).

In Indonesia, it has been regulated by the constitution on collecting, management and distribution of Zakat listed in constitution No. 23 of 2011 concerning the management of zakat which contains "in order to increase efficiency and efficiency, zakat must be managed institutionally in accordance with the provisions of Islamic sharia". And this regulation is

strengthened by Government Regulation (PP) No.14 of 2014. The government formed the National Zakat Agency (BAZNAS), which is a non-structural institution that is independent and responsible to the president through the minister, The National Zakat Agency (BAZNAS) is an institution that manages zakat nationally, The National Amil Zakat Agency (BAZNAS) functions to carry out neat and structured functions, so it can increase trust and maintain public trust in the Amil Zakat Agency (BAZ) as an accountable philanthropic institution.

A common problem nowadays is, there are many Amil Zakat Institutions (LAZ) that publish their financial reports only on the basis of revenue and expenditure, There is an Amil Zakat Institution (LAZ) which reports its finances only in the form of a balance sheet where zakat funds and other funds are mixed into one, it becomes very difficult for financial audits, The mixing funds make complicating for management to carry out the stage because they do not know the amount of zakat funds and other 3 funds, even if you have done tasyaruf the position of the funds is unclear, which is zakat's funds or other funds have their own rules of using in Islamic law. Another problem arises when the Amil Zakat Institution (LAZ) recognizes the zakat fund post and other funds but it does not include the amil portion of the fund post, This will arise a few questions for the Amil Zakat Institution (LAZ) whether zakat's management has a good spirit, or the management of the Amil Zakat Institution (LAZ) does not know about the rules for managing zakat, it can be even more extreme if the question arises, all zakat's funds and other funds collected are only listed in amil, because amil is one of the eight asnaf.

Previous accountability arise as a logical consequence of the relationship between management and owners. In this case the owner gives full authority to management to undertake operational activities of the organization, as a consequence of this authority management must be accountable for its activities against the owner, Triyuwono (2000). Meanwhile the problems often arise regarding the accountability faced by zakat institutions, in this study showed overlapping empowerment programs between institutions of zakat and muzaki and mustahik is not accurate and limited partnership in zakat institution, government policies are contrary to the empowerment program, there has not been a cheap promotion model and limited professional amil personnel, accountability can be done by presenting an accountable and transparent financial report of zakat. Unfortunately, this is still not the case in many zakat institutions. Huda,(2013).

Accountability has been stipulated in Government Regulation (PP) No.14 of 2014 in articles 71, 72, and 73 as for one of the contents of the article is in article 72 paragraph 2 which contains, BAZNAS is obliged to submit a written report on the implementation of its duties to the President through the minister and the House of Representatives of the Republic of Indonesia (DPRRI) at least once a year. To facilitate the task of managing zakat, the Indonesian Institute of Accountants issued PSAK 109 on zakat management.

The enactment of this standard makes it easier for all zakat organizations to increase the effectiveness and efficiency of their zakat management, by the issuance of this statement all zakat management organizations in Indonesia are now obliged to use it.

2. Literature Review

Every Muslim is obliged to give alms from the sustenance gifted by Allah. This obligation is written in the Al-Quran. At first Al-Quran just ordered to give of alms (free gifts, not obligatory) but later on, Muslims were ordered to pay zakat. Zakat has been obligatory since 662 AD, the Prophet Muhammad institutionalize zakat command by setting a tiered tax for those who are rich to ease the burden of life for those who are poor. Since then, zakat has been stipulated in Islamic countries, this

shows that later on there are arrangements for giving zakat, especially regarding the amount of zakat.

Group of Zakat Recipient Whereas in a term, zakat is certain wealth that must be issued by Muslim's people and it is given to those who deserve it, (known as eight ashnaf, namely):

1. Fakir (Poor), namely a person who does not have property or business that can guarantee 50% of his daily needs.
2. Miskin (Poor), namely people who have property and business that can produce more than 50% for their daily needs but not enough.
3. Amil, namely the zakat committee who can be entrusted with collecting and distributing it to the poor (fakir), poor (miskin) or those who deserve it according to Islamic law.
4. Mu'alaf, namely people who have just converted to Islam and have not had a strong faith and their souls need to be nurtured so that their faith is stronger thus, they can continue Islam.
5. Servant, namely the person who has an agreement to be freed by his master by accepting himself.
6. Gharimin, namely people who owe a debt to suit their interests which are not immoral and they are unable to pay it off.
7. Sabilillah, namely people who struggle voluntarily to uphold the religion of Allah.
8. Ibnu Sabil, namely people who lack supplies while traveling with good intentions such as studying and broadcasting religion and so on.

