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Accountability in *Infaq* Fund Management: The Case of Jogokariyan Mosque

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ABSTRACT

This study investigates the concept of accountability and examines the efforts of the mosque management committee in maintaining financial accountability at Jogokariyan Mosque, Yogyakarta, Indonesia. Using an interpretative qualitative approach and Shariah Enterprise Theory (SET) as the theoretical foundation, this study included semi-structured interviews with 15 participants, including the mosque's managers (*Taqmirs*), congregants, local communities and leaders. The findings indicate that the financial management at Jogokariyan Mosque adheres to the zero-balance principle. Accountability is defined by the *Taqmirs'* actions in promptly allocating and distributing donation funds to the rightful recipients, followed by maintaining honesty and transparency in their public accountability. The *Taqmirs* uphold accountability by demonstrating trustworthiness, sincerity, honesty, transparency, and a strong commitment to providing the best service to the community. This research offers a theoretical contribution to accountability concept and to how religious organizations should practice accountability in managing funds from their congregants.

Keywords:
Accountability, case study, financial management, *infaq* fund management, Mosque

Akuntabilitas dalam Pengelolaan Dana Infaq: Studi Kasus pada Masjid Jogokariyan

ABSTRAK

Penelitian ini mengkaji konsep akuntabilitas dan upaya pengurus Masjid Jogokariyan, Yogyakarta, dalam menjaga akuntabilitas keuangan. Dengan pendekatan kualitatif interpretatif dengan merujuk pada Shariah Enterprise Theory (SET), studi ini melibatkan wawancara semi-terstruktur dengan 15 partisipan, termasuk Taqmir, jamaah, komunitas lokal, dan pemimpin masyarakat. Hasil penelitian menunjukkan bahwa pengelolaan keuangan di Masjid Jogokariyan menerapkan prinsip saldo nol, di mana dana infaq segera dialokasikan dan disalurkan kepada penerima yang berhak. Akuntabilitas tercermin dalam tindakan Taqmir yang menjunjung tinggi kejujuran, transparansi, serta komitmen dalam memberikan layanan terbaik kepada masyarakat. Studi ini berkontribusi secara teoritis pada konsep akuntabilitas dan praktik akuntabilitas dalam pengelolaan dana oleh organisasi keagamaan.

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1. Introduction

Indonesia is a country with a majority Muslim population and the highest number of mosques in the world (Jedi, 2023). In 2023, nearly one million mosques and prayer rooms stood in Indonesia, built and financially supported independently by the community without relying on government aid, unlike mosques in other Islamic countries such as Malaysia and Saudi Arabia (Ardi, 2023; Said et al., 2013). The function of mosques goes beyond being a place for prayer and reading the Quran, but also encompass activities related to preaching, education, social, and humanitarian work (Wapresri, 2021). Therefore, mosques require significant funding to meet their operational and construction requirements.

Mosques are nonprofit organizations whose income is largely derived from public donations (Azwari, 2018; Siskawati et al., 2015; Susilowati, 2020). Inappropriate financial management of mosques can lead to fraud and become a source of income for their management (Gibelman & Gelman, 2001; Istan, 2022), as evidenced by alleged cases of misappropriation of mosque funds in places like in Kudus (Yani, 2021), Surabaya (Faizal & Assifa, 2018; Muhammad, 2022; Wijaya, 2023), and other regions. Among the reasons for the frequent embezzlement of mosque funds are the lack of accountability (Sulaiman et al., 2008; Yuli Pratiwi & Putri, 2021), unclear financial control systems, and the inability of the mosque management committee to maximize their role as social and economic empowerment of the community, as mosque finances often prioritize operational and construction needs only (Istan, 2022).

A dilemma in managing mosque funds often arises when accumulated funds are only used to meet operational and mosque construction costs. Over time, funds continue to accumulate because the mosque may not undergo construction every year. Conversely, if funds are used for social activities, there is a concern that it may betray the intentions of donors who initially donated to help cover the operational and construction costs of the mosque. This is why many mosque funds remain idle and are not managed properly and optimally by the mosque management committee which ultimately makes them vulnerable to misuse.

The Jogokariyan Mosque requires high financial management accountability. The Jogokariyan Mosque is recognized as having the best financial management (Umy, 2018). Every day, more than 500 people pray five prayers at the mosque (Rasyid, 2023a). Before the mosque was built, Jogokariyan Village was known as a base for the Indonesian Communist Party (PKI) and the "*abangan*" people who were not familiar with religious teachings (Jami'atul Muslim TV, 2023). The reported financial income of the mosque has consistently increased every year (Jogokariyan 2021, 2022, 2023b). Whenever fundraising activities are held, Jogokariyan Mosque always manages to collect a significant amount of funds in a short period, such as when they raised funds to buy a replacement for KRI Nanggala-402, where they collected IDR 1,200,000,000.- in just 3 days (Pangaribowo, 2021). Interestingly, despite having a very high income, the reported balance is always zero (Jogokariyan, 2023a; Merdeka, 2021; Salsawisata, 2023).

Various scholars have researched the accountability of financial management (Ahyaruddin et al., 2017; Haryanti & Kaubab, 2019; Maulana & Ridwan, 2020; Sari et al., 2018; Sumaizar et al., 2019; Widyanti & Rahmayanti, 2020; Yuliarti, 2019). Research on transparency and accountability in mosque financial reporting has been conducted by Badu & Hambali (2017), Maulana & Ridwan (2020) and Rahayu (2017). Meanwhile, the accountability of church fund management has been investigated by Laughlin (1990), Mensah (2016), and Sukmawati et al. 2016). Jayasinghe & Soobaroyen (2009) and Paranoan & Totanan (2018) analysed the accountability of Hindu and Buddhist fund management respectively. Finally, accountability in government fund management was investigated by Darmadi et al. (2022) and Wicaksono (2015).

