# Zakat Accounting:
# Metaphor and Accounting Treatment For Business Organization

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**Abstract**

The various sources of zakat accounting is actually going to provide an answer to the question of whether the accounting capable of acting stints zakat management. Zakat accounting will provide information or data of a general nature modified technically-practical reorganized to be able to calculate the zakat that in fact contain a special purpose, such as the purification of wealth. Business organization are generally oriented to profit by using the entity (entity theory), which means that the company is a separate entity from its owners. While zakah accounting as a part of shari'a accounting affirms that a company or business organization is united with its owner, so that he has an obligation to pay zakat. Consequently, the business organization to change the orientation, from profit and stockholder-oriented to zakah-oriented, conservation of nature-oriented, and stakeholders-oriented.

**Keywords**: zakah, shari'a, accounting, business organization, profit
**JEL Classification**: H27, H71, I38, M41, N3

## Introduction

Zakat as a religious duty makes an important contribution to society and the state. Zakat is instrumental in the country's fiscal policy. The role of zakat has been practiced by the Prophet Muhammad. and his successors who prove that zakat as an important asset that is collected through treasury and used not only to finance the wheels of government but can also guarantee social security. At that time, distributed alms to the people who deserve it (mustahiq), so it can help the stability of the economy. Therefore, the most important of the entire management system of zakat is the reporting of Zakat are recorded and accountable to the public through the application of the accounting system. In other words, accounting for zakat aims to regulate the recognition, measurement, presentation and disclosure of transactions zakat.

Accounting can be used as guidelines for implementation of the management of zakat and accompanying regulations. In this case, the various sources accounting for zakat is actually going to provide an answer to the question of whether the accounting capable of acting stints zakat management. Accounting for zakat will provide information or data of a general nature modified technically-practical reorganized to be able to calculate the zakat that in fact contain a special purpose, such as the purification of wealth. In this case, muzakki become easier in knowing the physical count (stock taking)



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from the obligation of zakat that should be excluded from partial ownership of his property.

To determine the extent of the development of the study of zakat accounting, there will be a referral briefly about some studies related to this theme, not only aims to find new formulas of accounting charity, but also to avoid the occurrence of similarity (read: plagiarism) which is contrary to scientific principles ,

Some classical works that actually contain accounting practice Islam, particularly with respect to charity, among other things, first, a work entitled al-kharaj, such as the Kitab al-Kharaj by Abu Yusuf (d. 798 CE), Yahya ibn Adam al-Qarasyi (w . 818 AD), and Qudamah ibn Ja'far (d. 932); second, the book entitled al-Amwal, such as the Kitab al-Amwal by Abu Ubayd al-Qasim ibn Sallam (d. 838 AD), Ibn Humaid Zanjawaih, and Abu Ja'far ibn Nasir ad-Dawudi (d. 1012); The third work entitled al-Ahkam as-Sulthaniyah, such as the works of Abu Ali Hasan al-Mawardi (d. 1058 AD) and Abu Ya'la al-Hanbali, and fourth, the works of potpourri that emerged in the second half of the century 5 H, such as the Kitab al-Muhalla by Muhammad Ibn Hazm, al-Ghiyatsi al-Juwaini of Imam al-Haramain al-Juwaini, and at-Tibr al-Masbuk fi Nashihat al-Muluk by Imam al-Ghazali.

Classic works of scholars are quite representative normative (legal rulings) in outlining the basic provisions of the various sources of income countries, one charity, in addition to historical reviews the mechanisms and management of zakat (now known as the application of zakat accounting). Thought and zakat accounting practices at this time prove that the Islamic Caliphate has a complete manage zakat issues with a different instrument. However, the review has not been adequate when faced with modern problems of the charity with various categories of assets that have not been disclosed in the reference. In addition, the standardization of the management of zakat (nationally or internationally) equipped with adequate accounting system by highlighting the importance of accountability to the public feels very important today.

For contemporary studies on zakat accounting can be found in the work of Hussein Syahatah, *at-Tathbiq Mu'ashir li al-az-Zakat: Zakat Tahsib Kaifa Malik*. This referred to the work of practical guides zakat calculation contemporary terms both of pespektif jurisprudence and modern accounting system. However, the review and application accompanied zakat calculation example nuanced "Arab", less representative when applied in the context of zakat in Indonesia.

Zakat accounting studies can be found also in the works Safri Sofyan Harahap, *Menuju Perumusan Teori Akuntansi Zakat (Towards Formulation Zakat Accounting Theory)*. This work has demonstrated efforts in making formulations theory of zakat accounting. However, accounting theory applied in matters of charity is not adequate because zakat paradigmatic perspective and methodology of its own, especially if associated with normativity teachings.

Didien Hafiduddin also preparing procedures for calculation of zakat in his work, *Panduan Praktis tentang Zakat, Infaq, dan Shadaqah (A Practical Guide about Zakat, Infaq, and Sadaqah)*. As a guideline, this book could be a reference for charity managers in calculating Zakat. However, it is practical, this work is less equipped with the concept and formulation of jurisprudence and accounting theory into the footing.

Another study has also been conducted by Arif Mufraini in "*Akuntansi dan Manajemen Zakat: Mengomunikasikan Kesadaran dan Membangun Jaringan*



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*(Accounting and Zakat Management: Communicating Awareness and Networking)"*. This book can introduce the reader to understand the application of accounting principles in the charity, as well as representative enough in explaining zakat management. However, the lack of application of the accounting application of zakat, particularly asset calculation example zakat, then this book is more feasible categorized in the areas of management of zakat.

Mursyidi methodologically in *"Akuntansi Zakat Kontemporer (Contemporary Zakat Accounting)"*, has explained the method of accounting for solving problems of contemporary zakat. This works pretty well describes the application of accounting in trouble zakat is equipped with calculation examples and solutions. However, this work is quite dry in uncovering normativity zakat based formulations jurisprudence.

Various studies may explain the zakat accounting, both theoretically and practically. However, the review is more emphasis on one aspect, an-sich accounting applications in problems and lack of exposure zakat fiqh, causing incompleteness in his explanation.

