

Analysis of the Application of Professional Zakat Management at the District Level BAZNAS



Ishak Awaluddin¹, Erwin Hadisantoso², Fitriaman³, Nurhasanah⁴

^{1,2,3,4} Department of Accounting, Faculty of Economics and Business, Halu Oleo University, Indonesia

ABSTRACT: This research aims to analyze and explain the Implementation of Professional Zakat Management at BAZNAS North Kolaka Regency. This research uses a qualitative approach with the data collection method in this research being documentation and interviews with 2 informants with the analytical tool in this research using Statement of Financial Accounting Standards (PSAK 109). The results of this research can be concluded that: professional zakat management at BAZNAS North Kolaka Regency has been implemented in accordance with Statement of Financial Accounting Standards (PSAK 109) based on recording recognition and measurement, presentation and disclosure carried out by BAZNAS North Kolaka Regency. This is demonstrated by the results of financial reports which have been presented in accordance with Statement of Financial Accounting Standards (PSAK 109).

KEYWORDS: Zakat Management, Statement of Financial Accounting Standards (PSAK 109), Professional Zakat.

I. INTRODUCTION

Islam is a religion of nature Rahmatan lil'alam. Islam is very concerned and regulates human life with its God, humans with other humans, and man's relationship with his environment so that it becomes a guide for his people. One of the concrete proofs is how Islam regulates economic life to meet all the needs of human life (Muammar, 2017).

Islam knows the term zakat. Zakat is the third pillar of Islam that must be implemented for those who have fulfilled the mandatory criteria for zakat. The law of zakat commandments is compulsory 'ain, which is attached to the individual and is not charged to others (Latifah et al., 2022).

Based on Law No. 23 of 2011, zakat is an asset that must be issued by a Muslim or business entity to be given to those who are entitled to receive it in accordance with Islamic law. Meanwhile, zakat management is the planning, implementation, and coordination of zakat collection, distribution and utilization.

Regarding the type of zakat, there is zakat that must be excluded from the amount of income or commonly known as income zakat. The income in question is obtained from two types of work. First, work from skills possessed such as doctors, lawyers and others. Then work done for other people such as public and private employees. The income in question can be in the form of salary, honorarium, wages, rewards and others (Abbas, 2017).

The national zakat management institution is the National Amil Zakat Agency (BAZNAS). Furthermore, the Amil Zakat Institute or LAZ formed by the community has the task of assisting the collection, distribution and utilization of zakat. The organization to help collect zakat formed by BAZNAS is a zakat collection unit which is then abbreviated as UPZ. (Badan Amil Zakat Nasional, 2011).

The North Kolaka Regency Government itself requires every State Civil Apparatus (ASN) who is Muslim to spend 2.5 percent of the salary to pay income zakat or professional zakat. According to data from the Amil Zakat Agency, the income zakat funds collected from civil servants within the North Kolaka Regency Government until March 2023 reached Rp.2.7 billion and have been distributed to 3,649 poor people and mosque marbut throughout North Kolaka Regency (Nasrul, 2023).

The zakat fund managed by BAZNAS North Kolaka Regency continues to increase. This shows that the implementation of professional zakat under the auspices of the National Amil Zakat Agency of North Kolaka Regency is getting better. This can be seen from the total receipt of professional zakat from 2020 to 2022 of Rp.11,800,256,115.

The management of zakat funds is carried out by the Amil Zakat Institute which will later manage and distribute zakat funds to those in need as a whole. Therefore, zakat management institutions need an accounting system in the application of

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recording transactions starting from collecting zakat funds, managing, to distributing zakat funds. This accounting system will later produce information about the management of zakat funds by amil zakat institutions (Muammar, 2017).

The accounting system used in zakat management refers to the Islamic accounting system. Sharia accounting can be interpreted as the accounting process for transactions that are in accordance with the rules set by Allah Almighty, so that when studying sharia accounting requires a good understanding, about accounting as well as about Islamic sharia (Nurhayati, 2019).

The birth of Islamic accounting science in Indonesia cannot be separated from the development of Islam. In the midst of the rapid development of sharia transactions, the need for sharia accounting is increasing. Accounting as a process to report the company's financial transactions must certainly be able to follow the entire development of ongoing transactions (Nurhayati, 2019).

Financial statements are a form of accountability report made to meet the principles of accountability and transparency of an entity. Financial statements can be said to be accountable if they have met the standards for recording financial statements as with the accounting standards that have regulated them (Latifah et al., 2022)

In making financial statements, it is expected that zakat management organizations can adopt standards that have been made by the Indonesian Institute of Accountants, namely Statement of Financial Accounting Standards Number 109 concerning Accounting for Infaq Zakat and Alms, after previously zakat management organizations only used PSAK No.45, this also aims to ensure that zakat management organizations have used sharia principles and how far OPZ has a level of compliance in implementing them.

