



AMANAH AS A VALUE IN ZAKAT MANAGEMENT ACCOUNTING

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Abstrak: Amanah Sebagai Nilai dalam Akuntansi Pengelolaan Zakat. Penelitian ini bertujuan untuk mengetahui praktik akuntansi pengelolaan zakat pada badan pengelola zakat. Kualitatif deskriptif dipilih untuk menjelaskan akuntansi pengelolaan zakat dengan metafora kepercayaan. Badan Amil Zakat Nasional (BAZNAS) Kota Makassar dan Wahdah Inspirasi Zakat (WIZ) Kabupaten Jeneponto dipilih sebagai obyek penelitian. Hasil penelitian menunjukkan bahwa akuntansi pengelolaan Badan Amil Zakat Nasional Kota Makassar dan Wahdah Inspirasi Islamiyah Kabupaten Jeneponto merupakan proses penghimpunan, pendistribusian, dan pendayagunaan zakat yang dilakukan dengan karakteristik amanah. Untuk meningkatkan kepercayaan masyarakat, amil harus menerapkan pendekatan amanah dalam mengenali, mengukur, mengungkapkan, dan menyajikan zakat yang diterima dari muzakki.

Abstract: Amanah as a Value in Zakat Management Accounting. This study aims to determine the accounting practices of zakat management in zakat management bodies. Descriptive qualitative was chosen to explain zakat management accounting with trust metaphor. The National Amil Zakat Agency (BAZNAS) of Makassar City and Wahdah Inspirasi Zakat (WIZ) of Jeneponto Regency were selected as research objects. The results showed that the accounting for the management of the Makassar City National Amil Zakat Agency and Wahdah Inspirasi Islamiyah Jeneponto Regency was a process of collecting, distributing, and utilizing zakat which was carried out with the characteristics of trust. To increase public trust, amil must apply a trustful approach in recognizing, measuring, disclosing, and presenting zakat received from muzakki.

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1. BACKGROUND

Zakat is one of the pillars of Islam, which is an obligation for every Muslim who fulfills the nisab to surrender their property (Ummulkhayr et al., 2016). Zakat is the property that must be taken out by muzakki in accordance with the Islamic stipulations to be given to those entitled to receive it (mustahiq) (Schaeublin, 2014;

Wan Mohd Khairul Firdaus & Mahadi, 2013). Zakat does not only support poor consumption but also reduces poverty and raises the status of the poor by helping them get out of their life's difficulties (Ummulkhayr et al., 2016). Zakat has socio-economic dimensions and functions as well as social solidarity, a statement of humanity and justice, proof of Islamic brotherhood, followers of the unity of the people and the nation, as a remover of the gap that separates the rich from the poor (Al Haq & Abd. Wahab, 2017; Andreani Hanjani, Kholifah Nur Azizah, 2019; Schaeublin, 2014; Ummulkhayr et al., 2016).

The professional administration of zakat funds requires a specific agency or institution in charge of managing zakat in accordance with applicable Islamic law, starting from the calculation, collection, and distribution of zakat so that all parties can directly supervise and control the stipulations of zakat regulated in Islamic law. Hence, the management of zakat must be accountable and transparent, along with the regulation for reporting the use of zakat funds must apply to all families in Indonesia (Ohoirenan & Fithria, 2020). Islam links economic aspects that are can be solution by making zakat the empower of the ummah, namely by maximizing the role of the ummah's economic empowerment institution in managing zakat. Meanwhile, the context of trust will bring people to the understanding that every activity is to seek the pleasure of Allah, which is higher than the size of *materialism*. At this level, the institution's purpose is not only to obtain the maximum profit to increase the owner's wealth but also to fulfill the social demands of society, which have always been neglected (stakeholder-oriented) and preserved the natural environment (environment-oriented) (Jaelani, 2016; Triuwono, 2001). The metaphor of trust associated with zakat recipient institutions must have a concern for human welfare and nature conservation, which is managed fairly by using internal potential, namely with reason and heart. Similarly, Islamic accounting sees that accounting can indeed function as a "connecting" tool between stakeholders, entities and the public by sticking to the accounting and Islamic values (Triuwono, 2000).

