

Traders' Understanding of Trade Zakat Accounting and Its Implementation in Kel. Balla Kec. Baraka Kab. Enrekang

Agusdiwana Suarni

Muhammadiyah Universty Of Makassar

PhD Student in Faculty of Economics and Muamalat (FEM) Universiti Sains Islam Malaysia (USIM)

email: agusdiwanasuarni@unismuh.ac.id

Sahrullah

Muhammadiyah Universty Of Makassar

email: sahrullah@unismuh.ac

Muh. Arisaldi

Muhammadiyah Universty Of Makassar

email: muhearisaldi@gmail.com

Keywords:

Traders,
Understanding
Accounting,
Enrekang
Indonesia

Abstract

This study aims to determine how merchants understand accounting for trade zakat and its implementation in Balla Village, Baraka District, Enrekang Regency. This type of research is a qualitative research method Informant of this paper interviews 7 (seven people) traders in the Balla family and UPZ 1 administrators (one person). This research resulted in the following findings: first, based on the research conducted by researchers, the understanding of traders in the Balla sub-district regarding trade zakat accounting still needs to be improved. Because most traders need to understand the procedures for implementing trade zakat accounting, even though among the researchers interviewed, only some already understand the mishap and haul of trade zakat and how many measures must be issued, the calculation procedure is not correct. With the accounting standard for trade zakat accounting, namely $2.5\% \times (\text{current assets} - \text{short term debt})$ Second: Implementation of trade zakat in the Balla sub-district, Baraka sub-district, Enrekang district regarding trade zakat accounting has been realized, but not optimal because only a small number of traders have issued zakat trading results even though the calculation procedures, they use are not correct. Due to the lack of information, they get regarding trade zakat accounting, it still needs to be improved. Most traders have yet to receive information regarding trade zakat accounting from community shops or religious shops or institutions related to amil zakat bodies.

1. INTRODUCTION

Islam is the religion brought by the Prophet Muhammad. With this religion, Allah SWT closed the religions that existed before. With this Islamic religion, Allah SWT perfects the favours of Muslim people. Islam is the religion of Rahmatanlil'alam. As social beings, humans will interact and work together to achieve progress and goals in life. One of the most prominent aspects of cooperation is the economic aspect.

Muslims worship Zakat based on God's commands in the Qur'an. Hence, the law of Zakat is mandatory. Zakat is giving out some of the assets that must be issued by a Muslim or a body/institution owned by a Muslim. Zakat is a social worship in society that aims to achieve equal distribution of justice in the economy. As one of the assets of Islamic economic institutions, Zakat is also a potential strategic

funding source for efforts to build the welfare of the people. Therefore, the Qur'an gives signs that the Zakat collected must be distributed to mustahiq (people entitled to receive Zakat).

In addition, zakat is the third pillar of Islam, and when compared to other māliyyah worship, zakat is an obligation towards the main assets that are loved by Allah because it is an obligation that has been determined by Allah. Allah loves His servant who draws closer to carrying out something that has been made obligatory. As the word of Allah SWT: (Q.S. Al-Baqarah (2): 43).

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرُّكُوعِ

Artinya:

“And establish prayer, pay zakat, and bow down with those who get along well” (Q.S. Al-Baqarah (2): 43).



From the definition of zakat above, carrying out zakat means cleansing the soul and carrying out God's commands. With zakat, we can prove to Allah SWT that we are obedient servants of His commands so that our wealth becomes a blessing and overflows.

One of the most important objectives of distributing zakat is to narrow economic inequality in society to a minimum so that the rich do not exploit the poor or vice versa. For this reason, it is necessary to have a frame of mind that can explain the broad meaning of objects used for zakat in the context of developing community welfare into usage posts which are still within the meaning of the Al-Qur'an text regarding those who are entitled to receive zakat.

There are two types of zakat, and the first is zakat Fitrah, which must be issued by every Muslim once a year, precisely in the month of Ramadan, which aims to purify oneself and to help ease the burden on the poor. Zakat issued for zakat Fitrah is the staple food of an area; for example, in Indonesia, the staple food is rice, so the zakat issued is rice. The second is zakat mall, which is zakat treasure. This zakat mall includes zakat on gold, silver, agriculture, animal husbandry, commerce, fisheries, professions, etc. For Zakat Mall, there are certain limits in issuing zakat, called Nishab. If the assets have reached the Nishab, then we are obliged to issue a zakat. In the view of Islam, trade is an aspect of life that is grouped into muamalah problems, namely problems relating to horizontal relationships in human life.

In principle, trade is a form of business permissible according to Islamic teachings. Even so, this sector receives special emphasis in the Islamic economy because of its direct connection with the real sector. In Islam, trading activities must follow the rules and conditions set by Allah. Trading activities carried out following the provisions outlined by religion have worship value. Thus, in addition to obtaining material benefits to meet economic needs, a person can, at the same time, draw closer to Allah SWT.

