

Sadaqah Financial Management and Accounting Practices in a Community

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Abstract

The present work delves into the financial management practice and accounting of sadaqah a association. It relied on an Islamic ethnomethodological approach. The research informants are the administrators and members of the association. The study found that the financial planning, collection, distribution and financial reporting of sadaqah was carried out simultaneously at night every 15th of the month of AD in different locations with a balance policy of less than two hundred and fifty thousand rupiah. Sadaqah collection is carried out in a closed booth and its distribution involves a minimum of two witnesses. study offers the need for the concept of social organizational financial accountability based on Islamic values. The research results also provide input for social organizations in the transparency of financial reporting.

Keywords: Financial Management, Sadaqah, And Islamic Ethnomethodology

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Introduction

Islam, as a lifestyle, has been more than a set of beliefs, doctrines, and faith systems; it is meaningful (Rameli, 2016; Utama, 2015; Sarea & Hanefah, 2013;). As global citizens accept the Islamic values, aspects of the religion, such as its economic, business, and accounting system, have experienced positive growth (Trokic, 2015; Sarea and Hanefah, 2013). This condition later strengthens Islam as a symbolic commodity in which its values are implemented in social life. Islamic philanthropic management is one of the distinguishing features of the Islamic economic, business, and accounting system applied by many Muslims. This management model covers zakat or almsgiving, infaq or disbursement to please Allah the Almighty without hoping for a return, sadaqah or voluntary charity, and waqf or inalienable charitable endowment under Islamic law (ZISWAF). Zakat and other philanthropic instruments embody the value of mahdah or obligatory or absolute worship and socio-economic worship. Mahdah worship, or compulsory worship as a part of the Six Pillars of Faith and social values, is a manifestation of human affection towards others, motivating the rich to share with the poor. Research on Islamic philanthropic systems has piqued the interests of many academics from

various disciplines. In economics studies, research has proven the significance of ZISWAF to SMEs development and poverty alleviation: (Beik, 2009; Nasution, Nisa, Zakariah, and Zakariah, 2018; Nurlinda, Zuhirysan, Salimi, Umar, & Farmiati, 2018; Triyowati and Masnita, 2018). Zakat has significant potential in Indonesia since Muslims dominate this country's total population. Even distribution of zakat is expected to culminate in a rise in the national economy (Hasan, 2011). This is supported by a study in Bangladesh reporting that business institutions in that country spend USD 1.7 million on charity programs to improve the poor's social prosperity (Hoque, 2022).

Another significance of zakat is also seen, especially during the COVID-19 pandemic, as the religious obligation underpinning the zakat movement plays a central role in nurturing social empathy and promoting the economic condition of Muslims (Hudaefi, Caraka, and Wahid, 2021). Zakat, sadaqa, and Qardhul Hassan, or zero-interest loan, is an instrument that promotes wealth redistribution. It promotes socio-economic justice and financial inclusiveness among Muslims in Niger who suffer from the detrimental effect of high economic exclusivity and poverty (Zauro, 2020). Interestingly, the contribution of ZISWAF is also visible in the health sector, as reported in a study by Qidwai, Tabassum, Hanif, and Khan (2010). The research finds that the belief and practice of sadaqah by patients of a hospital in Karachi, Pakistan, is significant to the recovery rate. By that, ZISWAF is not only impactful from the financial perspective but also non-financial and mental aspects.

In Indonesia, studies on ZISWAF have been extensively conducted by management and accounting scholars; some notable examples are the research by Hermawan and Rini (2016); Nurlinda et al. (2018); Piliyanti (2010); Rahim and Sahrullah (2017); Ryandono and Wijayanti (2019), and Piliyanti (2010), on the model of ZISWAF utilization. Their studies find a transformation in ZISWAF management. Before the establishment of the government regulation on zakat and waqf management, such as the Law No. 38 of 1999, Law No. 41 of 2004, and Law No. 23 of 2011, ZISWAF management was traditional-consumptive by nature, in which people, mosque authorities, and Islamic school authorities are responsible for the management of the fund. The government intervention through the regulation results in the policy regulating ZISWAF through an authorized body, i.e., Badan Amil Zakat Nasional (Amil Zakat National Agency or BAZNAS) and Lembaga Amil Zakat (Amil Zakat National Agency or LAZ). Hermawan and Rini (2016) carried out a study on ZIS (zakat, infaq, sadaqa) sharia enterprise theory-based (SET) management. Their study focuses on ZIS fund reporting in BAZNAS Sidoarjo Regency. It is revealed that the fund reporting aligns with the SET principle. ZIS for social dawah (inviting or calling people to embrace Islam), dissemination of zakat concept, zakat collection from home, and financial support for worship facilities are accountable to God. In terms of the humanity aspect, the fund serves as financial support for education, health, and endowment to the poor.