On the other hand, a study conducted by the Badan Amil Zakat Nasional (BAZNAS) with the Ministry of Religious Affairs, Bank Indonesia, and the National Committee for Islamic Economy and Finance, also the Bogor Agricultural Institute showed the potential for zakat in Indonesia to reaching 233.8 trillion in 2020, with only 30.5 trillion collected through the national zakat institution and 61.25 trillion of the zakat is not channeled through the zakat institution. This certainly becomes a question as to why people choose to pay zakat outside the official institutions? Yuliani et al., (2018), Utami & Anwar, (2020) and Muflihah & Wahid (2019) found a lack of socialization and public distrust of zakat institutions for fear of misuse of zakat. Trust influences muzakki to distribute zakat through zakat institutions (Bahri et al., 2021). Therefore, the purpose of this study is to find out whether the Badan Amil Zakat Nasional of Makassar City and Wahdah Inspirasi Zakat Jeneponto Regency applying the concept of trust metaphors in managing zakat collected from the community/muzakki?

2. METHOD

This study uses a qualitative descriptive approach to interpret the data obtained. The respondents of this study were zakat managers at Badan Amil Zakat Nasional (BAZNAS) of Makassar City and Wahdah Inspirasi Zakat (WIZ) Jeneponto Regency. The data collection techniques were carried out using observation and structured interviews to obtain the necessary information related to the concept of the zakat metaphor carried out by the two national zakat management institutions and their association with Islamic accounting.

3. RESULT AND DISCUSSION

3.1 Collection of Zakat Funds

Based on the results of interviews with the two managers of zakat institutions, information obtained was that the BAZNAS Makassar City collects zakat by muzakki visiting the BAZNAS Makassar City office or by zakat pick-up service where zakat institution managers pick up zakat from muzakki either at the request of muzakki or amil own initiative. Zakat collected from muzakki who live in the Makassar city, both individuals, agencies and companies. The zakat empowerment program has benefits for mustahiq and muzakki, because apart from being able to distribute zakat. Muzakki will also be able to take part in religious guidance, either through regular recitations conducted by the zakat charity agency or through the media of magazines given to donors.

Various strategies have been prepared to boost zakat collection. Some of these programs are outreach to government offices, mosques and schools using banners and billboards. In addition, zakat institutions are also strengthened so that they become clean institutions so that they can be trusted by Muslims. The collection of zakat and other funds can be done in various ways, among others, muzakki can distribute them by visiting BAZNAS Makassar City directly, or by using a zakat pick-up service where the administrators of zakat management institutions can pick up zakat directly from muzakki either at the request of the muzakki concerned or the amil's own initiative.

The form of zakat collection is able to provide an overview of the relationship between BAZNAS and muzakki through service accountability and program accountability (Endahwati, 2014). Indeed, the accountability of this program is a phenomenon of the responsibility of Makassar City BAZNAS to mustahiq in the form of da'wah, social, educational, and economic programs. While, the form of service accountability is by collecting funds through the zakat muzakki pick-up service, friendship between BAZNAS employees to muzakki to provide magazines and providing information about BAZNAS programs that are not yet known to muzakki. Service accountability is manifested in the provision of services in accordance with applicable laws. The form of program accountability is in the creation of an effective and efficient Zakat fund distribution program to improve the standard of living of mustahiq.

However, collection of zakat by Wahdah Inspiration Zakat (WIZ) Jeneponto through Office Services. The officer serves muzakki with friendly service in accordance with the 3S culture (smiles, greetings and greetings). Perform calculations and record zakat funds as an archive of Wahdah Inspirasi Zakat Jeneponto Regency as proof of receipt. Collection of zakat funds through pick-up services. Muzakki notified in advance the call center Wahdah Inspirasi Zakat Jeneponto Regency. The Zakat pick-up model is intended without a minimum nominal. to the address of the muzakki. The collection of zakat carried out by the two zakat institutions shows the existence of service accountability to muzakki (Endahwati, 2014) while muzakki carried out zakat obligations as ordered by Allah and His Messenger (Prophet pbuh) (Abu Bakar & Rashid, 2010). According to Sharia Enterprise Theory, the collection of zakat funds is seen from the physical aspect and from the intention in the heart and a sense of sincerity in providing services (Endahwati, 2014; Jaelani, 2016; Kalbarini & Suprayogi, 2015).