**Zakat Accounting: Literature Review**

The term "accounting" is derived from the English, "accounting". In Arabic, the equivalent word "accounting" is "muhasabah" is derived from the word hasaba, hasibah, muhasabah, or other such wazan “hasaba, hasban, hisabah”, which means weighing, add, calculate, record, or count. So, “muhasabah” is counting carefully or thoroughly that must be recorded in the books of a certain (Ibn Mundzir, n.y.:301-304 and Husain Syahathah, 2001: 30-43).

In the Qur'an, the word "muhasabah" comes from the word “hasaba, hisab, hasibah, muhasabah, and hisaba”. The basic word "hasaba" referred to in the form of the verb three times. The basic word "hasaba" and "hisaba" means weighing, taking into account the human deeds he has done (QS. Ath-Thalaq: 8). As for the verb "yuhasabu" and "hisaba" means calculate carefully or thoroughly that should be recorded in a letter or a book (QS. Al-Insyiqaq: 7-8). As for the word "yuhasibu" means the calculations of human actions on the Day of Resurrection (QS. Al-Baqarah: 284). Thus, "muhasabah" or "hisab" interpreted by counting and weighing all human deeds and behavior according to what is recorded and registered.

Other forms of the terms used in the Koran for accounting synonym is "hisab” (reckoning), which is also derived from the word "hasaba" and derivation of "hasban, hisabatan, and hisaban". In the Qur'an, this term referred to a total of 39 times and not in the form of the verb. "Al-Hisab", for example, means calculates and records (numbers) accurately (QS. Al-Isra': 12 and Yunus: 5), the calculation and the vengeance of God or through the government (ulil al-amri) (QS. An-Nur: 39), asking someone to argue with him on the day of Judgment about his actions in the world (QS. Ibrahim: 41). The word "hisab" also means charity and gave absolutely, without cause and condition (QS. Al-Baqarah: 212). The word "yuhasibu" is defined as a calculation of human actions on the Day of Resurrection (QS. Al-Baqarah: 284). The word "hasaba" and "hisaba" has the meaning weigh, taking into account the human deeds he has done (QS. Ath-Thalaq: 8). While the word "yuhasabu" and "hisaba" meaningful calculate carefully or thoroughly that should be recorded in a letter or a book (QS. Al-Insyiqaq: 7-8) (Husain Syahathah, 2001: 30-43).



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Thus, the word "hisab" means equivalent, which resulted in the number or numbers (Surat al-Isra ': 12, Ath-Thalaq: 8, and Al-Insyiqaq: 8), and indicate the number or calculation rigorous, thorough , accurate, and accountable. Therefore, the accounting is knowing something in sufficient quantities, no less, nor more.

As of the term, accounting is the process of identifying, measuring and delivering economic information as information material in terms of consideration in the conclusion by the wearer. Accounting meaningful art of recording, classifying and determining a certain way and in the size of monetary transactions and events that are typically included financial and interpret the results. Accounting mean also a service activity, which functions provide quantitative information, usually in the size of the money, about an economic entity that is intended for use in making economic decisions, which are used in selecting among several alternatives (Muhammad, 2000: 3-4).

In the study of Islamic economics, accounting or muhasabah can be defined as the process of accounting records by recording and logging of all financial transactions that must be accounted for in accordance with Islamic values. In Islamic economics, accounting terms are called the Shari'a Islamic accounting or accounting. For example, the definition of which is explained by Hasbi Ramli (2005: 13-14), that the Shari'a accounting is an activity of identification, clarification, data collection, and reporting on the process of calculations related to financial transactions as information material in making economic decisions based on the principle of agreement contract Shari'a, namely does not contain zulm (tyranny), usury, gambling (gambling), gharar (fraud), the goods that are forbidden, and harm.

As for the term "zakah" is mentioned in the Quran, 32 times, and the form of synonyms, sadaqah and infaq called as many as 82 times. The term zakat called 32 times include 8 verses down in the Meccan period and 24 verses in the Medina period. In the Meccan period, eg Q.S. al-Muzammil verse 20 and al-Bayyinah verse 5. In the second verse, zakat is the advice to do good to the poor and those who need help. While in the Medina period, such as Q.S. al-Baqarah, verse 43 and al-Maidah verse 12, the second verse contains an order to pay zakat, which has become an absolute obligation (*ilzami*). This is shown in the form of *amr* (command) with the word "*atu*" (full proof) which means resolved, immediately, perfect to the end, convenience, and so on. This word means anyway al-i'ta, which is a command to perform or pay (Al-Asfahani, t.t .: 9).

As of 32 verses of the zakah (charity), 29 verse connected with prayer command and only three verses that are not coupled with prayer, that Q.S. al-Kahf verse 81, Q.S. Maryam verse 13 and al-Mu'minun verse 4. The three verses are verses Makiyah (Abdurrahman Qadir, 1998: 43).

From the aspect of the language style of the Qur'an, as confirmed Nuruddin Mhd. Ali (2006: 25-26), zakat command style expressed in the form of four languages, namely:

1. *Uslub insya'i* (command); like the word "atu, anfiqu, khudz". For example QS. al-Baqarah verse 42, an-Nur verse 56, and at-Taubah verse 103. This language style connotes zakat levy orders to target the rulers (amil).
2. *Uslub targhib* (motivational); means a boost establish worship and pay the zakat. For example the letter al-Baqarah verse 277.
3. *Uslub tarhib* (intimidating or warning); poses a threat to people who accumulate wealth and reluctant to give zakat. For example in the letter at-Tawbah verse 34.

4. *Uslub madh* (compliments or flattery); meaning praise God to muzakki (the issuing zakat). For example in the letter of al-Maidah verse 55.

Zakat is generally significantly "increased" or "an-nama" (in Arabic). Zakat is also interpreted clean, lush, thanks, and clear (Ibn Mundzir, n.y.:301-304). In fiqh, alms meaningful issuing certain levels of certain assets for certain groups, as determined by Allah (Ibn Qudaamah, N.Y.). Sometimes charity is defined also by sadaqah (see Al-Mawardi, 1978: V: 112).

