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Responsibility of Financial Management Institution Amil Zakat for Transparency

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ARTICLE INFO

Keywords:

LAZ, Transparency, Management, Financial Reports, PSAK 109

Article History:

Received: 28/08/2020

Accepted: 07/09/2020

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ABSTRACT

Knowing the understanding and preparation of financial reports by financial managers as a form of transparency is the aim of this study. Multiple case studies at the national amil zakat institution which is part of the regional zakat organization forum (FOZDA) in Madiun with descriptive qualitative analysis as the research method used. To collect data, the methods of observation, documentation and in-depth interviews were used to address informants who are in each of the zakat institutions that are members of the FOZDA. The results of this study indicate that the understanding of accounting, financial reports and applicable standards of the financial managers of the amil zakat institution is different, which is caused by the educational background, years of service and position of the institution in Madiun, whether as a branch office, unit or outlet. However, office governance, finance, management and human resources in institutions can work together, so that the compliance of the amil zakat institution in carrying out accounting (accounting) which produces output in the form of financial reports can run well, as a form of transparency and accountability to donors.

INTRODUCTION

Zakat in Islam is a direct commandment from Allah SWT, as ordered to the previous people. As a bridge between rich and poor people, and as a form of mutually beneficial cooperation in Islamic religion, namely the rich give part of their assets in the form of zakat to the poor, as people who are entitled to receive zakat, so that an economic prosperity can be formed for the community. Zakat is a potential source of funds from muzaki with certain limitations that have been regulated in religion, which later can be distributed to those who are entitled, namely the mustahik who are entitled to receive it. There have been so many amil zakat institutions that have been established, so it is necessary to look for institutions that are truly committed to collecting zakat, infaq and alms (ZIS), namely collecting ZIS and distributing it to those who have the right according to the rules

in religion, because there is a concern that irregularities will occur. these institutions. In zakat, there is a concept that is beneficial in Islamic law and has a relationship in the people's economic system, so that the economy can be empowered.

An institution is said to be healthy when the management that occurs is transparent, accountable, bureaucratic but not rigid, holds quality standards and has clarity in the targets and quality objectives to be achieved (Kusmiati, 2015). An institution is needed that has a good ZIS management system and can present accountable financial reports.

Various literatures have stated that LAZ as FBO does have the potential to provide meaningful changes in this development process. One of the reasons for this potential is that LAZ has unique characteristics as a Human Service Organization and also an FBO. As a Human Service Organization and also an FBO,

p-ISSN: 2528-6145, e-ISSN: 2541-3198 Accredited Third Grade by Ministry of Research, Technology of The Republic of Indonesia, Decree No: 148/M/KPT/2020

Cite this as: Ahmad Kudhori and Hedi Pandowo. (2020). Responsibility of Financial Management Institution Amil Zakat for Transparency. JURNAL AKSI (Akuntansi dan Sistem Informasi), 5 (2), 115-119. <http://doi.org/10.32486/aksi.v5i2.606>

LAZ makes it possible to carry out various developments that can make it easier for itself to provide the best service to service recipients (Sari Viciawati, 2013).

In general, the management model of BAZ and LAZ has been well implemented, however there are several problems and obstacles that are still faced by BAZ and LAZ, among others; 1) Compliance with muzakki to pay zakat is still low, 2) There are still people who do not understand the obligation of zakat, meaning that there are still people (Muslims) who think that zakat is not an obligation, 3) There is no support from the madrasa leadership to distribute zakat through the Ministry of Religion, 4) Legally and legally, there are no strict sanctions imposed on muzakki who do not pay zakat, 5) The role of human resources is not maximal, 6) Limited number of human resources, especially for zakat collectors, 7) Lack of public trust in BAZ and LAZ so that society preferring to distribute directly to mustahiq (Achmad Syaiful Hidayat Anwar, 2012).

The Madiun Raya Regional Zakat Organization Forum (FOZDA) is a forum formed on the basis of the same movement and the same steps in 2018, namely related to zakat, donations and alms, where the members are Nuruh Hayat, LMI, BMH, LAZISMU, Yatim Mandiri, Dompot Duafa, BAZNAS, Global Zakat, DSUI, Educational Care Social Fund, Rumah Zakat, Lazis Ar-Rohman, Baitul Maal Abdurrahman Bin Auf, Al-Islah, Baitul Maal MBS Tarqu, Baitul Maal Communication Forum.