Trading that is carried out based on the principle of honesty, based on a value system originating from the Islamic religion and spiritual aspects that are always attached to its implementation practices, the trading business that occurs will benefit all parties involved. However, trade that is carried out in a dishonest manner, which contains elements of fraud (gharar), will harm parties, and other similar practices are prohibited in Islam. (Syarif Muda Hasibuan: 2020)

Trade zakat is zakat issued from commercial assets, while commercial assets are assets or assets that are traded to make a profit. Thus, there must be two motivations in trading assets: Motivation for doing business (trading) and motivation for profit.

"Take zakat from some of their property, with that zakat you clean and purify them and pray for them. Truly your prayers (become) peace of mind for them. And Allah is All-Hearing, All-Knowing." (QS. At-Tauba: 103).

Trading assets subject to zakat are calculated from the business's current assets minus short-term debt (debt with a maturity of only one year). Zakat must be paid if the difference between current assets and debt has reached the nisab.

The nisab of trade zakat is 85 grams of gold with a zakat rate of 2.5% and has reached one year (haul). Here's how to calculate trade zakat:

2.5% x (current assets - short term debt)

The sources of assets that must be issued zakat. Especially on assets or goods that are merchandise that they prepare to sell. Trading is one of the economic activities which is a part that should not be ignored, trade is also an activity that is very supportive of obtaining sustenance, when obtaining sustenance it is a blessing that must be grateful for, by carrying out obligations for the assets owned.

The obligation to issue trade zakat, concluded by the scholars based on the general texts of the Qur'an and hadith which confirms that Allah SWT requires the issuance of alms (zakat) from the assets of wealthy people, to be distributed to the interests and to reduce the



gap between the poor and rich. Zakat is also intended to cleanse the souls of wealthy people from the bad nature of miserliness, and replace it with the nature of mercy and compassion for fellow human beings, especially those who happen to be less fortunate in their material lives. (Siti Lestiana Dewi Hsb: 2020)

In its application in the community, especially traders, the existing law is not in accordance with its application. Most of the people and traders do not understand trade zakat, they do not understand the obligation to pay zakat on the assets they own, especially the assets they trade for profit.

In reality, the community or especially traders only know about zakat fitrah, even though trade zakat is also a very important obligation to issue zakat, because there is so much potential for trade zakat if all of it can be collected and distributed. Traders, especially gold traders, certainly have a high income compared to other traders whose income is not the same. The problem in general is regarding the perception of understanding and regarding the implementation of obligatory zakat. And Allah SWT explains the obligation of zakat on assets from the results of good efforts.

Paying attention to trade activities that are growing, especially in the Balla sub-district, Baraka sub-district, Enrekang district, which has several agricultural products being traded, including shallots, which are one of the most dominant agricultural products in Enrekang district. Enrekang Regency is one of the largest shallot producing areas in Sulawesi, in South Sulawesi to be exact. Which is where the price of shallots is relatively cheaper compared to other areas.

With the statement above, the researcher is interested in taking the title *Trader's Understanding of Trade Zakat Accounting and Its Implementation in Kel. Balla Kec. Baraka Kab. Enrekang*.

2. LITERATURE REVIEW

2.1 Zakat Accounting Based on PSAK No. 109

a. The definition of zakat accounting

Zakat accounting is a frame of mind and activity that includes the basics of accounting and operational processes related to the determination, calculation and valuation of assets and income that must be zakatable, determining the amount of zakat and the distribution of the proceeds to their posts in accordance with the laws and principles of the basis of Islamic law. Zakat accounting in the Statement of Financial Accounting Standards (PSAK) No. 109 aims to regulate the recognition, measurement, presentation and disclosure of zakat and infaq/alms transactions. This PSAK applies to amil, namely an organization/entity managing zakat whose formation and measurement is regulated based on laws and regulations which are intended to collect and distribute zakat and infaq/alms, not for sharia entities that receive and distribute ZIS but not their main activities. For these entities, refer to PSAK 101 regarding Presentation of Islamic Financial Statements. Amil who does not get a permit can also apply PSAK No. 109. This PSAK refers to several MUI fatwas, namely:

- 1) MUI Fatwa no. 8/2011 regarding amil zakat,
- 2) MUI Fatwa No. 13/2011 concerning Zakat Law on Haram Assets,
- 3) MUI Fatwa No. 14/2011 concerning Distribution of Zakat Assets in the form of Managed Assets.
- 4) MUI Fatwa No.15/2011 concerning the withdrawal, maintenance and distribution of zakat assets.

b. Zakat accounting recognition and measurement (PSAK 109)

- 1) Receipt of zakat is recognized when cash or non-cash assets are received and recognized as an addition to zakat funds. If received in the form of cash, it is recognized at the amount received but if in the form of non-cash at the fair value of the asset. The determination of the fair value of non-cash assets received uses market prices. If the market price is not available, other fair value determination