The Indonesian Institute of Accountants in supporting the implementation of sharia accounting contributes to realizing the creation of a good accounting system. Through the Financial Accounting Standards Board compile and publish zakat accounting standards contained in PSAK No. 109 which aims to regulate the recognition, measurement, disclosure, presentation and reporting of zakat, infaq and alms transactions to amil zakat institutions.

Statement of Financial Accounting Standards 109 was ratified by Indonesian Institute of Accountants in 2011. Before this standard was set, the preparation of zakat financial statements used PSAK 45, this Statement of Financial Accounting Standards regulates financial standards for non-profit organizations (Indonesian Institute of Accountants, 2022).

In practice, not all zakat management institutions have implemented an accounting system in accordance with PSAK 109. The implementation of PSAK 109 has not been evenly distributed in all zakat management institutions in Indonesia. The dominant problem is the absence of complete financial statements as required in PSAK 109.

The potential of zakat at BAZNAS North Kolaka is getting better as seen from the total zakat receipts that are increasing every year. With the large amount of funds managed by BAZNAS North Kolaka, it is necessary to be accountable for these funds through financial statements that are in accordance with Islamic accounting standards. The purpose of this study is to analyze the management of professional zakat at BAZNAS, Kolaka City District.

II. BASE THEORY

Shariah enterprise theory (SET) is the theory that underlies Islamic accounting. SET is developed and modified from enterprise theory. The concept of SET encourages the understanding that property actually holds the rights of others. This conception is based on the premise that humans are Khalifatullah Fil Half which carries the mission of creating and distributing welfare for all people and nature. This premise encourages SET to realize the value of justice towards humans and the natural environment. Therefore, SET will bring benefits to stockholders, stakeholders, society and the environment (Triwuyono, 2009).

The free definition of accounting is the identification of transactions which are then followed by recording, classifying, and summarizing these transactions so as to produce financial statements that can be used for decision making. The definition of free from sharia is a rule that has been set by Allah Almighty to be obeyed by humans in carrying out all their life activities in the world. So, Islamic accounting can be interpreted as the accounting process for transactions that are in accordance with the rules set by Allah Almighty. (Nurhayati, 2019).

Linguistically, the word zakat has several meanings, namely An-namaa (growth and development), At-Taharatu (purity), al-barakah (blessings), Katsara al-Khair (many virtues), and ash-shalahu (greatness). While in terms, scholars express different opinions. But in principle, zakat has the same meaning, namely the granting of ownership rights over certain property to certain people who have been determined by the Shari'a, solely because of Allah Almighty (Ismail et al., 2018)

Professional zakat is zakat that is issued from the results of what is obtained from work and profession. For example, work that makes money, whether it's work done alone without depending on others, thanks to dexterity of hands or brains (professional), or work done by someone for other parties, both government, companies, and individuals by obtaining wages given, with hands, brains, or both. Income from such work in the form of salary, wages, or honorarium. That is when it has reached nisabnya and The haul the income he makes should be paid his zakat (Kardhvi, 2007).

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The zakat account is the process of calculating and measuring the obligatory property of zakat, to determine the amount of zakat that the muzakki must pay from the property owned. Then it is channeled to those who are entitled to receive zakat (mustahik) as determined by Islamic sharia (Muammar, 2017).

Statement of Financial Accounting Standards No. 109 concerning zakat, infak and alms is a reporting standard issued by the Indonesian Institute of Accountants in 2010 which aims to regulate the recognition, measurement, presentation and disclosure of zakat, infak, and alms transactions.

III. RESEARCH METHODS

The location of the research based on this title was carried out at BAZNAS North Kolaka Regency located on Jl. Yunus Makkajareng, Ponggiha, Lasusua District, North Kolaka Regency. The object of this study is the analysis of Statement of Financial Accounting Standards (PSAK 109) on professional zakat management at BAZNAS North Kolaka.

An informant in research is someone who can provide information in oral form conducted through an interview process or written answers through questionnaires (Murdiyanto, 2020). Informants in this study are determined based on criteria, namely: directly involved with the problem under study, have a relationship with the problem under study and can provide clear information.

The data sources used in this study are primary data and secondary data, where the data obtained directly and indirectly. The source of data used in this study is the results of interviews and copies of professional zakat management records from BAZNAS, North Kolaka regency and literature in the form of documents-dokume, frozen, and journals and written materials related to the problems studied.