There are several things that distinguish this research from previous studies. First, the research subject is Jogokariyan Mosque in Yogyakarta. It has historical value as a tourism destination and community-based mosque. It provides a unique locus to investigate accountability, a secular term, being applied in a religious institution. Second, based on previous research, accountability in managing funds in religious institutions is still narrowly interpreted as how the financial recording and reporting process is conducted, so the research findings are still focused on whether the financial records and reports comply with Indonesian Financial Accounting Standards No.45 (PSAK 45) (Darmadi et al., 2022; Haryanti & Kaubab, 2019; Istan, 2022; Muchlis et al., 2019; Paranoan & Totanan, 2018; Rini, 2019; Siskawati et al., 2015, 2016; Sukmawati et al., 2016; Wicaksono, 2015; Widyanti & Rahmayanti, 2020; Wijaya et al., 2020). Accountability is not just about creating financial statements or records but also about providing information on how managers effectively justify their actions and resources in line with their responsibilities (Mardiasmo 2002). Moreover, it is not limited to supervising administrative records and "check and balance" issues but also about the commitment and participation of managers in creating an organizational performance culture by changing systems that do not align with the organization's goals, such as planning, measuring, budgeting, reporting, and monitoring (Lan, 2020; Mohamad et al., 2004). According to Mohamad et al. (2004), the concept of accountability is not just about reporting income and expenditure of funds, but managers must be able to provide meaningful actions that will later be accounted for to the trustee. Third, by using an interpretative qualitative method and Shariah Enterprise Theory (SET), researchers hope to deeply explore the essence of the meaning of financial management accountability applied by the Jogokariyan Mosque and the strategies to achieve that accountability. Thus, accountability can be broadly and comprehensively understood based on its processes, stages, and goals, not just by reporting the end results of managerial responsibilities.

The accountability of mosque financial management is beneficial for the public in understanding how mosque finances are well managed (Yuliarti, 2019). This study aims to determine how the concept of financial accountability, the meaning of accountability, and the efforts of the mosque management committee to maintain the accountability of financial management are applied to the Jogokariyan Mosque.

2. Theoretical framework

Accountability

Accountability refers to the state of being answerable or liable to account for decisions and actions taken when those in authority demand explanation (Echols & Shadily, 2006). Etymologically, Dubnick (1998) explains accountability originates from the term "comptes a render", an old French phrase meaning to provide a report. According to Boland and Schultze (1996), accountability comes from the word "account", derived from "*accomputare*", which means to calculate with moral value.

Etzioni (1975) defines accountability as a form of responsibility towards leaders, society, and groups, as well as a commitment to higher principles and morality. Broadnax (1981) discusses the level at which an organisation is responsible for its actions and behaviours towards society. Romzek and Dubnick (1987) focus on individual accountability for one's actions. Kelman and Hamilton (1989) describe accountability as the formal right of one person to demand explanation from another. After explaining their actions, the second party may receive rewards or punishments depending on whether the actions align with the first party's desires. Sinclair (1995) views accountability as the act of explaining and taking responsibility for one's actions. On the other hand, Cornwall et al. (2000) expanded the perspective on accountability by stating that it involves both “being given responsibility” by others and “taking responsibility” taking responsibility for oneself.

Experts in Indonesia define accountability as the responsibility of the trustee (agent) to report, show, monitor, and disclose everything done to the giver of trust (principle) (Mardiasmo, 2002). The realisation of the obligation to be accountable for the success or failure of the organisation's mission in achieving predetermined goals and targets through periodic accountability mechanisms (Sakti, 2018). Public organisation accountability entails regular reporting of financial and administrative activities to relevant parties (Bastian, 2020; Sawir, 2017, 2022). Accountability in private organisations is the achievement of good corporate value with good corporate governance. The guidelines for good corporate governance are regulated in Government Regulation No. 21/POJK.04/2015. Five main principles form GCG in companies: transparency, accountability, responsibility, independence, and fairness (Pratama & Wijaya, 2022). The obligation to report results fairly and accurately according to predetermined roles and plans demonstrates that the work has been done in accordance with agreed rules and standards (Undp, 2023).

In Islam, accountability is the responsibility of God and fellow humans, reflecting a person's faith and the awareness that actions will be accounted for by Allah (Mohamed et al., 2014). This principle is based on Surah Al Baqarah verse 282, which instructs Muslims to record all transactions justly (Waluya, 2021). In Christianity, accountability involves managing the resources entrusted to us by God, organising services and missions, and creating programs to fulfil the church's mandate. The goal is to help people grow in Christ and learn to find Him as their source, strength, and way of life (Osisioma, 2013). According to Berry (2005), church accountability involves three forms of responsibility: covenants, constitutions, and contracts. In covenant theology, accountability is understood as a servant's responsibility to God. In terms of constitution and contracts, within the church structure, constitutional law ensures equality to enforce discipline and has the authority to bring offenders to church courts. Even bishops can be brought to court if they are found guilty. Church financial accountability not only involves reporting to the congregation but, more importantly, to Jesus Christ, adhering to principles of faithfulness, truth, and honesty in all matters, as stated in Luke 16:10-12. Hindus view accountability as a social and informal activity, rather than a formal mechanism. Accountability mechanisms are considered sacred, emphasizing the spiritual attachment of implementers and the principle of karma rather than the accuracy of burdensome documentation and regulations (Paranoan & Totanan, 2018).

According to Mohamad et al. (2004), the concept of accountability is likened to how humans (accountors) are accountable to their God (accountee) for the results of their actions to safeguard the trust given. God creates humans with the primary mission of prospering the earth and its surroundings. In this mission, humans are equipped with various gifts and facilities prepared by God. Humans must understand the meaning and purpose of their creation as a basis to help them decide their way of life. Humans are given the freedom to plan, implement, evaluate, and communicate everything related to their entrusted responsibilities. Due to this freedom, there arises the obligation to be accountable for the implementation of the entrusted responsibilities. Every action taken by humans is meticulously recorded in the form of accounts that will be accounted for before God.