- methods may be used in accordance with the relevant PSAK.
- 2) If the muzakki determines which mustahiq must receive zakat distribution through amil, then all zakat assets received are recognized as zakat funds and there is no amil portion of zakat received and amil can receive ujra for zakat distribution activities. If for this service the amil gets an ujra/fee, then it is recognized as an addition to the amil's funds.
 - 3) Impairment in the value of zakat assets is recognized as
 - a) Deduction of zakat funds, if it occurs is not caused by amil's negligence;
 - b) Losses and reduction of amil funds, if caused by negligence of amil.
 - 4) Zakat distributed to mustahik is recognized as a deduction from zakat funds with information according to the mustahik group, including if it is distributed to Amil, in the amount of:
 - a) Amount submitted, if the gift is made in the form of cash, journal,
 - b) Carrying amount, if the gift is made in the form of non-cash assets, journal.
 - 5) Amil has the right to take part of zakat to cover operational costs in carrying out its 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 only if it has been received by the non-amil mustahik. If zakat is channeled through another amil, then it is recognized as a distribution receivable and for amil who receives it is recognized as a distribution liability (debt). Receivables and liabilities decrease when zakat is distributed. Other amil are not entitled to take part of the zakat funds, but can receive ujra from the previous amil.
 - 8) Zakat funds channeled in the form of acquisition of fixed assets (managed assets) are recognized as:

- a) Distribution of zakat entirely, if the fixed assets are handed over to be managed by another party that is not controlled by amil.
 - b) Distribution in stages is measured by the depreciation of the fixed assets in accordance with the pattern of utilization, if the fixed assets are still under the control of amil or other parties controlled by amil.
- 9) Amil must disclose the following matters related to zakat transactions, but not limited to:
- a) Zakat distribution policies, such as determining the priority scale of zakat distribution and non-amil mustahiq;
 - b) Zakat distribution policies for amil and non-amil mustahiq, such as the percentage of distribution, reasons, and policy consistency;
 - c) The fair value determination method used to receive zakat is in the form of non-cash assets.

2.2 Definition of zakat.

In language, zakat can be interpreted as growing and blessing, as in the following expressions (plants are growing), (income is a blessing), and (so and so is a lot of goodness). In addition, zakat also means to purify, as in the words of Allah SWT..

قَدْ أَفْلَحَ مَنْ زَكَّاهَا ﴿٩﴾

It means:

"Truly fortunate is the one who purifies the soul." (qs. Asyams: 9)..

The meaning of the verse is that zakat can cleanse oneself from all stains or dirt. Zakat is called like that, because the assets that will be issued zakat will grow and be blessed thanks to the prayers of the person who receives the zakat. A person who pays his zakat will be cleansed of the sins he has committed and even become a witness or proof of the sincerity of the person's faith.

According to the Big Indonesian Dictionary (KBBI), zakat is a certain amount of assets that must be issued by people who are



Muslim and given to those who are entitled to receive it (the poor and so on) according to the conditions set by syara.

2.3 The legal basis of zakat.

Zakat is a mandatory worship related to property. Someone who has fulfilled the requirements is required to fulfill it not solely on the basis of his generosity, but if forced, with the pressure of the authorities. Zakat is definitely obligatory in religion, just like prayer, where those who deny it are considered to have left Islam. Therefore Allah SWT in many verses of the Qur'an often associates it with prayer.

The law of zakat is absolutely obligatory and may not be delayed or intentionally postponed when it is issued, if it meets the requirements related to this obligation. So in the Shari'a, zakat is a right that must be fulfilled on assets. Therefore, zakat has a legal basis in the Koran, hadith, and ijma.

a. Al-Qur'an

Trading business activities to seek rizki must be given zakat, because it is a good source of income and is classified as a business that can provide abundant profits. Explanation of what is mentioned in (Q.S. Al-Baqarah: 267)

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ ۖ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِأَجْدِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ ۗ وَاعْلَمُوا أَنَّ اللَّهَ عَنِّي حَمِيدٌ ﴿٢٦٧﴾

It means:

"O you who believe, spend (in the way of Allah) some of the results of your good efforts and some of what we remove from the earth for you. And do not choose the bad and then spend from it, even though you yourself do not want to take it except by squinting at it. And know that Allah is the Most Rich, the Most Praised." (Q.S. Al-Baqarah: 267).

The verse explains that the first thing to underline is the word **وَأَنْفِقُوا**, that is, what is spent should be good. However, you don't have to spend all of it. Just a part of it, some are mandatory and some are recommended. Furthermore, it is explained that what is spent

is from the results of your efforts and from what we, namely Allah, remove from the earth. In the verse above, there is no word zakat, but it is a form of command or amar sentence, and so what is meant is obligatory giving, namely zakat. The parable given by the verses above is a suggestion to spend with something good from the results of trade and agriculture.

Of course human results vary, even from day to day new businesses emerge that were not known before, such as service businesses with their diversity. Everything is covered by this verse and everyone needs to provide some part of it. Likewise what we remove from the earth for you, namely agricultural products. If you understand the commandment of this verse in the sense of an obligatory order, all business results, regardless of their form, must be given zakat, including the salary earned by an employee if his salary meets the conditions set out in the context of zakat. Likewise agricultural products, both those that were known at the time of the Prophet Muhammad, as well as those that were not yet known, or those that were not known where this verse was revealed. Agricultural products such as cloves, pepper, fruits, etc. are all covered by the meaning of the sentences that we bring out of the earth.

Zakat is emphasized in the Qur'an about 82 verses which juxtapose the word zakat with the word prayer, the legal basis for issuing zakat is contained in sharia texts both from the Qur'an and al-hadist as for the sound of (Q.S. At-Taubah: 11) .

