Towards Good Accountability: The Role of Accounting in Islamic Religious Organisations

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***Abstract*—**Non-profit organizations, especially religious-based institutions, have long played a very important role in society. Nevertheless, scandals such as inefficient management and the use of unlawful fundraising activities have raised questions regarding the governance and accountability of these organizations. As such, the issues have attracted considerable research interest. However, there is still limited research on accountability in religious based organizations, especially in the context of Islamic religious organizations. Hence, the purpose of this paper is to discuss the issues of accounting and accountability in religious organizations, specifically in Islamic religious establishments. The paper starts by looking at the conventional meaning and concept of accountability. This is followed by a discussion of the principles of accountability within the Islamic framework. In so doing, the history of the role of accounting within Muslim society and also the differences between the Islamic and conventional view of accountability are reviewed. Insights gained from previous research on accountability in faith based organizations are also discussed

***Keywords*—**Accountability, accounting, Islam, religious organization.

I. Introduction

OVER the last twenty years, non-profit organizations have become important providers of social services in many countries. The scope, scale and range of their activities focus not only on the traditional domain of charity but include job training, community and economic development, housing, substance abuse programmes, refugee placement, and various other services. Of the several million NGOs in existence, an increasingly visible number of organizations are defining themselves as “religious”, “spiritual”, or “faith-based NGOs” [1], the majority of which are Islamic-based religious organizations, especially in Muslim countries.

The total amount of philanthropic giving in Muslim societies is estimated to be from between $250 to $1 trillion annually [2]. For example, in Indonesia, the country with the largest Muslim population, Islamic religious organizations play an important role in providing services for the Muslim society. Among the religious based organizations, Islamic Boarding Schools, usually called pesantrens, are one of the most important institutions that provide education at minimal cost for students. Poor Indonesian families who cannot send their children to public schools rely on religious schools or pesantrens, to provide at least some form of education [3].

Currently, there are nearly 15,000 (Islamic Boarding Schools) operating in the country [4]. In the province of Aceh, the only part of Indonesia that has the legal right to apply Islamic law, there were 852 pesantren in 2007 [5]. The pesantren in Indonesia are mainly owned by foundations and private owners. As such, their operations depend mainly on public trust. However, there is the argument that accounting and accountability practices in this kind of religious organization, especially those relating to financial control, are less developed [6].

There is also a lack of research undertaken that explains the accounting practices in use in religious organisations, especially in the case of Islamic based organisations [7]. The issues regarding accounting and accountability in Islamic religious organizations have been generally unexplored. There is a need for good accounting and accountability practices in these organizations as they are viewed as public trusts, existing for the benefit of society.

Furthermore, accountability is becoming increasingly important and is now being demanded of religious organizations in light of recent scandals and lawsuits [8], [9]. Siino [6] provides other examples of the abuses of funds arising from the lack of control and accountability mechanisms, including what happened in the Archdiocese of San Francisco, which filed a lawsuit against a defrocked priest for embezzling more than $250,000 to finance his vacation homes. In another case, a Pittsburgh pastor confessed to stealing $1.35 million in donations over 26 years from two churches that he had served. In a survey of 548 southern Baptist Churches, Sino [6] found that Churches lacked basic control against mismanagement and abuse of Church funds. Furthermore, 70% of the Churches surveyed did not have written financial procedures. Twenty percent of the Churches did not require any written documentations at all before funds were disbursed. Only 22 percent required written explanation for budget variances, and only 52 percent reported the budgeted versus actual spending on a monthly basis. These are only a sample of the number of recent cases of financial misconduct at religious organizations.

Thus, not surprisingly, questions about financial

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improprieties, self dealing, conflicts of interest, and public disclosure are as likely to be raised about religious organizations as secular ones [10]. Similarly, a lot of anecdotal evidence suggests that religious organizations such as pesantren show a lack of transparency and accountability to the public, especially to their donors.

"A group of elements in the community see that the donations for pesantrens from the local government budget are prone to be misused. Therefore, the society is required to supervise such donations given to the organization" [11].