Financial accountability is closely related to the accounting domain of double-entry bookkeeping (Bovens, 2007; Hing, 2019). It provides an explanation of the debit and credit records when one side provides an explanation of the existence of the other side. Double-entry bookkeeping is essential to explain the clarity of economic transactions. Calculations and narratives are important and are not mutually exclusive. Accountability also focuses on calculation and quantitative practices (McKernan & McPhail, 2012). In political discourse, the concept of accountability has moved from bookkeeping to more public accountability and has provided assurance of fair and equal governance (Bovens, 2007). This shows that accountability is not merely about calculation but also about the responsibility of various stakeholders.

Financial accountability is also related to transparency (Hing, 2019). Adequate information and disclosure are required. It also requires clarity, reliability, frequency, and relevance. Clarity is related to the adherence to accounting procedures and standards. Reliability refers to the verification of financial reports by independent parties. Frequency refers to the regularity of monitoring and reporting. Finally, relevance refers to the ability of financial reporting to make different decisions.

Shariah Enterprise Theory (SET)

According to Triyuwono (2015), Shariah Enterprise Theory (SET) is a concept in accounting and management that seeks to integrate Islamic Shariah principles with modern business practices.

This theory has emerged because contemporary business models differ significantly from those in the past. The sustainability of a company now depends not only on its owners but also on various stakeholders such as suppliers, management, society, and the government.

SET is a modification of enterprise theory, emphasising values like responsibility, justice, truth, honesty, trustworthiness, and balance in business operations. To act according to Shariah, this theory needs to internalise divine values, viewing God as the sole and absolute owner of everything in the universe, while humans are merely God's representatives (khalifatullah fil ardh) tasked with creating and distributing God's wealth to all mankind and nature. The concept of khalifatullah fil ardh implies that humans must fulfil their responsibilities with full accountability according to God's will as outlined in the Quran and Hadith. SET represents management's accountability to company owners, society, nature, and God, providing added value to all elements contributing to the organisation. The khalifatullah fil ardh mission involves creating and distributing welfare to all humans and nature, emphasising primary accountability to God (vertical) and subsequently to mankind and nature (horizontal).

3. Research method

This study used a qualitative method with an interpretative approach, as mentioned by Efferin (2010), which is the understanding of social phenomena obtained through in-depth research such as discussions, writings, or images by exploring or finding the deepest meaning of a phenomenon. This method emphasises the direct involvement of researchers in the subject of the study by providing a comprehensive, valid, and multidimensional picture of the phenomenon.

This study applied a case study approach in the Jogokariyan Mosque to explore the meaning of the accountability concept in financial governance of the *Infaq* fund. The case study approach enabled this study to generate rich and detailed data on the concept of accountability in religious institutions. It can also investigate the complex relationship between phenomenon, context, and people happening in the Jogokariyan mosque in a real-life setting.

The interviews were conducted in a semi-structured format, guided by a general interview outline aligned with a specified topic. Each interview lasted between 60 and 90 minutes and took place in the Jogokariyan Mosque and its surrounding areas. Jogokariyan is one of the community mosques in Yogyakarta having a historical value. Moreover, the Jogokariyan Mosque is renowned for its exemplary financial management. The mosque attracts hundreds of people every day for five obligatory prayers.

Semi-structured interviews provide an opportunity for the researcher and participants to develop questions and answers necessary to support the research data. The sampling techniques used in this research were purposive sampling and snowball sampling. The purposive sampling method enables researchers to define some specific criteria for participants, involving: a) participants must have an understanding the fund management practices of Jogokariyan Mosque; b) participants must be actively involved in the activities conducted by Jogokariyan Mosque. Additionally, this study applied a snowball sampling method where key participants refer to other relevant participants. The key participants include the general chairman of *Taqmir* and *Taqmir* advisor.

The interviews were conducted with the relevant parties, consisting of the committees of *Taqmir*, congregation and village residents living surrounding Jogokariyan mosque. The committees of *Taqmir* provide detailed information on how the financial management of the *infaq* fund. Congregation members explain how the committees of *Taqmir* manage its fund. Meanwhile, village residents share insight about how the fund is utilised to benefit the surrounding community and recount story about the history of the Jogokariyan Mosque. The detail of participants are as follows:

Table 1. Detail of Participants

No	Participants	Roles
1	Interviewee 1	General Chairman of *Taqmir*
2.	Interviewee 2	*Taqmir* Advisor
3.	Interviewee 3	*Taqmir* of Ambulance Bureau and Jogokariyan Mosque and Jogokariyan Local Community Leader
4.	Interviewee 4	Jogokariyan Mosque Congregation
5.	Interviewee 5	Jogokariyan Village Resident
6.	Interviewee 6	Jogokariyan Mosque Congregation
7.	Interviewee 7	Jogokariyan Mosque Congregation
8	Interviewee 8	Preaching Chairman of *Taqmir*
9	Interviewee 9	Jogokariyan Mosque Congregation
10	Interviewee 10	Jogokariyan Mosque Congregation
11	Interviewee 11	Jogokariyan Mosque Congregation
12	Interviewee 12	Jogokariyan Mosque Congregation
13	Interviewee 13	Jogokariyan Village Resident
14	Interviewee 14	Jogokariyan Village Resident
15	Interviewee 15	Jogokariyan Village Resident

Source : Primary data analysis, 2024

The data sources used are primary and secondary. The primary data is obtained from observations and in-depth interviews with the managers, community, and congregation of Jogokariyan Mosque. Meanwhile, secondary data consists of analyses of references such as articles and journals relevant to the research topic.

