

Construction of Shariah Accounting, Zakat, Infaq and Amal

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Abstract

This article aims to establish accounting concepts that *rahmatan lil 'alamin*. Accounting concept developed is based on theory that new *shariah* enterprise of financial accounting theory is *shariah* concept, charity, donation and charity that recognizes the absolute ownership to God. The method used is the Al-Jabri Trilogy with textual-rational intuition integration. The study results of accounting concepts that *rahmatan lil 'alamin* shows that an accounting concept should be free from *Maysir, Gharar, Riba, Bathil, Bai'al Mudhthar, Ghabn, Najash, Ihtikar, Ikrah, Ghish, dan Tadlis*. Accounting must serve God, humans and environment. Accounting is used to worship of God and to human happiness, and environment. *Halal* sustenance is the value added to blessing of God on investment that should be maximized for human happiness, environment and universe.

Keywords: new *shariah* enterprise theory, accounting *shariah*, accounting for *zakat*, donation and *amal*, *rahmatan lil 'alamin* accounting, al-Jabri trilogy, systematic of the revelation *nuzul*.

INTRODUCTION

AKS-AZIS concept based on values SNW basically is an accounting concept that developed from the school of thought development of *shariah* enterprise accounting theory as the basis. Researchers work with a holistic epistemology non dichotomous "spirit-faith-material" to develop *shariah* enterprise theory to become a new *shariah* enterprise based on two promise. First premise is humans as *Abd'Allah-Khalifahullah-Fil Ardh-Waliyullah*. Second premise is values SNW. Third premise is both social and business organizations should be free from *Maysir, Gharar, Riba, Bathil, Bai'al Mudhthar, Ghabn, Najash, Ihtikar, Ikrah, Ghish, dan Tadlis*. Based on the premise, new *shariah* enterprise theory is directed to realize the value of faith and piety towards goodness in world and hereafter. This means that new *shariah* enterprise theory is used to build AKS-AZIS that *rahmatan lil 'alamin*. AKS-AZIS prioritize the *halal* values, love and affection, brotherhood for common welfare and happiness in world- hereafter for human and universe environmental.

Recognizing the ownership absolute in Allah (QS. Al-Baqarah: 284) with mercy and compassion of God will give grace and human mandate to manage and owe the *halal* property (free of acting *Maysir, Gharar, Riba, Bathil, Bai'al Mudhthar, Ghabn, Najash, Ihtikar, Ikrah, Ghish, dan Tadlis*). For lawful possession of property, man was given the responsibility to get the *halal* way and gives the ZIS to those entitled. Therefore, accounting must serve God, man and universe environment. Accounting is to worship for God and to happiness of man and universe environment. Lastly, provision of *halal* is the value added and God blessing on investment to maximize the happiness of man and universe environment. Furthermore, to complete this story, below will be presented the story of AKS-AZIS based on conventional values. Then it will be presented *rahmatan lil 'alamin* accounting as a conceptual idea of AKS-AZIS based on SNW teachings.

Based on above phenomenon, the problem formulation is how the accounting concept of *zakat*, donation and *amal* that *rahmatan lil 'alamin*. This research is intended to develop the concept of *zakat*, donation and *amal* that *rahmatan lil 'alamin*.

METHODS AND RESEARCH SITES

This is a qualitative study with Al-Jabri trilogy to integrate textual-rational intuition as a data analysis method. Al-Jabri trilogy with textual-rational-intuition integration is a method to get knowledge based on truth of text-heart-mind, and relying on proposition of "*maqashid al-shar'*" personality. It is done by testing inductive of "*al-istiqr'a*". The study site is Hidayatullah as a signal/direction and national *amil zakat* institutions of *Baitul Maal Hidayatullah* as a site for verification or inductive testing. The figure 1 is graph to facilitate to understand how the method works.