The effect of zakat has been examined by Kashif, Jamal, and Rehman (2018) in their compelling study, which reveals that individual who pays zakat independently is happier and more comfortable at a spiritual level compared to those who pay zakat through a charity body. Some reasons are that such an individual has less trust in the institution and limited zakat products offered by the charity. Hayati and Putri (2019) further investigate the causes of the inefficiency of Zakat Management Organizations (OPZ). It is revealed that costs for human resources, dissemination, and operational matters contribute to problems in OPZ. However, this

condition encourages the organization to maximize their resources for maximum outputs. Rahim and Sahrullah (2017) performed a case study on Bosowa Group Service, Makasar. Their study finds that Bosowa Group applies the concept of deducting 2.5% of the company profit if the nisab or threshold is met. Otherwise, the deducted profit will be regarded as sadaqah. Bosowa Group adapts the zakat calculation model of Syarikat Tafakul Malaysia Sdn Berhad.

Nurlinda et al. (2018) scrutinize the role of accounting concept implementation in ZIS, Medan, particularly the effect of attitudes and subjective norms on the interest of ZIS managers in applying the principle of financial reporting based on the Statement of Islamic Financial Accounting Standards (PSAK) No. 109. Their research finds that attitudes and subjective norms do not impact the managers' interest in applying the financial reporting concept previously mentioned. According to the interview, such a condition blames the lack of managers' comprehension of BAZNAS financial reporting and the absence of dissemination from BAZNAS. Zakat management, in fact, can be performed online using digital platforms, especially during the COVID-19 pandemic (Ninglasari and Muhammad, 2021). The convenience of digital zakat and the advancement of fintech underpins the potential for the actualization of paying zakat online, given the high potential of zakat revenue in each province in Indonesia that will see a continuous growth each year (Fauzia, Mulatsih, and Alexandi, 2021). A study by Amin (2022) complements the motivation to implement online sadaqah based on the case study on online sadaqah from the perspective of Malaysian university graduates. The study reveals that subjective norms, i.e., empathy-altruism, correlate significantly with online sadaqah.

The reliability of online zakat is confirmed by a study proving that ACT or Aksi Cepat Tanggap, a charity body, has transparent and reliable financial reporting as a form of accountability to stakeholders (Dewi, 2019). Since the establishment of ACT, legit public accounting firms have authorized the financial reporting of zakat body. A recent overview of the management of zakat management organization in the aspect of social entrepreneurship has been examined in a study by Ryandono and Wijayanti, 2019. Their case study finds that zakat management has transformed, shifting from the charity pattern for mustahiq (worthiest) consumption to social entrepreneurship. The latter pattern is expected to impact the utilization of the zakat fund for mustahiq. The involvement of government and competent professionals is the main factor in the social entrepreneurship pattern in zakat organizations. A study by Cokrohadisumarto et al. (2020) emphasizes the necessity to provide comprehensive information to the public regarding the transparency of zakat management organizations.

The above discussion elaborates on the importance of examining issues of ZISWAF management as an Islamic philanthropic instrument, taking into account the emergence of the Islamic religious phenomenon in Indonesia recently (Utama, 2012). There has been a transformation in public religiosity after the fall of the New Order. Such is seen in the rise of the active participation of Muslim societies in Indonesia, practicing Islamic values in their life. Among the notable examples involve women wearing hijab or veil, reciting the Qur'an in public places, buying products associated with Islam, and the emergence of Islamic schools. Islam plays a vital role in Indonesia's social, cultural, political, economical, business, and accounting spheres. The most striking feature of Islamic practice is the rise of zakat, sadaqah, and other philanthropic movements, as reflected in the flexibility of fundraising. Sadaqah has been one of the philanthropic instruments easily accessible to the public as it has no certain threshold or

nisab. The message of Prophet Muhammad PBUH also motivates people to allocate their earnings for sadaqah, as this charity act represents one of the three jariyah or continuous deeds by which a person receives endless blessings even after his or her death. The present work focuses on examining a social union called Sami Asih, which was established by Javanese communities in Gorontalo on the basis of shared cultures and religion among its members. Sami Asih's primary goal is to raise awareness of the importance of sadaqah. The religious and cultural background underpinning the establishment of the union is a distinctive characteristic that piques the author's interest in investigating the management of zakat in Sami Asih (Mulawarman, 2010). For this reason, a qualitative approach was employed to gain in-depth information regarding the uniqueness of financial management and accounting practices of zakat in the union.

