

The Humanization of Accountability: A New Paradigm for *Waqf* Management

Siti Nurngaini ^{1,2 *}, Wasyith ¹, Nur Aini Fitriya Ardiani Aniqoh ³

¹ Universitas Islam Negeri Walisongo Semarang, Semarang, Indonesia

² Universitas Gadjah Mada, Yogyakarta, Australia

³ University of Queensland Australia, Brisbane, Australia

Abstract

The practice of waqf accountability in general often places excessive emphasis on technical and financial measurements, thereby neglecting the humanitarian mission that constitutes the very essence of waqf institutions. This paper seeks to address that limitation by proposing the idea of a “*humanization of waqf accountability*”, an integrated framework grounded in the prophetic social thought of Kuntowijoyo. The framework rests upon three main pillars. First, active community participation, which positions beneficiaries not as passive recipients but as empowered subjects. Second, social justice, which redefines waqf as an instrument for inclusive and sustainable development rather than merely a charitable activity. Third, community well-being, regarded as the ultimate goal, is measured through holistic indicators of human dignity. By integrating these pillars, this comprehensive paradigm not only aligns waqf governance with its ethical foundations but also responds to contemporary challenges, such as the need for beneficiary-centered management and transparent reporting. In essence, this human-oriented approach provides a pathway for waqf institutions to enhance their social impact, build trust among stakeholders, and fulfill their mandate in realizing sustainable community development more effectively.

Keywords: Accountability; Humanization; Prophetic Social Science; Social Justice; Waqf

Citation (APA):

Nurngaini, S., Wasyith, W., Aniqoh, N. A. F. A. (2025). The Humanization of Accountability: A New Paradigm for Waqf Management. *Economica: Jurnal Ekonomi Islam*, 16(1), 219-240. <https://doi.org/10.21580/economica.2025.16.1.25283>

Submitted: 3 Jan 2025

Revised: 20 Apr 2025

Accepted: 27 May 2025

Published: 31 May 2025

Copyright: © 2025 by Economica: Jurnal Ekonomi Islam

Submitted for possible open access publication under the terms and conditions of the Creative Commons Attribution-NonCommercial-ShareAlike 4.0 International License.



*Corresponding Author. Email: sitinurngaini@mail.ugm.ac.id

Introduction

As one of the key instruments of Islamic social finance, waqf has once again demonstrated its significant role, with recent studies consistently emphasizing the urgency of accountability (Uluyol, 2021). In practice, accountability functions not only as a governance mechanism but also as an ethical imperative aligned with the principles of Shariah, aiming to uphold transparency and to fulfill the informational needs of stakeholders (Aydin, 2020; Ayedh et al., 2018; Azmi & Hanifa, 2015; Hassan & Noor, 2019). Moreover, the existence of a robust accountability framework is strongly correlated with institutional credibility, sustainability, and the level of public trust in waqf organizations (Siswantoro, 2018). Moreover, a growing body of research has also elaborated on various mechanisms designed to strengthen accountability.

Transparent disclosure of financial and operational information has been shown to increase public trust (Zulkifli et al., 2022), while comprehensive reporting to waqifs (donors) ensures clarity regarding the utilization of funds as well as the outcomes of completed projects (Kamaruddin & Hanefah, 2021). Embedding reporting within sustainability-oriented frameworks can further guide practice in Islamic social finance (Mansor et al., 2018). At the same time, accountability must be responsive to heterogeneous stakeholder information needs, community members, regulators, and donors (Masruki et al., 2022), yet the lack of standardized accounting and reporting practices often impedes such responsiveness (Ikhyannuddin, 2022). Recent scholarship explores technology and capacity as enablers: blockchain for traceability and transparency (Mohaiyadin et al., 2022; Zulkarnaen et al., 2021) and human resource development among *mutawallis* (trustees) to improve accountability outcomes (Kamaruddin et al., 2024). Despite these advances, much of the literature remains anchored in structural-hierarchical accountability and formal reporting, accounting practices, compliance, budgeting, and related conceptual frameworks needs (Ayedh et al., 2018; Azmi & Hanifa, 2015; Daud, 2019; Ihsan & Ibrahim, 2011; Nahar & Yaacob, 2011; Osman, 2012; Osman & Agyemang, 2020; Siraj & Karbhari, 2014; Yacoob et al., 2015; Masruki & Shafii, 2013; Arshad & Zain, 2017).

Calls from the broader accountability literature advocate moving beyond narrow, hierarchical approaches by foregrounding humanization, centering dignity, agency, and participatory voice in accountability practices (Callamard, 2012; Everett & Friesen, 2010). This emphasis resonates strongly with the *waqf's* philosophy. *Waqf* aims to promote human and community welfare through

perpetual endowment, reflecting Islamic ethical tenets of altruism, social justice, and sustainability (Atan et al., 2024; Mohiddin, 2019; Roshayani et al., 2018). Classical and contemporary treatments highlight human care as foundational to *waqf* management (Kahf, 2003; Zuki, 2012). Yet, while Musaddad et al. (2022) examine humanization in *waqf* management generally, the humanization of accountability per se remains underdeveloped.

This paper addresses that gap by conceptualizing the humanization of *waqf* accountability, integrating human values and Shariah-based principles (e.g., *tawhid* and *mas'uliyah*) into accountability design and practice (Hassan & Noor, 2019). This conceptual paper first situates *waqf* management and the centrality of accountability, then defines "humanization" in the accountability context and identifies shortcomings in prior *waqf* studies. A subsequent section details the methodological approach used to develop the concept. The framework for humanized *waqf* accountability is then presented, and its components elaborated. The paper concludes with a discussion of limitations and implications for research and practice.

Literature Review

Understanding *Waqf* and *Waqf* Management

Literally, the term *waqf* means stopping, holding, or being silent. Technically, it is interpreted as "holding certain assets and storing them for philanthropic purposes and preventing them from being used for other than their intended purposes" (Kahf, 2003). Scholars agree that another term for *waqf* is *sadaqah jariyah* (Abbasi, 2012). As mentioned in a hadith, *waqf* is a form of charity whose rewards continue to benefit a Muslim even after their death. Although the term *waqf* is not found in the Qur'an, the practice of dedicating property for the benefit of society was taught by the Prophet Muhammad and his companions (Abbasi, 2012).

Terminologically, while there are various interpretations among *fiqh* (Islamic jurisprudence) scholars, the majority define *waqf* as withholding an asset's principal and dedicating its benefits to virtuous purposes (Hassan, 1984). These differing interpretations of the nature of *waqf* lead to different legal consequences. Imam Hanafi, for example, holds the view that ownership of the *waqf* property legally remains with the *waqif*, while only its benefits are endowed. According to this definition, the *waqif* retains the right to withdraw or sell the property.

