



Analysis of Zakat Accounting at the Lazismu Regional Leadership of Muhammadiyah Bulukumba Regency, South Sulawesi Indonesia

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Keywords:

*Zakat
accounting,
financial
statements, PSAK
109*

Abstract

The purpose of this study was to identify and analyze accounting confirmations, analyze the accounting records of zakat by the leadership of the LAZISMU Muhammadiyah region, Bulukumba Regency, and describe the application of zakat accounting to the leadership of LAZISMU Muhammadiyah, Bulukumba Regency. This study's results indicate that the recognition of zakat, infaq and shadaqah funds for the Regional Leadership of LAZISMU Muhammadiyah Bulukumba Regency is only recorded if cash receipts and disbursements have occurred. This statement follows PSAK 109, which states that zakat, infaq and shadaqah are recognized when cash or other assets are received. The presentation used by LAZISMU Regional Leaders of Muhammadiyah Bulukumba Regency was declared different from PSAK 109 because of the five components of the PSAK 109 report. LAZISMU only used two financial reports, and even that needed to be more appropriate. The presentation is also expected to be more precise and more transparent because, in this case, it will increase public confidence in transferring zakat funds, information and shadaka to the regional leadership of LAZISMU, Bulukumba Regency. Disclosure at the Regional Leadership of LAZISMU Muhammadiyah Regency is not entirely by PSAK 109 because it is not detailed.

1. Introduction

Indonesia is a country where the majority of the population is Muslim. The establishment of many Islamic-based organisations, one of which is the zakat, infaq and shadaqah organisation Muhammadiyah, has led to the emergence of many Islamic-based organisations. This institution is a charitable institution that distributes zakat funds. One of the pillars of Islam is zakat, which must be implemented by all Muslims. Islamic countries need a special body to manage zakat, infaq and shadaqah funds. The purpose of the law is so that fund management can be carried out professionally and refers to sharia provisions. Zakat is the collection of zakat funds, infaq is the distribution of these funds to the poor, and shadaqah is the giving of zakat. Islam requires that a Muslim must be accountable and transparent in managing funds. The responsibility of managing the haram must be carried out in accordance with sharia.

In Indonesia, the management of ZIS funds is regulated in Constitution No. 38 of 1999 concerning the management of Zakat. However, a new Constitution is currently available, namely Constitution No. 23 of 2011 concerning

the management of zakat. This new constitution regulates the organisation of zakat management (OPZ) that can operate in Indonesia. According to Fathonah (2013) zakat management organisations have the task of managing, reporting finances to facilitate their performance. financial reports are used for transparency and management as well as in the form of accountability to donors. Therefore, quality financial reports are needed, zakat fund management organisations are required to have a good accounting system.

According to Mulyadi (2013) an accounting system is an organisation, records, reports and forms in such a way as to provide financial information needed by management to facilitate the management of an institution / company. The Regional Leadership of LAZISMU Muhammadiyah Bulukumba Regency is one of the institutions formed by the Muhammadiyah association which is tasked with collecting and receiving zakat, infaq and shadaqah funds from the community both from companies, institutions, and members of the Muhammadiyah association in the vicinity and its distribution among people who are entitled to receive it. Muhammadiyah is the largest



Islamic organisation in Indonesia and even recognised by the world, which has gained a lot of trust from parties outside Muhammadiyah, such as more trust in providing zakat funds such as recognition of zakat money, recording, presentation, and reporting.

From the nature of Islamic teachings that are so broad, Islam also regulates general matters as well as those that are detailed and very technical to apply social care and improve the welfare of mankind Islam provides a medium known as 'zakat' sarea (2012). 'zakat' sarea (2012:18). Zakat is one of the right indicators to measure economic growth. The purpose of zakat is not only to support the poor in a consumptive manner, but also has a permanent goal of alleviating poverty and raising the status of the poor by helping out of life's difficulties wulansari (2014).

The standard of zakat is that it must be given by muzakki in accordance with the provisions of sharia. Zakat institutions must use bookkeeping, but in LAZISMU the Muhammadiyah regional leadership of Bulukumba Regency has not implemented it according to PSAK 109. Zakat accounting has started since the recording, but zakat accounting according to PSAK 109 is not properly classified in PSAK 109. 109 is not properly classified in the financial statement. LAZISMU does not make financial statements like PSAK 109. That this report greatly affects the level of trust for the future of the company.