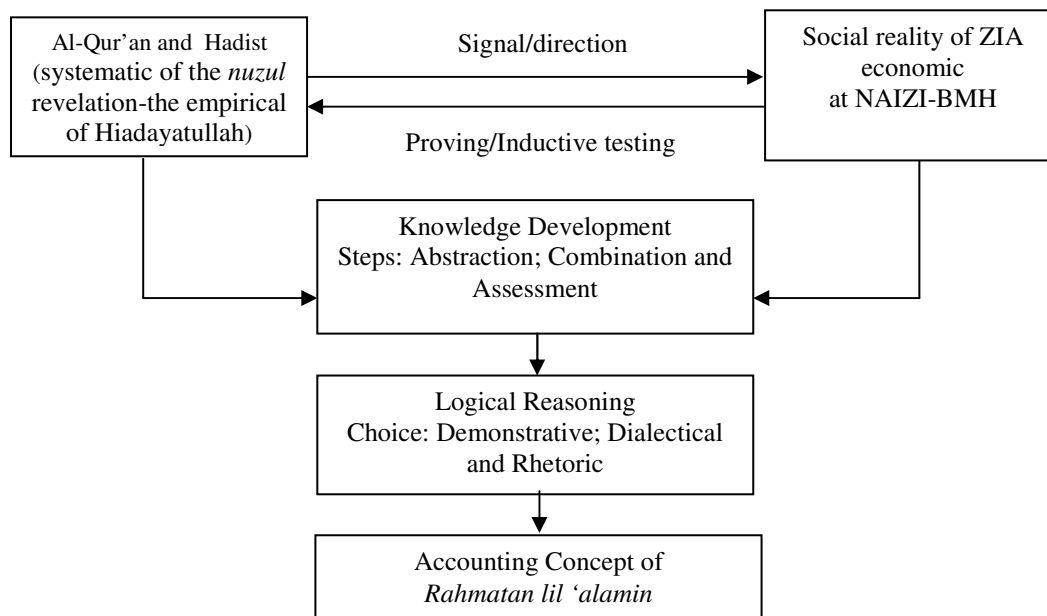


Figure 1. Stages of Data Analysis

RAHMATAN LIL 'ALAMIN ACCOUNTING: AN IDEA OF AKS-AZIZ BASED ON SNW TEACHING

Project development of *Shariah* financial accounting has three major schools until today. First, school with entity theory as the theoretical basis for development of *Shariah* financial accounting. This school of thought was initiated by Gambling and Karim (1991). Second, school with enterprise theory as the theoretical basis for development of *Shariah* financial accounting. This school of thought initiated by Baidoun and Willett (1994); Harahap (1996). Third, school with *shariah* enterprise theory as the theoretical basis for development of *Shariah* financial accounting. This school of thought is triggered by (Mulawarman, 2006, 2007, 2011; Mulawarman, Triyuwono, & Ludigdo 2007; Triyuwono, 2001, 2003a, 2003b, 2007, 2012).

Researchers offer the AKS-AZIS concept that developed from premise of accounting development with *shariah* enterprise theory as the basis theory. Using holistic epistemology of non dichotomous "spirit-faith-material", researchers are working to develop *shariah* enterprise theory to become new enterprise *shariah* enterprise theory. It is based on premise that humans are *Abd'Allah-Khalifahtullah FilArdh-Waliyullah*. This premise is derived from *Abd'Allah* function, as written in God revelation 6: 162 below.

" Indeed, my prayer, my rites of sacrifice, my living and my dying are for Allah , Lord of the worlds".

Khalifahtullah fil ard function is written in God's revelation 2:30; 35:39 and 21: 207 below.

And [mention, O Muhammad], when your Lord said to the angels, "Indeed, I will make upon the earth a successive authority." They said, "Will You place upon it one who causes corruption therein and sheds blood, while we declare Your praise and sanctify You?" Allah said, "Indeed, I know that which you do not know" (Qur'an, 2:30).

It is He who has made you successors upon the earth. And whoever disbelieves - upon him will be [the consequence of] his disbelief. And the disbelief of the disbelievers does not increase them in the sight of their Lord except in hatred; and the disbelief of the disbelievers does not increase them except in loss" (Qur'an, 35:39)."

"And I do not sent you, but to (become) a mercy for universe" (Qur'an, 21: 207)

Waliyullah function is written in God's revelation 10: 62-63 and QS. 2: 201 below.

No doubt! Verily, the *Auliya'* of Allah [i.e. those who believe in the Oneness of Allah and fear Allah much (abstain from all kinds of sins and evil deeds which he has forbidden), and love Allah much (perform all kinds of good deeds which He has ordained)], no fear shall come upon them nor shall they grieve. Those who believed (in the Oneness of Allah - Islamic Monotheism), and used to fear Allah much (by abstaining from evil deeds and sins and by doing righteous deeds). (10: 62-63)

And of them there are some who say: "Our Lord! Give us in this world that which is good and in the Hereafter that which is good, and save us from the torment of the Fire!" (2: 201)

"Actually Prophet ever visit a friend who was skinny like a baby bird (due to illness). Prophet asked, "Do you pray to God or ask something?" He said, "Yes, I pray / ask to God, "O God, torment that would you give me in hereafter hurry gives to me in world. "The Prophet said, "*Subhan Allah*, you will not be able to bear it. Why

don't you say, "Oh God, gave us goodness in world and kindness in Hereafter and save us from the punishment of Hell." Then he prays with prophet. God healed him. "(Muslim).

Secondly, premise of SNW values charged by five structures, namely the value of self-awareness to tawheed, base value is there in Al-Alaq verses 1-5; self-awareness to morals, the base value is in Al-Qalam verses 1-7; self-awareness to worship, the base value is in Al-Muzzammil verses 1-10; self-awareness to preach and congregation, the base value is in Al-Muddassir verses 1-7; and self-awareness to be grateful, the base value is in Al-Fatihah verse 1-7.

Self-awareness to tawheed, the base value is found in Al-Alaq verses 1-5, spirit of this teaching is the birth of consciousness exalting the phrase *'laa ilaha illa Allah* "and establishment of shahada "*Asyhadu an-Laa Ilaaha Illallah wa Asyhadu an-na Muhammadarrosuululloh*". Acknowledging that "God exists", "God is the creator" and "God is the owner of everything". Consequences of these teachings IS cadre OF Hidayatullah or civilization of AKS-AZIS science shall recognize that "God is exists"; "God is omniscient"; "God is the creator" and "God is the owner of everything".