Therefore, Imam Hanafi defines *waqf* not as a transfer of ownership, but as an act of dedicating an asset's benefits to a virtuous cause (Abbasi, 2012).

As noted above, the literature identifies four primary classifications of *waqf*: by designation, asset type, time, and the use of the endowed asset (Mohammad, 2015). Based on its designation, *waqf* is divided into two types: *waqf ahli* and *waqf khayri* (Kahf, 2003). *Waqf ahli* is intended for the social security of the donor's family, while *waqf khayri* is designated for the benefit of the broader community and religious purposes (Kahf, 2003).

Having established the above elaboration, *waqf* can be classified according to the type of asset, namely, movable and immovable assets (Zuki, 2012). Immovable assets include properties such as land and buildings. In contrast, movable assets may consist of cash, intellectual property rights (IPR), securities, or other transferable goods. The practice of *waqf* that employs cash as its asset is more commonly known as *cash waqf* (Çizakça, 1998; Yayla, 2011). The concept of cash *waqf* was first introduced and widely developed during the Ottoman Empire (Kuran, 2001), where it served as a financial instrument to support and expand conventional *waqf* institutions (Sadeq, 2002). In addition, cash *waqf* functioned as a source of loan facilities, the profits of which were subsequently allocated to finance various social services intended for disadvantaged communities (Çizakça, 1998; Haneef et al., 2015).

There are at least three main characteristics of *waqf* that have been agreed upon by the jurists (Mohammad et al., 2005). The three characteristics are eternal (perpetuity), irrevocability, and inalienability. The term eternal or forever (perpetuity) in Arabic is known as *ta'bid*. There are three meanings associated with the term *ta'bid* in *waqf*: First, after the *waqf* declaration is made by the *waqif*, according to law, the *waqf* is automatically binding and valid until the day of judgment. Second, *waqf* is not limited by time and, as such, is not temporary. Third, the property that is the subject of *waqf* must exist that way forever (lasting) (Mohammad et al., 2005).

The second characteristic, irrevocability, means that once an asset leaves the *waqif's* ownership, the act cannot be revoked or the property returned to the *waqif* (Kahf, 2003). A *waqif's* declaration becomes binding once it is made for humanitarian and beneficial purposes. Property transferred from the *waqif* becomes the 'ownership' of Allah (SWT) and therefore cannot be canceled (Kahf, 2003; Mohammad et al., 2005). Lastly, inalienability means that once the *waqf* pledge is made, the asset is separated from the *waqif's* ownership and cannot be

divided, transferred, gifted, or inherited by either the *waqif* or the *nazhir* (manager) (Mohammad et al., 2005). Given these characteristics, many *waqf* studies emphasize the importance of proper asset management to ensure its benefits are utilized for public welfare (Ihsan & Ibrahim, 2011; Osman, 2012; Ramli & Muhamed, 2013; Sanusi & Shafiai, 2015).

Based on the preceding definitions and characteristics, *waqf* management is the process of utilizing endowed assets to generate benefits that are then distributed according to the *waqf*'s objectives (Çizakça, 1998; Kahf, 2003; Sadeq, 2002; Mohammad et al., 2005). According to Maria & Siswanto (2019), effective *waqf* management involves two key components: first, increasing the useful value of *waqf* assets to maximize their benefits for the *waqf*'s intended purposes, and second, protecting the principal assets through sound planning, organization, control, and supervision. As an institution with both divine (*ilahiyyah*) and human welfare (*insaniyyah*) dimensions, *waqf* must be accountable in this world and the hereafter. Therefore, accountability is a fundamental paradigm that must be implemented in management practices. As Ramli & Muhamed (2013) we argue, accountability in the management of *waqf* assets is crucial for preventing their misuse and ensuring that benefits are distributed in accordance with the *waqf*'s objectives.

Importance of Accountability in *Waqf* Management

Accountability is fundamental for charitable and religious-based institutions like *waqf*, as it significantly impacts their legitimacy and sustainability (Agyemang et al., 2017; Ebrahim, 2009; Yasmin & Ghafran, 2019). The trust of stakeholders and the support of the public depend on the effectiveness of the accountability demonstrated by these institutions (Yang & Northcott, 2019). Without accountability, *waqf* institutions, which operate based on public trust, cannot achieve their mission to successfully manage and develop *waqf* assets for the public interest (Kamarubahrin et al., 2019). Therefore, understanding accountability is crucial not only for advancing conceptual knowledge but also for encouraging improved management practices in *waqf* institutions.

Apart from that, several reasons make accountability necessary for the governance of *waqf* institutions. First, regardless of the provisions in the pledge or deed of *waqf*, that institution must continue to operate without formal checks and balances by the founder (in most cases, the founder has even died). Accountability in this fiduciary relationship is to ensure the continuity of the *waqf* arrangement

and the beneficiary's trust in the *waqf* manager (Laughlin, 1996). Second, considering the fact that *waqf* assets are in the public interest (Ihsan & Ibrahim, 2011), the community and other stakeholders have the right to be continuously informed about how resources (*waqf* assets) are managed to produce greater benefits. Thus, accountability becomes the basis for measuring, assessing, and reporting the performance of *waqf* managers (*nadzir*) (Cutt & Murray, 2000). Lastly, *waqf* is a voluntary religious act motivated by one's desire to receive repeated rewards in the hereafter. Despite these motivations, *waqf* institutions largely rely on public trust for ongoing support to sustain *waqf* activities. This requires *waqf* institutions to exercise adequate accountability (Sinclair et al, 2013), and in turn will increase the trust and confidence of donors and the public.

Previous research on *waqf* accountability has employed various approaches, methods, and theories, which can be categorized into at least three streams. The first, and most dominant, stream investigates accountability through the lens of accounting, reporting, disclosure, and management practices. This area includes numerous empirical studies (Ayedh et al, 2018; Azmi & Hanifa, 2015; Hairul-Suhaimi et al, 2018; Hisham & Hairul Suhaimi, 2017; Ihsan & Ibrahim, 2011; Kamarubahrin et al, 2019; Nahar & Yaacob, 2011; Yacoob et al, 2015; Yayla, 2011) and conceptual work (Masruki & Shafii, 2013). Those studies conclude that significant limitations exist in using these mechanisms for *waqf* accountability, with a primary challenge being the absence of accounting standards specifically tailored to the unique nature of *waqf* institutions.

