

# Management Accountability of Zakat and Its Role to Empower Creative Economy

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## ARTICLE INFO

### Article history

Received 23 June 2022

Revised 10 October 2022

Accepted 24 October 2022

### Keywords

Creative Economy Empowerment;

Management Accountability;

Zakat.

## ABSTRACT

*This study aims to determine the role of zakat funds in increasing the empowerment of the creative economy and applying accountability in the management of its financial statements. This qualitative study obtained data from its financial statements through direct interviews with the distribution and financial division of Badan Amil Zakat Nasional in Mamuju. The results of this study indicate that the empowerment of the creative economy at Badan Amil Zakat Nasional in Mamuju in the form of business capital has a positive impact on mustahik in improving their standard of living and accountability is needed by Badan Amil Zakat Nasional as a form of accountability to zakat stakeholders.*

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## 1. Introduction

The potential for the amount and utilization of zakat in Indonesia significantly to improve welfare is extensive. The government has undoubtedly realized this potential. The existence can see this of a legal basis/law on zakat, one of which is Law Number 23 of 2011 concerning zakat management. To encourage the law's implementation, the government has also facilitated the establishment of Badan Amil Zakat Nasional (BAZNAS), which is tasked with managing zakat, infaq, and shadaqah in every region in the territory of Indonesia [1].

Allocation of zakat funds is based on the guidance of the times and by the tastes and tastes of the shari'a, messages, and impressions of Islamic teachings. Zakat funds for economic empowerment must primarily be carried out for the purpose of community welfare. Several zakat institutions have developed economic programs for the people and eradicating poverty. Lembaga Amil Zakat (LAZ) carries out an economic empowerment program for the people. Every LAZ in Indonesia almost has an economic empowerment program for the people. They have the same goal, namely, the welfare of the community.

Accountability is a way of accountability of the management or trustee to the trustee for managing the resources entrusted to him, either vertically or horizontally. In the traditional definition, accountability is a general term used to explain that an organization or company has fulfilled the mission they carry out (Benveniste (1991) as quoted by Arifiyadi, (2008: 1)). Another definition states that accountability is defined as the obligations of individuals or authorities who are entrusted with managing public resources and those concerned with

them to be able to answer matters concerning their accountability [2]. In carrying out its operational activities for non-profit organizations, BAZNAS accepts donations from donors as objects or money. To maintain the trust of people who have donated part of their assets, the manager must present a zakat financial report following PSAK 109 [3].

Nikmatuniayah has studied the accountability of zakat management, and Marliati examined the Financial Report Accountability institution of LAZ in Semarang [4], and the results showed that LAZ had published transparent and accountable financial reports both through bulletin boards, newspapers/bulletins, magazines, brochures, email, and the internet. However, around 70% of reporting standards follow the standard accounting for PSAK 109. Similarly, the research conducted by Endahwati in 2014 with the title Accountability for Management of Zakat, Infaq, and Shadaqah (ZIS) [2]. This study uses a case study approach using key informants, namely employees at Badan Amil Zakat (BAZ) and their supporting informants from the supervisory commission, implementing agencies, and related divisions in the management of ZIS and BAZ in Lumajang. The results showed vertical and horizontal accountability in managing zakat, infaq, and shadaqah funds. In vertical accountability, trust is emphasized, while professional and transparent principles are put forward on the flat side. Accountability for managing ZIS funds service, program, and report accountability synergies. This study wants to see how zakat is worked for creative economic empowerment so that the parties who are entitled to receive it are: the indigent, poor, amil, converts, riqab, gharimin, fi sabilillah, and ibn sabil can be economically empowered and can be independent with their efforts supported by community zakat funds distributed to them.

Badan Pusat Statistik (BPS) recorded that the number of poor people in March 2022 reached 26.16 million, or 9.54% of the total population of Indonesia. The percentage of poor people in March 2022 was 9.54 percent, which decreased by 0.17 percentage points from September 2021 and 0.60 percentage points to March 2021. To overcome this problem, the government has made various efforts to minimize poverty, including maximizing the potential of zakat owned by Muslims as the majority population in Indonesia. To increase the possibility of zakat, public awareness is needed that zakat is an obligation. The presence of BAZ is expected to more easily invite the public to pay zakat as an obligation. Deputy for Education and Religion at the Coordinating Ministry for Human Development and Culture (Kemenko-PMK) Agus Sartono at the Mukernas Amil activity at the Baitul Maal Foundation (YBM) of Bank Rakyat Indonesia (BRI) quoted from <https://www.kemenkopmk.go.id/>, said Indonesia's zakat potential is still very likely to be increased. Currently, it is known that there are 549 BAZNAS and 587 LAZ. To increase the potential of zakat, it is also necessary to increase public awareness that zakat is an obligation. The presence of BAZ is expected to more easily invite the public to pay zakat as an obligation [5]. This study aims to determine how zakat funds increase creative economy empowerment and accountability in managing their financial statements.