Research Methods

The present work investigates sadaqah management practices from the individual and group perspective in Sami Asih, a social union established by Javanese migrants in Gorontalo. A qualitative method was employed due to the nature of the research focus, i.e., a real phenomenon. This concept aligns with the idea by (Creswell, 2013). The qualitative method strives to discuss natural phenomena or social contexts (including beliefs, habits, mental attitudes, feelings, norms, and other cultural aspects) in a particular group.

Specifically, this research applied Islamic religious ethnomethodology. Sadaqah, the focus of this study, is defined as "charity voluntarily given without limited to time-frame or any type of limits" (PSAKS No. 109). In general, sadaqah refers to charity that is intended solely for the pleasure of Allah SWT, The Creator (Qidwai et al., 2010). This act of philanthropy has become an integral part of Muslims. Sadaqah cannot be regarded as equal to typical charity as this is one of the 5 pillars of Islam. It embodies the values of social and madhah worship. On top of that, sadaqah contains values not limited to tangible and intangible aspects; it also encompasses the values of Islam that correlate with the temporal world and hereafter. Comprehending sadaqah enables Muslim society to understand the concept of oneness or Tawheed. This notion highlights the reason for not choosing modern ethnomethodology as the research approach.

Kamayanti (2016) argues that modern ethnomethodology can be constructed based on religious principles, transforming the approach into religious ethnomethodology. In the development of science, Kuntowijoyo (2005) and Zarkasyi (2012) find that secular knowledge has eroded religious values in many sectors, including economy and accounting. This condition leads to the formation of modern ethnomethodology with secular concepts as its basis. Simply put, the empirical and rationality principles underpin the attempt to discover truths ontologically. Modern ethnomethodology only acknowledges the reality experienced by humans, rejecting divine reality, including those stated in the holy book (Kamayanti, 2016).

Islamic religious ethnomethodology is formulated based on the paradigm of Islam. Islam believes that the truth behind every knowledge is integrated by the rational, empiric, and divine concepts that are verbally and textually modified in the holly book, including the hadeeth of Prophet Muhammad PBUH. The objective of Islamic religious ethnomethodology is not to change the preconception of truth stated in its modern counterpart. It instead incorporates the

Islamic values truth expressed in AL-Qur'and, Hadeeth as a unity.

The research site is a social union or paguyuban called Sami Asih, which was established voluntarily by Javanese migrants in Jati Mulya Village, Wonosari District, Boalemo Regency, Gorontalo. By employing the Islamic religious ethnomethodology, the present work investigates the daily routine of the union members and the Islamic values underpinning their activities. Management is one of the union's activities as this program is held monthly.

All data were retrieved using three steps. The first step is participative observation in the planning, collection, distribution, and reporting of sadaqah; it also observes the behavior of stakeholders involved in the processes. The second step is the documentation of the processes. The third step is interviewing informants or stakeholders involved in the management of Sami Asih. Provided in Table 1 is the list of informant names.

Table 1. Informant List

No.	Informant Name	Position
1	Chairul Anam Ghali	Leader
2.	Anta Pandu Wijaya	Secretary
3	Sukardi	Vice secretary
4	Sukarwan	Vice treasurer
5	Suwiran	Member
6	Sukarjo	Member
7	Mujito	Member

Triangulation of data source was performed to ensure data credibility by comparing interview data, observation results, and documentations. Data analysis started from the beginning to the end of data collection. This process involved four steps of modern ethnomethodology analysis (Kamayanti, 2016): indexing or finding information from individuals involved (including time and sites); reflection or interpreting the indexing outputs into individual interaction in the community; organization indexing or making explicit elaboration on the actions of the union, and; displaying common sense knowledge based on the social structure, comprehension process, and mutual agreement (among the members of the union).