The second approach examines the concept of holistic accountability, a field that has been analyzed through both structured empirical studies (Ayedh et al, 2018; Ihsan, 2017; Osman & Agyemang, 2020) and conceptual writings (Aydin, 2020). These studies bring new gaps that focus on the hierarchical idea of upward and downward accountability, which earlier scholars have referred to as *holistic accountability* (Agyemang et al, 2017; Ebrahim, 2009). This perspective goes beyond the scope of conventional accounting and reporting by emphasizing the identification and fulfillment of the needs of all relevant stakeholders, including the beneficiaries of *waqf* services.

Meanwhile, the third approach analyzes accountability using the framework of unitary logic. This perspective has been empirically explored by Siswanto (2018), who sought to understand *waqf* accountability through the dimensions proposed by Coule (2015), which are rooted in either principal-agent theory (unitary logic) or stakeholder theory (pluralistic logic). The study conducted by

Siswanto (2018) represents a distinctive effort compared to other research focusing on accounting practices or holistic accountability. Nevertheless, their findings are considered largely descriptive and have not sufficiently elaborated the relationship between accountability logics, whether unitary or pluralistic, and the various governance models currently in place.

An approach to accountability in the *waqf* context that remains neglected is the aspect of humanization. This is a significant oversight, as this human dimension underlies the core principle of *waqf*: promoting the welfare of the people (Kahf, 2003). Therefore, a key element in building public trust in *waqf* management is the integration of humanizing principles into the pursuit of accountability.

The Concept of Humanization

Etymologically, the term “humanization” is derived from the root word “human” with the suffix “-ization.” As Chaer (2006) explains, the suffix indicates a process of transforming something to become aligned with its root meaning. Accordingly, humanization can be interpreted as an effort to instill human values into one’s character and worldview so that they can be implemented in everyday life (Chaer, 2006). From the perspective of Paulo Freire, however, humanization does not center on individual freedom but rather constitutes a collective social goal (Freire, 1964). Within this framework, the fulfillment of human needs for self-realization can only be achieved when society as a whole has been actualized. In line with this view, Voronkova et al. (2019) define humanization as an approach that prioritizes human dignity, values, and needs in all aspects of life, including policies, practices, and institutions. The ultimate aim of humanization, therefore, is to promote well-being, equality, justice, and respect for human rights (Arfan et al., 2021).

Moreover, the concept of humanization encompasses several fundamental aspects (Voronkova et al., 2019). It places human dignity as the highest value and the foundation for every decision and action, emphasizing the importance of respecting each individual regardless of race, religion, gender, age, or social background. Thus, the primary focus of the humanization process lies in ensuring well-being while simultaneously fostering the development of human potential. The implementation of humanization principles holds the potential to create a more inclusive, just, and sustainable social order (Voronkova et al., 2019). In this context, humanization functions not only as a form of public policy but also as a catalyst that drives cultural transformation, shapes attitudes, and fosters individual

awareness of the importance of respecting human rights and dignity. Ultimately, across various contexts, the overarching goal of humanization is to build a better world for all of humanity.

Nevertheless, in its development within the Western intellectual tradition, the concept of humanization has often been associated with *anthropocentric humanism*, a worldview that positions humanity, not God, as the centre of life (Feuerbuch, 2008). The ethos of this perspective is grounded in respect for values that are constructed by humans themselves (Voronkova et al, 2019). Accordingly, a life based on anthropocentric humanism regards human beings as the ultimate arbiters of truth and falsehood, as well as the creators of values (Sartre, 1956). This research explicitly distinguishes its concept of "humanization" from "anthropocentric humanism." The reason for this distinction is that anthropocentric humanism, particularly in tandem with modernization, has been linked to environmental destruction and exploitation. Therefore, it is argued here that this movement does not lead to genuine humanization but rather to its opposite: dehumanization. This research proceeds from the premise that a different concept of "humanization" is required to create a better world for humanity (Kuntowijoyo, 2017). Consequently, the framework adopted in this study is that of "theocentric humanization," which will be explained in the following sub-chapter.

The Concept of Theocentric Humanism: Kuntowijoyo's Prophetic Social Thought

This research adopts Kuntowijoyo's concept of humanization. According to Kuntowijoyo (1993), humanization is the first pillar in constructing a prophetic paradigm. He equates humanization with a translation of *amar ma'ruf* (enjoining good), which means advocating for and upholding virtue (Kuntowijoyo, 1993). In other words, it is the process of making humans more fully human by eliminating dehumanizing forces such as materialism, dependency, violence, and hatred (Kuntowijoyo, 2017). In addition, the concept of humanization is rooted in theocentric humanism. This framework posits that while humans must focus on God, the ultimate goal is the benefit of humanity itself. According to Kuntowijoyo (1993), humanization is necessary because modern society suffers from three acute conditions: dehumanization (objectification through technology, economics, culture, and the state), aggressiveness (collective aggression and criminality), and loneliness (privatization and individualization).

Kuntowijoyo's (2005) "theocentric humanism" was inspired by Muhammad Iqbal's interpretation of the Prophet Muhammad's *mi'raj* (ascension). Iqbal observed that if the Prophet had been a mere mystic, he would not have returned to earth after the profound peace of meeting God. Instead, the Prophet did return, driven by a mission to enact social change and alter the course of history through a socio-cultural transformation based on prophetic ideals. This integration of humanism and theocentrism elevates human dignity, fostering the belief that faith leads to a humane attitude. Consequently, in an industrial age, religion is not diminished but serves as a guide for social change, a process that Kuntowijoyo argues requires a combination of transformational and prophetic values in every social domain (Kuntowijoyo, 2017, 2018). Other Kuntowijoyo's principal lies in theocentric humanism to encourage individuals to actualize their faith in the struggle for human dignity, orienting themselves toward the Creator for the ultimate benefit of humanity. In this view, the progress of civilization should be measured not by rationality alone, but by transcendence. This theocentric humanism aims to remedy the modern conditions of loneliness, aggressiveness, and dehumanization (Kuntowijoyo, 2005).

Humanization in The Context of Accountability

According to Kusdewanti & Hatimah (2016), humanization is a foundation of 'prophetic accountability.' This concept reorients accountability toward humanity's duty to foster prosperity for all of creation, thereby preventing exploitation in the name of accounting for economic reality. This stands in stark contrast to the rationality of modern accountability as critiqued by Lehman (2005). In capitalist ideology, the market appears alluring, promising higher living standards and equality through increased wages. However, this is often mere rhetoric to secure market position. On a macro level, accountability frequently becomes a tool for corporate hegemony and legitimation (Lehman, 2005; Shearer, 2002). It can be a manifestation of corporate and political machinery; as Everett & Friesen (2010) note, an 'accountable' world order has often been a dark facade for human rights violations. Entities often pursue accountability solely for their own purposes, disregarding the human and social impact (Shearer, 2002). Therefore, the purpose of humanization within prophetic accountability is to restore a human face to an accountability process that has become dehumanized.