فَإِنْ تَابُوا وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ فَخِوَانُكُمْ فِي الدِّينِ ۗ وَتَفَصَّلَ الْآيَاتِ لِقَوْمٍ يَعْلَمُونَ ﴿١١﴾

It means:

"If they repent, establish prayer and pay zakat, then (they) are your brothers in the same religion. And We explain the verses for people who know". 17 (Q.S At-Taubah: 11).

From this verse, it can be understood that people who do not establish prayers and do not pay zakat are not our brothers and sisters in the same religion. They are among the disbelievers. That's why Abu Bakr fights



people who differentiate between prayer and zakat, while he is praying, according to the Companions this must be fought and they agree on this.

Threats and reproaches from Allah SWT to people who do not want to pay zakat, including those contained in (Q.S Fussilat: 7)

الَّذِينَ لَا يُؤْتُونَ الزُّكُوتَ وَهُمْ بِالْآخِرَةِ هُمْ كَفُورُونَ ﴿٧﴾

It means:

“And woe to those who associate partners with him. (namely) those who do not pay zakat and they disbelieve in the hereafter (life). (Q.S Fussilat: 7)

The word la yu'tuna az-zakah or not paying zakat, that is, reluctance to give help to those who need it. This implies a bad relationship with fellow human beings.

b. Hadits.

Zakat is a maliyah ijtimaiyah worship which has a very important, strategic, and decisive position, both in terms of Islamic teachings and in terms of developing the welfare of the people. As a basic worship, zakat is one of the five pillars of Islam, as the Prophet Muhammad said, namely:

It means:

“Truly the Messenger of Allah salallah alaihi wasallam. Ordering us to issue zakat on something that is prepared to be sold”.

Trade zakat or trade zakat (in Islamic law it is called zakat tijarah) is zakat issued on the ownership of assets intended for buying and selling.

Good deeds done by someone will get a reward in the form of a reward and the reward received for people who do not pay zakat, even though they have fulfilled their obligations is as described in the hadith below:

Artinya:

“From Abu Hurairah ra. He said: Rasulullah SAW. Said: whoever Allah gives wealth (until it overflows), but does not pay (does not pay) the zakat, then on the Day of Judgment his wealth will become a snake that has two black dots above both eyes, then the snake is put on a

necklace his neck and bit his cheek. The snake said: here I am the treasure that you have piled up. Then the Prophet saw. Read the verse (which means): never let those who are curmudgeonly about the wealth that Allah has given him from His bounty think that his stinginess will be worn around his neck on the Day of Resurrection.

This hadith does not require certain conditions regarding the type, nishab, haul, level of obligation. Therefore, the scholars equate the problem of clove and pepper zakat as a trading commodity with gold and silver.

c. Ijma'

According to the terms of the ushul fiqh experts, ijma' is an agreement of the mujtahids among Muslims at a time after the Messenger of Allah, peace be upon him, alaihi wa sallam died under syara' law regarding an incident. His condition functions as a servant of the people, recommending solutions to actual problems that develop with the style of life of each generation, without being separated from the mainstream of Shari'ah. So that wealth was born in the field of fiqh science which did not exist in the middle of the fourth hijriyyah period.

After the Prophet Muhammad died, the head of government was held by Abu Bakar al-Shiddiq as the first caliph. At that time there was a movement of a group of people who refused to pay zakat to the caliph Abu Bakar. The Khalifah invited other friends to agree on strengthening the implementation and implementation of zakat and taking decisive action to crush those who refuse to pay zakat by categorizing them as apostates. So during the tabi'in period, the mujtahid priests and their students had carried out ijtihad and formulated the operational pattern of zakat according to the situation and conditions at that time.

The mujtahid priests agreed that zakat must be paid for merchandise, meanwhile, Dāud argued: it is not obligatory for zakat on trade or commerce goods. The priests of the school also agree that the amount of zakat



issued from trading assets is 2.5%, if someone buys a slave to be traded then he is obliged to pay zakat fitrah. Thus, according to Hanafi's opinion: what is required a year is zakat fitrah.

If someone has purchased merchandise in an amount of less than one nishab, the full nishab is calculated at the beginning of the end of the year of purchase. Imam Maliki and Imam Syafi'i said that the perfect nishab is calculated throughout the year. Zakat depends on the price of goods. Thus, according to Malik Hambali, and one of the strongest Shafi'i opinions.

The legal basis above can be understood that zakat is the most important obligation in the life of Muslims to spend their wealth in accordance with the provisions of Islamic law.

d. Trade Zakat

Trading assets are zakat issued on the ownership of any assets other than gold and silver in the form of goods, property, various types of animals, plants, clothing, jewelry, and other things that are prepared to be traded either individually or in association. Some scholars define it as everything that is prepared to be traded with the aim of making a profit. Thus, in trading assets there must be 2 motivations: Motivation for doing business (trading) and motivation for profit.

"Take zakat from some of their property, with that zakat you clean and purify them and pray for them. Truly your prayers (become) peace of mind for them. And Allah is All-Hearing, All-Knowing." (QS. At-Tauba: 103).