Results and Discussion

Sami Asih is a social organization established by Javanese migrants living in Wonosari District, Boalemo Regency, Gorontalo, on October 10th, 2010. The pioneers of this social union consisted of 11 youths: Chairul Anam Ghali, Slamet Wardoyo, Anta Pandu Wjaya, Catu W. Adi, Sukardi, Sampan, Mulyadi, Mujito, Dwi M. Hulhudi, Jumikan, and Ibrahim.

The idea of establishing the union was from the weekly gathering of the pioneers to buy food. They realized that there was always leftovers after some meetings. By that, they initiated to gather frequently and collect charity donations. They succeeded in collecting IDR 500,000. Sami Asih was later established and legalized under the Deed of Establishment of Social Organization No. 26 of February 26th, 2013, by the notary Hj. Nahira, S.H., M.Kn.

The main program of this union is sadaqah management. Chairul Anam Ghali as the head of the community and as the founder of an Islamic boarding school in Wonosari explained the motivation for forming the community based on Islamic values as described in the Qur'an Surah Al-Maidah:2 "And help you in (doing) virtue and piety, and do not help each other in sin and

enmity. Fear Allah, verily, Allah is very severe in punishment."

Over time, Sami Asih has finally received public attention, thus increasing its members from areas outside the village, such as Wonosari District. The steadfastness of the management and members further boost the frequency of social activities. This government acknowledged Sami Asih and entrusted the union to manage financial support. In 2016, Sami Asih represented Gorontalo Province in the social organization competition nationwide. The vision and missions of the union are as follows:

Vision: Promoting the awareness of social alms, sharing with others, and understanding that in a person's wealth, there is a rightful share for him who would ask.

Missions: 1. Promoting the awareness of the importance of sadaqah. 2. Developing productive economic businesses to support social programs. 3. Cultivating the understanding of caring for and helping each other. (Source: (Union Archive))

As migrants, people in Jati Mulya know that Sami Asih serves as a medium to share with others who share similar experiences, e.g., the motivation of migrating from their homeland to have a better and prosperous life. This ideology is actualized in the logo of Sami Asih in the following Fig. 1.



Figure 1. Sami Asih Logo

The present work reveals three major findings regarding managing sadaqah in Sami Asih.

First: sadaqah management in the same space and time.

Interaction of the researcher with the people of Jati Mulya has been established since 2017 during the 2-month Student Community Service of Universitas Negeri Gorontalo. The program remarks on the beginning of the researcher's involvement in the daily activities of Sami Asih, which later sparks the interest in researching the management of the sadaqah of the union. Javanese atmosphere is still visible among migrants in Jati Mulya. This is seen in the interaction among the villagers, who mostly communicate using Javanese and Indonesian languages. Villagers speak in Javanese with their families or in the market. However, they switch to the Indonesian language when communicating in public spaces, such as workplaces, schools, mosques, or other places where people from outside the village gather. Regarding this language use, Malabar, 2012 reports that bilingual communication among Javanese migrants in Gorontalo has long been started since 1953. This finding explains why the informants used the

Indonesian language during the interview, even though the researcher began the conversation using the Javanese language. As a result, the words and symbols shown in the analysis are in the Indonesian language. The establishment of Sami Asih is underlined by the intention of social gatherings for Jati Mulya villagers to share with other people. Javanese migrants consider an informal community essential to actualize their vision, as stated by Chairul Anam Ghali as the leader of Sami Asih, which Sukardi later approved as the vice secretary of the union. Chairul Anam Ghali stated that:

"We were thinking of incorporating the values that benefit other people in our social gathering. And so, we initiated to donate regardless of the total money we collected."

"Yes, Mbah (a term for addressing people older than the speaker).

Sukarjo and Suwiran, the members of the union, confirmed this initiation. According to Sukarjo, helping others and mending ties are the core objective that have encouraged him to join Sami Asih since 2016. He believed that these values are the key to long life and prosperity. Sukarjo further adds that:

"My heart is touched by the pure intention of the union to share with the poor while mending kinships with other Javanese migrants. I guess that these are the key to long life, prosperity, and good deed."

The committee and members of Sami Asih are also aware of the core principles of the union. Muslims have faith in the benefit of sadaqah, not only in terms of social aspects but also in spiritual aspects, that is, to expect the blessing of Allah the Almighty. This underlines the implementation of Islamic values in their daily activities.

As a relatively new member who had just joined the union for five months, Suwiran was also motivated to partake in the union.