Self-awareness to morals, the base value is in Al-Qalam verse 1-7. The spirit of this teaching is the birth of consciousness intact for a great moral ethical "*ma anta biniaamati rabbika bimajnoonin*". Consequences of these teaching are cadre of Hidayatullah or civilization of "AKS-AZIS" science should grounding and practice the concept of life "*ma anta biniaamati rabbika bimajnoonin*". You do this by practicing behaviors and attitudes that "unselfish". Instead, it is recommended to become honest, trustworthy "responsibility", love and compassion, humility, patience, "selfless" sincerity in context of "*hablum minallah*", "*hablum minannas*" maupun "*hablum minal'alam*". Based on teachings and these recommendations, then the assumption of AKS-AZIS axiology should be transformed from a value free and secular values laden to value laden of Shariah.

Self-awareness to worship, the base value is in Al-Muzzammil verses 1-10. The spirit of this teaching is the birth of self concept "*inallaha ma'ashobirin*". Consequences of these teachings is Hidayatullah cadre or civilization of "AKS-AZIS" science must unearthen and practice the self-concept "*inallaha ma'ashobirin*", "Islamisation in worship", do not think materialism, utilitarianism, masculinism, secularism and anthropocentrism ". Instead, it is recommended to think "*inallaha ma'ashobirin*", The way toward "*taqarrub ilallah*" is to do *qiyamul Lail, tartil Qur'an, dhikr, tawaqal, patient*, move towards "*self tabbabul*", both in context of "*hablum minallah*" "*hablum minannas*", or "*hablum minal 'alam*". Based on teachings and these recommendations, then the epistemological assumptions of AKS-AZIS is from "subjective-objective secular" toward "objective-subjective-intersubjective Shariah".

Self-awareness to preach, the base value is Al-Muddassir verses 1-7. The spirit of this teaching is the birth of preach motivation to ground "*shayadat*", concept of life "*ma anta biniaamati rabbika bimajnoonin*" and self character of "*inallaha ma'ashobirin*" towards "*self tabbabul*". The consequences of these teachings, is a Hidayatullah cadre or civilization of "AKS-AZIS" science must ground and practice the "shahada", life concept of "*ma anta biniaamati rabbika bimajnoonin*" and self character of "*inallaha ma'ashobirin*" towards "*self tabbabul*", not materialistic and give priority to creation of common welfare. Preaching is not individualistic, greedy, selfish "self-interest" and opportunism. Departing from the teachings and these recommendations, AKS-AZIS should prioritize aspects of religiosity in building civilization. This means that submission of science lies in power of God, AKS-AZIS creativity to God with sacrifice. Therefore, AKS-AZIS should be oriented towards *halal*, love and affection, brotherhood, benefit, mutual prosperity and happiness in world-hereafter.

Lastly, dimensions premise of moral values of SNW is the self-awareness to become grateful. The base value is Al-Fatihah verse 1-7. The spirit of this teaching is the birth of a community with *tauhid, shariah* (morality, worship, preaching and congregation), justice, compassion, gratitude and universal in guidance and blessing of Allah SWT. The consequences of this teachings is Hidayatullah cadre or civilization of "AKS-AZIS" science must build a community with *syahadat*, has the concept of living "*ma anta biniaamati rabbika bimajnoonin*" and has a self-concept of "*inallaha ma'ashobirin*" toward happiness of world-hereafter. In other words, it is required to establish a community or AKS-AZIS volunteers with "shahadat" as subject to power of God, a community that has a concept of living "*ma anta biniaamati rabbika bimajnoonin*". Islamization themselves in every second and community cadres or AKS-AZIS with character of "*inallaha ma'ashobirin*" towards "*tabbabul*", self that free from materialism, utilitarianism, masculinism, secularism and anthropocentrism.

Third, premise of social and business in organizations should be free from *Maysir, Gharar, Riba, Bathil, Bai'al Mudhthar, Ghabn, Najash, Ihtikar, Ikrah, Ghish, dan Tadlis*. Both social and business organizations must free from *Maysir* (without contract / through the game); *Bathil* (immoralaction); *Bai'al Mudhthar* (plays prices due to emergency); *Ghabn* (over pricing); *Gharar* (unclear contract); *Najash* (price game by pretending to bargain); *Ghish* (hiding information about the goods / services); *Ihtikar* (game prices by landfill); *Ikrah* (playing price with pressure / force); *Riba* (unfair addition); and *tadlis* (taking advantage by mixing).

Based on the three premises, new *shariah* enterprise theory is driven to realize the value of faith and piety towards goodness in world and in hereafter. This means that new *shariah* theory is used to build AKS-AZIS that *rahmatan lil 'alamin*. AKS-AZIS prioritize the *halal*, love and affection, brotherhood, benefit, mutual prosperity

and happiness in world-hereafter. Recognizing the absolute ownership in Allah (QS. Al-Baqarah: 284); with mercy and compassion of God gives grace and human mandate to manage and having *halal* property (free from *Maysir, Gharar, Riba, Bathil, Bai'al Mudhthar, Ghabn, Najash, Ihtikar, Ikrah, Ghish, dan Tadlis*); for lawful possession of property, man was given the responsibility to get the *halal* way and giving the ZIS to those entitled. Therefore, accounting must serve God, man and universe environment. Accounting is worship to God and to happiness of man and environment. Lastly, provision of *halal* is the value added of God blessing on investment, it should be maximized for happiness of man and universe environment.