Objects of trading assets that must be zakat are assets that are lawful to be traded/traded according to Islam or goods with halal products. The nisab of trading assets so that zakat is the same as the nisab of gold, which is 85% grams or the nisab of silver, is 595 grams.

3. RESEARCH METHOD

3.1 Data Analysis Techniques.

The technique used by researchers to analyze the data obtained is the triangulation

technique. This triangulation technique uses more natural methods at the micro level, namely how to use several methods of data collection and data analysis at once in a study, including using informants as tools to test the validity and analysis of research results. The assumption is that the information obtained by researchers through observation will be accurate if interviews are also used or documentation is used to correct the validity of the information obtained by these two methods.

The components in data analysis are as follows:

a. Data reduction

Reducing data means summarizing, choosing the main things, focusing on the important things, looking for themes and patterns. Thus the reduced data will provide a clearer picture, and make it easier for researchers to carry out further data collection, and look for it if needed. Data reduction can be assisted by electronic equipment such as mini computers, by giving code to certain aspects.

b. Data display (presentation of data)

After the data is reduced, the next step is to display the data. Presentation of data is done in the form of brief descriptions, charts, relationships between categories, flowcharts and the like.

c. Conclusion (verification)

Conclusions in qualitative research are new findings that have never existed before. Findings can be in the form of a description or description of an object that was previously dim or dark so that when examined it becomes clear, it can be in the form of causal or interactive relationships, hypotheses or theories.

4. RESULTS AND DISCUSSION

4.1 Trader's understanding of trade zakat accounting in Balla sub-district

Zakat is an obligation as obligatory as other pillars of Islam. However, the order has conditions, namely having enough assets for



one nisab and fulfilling one full year's worth of assets. This requirement causes so that not all Muslims can carry out zakat. Accounting principles that can be followed follow the characteristics of obligatory zakat in the concept of fiqh, namely: (Nisab zakat for trading commodities). the majority of scholars agree that the nisab for trade zakat is commensurate with the nisab for financial assets. That is equivalent to 85 grams of gold or 200 silver dirhams. Determination of the value of assets has reached the nisab which is determined at the end of the haul period. This is adjusted to the principle of independence of the financial year of a business. As for the fluctuating conditions of the muzaki trading commodity during the haul period, it is not taken into consideration for determining the nisab.

In addition, the trade commodity zakat category is calculated based on the principle of 'free from all financial dependents', thus zakat cannot be calculated except at a certain time, namely at the end of the haul period. At the end of the haul period, there will be no further reductions in trading assets that are required to pay zakat (the business has entered the closing year of the book).

Nisab is a requirement for the minimum number of assets that can be categorized as zakat obligatory assets. Only surplus assets (ownership assets that exceed the fulfillment of primary needs) are the object of zakat. Because, it is illogical if zakat is taken from the poor and given to other poor people. The characteristics of the nisab vary according to the type of assets that are required to be zakat, what needs to be considered is that the nisab rate is determined at the end of the year with the provisions of market prices.

The zakat accounting system pays close attention to the importance of ability standards for muzaki. In Islamic jurisprudence, this is called the nisab of zakat. The existence of the concept of nisab indicates that the object of zakat is only surplus assets, or in simple terms, a surplus of nisab means that a muzaki still has remaining assets equal to nisab after fulfilling

basic needs which are his obligations. This principle aims not to burden Muslims and encourage them to increase productivity. The standard of ability in calculating zakat for all assets is determined by various nisab values in classical fiqh studies, namely: 20 dinars or 200 dirhams or 85 grams of gold or 5 sha'.

As the expression of the shallot seller, Mr. Hj. Saypuddin in the Balla village during an interview with researchers, he said.

Yes, I have heard of trade zakat accounting, yes, I understand that trade zakat, trade zakat, must be issued when it reaches the nishab and haul, I know that trade zakat is from my child, it happens that my child is an alumnus of Uin Makassar, yes, usually I issue zakat when I have received it. net income from my merchandise that I send out of the area, the calculation method that I use is my capital of around 70,000,000 plus my profit of 50,000,000 multiplied by 2.5% as for trade zakat issued, which is = Rp. 3,000,000

From the statement of Bapak Hj. Saypuddin above, who works as an entrepreneur selling shallots, uses calculations in this way:

"Trade Zakat = capital + profit x 2.5%"

The method of calculation includes:

Known: capital: Rp. 70,000,000

Profit: Rp. 50,000,000

Trade zakat = 70,000,000 + 58,000,000

= 120,000,000 x 2.5%

= 3,000,000

With this calculation, the calculation method was carried out by Bapak Hj. Saypuddin is not in accordance with the accounting calculations for trade zakat because he only calculates capital and profits and he has not calculated all the business assets that he has because the calculation procedures carried out are not in accordance with the procedures for calculating trade zakat. This indicates that Mr. Hj. Saypuddin did not fully understand the procedure for calculating trade zakat accounting, but he already understood the importance of paying trade zakat



The next informant was Mr. Zabir, who worked as an ironwood trader in the Balla village, he said.