"I want to donate to the orphans and disaster victims."

From the observation and direct involvement in the management of the sadaqah fund and the interview with the union stakeholders, the sadaqah fund is managed through several steps, namely planning, collection and distribution, and reporting at the same site every 15th day of the month.

The scheduling is based on the consideration that most villagers of Jati Mulya and the surrounding areas work as farmers and breeders. If the 15th day is on Thursday, the fund management is rescheduled to the next day due to the tradition of tahlilan and yasinan (sending a prayer to the deceased family members) in Jati Mulya. The leader of Sami Asih, Chairul Anam Ghali, explains that the management is held on the 15th day of each month to ensure that more members can join the charity programs.

"We have agreed to gather on the 15th day of each month at night as stated in Article 5: That the social gathering is held at night on the 15th day of each month unless if the day is on Thursday, the gathering will be rescheduled in the next day or after 16th day at Friday night (Statute of Sami Asih Incorporation)."

The location of the union is in the house of the members of Sami Asih, and it changes every week. The house owner is only responsible for providing adequate lighting and a room for collecting the sadaqah fund. This is stated in the following statute.

Article 7: The house owner is only responsible for providing adequate space and lighting, and not providing excessive food" (Source: Statute of Sami Asih Incorporation).

However, according to the observation, the owner of the house served some Javanese dishes during the gathering. Some examples involve: nasi dhiwul (rice made of dried cassava), anchovy or catfish curry mixed with vegetable, and other complement dish, such as tofu with vegetable filling, cracker, and traditional cakes. These servings create an atmosphere resembling that of Java Island. One of the union members said that the gathering feels like home. According to Sukardi, the owner of the gathering venue, the food is the signature dish of former president Susilo Bambang Yudhoyono. He said it was an honor to be the host of the social gathering.

A warm atmosphere reverberated in the venue as all members interacted. The gathering began with a welcome remark from the leader of Sami Asih when at least 20 to 30 members were gathered; the remarks usually incorporate Islamic teachings and prayer for the villagers. The event proceeded with activities such as determining non-monthly routine programs, selecting the venue for the next month's social gathering, identifying families who will receive alms, and delegating members entrusted with sending the alms.

The selection of the next venue, union representatives taking charge of the distribution of sadaqah, and the recipients of alms are based on thoughtful deliberations. The committee identified members who wanted to be the representative voluntarily. Members who are willing to take the offer raise their hands. Furthermore, the members are allowed to suggest people that shall receive sadaqah based on acceptable reasons.

Following this process was the collection and calculation of sadaqah funds. After calculating the funds, the administrator will determine the number of alms recipients based on the funds collected. The bookkeeper announced the financial reporting. The last phase is the distribution of sadaqah to the recipients.

Table 2 provides the indexicality and reflexivity results of the sadaqah management. This is shown in the following table:

Table 2. Analysis Results of Finding I

Indexicality	Reflexivity	Indexicality Action
Union	Social Organization	Gathering and sharing center
Sadaqah	Voluntary alms from committees, members, and the community to those who are entitled to receive the fund with no expectations other than the blessing of Allah.	Fund managed by the union
15th Day	The management of sadaqah is held on the 15th day of each month	Time
House of Sami Asih Member	The venue is in the house of Sami Asih member; the venue changes every meeting.	Venue
Room	A closed room for collecting sadaqah fund	Sadaqah box
Nasi dhiwul, anchovy	Traditional Dish of Java	Food prepared by

Indexicality	Reflexivity	Indexicality Action
cooked with coconut milk		the owner of the house
Reciting Qur'an and Prayer	Event details	Opening remarks
Islam/ tahlilan/yasinan	Major religion of Javanese migrants	Islamic values
House of Sami Asih Member	Determining gathering venue	Determining agendas for the next month
Sadaqah recipients	Identifying sadaqah recipients	Recipients of sadaqah
Sami Asih delegates responsible for distributing sadaqah funds	Determining Sami Asih delegates responsible for distributing sadaqah funds	Sami Asih delegates distribute sadaqah funds

Second: confidentiality in sadaqah collection and transparency in sadaqah distribution

Based on the observation, confidentiality is ensured during the collection of sadaqah, while the distribution of sadaqah is performed transparently. Each member of Sami Asih donated a minimum of IDR 10,000. This is based on the Statute of Sami Asih incorporation, Article

6: The funds to be donated are a minimum of IDR 10,000 (ten thousand rupiahs) per person per month. The funds will be collected in one of the members' residences, and the venue changes every gathering (the alternative venue is at the Sami Asih office).