With this point of view, assumptions and conceptual framework of science is not limited to ratio and empirical area, but goes beyond it. Assumptions and conceptual framework of knowledge must touch on territory of transcendent truth of revelation. The truth of science must fill logocentris with existence of God, universe and man. Based on this thinking, scientific method Shariah deserve to be nominated as a new form or a new color in evolution of scientific methods civilization of science. In short, decisions about Scientifics a thought is not limited to truth of senses, but of great learning of some thought should touch upon territory of deity truth, faulty and humanity.

This concept will be completed with four steps. The first step is to demonstrate an understanding of *Abd'Allah-Khalifahtullah Fil Ardh-Waliyullah, mu'amalah* values of SNW and prohibition of *Maysir, Gharar, Riba, Bathil, Bai'al Mudhthar, Ghabn, Najash, Ihtikar, Ikrah, Ghish, dan Tadlis* toward design of a AKS-AZIS conceptual framework. Transformation and demonstration is intended to get an idea about AKS-AZIS concept that *rahmatan lil 'alamin*. Accounting concept moves with logic that promotes *halal*, love and affection, brotherhood, benefit, mutual prosperity and happiness in world-hereafter. Therefore, it creates practices and technical of AZIS that *rahmatan lil 'alamin*, as shown in Figure 2 and 3.

