



# JURNAL AKSI

## Akuntansi dan Sistem Informasi

<http://aksi.pnm.ac.id>

### Amil Zakat Institute Compliance as A Form of Accountability from Accounting Aspects (Study in Madiun City)

Ahmad Kudhori<sup>1)</sup>, Dian Kusumaningrum<sup>2)</sup> and Hedi Pandowo<sup>3)</sup>

<sup>1,2,3)</sup> Politeknik Negeri Madiun

#### ARTICLE INFO

##### Keywords:

*Amil Zakat Institutions, accounting, financial statements, PSAK 109.*

##### Article History:

**Received:** 08/10/2019

**Accepted:** 04/01/2020

Corresponding author:

Ahmad Kudhori

E-mail: [akudhori@pnm.ac.id](mailto:akudhori@pnm.ac.id)

#### ABSTRACT

This study aims to determine the compliance of amil zakat institutions in financial management (accountability) and legal status. The research method uses descriptive qualitative analysis with multiple case study models of amil zakat institutions which have zakat distribution in Madiun City. Case studies include: BAZNAS, Infaq Management Institute (LMI), Muhammadiyah Alms Alms Zakat Institution (LAZISMU), Yatim Mandiri, Amil Zakat Institute Alms Alms Nahdatul Ulama (LAZISNU), and Baitul Maal Hidayatullah in Madiun City. There are 6 key informants and 5 supporting informants. The results of this study indicate that not all institutions carry out the process of preparing a standard financial report, which refers to PSAK 109, namely zakat, infaq, and alms accounting. The educational background of the management and the policies of each institution in the preparation of financial statements results in the incompatibility of financial statements that are made with generally accepted accounting standards.

#### INTRODUCTION

Paying zakat is one of Allah's commands, as practiced by previous people. Zakat as a means of cooperation between those who give zakat (muzaki) to those who receive zakat (mustahik), so that it can be economically happy/prosperous humanity. Zakat in the context of the community is one of the potential and very important sources of funds drawn from muzaki with a certain size limit. Many zakat institutions that appear and hold activities to collect funds from the community and then return to the community with various forms of work programs in zakat institutions. With more and more institutions appearing and managing zakat, infaq and alms, it is feared that it will be abused by a group of people to benefit from the existence of that institution. Therefore, the

government then issued legislation regulating anyone who could become an organization or institution of zakat, donation and alms, namely Law No.23 of 2011, specifically Article 1, which states that zakat management institutions in Indonesia consist of two types namely BAZNAS (National Amil Zakat Agency) and LAZ (Amil Zakat Institution).

The implementation of zakat involves a number of activities related to issuing and distributing property, this is actually not difficult and also not easy, given that Islam itself teaches that giving something to the poor means giving something to God. So, whoever helps someone in fulfilling their needs, truly that assistance will reach God before the help reaches those who need it. Zakat is one of God's decrees regarding wealth. For this reason, God makes property as

**p-ISSN: 2528-6145, e-ISSN: 2541-3198 Accredited Fifth Grade** by Ministry of Research, Technology and Higher Education of The Republic of Indonesia, Decree No: 30/E/KPT/2018

**Cite this as:** Ahmad Kudhori, Dian Kusumaningrum and Hedi Pandowo. (2020). Amil Zakat Institute Compliance as A Form of Accountability from Accounting Aspects (Study in Madiun City). JURNAL AKSI (Akuntansi dan Sistem Informasi), 5 (1), 45-51. <http://doi.org/10.32486/aksi.v5i1.400>

a means of life for all human beings, so he must be directed to the common interest. The concept of zakat has relevance to a populist economic system that benefits Muslims and can empower its economy.

Achmad Syaiful Hidayat Anwar (2012) in his research concluded that in general the BAZ and LAZ governance models have been implemented well, but there are some problems and obstacles that are still faced by BAZ and LAZ, among others; 1) The compliance of 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 consider that zakat is not an obligation, 3) There is no support from madrasa leaders to distribute zakat through the Ministry of Religion, 4) Legally and legally there are no strict sanctions imposed on muzakki who do not fulfill zakat, 5) The role of HR is not maximal, 6) Limited number of human resources, especially for zakat collectors, 7) Lack of public trust in BAZ and LAZ so that the community prefer channeling directly to mustahiq.