According to the observation, the sadaqah fund is collected in a room provided by the host (usually in the front bedroom). Within the room is a locked box for saving the accumulated fund. Each member of Sami Asih takes a turn to put their money in the box as stated in the Statute of Sami Asih incorporation.

Article 8: The procedure for collecting funds is confidential, meaning that the host provides a room in which a box has been provided, and each participant takes turns putting the sadaqah fund into the box. This is to ensure that other members cannot see the exact money donated by each member.

Following the fundraising phase is the calculation of alms funds. All members witness the calculation of sadaqah. The total funds collected plus the previous month's balance become the basis for determining the number of envelopes distributed to sadaqah recipients. Each envelope contains IDR 250,000 for one recipient. This is based on the statute below.

Article 9: After collecting the sadaqah fund, the calculation is carried out openly by the representative witnessed by all participants and will be distributed that same night to those entitled.

Article 10: Sadaqah funds that have been collected will be handed over to families who need assistance with a nominal amount of IDR 250,000 per person after verifying information by the representative of Sami Asih.

The envelope containing the fund is handed over to Sami Asih representative before distribution to the priority recipients, such as low-income families, the bereaved, the elderly, the sick, and orphans. This is stated in the following statute.

"Article 11: The funds to those who are entitled will be distributed out by 2 (two) representatives attending the social gathering every month. Each of whom is obliged to provide a verbal report to members of Sami Asih after the fund distribution.

"Article 4: The purpose and objectives of the social organization of the Sami Asih

Community in the social field include alms or sadaqah to help people who are in dire need, which include: low-income families, bereaved families, elderly families, sick families, and orphans, to ease the burden of the households.

Table 3 provides the sadaqah collection and distribution mechanism, which incorporates the principle of confidentiality and transparency.

Table 3. Analysis Results of Finding 2

Indexicality	Reflexivity	Indexicality Action
Room	A closed room for collecting sadaqah fund	Sadaqah box
Box	A wooden box with a small hole on its middle to ensure the confidentiality of money donated by Sami Asih members.	Money storage
Money	Agreed nominal of fund	Sadaqah fund
Minimum IDR 10,000,-	Standard collected fund	Sadaqah fund
IDR 250,000,-		Sadaqah fund
Envelope	Envelope with the recipient's name written on it, which contains sadaqah fund.	Sadaqah fund within the envelope: IDR 250,000,-
Calculating	Calculating sadaqah fund	Total collected fund
Two witnesses	Ensuring accountability	Distribution reporting accountability
Poor families	Sadaqah recipients	Priority recipients
Sick	Sadaqah recipients	Priority recipients
Bereaved	Sadaqah recipients	Priority recipients

Third: "Zero-balance" and spontaneous reporting

The result reveals that the committee performs the reporting of sadaqah fund; the report is simple and delivered in both verbal and written reporting). Verbal reports are presented after the money is kept in the envelope. The representatives notify the remains of the balance, which is called "Zero balance", even though the value is not IDR 0. The term "Zero balance" refers to a condition where the balance of the sadaqah fund is below IDR 250,000, as the balance is insufficient to be distributed for one person. The Vice Treasurer of Sami Asih explains this:

"All collected fund is distributed at once. We report that the remaining balance is "zero", we does not manage any fund of sadaqah. All fund is distributed in one time. The term zero means that the remaining balance is below IDR 250,000, which is not sufficient to be distributed for one person.

According to the research result, the reporting is unique to Sami Asih. The oral reporting repeated several times inform Sami Asih members regarding total sadaqah fund that should be collected for the distribution in next month. In response to the researcher's finding, Sukarwan, the treasurer of Sami Asih, claims that the balance recording relies on the memory of all members attending the gathering. This is based on the written report in two books stating the total fund collected (book 1) and total fund distributed (book 2).