This research applies Kuntowijoyo's (1993) concept of "humanization" to the context of *waqf* accountability. This concept will serve as the analytical framework

in the findings and discussion section, framing *waqf* managers as directly responsible for achieving humanitarian goals (i.e., public welfare). Accountability, viewed through the principle of humanization, comprises at least three core elements: participation, justice, and human welfare ([Kusdewanti & Hatimah, 2016](#)).

Methods

This study is a qualitative, conceptual paper that employs a literature review to develop and propose a new framework. Growing from the related theory, the study's conceptual approach is grounded in the concept of "humanization," drawing specifically from [Kuntowijoyo's \(1993\)](#) thought on "prophetic social science." This prophetic social context serves as the philosophical basis and analytical framework for interpreting and developing the concept of the "humanization of *waqf* accountability." Making the objectives come to light, the comprehensive integration of these concepts is presented in the results and discussion section of this paper.

Results and Discussion

Humanization of *Waqf* Accountability

This section addresses the conceptualization of humanization within the context of *waqf* accountability. The description of humanization from the preceding section provides the analytical framework for this inquiry. Therefore, this section explores the humanization of *waqf* accountability by applying the lens of Kuntowijoyo's prophetic thought. This exploration begins by examining accountability through the lens of humanization values, building on the work of [Kusdewanti & Hatimah \(2016\)](#), who previously proposed the concept of 'prophetic accountability' by reconstructing accountability based on the prophetic values articulated by [Kuntowijoyo \(1993\)](#).

The 'prophetic accountability' proposed by [Kusdewanti & Hatimah \(2016\)](#) embodies a humanization mission that frames humanity as a trustee for the great accountability bestowed by Allah (SWT). Human beings bear a profound responsibility to manage nature in order to preserve cosmic harmony. This responsibility, which essentially constitutes accountability to Allah SWT, aims to cultivate a close relationship among God, humanity, and the natural world, while simultaneously realizing *rahmatan lil 'alamin* through just economic decisions

(Kusdewanti & Hatimah, 2016). Rooted in the worldview of *Tamhid*, this concept draws upon the pillar of *amal saleh* articulated by (Kuntowijoyo, 1993) and subsequently translates it into three fundamental principles for the management of *waqf*: participation, justice, and welfare.

A significant conceptual shift is currently unfolding in the discourse on *waqf* governance, wherein the focus is moving away from traditional hierarchical structures toward a more inclusive framework that prioritizes beneficiaries (Ngaini & Sholihin, 2023). This endeavor is realized through various innovations, including the development of integrated reporting models such as WAQIR (Masruki et al., 2022) and the utilization of blockchain technology to ensure traceability (Zulkarnaen et al., 2021). Moreover, the idea of “humanizing” *waqf* is reinforced by the call to implement an ethical accountability framework that empowers beneficiaries (Osman & Agyemang, 2020). In order to support this transformation, it is also essential to establish standardized reporting to address the shortcomings of current accounting practices (Abu Talib et al., 2018), to integrate Islamic governance principles (Hassan & Yusoff, 2020), and to adopt social impact measurement as a means of fulfilling accountability to the broader society (Zain et al., 2023).

Community Involvement in *Waqf* Management

Active community participation constitutes a fundamental principle in the effort to humanize accountability in *waqf* management. According to Sulaiman (2019), such involvement must encompass all stages, from planning to evaluation, in order to encourage attitudinal change. The primary objective is to ensure that *waqf* assets genuinely address local needs in the educational and social sectors, thereby enhancing public trust and preventing assets from being neglected (Islamiyati, 2023). This practice essentially transforms the community’s role from that of a passive object into an active subject in *waqf* governance. Consequently, Kuntowijoyo’s (1993) concept of social transformation is actualized, as demonstrated by the impact of productive *waqf* which, through community input, has successfully facilitated the establishment of facilities such as schools and hospitals, thereby improving welfare and strengthening social resilience (Sholihah et al., 2024).

Community involvement is a decisive element in achieving social transformation through *waqf*, thereby elevating it beyond a mere notion of downward accountability commonly associated with NGOs (Ebrahim, 2003;

Kuntowijoyo, 1993; O'Dwyer & Unerman, 2008). Active participation has been shown to enhance asset productivity and to be more effective in alleviating poverty through programs tailored to local needs (Ascarya et al., 2022). Furthermore, innovative mechanisms such as cash *waqf* have broadened the scope of participation, enabling diverse segments of society to contribute and to collectively foster a sense of ownership over social projects (Izzah & Soemitra, 2022). Fundamentally, for this model to succeed, a paradigm shift toward community-centered management is required (Suyatno, 2023). Such a shift must be reinforced by awareness campaigns and educational initiatives aimed at improving *waqf* literacy, which in turn would strengthen participation and ensure accountability to the wider community (Ghani & Aziz, 2023; Sarmadi, 2024).

The Concept of Justice in *Waqf* Management

The concept of social justice represents a transformative paradigm for *waqf*, viewing the act of donation not merely as an act of generosity but as a commitment to upholding social justice (Kuntowijoyo; 1993). This principle is central to Islamic philanthropy, reflecting a commitment to equitable wealth distribution and the welfare of marginalized populations. In addition, it also aligns with the broader Islamic framework of social finance, where *waqf*, alongside *zakat* and *infaq*, serves as a critical instrument for wealth redistribution, poverty alleviation, and fostering a balanced economic structure (Masrizal et al., 2023). Therefore, the perspective demands that *waqf* be managed professionally to prevent assets from becoming dormant and providing little or no public benefit (Ngaini & Sholihin, 2023).

Justice represents a central principle in *waqf* accountability, requiring managers to distribute benefits equitably to intended recipients (Kamarubahrin & Ayedh, 2018) and to ensure that *waqf* assets generate income that can be directed toward the less fortunate (Ramdani et al., 2024). Contemporary discourse further emphasizes that justice should also encompass sustainability, integrating social, economic, and environmental dimensions in alignment with the SDGs (Rusydiana, 2024; Zawawi et al., 2023). Initiatives such as productive *waqf* for health and education services embody this principle by empowering communities (Sholihah et al., 2024). Nevertheless, the fulfillment of this commitment to social justice ultimately depends on the establishment of a robust accountability model. Such a model must prioritize transparency and stakeholder engagement in order to foster trust and to encourage broader participation (Zulkarnaen et al., 2021).