In some other verses, zakat has diverse meanings, for example:

1. Growing, growing, blessings. For example, *zakat al-mal* (property it develops), *zaka az-zar'u* (plants that grow and more), *an-nafaqah zaka* (living was a blessing). For example Q.S. al-Baqarah: 276
2. Thaharah / purify. For example Q.S. at-Tawbah: 103
3. Victory. For example Q.S. Shams: 99 and al-Muminun: 1-4
4. Pleated double good luck. For example Q.S. al-Baqarah: 261
5. Faith. For example Q.S. as-Sajda: 16
6. God-fearing. For example Q.S. Ali Imran: 133-134
7. Reward. For example Q.S. al-Baqarah: 262

Zakat, as written in At-Taubah verse 103, implies that every Muslim who has the property that has had nishab mandatory clean up their property by giving part of his wealth to the people who deserve it (see Aan Jaelani, 2015).

In terms of jurisprudence, according to Yusuf Qardhawi (1996: 34-35) charity is a particular treasure that required God handed over to people who are eligible. In addition, Wahbah Zuhayli (2000: 83-84) detailing an explanation of Zakah according to the Fiqh schools. Maliki interprets zakat by removing a portion of the special treasures that have reached nishab (minimum quantity limit which requires zakat) to the people who deserve it. Hanafi defines charity by making the most of a special treasure of treasures specifically as had the special, which is determined by the Shari'a as Allah. Meanwhile, according to the Shafi'i school of Zakat is an expression of the release of property or body in accordance with a special way. As according to the Hanbali school of zakat is the right that must be removed from the property specific to specific groups as well, the group that is hinted at in the Qur'an.

While the Islamic economic thinkers contemporary, as confirmed Gazi Inayah (2003: 3), zakat as a treasure that has been set by the government or authorities, the general public or individuals that are binding and final, without obtaining certain benefits by the government in accordance with the ability of the owner of the property, which is allocated to meet the needs of eight groups that have been defined by the Qur'an, as well as to meet the political demands for Islamic finance.

Based on the definition of accounting and zakat which has been described above, accounting for zakat is a frame of mind and activities that cover the basics of accounting and operational processes associated with the determination, calculation, and assessment of assets and income are mandatory zakat, assign levels of zakat and distributing the results to their posting in accordance with the law and the foundations of Islamic shariah.

As according to the authors, accounting for zakat a bookkeeping process obligatory zakat assets through recording, data collection, distribution, and management of zakat should be accounted for in accordance with Islamic values.

**Discussion and Results**

**Philosophical Dimensions for Zakat Accounting**

1. Ontology

Accounting in the concept of Islam is a collection of legal basis and a permanent standard, which is inferred from the sources of Islamic law and is used as a rule by an accountant in his work, both in accounting, analysis, measurement, presentation, and explanation. Also to be a foothold in explaining an incident or event, whether the event in accordance with the shari'a laws or not.

The zakat is obligatory for every Muslim to issue treasures that are specific to those entitled to receive based on the Islamic Shariah. Therefore, the recording process until the distribution of zakat assets and accountability requires an agar medium in its implementation in accordance with the provisions of Islamic law. In this case, the management of zakat requires a science called zakat accounting.

Thus the basics of accounting and legal sources of zakat are the Qur'an, hadith, ijma, and qiyas. For example, in the Qur'an mentioned the importance of conducting recording to a transaction made by every Muslim. Allah says in the Qur'an surat al-Baqarah verse 282 the following:

يَـٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوٓاْ إِذَا تَدَايَنتُم بِدَيۡنٍ إِلَىٰٓ أَجَلٖ مُّسَمّٗى فَٱكۡتُبُوهُۚ وَلۡيَكۡتُب بَّيۡنَكُمۡ كَاتِۢبُۢ بِٱلۡعَدۡلِۚ وَلَا يَأۡبَ كَاتِۢبٌ أَن يَكۡتُبَ كَمَا عَلَّمَهُ ٱللَّهُۚ فَلۡيَكۡتُبۡ وَلۡيُمۡلِلِ ٱلَّذِي عَلَيۡهِ ٱلۡحَقُّ وَلۡيَتَّقِ ٱللَّهَ رَبَّهُۥ وَلَا يَبۡخَسۡ مِنۡهُ شَيۡـٔٗاۚ فَإِن كَانَ ٱلَّذِي عَلَيۡهِ ٱلۡحَقُّ سَفِيهًا أَوۡ ضَعِيفًا أَوۡ لَا يَسۡتَطِيعُ أَن يُمِلَّ هُوَ فَلۡيُمۡلِلۡ وَلِيُّهُۥ بِٱلۡعَدۡلِۚ وَٱسۡتَشۡهِدُواْ شَهِيدَيۡنِ مِن رِّجَالِكُمۡۖ فَإِن لَّمۡ يَكُونَا رَجُلَيۡنِ فَرَجُلٞ وَٱمۡرَأَتَانِ مِمَّن تَرۡضَوۡنَ مِنَ ٱلشُّهَدَآءِ أَن تَضِلَّ إِحۡدَىٰهُمَا فَتُذَكِّرَ إِحۡدَىٰهُمَا ٱلۡأُخۡرَىٰۚ وَلَا يَأۡبَ ٱلشُّهَدَآءُ إِذَا مَا دُعُواْۚ وَلَا تَسۡـَٔمُوٓاْ أَن تَكۡتُبُوهُ صَغِيرًا أَوۡ كَبِيرًا إِلَىٰٓ أَجَلِهِۦۚ ذَٰلِكُمۡ أَقۡسَطُ عِندَ ٱللَّهِ وَأَقۡوَمُ لِلشَّهَٰدَةِ وَأَدۡنَىٰٓ أَلَّا تَرۡتَابُوٓاْ إِلَّآ أَن تَكُونَ تِجَٰرَةً حَاضِرَةٗ تُدِيرُونَهَا بَيۡنَكُمۡ فَلَيۡسَ عَلَيۡكُمۡ جُنَاحٌ أَلَّا تَكۡتُبُوهَاۗ وَأَشۡهِدُوٓاْ إِذَا تَبَايَعۡتُمۡۚ وَلَا يُضَآرَّ كَاتِۢبٞ وَلَا شَهِيدٞۚ وَإِن تَفۡعَلُواْ فَإِنَّهُۥ فُسُوقُۢ بِكُمۡۗ وَٱتَّقُواْ ٱللَّهَۖ وَيُعَلِّمُكُمُ ٱللَّهُۗ وَٱللَّهُ بِكُلِّ شَيۡءٍ عَلِيمٞ ٢٨٢