TGL	KETERANGAN	DEBIT	KREDIT	SALDO
24/7	Hati Sawa hari raya			
24/8	Tasyakuro	120.000		120.000
31/3	Sawa hari raya			
30/6	Mabak Sei	120.000		240.000
2/4	Sawa hari raya			
20/6	Mabak Sei	150.000		390.000
2/4	Sawa hari raya			
30/6	Daru	100.000		490.000
14/4	Sawa hari raya			
20/6	Ber Bietik	100.000		590.000
18/4	Sawa hari raya			
20/6	PNSA	150.000		740.000
13/7	Sawa hari raya			
30/6	Gunawan	20.000		760.000
13/7	Sawa hari raya			
20/6	Mabak Cikras	25.000		785.000
13/7	Sawa hari raya			
20/6	Ladi	20.000		805.000
13/7	Sawa hari raya			
20/6	Bambang	15.000		820.000
13/7	Sawa hari raya			
20/6	Giso	30.000		850.000
JUMLAH:				

TGL	KETERANGAN	DEBIT	KREDIT	SALDO
13/7	Sawa hari raya			
20/6	Samanu	30.000		880.000
13/7	Sawa hari raya			
20/6	Mongat	50.000		930.000
13/7	Sawa hari raya			
20/6	Mabak Sorani	20.000		950.000
13/7	Sawa hari raya			
20/6	Partu	15.000		965.000
13/7	Sawa hari raya			
20/6	Bibit	10.000		975.000
13/7	Sawa hari raya			
20/6	Pot	10.000		985.000
13/7	Sawa hari raya			
20/6	Cekik	10.000		995.000
13/7	Sawa hari raya			
20/6	Suroto	10.000		1.005.000
13/7	Sawa hari raya			
20/6	Jatwo	20.000		1.025.000
13/7	Sawa hari raya			
20/6	Yuri	5.000		1.030.000
13/7	Sawa hari raya			
20/6	Yuni	20.000		1.050.000
JUMLAH:				

Figure 2. Sadaqah recording system

The representative inserted the money of IDR 250,000 into the envelope with a logo of Sami Asih and prayer for sadaqah recipients written on it (see Fig. 3 below).

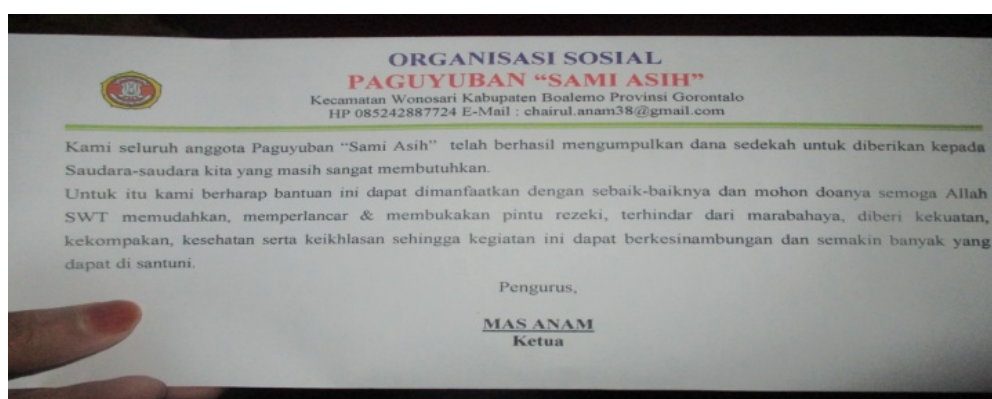


Figure 3. Sadaqah envelop

The message and prayer symbolize best wishes to the recipients of sadaqah. For the members of Sami Asih, the prayer represents their intention to get blessings from Allah, The Almighty.

Table 4 reveals that the financial reporting is performed simply, relying on the memory of the members who attend the gathering. The committee does not take any money from the sadaqah fund for the operational cost. All fund is distributed to those who are entitled.

Table 4. Analysis of Finding 3

Indexicality	Reflexivity	Indexicality Action
Book 1: Total fund Collected	Recording the date of fund collection and the total collected fund in each gathering	Financial recording system
Book 2: Total fund Distributed	Recording the date and total of fund distribution in	Financial recording system

Indexicality	Reflexivity	Indexicality Action
	each gathering	
Sadaqah recipients	Identifying sadaqah recipients	Financial recording system
Zero balance	The remaining balance is insuffice to be distributed to one person	Remaining balance in the treasurer
Memory	Accumulation of the balance in the previous month and the current month	Determining the final balance

Common Sense: The Benefit of Sadaqah: Get closer to Allah and paradise

The present work reveals three core findings:

First, the association as amil or the manager of sadaqah funds functions as a forum for mending kinship ties between its members, accommodating the intention to share and give. The committee of Sami Asih is entrusted to manage the fund. It is worth noting that the operational cost is not from the sadaqah fund but from other funds, such as government grants. All fund is distributed to those who are entitled.