"Yeah, I've heard, Kalaw agrees with me that trade zakat is zakat which must be issued when it reaches the nishab and haul, I learned about trade zakat from my neighbor's ustad. Yes, I issue trade zakat, the way I calculate trade zakat, my net income is around 80,000,000, then I multiply it by 2.5%, the trade zakat that I spend is around 2,000,000

From the statement above, Mr. Sabir has a profession as an ironwood trader, he makes calculations in this way

<p>Trade Zakat = profit x 2.5%</p>

The method of calculation includes:

Known: Profit: Rp. 80,000,000

Trade zakat = 80,000,000 x 2.5%

= 2,000,000

From the calculation method carried out by Mr. Sabir above, it indicates that Mr. Sabir does not yet understand the procedures for calculating trade zakat accounting because he only counts profits and does not calculate all the business assets he owns. But he issued trade zakat even though the calculation procedure was wrong, and indicated that he really understood the importance of paying trade zakat.

The next informant, namely Hj. Risma, who works as a rice seller in the Balla village, she said.

"I have never heard of trade zakat accounting, I have heard of trade zakat accounting, I don't know trade zakat accounting because I have never heard of zakat and also I don't issue it because I don't understand trade zakat accounting and the procedures for issuing it.

From the above statement Hj. Risma said she did not issue trade zakat accounting because she did not understand and had never heard of trade zakat accounting, so she did not issue trade zakat accounting.

The next informant was Mr. Irfan, who worked as a broiler chicken and egg trader in the Balla village, he said.

"I've heard of trade zakat accounting, I don't understand trade zakat accounting, I understand trade zakat accounting, I don't understand trade zakat accounting because I've never heard of it and haven't been informed by UZ management or community shops about trade zakat accounting, that's the reason I did not issue trade zakat accounting because I did not know and did not understand.

From Mr. Irfan's statement, he did not know about trade zakat accounting and he had not issued trade zakat accounting because he did not understand and did not know trade zakat accounting.

The next informant was Mr. Salahuddin, who worked as a mixed trader in the Balla village every day, he said.

"I've heard of trade zakat, when I understand I don't know what trade zakat accounting is because I rarely hear anything called trade zakat, maybe because of the lack of socialization regarding trade zakat accounting carried out by the agana shop and upz management, therefore I don't issue trade zakat because I don't understand."

From the statement put forward by Mr. Salahuddin, it shows that traders' understanding of trade zakat accounting is still lacking, this is due to the lack of information they get, especially mixed traders, and the lack of socialization from local religious shops and UPZ administrators. The one in the balla village.

The next informant was Mr. Wawan, who worked as a poison dealer in the Balla village every day, he said.

"I already know and have heard of trade zakat, I heard from lectures on YouTube, if I understand I don't understand because there must be a measure for issuing zakat, therefore I don't understand, I don't understand because I only heard it briefly and maybe there is a lack of socialization from government and religious



shops, and I don't issue them because I don't understand."

From the statement put forward by Mr. Wawan, namely that he already knows and has heard of trade zakat, but he does not understand trade zakat accounting because he does not understand trade zakat accounting because he does not know the measure that must be issued.

The next informant was Mr. Bustam, who worked as a wardrobe dealer and maker of aluminum cabinets in the Balla village, he said.

"Yeah, I've heard of trade zakat, I understand trade zakat, trade zakat must be issued if the income is equivalent to 85 grams of gold and has reached its haul and nishab period. I know the trade zakat from my own child. Incidentally, my child is an alumni of Umi majoring in economics. Yes, I have issued trade zakat. My calculation method is that my profit is 90,000,000. then I multiply by 2.5%

From the statement of Mr. Bustam who is a trader as well as a maker of aluminum cabinets, he uses a method of calculation, among others :

Trade Zakat = income – capital x 2.5%

The method of calculation includes:
 Trade zakat = 90,000,000 - 50,000,000
 = 40,000,000 x 2.5%
 = 1,000,000

From the statement of the calculation method carried out by Mr. Bustam, namely that he reduced income with capital by the calculation method above, it shows that Mr. Bustam did not understand the calculation method, because he subtracted income from the capital that should have been added and he also did not calculate all of his business assets, but he understand the importance of paying zakat from the results of his merchandise and Mr. Bustam has issued trade zakat

4.2 Implementation of trade zakat accounting in balla kelurahan in kec. Baraka kab enrekang

Based on the results of research conducted by researchers that the understanding of traders in the Balla sub-district regarding trade zakat accounting is still very lacking. Because there are still many traders who do not understand about trading zakat and are not aware of the importance of paying zakat from the results of their trade.

Among the traders that the researchers interviewed, some of them already understood about the nishab and haul of trade zakat, and what measure must be issued. Paying zakat is based on general rules or provisions in issuing trade zakat and some are issuing it in accordance with customs that are not in accordance with the provisions in paying trade zakat, namely how to pay zakat properly.