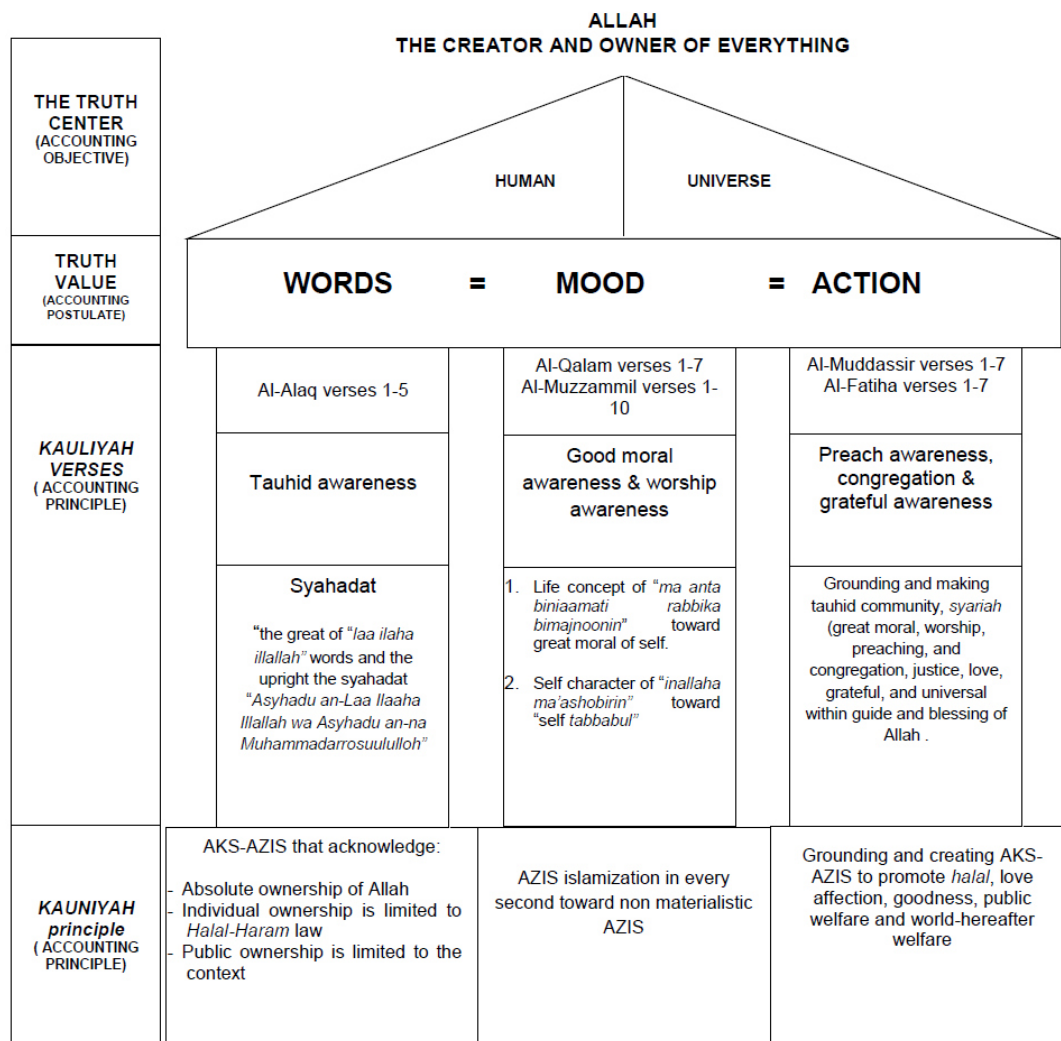


Figure 2. Conceptual Framework Idea of SFA-ZIAA that Rahmatan lil'alamin

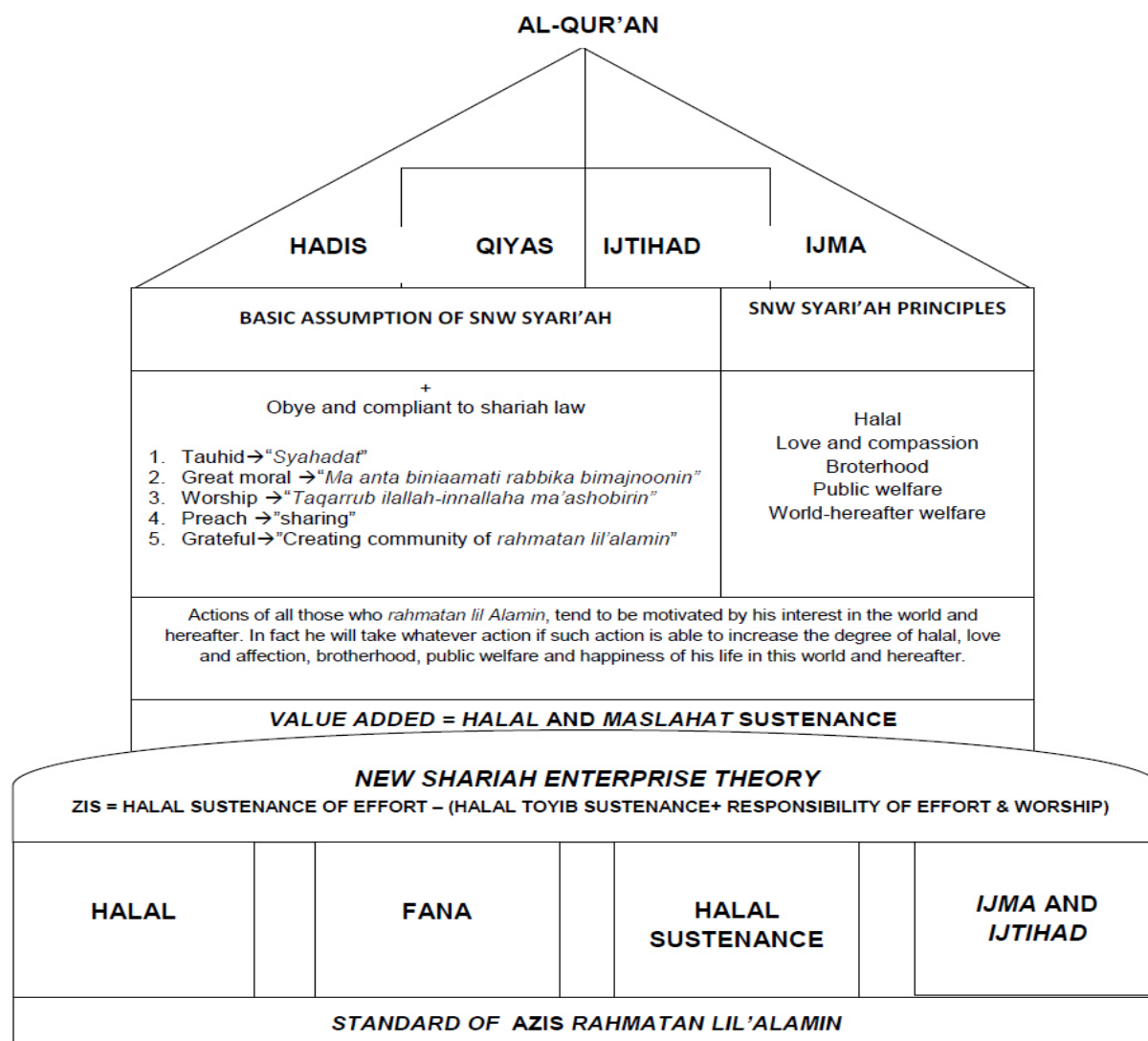


Figure 3. Theory Concept of AZIS Rahmatan lil alamin

The second step is to demonstrate an understanding *Abd'Allah-Khalifahtullah Fil Ardh-Waliyullah*, SNW values *mu'amalah* and prohibitions of *Maysir, Gharar, Riba, Bathil, Bai'al Mudhthar, Ghabn, Najash, Ihtikar, Ikrah, Ghish, dan Tadlis* and conceptual framework to formulate AKS-AZIS assumptions. Transformation and demonstration is intended to get the formulation of accounting assumptions that *rahmatan lil 'alamin*. An assumption which is able to nurture and protect the existence of technical accounting practices and subject to power of God. Accounting has the concept of living "*ma anta biniaamati rabbika bimajnoonin*", has the self-accounting character of "*inallaha ma'ashobirin*" towards "self *tabbabul*", self-accounting with orientation of *halal*, love and affection, brotherhood, benefit, mutual prosperity and happiness in world-hereafter. The concept formulation of AZIS bid *rahmatan lil 'alamin* can be seen in figure 4 below.