*282. O you who believe! when you deal with each other in contracting a debt for a fixed time, then write it down; and let a scribe write it down between you with fairness; and the scribe should not refuse to write as Allah has taught him, so he should write; and let him who owes the debt dictate, and he should be careful of (his duty to) Allah, his Lord, and not diminish anything from it; but if he who owes the debt is unsound in understanding, or weak, or (if) he is not able to dictate himself, let his guardian dictate with fairness; and call in to witness from among your men two witnesses; but if there are not two men, then one man and two women from among those whom you choose to be witnesses, so that if one of the two errs, the second of the two may remind the other; and the witnesses should not refuse when they are summoned; and be not averse to writing it (whether it is) small or large, with the time of its falling due; this is more equitable in the sight of Allah*

*and assures greater accuracy in testimony, and the nearest (way) that you may not entertain doubts (afterwards), except when it is ready merchandise which you give and take among yourselves from hand to hand, then there is no blame on you in not writing it down; and have witnesses when you barter with one another, and let no harm be done to the scribe or to the witness; and if you do (it) then surely it will be a transgression in you, and be careful of (your duty) to Allah, Allah teaches you, and Allah knows all things."*

Based on the above verse, Muslim communities in accounting practice will follow the orders of Allah. Iwan Triyuwono (2006: 318) explains that this order actually is universal in the sense that the practice of registration should be done correctly for transactions conducted with the other person. "Substance" of this command is: (1) the practice of registration should be carried out by (2) true (fair and honest). The substance in this context, once again, the general effect of all time, is not limited by space and time.

While that is always associated with the "substance" is "form". Unlike the "substance", "form" is always limited by space and time. Therefore "form" will always be changing all the time following the change itself. What is meant by " form " here are the techniques and procedures of accounting, the accounting treatment, financial statement forms, and others? Forms of accounting practices in the Arab countries will vary with the form of the accounting practices in Indonesia. Here we see the gap between the normative order with the practice. In conjunction with this Kuntowidjojo (1991: 320-321) suggested the need for " prophetic social sciences". What is meant by the prophetic social science knowledge derived here is the Qur'an and the Hadith (the Prophet's) using the scientific principles that will be used to bridge between normative orders with practice. With this knowledge, the commands normative becomes more operational and can be put into practice in the real world, including in zakat accounting.

Therefore, accounting for zakat follow shari'a accounting principles, namely:

1. Humanist gives a sense that Islamic Accounting theory of human nature, according to human nature, and can be practiced in accordance with the capacity possessed by humans as beings that are always interacting with others (and natural) dynamically in everyday life. In this context means Islamic Accounting theory is not a historical (alien), but historical, grounded, built by the human culture itself.
2. emancipatory have an understanding that the Islamic Accounting theory able to make significant changes to the theory and practice of modern accounting that exists today. The changes referred to here is the change that frees (emancipation). Liberation from the bonds of pseudo does not need to be followed, the liberation from the power of false (pseudo power), and liberation from false ideology. With this acquisition is expected that the Islamic Accounting theory is able to change the thinking and actions of human that use it, ie from the thought that the narrow and partial towards' broad, holistic and enlightened.
3. Transcendental has meaning that the theory of Islamic Accounting disciplines across the border itself. Even the border crossing of the material world (economy). With the principle of this philosophical theory of Islamic Accounting can enrich itself by adopting other disciplines (other than economics), such as sociology, psychology, ethnology, phenomenology, anthropology, and others can even adopt moral values 'of other religions. Later, the transcendent aspect is actually not limited to the disciplines,

but also concerning aspects of ontology, which is not limited to the object of both materials (economic), but also non-material aspects (mental and spiritual). Likewise, in the aspect of epistemology, that is by doing a combination of different approaches. So that in this way, the theory of Islamic Alkuntansi really will be emancipatory.

4. Teleological provides a rationale that accounting does not merely provide information for making economic decisions, but also has a transcendental purpose as a form of human response to God, fellow human beings, and to the universe. This principle leads a man on the purpose of the nature of life, namely *falah* (victory). Falah here can mean the success of a human return to the Creator with a quiet soul and sacred (*muthmainnah*).

Ontological dimension is becoming a very important part in the construction accounting for zakat because it contains a unique character that can not be found in the discourse of modern accounting. The uniqueness mainly lies in the assumption that the accounting charity as part of sharia accounting is not merely an instrument " dead " used for the benefit of economic business, but also as an instrument of " living " that can guide humans in the direction of the nature of real life, ie give up the rights to mustahiq charity with true management based on the calculation of the correct accounting, thorough, and accountable (accountability).

2. Epistemology

In the methodology, zakat accounting as Islamic accounting or public accounting experience development paradigm that gave birth to theories that can reconstruct the accounting system that is now developing, into an accounting system based on the Shari'a.

Therefore, as confirmed by the Gambling and Karim (1991), accounting Islam should be born of the Islamic community who practice Islam that gave birth to the theory of economic and accounting practice Islam. In other words, accounting for zakat should not be part of the disciplines of accounting (Syafri Sofyan Harahap, 2004: 153-155).

Therefore, to conduct a study on the issue of zakat and its calculation with accounting, then Husain Sahathah (2001: 13-14) offers a method that can be used in the study of accounting for zakat, namely:

a. Method of istinbath: a set of rules based on the sources of the Koran, hadith, ijtihad scholars, the early Islamic period accounting practices, and customs of the people.
b. Method of tahlili (Analytical): comparing the rules and accounting basics of Islam with conventional accounting theory applied in the calculation of zakat.
c. Method of tathbiqi (Application): discuss the implementation aspect of the basics and rules of zakat accounting in various calculations mandatory zakat assets in accordance with the circumstances.

3. Axiology

Aspects of zakat accounting Axiological provide an ethical-philosophical view that Zakat is an asset that provides protection economically if managed appropriately. Therefore, accounting charity can encourage and create economic stability, among groups of surplus property assets with the deficit group, so as to create an economic justice.

Zakat has several main objectives, namely to increase the value of life muzakki, cleanse and nourish treasure, helping those who are marginalized, and strengthen social

security. Zakat is also a sign of one's faith and proof of sincerity. Therefore, the wisdom of zakat among others: (1) one of the means that help the poor, (2) to purify the people who do it from the filth of sin. Even with generous and leave the nature grabber, the person issuing zakat also had to clean his soul, and (3) by practicing charity, muzakki will have the nature of a helper, to fulfill the mandate of God gladly, and convey the rights contained in his property to the poor need. Allah has granted various favors to the rich and one way to be grateful is give charity.