Sari Viciawati (2013) in her journal said various literatures have stated that LAZ as FBO does have the potential to provide meaningful changes in this development process. This potential came not one of them because LAZ has unique characteristics as a Human Service Organization and also FBO. As a Human Service Organization and also FBO, LAZ makes it possible to carry out various developments that can facilitate itself to provide the best service to service recipients.

Kusmiati (2015) in her research revealed that "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 targets to be achieved." To realize LAZ accountability, an organization that can provide zakat financial reports in a transparent and relevant manner is needed, as well as a good zakat management system. LAZ is expected to be able to present zakat financial statements in accordance with standards made by the Indonesian Institute of Accountants (IAI) namely Statement of Financial Accounting Standards (PSAK) No. 109. In connection with the harmonization of PSAK against IFRS, PSAK 109 regarding zakat and infaq accounting / alms with the basic framework of PSAK 101 (Commercial Sharia Institutions).

This study aims to determine the understanding and compliance with accounting

regulations by the financial management of amil zakat institutions in preparing and making financial accountability.

### **MATERIALS AND METHODS**

In language, the word zakat comes from the word zaka, the fuqaha interpret it differently. One of them is zakat an-numuw which means to grow and develop, according to Abu Muhammad Ibn Qutaibah. This meaning emphasizes that those who always pay their alms, their wealth (with Allah's permission) will always grow and develop, this is caused by the sanctity and blessing of their wealth which has been fulfilled their zakat obligations (in line with the letter Ar-Rum: 39) (Abidah, 2011).

Amil zakat institutions according to Law No. 23 of 2011 concerning Management of Zakat Article 1 paragraph (8) states that the Amil Zakat Institution, hereinafter referred to as LAZ, is an institution formed by the community which has the task of assisting the collection, distribution and utilization of zakat. The Amil Zakat Institution is also defined as the institution of zakat management which is fully formed on the initiative of the community and by people who are engaged in proselytizing, education, social and welfare of Muslims.

Zakat has six intermediate principles, namely: 1) Principles of religious belief, 2) Principles of equity and justice, 3) Principles of productivity, 4) Principles of reason, 5) Principles of freedom, 6) Principles of ethics and fairness.

The principles of the Zakat Management Institution are: 1) Islamic Law, 2) Trust, 3) Benefit, 4) Justice, 5) Legal Certainty, 6) Integrated, 7) Accountability.

Based on Article 3 of Law No. 23 of 2011, the objectives of zakat management are:

- 1) Increase the effectiveness and efficiency of services in managing zakat.
- 2) Increase the benefits of zakat to realize community welfare and poverty reduction
- 3) Management of zakat is intended so that the zakat funds that are channeled really reach the right people and channel the zakat funds in a productive form so as to improve the welfare of the community.

The financial statement is the final product of a series of processes for recording and summarizing business transaction data. IAI explained in PSAK 1 (2014 adjustments) that a financial report is a structured presentation of the financial position and financial performance of an entity that is useful for providing information about the financial position, financial performance, and cash flow of the entity that is useful for most users of financial statements in making economic decision.

Financial statements have qualitative characteristics as characteristics that make information in financial statements useful to users. Surya (2012: 10) in his book *Financial Accounting IFRS Version*, explained that the qualitative characteristics according to SAK which are the characteristics that make information in financial statements useful for users, there are four, including understandable, reliable, comparable, and relevant.

Helliana (2012) states that in Indonesia today, the development of non-governmental organizations such as the Amil Zakat Institution that manages zakat, infaq and shadaqah funds is mushrooming as a social movement (civil society). In reality, there is a gap between the large potential of zakat (20 trillion) and the realization of very small zakat (1 trillion). This phenomenon shows that the performance of the Zakat Management Organization (OPZ) is still low, especially the Amil Zakat Institution (LAZ). One of the causes of low performance at LAZ is the low or not yet built consumer confidence. In addition, building consumer confidence becomes an absolute requirement for organizations that sell services including LAZ.