Zakat issued by traders is carried out privately, where traders give zakat directly to the UPZ administrators,

As has been done by Mr. Hj. Saypuddin in his interview results said:

"Yes, I have heard of trade zakat accounting, yes, I understand that trade zakat, trade zakat, must be issued when it reaches the nishab and haul, I know that trade zakat is from my child. Incidentally, my child is an alumnus of the Makassar University, yes, usually I issue zakat when I am get a net income from my merchandise that I send out of the area, the calculation method I use is my capital of around 70,000,000 plus my profit of 50,000,000 multiplied by 2.5% as for trade zakat issued, which is = Rp. 3,000,000"

From the statement of Mr. Hj. Saypuddin above illustrates that he has understood the importance of paying trade zakat and has issued trade zakat, even though the procedure for calculating it is not correct. It's the same as Mr. Bustam who gave his zakat directly to the manager of the zakat collection unit (UPZ), as Mr. Bustam said in the results of his direct interview, he said:

"Yeah, I've heard, Kalaw agrees with me that trade zakat is zakat which must be issued when it reaches the nishab and haul, I learned about trade zakat from my neighbor's ustad. Yes, I issue trade zakat, the way I calculate



trade zakat, my net income is around 80,000,000, then I multiply it by 2.5%, the trade zakat that I spend is around 2,000,000 "

From Mr. Bustam's statement above it illustrates that he already understands and is aware of paying trade zakat from the proceeds of his sales. And even though the calculation procedure he uses is not correct, Mr. Bustam is aware of the importance of paying trade zakat

In the distribution of zakat, financial reports are needed so that people can see that the zakat they donate has a clear direction and they will not hesitate to donate a second time. A financial report is a document or written record that conveys activities or business activities and financial performance in an organization.

As for the practice of paying zakat that occurs in Balla Village, Baraka District, Enrekang Regency when analyzed with the theory of trade zakat.

a. Muzakki

Muzakki or a person who issues trade zakat is in this case a trader who is subject to the obligation to pay zakat on ownership of assets that have reached the nishab and haul. A person is subject to the obligation to pay zakat if he meets the criteria, namely being Muslim, independent, perfectly owned, reaching his nishab and haul.

b. Mustahik

People who receive zakat in the Balla sub-district are people who are less well off, based on the results of interviews by the researchers with one of the zakat collection unit administrators, in the interview Mr. Risman said that there are eight groups of people who are entitled to receive zakat including the poor, orphans, and mu' allaf. These are people who are entitled to receive zakat in the Balla sub-district.

In fact, what happened was in the Balla village, Baraka sub-district, Enrekang district. Merchants who distribute their zakat to zakat collection units or to people who can't afford it.

The factors that influence the implementation of trade zakat payments in the Balla sub-district are as follows:

1) Lack of public understanding of the importance of paying trade zakat.

Most people, especially traders, in the implementation of trade zakat are the lack of public understanding of trade zakat and how to carry out trade zakat. There are still many people who do not know the nishab and haul or how much zakat must be issued so they do not issue zakat even though someone has issued it according to zakat law.

2) Most of the educated people are still low

The community understands the provisions for the implementation of trade zakat. This can be proven by looking at the low level of community education that has been achieved, because most people in the Balla sub-district prioritize making money compared to continuing their education to higher education.

3) Ineffective management of the zakat collection unit (UPZ)

In this case, the UPZ administrators do not provide socialization or understanding to the public about trade zakat. Although there are already some traders who already understand and issue their merchant zakat.

5. Conclusion and Recommendation

5.1 Conclusion

a. Traders' understanding of trade zakat accounting in Balla Village

Based on the research results, the understanding of traders in the Balla sub-district regarding trade zakat accounting still needs to be improved. Because most traders do not understand the procedures for implementing trade zakat accounting, even though among the traders who researchers have interviewed, only some already understand the mishap and haul of trade zakat and how many measures must be issued, but the calculation procedure is not correct. With the standard trade zakat accounting calculation, namely $2.5\% \times (\text{current assets} - \text{short-term debt})$.

b. Implementation of Trade Zakat Accounting in Balla Village



The implementation of trade zakat accounting in the Balla sub-district, Baraka sub-district, and Enrekang district regarding trade zakat accounting has been realized but not optimal because only a small number of traders have issued trade proceeds even though the calculation procedures, they use are not correct. Due to the lack of information, they get regarding trade zakat accounting, it still needs to be improved. Most traders have yet to receive information regarding trade zakat accounting from community shops or religious shops. Or institutions related to amil zakat bodies.

5.2 Recommendation

For religious shops and administrators of the zakat collection unit (UPZ), the author hopes that they will often provide socialization to the community so that they increase knowledge and understanding of the community about the importance of carrying out trade zakat accounting payments so that people's understanding of trade zakat or trade zakat is following the provisions in the Islamic religion based on Al- Qur'an and Al-Hadith so that traders understand the importance of trading zakat. So that in implementation it can be implemented and carried out properly.

BIBLIOGRAPHY

Amelia, T. (2020). Theory of Planned Behavior in Analyzing the Behavior of Muslim Entrepreneurs Paying Trade Zakat (Survey of the Indonesian Muslim Entrepreneurs Community (KPMI)) (Doctoral dissertation, Indonesian University of Education).

Dewi, s. L. (2020). Perceptions of gold traders on trade zakat obligations at the Sukaramai Plaza, Pekanbaru City.

Harani. (2018). Management of zakat funds in the development of micro-enterprises (study of the assisted community at the Enrekang Regency Baznas). In thesis, uin alaiddin makassar.