Types of Zakat

There are two types of zakat, namely:

1. Zakat Fitrah

Zakat Fitrah is a kind of zakat that must be issued by Muslims before Eid al-Fitr or in the Ramadan. Zakat fitrah can be paid with the equivalent of 3.5 liters (2.5 kilograms), the staple food of the area concerned, the staple food in Indonesia is rice, thus rice can be paid as zakat.

2. Zakat Maal

Zakat maal or zakat on assets is zakat on income of agricultural products, mining products, marine products, commerce, livestock products, inventions, gold and silver. Each type of income has its own calculations. In the Constitution (UU) on zakat management No.38 of 1998. The definition of zakat maal is a part of the assets set aside by a Muslim or an entity owned by a Muslim in accordance with religious determination to be given to those who are entitled to receive it.

Mandatory requirements for Zakat and wealth

1. Muslims, it is not mandatory for non-Muslims
2. Freedom
3. Having assets that reach the nisbah, there is no requirement for baligh and mental health, meaning for children who are not bhalig and crazy people, they have to pay the zakat.
4. Zakat is an obligation for people who fulfill all the criteria. Zakat is a debt to Allah SWT and the payment must be hastened, and when paying the zakat, it must be intended to carry out Allah's orders and expect His Ridho.

Requirements for wealth that must give zakat include:

1. Halal, these assets must be obtained properly and are lawful (it like the demands of the Shari'a). Thus, the forbidden property, both the substance and the way to obtain it (it's obtained with forbidden way by Allah and His Messenger), it is not the object of zakat and therefore, Allah will not accept the zakat and forbidden property.
2. Fully Owned, it means that ownership in the form of rights for storage, usage, management which

3. has given by Allah SWT to humans, and there are no rights of other people in it.
4. Developing, according to jurists, "growing wealth" in terminology means "the wealth increases". But according to the term, increasing is divided into two, namely increasing significantly and increasing not real.
5. Enough Nisab, meaning the minimum amount that causes the asset to be liable for zakat.
6. Enough Haul, Haul is the period of assets ownership in the hands of the owner which has exceeded twelve Qamariyah months.
7. Free from debt people who have a debt of or reduce the amount that must be paid at the same time (when zakat is paid). Then the property is free from zakat.
8. More than Basic Needs. Basic needs are the minimum needs required by a person and their dependent family for their survival.

Wisdom and Social Function of Zakat

Zakat contains several wisdoms, both for individuals and for society. Among the wisdom and benefits of zakat are:

1. Educating the human soul to be sacrificial and cleansing the soul from the traits of miser and hunks.
2. Zakat means a sense of equality that thinks about the fate of humans in an atmosphere of brotherhood.
3. Zakat means that humans are not alive for themselves, selfishness must be removed from Islamic society.
4. A Muslim must have good qualities in his life, namely generous, and compassionate.
5. Zakat can keep envy, jealousy, and eliminate the gap between the poor and the rich.
6. Zakat is socialistic, because it lightens the burden of the poor and strengthens the blessings of Allah that are given to humans.

Zakat Accounting

Zaitun, (2018) Accounting for zakat is a process of recording, classifying, managing, and presenting data. As well as events related to finance in accordance with predetermined sharia. It is used as a record of zakat received from donors which will be distributed to those who deserve it. Anggi, (2018) Accounting for zakat is an information system for donors and managers, which produces to report on economic activities and existing conditions in the amil institution. Afrizal, (2016) Accounting for zakat is to regulate recognition, measurement, presentation, and The purpose of zakat accounting is to:

1. Provide Accountability
2. Perform management functions properly
3. Supervision, Means for decision making
 - a. Another objective of zakat accounting according to the AAS-IAI (Accounting & Auditing Standard for Islamic Financial Institution) is to provide information regarding the organization's compliance with the provisions of Islamic sharia, including information of receipts and expenses which are not allowed by sharia, if they occur, and how they are distributed. Based on those objectives, it shows how important the role of the sharia board is (issuing sharia opinions).
 - b. Meanwhile the purpose of zakat accounting according to the Statement of Financial Accounting Standards (PSAK) 109 is to regulate the recognition, regulation, confirmation, presentation, and disclosure of zakat transactions. Zakat accounting can be used or applied or

can be used to assist amil in distributing zakat or entities whose main activities are receiving and distributing zakat.

