

Analysis of The Implementation of Good Amil Governance Based on the Zakat Core Principle and The Application of PSAK No. 109 Concerning Zakat Accounting at The Padang City National Amil Zakat Agency

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Abstract

The potential for zakat in Indonesia is very large, where Indonesia is a country with the largest Muslim population in the world. In fact, according to 2018 government data, of the 217 trillion potential zakat, only 4 percent or around 8 trillion has been collected. So there is still a margin of 96 percent. The large margin is inseparable from a number of challenges faced in collecting zakat in Indonesia. One of the challenges is related to the accountability of zakat management organizations. The Good Amil Governance (GAG) system based on the Zakat Core Principle (ZCP) and the application of PSAK 109 on Zakat Accounting is a system that aims to realize the management of zakat institutions that encourage the formation of a clean, professional and transparent management work pattern. The purpose of this study is to analyze the implementation of good Amil Governance based on the Zakat Core Principle and also to assess the implementation of PSAK 109 on Accounting for Zakat at the National Amil Zakat Agency (BAZNAS) of Padang City. This study uses a qualitative method with a field research approach. In collecting data, the researcher used interview, observation, and documentation techniques. Analysis of the data used using the Miles and Huberman model. The results of the study concluded that BAZNAS Padang City had carried out good amil governance and the implementation of PSAK 109 on Zakat Accounting had been carried out well in this institution.

Keywords: good amil governance, zakat core principle, PSAK 109, BAZNAS Padang City.

Abstrak

Potensi zakat di Indonesia sangat besar, yang mana Indonesia merupakan negara dengan berpenduduk muslim terbesar di dunia. Faktanya menurut data pemerintah tahun 2018, dari 217 triliun potensi zakat tersebut baru terkumpul sekitar 4 persen atau sekitar 8 triliun. Sehingga masih ada margin sebanyak 96 persen. Besarnya margin tersebut tidak terlepas dari sejumlah tantangan yang dihadapi dalam pengumpulan zakat di Indonesia. Salah satu tantangan nya adalah terkait akuntabilitas organisasi pengelolaan zakat. Sistem Good Amil Governance (GAG) berdasarkan Zakat Core Principle (ZCP) dan Penerapan PSAK 109 tentang Akuntansi Zakat merupakan sistem yang bertujuan untuk mewujudkan pengelolaan lembaga zakat yang mendorong terbentuknya pola kerja manajemen yang bersih, profesional dan transparan. Tujuan dari penelitian ini adalah untuk menganalisis Implementasi Tata Kelola Amil yang baik berdasarkan Zakat Core Principle dan juga menilai penerapan PSAK 109 tentang Akuntansi Zakat pada Badan Amil Zakat Nasional (BAZNAS) Kota Padang. Penelitian ini menggunakan metode kualitatif dengan pendekatan penelitian lapangan. Dalam mengumpulkan data, peneliti menggunakan teknik wawancara, observasi, dan dokumentasi. Analisis Data yang digunakan menggunakan model Miles dan Huberman. Hasil penelitian menyimpulkan BAZNAS Kota Padang telah melakukan tata kelola amil yang baik dan penerapan PSAK 109 tentang Akuntansi Zakat sudah dilakukan dengan baik di lembaga ini.

Kata Kunci: *good amil governance, zakat core principle, PSAK 109, BAZNAS Kota Padang .*

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1. Introduction

The potential of zakat in Indonesia is very large, where Indonesia is a country with the largest Muslim population in the world. This can certainly have a positive impact if zakat management can really be carried out as well as possible by all parties involved. According to Agus Budiyanto, executive director of the Zakat Organization Forum (FOZ), the potential for collecting zakat funds in Indonesia is quite large, which is around 217 trillion. But sometimes between facts and expectations there is still a distance. In fact, according to government data in 2018, of the 217 trillion potential zakat, only about 4 percent or around 8 trillion were collected. So there is still a margin of 96 percent. The large margin is inseparable from a number of challenges faced in collecting zakat in Indonesia. One of the challenges is related to the accountability of zakat management organizations. Zakat management is an activity of planning, implementing, and coordinating in the collection, distribution and utilization of zakat (Republika.co.id).

Zakat management aims to improve the effectiveness and efficiency of services in zakat management, and increase the benefits of zakat to realize community welfare and poverty reduction. Good Zakat management for amyl is based on the concept of Good Amil Governance. Good Amil Governance is a standard of good governance in zakat fund management organizations based on the Zakat Core Principle and professional ethics in business in accordance with applicable sharia regulations. Good Amil Governance uses indicators from Good Corporate Governance, in this case Good Corporate Governance can be applied to Non Profit Oriented Bodies or institutions (Yulianti, 2016).