Interview questions are as follows :

a. How do the mosque administrators collect funds from the community?
b. What are the sources of income and expenditures of the Jogokariyan Mosque in Yogyakarta?
c. How do you interpret the accountability of financial management in the Jogokariyan Mosque in Yogyakarta?
d. What are the underlying principles of financial accountability at the Jogokariyan Mosque in Yogyakarta?
e. What steps are taken to maintain the accountability of mosque financial management?

The recorded interview data were transcribed and imported into NVIVO Software for analysis. This software assists the systematic coding of data an identifies patterns based on the objective of the study and the response of the participants. The identified patterns are then organised into themes that undergo further analysis. The patterns and themes are carefully examined to explore the meaning of accountability as practiced in the Jogokariyan Mosque, providing a deeper understanding of financial and social dynamics.

4. Results and discussion

Jogokariyan Village was founded by Hamengku Buwono IV after the "Jogokaryo" Beteng Baluwerti military unit reached full capacity and moved south. The village was named "Jogokariyan" after its military unit. Initially, the residents engaged in heavy drinking, gambling, drug use, and adhered more to Javanese traditions than Islamic teachings. Most were poor laborers despite the village's thriving batik and weaving industries. The Indonesian Communist Party (PKI) exploited their poverty and discontent, making the village a PKI stronghold.

On September 20, 1966, residents established the Jogokariyan Mosque to unite the community, hoping to instill Islamic values in the predominantly "*abangan*" (non-practicing) population. Initially, attendance was sparse, but after Ust. M. Jazir ASP became the mosque's general chairman, reforms were introduced, including term limits for council positions, efforts to encourage regular prayer, and community engagement. As a result, the mosque now sees about 500 congregants for daily prayers.

Every four years, the mosque holds a "democratic party" to elect a new general chairman. The community gathers to decide on the mosque's direction, and suggestions are assigned to bureaus responsible for their implementation. Each bureau manages its finances but remains accountable to the general chairman.

The income of Jogokariyan Mosque consists of zakat, *infaq*, waqf, sadaqah, and revenue from mosque-owned businesses, such as hotels. Zakat and waqf are managed by the Baitul Mal Institution of Jogokariyan Mosque. Income from mosque-owned businesses is managed by a special *Taqmir*, while mosque *infaq* is managed by mosque *Taqmir*. The *infaq* at Jogokariyan Mosque is largely allocated to help the community, such as *infaq* for rice, the poor, funerals, the needy, orphans, and ambulances. The operational costs of the mosque and *Taqmir* are not taken from the mosque's *infaq* but are funded by the revenue from the mosque's businesses.

> Infaq and sadaqah funds are indeed used to help the community, whereas building expenses and others are taken from the businesses (mosque-owned businesses), so the benefit of infaq and sadaqah is not reduced. (Interviewee 1 - General Chairman of Jogokariyan Mosque *Taqmir*)

The concept of managing *infaq* funds at Jogokariyan Mosque is a zero-balance system. Every fund collected is immediately utilised and distributed to the community, so donors quickly receive rewards and blessings from their donations, and the community benefits promptly. Utilising *infaq* funds until there is a zero balance is a form of accountability by the *Taqmir* in managing the mosque's *infaq* funds, ensuring that the collected funds are indeed utilized and not stored. If other *Taqmir* feel proud of having a high balance, the *Taqmir* of Jogokariyan Mosque feels ashamed for failing to manage the entrusted funds effectively. *Taqmir* would feel as if they were depriving donors and recipients of their rights by holding onto the funds that should be distributed.

> (If the mosque balance is still high) it means that you cannot utilize the existing infaq and cannot distribute the entrusted funds, which is the responsibility of the Taqmir. (Interviewee 3 - Taqmir of Death Bureau and Jogokariyan Mosque and Jogokariyan Village Resident)

Jogokariyan Mosque's *infaq* fund management follows a zero-balance approach. Each program is budgeted by the *Taqmir* Bureau and the general chairman, considering the necessary funds and timelines. Once the target is met, the donation drive closes, and *Taqmir* must promptly execute the program. Any surplus funds are distributed to other mosques under Jogokariyan's management. The *Taqmir* is prohibited from saving leftover *infaq* funds, except for long-term projects.

> For instance, if we raise funds for building an elevator, and we estimate the budget to be a certain amount, once the funds match the budget, we must close the donation because we will face difficulties if there is too much surplus with the agreement to build an elevator. Once the target is reached, the donation must be closed and immediately utilised for the elevator construction […] when Ramadan is almost over and there is still a lot of funds coming in, it must be immediately zeroed out by organising iftar in mosques or the villages we support. (Interviewee 1 - General Chairman of Jogokariyan Mosque Taqmir)

The flexibility period for utilizing *infaq* funds until zero balance is a maximum of one week before the *Taqmir* Bureau reports accountability to the community during Friday prayers. The *infaq* funds that can be spent are those for short-term programs such as mosque construction, da'wah, rice distribution, weekly food programs, disaster relief, and other social *infaq*. Long-term target *infaq* should not be spent immediately, as the *Taqmir* bureau will face difficulties in the future if their program responsibilities require funds, and the collected funds have already been spent. The long-term target *infaq* programs include mosque cleanliness and maintenance, death benefits, ambulance services, and assistance for the sick. The *Taqmir* has established a maximum balance budget for long-term *infaq*. If the *infaq* balance approaches the maximum value, the donation boxes are closed. If the collected *infaq* funds exceed the maximum budget, they are distributed to the supported mosques.

> The funds that come through the donation boxes can be immediately zeroed, distributed to the community in services, and promptly spent. *(Interviewee 2 - Advisor to Jogokariyan Mosque Taqmir)*

The zero-balance *infaq* fund management concept is based on Q.S. Al-Imran: 13 and Q.S. At-Talaq: 22-23. These verses command Muslims to strive earnestly in hastening goodness. The earnestness in hastening goodness is a characteristic of a devout Muslim. Piety is the key to achieving success in this world and the hereafter. A pious Muslim will live peacefully, have their paths eased by Allah, have their problems resolved, find solutions to their challenges, receive blessings in life, and earn Allah's pleasure.