Accounting for Zakat

1. Acceptance of zakat is recognized when cash or non-cash assets are received and recognized as an addition to zakat funds. If it is received in cash, it is recognized as receiving but if in non-cash form, it is the fair value of the asset. Determination of the fair value of non-cash assets at the fair value of assets. Determination of the fair value of non-cash assets which has received using market prices. If market prices are not available, other fair value determination methods may be used in accordance with the relevant PSAK.
2. If muzakki determine who should receive the distribution mustahik through amil zakat, then all zakat assets received are recognized as zakat funds and there is no share of amil on zakat received and amil can receive ujah for zakat distribution activities. If for this service amil gets ujah then it is recognized as an additional amil fund.
3. A decrease in the value of zakat assets is recognized as: 1) reduction of zakat funds, if it occurs it is not caused by amil's negligence, 2) loss and reduction of amil funds, if caused by amil's negligence.
4. Zakat is distributed to mustahik, it is recognized as a disbursement of zakat funds with the information according to the mustahik group, including if it is distributed to amil, in the amount of: 1) the amount submitted, if the gift is made in cash, journal, 2) the carrying amount, if the gift is made in the form of non-cash assets, the journal.
5. Amil has the right to take part of zakat to cover operational costs in carrying out his functions.
6. The burden of collecting and distributing zakat must be taken from the amil portion.
7. Zakat is said to have been distributed to non-amil mustahik if it has been received by the non-amil mustahik. If zakat is distributed through other amil, it is recognized as a receivable for distribution and for the amil who receives it, it is recognized as a distribution liability. Accounts receivable and liabilities decrease when zakat is distributed. Other amil have no right to take part of the zakat fund, but he can get ujah from the previous amil.
8. The zakat's funds are distributed in the form of acquisition of fixed assets (managed assets) are recognized as: 1) all zakat distribution, if the fixed assets are transferred to be managed by other parties that are not controlled by amil. 2) a gradual distribution is recognized at the depreciation of the fixed assets according to the pattern of utilization, if the fixed assets are still under amil's control or other parties are controlled by amil. Amil must disclose the following matters related to zakat transactions, but not limited to:
9. zakat distribution policies, such as determining the priority scale for zakat distribution and non-military mustahik, 2) zakat distribution policies for amil and mustahik nonamil, such as percentage of distribution, reasons, and consistency of policies, 3) the method of determining the fair value is used to receive zakat on non-cash assets.

Financial Report According to PSAK 109

The financial report is a form of accountability report from the management / manager for the resource management activities that have been mandated to them, in general the financial statements provide information regarding: 1) The number and nature of activities, obligations and net activities of an organization, 2) The effects of transactions, events and other situations that change the value and nature of net activity, 3) The types and amounts of cash inflows and outflows of resources in a given period and the relationship between them, 4) The way an organization obtains and spends cash, obtains loans and repays loans, and other factors that affect its liquidity, 5) Service business of an organization Kurniasari, (2011).

Amil zakat financial reports can be a medium of communication between amil institutions and

other parties, because the zakat financial report is a form of operational responsibility from the amil institution, namely, the activities of collecting and distributing zakat funds, so that financial reports are transparent and accountable, there must be accounting standards governing this matter. The preparation of the financial reports of the amil zakat institution refers to the Statement of Financial Accounting Standards PSAK No.109, so it can use the relevant PSAK as long as it does not conflict with Islamic sharia principles. Based on PSAK No.109, amil zakat institutions make at least five types of financial reports including financial position reports, changes in funds reports, reports on assets under management, cash flow reports, and notes on financial reports.