The National Amil Zakat Agency (BAZNAS) of Padang City is one of the zakat management institutions that has a function to manage zakat, starting from collecting zakat, distributing zakat, and distributing zakat. In carrying out its operational activities, BAZNAS Padang City is required to be more professional in carrying out zakat management. Especially related to transparency, accountability, responsibility, independence, and fairness in running the zakat management system. Chairman of the Padang City National Amil Zakat Agency, Epi Santoso said that the forecast of the potential for zakat that can be collected in the area in one year reaches 120 billion. This amount includes the potential collected by BAZNAS and other institutions, he explained that 120 billion can be achieved by calculating the money circulating in Padang with the number of registered heads of families. However, in reality this year only about 40 percent has been achieved by zakat institutions, most of which are contributed by BAZNAS amounting to 25 billion (Sumbar.antarane.com).

There are several problems regarding zakat gov-

ernance, so good zakat management is needed for amyl based on the concept of Good Amil Governance. Several formulations of the problem can be drawn as follows:

1. How to implement Good Amil Governance at the National Amil Zakat Agency (BAZNAS) of Padang City based on the Zakat Core Principle
2. How to Implement the Statement of Financial Accounting Standards (PSAK) 109 at the National Amil Zakat Agency (BAZNAS) of Padang City.

Based on the formulation of the problem that has been described above, this study aims to:

1. Knowing how to implement Good Amil Governance at the National Amil Zakat Agency (BAZNAS) of Padang City based on the Zakat Core Principle.
2. Knowing how to implement the Statement of Financial Accounting Standards (PSAK) 109 at the National Amil Zakat Agency (BAZNAS) in Padang City.

2. Theoretical Framework and Hypothesis Development (If Any)

Good Amil Governance.

Good Amil Governance is a standard of good governance in zakat fund management organizations based on the *Zakat Core Principle* (ZCP) and professional ethics in business in accordance with applicable sharia regulations. *Good Amil Governance* will make zakat management more professional (Yulianti, 2016).

Zakat Core Principle

Zakat Core Principle is an international standard for zakat management and supervision introduced by the Ministry of Religious Affairs, BAZNAS, Bank Indonesia and Zakat Institutions from 10 countries that are members of the International Working Group On Zakat Core Principle (IWGZCP). The International Working Group On Zakat Core Principle (IWGZCP) consists of representatives of countries and institutions such as the Islamic Development Bank, Indonesia, Malaysia, Brunei, Singapore, India, Pakistan, Saudi Arabia, Turkey, Bosnia, Sudan, South Africa, New Zealand, and Australia.

Zakat Core Principle contains 18 regulations in zakat regulation, this study takes regulations in Zakat Core Principle 8 which explains Amil Governance, as for the provisions contained in it related to zakat supervisors determine that zakat institutions have strong amyl governance policies and processes that include sharia compliance, strategic tools, control environment, knowledge of zakat management, and responsibility of the management / board of zakat institutions.

PSAK 109

PSAK 109 aims to regulate the recognition, measurement, presentation, and disclosure of zakat and infaq/sedeqah transactions. This statement applies to amyl who receives and distributes zakat and infaq/sedeqah. This statement does not apply to sharia entities that accept and distribute zakat and infaq/sedeqah but not as their primary activities. The sharia entity refers to PSAK 101: Presentation of Sharia Financial Statements.

3. Research Method

Research Design

This research is a qualitative research with a case study approach, in which the researcher carefully investigates a program, event, activity, process, or group of individuals. Cases are limited by time and activity, and researchers collect complete information using various data collection procedures based on predetermined times

Object and Location of Research

The object of research in this study is BAZNAS Padang City which is located on Jl By Pass Km 12, Sungai Sapih Village, Kuranji District, Padang City, West Sumatra 25176. The National Amil Zakat Agency (BAZNAS) of Padang City has approximately 40 employees.

Data sources

The types of data used in this study are primary data and secondary data, primary data sources are data sources that contain the main data, namely data obtained directly in the field, for example source of information. While secondary data is an additional source of data taken not directly in the field, but from sources that have been made by others, for example: books, documents, photos, and statistics.

Data Collection Techniques

The methods used in this study are as follows:

Interview

Interviews are a data collection technique that is carried out to find out things from respondents in depth. The interview conducted is a direct (face-to-face) communication between the interviewer and the respondent.

Documentation

The documents used in this study are in the form of photos, images, and data on the object of study. Useful documentation for providing data in research.

Data Analysis Techniques

The data analysis used in this study used the miles and huberman model, while these processes are described in the following three stages:

Data Reduction

The decline in information is characterized as the most common way to select, focusing attention on the decipherment, extracting and alteration of information emerging from field records (Patilima, 2004). Information reduction is essential for checks that hone, organize, coordinate, discard redundant ones, and unify information so that the ends can be pulled and checked.