Accumulating high *infaq* fund balances has more drawbacks than benefits, such as reduced blessings and the risk of misuse by the *Taqmir*. A large balance indicates poor fund management, contradicting the mosque's role as a center for worship, da'wah, and social support. *Taqmir* should use these funds to empower the community, support the needy, and enhance mosque activity. Holding onto funds can alienate the community, especially if they perceive the money as idle. The *Taqmir*, entrusted by the community, should act with empathy, addressing urgent needs and supporting sustainable social programs. Donors'sincerity should drive immediate fund utilization, rather than saving.

> Because it is trust, the donors have given why it is delayed? (Interviewee 7 - Jogokariyan Mosque Congregant)

Accountability in mosque financial management is the responsibility of the administrators to the community and congregants in managing mosque funds sincerely, honestly, and transparently (Sari et al., 2018). Accountability arises from the trust given to individuals or parties to perform their duties using the available supporting means (Mohamad et al., 2004). The goal of accountability is to measure whether public funds have been used appropriately (Sawir, 2017, 2022), accurately, and efficiently (Mardiasmo, 2002).

Accountability practices can be measured using the accountability cube method. The accountability cube is a mapping tool designed to observe an organisation's accountability process, including deliberation, information presentation, and outcomes (Brandsma & Schillemans, 2013). Its purpose is to determine whether the managed funds have been used appropriately (Sawir, 2017, 2022), accurately, and efficiently (Mardiasmo, 2002).

The *Taqmir*'s deliberation process in managing Jogokariyan Mosque's *infaq* funds begins with the election of the general chairman of *Taqmir*. The elected general chairman will call the mosque community *(rakyat masjid)* to deliberate the work program for the *Taqmir* period. The deliberations involve various related parties, such as the advisory council, foundation board, and all mosque members. The deliberation process ensures that decisions are made considering multiple perspectives and have a solid foundation. The use of the term mosque community *(rakyat masjid)* is based on the hadith of Prophet Muhammad (PBUH): "Each of you is a shepherd and each shepherd will be held accountable for his flock" (Baqi, 2018). A leader is likened to a shepherd, sometimes leading from the front, the side, or behind the community depending on their needs (NU, 2017). This hadith also implies that a leader's accountability is not only to the community but most importantly to Allah, the Owner of the Mosque and Humankind.

The *Taqmir* of Jogokariyan Mosque practices accountability aligned with the principles outlined by Mohamed et al. (2014), emphasizing responsibility to God and humanity, aware that all actions will be judged by Allah. Osisioma (2013) similarly notes that church financial management must adhere to faithfulness, truth, and honesty, being accountable not just to the congregation but ultimately to Jesus Christ.

Once a work program is agreed upon, the general chairman forms bureaus, each with a chairman, treasurer, and members. These bureaus manage fundraising through *infaq* boxes and are authorized to spend the proceeds’, provided receipts are submitted to the general treasurer. They must honor donor intentions, ensuring all funds are used as intended. The bureau *Taqmir* records all income and expenses simply and submits them to the general treasurer for community accountability.

The treasurer of each bureau documents all *infaq* funds, including donor details and expenses, which are clearly recorded. Weekly, the bureau chairman and treasurer report to the general chairman and treasurer for collective reporting to the community before the Friday prayers and through a bulletin distributed on Eid al-Fitr.

The bureau *Taqmir* treasurer's financial report details the initial balance, additional income, and expenditures, recording each *infaq* transaction with donor and recipient names. Donors can contribute via bank transfer, direct donation at the *Taqmir* secretariat (with receipt), or *infaq* boxes. Bank transfers and secretariat donations are recorded individually, while *infaq* box contributions are recorded collectively.

Funds in the bank require approval from the general chairman and two *Taqmir* members for withdrawal. To be withdrawn, the bureau must submit a balance report and justification. All expenditures require proof, such as receipts, and recipients of *infaq* funds must be recommended by the local RT (neighborhood association) head.

Each bureau manages its finances independently but must submit all documents to the general treasurer. Funds must be used as designated, and bureaus cannot subsidize each other. If a bureau lacks funds, the general chairman may provide support from mosque-owned business income. The *Taqmir* must honor donors' intentions, as misuse of funds would breach trust.

The concept of zero balance *infaq* serves as motivation for the *Taqmir* to maximize the utilization of *infaq* funds. Each bureau must be responsible for promptly spending the funds and realizing the programs they are accountable for. The funds collected are trusts from the congregation that must be used immediately for the benefit of the donors and the community. In managing *infaq* funds, the *Taqmir* must have a "wealth mindset." The *Taqmir* should not be "stingy" in utilising community funds if the purpose is for mosque facilities, preaching, and helping the community. All *Taqmir* bureaus believe that the more you give, the more you will receive. All *Taqmirs* are representatives of Allah (khalifatullah fil ardh) entrusted to take care of Allah's mosque. Allah is the Owner of the Mosque, so there is no need to fear or worry about a lack of funds because Allah surely guarantees the needs of His mosque.

> Just spend it, don't worry about tomorrow, insha Allah the reality is made easier by Allah. With this mindset, this will be easier. (Interviewee 7- Congregation of Jogokariyan Mosque)

Istan (2022) stated that the accountability of mosque fund management has not yet maximised its role in social, cultural, and economic empowerment. Mosque funds still prioritise meeting operational financial needs while neglecting the empowerment of the community. The findings presented by this researcher are very different from the reality of financial management accountability practised by the *Taqmir* of Jogokariyan Mosque. In their accountability, the *Taqmir* must consider the welfare of the community and present the mosque as a solution to the community's problems, including economic issues. This is reflected in the motto of Jogokariyan Mosque's *Taqmir*: "Building the Community from the Mosque."