Report of Financial Position

Balance Sheet (Report of Financial Position) amil entity's financial statements are almost the same as the reports of financial position of other entities, especially in the assets and liabilities section. The difference is only in the equity section where in the statement of financial position amil the term equity is replaced by fund balance. This is because there is no ownership system in amil entities such as business entities. Amil's financial position report states that the assets, liabilities and funds for the presentation of asset liabilities are no different from the reports of financial position of other institutions.

Financial Report of Accountability

Accountability is needed by the Amil Zakat Institution (LAZ) as a form of accountability to zakat stakeholders. Various parties tied to the Amil Zakat Institution (LAZ) such as muzakki, the community, the state demand the Amil Zakat Institution (LAZ) be more transparent and accountable in reports on the use of these funds. The Amil Zakat Institution (LAZ) must be accountable to various parties, namely funders, beneficiaries, and from the organization itself. Accountability to funders is an upward accountability, in the form of relationships between organizations and donors, government agencies that are deliberately "giving and specifically for special purposes" to the Amil Zakat Institution (LAZ). Nikmatuniah, Marliyati, (2015).

Meanwhile, according to Nanang, (2014) the management of the Amil Zakat Institute (LAZ) must periodically issue financial reports, this report becomes strategic in order to increase accountability and transparency to muzaki and especially to God, so that it will generate trustin muzaki.

Zakat institutions are public institutions so that the accountability and transparency of their financial statements are important to gain public trust, accountability and transparency are two of the ten Good Governance principles, these principles include, 1) participation, 2) legal framework, 3) transparency, 4) equality, 5) grasping power, 6) forward-looking, 7) accountability, 8) effectiveness and efficiency, 9) professionalism, 10) consequence-oriented. The principles of accountability and transparency, although these principles are two different principles in the implementation of accountability and transparency, the two principles are related, these two principles cannot work separately because there is a very close relationship and influence each other. Accountability is needed by the Amil Zakat Institution (LAZ) as a form of accountability to zakat stakeholders, various parties related to LAZ such as muzakki, the community, the government demands that LAZ be more transparent and accountable in reports on the use of these funds. LAZ must be accountable to various parties, namely funders, beneficiaries and the organization itself. Accountability to funders is upward accountability. Meanwhile, transparency becomes the control of muzakki or the public towards LAZ so that transparency is linked to access for the public to get as much information on the use of funds as possible. Cristina (2013)

Meanwhile, according to Warni, (2016) Accountability is an ethical concept close to government

public administration (government executive agencies, parliamentary legislative institutions, and judiciary institutions). Which has several meanings, among others, it is often used synonymously with concepts such as responsibility, answerability, blameworthiness and liability.

Accountability can not only be accounted for financially, formally but more broadly than that, it must be able to increase responsibility to society, government, and compliance with regulations. Not only that, the company must be responsible for the interests of employees, the environment, the system that supports truth, kindness, ethics, law enforcement, creates an environment of compassion, obedience to regulations, loyalty to justice, and so on. Harahap, (2008).

Financial Accountability Criteria are as follows

1. Accountability for public funds
2. Serving on time
3. There is an audit report / government response

Accountability does not provide accountability to the community or other parties, but accountability is also held accountable to the creator. As explained in QS (An-Nisaa: 58).

3. Method

The population is the whole research subject, if someone wants to examine all the elements in the research area, then the research is a population study or census research. Sabar (2007). The population of this study is Baitul Maal Hidayatullah (BMH).

Research Samples

The sample is part or the number and characteristics of the population. If the population is large, and it is impossible for researchers to study everything in the population, for example, because of limited funds, energy and time, the researcher will take a sample from that population. What is learned from the sample, the conclusions will be applied to the population, so that the sample which has taken must be truly representative Sugiyono, (2011). The sample of this research is the financial reports in Baitul Maal Hidayatullah.

Technique of Collecting Data

In this study, the data used are primary data and secondary data.

1. Primary Data Is the source of research data obtained directly from the original source in the form of interviews, opinion polls from individuals or groups (people) as well as observations of objects, events or test results.
2. Secondary Data Is the source of research data obtained through intermediary media or indirectly such as books, documents, financial report notes, existing evidence or archives that are published or not publicly published.

Technique of Analyzing Data

This study uses data analysis techniques in the form of processing data obtained by researchers during the field and managing the results of interviews and documentation.