Second, the management of the sadaqah fund is based on the Statute of Sami Asih Incorporation). Such is shown by the steadfastness of Sami Asih committee in managing the fund, comprising several phases, such as planning, collection and distribution of the fund, and financial reporting.

Third, the steadfastness of the members of Sami Asih, seen in their accountability and transparency, culminates in the public and government trust in the association. Islamic values, e.g., communication, trustworthiness, and intelligence. These values are also highlighted in An-Nisa verse 114.

An-Nissa, verse 114: *“There is no good in most of their secret talks—except those encouraging charity, kindness, or reconciliation between people. And whoever does this seeking Allah’s pleasure, We will grant them a great reward.”*

Prophet Hadith: Prophet Muhammad PBUH stated that: *Verily, the charity of a Muslim, can increase a person’s lifespan, can prevent bad ending (su’ul khatimah), Allah prevent a person from being overproud and poor AtThabrani).*

Fourth, the committee and the union members believe that sadaqah is beneficial regarding material and spiritual aspects. The spiritual elements, in this case, refer to the approach to getting closer to Allah and paradise. This is reflected in the lyrics of Sedekah, a song by Opick below.

SEDEKAH

By OPICK

Alangkah indah orang bersedekah
Dekat dengan Allah, dekat dengan surga
Takkan berkurang harta yang sedekah
Akan bertambah, akan bertambah

Allah Mahakaya, Yang Maha Pemurah
Yang akan mengganti dan membalasnya
Allah Mahakuasa, Yang Maha Perkasa

Semoga 'kan membalas surge

Oh, indahnya saling berbagi
Saling memberi karena Allah
Oh, indahnya saling menjaga
Saling mengasihi karena Allah

Alangkah indah orang bersedekah
Dekat dengan Allah, dekat dengan surga
Takkan berkurang harta yang sedekah
Akan bertambah, akan bertambah

Oh, indahnya saling berbagi
Saling memberi karena Allah
Oh, indahnya saling menjaga
Saling mengasihi karena Allah

Allah Mahakaya, Yang Maha Pemurah
Yang akan mengganti dan membalasnya
Allah Mahakuasa,

English translation:

People giving charity is beautiful souls
(They) are close to Allah, close to the paradise
(They) lose nothing
(They) will gain more and more

Allah is the Most Generous, the Most Merciful
Who will replace with something better and repay (every kindness)
Allah, The Almighty, The Powerful
will give paradise

Oh, how beautiful it is to share with others
Give each other for Allah
Oh, how beautiful it is to take care of each other
Love each other for Allah

People giving charity is beautiful souls
(They) are close to Allah, close to the paradise
(They) lose nothing
(They) will gain more and more

Oh, how beautiful it is to share with others
Give each other for Allah
Oh, how beautiful it is to take care of each other
Love each other for Allah

Allah is the Most Generous, the Most Merciful
Who will replace with something better and repay (every kindness)
Allah, The Almighty, The All Powerful

Allah The Almighty

Conclusion

The establishment of Sami Asih is inseparable from the Islamic values and Javanese culture of its members. There are three significant findings. First, the management of sadaqah consists of several steps: planning, collecting, and reporting (conducted on the 15th day each month at night since most members go to work in the morning). Mutual trust and family kinship underpin the management process. Second, the collection of the sadaqah fund ensures confidentiality, while the distribution of the fund upholds the principle of transparency as Sami Asih members witness the distribution of sadaqah. The total amount of sadaqah for one person is IDR 250,000-. The money is inserted into an envelope with the union logo and prayer. Third, the reporting, which relies on the memory of the committee and members of Sami Asih, is delivered in both oral and written form. The remaining balance is always below IDR 250,000 (zero). The above discussion reveals that Sami Asih has a distinctive management model of the sadaqah fund. Its members aim to share with others is rooted in the gratitude and intention to get closer to Allah the Almighty with His blessings (good health and blessed sustenance). The present study has its limitation in terms of data collection processes. The research site is not accessible (it takes around two hours to get to the location), thus limiting the participative observation to three times. As a result, some data are not documented comprehensively, especially in managing the productive fund. The present study recommends that future research should investigate all financial management processes.

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