If zakat is an act of a person who provides specific section on property that has reached nishab and given to a particular person (mustahiq), then zakat is actually aimed at, among others:

(1) Creating an ideal brotherhood, social equality, and equitable distribution.
(2) The tools of social self as a moral obligation for the wealthy, to help the mustadh'afin to be free from poverty.
(3) Zakat is not the substitution of a various self-financing model that made the modern society provide social protection for unemployment insurance, accidents, old age, and disability.
(4) Zakat does not replace the components of government spending on welfare / assistance, but the support and the additional ease the burden of the government in income distribution and reduce poverty.

God has determined the rights of the poor in the wealth of the rich. God's provision is an obligation which is confirmed to the Muslims, the term zakat. This is one of the most important means to meet the intent and purposes of the poor. A group of the poor is a group of the most entitled to receive Zakat. Zakat including plantations and agricultural zakat, alms income and commercial property, livestock alms, zakat excavation, and tithes

**Shari'a Accounting: A New Paradigm for the Development of Accounting**

Using the philosophy and social theory, Burrell and Morgan (1979), describes four different sociological paradigms in accounting, the paradigms it is functionalist, interpretive, radical humanist and radical structuralist. Meanwhile, other experts do the reclassification of accounting model based on a systems perspective, the model-oriented data, the usefulness of the decision, and the categories of sources organizational, where financial accounting appears as data collected from an organization and turn it into a report certain information in accordance with the environment. Velayutham and Rahman (1992) using a multidimensional matrix classifying accounting theory, namely: accounting purposes (descriptive/normative); approach in the formulation of the theory (deductive, inductive and eclectic); basic assumptions (economics, sociology, ethics, human behavior, communication) and the level of development of accounting theory (see Muhammad, 2002).

Each paradigm described above to determine how members looked at the research, practices, and accounting education. No paradigm is superior compared to the other one. In other words, the existence of this paradigm is based on the development and interpretation of the human mind in constructing accounting knowledge.

Based on the definition proposed paradigm Kuhn (1970), M. Arief (1985: 2) confirmed that the new paradigm can be developed that Shari'a accounting paradigm developed by the Muslim community trust. Shari'a paradigm derived from three sources,

namely the Qur'an, Hadith, and Fiqh. These sources are hierarchical sequence can not precede one another. The first source is always Qur'an, followed by the Hadith, and Fiqh and so on. Shari'a is Islamic canonical law based on the teachings of the Koran and the traditions of the Prophet (Hadith and Sunna), prescribing both religious and secular duties and sometimes retributive penalties for lawbreaking. It has generally been supplemented by legislation adapted to the conditions of the day, though the manner in which it should be applied in modern states is a subject of dispute between Islamic fundamentalists and modernists.

The main objective is to educate every human Shari'a, establishing justice and the realization of benefits for every human being in the world and in the hereafter. In the opinion of Abdalati (1975), the Shari'a regulate every aspect of Muslim life, whether political, economic and social to keep the faith, life, aqal, and their wealth. They have also been stated by Ibn Al-Qayim Al-Jawziyyah, that Shari'a is the basis of policy and public welfare in this world and in the Hereafter. In other words, Shari'a is related to the improvement of justice and public welfare by establishing a basic foundation for the moral, social, political and economic philosophy of the community.

Shari'a paradigm will include the concept of accountability in the areas of accounting, which is the paradigm of anthropology or deductive. This paradigm will use a single valuation basis in determining income (the true-income or deductive paradigm), its importance as a financial accountant parties who provide services completeness of financial information. Based on the previous description, Shari'a paradigm seems to hold between the extreme atomistic and holistic-radical-descriptive dimensions of sociological theory. The holistic-atomistic is an attempt to understand the society from the top-down and bottom-up, while the descriptive radical is understood the contents in the society only by description.

Thus it can be understood, that the paradigm of sharia in accounting for zakat will take into consideration the various paradigms to show their ideological differences accounting. Based on the foundation of the religion, then there are three interrelated dimensions, namely: (1) seeking the pleasure of Allah as a primary goal in determining the socio-economic justice; (2) realize the benefits for society, namely the obligations to the community, and (3) the pursuit of self-interest, namely: meet their own needs.

Fulfillment three parts from this activity are included in worship. In other words, accounting may be considered as an activity of worship for Muslims. These three dimensions are interrelated to meet obligations to God, society, and individual rights, based on Shari'a principles to be observed. Based on the existing exposure, then visually conceptual framework of accounting based on shari'a described above.

Thus, shari'a accounting will achieve the broader goals of socio-economic justice and recognizes a form of worship, as zakat itself in the form of worship but require disclosure Maliyah technically through accounting. These principles are demonstrated in both the technical and human aspects that should be derived from the Shari'a. Technical aspects of shari'a accounting is pointing to construct accounting related to the authority and its implementation. Clearly construct problems related to the measurement and disclosure, the following principles: charity, free of interest, business transactions are allowed in Islamic law, should be implemented.

Disclosure of the accounting constructs required to specify what other obligations laid down in connection with the Shari'a compliance efforts zakat, as sadaqah. Broadly

speaking conclusions explanation of the principles that demonstrate the technical aspects can be fitted in the following table (see Muhammad, 2002):

Table 1
Summary Postulates and Principles on Shari'a Accounting

| **Postulate and Principles in Shari'a Accounting** | **Based on the Measurement and Disclosure** |
|---|---|
| Zakat | 1. Rate parts of zakat measured the market, paid to eight *asnaf* as advocated by the Qur'an or channeled through the Baitul Mal (zakat institution).<br>2. Zakat and taxes will not be treated as a burden but a form of worship that aim to achieve the distribution of wealth in order to achieve socio-economic justice.<br>3. Required accountant and using the appropriate weights and the correct size.<br>4. Necessary prudence in calculating zakat and issue a larger amount than less |
| Interest-Free | 1. Entities must be shaped for the results or cooperation to avoid interest.<br>2. Turn over of funds should be based on profit-sharing and cooperation |
| Halal | 1. Avoid forms of business related to gambling, alcohol, and illicit products.<br>2. Avoid speculative transactions, such as bay al-gharar; mulamash; munabadh and najash |