The Concept of Community Welfare in *Waqf* Management

The focus of waqf social justice lies in the achievement of communal welfare. Consequently, the success of *Nazhir* (*waqf* managers) is measured not merely by the volume of assets under their administration, but rather by the extent to which these assets generate added value for productive enterprises and provide solutions to social problems rooted in economic inequality. To this end, this goal is most effectively achieved through productive waqf models where engaging local communities in managing waqf lands enhances their productivity and ensures benefits are reinvested locally (Fitri et al., 2024). The distribution of *waqf* proceeds should therefore transcend temporary, consumable assistance, moving instead toward sustainable empowerment. Cash *waqf*, for example, serves as a proactive and flexible instrument for uplifting socio-economic conditions by enabling investments in essential services like education, healthcare, and infrastructure (Tanjung & Windiarto, 2021).

Furthermore, professional management of *waqf*, carried out in compliance with the stipulations of the *waqif* (donor), is key to positioning it as a sustainable instrument for public welfare. Historically, *waqf* has played a pivotal role in establishing essential infrastructure such as schools and hospitals to support long-term development (Sholihah et al., 2024), a role that is now being continued through productive *waqf* initiatives such as skills training programs for community self-reliance (Suyatno, 2023). Thus, to optimize this potential, modern management innovations, including the use of digital technology, are crucial for enhancing transparency (Adinugraha et al., 2024). Ultimately, the overarching objective of *waqf* is to create public welfare (Kahf, 2003), an outcome that can be measured through broad indicators such as access to education and healthcare (Aldeen et al., 2020). Therefore, the essence of the humanization of *waqf* accountability lies in building a society that is empowered, prosperous, and dignified.

Conclusion

This study departs from a critical gap in waqf accountability research, wherein technical and financial aspects often overshadow the humanitarian mission of waqf institutions. To address this, the paper proposes and elaborates on the concept of the “humanization of waqf accountability,” a framework developed from Kuntowijoyo’s prophetic social thought. At the core of this argument lies the necessity for a fundamental reorientation of waqf accountability mechanisms

toward humanistic values, so that waqf can realize its potential as a pillar of justice and social welfare.

In order to actualize the objectives, the framework proposed in this paper rests on three main pillars: participation, justice, and welfare. Specifically, it underscores that genuine accountability transforms beneficiaries from passive objects into active subjects in governance, in line with the notion of downward accountability. Furthermore, justice is no longer conceived merely as an act of charity, but rather as the equitable and sustainable management of assets to reduce socio-economic disparities, in harmony with both the Islamic principle of wealth redistribution and the Sustainable Development Goals (SDGs). Ultimately, these three principles converge toward the objective of fostering tangible communal welfare through productive waqf, measured by holistic indicators such as access to education and healthcare.

The primary contribution of this study is the development of a holistic framework that bridges Islamic philosophical thought with the practical challenges of waqf management. Consequently, its practical implications are substantial, as it encourages waqf managers (*nazhir*) to adopt more participatory governance, to leverage transparent technologies such as blockchain, and to prioritize long-term social impact measurement over financial performance alone. Beyond the significant findings outlined above, the principal limitation of this paper lies in its theoretical nature. Therefore, future research is needed to empirically validate the proposed framework, for instance through case studies of waqf institutions. Moreover, further inquiry may also focus on developing metrics and practical tools to assess the implementation of humanized accountability, thereby bridging the gap between theory and practice. In conclusion, it is by prioritizing human dignity and welfare that waqf institutions can more effectively fulfill their sacred mandate as instruments of justice and sustainable social development.

BIBLIOGRAPHY

- Abbasi, M. Z. (2012). The Classical Islamic Law of Waqf: A Concise Introduction. *Arab Law Quarterly*, 26(2), 121–153.
<https://doi.org/10.1163/157302512X629124>
- Abu Talib, N. Y., Abdul Latiff, R., Aman, A., & Palil, M. R. (2018). An Exploratory Study of Accounting and Reporting Practice for Waqf Among State Islamic

- Religious Councils in Malaysia. *International Journal of Islamic Thought*, 13(1). <https://doi.org/10.24035/ijit.06.2018.009>
- Adinugraha, H. H., Shulthoni, M., & Sain, Z. H. (2024). Transformation of Cash Waqf Management in Indonesia: Insights Into the Development of Digitalization. *Review of Islamic Social Finance and Entrepreneurship*, 50–66. <https://doi.org/10.20885/risfe.vol3.iss1.art4>
- Agyemang, G., O'Dwyer, B., Unerman, J., & Awumbila, M. (2017). Seeking “conversations for accountability.” *Accounting, Auditing & Accountability Journal*, 30(5), 982–1007. <https://doi.org/10.1108/AAAJ-02-2015-1969>
- Aldeen, K. N., Ratih, I. S., & Herianingrum, S. (2020). Contemporary Issues on Cash Waqf: A Thematic Literature Review. *International Journal of Islamic Economics and Finance (Ijief)*, 3(3). <https://doi.org/10.18196/ijief.3236>
- Arfan, M. R., Maghfirotus, D., & Semarang, K. (2021). *Humanization of Islamic Sciences: Integration of the Covid-19 Pandemic Against Kuntowijoyo 's Social Social Concept*. 4(1), 19–33. <https://doi.org/10.20414/sangkep.v2i2.p-ISSN>
- Arshad, R., & Mohd Zain, N. (2017). Performance Measurement and Accountability of WAQF Institutions in Malaysia. *SHS Web of Conferences*, 36, 00005. <https://doi.org/10.1051/shsconf/20173600005>
- Ascarya, A., Hosen, M. N., & Rahmawati, S. (2022). Designing simple productive waqf models for Indonesia. *International Journal of Ethics and Systems*, 38(3), 380–401. <https://doi.org/10.1108/IJOES-07-2020-0101>
- Atan, N. A., Samad, R. R., Johari, F., & Kefeli, Z. (2024). Beyond Charity. *The Journal of Muamalat and Islamic Finance Research*, 118–134. <https://doi.org/10.33102/jmifr.574>
- Aydin, N. (2020). Paradigmatic foundation and moral axioms of ihsan ethics in Islamic economics and business. *Journal of Islamic Accounting and Business Research*, 11(2), 288–308. <https://doi.org/10.1108/JIABR-12-2016-0146>
- Ayedh, A., Echchabi, A., & Ihsan, H. (2018). Waqf Accountability in the Republic of Yemen: An Empirical Analysis. *QIJS (Qudus International Journal of Islamic Studies)*, 6(2), 161. <https://doi.org/10.21043/qijis.v6i2.4030>
- Azmi, A. C., & Hanifa, M. H. (2015). The Sharia -compliance of financial reporting practices: a case study on waqf. *Journal of Islamic Accounting and Business Research*, 6(1), 55–72. <https://doi.org/10.1108/JIABR-10-2012-0069>
- Callamard, A. (2012). NGO Accountability. In L. Jordan & P. van Tuijl (Eds.), *NGO Accountability Politics, Principles and Innovations*. Routledge. <https://doi.org/10.4324/9781849772099>
- Chaer, A. (2006). *Tata Bahasa Praktis bahasa Indonesia*. Rineka Cipta.