Data Presentation

The event information show alluded to by Miles and Huberman is an organized data set that provides an opportunity to reach conclusions and make a move. The most frequently involved show of subjective information in the past was as a story text. In subjective examination, the display of information should be possible as brief depictions, diagrams, relationships between classifications, flowcards and so on.

Conclusion withdrawal and verification

The final Drawdown and Check is the substance of an exploratory discovery that describes the latest assessment in the light of a depiction of the past or, a choice obtained in the view of an inductive or profound reasoning strategy. The objectives created must be applicable to the exploration center, research targets and examination findings that have been outlined and discussed.

4. Result, Discussion, and Managerial Implication

Implementation of Good Amil Governance and Implementation of PSAK 109 in Baznas, Padang City:

Transparency

BAZNAS Padang City has disclosed information to the public openly, information on the management of zakat funds has not been covered. The public is given broad access to get information from the management of zakat funds. From the explanation of some of the quotes above, BAZNAS Padang City has carried out transparency, in activities and work programs that have been realized in the form of presenting financial statements on zakat management.

Accountability

BAZNAS Padang City has carried out excellent accountability, in this case Baznas has had a clear performance measure for all ranks, which is consistent with baznas' own program goals, as well as has a system of rewards and sanctions in terms of performance achievement. Baznas Padang City has also provided clear guidelines regarding the duties and responsibilities of each Organ of Baznas, and all employees must adhere to the ethics and code of conduct that have been regulated by Baznas.

Responsibility

BAZNAS Padang City has carried out a good responsibility to the environment and the surrounding community, both in activities and work programs that have been realized in the form of disaster, social, economic and health relief distribution. Although the Padang City Baznas has no obligation to issue CSR, the institution already has responsibilities related to social care. Because the main function of Baznas itself is to collect funds, both from zakat, infak / alms, CSR, or other social funds.

Independent

Baznas has carried out the principle of excellent independence. Although there are other parties involved in Baznas, but it is all inseparable from the status of Baznas itself, namely Government Institutions which are non-structural in nature, and in this case these other parties also cannot be arbitrary in terms of decision making or intervene too deeply, because they must be in accordance with the rules of Syar'i and applicable regulations. Baznas has also issued a work manual every year for all employees to study, so that there is no over-dominance in every field or division.

Fairness

Baznas the city of padang has carried out the principle of excellent fairness. Whether it is related to the salary standards set to the distribution according to the status of the employee. Baznas Padang City has also provided various conveniences for muzakki related to zakat payments, and Baznas actively participates in providing education and socialization both to agencies, companies and to the community. This is so that the public or the public will be much more aware of paying zakat. Baznas padang city has provided access to zakat payment services through online media, such as payment through websites, payroll, cash transfers, mobile banking, and partnered with one of our applications bisa.com.

PSAK 109

Baznas of Padang City has implemented the principles of good PSAK with the audit of Baznas of Padang city by the Public Accounting Firm (KAP) with an Unqualified Opinion in 2020. This is all inseparable from the implementation of the guidelines that have been issued by IAI both for the recognition and measurement of zakat receipts as well as the presentation and disclosure of financial statements at the Padang City Baznas.

5. Conclusion, Suggestion, and Limitation

The National Amil Zakat Agency (BAZNAS) of Padang City has applied the principles of Good Amil Governance in carrying out the performance and operations of agencies, in terms of transparen-

cy, accountability, responsibility, independence and fairness.

The National Amil Zakat Agency (BAZNAS) of KotaPadang has implemented the standard or PSAK Guideline No. 109 in terms of recognition, measurement, presentation and disclosure of financial statements, with the acquisition of an unqualified fair opinion for the 2021 Financial Statements.

Suggestions

The analysis method using the principles of Good Amil Governance (GAG) and PSAK 109 can be a recommendation for the Amil Zakat Institution or other Amil Zakat Agencies to create good amil zakat governance.

The Metode qualitative used in this study, it is hoped that the next research can use quantitative methods using questionnaires and using more than one object so that in making measurements as a comparison of research results.

The implementation of Good Amil Governance (GAG) and Statement of Financial Accounting Standards (PSAK) 109 which have been implemented by the National Amil Zakat Agency (BAZNAS) of Padang City, is expected to be developed for the better by using other aspects that support to increase the trust of the general public, and is expected to apply several other principles of Good Amil Governance (GAG) that have not been implemented, or have not been fully implemented. It is recommended to add an internal audit section and an IT section, because these two areas will help the existence of the performance of BAZNAS Padang City.

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