While accounting constructs related problems and the implementing authority, is based on principles such as piety, truth, and accountability. This forms a basic foundation that affects the values of Muslim accountants and managers who will also be observed by his activity. Briefly presented in the following table (see Muhammad, 2002):

Table 2
Summary of Postulates and Principles of Shari'a Accounting

| **Postulates and Principles of Shari'a Accounting** | **Based Authorization Holder and Executor** |
|---|---|
| Piety | 1. Acknowledging that God is the Supreme Ruler.<br>2. God sees every move will be assessed on the day of Judgement<br>3. Can distinguish between right and wrong.<br>4. Get guidance from God in decision making.<br>5. Seek blessings (Allah's Mercy). |
| Truthfulness | 1. A vision of success and failure that extends to the world, reaching *maslahah* (goodness).<br>2. To better relations with God (hablun min Allah) and relationships with humans (hablun min an-nas) |
| Accountability | Superiority is in God |
| Mandate | 1. Acknowledging that work is worship that is always |

| | |
|---|---|
| | associated with the norms and values "sky".<br>2. Acknowledging that the work is good deeds, which is key to achieving success in this world and the hereafter *(al-falah)*.<br>3. Realizing the human functions as the caliph in the world and responsible for his actions.<br>4. To do justice to all of God's creation, not only in humans (*ihsan*). |

From the description above, ultimately it can be concluded about the difference between conventional accounting to shari'a accounting, as indicated in the following table (see Muhammad, 2002):

Table 3.
Summary of Differences Underlying Principles of Shari'a Accounting and Conventional Accounting

| **Distinguishing Aspects** | **Conventional Accounting** | **Shari'a Accounting** |
|---|---|---|
| Postulate of Entities | The separation between the business and the owne | Entity based on profit sharing. |
| Postulate of Going-concern | Business continuity continuously based on the reality of the existence of assets | Business survival depends on approval of the contract between the groups involved in activities for the results. |
| Postulate of Accounting Period | Can not wait until the end of the life of the company to measure the success of the company's activities | Every year subject to the obligation of zakat, except for agricultural products is calculated every harvest |
| Postulate of Measurement Unit | Money value | Quantities used to determine the market value of the animal charity, farm and gold. |
| The Principle of Full Disclosure | For the purpose of decision-making | Demonstrate compliance with the rights and obligations to God, society and the individual |
| The Principle of Objectivity | The reliability of measurement used on the basis of personal bias | Closely linked to the concept of piety, namely material and non material expenses to meet obligations. |
| Material Principle | With respect to the relative importance of information decision-making | Related to the measurement and fulfillment of obligations to God, society and the individual |
| The Principle of Consistency | Recorded and reported according to GAAP patterns | Recorded and reported in a manner consistent with the principles outlined by the Shari'a |
| Principle of Conservatism | Selection of accounting techniques that little influence on owner | Selection of the accounting technique with regard to its positive effect on society. |

Therefore, the difference between conventional accounting to shari'a accounting is not only to limit its objectives but also on its basic principles. For example, that the conceptual framework of financial reporting using the paradigm of Shariah is a very unique derived from the law of "sky", not just a man-made law, and the implication is the role of accountants Muslim can be summarized as follows:

1. Inspired by the world view of monotheism, not anti-profit or anti-world, but a vision of success and failure that cover the broader dimension of time, the world, and the hereafter.
2. Accountability - not only in leadership but are accountable to God, because of people just His servants with a view to realizing the socio-economic justice in the world and the Hereafter.
3. Relationships - requires the creation of good relations between the leaders but also the followers, and also the relationship with God by fulfilling all her religious obligations.
4. Motivation - providing the best services in accounting activities, such as trust, worship, pious charity, all of which are aimed at achieving victory (al-falah) in the world and in the hereafter.

**Financial Statements on Zakat Accounting**

Zakat is an Islamic public financial resource because it is the most important source of income for an Islamic state. He became the liberation fund poverty and other forms of social security. Abu Ubayd (1986: 459) says that charity is the right of poor people who are in charity is right for poor people who are in the property and wealth of the rich. Zakat is obligatory upon the Muslims are rich in the second year of Hijrah (Yusuf Qardhawi, 1984: I: 61). Once the importance of those obligations that the Qur'an orders on more than thirty occasions in order to pay zakat. Almsgiving a unique character in the socio-economic structure of the Islamic state because payment is not only meet the needs of the economy, but it becomes a religious obligation and a means of spiritual purification (Q.S. Yunus: 103).

In addition to fulfilling spiritual purposes, the Qur'an makes charity as a responsibility of a Muslim towards disadvantaged groups in society (Q.S. al-Baqarah: 110). Zakat has an important position in the economic-religious structure of Islamic financial mechanisms. The Prophet called it as one of the pillars of Islam (al-Bukhari, n.y.: I :6).

Zakat got a lot of attention from the traditions of the Prophet than other revenue sources exist for an Islamic state. The scope of zakat, obligatory objects of zakat, limits, and numbers, as well as other important details about the collection and distribution are found in all the important literary traditions. Legists and finance in the early days of Islam and modern researchers have examined various socio-economic aspects of zakat. The study of this charity policy, among others F.R. Faridi in the "*Zakat and Fiscal Policy*" were compiled in a collection of Islamic economics by Khurshid Ahmad (ed.) In the work of this Islamic Economic Studies (1980: 119-130), M.M. Mutawalli wrote an article titled "*Fiscal Policy in an Islamic Economy*" in the work of Islamic economics compiled by Ziauddin Ahmad, et.al. (eds.) in *Fiscal Policy and Resource Allocation in Islam* (1983: 59-81).

Zakat, as an annual payment, is required for a rich Muslim over their wealth. In the view of al-Mawardi (1978: V: 113-119), zakah is set for forms of wealth that have the

ability to evolve in terms of value (gold, silver) or generate more wealth, such as cattle, agricultural production, and merchandise. Therefore, possessing the potential to grow is the first requirement for the establishment of zakat. A second requirement is the establishment of charity he set on property owned for the full year. However, in the case of agricultural products, he set out every harvest season.