The researcher makes a problem formulation, namely how the financial management personnel at BAZ or LAZ understand and obey and obey the accounting rules in preparing and making their financial accountability, but are limited to LAZ which is a member of FOZDA, namely Nurul Hayat, LMI, BMH, LAZISMU, Yatim Mandiri, Dompot Duafa, BAZNAS, Global Zakat.

MATERIALS AND METHODS

Zakat has a very strategic role in poverty alleviation or economic development. In contrast to other sources of finance for development, zakat does not have any repercussions except to be pleased and expect rewards from Allah alone. However, it does not mean that the zakat mechanism does not have a control system. The strategic value of zakat can be seen through: First, zakat is a religious calling. It is a reflection of someone's faith. Second, the financial sources of zakat will never stop. This means that people who pay zakat, will never run out and who have paid every year or other

period of time will continue to pay. Third, zakat can empirically erase social disparities and on the contrary can create asset redistribution and equitable development (Muhammad Ridwan, 2005).

In Indonesia, the management of zakat is regulated based on Law no. 38 of 1999 concerning Zakat Management by Decree of the Minister of Religion (KMA) No. 373 of 2003 concerning the Implementation of Law no. 38 of 1999 and Decree of the Directorate General of Islamic Community Guidance and Haj Affairs No. D / 291 of 2000 concerning Technical Guidelines for Zakat Management. Law No. 38 of 1999 concerning Zakat Management Chapter III, Article 6 and Article 7 states that zakat management institutions consist of two types, namely the Amil Zakat Agency (BAZ) which was formed by the government and the Amil Zakat Institution (LAZ) which was formed by the community.

The Zakat Management Organization is an institution engaged in the management of zakat, infaq and shadaqah funds. The definition according to Law Number 38 of 1999 concerning Zakat Management is the activity of planning, organizing, implementing, and controlling the collection, distribution and utilization of zakat. The transformation of ZIS management from traditional to professional management must be realized by all stakeholders, including the application of modern management principles and good governance such as cultivating the principles of transparency (transparency), responsibility (responsibility), accountability (accountability), fairness and equality (fairness) and independence (independency). The right priority scale and efficient and effective distribution of ZIS funds are the competitive advantages of the existing amil zakat institutions in addition to honesty, commitment and consistency of the amil and the relevant authorities which have a very significant effect. in optimally mobilizing voluntary sector funds such as ZIS.

This financial report serves as an information tool that connects the company with interested parties, which shows the company's financial health condition and company performance (Hery, 2014: 13). Financial reports aim to provide information concerning the financial position, performance and changes in the financial position of a company which is useful for a large number of users in making economic decisions. The financial report also shows the accountability of management in managing (stewardship) of the resources entrusted to it.

The Statement of Financial Accounting Standards (PSAK) which is the basis for non-

profit organizations, especially amil zakat institutions, is PSAK 109, which is about the Accounting for Zakat, Infak / Alms. The financial reports made by the amil zakat institution are somewhat different from the financial reports for profit-oriented organizations / companies. The types of financial reports made by amil zakat institutions are: 1. Balance Sheet (Statement of Financial Position); 2. Fund Change Report; 3. Report on Changes in Assets Under Management; 4. Cash Flow Statement; and 5.

related to the background of financial management, financial management procedures, recording and reporting. Data collection techniques with in-depth interviews with financial managers in existing amil zakat institutions. Data analysis techniques by: identifying financial managers and financial reporting, grouping data according to research questions and creating schemes or tables to make it easier to link one data to another for easy interpretation.