Based on the explanation of the problems described above, researchers are interested in studying these problems with the hope that later they can develop and provide positive value to the LAZISMU institution Muhammadiyah Leadership Bulukumba Regency and find out how to solve these problems. This research is entitled "*Analysis of Zakat Accounting at LAZISMU Muhammadiyah Regional Leadership of Bulukumba Regency*"

2. Literature Review

2.1 Zakat

The word "zaka" is the basis of the word zakat which means holy/clean. Meanwhile, according to the term zakat is an activity that is

required by Allah to distribute part of the assets owned in a certain amount and calculation to be given to those who are entitled to receive it. (2009:404).

The conditions for obligatory zakat (Nurhayati, 2015: 286-288) include: Islam is not a slave, has one nisab and has sufficient haul. Assets that are obligatory for zakat: halal, sufficient nisab, full assets, growing, sufficient haul, free from debt and more than basic needs. Types of zakat are divided into two, namely fitrah and mal in QS. Surah At-taubah: 60 (Nurhayati 2015:288-289): "Indeed, zakat is only for those who are entitled to receive zakat according to the needy, the poor, administrators zakat, converts to Islam, freeing slaves, people who are in debt, fisabillah, as a decree required by Allah SWT, the all-knowing, the all-wise.

In the Qur'an, Allah SWT equates the command for prayer with the command for zakat, so that commentators explain that this is wrong. One wise lesson is to show the importance of the issue of zakat and the importance of prayer in Islam. This also shows that prayer is a human obligation that must be carried out towards Allah SWT, and zakat is an obligation regarding property given to other people.

"And establish prayer and pay the poor alms. And whatever good you do for yourself, you will certainly be rewarded by Allah SWT. Indeed, Allah is all-seeing of what you do" (QS. Al-Baqarah: 10). From the sentence above several conclusions can be drawn, first, zakat is a type of property that must be expended by Muslims and distributed to groups of people who are entitled to receive it, in accordance with sharia provisions. Second, zakat is a logical consequence of the principle of wealth in the fundamental teachings of Islam, namely haqullah (property belonging to Allah given to humans) in the context of equal distribution of assets. Third, zakat is a social flow that not only concerns the dimensions of needs, but also includes social aspects of a person which is usually called maliyah ijtima'iyah worship. The community is obliged to pay zakat voluntarily to people who are entitled to receive it. Zakat is a religious tax that helps the poor and needy, and



helps individuals to purify themselves and rid themselves of sin and envy.

2.2 Infaq

The word infaq means expenditure. In general, infaq is assets disbursed by a person or business entity outside of zakat for public benefit (According to Law Number 23 of 2011 concerning Zakat management in CHAPTER 1 Article 1). Two types of infaq are mandatory infaq and sunnah infaq, Nurhayati (2015:283)

2.3 Shadaqah

Sadaqah is spending part of one's assets or income for a purpose ordered by religion. Sadaqah is also a gift given voluntarily to anyone, without a nisab and without any binding time rules (Muhammad Sanusi, 2009:8-9). According to the hadith of the Prophet Muhammad SAW, every virtue is alms (HR.Mulim). Virtue, as in the hadith "a smile is charity" (HR.Baihaqi).

3. Research Methods

This research uses a qualitative method with a descriptive approach, which involves analysis, recording and description of the data or information collected to draw conclusions. The focus of the research is identifying and analyzing accounting confirmations as well as analyzing zakat accounting records at the leadership of LAZISMU Muhammadiyah Bulukumba Regency, as well as describing the implementation of zakat accounting there. The research location is on Jln. Muh Sarifin No.5 (in front of the Muhammadiyah mosque), LAZISMU Muhammadiyah Regional Leader, Bulukumba Regency. Primary data was obtained through interviews with related parties, while secondary data came from the institution's financial reports. Data collection techniques include interviews and documentation. The main research instruments are interview guides and data analysis techniques using methods of compiling and analyzing data to provide complete information.

4. Results and Discussion

4.1 Research Results

a. Implementation of accounting for zakata, infaq and shadaqah lazismu regional leadership Muhammadiyah Bulukumba district

Zakat institutions acknowledge receipt of zakat, infaq and sadaqah funds when cash has been received and recognized as additional zakat, infaq and sadaqah funds. If the funds have been distributed, they will be recognized as a deduction from the amount that has been distributed to the recipient. This is in accordance with PSAK. For zakat, infaq and shadaqah, LAZISMU does not separate infaq and shadaqah funds. Bound and unbound, but made in an account, namely infaq or shadaqah funds. In recognizing infaq and shadaqah funds, LAZISMU Muhammadiyah Bulukumba Regional Government was declared not in accordance with PSAK 109. The report stated that the institution did not have non-halal funds because LAZISMU did not involve banking in the distribution or receipt of zakat, and infaq and shadaqah.

