Strategies for Increasing the Accountability of *Waqf* Management in Islamic Religious Organizations

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Abstract

Objective –This study aims to determine the appropriate accountability conditions and strategies for increasing the accountability of Muslim religious endowment (*waqf*) institutions managed by religious organizations in North Sumatra, Indonesia.

Design/Methodology –A qualitative descriptive research method is employed to identify strategies for improving the accountability of *waqf* management based on the results of in-depth interviews with source persons regarding the issue in North Sumatra.

Results –Strategies are formulated to increase the accountability of *waqf* management. These consist of three approaches: synergy between regulators, the Indonesian *Waqf* Board, and *waqf* officers (*nazirs*); the implementation of *waqf* governance training for *nazirs*; and the establishment of an Indonesian *waqf* development master plan.

Research limitations/implications – The scope of the research sample is confined to *waqf* management undertaken by religious organizations in North Sumatra, Indonesia. Further study needs to be conducted which considers other *waqf* organizations such as mosques, as well as the addition of research samples from other regions for comparison. The implication of this research is the need for additional resources that would be useful for the *waqf* development strategy in order to improve its accountability.

Novelty/Originality – The novelty of this research is the comparison between *waqf* accountability and the management strategies of *Nahdlatul Ulama* (NU) and *Muhammadiyah* in North Sumatra. Previous research only considered accountability from the perspective of *nazirs*, whereas this study focuses on strategies to increase the accountability of *waqf* management of the *Nahdlatul Ulama* and *Muhammadiyah Waqf* Institutions in North Sumatra from the perspective of *nazirs*, students and regulators.

Keywords: *Waqf*, Accountability, Accountability Strategy, Nahdlatul Ulama, Muhammadiyah.

1. Introduction

The Indonesia government has gradually made improvements to *waqf* management procedures, which are ultimately expected to increase the level of accountability to stakeholders (Purkon, 2022). This is evidenced by the publication of the *Waqf* Core Principles (WCP), a joint initiative of the Indonesian *Waqf* Agency/*Badan Waqf Indonesia* (BWI), Bank Indonesia, in collaboration with the Islamic Research and Training Institute and representatives from selected jurisdictions that run the *waqf* system and the Statement of Financial Accounting Standards/*Pernyataan Standar Akuntansi Keuangan (PSAK)* 112 related to *waqf* accounting (Mutmainah, 2021). This regulation has been implemented since January 2021 and includes orders related to the improvement of the accountability of *waqf* management (*Badan Wakaf Indonesia*, 2022). To create accountability and transparency in the management of *waqf*, the delivery of information to the public and donors is undertaken with the aim that no questions or concerns should or could arise from the public (Habib, 2018).

Studying accountability in the context of public administration is always interesting, as related concerns are at the core of government administration practices. For example, accountability has long been an issue in European countries, especially in relation to policy making. The practice is constantly being developed and employed as it fosters a sense of transparency and trust among those who are responsible (Rusdiana & Nasihudin, 2018).

Research related to *waqf* management accountability remains very limited (Rashid, 2017; Alshater et al., 2021; Mutmainah, 2021). However, Indonesia in fact has considerable *waqf* land, including in North Sumatra, where there are 11,870 plots with an area of 7,946.2 hectares. Of these, 6,839 plots of land with an area of 836.23 hectares have been certified, while the remaining 5,031 plots, with an area of 7,109.94 hectares, have yet to be certified (Ministry of Religious Affairs, 2022). Uncertified *waqf* land is prone to misuse. All the *waqf* land has been endowed for Muslims who are members of several Islamic religious organizations in North Sumatra, including *Nahdlatul Ulama* (NU) and *Muhammadiyah*. Even though these two organizations have their own divisions that specifically manage *waqf*, they still face various problems closely related to accountability.

This research considers the situation of *waqf* management accountability in North Sumatra, in light of the National *Waqf* Index value of 0.172 obtained by North Sumatra in 2022, which ranked it 34 (last). Moreover, national *waqf* data indicate that in North Sumatra there are still no ISO certified *waqf* managers nof audited *waqf* institutional managers (*Badan Wakaf Indonesia*, 2022). In addition, the problem of *waqf* land conflicts in North Sumatra is the second highest in Indonesia. This undoubtedly has a close relationship to the governance and poor management of *waqf* land which is not managed well (Aisyah & Hilda, 2023). This encouraged the researchers to examine *waqf* management strategies in North Sumatra from the aspect of management accountability.