The third requirement is the assets may be subject to zakat only if they exceed a certain minimum value called nishab, which varies for each object (details will be discussed later). The essential requirements show that only those who have the ability to pay and have a treasure beyond their needs for one year subject must pay zakat. Therefore, charity is right to keep the poorer sections of the wealth of the rich.

The main purpose of the activity zakat- the viewpoint of the market economy - is creating income distribution becomes more equitable. In addition to the purpose of distribution, then the analysis of fiscal policy in the market economy system is made to see how the impact of zakat to the activities of the allocation of economic resources and the stabilization of economic activity. Studies related to the impact of zakat in a mature economy is not much developed. Because zakat elements in the conventional economic system is not a major variable in the structure of the existing theories.

In the structure of the conventional economy, a key element of fiscal policy are elements derived from various types of taxes as a source of government revenue and elements related to government spending variables. There is no element of charity in the data of the Government Budget (APBN, in Indonesia) because the activities of charity are not included in official government statistics. Implementation of zakat has been more of a community activity that wants to purify his wealth. Thus required a wide range of research related to the impact of the allocation, distribution and stabilization activities of charity as one of the elements of fiscal policy in the economic system of Islam.

Unlike conventional fiscal policy, where a government could affect economic activity through incentives in the tax rate or the amount of a tax base of an economic activity, then the zakat system, all the provisions of the magnitude of 'tariff' zakat has been determined based on the instructions of the Prophet. Therefore, the policy is very different zakat taxation policy.

The concept of zakat jurisprudence states that the zakat system seeks to bring together Muslim surplus with the Muslim deficit. It is with the hope does not happen projected income distribution between surplus and deficit Muslim or even make the deficit group (mustahik) to surplus (muzakki).

Collection and distribution, and the potential of zakat (including donation and alms) as an instrument of poverty alleviation, lately had to be excellent for the study highlighted the multi-dimensional in the repertoire of Islamic economics literature. Indeed fact, zakat as a theory has been widely explored by experts of Muslim intellectuals who are concerned with the development and public finance.

Zakat is the main component in the system of public finances at the same time the main fiscal policy in the economic system of Islam. Zakat is an activity that is mandatory for all Muslims. Nevertheless, there are other components that can be used as another element in the source of state revenue. These components are not mandatory elements, but the activities of a 'voluntary' which is associated with a person's level of piety. The higher the person's level of piety, the greater the tendency to exclude components that are 'expenditure voluntarily' is.

The above description indicates that the purpose of zakat devotional and social services, thus leading to an agreement that zakat can be worn in almost all forms of assets or property of a Muslim (see Husain Sahathah, 1997). Therefore, zakat management should be based on a precise calculation and correct in accordance with the principles of Shari'ah accountable. This is certainly consequenced the need for the application of accounting principles in the calculation of zakat, as the financial statements in general.

A process of accounting, as detailed M. Arif Mufraini (2006: 27) can be described as follows:

1. Limiting and collect information about the various activities.
2. Note, sort, and analyze such information with the definitions and certain basics and within the specified destination.
3. Convey the information obtained from the steps above to the parties concerned to be used as a basis for decision making.

As an asset, Zakat should be reported to the public through the accounting system. Syafri Sofyan Harahap (2004: 39-41) confirms that the contents or elements of financial statements in accounting include: (1) property (assets), (2) an obligation or debt (liabilities), (3) the owner's capital (owners' equity), (4) results (revenues), profit (gain), and (5) the costs (expenses), income (loss). Zakat management reports can generally follow the main financial statements, for example, adopts provisions in the form of Indonesian Financial Accounting Standards, which include the following:

1. Balance list that describes the company's financial position at a certain date.
2. Profit and Loss Statement that describes the number of results, costs, and profits and losses in a given period.
3. Statement of Cash Flows for a certain period covers transactions in operating activities, financing, and investment.
4. The Sources and Use of Funds (Fund Statement) in the form of funds in the form of cash and working capital for a certain period.
5. Financial Activity Report which lists transactions and events companies that have cash consequences.
6. The report includes a list Supporting Retained Earnings, Capital Changes List and List Calculation Cost of Production.
7. Notes to Financial Statements

In this case, accounting for zakat is a discipline that applies accounting system for determining and assessing the obligatory zakat assets, considering the levels (volume), and distribute the results to mustahik with based on the principles of Islamic Shariah. It is with the purpose of providing information to mustahik how to carry out zakat once inform the results and determination of parts to mustahik.

Therefore, Husain Sahathah (1997: 23-24) explains that:

1. The accounting system of zakat must have a specific framework that defines the limits and its relationship with other Islamic systems;
2. Zakat mal accounting system consists of several interrelated elements and combined in a binding code of conduct, so as to avoid all manner of opposition;
3. Implementation of zakat mal accounting system is controlled by a number of laws and rules permanent, and it can be derived from the sources of Islamic Shari'a; and
4. Zakat mal system will work in accordance with the steps full accuracy and continuously.

**Metaphor of Zakat and Treatment in Accounting**

Concrete form of zakat metaphors in business organizations is zakat metaphorised organizational reality. Opinions Iwan Triyuwono (2006: 346) asserts that reality, according to this metaphor, argued that the profit-oriented or stockholders-oriented is not the proper orientation for companies based on sharia, but instead uses the concept of zakat-oriented, oriented the preservation of nature (natural environment) and oriented stakhcholders.

Orientation zakat means that the company will strive to achieve the realization of zakat (both in terms of material and values) are optimum. This means that the net profit is no longer the measure of success of the company's management, but instead zakat be a measure of performance material and spiritual (ethics). Then environment and stakeholders-oriented have an implication that Sharia Accounting has the concern to distribute "welfare" (value added), which managed the creation of the universe and stakeholders (Iwan Triyuwono, 2006: 348-349).

Modern companies are generally oriented to profit by using the entity (entity theory). Vernon Kam (1990: 305) explains that the theory is set out on a fact that the company is a separate entity from its owners. This theory also emphasizes self in income on the grounds that: (1) shareholders (owners) generally has an interest in the amount of "income" of funds invested and (2) the company tried separately exist or survive by way of profit (Vernon Kam, 1990: 508).