In presenting amil financial reports, it is not separated in detail according to the PSAK 109 reporting standards. Institutions only report receipt of zakat, infaq and shadaqah funds without reporting amil and non-halal funds. Because in this case, the distribution of LAZISMU is based on the principle that all zakat funds must be transferred to mustahik before the month of Ramadan (Eid al-Fitr prayers). Therefore, it is necessary to make a report on the source of funds, which includes a program report as a proposal for distribution of funds. LAZISMU then reports the receipt and distribution of zakat.

Examples of journals used are:

Zakat receipts are recognized when cash or non-cash assets are received. Zakat received from muzakki is recognized as the largest addition to zakat funds:

Journal:

(D) Cash xxxx

(D) Noncash assets (fair value) xxxx

(K) receipt of zakat xxxx

Determining the fair value of non-cash assets received uses market prices or the fair



value determination method as regulated in PSAK.

4.2 Presentation of zakat, infaq and shadaqah funds to the Muhammadiyah Regional Leadership of Bulukumba Regency

(Suwardjono, 2008: 134) The presentation determines how to report elements and a set of financial statements so that these elements are quite informative. Thus, zakat institutions must present complete, clear and accurate information regarding economic events that influence their financial position.

Zakat funds are carried out by handing over to mustahiq using 8 asnaf, namely individual zakat, profession, ambulance charity, old donations, new donations, zakat fitrah, shadaqah jariyah and other income. In distributing zakat, infaq and shadaqah funds as well as other funds, channel these funds through existing programs that have been mentioned previously. And each institution has a different budget for distributing zakat, infaq and shadaqah funds as well as other funds, all

depending on how many donors there are.

In general, the financial reporting system used by the leadership of LAZISMU in the Muhammadiyah region of Bulukumba district is still not good because up to now it has not implemented all financial reports, because according to PSAK 109 financial reports have 5 components, namely balance sheet (financial status), report on changes in capital, report changes in assets, management records, cash flow reports and financial reports.

4.2 Discussion

LAZISMU The Muhammadiyah Regional Leadership of Bulukumba Regency made income and distribution reports that were not in accordance with PSAK 109 which explains 3 types of positions, namely zakat funds, and infaq/shadaqah and non-halal positions, and the reporting cycle does not fulfill monthly and annual obligations.

Example report finance annual Amil zakat in accordance PSAK 109:

Table 1.7
Financial position reportAs of 31 December 20XX

Information	Rp	Information	Rp
Assets		Obligation	
Assets fluent	xxxx	Obligation period short Costs still have	
Cash and cash equivalent	xxxx	to be paidpaid	xxxx
Receivables	xxxx	Long-term obligation Long term	xxxx
Effect	xxxx	employee benefitsAmount obligation	xxxx
	(xxxx)		
Non-current assetsAssets still		Fund balance Zakat funds Infaq funds	xxxx
Accumulation shrinkage		Amil fund Amount fund	xxxx
			xxxx
			xxxx
Amount assets	xxxx	Amount obligation And balancefund	xxxx



Table 1.8
Change report fund
For that period end 31 December 20XX

FUND ZAKAT	
Reception	
Reception from muzakki	XXXX
Muzakki entity	XXXX
Muzakki individual	XXXX
Results placement	XXXX
Amount receipt of zakat funds	XXXX
Fisabilillah	XXXX
Surplus/deficit	XXXX
Balance beginning	XXXX
Balance end	XXXX
FUND INFAQ/ SHADAQAH	
Reception	
Infaq/shadaqah bound or muqayyyadah	XXXX
Infaq/shadaqah No bound or absolute	XXXX
Part amil atar reception infaq/shadaqah	XXXX
Results management	XXXX
Amount reception fund infaq/shadaqah	XXXX
Distribution	
FUND ZAKAT	
Infaq/shadaqah is bound or muqayyyadah	XXXXXXXX
Infaq/shadaqah No bound or absolute	XXXXXXXX
Allocation of use of managed assets	
Amount distribution fund infaq/shadaqah	XXXXXXXX
Surplus/deficit	XXXX
Balance beginning	XXXX
Balance end	XXXX
FUND AMIL	
Reception	
Part amil from funds zakat	XXXX
Part amil from fund infaq/shadaqah	XXXX
Reception other	XXXX
Amount reception fund amil	XXXX
Use	
Burden employee	XXXX
Depreciation expense	XXXX
Burden general and administration other	XXXX
Amount use amil fund	XXXX
Suplus/deficit	XXXX
Balance beginning	XXXX
Balance end	XXXX
Amount fund balance zakat, infaq/shadaqah and amil funds	XXXX