3.2 Distribution and empowerment of Zakat Funds

Zakat management must be managed professionally by prioritizing accountable administration. Accountable administration has several elements, but the most important are the quality of human resources of zakat institutions and sustainability

in financial administration. On the distribution, BAZNAS of Makassar city distributes zakat with reference to the legality of mustahiq (8 Asnaf) and empowered into five fields, namely religion, economy, education, social and health, with procedures for serving mustahiq in accordance with the established BAZNAS program, registering mustahiq, conducting a feasibility study distribution according to the program, conducting surveys (if needed) on mustahiq so that zakat distribution is right on target and making a calendar of activities for the distribution and utilization of zakat and other religious social funds.

Meanwhile, WIZ Jeneponto Regency distributes by conducting a survey in the field to determine the feasibility of mustahiq, making programs so that it is right on target and other religious social funds, if muzakki determines mustahiq to receive their zakat, then all zakat given is distributed to mustahiq without deduction for amil. Wahdah Inspirasi Zakat also distributes zakat to mustahiq in accordance with 8 asnaf (class of zakat recipients), if muzakki determines mustahiq to receive zakat, all zakat given is distributed to mustahiq without any reduction for the amil share. Distribution as well as informing back to the muzakki that the zakat funds have been distributed so as to provide confidence from muzakki that the amil officers have fulfilled the mandate of distributing. Amil officers also always educate muzakki so that they always like to donate and give sadaqah, beside the zakat.

Empowerment of zakat through the funds collected is the greatest form of responsibility, especially to Allah and others (Triyuwono, 2000). Trust is something that is entrusted to others to be used properly in accordance with the wishes of the person who mandates it. Allah is the ultimate source, because Allah is the sole and absolute owner. Meanwhile, the resources owned by zakat managers are basically a mandate from Allah which includes a responsibility for those who directly contribute to the institution, both in the form of financial and non-financial contributions.

3.3 Reporting of Zakat

BASNAZ of Makassar city recorded zakat receipts from muzakki to the cash flow statement and recognized it as an addition to zakat funds while zakat funds distributed are recognized as deductions from zakat funds. However, BAZNAS does not do any journalizing, only does some bookkeeping by detailing it as a revenue account or an expense account. Where funds received from muzakki are recognized as an addition to zakat funds and zakat funds distributed are recognized as deductions from ZIS funds. This aims to make it easier to find out changes in zakat funds in making accountability reports.

BAZNAS of Makassar City reports financial performance and position as well as reports on the receipt and distribution of zakat. The process of preparing the BAZNAS financial report cannot be separated from the process of collecting evidence, both receipts and expenditures to be recorded. BAZNAS of Makassar City uses a cash book to record all receipts and disbursements. The bookkeeping carried out by the Amil Zakat Agency using a single entry system has advantages and disadvantages, namely this recording is considered easy and quite simple and easy to understand, but cannot produce complete financial reports and is difficult to find errors in recording and difficult to control. However, WIZ Jeneponto Regency records all zakat receipts to the cash statement at nominal value, if receiving non-cash zakat, the determination of the value uses market price as the fair value of the asset, and for the distribution it is recorded as a deduction from zakat funds.

Both zakat institutions have carried out overall accountability (*amanah*) in the context of *habluminallah* and *habluminannas*. The attitude of trust does not only grow in the muzakki and the officers or amil zakat when dividing and distributing all zakat assets to those who are entitled to receive it (Ridwan, 2019). These done as something

transcendent as a personal relationship between Allah and humans, both individually and in communities so that they can act in accordance with the spiritual values they believe in, as well as showing the performance and proving the integrity of the managers, their transparency and professionalism so that muzakki believe in distributing their zakat to the zakat institution (Endahwati, 2014; Jaelani, 2016; Kalbarini & Suprayogi, 2015; Ridwan, 2019; Triyuwono, 2000).