As such, the objective of this paper is to discuss the issues of accounting and accountability in religious organizations. The paper starts by looking at the conventional view of accountability, followed by accounting and accountability in religious organizations and accountability in the western context. The history of the accounting role in Muslim society to ensure proper accountability and the Islamic principles of accountability derived from Islamic law, "Shari'ah", the gap between the ideal and the reality and the comparative value of accounting and accountability between Islam and conventional view are discussed in this paper

II. The Conceptualisation of Accountability

In general, accountability shows a relationship between two parties in which one party (individual, group, company, government, organization, etc.) is directly or indirectly accountable to another party for something, whether it is an action, process, output, or outcome [12], [13]. Accountability has been used to describe the responsibility of those who manage or control resources for others [14] as illustrated by these definitions: "a relationship which involves the "giving and demanding of reasons for conduct" [15], and accountability is "holding individuals and organizations responsible for performance measured as objectively as possible" [12]. Thus, from the various definitions it is assumed that accountability exists when there is a relationship between one party and another. This view assumes that some individuals, small groups or organizations have certain rights to make demands over the conduct of another, as well as seek reasons for actions taken and the individual, or organization is answerable to a higher authority for action taken and for handling the resources received.

However, there are others that only view accountability in contractual terms as illustrated by the definition of Gray et al.: "accountability only occurs when contracts are in existence between principal and agent. Whereas, the communal accountability process involves meeting stakeholders' needs through consultation and seeking their involvement in the decision making process" [16]. While others view accountability both in contractual and communal forms [16]-[18]. However, Roberts and Scapens [19] view accountability as a moral order that involves a system of reciprocal rights and obligations. This means that the parties are bound up not only in narrow, calculable ways, but broader than what is generally understood and must meet the moral or spiritual goals of the organization. Seen from this point of view, those in charge of economic resources must give account of their stewardship. Thus, stewardship and accountability are regarded by some as similar and interchangeable.

III. Accountability of Religious Organizations: The Case of Western Churches

Research on accounting in churches has usually been undertaken in the context of western countries [20]. Several studies illustrate how accounting practices interact with the spiritual dimension of the organizations. For example, Laughlin's [17], [21] study of accounting systems in the Church of England noted a separation of the sacred and profane activities in the Church. Accounting is seen as a one of the profane activities since it is regarded as an irrelevancy to the life of the organization and only tolerated to the extent that it supports the sacred [20],[22]. The church is mainly concerned with the protection of the sacred both spiritually and physically with the sacred and other activities are subservient to this end.

The same arguments apply to all commercial and managerial techniques, as noted by Laughlin [17], [21]. These practices come from "outside the church", and are, thus, part of the secular and profane [20]. The position is argued to be derived from the Holy Bible, which states that "no servant can serve two masters either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money" [22]. Seen in this context, Laughlin [17], [21] and Booth [20] analyses of accounting in the Christian religion show that it is heavily influenced by a sacred and secular divide.

However, the rise of Protestantism re-defined the nature of the sacred and the secular. Berger as quoted by Irvine [22] says that "Protestantism represented an immense shrinkage in the scope of the sacred in reality, as compared with its Catholic adversary". According to this understanding, Protestantism has removed the "mystery, miracle and magic" and, thus, opened up the possibility that the "routines of everyday life" could be infused with sacred power. Elliade [23] also suggested that "for the religious person everything could be seen as sacred. Therefore, the practice of accounting could also be sacred". Similarly, the findings of a research conducted in the Iona Community [24] also showed that there is no sacred-secular division within the belief system of the community, and that the concept of an integrated spirituality exists where all aspects of life, including financial issues, are considered as sacred.

Hence, the understanding of the sacred and profane was based on the perceptions and experience of the individual and the church itself. Churches that view money and wealth as inherently evil are likely to be reluctant to embrace accounting. Conversely, those that interpret money with the potential to be used as part of everyday life, all of which is sacred, are likely to have no problem with accounting.