(Source: PSAK 109 About Accounting Zakat, Infaq and Sadaqah)



**Tabel 1.9 Report current cash
 For that period end 31 December 20XX**

CURRENT CASH FROM ACTIVITIES OPERATION	
Cash enter from activity operation	
Receipt from zakat fundsMuzakki entity	XXXXX
Individual musicResults placement	XXXXX
Amount receipt of zakat funds	XXXXX
Receipt of infaq/shadaqah fundsInfaq/shadaqah is bound Infaq/shadaqah No bound	XXXXX
Amount reception fund infaq/shadaqah	XXXXX
Receipt of amil funds Part amil from fund zakat	XXXXX
The amil part of infaq/shadaqahReception other	XXXXX
Amount reception fund amil	XXXXX
Total current cash from operating activities	Xxxx
Cash outside activity operation	
Distribution of zakat fundspoor	XXXXXXXXXXXXX
Riqab Garim Converts to Islam FisabilillahIbn Sabil	XXXXXXXXXXXXX
Allocation of use of managed assetsAmount payment zakat	XXXXXXXXX
Distribution of infaq/shadaka fundsInfaq/shadakah related Infaq/shadaqah No related	XXXXXXXXXXXXX
Allocation of use of managed assetsAmount payment infaq and shadaka	XXXX
Distribution fund amil	XXXXXXXXXXXXX
Government burden on employeesDepreciation expense	XXXX
General and other administrative expensesAmount use amil fund	XXXX
Total cash out of activity operation	XXXX
Total current cash from operating activities	XXXX
CURRENT CASH FROM ACTIVITY INVESTMENT	
Accept cash log in from activity investment	XXXX
Asset sale still	XXXX
Enhancement accumulation depreciation	
Total current cash from operating activities	XXXX
Cash from activity investment	XXXX
Purchase asset still	XXXX
Amount cash from investment activities	XXXX
Total current cash from investment activities	XXXX
CURRENT CASH FROM ACTIVITY FINANCE	
Cash from activity funding	
Debt to account	XXXX
Total Money cash from activity	XXXX
Money cash from activity finance	XXXX
Borrow	XXXX
Amount Money cash from activity finance	XXXX
Total current cash from funding activities	XXXX



Increase in money cash	XXXX
Enhancement First in money cash	XXXX
Balance end cash	XXXX

(Source: PSAK 109 About Zakat Accounting, Infaq And Sadaqah)

Table 1.10
Change report asset managed
For that period end 31 December 20XX

Information	Balance beginning	Addition	subtraction	Accumulatio nallowance	Accumulatio n shrinkage	Balanceend
Fund infaq/shadaqa h assets under managementcurrent assets (example receivablesrotating)	xxxx	xxxx	(xxxx)	(xxxx)		xxxx
Fund infaq/shadaqa h assets management is notsmoothly (eg hospital or school)	xxxx	xxxx	(xxxx)		(xxxx)	xxxx

(Source: PSAK 109 About Accountancy Zakat, Infaq And Sadaqah)

5. Conclusion

5.1 Conclusion

Based on the research results, the conclusions are Recognition of zakat, infaq and shadaqah funds by the Regional Leadership of LAZISMU Muhammadiyah Bulukumba Regency is only recorded in the form of a simple book without presenting it in the form of a financial report by PSAK 109. Record keeping carried out by LAZISMU Muhammadiyah Regional Leadership in Bulukumba Regency is minimal because there is no journal with receipt of zakat, infaq, and shadaqah funds. It is hoped that LAZISMU will record (journal) when receiving zakat, infaq and shadaqah funds to make it easier to prepare financial reports later. The presentation used by LAZISMU, the Muhammadiyah Regional Leadership of Bulukumba Regency, was declared utterly inconsistent with PSAK 109 because it did not apply to any financial reports contained in PSAK 109.

5.2 Suggestions

There are several suggestions in this

research. It is hoped that LAZISMU will implement financial reports by PSAK 109. It is expected that LAZISMU will record (journal) when receiving zakat, infaq and shadaqah funds to make it easier to prepare financial reports later. It is hoped that in the future, more precise and more transparent financial reports will be presented to increase public confidence in the transfer of zakat, infaq and shadaqah funds to LAZISMU Muhammadiyah regional leadership, Bulukumba Regency.

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