The virtue of those who give *infaq* in the way of Allah, as stated in Q.S. Al-Baqarah: 261, is that it will be multiplied by 700 times. This virtue will not only be enjoyed by the donors in the hereafter but also in this world with increased and blessed sustenance, health, and longevity (Harmoko, 2023). The *Taqmir* believes that if the *infaq* funds received are still being stored, the donors have not yet gained the full virtue of their *infaq*, because the funds have not yet been utilized. Donors only receive rewards for their intention to give *infaq*, while the benefits of the *infaq* are enjoyed by the bank or the *Taqmir*. The *Taqmir* seems to be usurping rights and delaying goodness for the donors and recipients.

> Don't delay, if you put money in the infaq or shodaqoh box now, but the money hasn't been used yet, then you only get the intention, once the money is utilized, then the reward goes to the giver of shodaqoh or infaq. (Interviewee 3- Taqmir of Death Bureau and Jogokariyan Mosque and Jogokariyan Village Resident)

Utilising mosque *infaq* funds immediately until the balance is zero is a form of accountability according to the Shariah Enterprise Theory (SET) expressed by Triyuwono (2015b). By immediately utilising the *infaq* funds until depleted, the *Taqmir* feels they have fulfilled the donors' trust. The *Taqmir* has made the donors happy by allowing them to receive the rewards and blessings of their *infaq* quickly. The eligible community also immediately benefits from the donations. The *Taqmir* feels ashamed if they still hold *infaq* funds, resulting in a high balance because it shows they have not maximised their responsibility. Therefore, the *Taqmir* of Jogokariyan Mosque always strives to ensure that every announcement of the *infaq* balance is zero or close to it.

Utilising *infaq* funds until the balance is zero reflects values of justice and benefit. The main task of the mosque's *Taqmir* is to prosper the mosque and the community as stated in Q.S. At-Taubah: 17-18. The *Taqmir* must be fair and highly empathetic in managing mosque finances. The *infaq* funds must truly be felt and proven beneficial to all mosque members so they can be easily invited to worship at the mosque. The *Taqmir* strives not to accumulate *infaq* funds and to distribute them immediately so they can be enjoyed by all mosque members. Any mosque member in need of *infaq* funds will be accepted by the *Taqmir*. Each RT is authorised to register its residents who are eligible to receive mosque assistance, such as rice *infaq*, death *infaq*, social *infaq*, ambulance *infaq*, and medicine *infaq* without discrimination. As long as the residents meet the criteria for *infaq* benefits, the *Taqmir* will provide them.

In managing mosque finances, the *Taqmir* always acts cautiously. Every donor who will donate funds to the mosque will be asked for information first about the purpose of their *infaq* or directly put their *infaq* into the *infaq* boxes prepared by the *Taqmir* with specified purposes. The information written on the *infaq* box is an agreement between the donor and the *Taqmir*. The collected *infaq* funds will be distributed by the *Taqmir* according to the designated purposes written on the *infaq* box. The *Taqmir* is not allowed to distribute *infaq* funds from the *infaq* box for any purpose other than what is specified to avoid betraying the donors' intentions. All collected *infaq* funds will be distributed to the eligible community without any deduction. The *Taqmir* chairman will bear the operational costs of the *Taqmir* Bureau in distributing *infaq* funds from the income of the mosque-owned business entity.

The values of sincerity are reflected in the *Taqmir*'s actions in managing Jogokariyan Mosque funds. None of the *Taqmirs* receive wages/salaries. They believe that the mosque is Allah's house, and they are merely Allah's employees entrusted to take care of it. It is an honor for the *Taqmir* to be entrusted with managing mosque finances. The *Taqmir* must be good servants to the community by always respecting, serving, and honouring Allah's guests who come to worship at the mosque. The *Taqmir* should not worry about their future sustenance and income because they believe that whoever helps Allah's religion, Allah will help them and elevate their status.

> In the *Taqmir*, there is no difference between guests and visitors, from the elderly to children. Here, there is no *Taqmir* chairman that we must respect. For example, if you offer a chair and they don't want it, they should be the ones serving you, including me. That's why I agreed to this interview because I am serving you. (Interviewee 3 – *Taqmir* of Death Bureau and Jogokariyan Mosque and Jogokariyan Village Resident)

At Jogokariyan Mosque, *Taqmir* members are prohibited from taking *infaq* funds home. All funds must be stored in the mosque's safe or account. *Taqmir* bureaus cannot purchase inventory independently; they must request approval from the general chairman, who will then assign another bureau to make the purchase. All *Taqmir* members are part of a WhatsApp group and must attend weekly meetings to cross-check and evaluate performance, ensuring accountability and honesty.

Every income and expenditure of *infaq* funds will be accurately and neatly recorded by the bureau members and reported to the general chairman to be collectively reported to the community. The bureau chiefs are authorized to spend their *infaq* funds, but purchase receipts must be submitted and accounted for to the *Taqmir* chairman. This is done to cut through the "complicated" bureaucracy in mosque management.

> The money is put in the *infaq* box, so it accumulates public funds for the activities of that bureau. This eliminates bureaucracy. So, there's no need to ask permission from the general chairman or the general treasurer, but each bureau already has its own funds, as long as the financial report is submitted to the general treasurer so we can collectively account for it to the community. (Jami'atul Muslim TV, 2023)

To maintain honesty and transparency to the community, the *Taqmir* of Jogokariyan Mosque has prepared several reporting facilities for mosque financial management, including announcements before Friday prayers, the Jogokariyan Mosque website, banners displayed in front of the mosque, social media such as whatsApp and communicated and recorded in the form of registered bulletins like the Eid bulletin (bulif) and the Eid al-Adha bulletin (alhijjo).