Table 1
Description of Research Informants

No	Keterangan	Baznas	LMI	LazisMu	Yatim Mandiri	BMH	Global Zakat	Nurul Hayat	Dompot Duafa
1	Nama	Sholatin	Putri Yanuarsih	Nia Kurnia Suharya	Yeni Pujastuti	Ahmad Wandoyo	Rizki Novianini	Eka Yunitasari	Beni Wijaya
2	Pekerjaan	Perencana Keuangan	Adm. Keuangan	Staf Keuangan	Staf Keuangan	Staf Keuangan	Adm. Keuangan	Adm. Keuangan dan Akuntansi	Staf Umum
3	No.HP	085852417689	081359953054	081252454505	085649070102	082247535408	082234406659	085735645495	085608797220
4	Mulai Kerja	2007	2010	2015	2011	2012	2019	2010	2018
5	Mulai Jabatan	2014	2016	2015	2011	2016	2019	2010	2018
6	Pendidikan	SMEA	D3 Fisioterapi	S1 Pendidikan Akuntansi	SMK Teknisi Komputer	S1 Mnaajemen Pendidikan Islam	S1 Ilmu Gizi	D1 Akuntansi	SMK Pnbangan

Notes to Financial Statements.

This research was conducted at the national amil zakat institution which is a member of the Regional Zakat Organization Forum (FOZDA) Madiun Raya, with financial managers as informants in this study. The research instrument used was a draft interview with the informant consisting of a number of questions

RESULTS AND DISCUSSION

There are three main interviews in this research, namely first, related to the institution. Second, regarding the financial management of BAZ and LAZ in understanding financial

Table 2
Institutional Discussion

No	Keterangan	Baznas	LMI	LazisMu	Yatim Mandiri	BMH	Global Zakat	Nurul Hayat	Dompot Duafa
1	Tahun berdiri	2014	2016	2016	2016	2015	2016	2016	2016
2	Posisi lembaga di lokasi Madiun	Entitas sendiri	Kantor Unit	Kantor Daerah	Kantor Cabang	Gerai	Kantor Cabang	Kantor Cabang	Kantor Cabang
3	Bagaimana kebijakan lembaga dalam menyusun laporan keuangan?	Otonomi daerah	Terpusat di Surabaya	Terpusat di wilayah	Terpusat di Surabaya	Terpusat di Surabaya	Terpusat	Terpusat	Terpusat
4	Apakah lembaga ini membuat laporan keuangan?	Ya	Ya	Ya	Ya	Ya	Ya	Ya	Ya
5	Laporan apa saja yang dibuat?	Laporan Posisi Keuangan, Laporan Perubahan Dana, Laporan Arus Kas dan Laporan Perubahan Aset Kelolaan	Kas Masuk, Kas Keluar	Laporan Posisi Keuangan, Laporan Saldo Dana, dan Laporan Dana Amil.	Kas Masuk, Kas Keluar	Kas Masuk, Kas Keluar	Kas Masuk, Kas Keluar	Laporan Posisi Keuangan, Laporan Saldo Dana, dan Laporan Dana Amil.	Kas Masuk, Kas Keluar
6	Apakah membuat sistem akuntansi ?	Ya, dengan aplikasi SIMBA	Ya	Ya	Ya	Ya	Ya	Ya, dengan aplikasi MYOB	Ya

statements. Third, understanding of accounting. This section is divided into two parts to make it more systematic and focused, namely as follows:

1. Description of research informants.
2. Description of research results and discussion.

It can be seen from the table above, that Baznas was the first national in 2014, then followed by Baitul Maal Hidayatullah (BMH) in 2015 and Nurul Hayat, LMI, LAZISMU, Yatim Mandiri, Dompot Duafa, Global Zakat in 2016.

Judging from the position of the institution in Madiun, only Baznas is a separate entity, while