According to Salman, one of the problems that is being encountered is that there are still *waqf* assets that are not under the name of the organization and are not certified, which will impact claims to them by heirs or *nazirs* (Salman/Secretary of MWK PW *Muhammadiyah* North Sumatra Interview 13 October 2022). Sorimonang explained certain problems that can hinder the process of claims to *waqf* assets by heirs or *nazirs*, such as assets that have not been certified, have not been registered in the name of an organization, or whose handover was merely by oral agreement and based solely on trust, without being followed by a written deed of *waqf* pledge (Sorimonang Rangkuti/ Chairman of North Sumatra PWNU LWP, interview, 16 October 2022).

This is in line with research conducted by Khosim and Busro, who state that *waqf* is often performed religiously or on the basis of trust between parties. As a result of this situation, *waqf* land has no legal basis and its settlement will face challenges in the future should there be problems surrounding ownership, especially in terms of proving any claims (Khosim & Busro, 2018).

Another problem is related to the *nazirs*, as their election as *waqf* managers is usually made solely on the basis of awards handed out to reputable and prominent people such as *ulama* (Islamic scholars) or *ustads* (religious teachers), not on the basis of professionalism or managerial capabilities. Moreover, the appointment of administrators/*nazirs* still takes more into account the proximity of their houses to the location of the *waqf* assets, or is simply based on random reasons a (Asyari, 2016). The procedure for selecting a *waqf nazir* is regarded in the same way as inheritance; for example, if the father dies, his son will replace him as the *waqf nazir*. There remain many *nazirs* whose names have not been listed, and no significant efforts have been made to certify them (Baharuddin & Iman, 2018).

There also remain issues related to the role of *nazirs* and their lack of expertise in *waqf* management, both in *waqf* collection and distribution. Consequently, problems concerning vacant land or unmanaged *waqf* are common (Khosim & Busro, 2018). In addition, there are still *nazir*s who misuse *waqf* assets for personal gain; for example, leasing *waqf* land for personal use or improperly selling *waqf* assets to third parties (Syukron, 2009). From the management point of view, the diminishing quality of human resources has had an impact on the packaging of *waqf* products sold by *nazirs* and has created a biased public perception of *nazirs* as unreliable, dishonest and unfair. This situation has been caused by the lack of outreach and education. As the result, only a few philanthropists (*wakifs)* donate their assets to *waqf institutions* (Syukron, 2009).

According to a report on *waqf* management, there remains a lack of systematic reporting from the bottom up, resulting in a lack of supervision, meaning it is difficult to establish the true development stage of *waqf* real (Fauziyyah & Umami, 2020). Regarding *waqf* reporting, according to relevant BWI regulations, *nazirs* must submit their reports to them. However, these report submissions are often relatively minimal (Siregar et al., 2022).

In addition, the lack of socialization and literacy regarding modern *waqf* has also exacerbated the situation. Based on the results of the *waqf* literacy index survey conducted by the BWI in 2020, 3,200 respondents who were surveyed nationally regarding their basic understanding of *waqf* scored 57.67 (*Badan Wakaf Indonesia*, 2022). They also scored 37.97 for their further understanding of *waqf*, a result which is categorized as low (*Badan Wakaf Indonesia*, 2022). W*aqf* has been practiced by Indonesian Muslims since the arrival of Islam in the country, and the emergence of Islamic Sultanates and Kingdoms both before and during the Dutch occupation (Ascarya et al., 2022). However, *waqf* in Indonesia only began to be developed since the promulgation of *Waqf* Law no. 41 in 2004; this is one of the reasons why *waqf* literacy among the Indonesian public remains low (Quddus et al., 2022).

Several researchers have conducted studies about the *waqf* problem. These include research conducted by Astuti et al. (2019), who found that the implementation of accountability of *waqf* institutions (*nazirs*) in Indonesia was very poor and far from expectations. Most of the existing *nazirs* have not implemented accountability due to several obstacles encountered, including the lack of *nazirs* and poor public understanding about *waqf*; unprofessional *nazirs*; management systems that remain simple (traditional); insufficient budgets; and regulatory institutions (Ministry of Religion and BWI) which have not been effectively preparing productive *waqf nazir*.