3.4 The conceptual Metaphor Trust of Zakat Accounting

The both zakat institutions in zakat management cannot be separated from a sense of responsibility in trying to maximize the distribution of Zakat, and always uphold and be guided by Islamic law. It is clear that there is concrete evidence given to muzakki who pay zakat. That in a metaphor there are three important parts that must be considered, namely the giver of the trust, the recipient of the trust and the trust itself (Triyuwono, 2001). Accounting as a tool for horizontal accountability is aimed at society, the government and the natural environment, while vertical accountability is aimed at Allah SWT as the giver of the mandate (Endahwati, 2014; Triyuwono, 2000). Zakat accounting is to provide information that allows management institutions to zakat management to report on the implementation of responsibilities in managing appropriately and effectively, programs and use of zakat, under their authority and allows zakat management institutions to report publicly on the results of operations and use of public funds

in the collection process by both zakat institutions from muzakki for mustahiq, it is necessary to have a trust that prioritizes the public interest. Collecting zakat funds with full sincerity and the funds collected are considered as a deposit from Allah SWT, and trying not to neglect their duties and not be picky. How large the amount of funds disbursed but from the sincerity of the muzakki. Trust related to the process of distributing zakat funds, that the funds are distributed to those who are entitled, namely to the 8 asnaf with the amount determined by the Shari'a, The both zakat institution in utilization zakat funds need considering the benefits that mustahiq will get in the future, for example, the poor people's mindset is changed by being fostered in the religious field, given capital and fostered in the form of business.

Zakat distributed to mustahiq is necessary control is carried out so that it is useful for the recipient. On the other hand, in measuring the occurrence when zakat funds are received until they are distributed, the amount of zakat funds received is recorded and measured by the amount given. The value of zakat distributed by muzakki is not overstated or understated. In the process of preparing financial reports, the two zakat institutions have carried out their duties and functions as zakat institutions that collect zakat funds nationally very well and maximally. The financial statements made by the BAZNAS of Makassar city are in accordance with PSAK No. 109, namely balance sheets, reports on changes in funds, reports on changes in assets under management, cash flow reports, and notes to financial statements, although they are not optimal because they have not fully presented items such as asset distribution, zakat funds, infaq/sedekah, amil funds, and non-halal funds in the balance sheet.

However, WIZ Jenepono Regency only have financial statement in the form of a General Cash Book (cash reports) that are in accordance with PSAK No.109 for the receipt and distribution of zakat, the presented and disclosure has not been fully implemented due to limited resources even though the manager already knows about PSAK No.109. Both zakat institutions have implemented transparency through cash reporting accountability which is a form of written accountability, either in reporting work programs or financial reports given periodically to muzakki and the government. This is in accordance with the conceptual metaphor of trust, which conveys any rights

to the owner, not taking more than their rights and not reducing the rights of others, as well as accountability to Allah (Endahwati, 2014; Jaelani, 2016; Kalbarini & Suprayogi, 2015; Muflihah & Wahid, 2019; Ridwan, 2019; Triyuwono, 2000).

4. CONCLUSION

This study concludes that the two zakat institutions, which BAZNAS Makassar City and WIZ Jeneponto Regency have applied the conceptual metaphor of trust in collecting zakat funds from muzakki and distributing zakat received to mustahiq, either based on the request of muzakki or in accordance with the work program made by first collecting data and survey regarding the eligibility of mustahiq who will receive zakat. The attitude of trust can be seen from the accountability in the form of services (Endahwati, 2014; Jaelani, 2016; Kalbarini & Suprayogi, 2015), but also in the distribution in the form of programs and other religious activities (Endahwati, 2014) and transcendence as a personal relationship between Allah and humans (Endahwati, 2014; Jaelani, 2016; Kalbarini & Suprayogi, 2015; Ridwan, 2019; Triyuwono, 2000). Similarly, the responsibility has been carried out through accountability reports, although it is still limited to cash reports based on PSAK No. 109 due to the limited resources.

The results of this study are expected to be taken into consideration for zakat institutions to improve their service accountability to muzakki by holding recitations for muzakki regularly, increasing program accountability especially productive economic programs (Endahwati, 2014) as well as improving the accountability reports according to PSAK No. 109 (Andreani Hanjani, Kholifah Nur Azizah, 2019; Ohoirenan & Fithria, 2020) not limited to the receipt and distribution of zakat, but also its presented and disclosure. In order to aim for the increasing trust (Abu Bakar & Rashid, 2010; Bahri et al., 2021; Muflihah & Wahid, 2019; Ohoirenan & Fithria, 2020; Ummulkhayr et al., 2016; Utami & Anwar, 2020; Yuliani et al., 2018) of parties related to the two zakat institutions as the managers of zakat funds.

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