## 2. Method

The type of data used in this research is qualitative research. While the data source used is primary data. Primary data is a data source that directly provides data to data collectors by conducting in-depth interviews with the distribution and financial divisions of BAZNAS in Mamuju. According to (Soeratno; 1995; 92), interview research is the process of obtaining

information for research purposes by way of question and answer, while face-to-face between the questioner or the respondent using the tools used by the interview guide (interview guide). Mr. Chairman II of the distribution section and staff of BAZNAS finance department in Mamuju. Some of the things we asked were related to the mechanism for distributing zakat funds and how they were reported in the financial statements. Likewise, we asked about the empowerment of the creative economy, whose funding comes from zakat funds.

Then we use documentation data from financial reports produced by BAZNAS to see how they are responsible for managing their funds. The data we obtained, analyzed and reduced to summarize, choose the main things, focus on the essential items, and look for themes and patterns. Data reduction refers to selecting, focusing on simplifying, abstraction, and transforming rough data that occurs in written field notes.

### 3. Results and Discussion

From the results of the interview, it is shown that zakat funds are empowered in a creative economy. Zakat funds are expected to significantly improve the welfare of *mustahik*. Zakat funds designated for the creative economy can be used by *mustahik* in developing their business so that they can have a steady income and that it does not rule out the possibility that their initial status as *mustahik* can turn into *muzakki*. Here are the results of the interview:

*"If zakat funds are empowered creatively. Zakat funds are expected to significantly improve the welfare of mustahik. Zakat funds designated for the creative economy can be used by mustahik in developing their business so that they can have a steady income and that it does not rule out the possibility that their initial status as mustahik can turn into muzakki".*

Zakat as creative economic empowerment is zakat which is distributed to *mustahik* by being managed and developed through business behaviors. The indication is that the assets are used as business capital which is expected to increase *mustahik*'s economic level—also included in the creative economy zakat if zakat assets are managed and developed by *amil* whose results are distributed to *mustahik* regularly. More specifically, zakat for the creative economy is zakat that is effectively distributed to *mustahik* with a versatile and innovative system, following the message of the Shari'a and the role and socio-economic function of zakat [7].

The success rate of zakat funds for the creative economy can only be estimated to be below 10% to 20%, as revealed by our informant Drs. H. Hidayat:

*"The success rate of zakat funds for the creative economy can only be estimated below 10% to 20%. This success is only seen from the sustainability of the business undertaken, not to the extent of seeing the changes in the standard of living of mustahik who receive business assistance. This is due to the lack of mentoring or coaching processes. Supervision is caused by a lack of human resources at BAZNAS in Mamuju. If assistance is given, it is as if the institution has been released from its obligations".*

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Statement of Financial Accounting Standards No.109 regarding zakat, infaq, and shadaqah aims to regulate the recognition, measurement, presentation, and disclosure of zakat, infaq, and shadaqah transactions. Fulfilling good governance, zakat fund managers can be accounted for and increase the trust and compliance of zakat payers [8].

Accountability is necessary because it affects the legitimacy of institutions, especially BAZNAS as zakat management institutions. Accountability is not only about financial reporting and programs made but also public legitimacy. **The accountability carried out by Badan Amil Zakat Nasional of Mamuju has not been referred to on the PSAK 109 standard as described by accounting staff Loja Dian Evi Leni, S.Ak of BAZNAS in Mamuju:**

*“From the start and implementation of PSAK 109 since 2009, BAZNAS in Mamuju has only implemented financial reports that refer to PSAK 109 from 2021. So it can be counted from the implementation until only 6 months. The accounting staff of BAZNAS in Mamuju stated that BAZNAS in Mamuju, in general, has tried to apply PSAK 109 to the financial statements of all financial-related activities. However, if you look at the detailed financial information, it is unclear whether they are entirely appropriate or if some minor parts are not following PSAK 109”.*

Based on our documentation, it can be seen that the presentation of the financial statements of BAZNAS in Mamuju has not met the criteria for PSAK 109. The financial announcements of BAZNAS in Mamuju only contain four of the five financial statements that have been determined, namely balance sheets, reports on changes in funds, cash flow reports, and reports on assets under management. Meanwhile, there are no notes on the financial statements. An excellent financial report is a report that provides precise details of costs and is prepared by accountable categories in its preparation. This implies non-compliance in the application of standards [9].