Actions of all those that *rahmatan lil'alamn*, tend to be motivated by his interest in the world and hereafter. In fact, he will take whatever action, if such action is able to increase the degree of halal, love and affection, brotherhood, public welfare and happiness of his life in this world and

Source: Suwito (2015)

Figure 4. Concept Assumptions AZIS rahmatan lil 'alamin

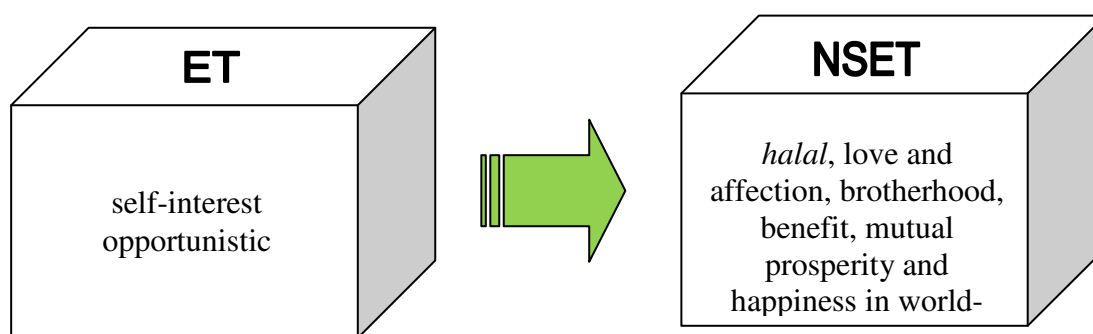
The third step AKS-AZIS reconstruction concept is to demonstrate an understanding *Abd'Allah-Khalifahtullah Fil Ardh-Waliyullah*, values and prohibitions of SNW *mu'amalah* of *Maysir, Gharar, Riba, Bathil, Bai'al Mudhthar, Ghabn, Najash, Ihtikar, Ikrah, Ghish, dan Tadlis* and conceptual framework and formulating AKS-AZIS assumptions into accounting theory concepts, as shown in Figure below.

The last step in this reconstruction is to deliver a new awareness in accounting, consciousness that goes beyond entity theory or enterprise theory. It is called consciousness "new *shariah* enterprise theory". Prioritizing *halal*, love and affection, brotherhood, benefit, mutual prosperity and happiness in world-hereafter in a transaction until the presentation of its financial statements. With this logic pattern, "new *shariah* enterprise theory" is able to ensure the result of financial statements accounting that responsible to God the creator and owner of all things, to humans and to universe and everything in it.

Related with accrual accounting methods, cash basis accounting method or other, "new *shariah* enterprise theory" does not contradict as long as the user obedient and submissive to laws of *Shariah* and prioritize *halal*, love and affection, brotherhood, benefit, mutual prosperity and happiness in world-hereafter. However, "new *shariah* enterprise theory" is recommended to use "kosher" accounting methods toward "sustenance is *halal* as value added" by optimizing the potential of "*ijma* and *ijtihad*" as an alternative to directly be able to guarantee the assumption of *halal*, love and affection, brotherhood, benefit, mutual prosperity and happiness in world-hereafter. Thus, use of that method does not allow speculation with potential deviation from the teachings and suggestions *Shariah* laws.

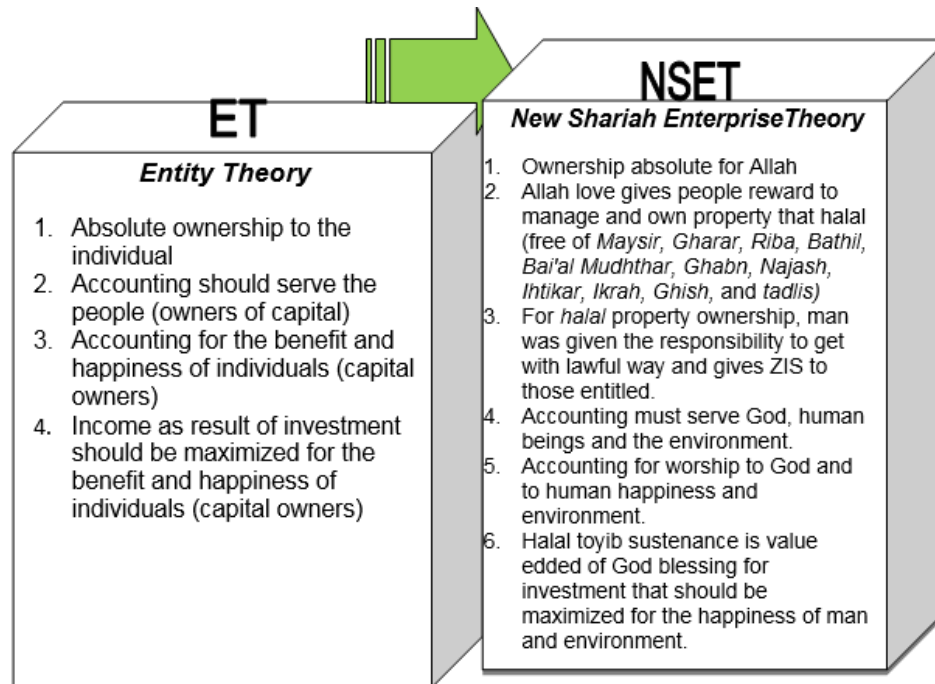
Related to use a going concern assumption in accounting is not justified by "new *shariah* enterprise theory". This is contradicts with Qur'an 3: 145 and 185, "every living shall taste death, except with permission of Allah". This means that every life is mortal arena, hence "new *shariah* enterprise theory" tends to advocate the use of "ephemeral" assumptions in company's survival. In addition, related to historical cost, current cost, realizable value, fair value, relevant recognition and expense recognition principles, "new *shariah* enterprise theory" does not contradict as long as its use is obedient and submissive to *Shariah* laws and prioritize assumptions *halal*, love and affection, brotherhood, benefit, mutual prosperity and happiness in world-hereafter. However, "new *shariah* enterprise theory" is recommended to use accounting principles alternatives to guarantee the assumption of *halal*, love and affection, brotherhood, benefit, mutual prosperity and happiness in world-hereafter. For example is by changing the terminology of income as provision of *halal Toyib*, terminology revenue *Toyib* as *halal* sustenance is results of charity effort and change terminology fees as responsibility of charitable efforts and deeds responsibilities. This terminology spirit is to replace the "burden" logic to "keep" logic.