Huda (2014) concluded in his research, that there are three kinds of priority problems and solutions for zakat management divided by zakat management stakeholders, namely regulators, zakat management organizations (OPZ), as well as muzaki and mustahik zakat. The AHP model in Banten and South Kalimantan produced the same priority score, that the most reliable institution in solving zakat management problems was OPZ and the priority of the regulator's solution was amil certification.

This research is a phenomenological qualitative research, in which this research wants to reveal and know how financial managers at BAZ and LAZ know and understand accounting, so that reports are organized as a form of financial accountability that is managed.

The object of this research is amil zakat institutions that have been registered nationally at the Indonesian Ministry of Religion in the city of Madiun, namely BAZNAS, LAZISMU, LAZISNU, LMI, Yatim Mandiri, Baitull Maal Hidayatullah. The research informants consisted of 6 key informants and 5 supporting informants from the six institutions that were the object of research. Data collection methods used are by observation, interviews and documents.

The data analysis technique used is the first data collection, data reduction, data presentation and data conclusion.

## RESULTS AND DISCUSSION

Data from the results of this study were obtained through in-depth interviews conducted by researchers in the period of September 2019, where all informants who conducted in-depth interviews were managers and branch managers of national amil zakat bodies and institutions in the City of Madiun.

### 1) How the financial managers of BAZ and LAZ understand financial statements.

#### *What is the policy regarding the preparation of financial statements?*

The results of the interview with Ms. Sholatin are as follows:

"Financial reports are made by Baznas every three months by publishing the" Baznas News "as a form of accountability to the mustahik. Actually there is an application SIMBA (Basznas Information System), but until now it has not been able to be used in the City of Madiun Baznas. This is constrained by the lack of human resources who manage it".

The results of the interview with sister Reni:

"Financial reports are only limited to the manager's understanding according to instructions or based on reports made previously, reports have not been made routinely (one month, quarterly, semester). In LazisMu itself there is an application from the Representative, but in the city of Madiun can not use it, because it is related to the lack of human resources who can do it. "

The results of the interview with Mr. "Mukti" are as follows:

"The financial reports are only made by the central LazisNu, where the branch only makes a simple report, but also reports the results of donations and announcements to the center. The funds obtained from Muzaki are managed by the branch and the legislation is carried out in the area around the branch with the approval of PCNU. "

Interview with Putri Putri as follows:

"The financial reports are only made by the central LMI, where the branch only makes a simple report and deposits all donations to the center, while for the announcement based on the work program made by the branch, submit proposals to the center for funding."

Interview with Mr. Gunawan as follows:

"The branch office only inputs data online to the center, so the reports are centralized. The branch office deposits all proceeds from donations to the center, while for the fairs based on the

work program established by the branch, submits proposals to the center for funding.

Interview with Mr. Buyung as follows:

"The branch office only inputs data online to the center, so the reports are centralized. The branch office deposits all proceeds from donations to the center, while for the fairs based on the work program established by the branch, submits proposals to the center for funding.

***Next, the researcher asks how to view financial statements as a form of financial accountability?***

An interview with Ms. Sholatin said, "that by looking at the financial statements presented by the institution it will be able to see its performance, whether good or not."

An interview with sister Reni said, "that finance is reported transparently by making financial reports."

An interview with Mr. "Mukti" said, "that financial management must be transparent and accountable".

An interview with Putri Putri said that "Financial reports must be prepared in a transparent and accountable manner."

An interview with Mr. Gunawan stated, "that financial statements are prepared with a view to being seen and understood by all interested parties".

An interview with Mr. Buyung said, "that compiled financial reports to be reported to the public."