Table 3
Accounting and Financial Report

No	Keterangan	Baznas	LMI	LazisMu	Yatim Mandiri	BMH	Global Zakat	Nurul Hayat	Dompot Duafa
1	Apakah Anda mengerti tentang akuntansi dan laporan keuangan ?	Ya	Ya, pernah bekerja di PNPMP	Ya	Ya	Tidak	Ya, tidak banyak	Ya	Sedikit
2	Apakah mengetahui tentang siklus akuntansi?	Ya	Ya, tapi tidak sebagian	Ya	Ya	Tidak	Hanya mengetahui bahwa akuntansi adalah berkaitan dengan debit dan kredit	Ya	Sedikit
3	Apakah membuat jurnal ?	Ya	Tidak	Ya	Tidak	Tidak	Tidak	Ya	Tidak
4	Bagaimana proses dalam menyusun laporan keuangan yang Anda pahami?	Laporan keuangan sebagai bentuk pertanggung jawaban organisasi kepada para donatur dan pihak lain yang berkepentingan.	Mencatat kas masuk dan kas keluar di kwitansi dan nota yang telah ada.	Diawali dari laporan dana masuk amil melalui KFO, kemudian masuk sistem yang ada, kemudian	Bukti kas masuk dari Zisco diinput di sistem setiap hari dan dilaporkan setiap akhir bulan (tutup buku).	dimulai dari dana masuk dari donatur sebagai kas masuk di buku kas, kemudian sore hari ditransfer	hanya mencatat kas masuk dan keluar	dimulai dari mencatat transaksi dengan jurnal, berlanjut buku besar dan laporan keuangan	Mencatat kas masuk dan keluar
				akan ditasyarufkan sesuai dengan program yang telah dibuat.	Bukti kas keluar diinput setiap ada transaksi keluar masuk dana amil / tasyaruf, harus ada bukti transaksi dan sesuai keuangan nya	ke perwakilan			
5	Bagaimana menurut Anda bahwa laporan keuangan mencerminkan pertanggung jawaban keuangan?	Setuju, dengan adanya laporan keuangan yang dibuat oleh organisasi dan dilaporkan kepada pihak-pihak yang berkepentingan, maka sudah merupakan bentuk pertanggung jawaban	laporan keuangan disusun berdasarkan bukti kwitansi, nota, dsb, sehingga bisa dipertanggung jawabkan	Dengan membuat laporan keuangan secara rutin maka akan bisa diketahui kinerja organisasinya	Iya, karena setiap keluar masuk keuangan harus dicatat dan dilaporkan berdasarkan bukti terlampir.	Dengan adanya laporan keuangan bisa dilihat cashflow organisasi. Dengan adanya cashflow yang baik, maka operasional akan bisa berjalan dengan lancar	Laporan keuangan berfungsi sebagai ukuran kinerja organisasi	Dengan laporan keuangan yang baik, berarti sebagai bukti kinerja organisasi kepada semua donatur	Dana masuk dan keluar dipertanggung jawabkan dengan kwitansi dan nota
6	Apakah mengetahui SAK 109 ?	Ya Baru 3 tahun ini, namun juga masih belum paham betul	Tidak	Ya, mulai mengetahui tahun 2017.	Ya	Tidak	Tidak	Belum	Tidak

As in the table above, it can be seen that of the 8 amil institutions there are only 3 institutions whose financial admin education background is accounting, namely Baznas, LazisMu and Nurul Hayat. However, from the time they entered the institution until now, they have held positions as financial staff. Meanwhile, from the working period, the only financial staff for 1-2 years are Global Zakat and Dompot Duafa, because they were only in Madiun in 2018-2019.

Nurul Hayat, LMI, LAZISMU, Yatim Mandiri, Dompot Duafa, Global Zakat and BMH are unit offices or branch offices, so that they also affect the preparation of financial reports. All financial reports are centralized in a systemized manner, however, Baznas, LazisMu and Nurul Hayat still make their own financial reports, while BMH, LMI, Yatim Mandiri, Dompot Duafa and Global Zakat only make cash in and cash out reports.

CONCLUSIONS

Accounting and financial reports are an inseparable unit. Understanding of accounting will certainly continue with financial statements as the final result. The financial staff at the amil zakat institution which is part of FOZDA Madiun Raya have different educational backgrounds, have various work periods, and have different desires to work. However, the difference between their educational background and the work they have to do, doesn't stop them from studying financial governance in institutions. In addition, the position of the institution in a region, whether as a branch office or unit, causes the institution to continue to run as an actual organization. Office governance, finance, management and human resources in institutions can synergize, so that the compliance of amil zakat institutions in recording (accounting) which results in output in the form of financial reports can run well, as a form of transparency and accountability to donors.

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