Research conducted by Attar et al. (2021) concluded that *waqf* institutions can thrive and develop if managed well, but currently their management remains poorly organized. The research indicates that the *waqf* institutions studied are not required to publish their financial reports, meaning they have the potential for misuse. Other research by Ihsan et al. (2017) argued that *nazirs* need to show accountability to all stakeholders, with such accountability considered to be limited to not only accounting and reporting.

A further study conducted by Iman and Mohammad (2017) of two *waqf* institutions in Malaysia found that downward accountability, or accountability to beneficiaries/society, is important. Downward accountability is achieved by serving the needs and aspirations of the community, as determined by the community itself. In order to do this, *waqf* institutions need to have the ability to identify and respond to the needs of beneficiaries and the community.

Other research by Iman and Mohammad (2017) on three *waqf* institutions concluded that there were similarities and differences between them in terms of governance, accountability and relationships. stakeholders. In terms of governance, in all cases the *waqf* deed is considered one of the most important pillars of governance documents in *waqf* institutions.

In addition, the supervisory board is considered the most significant organizational entity within a *waqf* institution. The roles and responsibilities of the supervisory boards in the three institutions were shown to be relatively similar (Iman & Mohammad, 2017).

Most of the existing *nazirs* have not implemented accountability due to several obstacles faced, including lack of *nazirs* and public understanding of *waqf*; unprofessional *nazirs*; simple management systems (traditional); insufficient budgets; and regulatory institutions (Ministry of Religious Affairs and BWI) which have not been optimal in preparing productive *waqf nazir* (Iman & Mohammad, 2017).

Based on the various obstacles faced by NU and *Muhammadiyah waqf* institutions in managing *waqf*, we conclude that the essence of the problem is the high potential of *waqf* in North Sumatra and the existence of obstacles in the accountability of *waqf* management. Therefore, we propose a study with the title 'Analysis of the Accountability of *Waqf* Management in *Nahdlatul Ulama* and *Muhammadiyah Waqf* Institutions in North Sumatra, Indonesia'.

Various studies have been conducted on *waqf* accountability (Halachmi & Greiling, 2013; Rizal et al., 2019; Mohaiyadin & Aman, 2022), but these are limited to establishing how accountability affects *waqif* trust ,and the importance of implementing accountability in *waqf* management. Apart from these, other research has been conducted on the accountability strategies of *waqf* (Osman & Agyemang, 2017; Mohaiyadin & Aman, 2022), but has been limited to considering accountability strategies solely from the *nazir* perspective. However, this research discusses how strategies for increasing *waqf* accountability are viewed from the perspective of *nazir*s, academics and regulators. This is in accordance with the research objective, which is to identify problems that require urgent solutions and approaches for *waqf* management problems. This research uses primary data obtained from interviews with practitioners in the guise of *nazirs*, academics, and *waqf* authorities, but does not explicitly use financial reports as the main source of information.

2. Literature Review, Theoretical Framework, and Hypotheses Development

2.1 Islamic Corporate Governance

Islam has a comprehensive understanding, as well as displaying morality and piety to Allah (God), all of which act as a strong barrier to guard, and serve as a clear guidance for its followers to avoid the unethical and illegal practice of mandate enforcement (Prabowo, 2018). The phrase "Indeed, Allah loves when someone does a job well" is one of Prophet Muhammad's (peace be upon him) saying (*hadiths*), narrated by Aisyah in modern language in association with good corporate governance. Indonesia, as a nation with a majority Muslim population, is required to understand and to recognize the concept of this good corporate governance in the Islamic context.

In this context, the idea of good corporate governance is not something new. In the Islamic way of management, these principles have existed for hundreds of years. However, when the influence of capitalism spread throughout the western world, Muslims eventually abandoned them (Prabowo, 2018). The idea of good corporate governance in Islam is distinctive and different from that in the western world because it is based on the Qur'an and *hadith* (Prabowo, 2018).

The most significant and crucial aspect of Islamic corporate governance is that it serves as a form of a creature's worship in a way that pleases Allah (*mardhatillah*) (Ribut et al., 2021). The basic principles of transparency, responsibility, accountability, morality and reliability only act as measuring instruments that are tangible and material (Ribut et al., 2021). From this definition we can see that in Islamic corporate governance, management accountability is not only limited to material accountability to shareholders or other stakeholders, but that there is also accountability that is more essential, that to Allah.