***Then the researchers asked again, How do you see the format of the financial statements reflect financial accountability?***

The results of an interview with Ms. Sholatin, said: "Financial statements (balance sheets) contain information about assets and capital / sources of funds that show the position of the wealth and sources of these funds when making a report. The financial statement format refers to PSAK 109. "

The results of an interview with sister Reni, said: "Do not yet know and understand the standard format of financial statements, so do not understand whether the format reflects financial accountability"

The results of an interview with brother "Mukti", said: "Do not understand about the standard format of financial statements, so do not understand

whether the format reflects financial accountability"

The results of an interview with Putri Putri said: "Do not understand the standard format of financial statements, so do not understand whether the format reflects financial accountability"

The results of an interview with Mr. Gunawan, said: "Financial reports are made at the center, but he understands that the financial statements that must be made are based on PSAK 109, but in the branch does not make financial reports. He understands and understands that the format of the financial statements must indeed reflect the financial responsibilities used. "

The results of an interview with Mr. Buyung, said: "Do not understand the standard format of financial statements, so do not understand whether the format reflects financial accountability"

**2) What is the understanding of accounting (financial statements)?**

***Do you know about journals?***

An interview with Ms. Sholatin said, "Yes, I know that in the process of making financial reports it is necessary to record financial transactions."

An interview with sister Reni said, "What I understand is that I have to record it in the cash entry book for what I have received and in the cash book exit for what I have issued."

An interview with Mr. "Mukti" said, "I only recorded the funds received and issued. The term journal has never understood the truth. "

An interview with Putri's mother said that "I understand a little what is called a journal, but never make / record correctly (debit-credit), because all reports are centered and only record cash in and out."

An interview with Mr. Gunawan said, "I understand about journals because I once made financial reports at a time when Yatim Mandiri had not yet turned into LAZNAS. A journal is to record transactions originating from notes, receipts into separate notebooks, by recording on the debit and credit sides. "

An interview with Mr. Buyung said, "I have heard the name of a journal in accounting, but have never made it myself, because the reports made are only input cash in and cash out."

***Is knowing about the accounting cycle?***

The results of an interview with Sholatin's mother said: "I have forgotten the details, but what he remembers is that when it comes to cycles, it means turning from beginning to beginning again."

The results of the interview with sister Reni, said: "do not understand"

The results of the interview with brother "Mukti", said: "never heard"

The results of an interview with Putri Putri said: "Do not understand"

The results of an interview with Mr. Gunawan, said: "The name of the cycle is spinning, so if the accounting cycle that starts from recording transactions to become a financial report is needed."

The results of an interview with Mr. Buyung, said: "do not understand."

#### ***How many types of financial statements are there in general?***

The results of an interview with Ms. Sholatin, said that "there are three financial statements, namely the Balance Sheet, Profit and Loss and Changes in Capital."

The results of the interview with sister Reni, "I know there are two financial statements, namely the balance sheet and profit and loss."

The results of the interview with brother "Mukti", "financial statements are balance sheets."

The results of an interview with Putri Putri said, "I know the financial statements are the balance sheet and the income statement."

The results of an interview with Mr. Gunawan, said, "I know that there are three financial statements, namely the Balance Sheet, Profit and Loss and Changes in Capital."

The interview with Mr. Buyung said, "knowing that there are three financial statements, namely the Balance Sheet, Profit and Loss and Changes in Capital."

#### ***Do you know about PSAK 109?***

The results of an interview with Ms. Sholatin, said that "yes, I just learned of PSAK 109 last year, but I don't yet understand its contents."

The results of an interview with sister Reni, "I only learned about PSAK 109 after attending a financial statement preparation training some time ago."

The results of the interview with brother "Mukti", "I do not know the term PSAK 109, only hear now."

The results of an interview with Putri Putri said, "I have heard, but I have never known exactly what it is like."

The results of an interview with Mr. Gunawan, said, "I know PSAK 109 as the basis for preparing financial reports at amil zakat institutions, but have never compiled them."

The interview with Mr. Buyung said, "I have heard of PSAK 109, but I have never compiled it."