- Çizakça, M. (1998). Awqaf in History and Its Implications for Modern Islamic Economies. *Islamic Economic Studies*, 6(1), 43–70. <https://ssrn.com/abstract=3164811>
- Coule, T. M. (2015). Nonprofit Governance and Accountability: Broadening the Theoretical Perspective. *Nonprofit and Voluntary Sector Quarterly*, 44(1), 75–97. <https://doi.org/10.1177/0899764013503906>
- Cutt, J., & Murray, V. (2000). *Accountability and Effectiveness Evaluation in Nonprofit Organizations*. Routledge. <https://doi.org/10.4324/9780203461365>
- Daud, D. (2019). The role of Islamic governance in the reinforcement waqf reporting: SIRC Malaysia case. *Journal of Islamic Accounting and Business Research*, 10(3), 392–406. <https://doi.org/10.1108/JIABR-01-2017-0008>
- Ebrahim. (2003). Accountability In Practice: Mechanisms for NGOs. *World Development*, 31(5), 813–829. [https://doi.org/10.1016/S0305-750X\(03\)00014-7](https://doi.org/10.1016/S0305-750X(03)00014-7)
- Ebrahim, A. (2009). Placing the normative logics of accountability in gthick perspective. *American Behavioral Scientist*, 52(6), 885–904. <https://doi.org/10.1177/0002764208327664>
- Everett, J., & Friesen, C. (2010). Humanitarian accountability and performance in the Théâtre de l’Absurde. *Critical Perspectives on Accounting*, 21(6), 468–485. <https://doi.org/10.1016/j.cpa.2010.01.014>
- Feuerbuch, L. (2008). *The Essence of Christianity*. MACS Philosophy Group.
- Fitri, M., Marliyah, M., & Arif, M. (2024). Implementation of Mukhabarah in Productive Waqf Management to Improve Social Welfare in Bireuen. *Journal La Sociale*, 5(5), 1296–1304. <https://doi.org/10.37899/journal-la-sociale.v5i5.1345>
- Freire, P. (1964). *The Theory of Paulo Freire by Carien Fritze (a Community Worker / Organizer in London , England)*.
- Ghani, A. H. bin A., & Aziz, M. F. bin. (2023). Productive Waqf Asset Management based on Primary Scale and Implications for Community Welfare. *Management of Zakat and Waqf Journal (MAZAWA)*, 5(1), 85–104. <https://doi.org/10.15642/mzw.2023.5.1.85-104>
- Hairul-Suhaimi, N., Nur-Suriana, A., & Nor-Suhaily, B. (2018). Exploring Awqaf Mutawalli’s accounting and reporting practices: Some preliminary Malaysian evidence. *Pertanika Journal of Social Sciences and Humanities*, 26(4), 2583–2597.
- Haneef, M. A., Pramanik, A. H., Mohammed, M. O., Bin Amin, M. F., & Muhammad, A. D. (2015). Integration of waqf-Islamic microfinance model for poverty reduction. *International Journal of Islamic and Middle Eastern Finance and*

- Management*, 8(2), 246–270. <https://doi.org/10.1108/IMEFM-03-2014-0029>
- Hassan, A. A. (1984). Waqf in Islamic jurisprudence. *Seminar on Management and Development of Awqaf Properties, Jeddah, Saudi Arabia*.
- Hassan, R., & Noor, F. M. (2019). Islamic Good Governance for Waqf Institutions. In *Handbook of Research on Theory and Practice of Global Islamic Finance* (pp. 424–439). <https://doi.org/10.4018/978-1-7998-0218-1.ch023>
- Hassan, R., & Yusoff, A. (2020). Enhancing Good Governance Practices of Waqf Institutions: Learning From Shariah Governance Framework of Islamic Financial Institutions. *International Journal of Islamic Economics and Finance Research*, 3(2 December), 65–76. <https://doi.org/10.53840/ijiefer42>
- Hisham, Y., & Hairul Suhaimi, N. (2017). Investigating Awqaf Management, Accounting and Investment Practices in Malaysia: The Case of a State Religious Institution. *Global Journal Al Thaqafah*, 7(1), 59–70. <https://doi.org/10.7187/GJAT12720170701>
- Ihsan, H. (2017). A study of accountability practice in Dompét Dhuafa Waqf of Indonesia. *Journal of King Abdulaziz University, Islamic Economics*, 30(2), 13–32. <https://doi.org/10.4197/Islec.30-2.2>
- Ihsan, H., & Ibrahim, S. H. H. M. (2011). Waqf Accounting and Management in Indonesian Waqf Institutions: The Cases of Two Waqf Foundations. *Humanomics*, 27(4), 252–269. <https://doi.org/10.1108/08288661111181305>
- Ikhyannuddin, I. (2022). Waqf Accountability Around the World: A Mini-review. *International Journal of Islamic Business Ethics*, 7(2), 100. <https://doi.org/10.30659/ijibe.7.2.100-107>
- Islamiyati, I. (2023). Law Reform of Waqf Land Management in the North Coastal Area of Central Java. *Proceedings of the 1st International Workshop on Law, Economics and Governance, IWLEG 2022, 27 July 2022, Semarang, Indonesia*. <https://doi.org/10.4108/eai.27-7-2022.2326265>
- Izzah, N., & Soemitra, A. (2022). The Role Of Cash Waqf In Alleviating Poverty: Literature Study. *Jurnal Ilmiah Ekonomi Islam*, 8(3), 3459. <https://doi.org/10.29040/jiei.v8i3.5897>
- Kahf, M. (2003). The Role of Waqf In Improving The Ummah Welfare. *The International Seminar on "Waqf as a Private Legal Body,"* 1–26. http://monzer.kahf.com/papers/english/ROLE_OF_WAQF_IN_THE_WELFARE_OF_THE_UMMAH.pdf