By utilizing the basic principles of decision-making based on the epistemology of Islamic social science, which is based on the *tauhid* of Allah, Islamic corporate governance also leads and supervises businesses in achieving their goals, while maintaining the interests and rights of all stakeholders (Endraswati, 2015).

2.2 Waqf Management Accountability

The principle of accountability is one of the management principles that must be implemented in good governance (Mohaiyadin & Aman, 2022). Accountability is closely related to transparency (Rizal et al., 2019); in the context of good corporate governance such transparency is intended to maintain a company's objectivity in running its business (Halachmi & Greiling, 2013). Budiman stated that the issues of transparency and accountability are the most important factors in undertaking the activities of *waqf* institutions (Budiman, 2011).

From the perspective of financial accountability, the existence of financial accounting standards/*Pernyataan Standar Akuntansi keuangan* (*PSAK*) 112 is a breath of fresh air for *waqf* in Indonesia. PSAK 112 relates to accounting for *waqf*, and specifically regulates *waqf*. The regulation was devised specifically for organizations that are actively involved in *waqf* management. The existence of PSAK 112 is one of the efforts to create more accountable and transparent institutions (Novitasari et al., 2019).

PSAK 112 requires complete *nazir* financial statements, as follows (Cici et al., 2023):

a. Statement of financial standing at the end of the period.
b. Report on details of *waqf* assets at the end of the period.
c. Statement of cash flows during the accounting period.
d. Notes on financial statements.

This is in accordance with BWI provisions, which state that one form of *nazir* accountability is the existence of financial reports consisting of activity reports, financial position statements, changes in net assets, notes on financial statements accompanied by valid evidence, and cash flow reports (Badan Wakaf Indonesia, 2016).

Regarding the urgency of *waqf* management accountability, certain issues need to be addressed. The first is accountability, to ensure that social services are distributed effectively to the community, due to the current trend of *waqf* management, which has changed from handing out agricultural land to *waqf* in cash (Ihsan et al., 2017). The second is the importance of accountability, as *nazir*s have an obligation to fulfil *waqifs'* wishes, as stated in the agreement between the *waqifs* and the *nazir*s when the latter receive waqf properties from the former. The third is the fact that as *waqfs* are public properties, *nazirs* must take good care of them and avoid misusing these public properties for personal gain. The fourth issue is institutions' reputation development. The urgency of accountability in *waqf* management relates to maintaining an organization's reputation before the public (Ihsan et al., 2017).

3. Research Method

A qualitative research approach was employed, the aim of which is usually to produce data that are more thorough, valid and objective (Sugiyono, 2014). The aim of this study is to identify the values or viewpoints held by experts, academic practitioners and regulators, regarding the issue of *waqf* management accountability in the NU and *Muhammadiyah waqf* institutions in North Sumatra. In an effort to obtain optimal research results, the outcomes from field work and library work were combined by relying on information collected from the in-depth interviews with the informants, and from literature searches fof books, journals and research findings.

The research was conducted at the *Nahdlatul Ulama* North Sumatra Regional Leadership of *Waqf* and Land Institution, located at *Sei Batang Hari Street* No. 52 *Babura, Medan Sunggal*, Medan City. The study was also conducted at the Board of *Waqf* and Property of *Muhammadiyah* North Sumatra Regional Leadership, located at *Denai Street* No. 217 *Tegal Sari Mandala* II, *Medan Denai*, Medan City.

The key or primary data in the research came from in-depth interviews conducted with eleven respondents, consisting of four regulators, three academics, and four practitioners/*nazir*s who are considered specialists and have the knowledge and skills related to *waqf* management accountability. The interview process for each respondent took an average of 90 minutes, with questions and answers regarding *waqf* management accountability. In addition, information was gathered through a literature review of previous studies on the research topic.

4. Results and Discussion

To develop *waqf* management accountability optimally in Indonesia, it is necessary to adopt the correct strategy. Based on the study results, several appropriate strategies were developed to address challenges in *waqf* management. Such strategies are needed to formulate policies in practice. From the data analysis of the answers from the respondents, the following three strategies should be implemented by *waqf* stakeholders.