#### ***Have you made financial statements according to the accounting format?***

Ms. Sholatin : "Has made financial statements based on PSAK 109."

Sister Reni : "Have not made financial statements in accordance with accounting."

Mr. "Mukti" : "Has not made financial statements in accordance with the accounting format."

Ms. Putri : "Have not made a financial statement in accordance with the accounting format."

Mr. Gunawan: "Already made financial statements in accordance with PSAK 109 format, but does not have the authority to print them"

Mr. Buyung: "Have not made financial statements according to the accounting format."

The research results are a research process that was carried out during the period of September 2019, with the agreement of all informants who were asked for information / conducted interviews with informants. This study uses a qualitative method with a descriptive approach about how financial managers at BAZ or LAZ understand and obey and obey their accounting rules in preparing and making financial accountability.

How do the financial managers of the Amil Zakat Agency and the Amil Zakat Institution understand the financial statements? The financial statement (financial statement) is the final product of a series of processes for recording and summarizing business transaction data. IAI explained in PSAK 1 (2014 adjustments) that a financial report is a structured presentation of the financial position and financial performance of an entity that is useful for providing information about the financial position, financial performance, and cash flow of the entity that is useful for most users of financial statements in making economic decision. The financial statements aim to provide information regarding the financial position, performance, and changes in the

financial position of a company that is beneficial to a large number of users in making economic decisions. The financial statements also show the responsibility of management in managing (stewardship) resources that are trusted to him.

What is the policy regarding the preparation of financial statements? How to see financial statements as a form of financial accountability? How do you see the format of financial statements reflecting financial accountability? The financial reports prepared by BAZNAS have been carried out routinely, in the form of the "Warta Baznas" magazine which is routinely published for three months as a form of accountability to the mustahik or donors. In the "Baznas News" there are quarterly financial reports, which contain reports on fundraising and preaching to the people with various programs that are made. It also displays who and where the funds were obtained. In the form of quarterly financial statements, this does not refer to PSAK 109, but for annual financial reports it has been made in the form / in accordance with PSAK 109, which is in the form of reports. LAZNAS in the city of Madiun has made financial reports regularly every month, but in the format and applicable accounting standards have not shown the appropriate thing. The existing policies in each National Laznas, namely financial reports are made centralized, that is made by the head office, so that every month the branch office in the city / district only input funds into the system online and has been automatically connected to the central office. But there is also a policy of only making financial reports for branches only, the important thing is that the funds coming in and the funds distributed can be accounted for transparently.

How is understanding of accounting (financial statements)? The Statement of Financial Accounting Standards (PSAK) which forms the basis for non-profit organizations, especially amil zakat institutions, is PSAK 109, which is about Accounting for Alms / Alms. The financial statements prepared by amil zakat institutions are somewhat different from the financial statements for profit-oriented organizations / companies. The types of financial statements made by amil zakat institutions are: Balance Sheet (Statements of Financial Position), Reports on Changes in Funds, Reports on Changes in Assets under Management, Statements of Cash Flows and Notes to Financial Statements.

Do you know about journals? Is knowing about the accounting cycle? How many types of financial statements are there in general? Have you known PSAK 109? Have you made financial statements according to the accounting format? Accounting understanding, in this case about

journals, accounting cycles, types and types of financial reports as well as the format of the financial statements themselves, in general financial managers in Baznas and Laznas in the city of Madiun have only heard and known, but in preparing financial reports they have never done it. According to researchers, this is due to diverse educational backgrounds and not economic backgrounds in general or accounting specifically. HR financial managers in amil institutions are people who want to work and worship in their work, but there are also those who work because they are forced to do it and only that. Some managers feel that they are sufficient with the knowledge they have gained in their education, but they want to continue to learn about the regulations in preparing financial reports that should be made and reported to donors.

### CONCLUSIONS AND SUGGESTION

Financial management in LAZIS is very much needed as a form of accountability. Baznas and LAZIS in the city of Madiun as institutions that receive zakat, infaq, sodaqoh and endowments from the community, then channel them through the programs they make, all have done well records related to their acceptance and titration. However, not all institutions carry out the standard financial report preparation process, which refers to PSAK 109, namely zakat, infaq, and alms accounting. The educational background of the management and the policies of each institution in the preparation of financial statements results in the incompatibility of financial statements prepared with generally accepted accounting standards.