Lastly, related to quality information characteristics perspective, it is suggested to give priority to aspects of relevance, reliability, comparability, welfare, compliance and adherence to laws of *Shariah*. Therefore, naturally accounting with SNW type born as AKS-AZIS that *rahmatan lil 'alamin* which glorifies the phrase '*laa ilaha illa Allah* "and upholding the *syahadat* "*ASYHADU an-laailaha Illallah wa ASYHADU an-na Muhammadarrosuululloh*". Accounting prioritizes the awareness presence of *halal*, love and affection, brotherhood, benefit, mutual prosperity and happiness in world-hereafter. Figure 5 until 8 facilitates to facilitate to understand this concept.



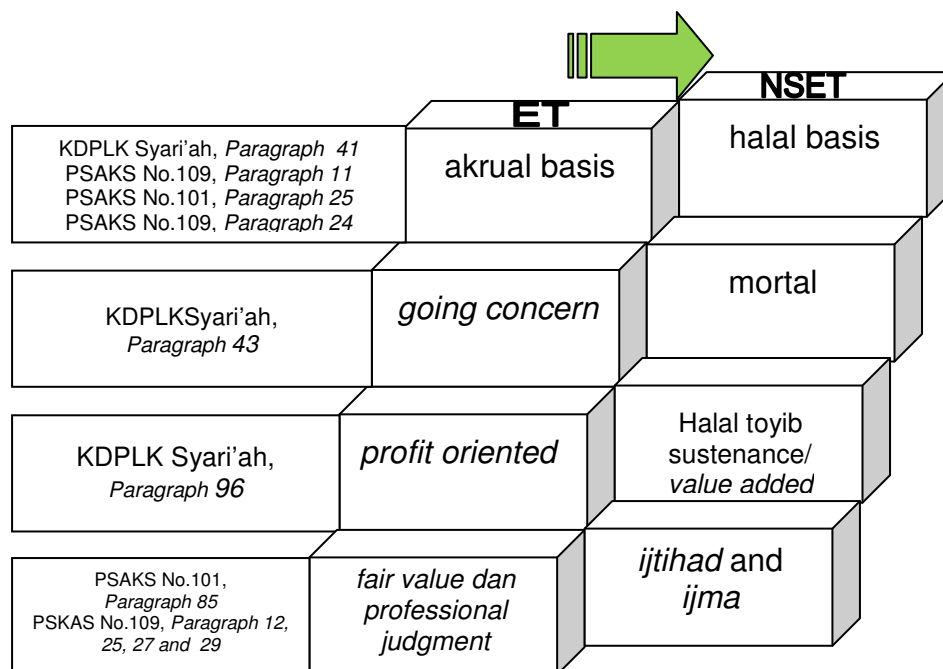
Source: Suwito (2015)

Figure 5. Basic assumption changes of AZIS *rahmatan lil 'alamin*



Source: Suwito (2015)

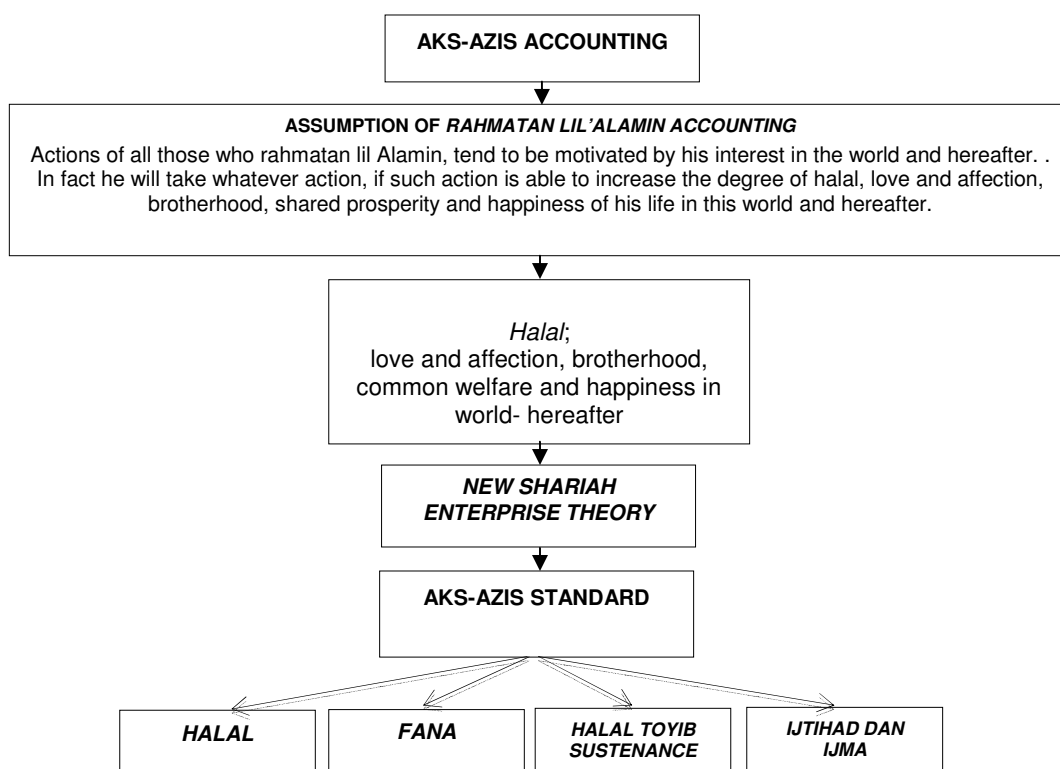
Figure 6. Concept Theory Change of AZIS rahmatan lil 'alamin