4.1 Synergy between Regulators, BWI, Nazirs and Mass Organizations

Yacoob et al. (2015) explain that adherence to accountability in institutions is driven by three strategic factors: regulators, stakeholders and the religious image of Islamic organizations. A comprehensive set of regulations related to *waqf* management, reporting and accounting is able to provide a major boost for *waqf* accountability. Such regulations include ones regarding *waqf* operations and financial reporting standards (accounting standards). In addition, *waqf* accountability is driven by the increasing demands from the stakeholders of *waqf* institutions related to financial management and reporting. The third factor is the religious image of Islamic organizations. *Waqf* is part of Islamic philanthropy, whose existence and operations are regulated by the Qur'an and *hadith*. This requires *waqf* institutions to be able to operate in accordance with applicable Islamic provisions (Yacoob, 2012).

The role of stakeholders is important in explaining the ideal picture of an institution. If cooperation with stakeholders becomes stronger, the *waqf* institution will also develop further (Rizal et al., 2019). One piece of concrete evidence of such synergy is the realization of the Cash *Waqf* linked sukuk instrument, which is the result of cooperation between BWI, Bank Indonesia and the Ministry of Religious Affairs. In the future, this synergy will need to involve private *waqf* management institutions and mass organizations.

Moreover, it is necessary to supervise the *nazir*s. This is in line with research conducted by Abu Talib, who indicates that supervision is one aspect of accountability in the implementation of *waqf* and can support its development (Abu Talib, 2020). *Nazir* capability provides intellectual capital for *waqf* institutions (Laallam et al., 2020). Abdelkader et al. (2020) underline the importance of intellectual capital (IC) in the operations of *waqf* institutions.

4.2 Waqf Governance Training for Nazirs

Mubarok (2020) states that the initial approach for *waqf* institutions to manage *waqf* potential is to conduct training and mentoring on *waqf* governance. The target of this training and mentoring are those who act as *nazir*s, who it is hoped will finally be capable to design a *waqf* management system according to general standards. In this way, the strategy can overcome the problem of inequality in *nazirs*' knowledge regarding *waqf* management, which will also benefit from being well standardized.

There is a need to develop and increase the ability of *nazirs* in managing *waqf*. This can be achieved with the Nazir Certification Program through training and coaching. Furthermore, before obtaining the certificate, *nazirs* undergo various rounds of intensive training and coaching related to financial management, administration, collection, distribution and other matters related to *waqf* management. Apart from training and skills development, *nazirs* will also be guided in personal and organizational development in order to increase their mental resilience in performing *waqf* management (Rizki et al., 2022). The aim of implementing the Nazir Certification Program is to create professional and qualified *nazirs* and to increase public trust in *waqf* institutions and *nazirs* (Ibrahim, 2023).

4.3 Creating a Waqf Development Master Plan in Indonesia

The preparation of a *waqf* master plan is important in order to help Indonesia's *waqf* potential to thrive and develop. Usman (2017) explains that *nazir*s need to expand *waqf* assets, both horizontally (through relationships with other people) and vertically (in the relationship with Allah). In planning to expand such assets, *nazir*s also need to prepare an estimate of the cost involved. Moreover, it is important to explain the subsequent steps and methods for raising *waqf* funds. The hope is that such a *waqf* development plan can be measured in real terms for Muslims (*ummah*). This will also make it easier for *nazir*s to decide the *waqf* development process to be implemented.

According to the results of the analysis of the respondents' answers, the synergy between *waqf* stakeholders, namely regulators, *BWI*, *nazir*s and mass organizations is the main factor in the *waqf* development strategy in Indonesia. In order to develop *waqf* management, stakeholders in *waqf* must work together. The government and regulators can continue to cooperate with mass organizations to improve this development by providing regulatory support and incentives for the development of human resources for *waqf* institutions, so as to participate in creating a conducive environment for the realization of a thriving *waqf*.

In addition, *waqf* institutions can undertake program innovation and improve the accountability of *waqf* management. Furthermore, mass organizations can promote *waqf* programs to the community. Currently, synergy between *waqf* stakeholders already exists, but it still needs to be optimized. One concrete form of this synergy is the realization of the Sukuk-linked Cash *Waqf* instrument, which is the result of the synergy between *BWI*, Bank Indonesia and the Ministry of Religion. In this case, synergy is needed by involving private *waqf* management institutions and mass organizations.