It is better for financial managers to be included in the financial statement preparation training conducted by other institutions, so that understanding of financial statements can be improved, so that in the process of preparing financial statements in the future it can be in accordance with generally accepted accounting standards.

Although the branch does not prepare a complete financial statement, the branch should at least understand and understand the process of preparing financial statements that are correct and in accordance with applicable accounting standards.

In recruiting human resources who manage finances and compile financial statements as much as possible take people with economic backgrounds in general and accounting specifically.

## REFERENCES

- Abidah, Atik. 2011. *Zakat: Filantropi Dalam Islam. Refleksi Nilai Spiritual dan Charity*. Stain Press Ponorogo.
- Anwar, Achmad SH. 2012. *Model Tata Kelola Badan dan Lembaga Amil Zakat Sebagai Upaya Untuk Meningkatkan Pemberdayaan Ekonomi Masyarakat (Studi Pada Badan / Lembaga Amil Zakat di Kota Malang)*. Jurnal Humanity, ISSN:0216-8995 Volume 7, Nomor 2, Juli 2012 : 01 - 13 Versi online / URL:  
<http://ejournal.umm.ac.id/index.php/humanity/issue/view/240/showToc>.
- Fathurrohman T, Sobarna A, Rasyid A.M. 2014. *Analisis Deskriptif Tentang Kinerja Nadzir Wakaf*. MIMBAR, Vol. 30, No 2, Desember, pp.233-242.
- Fatwa Majelis Ulama Indonesia (MUI) No.8 Tahun 2011. <https://pid.baznas.go.id>. Diakses tanggal 12 Februari 2019.
- Helliana, Sri Fadilah, Nurleli, Rini Lestari. 2012. *Membangun Kepercayaan Konsumen: Faktor Penting Pada Lembaga Amil Zakat Seluruh Indonesia*. Prosiding SNaPP2012: Sosial, Ekonomi, dan Humaniora ISSN 2089-3590.
- Huda, Nurul, Desti Anggraini, Khalifah MAYM, Nova R. (2014). *Prioritas Solusi Permasalahan Zakat Dengan Metode AHP (Studi di Banten dan Kalimantan)*. Jurnal Al-Iqtishad: Vol. VI No. 2, Juli 2014.
- Husaini, Usman. 2009. *Metodologi Penelitian Sosial*. Jakarta; Bumi Aksara
- Ikatan Akuntansi Indonesia. 2011. *Pernyataan Standar Akuntansi Keuangan No.109: Akuntansi Zakat Infak/Sedekah*. Diakses tanggal 20 Februari 2019.
- Kusmiati, Mia. 2015. *Membangun Kesehatan Organisasi Institusi Pendidikan Dokter: sebuah Transformasi menuju Akuntabilitas Sosial*. MIMBAR. Vol.31 No.1. Juni. 123-134.
- Machdum, Sari Viciawati. 2013. *Upaya Peneguhan Eksistensi Lembaga Amil Zakat Sebagai Salah Satu Bentuk Faith Based Organization di Indonesia*. Jurnal Empati: Volume 2, Nomor 1, Juni 2013.
- Miles dan Huberman. 1992. *Analisis Data Kualitatif*. Jakarta; Universitas Indonesia Press.
- Nikmatuniayah, Marliyati. 2015. *Akuntabilitas Laporan Keuangan Lembaga Amil Zakat di Kota Semarang*. MIMBAR, Vol. 31, No. 2 (Desember, 2015): 485-494.
- Peraturan Badan Amil Zakat Nasional (BAZNAS) No.1 Tahun 2016.<https://pusat.baznas.go.id>. Diakses pada 12 Februari 2019.
- Undang-Undang No.23 Tahun 2011 tentang Pengelolaan Zakat