Source: Suwito (2015)

Figure 7. Change Principles of AZIS rahmatan lil 'alamin

Based on a whole series of bid-AZIS AKS concept, below is graph of AZIS that rahmatan lil 'alamin.



Sources: Suwito (2015)

Figure 8. Structure AZIS rahmatan lil 'alamin

CONCLUSION

Keyword of AZIS concept based on *Shariah* values of SNW teachings is the great of '*laa ilaha illa Allah*' phrase and establishment of *shahadat*. This accounting guarantees the *Shariah* of *halal*, love and affection, brotherhood, benefit, mutual prosperity and happiness in world-hereafter. It back to Qur'an dignity to revive the innovation and creativity of people to dawn of AKS-AZIS civilization that "*khusnul khotimah*", AKS-AZIS civilization of *kaffatallinnas*, AKS-AZIS civilization with "*akhlakul karimah*" morality, civilization with qualified individuals life of body and soul with "*hayat thayyiban*", AKS-AZIS family life in peace and love "*sakinah, mawaddah warrahmah*" and civilization AKS-AZIS are a blessing for universe "*rahmatan lil 'alamin*".

Anyone will look the future of AKS-AZIS concept toward AKS-AZIS with aim to produce financial statements that are responsible to God, Man and Universe and everything in it. Therefore, in this perspective "new *shariah* enterprise theory" is proposed as a pattern of logic in accounting assumptions to back to AKS-AZIS assumption that *rahmatan lil 'alamin*. From accounting assumptions "*All individuals' action is driven by self-interest and individuals will act in an opportunistic manner to the extent that the actions will increase their wealth*" toward AKS-AZIS assumption where "the actions of all those who *rahmatan lil 'alamin*, tend to be motivated by his interest in world and hereafter. In fact, he will take whatever action, if such action is able to increase the degree of *halal*, love and affection, brotherhood, benefit, mutual prosperity and happiness in world-hereafter.

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GLOSSARY

- Zakka:** Certain quantity of treasure that must be by moslem to specific groups who deserve it (indigent, the poor, the convert, slaves, those who owe, *fī sabilillah* and *Ibn sabil*) in accordance with the conditions set by Islamic law.
- Infak:** Donating (treasure) for public interest.
- Amal:** Giving something to the poor or those who deserve it, beyond the obligation of *zakat fitrah* and *zakat* according to the ability of providers; charity.
- Maysir:** Without contract / through the game
- Gharar:** Using contract but it is not clear
- Riba:** Unlawful value add
- Bathil:** Immoral action
- Bai'al Mudhthar:** Price game due to emergency
- Ghabn:** Over Pricing
- Najash:** Price game by pretending to bid
- Ihtikar:** Price game by landfill
- Ikrah:** Price game with pressure / force
- Ghish:** Hiding information about the goods / services
- Tadlis:** Take advantage by mixing
- Abd 'Allah:** servant of God
- Khalifahtullah Fil Ardh:** Vice Allah
- Waliyulah:** Vice of Allah
- Sara:** A set of rules based on God's provision of human behavior that are recognized and are believed to be valid and binding for all Muslims people.
- Maqasid al-shariah:** Syariah objective
- Al-istiqla:** Inductive proving

Ma'isyah: Searching for sustenance
Muamalah: activities that included in public affairs (social, civil, etc.)
Subhan Allah: The God Bless who created the universe
Manhaj: Teachings school
Nuzul: The events underlying the revelation
Tauhid: Man recognition to God who created the universe
Shariah: Islamic Law
Ma anta biniaamati rabika bimajnoonin: Self islamization for every second
Taqarrub ilallah-inallaha ma'ashobirin: Getting closer to God
Qiyamul Lail: Tahajut pray at night
Tartil Qur'an: Reading the Qur'an
Dhikr: pray or praise to God spoken repeatedly
Tabbabil: Not materialistic
Shahada: Reading the two *syahadat* sentences