The use of metaphor to create a reality charity organizations with multiple meanings. Iwan Triyuwono (2006: 1-34) gives the following illustration. First, there is a transformation of net profit (maximum) to the achievement of zakat. This means that the profit achievement is not the final destination (the ultimate goal) of the company, but just a goal between. Second, because the goal is zakat, then all forms of the company's operations should be subject to the rules (rules of the game) specified in the sharia (or subject to business ethics). Third, zakat contains a balanced mix of human characters between egoistic character (egoistic, selfish) and altruistic or social (altruistic) - first concerned with the interests of others rather than personal interests. Egoistic character symbolizes that the company allowed for profit (but still within the framework of Shari'ah), and then a portion of the income (and net worth) acquired is allocated as zakat. While altruistic means that the company also has a very high concern for the welfare of human beings and the natural environment, all of which is reflected in the charity itself. Fourth, zakat containing an emancipatory value. He is the epitome of human liberator from oppression economic, social, and intellectual, as well as a natural liberator from oppression and human exploitation. Fifth, zakat is a bridge between human activities and the profane (secular) and the sacred (hereafter). Zakat as a bridge, giving ontological awareness for human dignity above that all forms of profane activities are always closely linked to the place of humanity before God someday in the Hereafter.

Therefore, one of the main objectives of accounting in the Islamic community is to help each individual determine its liability for zakat and remove it (Yusuf Qardhawi, n.y.: 191). Muhammad (2002: 132) considers that zakat is a wealth tax, but in certain cases also the spending zakat on income, such as in agriculture or rental income. To calculate zakat on assets (or wealth) was approved using the basic net realizable value.

However, this is still a limited view, because in the case regarding this asset does not mean that the assets for sale, charity law do not give much guidance. Furthermore, we find the suggestion that it is convenient to use, ie as suggested by T. Gambling and R.A.A. Karim. They advocate that the assessment method proposed by R.J. Chambers (1966) is very appropriate for assessing assets within the framework of Islam.

The method in question is known as the Current Cash Equivalent. According to Eldon S. Hendriksen (1990: 262), this method states that the company's assets will be evaluated according to "the cash or generalized purchasing power that could be Obtained by selling each asset under conditions of orderly liquidation, the which may be measured by the quoted market prices for Similar goods of a kind and condition. This method reject rates in the past, because it is not relevant for the activities (actions) future. At the same time, these events can not be accepted as a valid basis for the cash-flows in the future, because the data is very subjective. Although, it seeks to determine the current cash equivalent in the contemporary market.

Chambers (1966) argued that the possibility to determine the market value for these kinds of assets. But, if not possible, then the assets will be valueless and would not appear in the financial statements. This method has some differences with other methods in the assessment, namely:

1. This method describes the situation in real life for accountants. The balance sheet value is the same as the balance sheet is closed is the case today.
2. This method minimizes the subjective element in the valuation of assets.
3. Justify proprietary theoretical concept and the concept of Islam in zakat calculation, this method emphasizes the assessed property position than the revenue and costs.
4. This method determines the profit to value assets and liabilities and not just me-the-match reception at a cost, which involves subjective assumptions regarding cost allocation and recognition reception.
5. It is very important from the viewpoint of Islam, is that this method was adopted as the basis of assessment for calculating zakat. We're not thirsty prepared a set [of rules] accounting for this purpose.
6. This method does not let go of the need for accounting for inflation, which raises controversy in the accounting profession. The value of the assets is assessed based on the market value, which includes the effects of inflation if any.

However, this method has one serious limitation, namely the method is issued asset that does not have a market value, assets are intangible or special means that non-vendible, although Chambers (1966) suggest a way out over this difficulty by proposing of adjustments. But until now what was presented by Chambers is the most appropriate for the purposes of Shariah (Eldon S. Hendriksen, 1990: 263).

Within the framework of Islam, the determination of profit is right is more important than the determination of the profits in a capitalist framework. The reason that in business together (musharaka) in Islamic economics, all parties which partners, investors, entrepreneurs, and government, are interested in the profit actually. Within the framework of the capitalist, who provide capital as the credit can not get a picture of the actual profits. Within the framework of Islam, when the company merging with a capital base for the results, so if there is an untruth, manipulation of the state of advantage can cause serious public injustice.

In the view of Muhammad Akram Khan (1994: 20), if we adopt the method of cash equivalent current ratings on the assets, the determination of the advantages of being simple and objectively. The gain or loss within the framework of this means an additional reduction in the current or cash equivalent on assets at the end of the accounting period. If so, then it takes care of any subjectivity in the valuation of assets and liabilities and simplifies the Complexities Arising out of matching costs with revenues, the which at times may be arbitrary. This method also is keeping the opposition in conventional accounting in defining the value of net assets, namely: whether this increased should be measured in terms of financial or physical productive capacity. Thus, within the framework of Islam, it is the monetary figure of capital the which has to be maintained before a profit can be determined.

Relating to the treatment of zakat in accounting, according to Hayashi (1989: 72) is said to be "a controversy the which is specific to Islamic accounting relates to the treatment of zakah in the accounts of a business." On the one hand, charity is seen as a cost that will be shown in accounting as costs. On the other hand, charity is part of the distribution of profits and will appear in charity accounting. If zakat is shown as a cost, then the charity will reduce profits.

Thus, the net asset value to be the subject of zakat. So much so that according to Muhammad Akram Khan (1994: 20), "it will injure the right of the zakah as an expense encourage the tendency to pass on the incidence of taxes consumers through higher product prices." The company would like to recover the payment of zakat companies to include it in the price as a cost element. So, part of the expenditure of zakat will be returned to the company from zakat issued. This defeats the purpose of Shariah in relation to the withdrawal of zakat. Thus, we argue that the charity will be closed in zakat accounting as the distribution of profits and not as a cost.

**Conclusion**

Zakat accounting are substantially financial statements covering the activities of recording, processing, and reporting, and accountability is the obligation of the lenders zakat on property held for vulnerable groups in need of assistance, but also charity plays an important role as part of business organizations policy, so that the financial statements zakat must be prepared in accordance with accounting rules. Therefore, the accounting principles operationally zakat to be a part in the development of shari'a accounting. In a business organization, charity become part of the reality of the organization. This means that business organizations need to change the orientation of the profit-oriented or stockholders-oriented (orientation is not appropriate for sharia-based company), being a business organization with zakat-oriented, conservation of nature-oriented, and stakeholders-oriented.

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