The accountability of Jogokariyan Mosque financial management for one year period will be presented by the chairman of the *Taqmir* general council prior to Eid al-Fitr prayers. The chairman along with the council will report on the financial performance and achievements of the past year, including the income and allocation of mosque funds. This accountability report by the chairman will also be published in printed bulletins distributed to congregants and residents of Jogokariyan Mosque. The printed bulletin serves as the annual report of the mosque's *Taqmir* council for the fiscal year. It contains details of the *Taqmir*'s performance and achievements throughout the year, including income received, expenditures, and the names of donors and recipients. This allows donors to track how much they contributed, when, and how their donations were utilized over the year.

> As for financial reports, they must be meticulously recorded, and every year there's an Eid al-Fitr bulletin where the reports are included. (Interviewee 1 - General Chairman of Jogokariyan Mosque *Taqmir*)

Jogokariyan Mosque’s *Taqmir* council closes its financial books on the 25th of Ramadan. Any funds received thereafter will be accounted for and included in the subsequent period or reported in the Eid al-Adha and Hajj bulletins (*Al Hijj*o). The *Taqmir* council opts to finalize financial reporting on the 1st of Shawwal to allow time for printing and distribution to congregants and residents by that date.

The choice of the 1st of Shawwal as the accountability day for the *Taqmir* council is based on several reasons. Firstly, during Ramadan, mosque income increases significantly due to charitable donations, which are multiplied in reward. Secondly, the end of Ramadan marks the deadline for zakat al-fitr payments for Muslims. As managers of *al-fitr zakat*, the mosque's *Taqmir* council is obligated to account for its management to eligible recipients. Thirdly, the 1st of Shawwal marks the beginning and end of the *Taqmir* council's term period. Fourthly, Eid al-Fitr is a special occasion for Muslims.

On Eid al-Fitr, Muslims seek forgiveness and reconcile their differences. They celebrate and glorify the greatness of God, marking the end of Ramadan fasting. Eid al-Fitr is also a day for sharing and gathering with family to strengthen bonds (Mulyati, 2022). Therefore, Eid al-Fitr is chosen as the appropriate moment for the *Taqmir* council to be accountable for their financial management and to seek forgiveness for any shortcomings and mistakes in fulfilling their duties to residents, congregants, and donors.

Printed bulletins serve as an effective medium for accountability in mosque financial reporting because they can be preserved longer and stored securely by residents. All residents will receive these bulletins, which they can review and refer back to at any time.

> *... why are the bulletins bound? So, they can be kept longer; if they were just leaflets, they'd end up as peanut wrappers. That way, they won't be remembered, especially the weekly announcements, but if they're bound, they can last longer. Each household receives a copy, giving them time to keep it. We're now on the twenty-eighth edition of the bulletin, meaning it's been twenty-eight years. Roughly speaking, if someone wants to see the edition from ten years ago, they can look at the twelfth edition. Keeping the book allows for that, which is better.* (Informan 2 - Advisor to Jogokariyan Mosque Taqmir).

The *Taqmir* of Jogokariyan Mosque, as trustees *(khalifatullah fil ardh)*, are responsible for fulfilling their trust to the best of their ability according to Allah's will as stated in the Quran and Hadith. The *Taqmir* realizes that their task is a blessing from Allah that must be carried out sincerely, as mentioned in Q.S. Muhammad: 7, Q.S. At Taubah: 17-18, and several Hadiths of the Prophet Muhammad.

Q.S. Muhammad: 7 states that whoever helps the religion of Allah, Allah will help them and elevate their status in this world and the hereafter. Based on this verse, the accountability of mosque financial management is solely aimed at seeking Allah's pleasure by helping His religion. In Surah At-Taubah: 17, Allah explains that a mosque is built not for ostentation, but on the foundation of piety. The success indicator for *Taqmir* in fulfilling the mosque's mission is the increasing number of people joining congregational prayers at the mosque, not the grandeur of the mosque building. If a mosque is built magnificently while the congregation decreases, then the *Taqmir* is essentially building Islamic temples, not mosques.

In Surah At-Taubah verse 18, Allah explains that a *Taqmir* is someone who believes in Allah and the Last Day, establishes prayer, pays zakat, and fears none but Allah. The interpretation of paying zakat implies that the *Taqmir* should be responsible not only for collecting zakat from the community but also for helping transform those who were previously zakat recipients (poor) into zakat payers (wealthy). Based on this verse, the concept of mosque fund management should aim not only to finance the mosque's operations and construction but also to help improve the community's economy and social welfare.

> That’s why nowadays, many Muslims are caught up in making grand mosques without thinking about the surrounding community’s need for funds. According to one of our preachers, these mosques will become like Islamic temples, not mosques. So, mosques must fulfill their social functions” (Interviewee 1 - General Chairman of Jogokariyan Mosque *Taqmir*).

The Prophet Muhammad (PBUH) said that every leader will be asked for their accountability (Baqi, 2018). As entrusted individuals, the *Taqmir* must be trustworthy and responsible for their actions during their tenure. In their mission, the *Taqmir* strives to emulate what the Prophet

Muhammad (PBUH) did in managing the mosque, including financial management accountability. During the Prophet's time, mosques served as the economic driving force of the community, the heart of the community providing solutions to their problems, and the second home for every Muslim.

The values of honesty and transparency instilled by the *Taqmir* of Jogokariyan Mosque are demonstrated by including all *Taqmir* members in the Jogokariyan Mosque *Taqmir* WhatsApp group. Each *Taqmir* bureau can report the mosque's income and expenditures periodically to other bureau members for cross-checking. Weekly coordination meetings are held between the *Taqmir* bureaus to exchange opinions, cross-check, and discuss the problems faced by the *Taqmir*. Including implementing rules that mosque funds must be kept in the bank or the mosque safe and not taken home by the *Taqmir*. The *Taqmir* is not allowed to purchase inventory independently. If they need inventory, they must first submit a request to the general chairman, who will then instruct another bureau to make the purchase. This careful approach is taken to maintain the trust of the community.