- Kamarubahrin, A. F., & Ahmed Ayedh, A. M. (2018). Critical Review on Waqf Experiences: Lessons from Muslim and Non-Muslim. *IQTISHADIA*, 11(2), 332. <https://doi.org/10.21043/iqtishadia.v11i2.3272>
- Kamarubahrin, A. F., Mohammed, A., Ayedh, A., & Khairi, K. F. (2019). Accountability Practices of Waqf Institution in Selected States in Malaysia: a Critical Analysis. *International Journal of Economics, Management and Accounting*, 27(2), 331–352. <https://doi.org/10.31436/ijema.v27i2.664>
- Kamaruddin, M. I. H., & Hanefah, M. M. (2021). An Empirical Investigation on <i>waqf</i> Governance Practices in <i>waqf</i> Institutions in Malaysia. *Journal of Financial Reporting and Accounting*, 19(3), 455–473. <https://doi.org/10.1108/jfra-03-2020-0055>
- Kamaruddin, M. I. H., Hanefah, M. M., & Masruki, R. (2024). Challenges and prospects in waqf reporting practices in Malaysia. *Journal of Financial Reporting and Accounting*, 22(3), 752–765. <https://doi.org/10.1108/JFRA-01-2022-0018>
- Kuntowijoyo. (1993). *Paradigma Islam: Interpretasi untuk aksi*. Mizan Pustaka.
- Kuntowijoyo. (2005). *Ilmu Sosial Profetik sebagai Gerakan Intelektual*. Akademi Kajian Ketamadunan.
- Kuntowijoyo. (2017). Perlunya Ilmu Sosial Profetik. In A. Priyono (Ed.), *Paradigma Islam: Interpretasi untuk Aksi* (pp. 313–318). Mizan.
- Kuntowijoyo. (2018). Paradigma Baru Ilmu-Ilmu Islam: Ilmu Sosial Profetik Sebagai Gerakan Intelektual. In *Muslim Tanpa Masjid, Mencari Metode Aplikasi Nilai-Nilai Al-Qur'an pada Masa Kini* (Vol. 5, Issue 7, pp. 106–112).
- Kuran, T. (2001). The Provision of Public Goods under Islamic Law: Origins, Impact, and Limitations of the Waqf System. *Law & Society Review*, 35(4), 841. <https://doi.org/10.2307/3185418>
- Kusdewanti, A. I., & Hatimah, H. (2016). Membangun Akuntabilitas Profetik. *Jurnal Akuntansi Multiparadigma*, 223–239. <https://doi.org/10.18202/jamal.2016.08.7018>
- Laughlin, R. (1996). Principals and higher principals: accounting for accountability in the caring professions. *Accountability: Power, Ethos and the Technologies of Managing*, 225–244.
- Lehman, G. (2005). A critical perspective on the harmonisation of accounting in a globalising world. *Critical Perspectives on Accounting*, 16(7), 975–992. <https://doi.org/10.1016/j.cpa.2003.06.004>
- Mansor, N., Jamil, A., & Bahari, A. (2018). Waqf Reporting: A Modified Integrated Reporting for Sustainable Islamic Social Finance. *International Journal of*

- Academic Research in Business and Social Sciences*, 8(12).
<https://doi.org/10.6007/IJARBS/v8-i12/5069>
- Maria, D. (2019). Akuntansi dan Manajemen Wakaf. *Jakarta: Salemba Empat*, 111.
- Masrizal, M., Sukmana, R., Trianto, B., & Zaimsyah, A. M. (2023). Determinant factor of crowdfunders' behavior in using crowdfunding waqf model in Indonesia: two competing models. *Journal of Islamic Marketing*, 14(7), 1793–1816.
<https://doi.org/10.1108/JIMA-08-2021-0246>
- Masruki, R., Hussainey, K., & Aly, D. (2022). Stakeholder expectations of the accountability of Malaysian State Islamic Religious Councils (SIRCS): to whom and for what? *Journal of Islamic Accounting and Business Research*, 13(5), 760–777. <https://doi.org/10.1108/JIABR-04-2021-0130>
- Masruki, R., & Shafii, Z. (2013). The development of Waqf accounting in enhancing accountability. *Middle East Journal of Scientific Research*, 13(SPLISSUE), 1–6.
<https://doi.org/10.5829/idosi.mejsr.2013.13.1873>
- Mohaiyadin, N. M., Aman, A., Palil, M. R., & Muhamad Said, S. (2022). Addressing Accountability and Transparency Challenges in Waqf Management Using Blockchain Technology. *Journal of Islamic Monetary Economics and Finance*, 8, 53–80. <https://doi.org/10.21098/jimf.v8i0.1413>
- Mohammad, M. T. S. (2015). Theoretical and trustees' perspectives on the establishment of an Islamic social (Waqf) bank. *Humanomics*, 31(1), 37–73.
<https://doi.org/10.1108/H-05-2013-0032>
- Mohammad, M. T. S., Mar Iman, A. H., & Omar, I. (2005). *An Ideal Financial Mechanism for the Development of the Waqf Properties in Malaysia*. 1–168.
- Mohiddin, M. N. (2019). Waqf Development in Minority Muslim Country: Singapore's Experience. *Journal of Islamic Philanthropy and Social Finance*, 2(1), 19–34. https://doi.org/10.24191/JIPSF/v2n12019_19-34
- Musaddad, A. (2022). Productive Waqf Management of UNISMA Foundation in the Perspective of Kuntowijoyo's Prophetic Social Theory. *Journal of Economics, Finance And Management Studies*, 05(02), 437–441.
<https://doi.org/10.47191/jefms/v5-i2-23>
- Nahar, H. S., & Yaacob, H. (2011). Accountability in the sacred context. *Journal of Islamic Accounting and Business Research*, 2(2), 87–113.
<https://doi.org/10.1108/175908111111170520>
- Ngaini, S. N., & Sholihin, M. (2023). Mauquf'alaih as a waqf accountability center (prophetic social approach). *Journal of Islamic Accounting and Finance Research*, 5(2), 273–298. <https://doi.org/10.21580/jiafr.2023.5.2.16070>