### 3.1. Zakat as Creative Economy Empowerment

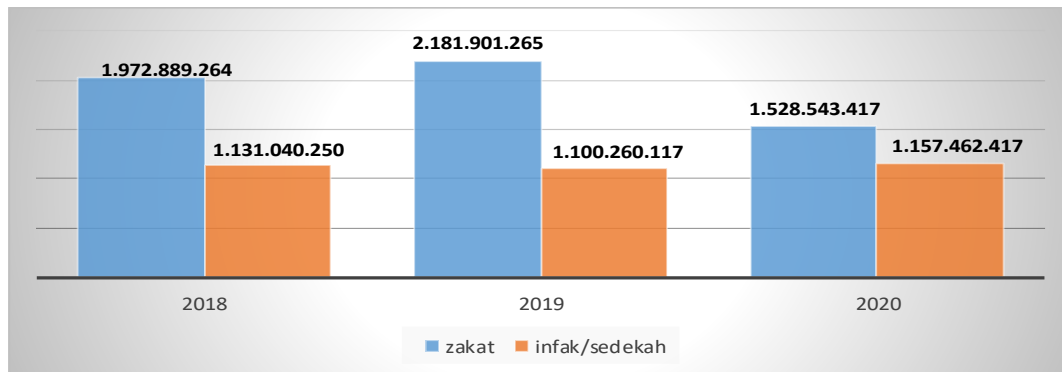
In collecting zakat funds at BAZNAS of Mamuju, many people know the obligation to pay zakat. Still, some people are also less aware of fulfilling this third pillar of Islam because of BAZNAS. From the statistical data obtained by the researcher, it was found that an increase in the number of zakat, infaq, and shadaqah funds from 2018 to 2019 increased by 12,677,989. While from 2019 to 2020, there was a decrease in the receipt of zakat, infaq, and shadaqah funds. This was due to the recession. Due to the COVID-19 pandemic, the economy has caused a decline in donors' income. So the total receipts of zakat, infaq, and shadaqah funds at BAZNAS of Mamuju in 2020 decreased.

Through the empowerment process, it is expected to raise awareness of managing zakat funds to make zakat an alternative to empower the economy because zakat aims to transfer some of the assets of the wealthy group to those in need to reduce economic inequality. Thus, zakat has a central role in improving the community's economic conditions, from those who originally lived in the shackles of poverty to an independent and economically prosperous

society. To achieve the social goals of zakat, it is necessary to manage zakat to empower the creative economy by investing in profitable business fields.

As for the statistical data of zakat, infaq, and shadaqah receipts from Badan Amil Zakat Nasional in Mamuju from 2018-2020:

**Figure 1. Receipt of Zakat, Infaq, and Shadaqah BAZNAS**



Source: BAZNAS Mamuju 2021

In the description of the statistical data above, it was found that an increase in the number of zakat, infaq, and shadaqah funds from 2018 to 2019 increased by 12,677,989. While from 2019 to 2020, there was a decrease in zakat, infaq, and shadaqah fund receipts. This was due to the economic recession from the pandemic—Covid 19 which caused a reduction in donors' income. So the total receipts of zakat, infaq, and shadaqah funds at BAZNAS of Mamuju in 2020 decreased.

BAZNAS of Mamuju is one of the zakat management institutions formed to manage and distribute zakat for creative economic empowerment in Mamuju area. In carrying out its duties, BAZNAS of Mamuju has a vision and mission that strongly supports the improvement of community welfare. BAZNAS in Mamuju has several programs which, of course, have been adapted to existing conditions in Mamuju, such as the Prosperous Mamuju Program [10].

BAZNAS of Mamuju distributes zakat funds for creative economic empowerment in a successful Mamuju program by providing business capital assistance distributed in the form of money. The provision of business capital to *mustahik* varies depending on the type of business owned by *mustahik*, which can develop their business and increase their income, where *mustahik* is not obliged to return the funds [11].

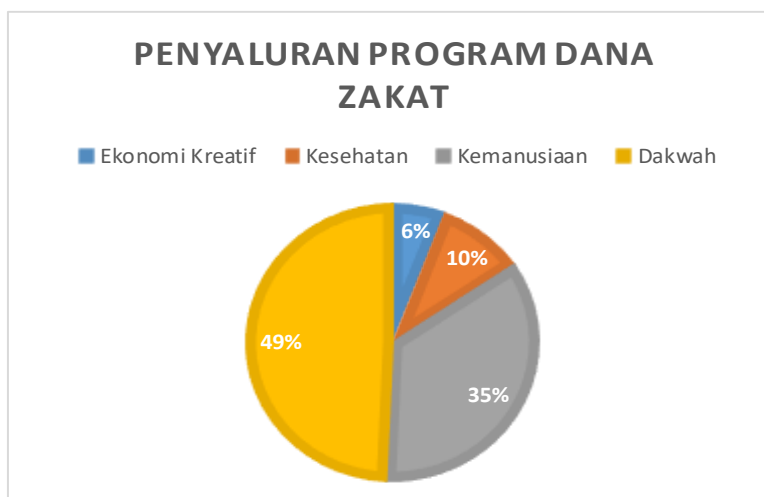
**Table 1. Distribution of Zakat Funds in 2021**