The data collection methods used in this study were interviews and documentation. Where the interview conducted is an open interview, which is face-to-face with the informant by asking several questions. The documentation method in this study is in the form of a data collection that has been collected by BAZNAS, North Kolaka Regency in the form of professional zakat management records.

IV. RESULTS

Professional zakat is zakat issued by someone who has income for a job done. Professional zakat at BAZNAS North Kolaka has been applied since 2008 until now. Until now, BAZNAS North Kolaka has never received zakat in non-cash form.

The application of PSAK 109 at BAZNAS North Kolaka began to be implemented since 2020, in 2020 BAZNAS North Kolaka began to be audited by public accountants and implemented PSAK 109.

The process of collecting professional zakat at BAZNAS North Kolaka is taken directly from the deduction of the salary of each State Civil Apparatus (ASN) within North Kolaka by 2.5%, as the results of an interview with Mr. Ahmad Sanusi, S.Ag., M.Si as the Acting Chairman of BAZNAS North Kolaka that: "for the collection of professional zakat ASN it is based on salary, from there the zakat is issued 2.5%, from there then each treasurer deposits into the bpd bank using the BAZNAS account"

The mechanism for distributing professional zakat is distributed to 8 groups of zakat recipients according to the percentage of needs of each group by collecting data first. As Mr. Ahmad Sanusi said in the interview, namely: "for the distribution, we ask for data first from the village, what data is needed, such as data on how many poor people, then how many other asnafs are then entered into BAZNAS for verification, then we arrange the funds and then distribute them to each village in each sub-district, so BAZNAS officers go directly to the sub-district and distribute the zakat to the people who are included in the list"

The utilization of zakat funds at BAZNAS North Kolaka refers to five national programs run by BAZNAS North Kolaka, as explained by Mr. Ahmad Sanusi in an interview that: "because usually there is also social assistance for example there is a natural disaster then house renovation also then other religious assistance, there are also organizations, scholarship assistance"

Interview about PSAK 109 at BAZNAS North Kolaka with informant, Mr. M. Muhayyar. A, ST as the planning, finance and reporting section with the conclusion of the interview results, namely the implementation of PSAK 109. Before the implementation of PSAK 109, there were obstacles experienced at the initial stage as explained by Mr. Muhayyar in the interview that: "In terms of obstacles, from me personally it was from the initial stage. We need to learn it first and then the way many years later it can be understood, which is clear that at first it was not very well understood about PSAK 109"

Discussion of this research, namely:

The process of collecting professional zakat funds is based on the overall salary of civil servants who will be issued zakat of 2.5% with an income of approximately Rp.6,800,000 per month based on BAZNAS Decree Number 22 of 2022.

The receipt of professional zakat funds as a whole is recognized by BAZNAS North Kolaka as an increase in zakat funds in accordance with the amount received in the form of cash recorded in the professional zakat fund receipt book.

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The process of distributing professional zakat funds is adjusted based on the percentage of eight groups of zakat recipients and refers to five national programs of BAZNAS North Kolaka. The distribution of professional zakat funds is entirely recognized as a deduction from zakat funds in accordance with the amount distributed in cash. The distribution of professional zakat funds is recorded in the general cash book of BAZNAS North Kolaka.

The process of distributing professional zakat funds begins with data on zakat recipients from each sub-district entered into BAZNAS to be checked for correctness of zakat recipient data, which then BAZNAS officers will distribute the funds directly to each village in the sub-district.

The presentation of the financial statements of BAZNAS Kolaka Utara refers to PSAK 109 and is in accordance with the form of presentation of amil's financial statements by presenting statements of financial position, statements of changes in funds, cash flow statements and notes to financial statements.

Disclosure based on PSAK 109 which requires every zakat management organization to make disclosures about the activities of the institution. BAZNAS North Kolaka has made disclosures in accordance with Statement of Financial Accounting Standards (PSAK 109) by including matters related to zakat transactions in the notes to the financial statements.

V. CONCLUSIONS

Professional zakat management at the National Amil Zakat Agency (BAZNAS) North Kolaka Regency has implemented in accordance with PSAK 109 based on recording recognition and measurement, presentation and disclosure carried out by BAZNAS North Kolaka Regency. This is shown by the results of the financial statements that have been presented in accordance with Statement of Financial Accounting Standards (PSAK 109).

The limitation in this study is that the focus of research is only limited to professional zakat. Further researchers are expected to be able to add and develop the object of research studied by using the results of this research as comparison and reference material as well as consideration in conducting further research.

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