Steps taken by the *Taqmir* in accounting for the financial management of Jogokariyan Mosque include promptly realizing the goals of community donations (*infaq* and shodaqoh) or disbursing them to those eligible. The collected funds are considered a trust that must be promptly utilised; the *Taqmir* are not entitled to retain them for extended periods. Recognizing that incoming donations increase over time, the *Taqmir* must remain trustworthy by expanding the reach of donation distribution and collaborating with affiliated mosques of Jogokariyan Mosque.

Jogokariyan Mosque's *Taqmir* consistently strive to enhance their integrity, sincerity, honesty, and dedication to providing the best service to the community and congregants. To date, all *Taqmir* members do not receive any wages or salaries, maintaining their integrity and sincerity. The *Taqmir*'s management of mosque finances necessitates a responsible attitude of serving the community sincerely and faithfully, seeking only the approval of Allah SWT.

The *Taqmir* greatly value the efforts and hard work of their members who have performed their duties exceptionally well, offering rewards such as free umrah trips, incentives, and more. Such recognition serves as encouragement and joy for the *Taqmir*. If any *Taqmir* member makes a mistake, it is resolved internally and within the family-like environment. *Taqmir* errors are considered private matters and do not need public disclosure but should be promptly addressed in a respectful manner.

A mosque functions as a public-sector organization not oriented towards profit generation (Mardiasmo, 2002) but focused on public service (Bastian, 2020; Halim, 2002). Public-sector organizations must be accountable for their financial management to the community as donors (Sawir, 2017, 2022). Non-profit organizations should present financial reports in accordance with applicable accounting standards. Accurate financial reporting reflects the organization's financial condition effectively, providing relevant information to stakeholders (Aristia Prayudi & Narsa, 2015).

Taqmir has consistently strived to deliver high-quality financial reports in accordance with accounting standards as a means of maintaining honesty and transparency. They hope that in the future, a third-party entity such as a public accounting firm can audit the financial reports they submit. Recognizing the importance of financial report quality in donor trust, creating well-organized financial reports is imperative. Currently, the *Taqmir* are working towards integrating financial reporting among their departments, accessible to all *Taqmir* members and the community. Thus far, mosque financial reports have been traditionally communicated through mosque announcements and printed bulletins. The *Taqmir*'s aspiration is to implement digital mosque financial reporting accessible to all *Taqmir* and the community through their respective gadgets.

> ... but what is clear is that we always strive to improve the quality of reporting, currently we still use Eid al-Fitr bulletins, and there are many treasurers here, but we have not been able to implement applications or IT that can be checked in real time by internal administrators and congregants. We continue to strive, and the quality of financial reporting, well, if the current standard is still written, it's still acceptable, and we continue to follow it. But as the generations change, if today's young people already use gadgets, whether they like it or not, they no longer use hard copies, so we're preparing for other ways, the reporting must be ready for digital reporting. (Interviewee 1 - General Chairman of Jogokariyan Mosque Taqmir)

5. Conclusions

This research aims to analyse the financial accountability of Jogokariyan Mosque Yogyakarta. Based on the analysis, the study provides several findings and conclusions. First, the Jogokariyan Mosque manages its finances using the concept of zero balance in Indonesian Rupiah. *Taqmir* (mosque management) endeavors to utilize all funds collected for the benefit of the mosque and the community until fully spent. According to *Taqmir*, maintaining high balance would harm the community when they urgently need funds for household expenses, hospital bills, or children's education to prevent dropouts.

Second, financial accountability at the Jogokariyan Mosque involves promptly realizing and providing tangible evidence of collected donations (*infaq*), directing them to eligible recipients to enhance mosque prosperity, and transparently reporting these actions to the public. *Infaq* funds are swiftly utilised to ensure donors receive immediate rewards and blessings, while recipients promptly benefit. The foundation of financial accountability for *infaq* management at Jogokariyan Mosques is based on Quranic verses At Taubah (9:17-18) and the Sunnah of the Prophet Muhammad (Pbuh). Tools used by *Taqmir* to account for *infaq* management include: (1) announcing *infaq* balances before Friday prayers; (2) posting updates on the mosque's website; (3) creating banners displayed in the mosque's vestibule; fourthly, sharing updates on social media; and fifthly, presenting annual bulletins distributed to all residents.

Third, Jogokariyan Mosques's efforts to uphold *infaq* fund accountability involve maintaining trustworthy, sincere, honest, and dedicated service to the community. The general chairman of *Taqmir* values the hard work and efforts of members by rewarding them with incentives, such as free Umrah trips. If any *Taqmir* member commits a mistake or oversight, it is resolved internally and with a sense of familial camaraderie, without harbouring resentment, grudges, or publicizing the issue.

This research provides some theoretical and practical contributions. Theoretically, this research provides a different understanding of the financial accountability concept, where the whole *infaq* fund must be utilised for the congregations and societies. When financial accountability is concerned with the debit and credit records (Bovens, 2007; Hing, 2019), *infaq* funds are not required to be reported in the form of financial reporting based on accounting standards and procedure. It is only required to be put in the bulletin and announced during Friday prayers.

Practically, this research suggests that the utilisation of funds in the religious organisation will be influenced by their religious beliefs and holy bible. *Infaq* fund management will be managed based on trust and honesty. It is recommended that these funds be used for the glory of Allah, the well-being of the congregation and with transparency in reporting.

This study has a limitation in that it does not incorporate cultural aspects as local context in investigating the *infaq* funds management, nor does it address the fact that Jogokariyan mosque is a community-based mosque. This mosque is situated in Yogyakarta having special administrative status which has a unique socio-cultural framework that influences values. Future research is recommended to investigate the effect of local culture and historical aspects of the Jogokariyan mosque to provide a more holistic understanding of *infaq* funds management by incorporating elements of local wisdom.

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