No	Zakat Fund for Distribution	Amount
1.	Creative Economy	15,000,000.00
2.	Health	25,531,9000.00
3.	Humanity	91,723,024.00
4.	Da'wah	128,5300.00
Amount		260,784,924.00

Source: BAZNAS Mamuju 2021



**Figure 2. Percentage of Distribution of Zakat Funds in 2021**



The potential for zakat received in 2020 at BAZNAS in Mamuju reaches Rp2.686.005.834, but what is empowered for the creative economy is only Rp15.000.000, or about 6% of the zakat funds designated for the creative economy. With enormous potential, it should be able to better empower zakat funds.

This provision of business capital is done by providing money to *muzakki* who really need it. The Mamuju Prosperous Program was unsuccessful because BAZNAS of Mamuju had not prepared itself properly. This was evidenced by the absence of a professional field team because there was no supervision of *mustahik*, who received creative economic zakat funds to use the zakat funds. Working capital so that the recipient of zakat can earn a decent and independent income [12].

### 3.3. Zakat Fund Management Accountability

PSAK 109 Concerning the accounting for zakat, infaq, and shadaqah is something to look forward to. The enactment of this PSAK is also expected to achieve uniformity of reporting and simplicity of recording. So that the public can read the accounting reports of zakat managers and supervise their management. In addition, applying PSAK 109 also aims to ensure that zakat management organizations have used sharia principles and to what extent BAZ have a level of compliance in applying them. PSAK 109, which regulates the accounting for zakat, infaq, and shadaqah, contains definitions, recognition and measurement, presentation, and disclosure of matters related to distribution policies to the operationalization of zakat, infaq, and shadaqah.

BAZNAS needs accountability as a form of accountability to zakat stakeholders. Various parties related to BAZNAS, such as *muzakki*, the community, and the state, demand that BAZNAS be more transparent and accountable in reporting the use of these funds. BAZNAS must be accountable to various parties, namely the funders, beneficiaries, and the organization itself. In this context, transparency becomes the control of *muzakki* or the community towards BAZNAS so that transparency is associated with access for the public to obtain as much information on the use of funds as possible.

BAZNAS has made financial reports, but it is not complete, as revealed by accounting staff Loja Dian Evi Leni, S.Ak said:

*"The presentation of the financial statements of BAZNAS in Mamuju is incomplete. The financial report only contains four of the five financial reports stipulated in PSAK 109, namely the balance sheet, the report on changes in funds, the cash flow report, and the report on assets under management. Meanwhile, there are no notes on the financial statements. An excellent financial report is a report that provides precise details of costs and is organized by category".*

This certainly makes it difficult for various groups to understand the intent and purpose of the financial statements. Financial reports should be informative and can be compared between the financial statements of one Zakat Management Institution and other institutions.

Other things that need to be observed in implementing accountability are the implementation of financial statement transparency. One form of transparency of zakat institutions is providing information on financial reports. However, BAZNAS of Mamuju's financial reports are still inadequate, accurate, and easily accessible. BAZNAS of Mamuju has not been able to report financial statements through media that is easily accessible to the public, such as websites. This is an obstacle to disclosing public information to report all activities related to zakat management [13].

The result of an accounting process is the preparation of financial statements. The financial report can show any activities/transactions carried out by BAZNAS during a specific period. Financial reports are also considered a form of accountability of BAZNAS for the management of zakat funds that have been mandated to them, whether zakat funds are correctly managed or not (accountability). Because BAZNAS is a non-structural government institution whose sources of funds come from the community, it is necessary to have transparency in its financial reporting.

#### **4. Conclusion**

The results showed that the distribution of zakat funds at BAZNAS of Mamuju for creative economic empowerment had not become a top priority. It was proven that the number of funds channeled to this sector was only 6% of the total zakat funds collected. This happens because they do not yet have professional staff who can supervise the use of funds and assist them in developing a creative economy with the funds they receive. Likewise, the accountability and responsibility of BAZNAS have carried out financial reporting following the criteria required by PSAK 109, except for notes on financial statements that they have not prepared.

This research contributes to the development of the creative economy, which was initiated from zakat funds, so these funds are beneficial for increasing the income of *mustahik*. Therefore, it is highly expected that there will be professional staff who can supervise and assist so that the distributed funds can make the recipients independent and improve their economy.

The limitation of this research is that the informants are only a few *mustahik* people and do not involve the local government as an informant, so through local regulations, some of the obstacles encountered by BAZNAS can be found solutions.

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