- O'Dwyer, B., & Unerman, J. (2008). The paradox of greater NGO accountability: A case study of Amnesty Ireland. *Accounting, Organizations and Society*, 33(7–8), 801–824. <https://doi.org/10.1016/j.aos.2008.02.002>
- Osman, A. Z. (2012). Accountability in managing waqf properties: the case of two State Religious Councils in Malaysia. In *PhD*. university of London.
- Osman, A. Z., & Agyemang, G. (2020). Privileging downward accountability in Waqf management. *Journal of Islamic Accounting and Business Research*, 11(3), 533–554. <https://doi.org/10.1108/JIABR-05-2017-0064>
- Ramdani, R., Widiastuti, T., & Mawardi, I. (2024). Implementation of Islamic values in waqf governance: a systematic literature review. *Journal of Islamic Marketing*, 15(8), 1925–1941. <https://doi.org/10.1108/JIMA-03-2023-0079>
- Ramli, & Muhamed, N. A. (2013). Good Governance Framework for Corporate Waqf: Towards Accountability Enhancement. *World Universities' Islamic Philanthropy Conference*.
- Roshayani, A., Norzaihan, M. Z., Sharina, T. U., & Ahmed, C. (2018). Modelling Maqasid Waqf Performance Measures in Waqf Institutions. *Global Journal Al Thaqafah*, 8(1), 157–169. <https://doi.org/10.7187/GJATSI2018-11>
- Rusydiana, A. S. (2024). Addressing Maqasid-based Waqf for Life on Land (SDG-15): A Delphi Application. *Maqasid Al-Shariah Review*, 2(2). <https://doi.org/10.58968/msr.v2i2.363>
- Sadeq, A. M. (2002). Waqf, perpetual charity and poverty alleviation. *International Journal of Social Economics*, 29(1/2), 135–151. <https://doi.org/10.1108/03068290210413038>
- Sanusi, S., & Mohd Shafiai, M. H. (2015). The Management of Cash Waqf: Toward Socio-Economic Development of Muslims in Malaysia. *Jurnal Pengurusan*, 43(.), 3–12. <https://doi.org/10.17576/2015-43-01>
- Sarmadi, A. (2024). *The Implementation of Nazhir's Direct Understanding of Waqf*. <https://doi.org/10.31219/osf.io/5kj2x>
- Sartre, J.-P. (1956). *Being and Nothingness: An Essay on Phenomenological Ontology*. Philosophical Library.
- Shearer, T. (2002). Ethics and accountability: from the for-itself to the for-the-other. *Accounting, Organizations and Society*, 27(6), 541–573. [https://doi.org/10.1016/S0361-3682\(01\)00036-8](https://doi.org/10.1016/S0361-3682(01)00036-8)
- Sholihah, F. D., Wahidatun Nafiah Al-Farda, & Lala Tri Wulandari. (2024). Study of the Role of Productive Waqf in Improving Community Welfare: A Qualitative Study at Rohmatul Ummah Islamic Boarding School Ringinrejo,

- Kediri, Indonesia. *Open Access Indonesia Journal of Social Sciences*, 7(4), 1649–1658. <https://doi.org/10.37275/oaijss.v7i4.259>
- Sinclair, R., Hooper, K., & Ayoub, S. (2013). Perspectives of Accountability in Charities in New Zealand. *Journal of Asia-Pacific Business*, 14(4), 312–335. <https://doi.org/10.1080/10599231.2013.803904>
- Siraj, S. A., & Karbhari, Y. (2014). Financial accountability of Waqf (Pious endowment) institutions: the case of budgeting practices in state Islamic religious councils in Malaysia. *50th BAFA Annual Conference, April*, 1–28. <https://doi.org/10.13140/2.1.1138.5289>
- Siswantoro, D. (2018). Sharia accounting standard for sukuk (Islamic bond) accounting in Indonesia. *Journal of Islamic Accounting and Business Research*, 9(3), 434–447. <https://doi.org/10.1108/JIABR-11-2013-0040>
- Sulaiman, M., & Alhaji Zakari, M. (2019). Financial sustainability of state waqf institutions (SWIs) in Malaysia. *Journal of Islamic Accounting and Business Research*, 10(2), 236–258. <https://doi.org/10.1108/JIABR-05-2016-0054>
- Suyatno, S. (2023). Management and Development of Productive Waqf for Islamic Boarding Schools in Kampar Regency. *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*, 7(1), 395–422. <https://doi.org/10.31538/iijsse.v7i1.4099>
- Tanjung, H., & Windiarto, A. (2021). Role of Cash Waqf Linked Sukuk In Economic Development and International Trade. *Signifikan: Jurnal Ilmu Ekonomi*, 10(2), 275–290. <https://doi.org/10.15408/sjie.v10i2.20493>
- Uluyol, B. (2021). Mapping waqf research: a thirty-year bibliometric analysis. *Journal of Islamic Accounting and Business Research*, 12(5), 748–767. <https://doi.org/10.1108/JIABR-01-2021-0031>
- Voronkova, O., Hordei, O., & Ghani, E. K. (2019). *Social Integration As A Direction For Humanization Of Economic Relations And Improvement Of Social Welfare*. 3(4), 52–62.
- Yacoob, H., Perta, S., Sumardi, A., & Nahar, H. S. (2015). Accountability through accounting and reporting lenses Lessons from an awqaf institution in a Southeast Asia country. *Humanomics*, 31(3), 354–371. <https://doi.org/10.1108/H-04-2014-0037>
- Yang, C., & Northcott, D. (2019). How can the public trust charities? The role of performance accountability reporting. *Accounting & Finance*, 59(3), 1681–1707. <https://doi.org/10.1111/acfi.12475>
- Yasmin, S., & Ghafran, C. (2019). The problematics of accountability: Internal responses to external pressures in exposed organisations. *Critical*

- Perspectives on Accounting*, 64, 102070.
<https://doi.org/10.1016/j.cpa.2019.01.002>
- Yayla, H. E. (2011). Operating regimes of the government: Accounting and accountability changes in the sultan süleyman waqf of the ottoman empire (the 1826 experience). *Accounting History*, 16(1), 5–34.
<https://doi.org/10.1177/1032373210389320>
- Zain, N. S., Hassan, R., & Azman, S. M. M. S. (2023). Social Impact Measurement as a Tool of Governance and Accountability for Waqf Organisations. *International Journal of Islamic Economics and Finance Research*, 1, 132–148.
<https://doi.org/10.53840/ijiefer122>
- Zawawi, Z., Yasin, Y., Helmy, M. I., Ma'yuf, A., & Arwani, A. (2023). Waqf and sustainable development law: models of waqf institutions in the Kingdom of Saudi Arabia and Indonesia. *Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan*, 23(1), 93–114. <https://doi.org/10.18326/ijtihad.v23i1.93-114>
- Zuki, M. S. M. (2012). Waqf and its Role In Socio-Economic Development. *ISRA International Journal of Islamic Finance*, 4(2), 173–178.
<https://doi.org/10.12816/0002755>
- Zulkarnaen, D., Mukhlisin, M., & Eko Pramono, S. (2021). Can Blockchain Technology Improve Accountability and Transparency of Cash Waqf in Indonesia? *Journal of Economic Impact*, 3(3), 158–166.
<https://doi.org/10.52223/jei3032105>
- Zulkifli, N., Ismail, M. N., Osman, G., & Ambali, A. (2022). An Empirical Investigation on Integrated Waqf Governance in Malaysian Waqf Institutions. *Environment-Behaviour Proceedings Journal*, 7(22), 3–8.
<https://doi.org/10.21834/ebpj.v7i22.4146>