Hasibuan, S. M. (2020). Baznas Strategy in Collecting Trade Zakat in Rokan Hulu Pasir Pengaraian District (Doctoral dissertation, State Islamic University of Sultan Syarif Kasim Riau).

Hashim, m. A. (2020). Review of Islamic law on the practice of distributing zakat mal and zakat fitra. Salatiga: iain salatiga.

Hadijah, S. (2019). Analysis of the Application of PSAK 109 Concerning Zakat, Infaq, and Alms Accounting at the National Amil Zakat Agency, Majene Regency. Journal Of Economic, Public, And Accounting (JEPA), 1(2), 58-67.

Handayani, S. (2019). Accounting for Zakat PSAK 109 in Strengthening Good Corporate Institutions Amil Zakat in Pamekasan Regency. IQTISHADIA Journal of Sharia Economics & Banking, 6(2), 191-202.

Iskandar, L. (2021). The effectiveness of the implementation of trade zakat in improving the welfare of the community in Cikalong Village, Cikalong District, Tasikmalaya Regency (Doctoral dissertation, UIN sunan gunung jati bandung).

Khollili, m. (2019). The practice of paying trade zakat by coffee shop entrepreneurs in Malang city from the perspective of Yusuf Qardhawi (doctoral dissertation, State Islamic University of Maulana Malik Ibrahim).

Lestari, oh. R., Fauziah, N.E., & Maryandi, Y. (2019). Applying traders' understanding of trade zakat in the new market in Bandung. Sharia economic legal process, 449-454.

Maesy ika Putri Wahyuni (2021) Understanding and calculating trade zakat: an ethnomathematics study of restaurant entrepreneurs in the city of Gresik thesis by: maesy ika Putri Wahyuni nim: g95217036 Sunan Ampel State Islamic University. (2021)..

Mufidasari, a., Islam, u., sunan, n., economics, f., business, d. A. N., studies, p., zakat, m., &



- waqf, d. A.N. (2020). Merchant's interpretation of zakat as a deduction from income tax at the Ampel Market in Surabaya.
- Munawwar, H., & Yamamah, A. (2018). Implementation of Qanun Zakat No. 10 concerning Compliance with Payment of Trade Zakat among Grocery Traders in Pidie Jaya Regency. *AT-TAFAHUM: Journal of Islamic Law*, 2(1).
- Nizar, m. (2018). The principle of honesty in trading according to Islam. *Istiqro Journal*, 4(1), 94. [Http://ejournal.iaida.ac.id/index.php/istiqro/article/view/212](http://ejournal.iaida.ac.id/index.php/istiqro/article/view/212)
- Novia, n., noor, i., & ekawaty, m. (2018). Analysis of the influence of non-economic factors on the attitude of Madura traders in paying trade zakat. *Al-muzara'ah*, 6(1), 61-76.
- Nufus, H. (2018). Trade Zakat Practices by Traders in South Banjarmasin District, Banjarmasin City.
- Nurhalimah, M. S. (2018). TRADE ZAKAT: THE DECISIONS OF MUSLIM TRADERS IN PAYING ZAKAT: A Survey of Fabric Traders in the Cigondewah Textile Area (Doctoral dissertation, Indonesian University of Education).
- Nurjannah, N. (2017). Traders' understanding of trade zakat and its implementation in the Lakessi market, Parepare City (Doctoral dissertation, STAIN Parepare).
- Putri, A. N. (2020). Understanding Zakat Trade Among Managers of Catfish Farming in Balai Satu Village, Lubuk Pandan, 2X11 Six Lingkungan District, Padang Pariaman Regency (Doctoral Dissertation, Sultan Syarif Kasim State Islamic University, Riau).
- Ramadhan, M. (2020). Zakat on the Crab Trade According to Imam Syafi'i and Imam Ibn Hazmin (A Case Study of Tanjungbalai Asahan) (Doctoral dissertation, State Islamic University of North Sumatra).
- Rizkina, o., eva, l. N., Yandi, F., & Bandung, D. K. (2019). The implementation of the understanding of traders about trade zakat in Pasar Anyar, West Java province, is inhabited by residents of Bandung, West Bandung Regency, a mu. April, 449-454.
- Suci Romadhona, A. (2018). Analysis of Trading Zakat Collection in the Alley 20 Market, Telaga Biru Village. *Uniska*.
- Suherman, d. (2020). Implementation of the zakat mal management policy through the Garut district national amil zakat agency in 2019. *Hanifiya: journal of the study of religions*, 3(2), 67-76.
- Wardana, A., & Abdullah, R. (2020). Analysis of food traders' understanding of trade zakat (a case study of a restaurant on Jalan Pramuka, Samarinda City, East Kalimantan Province). *Mulawarman Journal of Economics (Jiem)*, 5(4).
- [Http://iaiglobal.Or.Id/V03/Standar-Accounting-Keuangan/Pernyataan-Sas-72-Psak-109-Accounting-Zakat-Dan-Infaksedekah](http://iaiglobal.Or.Id/V03/Standar-Accounting-Keuangan/Pernyataan-Sas-72-Psak-109-Accounting-Zakat-Dan-Infaksedekah)
- <https://kabenrekang.baznas.go.id/>