4. Result and Discussion

The amil zakat institution is obliged to report its performance and financial position as its responsibility to the government, muzaki and society. because Baitul Maal Hidayatullah (BMH) basically belongs to the Amil Institution, therefore the receipt of zakat must be distributed to those who are entitled to receive it and must comply with Islamic sharia. Financial reports must be prepared

periodically and in a transparent and fair manner so that donors can find good financial reports and zakat distribution according to targets.

And as already explained, in Law No. 23, article 19 of 2011, states that "The Amil Zakat Institution (LAZ) is obliged to report the implementation, collection, distribution, and utilization of audited zakat to the National Amil Zakat Agency (BAZNAS) periodically" and this is also reinforced by Government Regulation (PP) No.14 of 2014 in article 73 which states that "The Amil Zakat Institution (LAZ) is required to submit reports on the implementation of the management of zakat, infaq / alms and other socio-religious funds to the National Amil Zakat Agency (BAZNAS) and local governments every six months and at the end of the year".

Base on the results of interviews conducted by researchers, the Baitul Maal Hidayatullah Amil Zakat Institute (BMH) has distributed the proceeds from Zakat, Infaq / Alms to those who are entitled to receive it, they only report the results of their activities to the Baitul Maal Hidayatullah head office. They also do not have a website that is useful for conveying information about the activities carried out by the Baitul Maal Hidayatullah Amil Zakat Institute which can be seen by every group and society. To increase public confidence so that they pay their zakat to the Baitul Maal Hidayatullah Amil Zakat Institute, the Baitul Maal Hidayatullah Amil Zakat Institute has not published the implementation, collection, distribution, utilization of zakat and financial reports of zakat. They have made zakat financial reports, it's just that it is for the purposes of the Zakat Institution itself. They also do not voluntarily provide the results of the accountability report to the muzaki, they provide the accountability report to the muzaki if it is a request from the muzaki. And they also do not report the results of their financial statements to BAZNAS, while this has been explained in Law No. 23 article 19 of 2011 which states that "The Amil Zakat Institute (BMH) is obliged to report the implementation, collection, distribution, and utilization of audited zakat to the Baitul Maal Hidayatullah Amil Zakat Agency (BAZNAS) regularly." The Baitul Maal Hidayatullah Zakat Institute only submits its financial reports and accountability to the Baitul Maal Hidayatullah head office in Jakarta once a year. The Baitul Maal Hidayatullah Amil Zakat Institute (BMH) does not voluntarily provide the results of its accountability report to the muzaki, if a muzaki asks for an accountability report, they only give it via a short WhatsApp message. If this continues, it will be difficult for the community and muzaki to trust this institution. And this is what the Amil Zakat Baitul Maal Hidayatullah Institute lacks.

The financial reports in the Baitul Maal Hidayatullah Zakat Institution are in accordance with PSAK No.109, but it has not been fully in accordance with the existing format of the financial statements, they only make cash flow reports and balance sheets. They make financial reports only for the benefit of the zakat institution itself.

The accountability which is carried out by the Baitul Maal Hidayatullah Amil Zakat Institution is not completely in accordance with the provisions regulation in Law and Government Regulation (PP), they do not publish the results of the financial reports to the public, they only convey their accountability once a year to the Baitul Maal Hidayatullah (BMH) center in Jakarta, and they do not give this accountability to the muzaki.

5. Conclusion

Based on research and discussion regarding the application of the Statement of Financial Accounting Standards PSAK No.109 at the Baitul Maal Hidayatullah (BMH) Amil Zakat Institute, then the

conclusion as follow:

1. Baitul Maal Hidayatullah Amil Zakat Institution (BMH) makes financial reports only in cash flows and balance sheets, but it has not made financial reports. Report on changes in funds, reports on

changes in assets under management, and notes on financial statements in accordance with PSAK No. 109.

2. The Baitul Maal Hidayatullah Amil Zakat Institute has made an accountability report, but it is only for the institution itself and the head office. It is like in Law No.23, article 19 of 2011, states that "the Amil Zakat Institution (LAZ) is obliged to report the implementation, collection, distribution, and utilization of zakat which has been audited to the National Zakat Agency (BAZNAS)".

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