Laughlin [17] also provides a model of accountability relationships within the context of religious organizations, specifically for western churches as illustrated in Fig. 1. This figure shows the relationship involving the giving and demanding that relates to some transference of resources or responsibilities from a principal to an agent with some expectations surrounding the transfer. The expectations are often complex and are either unwritten and implicit or written and explicit [17]. Seen in this light, Christian religious organizations, such as Churches, can be viewed as being entrusted with the stewardship of all the resources available to them, and their members have the responsibility "not to look upon these household affairs as their own" but to see themselves as "merely stewards of the gifts entrusted to them", with the requirement that they have to give an account of their stewardship [22].

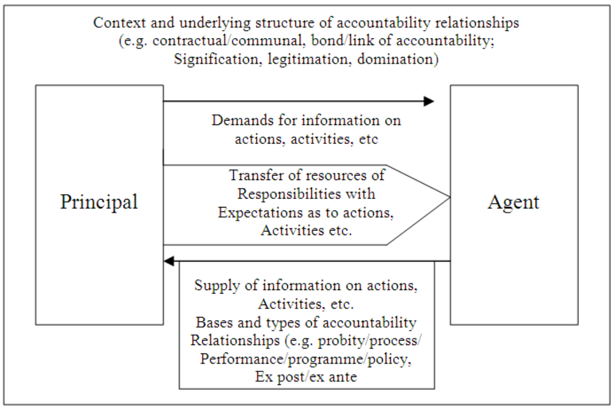

Fig. 1 Accountability Relationship: A Summarised Picture of Theoretical Insight

IV. Accounting and Accountability in Islam

Historically, accountants and accounting have played a very significant role in Muslim society. "Accountant, who were known as al-katep held very prestigious position in government, business, and society" [25]. The terms Al-ameel, Mubasher, Al- kitab or Katep Al-Mal were the common titles for the accountant/book keeper/accounts clerk, and were used interchangeably in different parts of the Islamic world. Historical handwritten books preserved in Turkey and Egypt reveal that accounting has been practiced and organized as a profession since the early stages of the Islamic state in Madinah Almunawwarah. The use of accountants was stated in Ahmad bin Ali Al-Kalkashandy's handwritten book, which consists of ten volumes, of which volume 10 is dated 821 H (1418 AD). This book provides evidence of the use of accounting and the employment of accountants in Muslim society, which has been developed over a period of time since the establishment of the Islamic state in the year 1H 622AD, [25]. Furthermore, Pomeranz [26] also claims that "Muslim interest in accounting issues can be traced back to the time of the Prophet Muhammad and his immediate successors Caliphs Abu Bakar and Umar the Great, these two caliphs and al Waleed, a later caliph, created governmental audit functions"

Unfortunately, the influence of Islam upon accounting is not an issue that has been explored to any great extent in conventional literature. According to Lieber (1968), as noted by Zaid [27]:

"Italian traders obtained their knowledge of sophisticated business methods from their Muslim counterparts… the first European who translated algebra from the writings of the Arabians is also supposed to have written the first treatise on bookkeeping…bookkeeping would first be practiced by the first considerable merchants, and as these were Arabians".

For five centuries, from 700 to 1200, Islam led the world in power. As a result, Muslim commerce extended beyond the Arabian Peninsula [27]. This expansion of trade promoted the development of a mechanism for ensuring accountability for all business transactions and also for compliance with Islamic law. Islamic law, or shari'ah, regulates all aspects of life. It also encompasses criminal as well as civil jurisdiction. Every act of the believers must conform with Islamic law and observe ethical standards that are derived from Islamic Principles. These ethical principles define what is true, fair and just, the nature of corporate responsibilities, the priorities to society, along with some specific accounting standards. Muslim accountants, like any other adherent, must perform their duties in accordance with the rules and regulations of Islam and base their actions on Islamic ethical norms [28].