According to Solihah et al. (2017), the empowerment of *waqf* for welfare can be analyzed from the concept of the synergy of the pillars of prosperity. To achieve this, contributions need to be made by the government, practitioners and civilians, with each pillar making an optimal contribution to attaining the goal. From an Islamic economic perspective, it cannot be denied that the most important factors in empowering *waqf* by achieving optimal sustainable prosperity are synergy and the partnership between the government, practitioners and civilians (Lamido & Haneef, 2021).

The synergy, or partnership, between the three pillars will be very influential in the success of empowering *waqf*, especially in building an economic concept with *waqf* media. This can be described by a triangle of roles, in which the government, practitioners and civilians are the determining factors for changes that are for the good of humankind.

The second strategy is training on *nazir* governance, which aims to improve *nazir* capabilities so they can optimize *waqf* management. The capability possessed by a *nazir* is a form of intellectual capital for *waqf* institutions, which shows the collective knowledge that is embedded in employees, routines performed, and organizational network relationships.

According to Edvinsson and Malone (1997), intellectual capital demonstrates an organization that has applied experience, knowledge, professional skills, technology and customer relations, resulting in competitive advantage. Intellectual capital is considered to be a fundamental resource, which must be developed and invested in by all organizations, including *waqf* institutions, in order to achieve a sustainable competitive advantage (Mohaiyadin & Aman, 2022).

Intellectual capital is divided into three main components: human capital, structural capital, and relational capital (Edvinsson & Malone, 1997; Stewart & Ruckdeschel, 1998). Human capital contains various elements of human resources, such as attitudes, knowledge, competence, innovation, skills, experience and individual talents. Therefore, *nazir* governance training should cover these elements. In addition, each *nazir* should also be given training regarding the *waqf* core principles issued by *BWI*, Bank Indonesia and IRTI-IsDB.

These principles include altruism, which promotes or maximizes benefits for others, including all humans and living things. The *Waqf* Core Principles (WCP) have elements of supervision related to the operation of the *waqf* system in a systematic regulatory structure (Bank Indonesia, 2018):

a. Legal Foundation.
b. Good *waqf* governance.
c. *Waqf* supervision.
d. Risk management.
e. Islamic principles (*sharia*) governance.

Waqf governance training should be held regularly for institutional and individual *nazir*s. This is also important to ensure that a newly appointed *nazir* will have the appropriate capability and capacity.

According to the analysis of the research results, the third strategy is the creation of a *waqf* development master plan. To date, Indonesia has only had a general Islamic finance master plan, but not a *waqf* one. According to the respondents, such a master plan is very important for the effective and efficient development of *waqf* in Indonesia. One example of a country that already has a *waqf* master plan is Malaysia (Iman & Mohammad, 2017). It was formulated to strengthen and ensure better management of *waqf*, in addition to encouraging the mobilization of *waqf* assets in the future (Raja et al., 2022). The *waqf* master plan in Indonesia should be developed to cover all aspects of *waqf*, including financing, management and the development of *waqf* assets.

The implementation of the strategies detailed above is an alternative to increasing the accountability of *waqf* management, particularly in North Sumatra and Indonesia in general. It is hoped that the realization of better *waqf* management accountability will lead to an optimal and more professional utilization of *waqf* (Osman & Agyemang, 2020), so that all the intentions and desires of the parties involved in providing *waqf* are realized.

5. Conclusion and Limitation

The practice of *waqf*, which has been undertaken for a very long time in Indonesia, needs improvement in various aspects of management so that all the expectations of those who provide *waqf* can be implemented. It is also a means of worship and a form of economic application in Islam. One of the ways to achieve good *waqf* management is by having in place good management accountability practices. Improvement of the *waqf* management accountability strategy at the *Waqf* and Land Institutions of the *Nahdlatul Ulama* Regional Leadership and the *Waqf* and Property Council of the *Muhammadiyah* Regional Leadership of North Sumatra can be grouped into three strategies, developed based on the analysis of the results of this study. These are first synergy between regulators, *BWI*, *nazir*s and mass organizations; second, a *waqf* governance training strategy for *nazir*s; and third, the development of a *waqf* development master plan.

The scope of this research is limited to the range of respondent samples, as only how *waqf* management is conducted by religious organizations in North Sumatra, Indonesia is considered. Further study is needed which considers other *waqf* organizations such as mosques, together with the addition of research samples from other regions in order to make a wider comparison. The implication of this research is as an additional literature source that is necessary for *waqf* development strategies in order to improve accountability aspects of *waqf* governance.

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