Islam has formulated a comprehensive code of ethics governing how financial transactions should be treated in both profit and non-profit organizations. In the broad sense, accounting is central to Islam because all is counted by Allah [29]. The concept of accounting in Islam is derived from the Qur'an, which makes sample reference to the principle of accounting. At the basic level, God requires Muslims to record their transactions. The emphasis on such recording indicates the importance of fulfilling rights and obligation. This is stated in the Holy Qur'an:

"O you who believe! When you contract a debt for a fixed period, write it down. Let scribe write it down in justice between you. Let not the scribe refuse to write as Allah has taught him, so let him write…"(Albaqarah, Verse 282) [30]

The above verse applies to business or profit organizations as well as other organizations and individuals. One of the main objectives of accounting is to enhance accountability through providing a fair information flow between the accountor and the accountee [31] [32]. This means that accounting plays a very significant role in providing information. It is an accountability tool to fulfil the religious duty, as explained by Adnan and Gaffikin (1997) "the orientation of accounting towards fulfilling the accountability of human being to God implies that the accounting information enables individual to account for their zakat" [33].

From the Islamic point of view, those in charge of economic resources are obligated to present an account of the execution of their stewardship, irrespective of whether the transactions and resources in question are those of government, business or non-profit organizations. God appointed human beings as the stewards of creation, which was manifested by the saying of Prophet Muhammad "each one of you is a guardian and each guardian is accountable to everything under his care" [34]. Therefore, as far as Islam is concerned, the management of either profit or non-profit organizations should perform their duties with the objective of satisfying the needs of the stakeholders as well as in accordance with the Islamic teachings.

Islam has developed its own concept of accountability or Taklif, the term used by Al-Safi [35], which means that all Muslims are accountable for their actions or inactions on the Day of Judgment. Al Safi [35] notes that:

"Every person is responsible for his own deeds and everyone has a "book", as a register of acts in which all deeds – small or great – are written down. God Almighty will bring all people to life after death and bring them from their graves so that each one of them will meet the result of his deeds, reward or punishment".

This is consistent with the Islamic ontology in which each Muslim has a dual worldview, this world and the hereafter. Although the Islamic worldview may be similar to Christianity's worldview concerning life after death, the Islamic worldview is argued to be unique to Muslims. Izetbegovic (1984), as quoted by [36] views "the Islamic worldview as a distinct and a unique paradigm, which is separate from the religious worldview (represented by) Christianity and the secular worldview represented by the west".

Thus, accountability in Islam requires every Muslim to make sure that their activities in the world are in line with Islamic rule. "Man is accountable to God and his success in the hereafter depends on his performance in this life on earth" [32]. Indeed, this concept constitutes a core message of Islam, which applies to the political, social and individual realm. Clearly, Islam views the principle of accountability as comprehensive and applicable to all.

In Islam, every Muslim has an 'account' with Allah, where all their actions, whether good or bad, are recorded. Thus, Muslims believe that they will account for their actions and inactions in this world. As such, every deed and word in this world must be in line with the Islamic teachings. The concept of accountability in Islam is derived from the Qur'an, which makes reference to the principle of accountability. According to Askary and Clarke (1997), in the Holy Qur'an, as explained by Lewis [31], "Allah repeats the word Hesab or 'account' as the root of accountability, more than eight times in different verses". To account, in its generic sense, relates to one's obligation to 'account' to God in all matters pertaining to human endeavour, for which every Muslim is 'accountable'. The Basic similarity between hesab in Islam and account lies in the responsibility of every Muslim to carry out duties as described in the Holy Qur'an. Similarly, in a business enterprise, both management and the providers of capital are accountable for their actions both within and outside the firm. Accountability in this context means accountability to the community or society at large [31]. The stress on accountability is stated in various verses of the Holy Qur'an, including:

God will not call you to account for thoughtlessness in your oaths, but for the intention in your hearts; and he is Oft-forgiving, Most-Forbearing (Albaqarah, Verse 225) [37].

To God belongs all that is in the heaven and on earth. Whether you show what is in your minds or conceal it. God call you to account for it. He forgives whom He pleases, and punishes whom he pleases, for God has power over all things (Albaqarah, Verse 284)[37].

The above verses not only deal with personal accountability but apply to all organizations. This means that organizations should comply with all the applicable laws and ethical standards, adhere to the organizations mission, be ethical and protect the rights of their members.

V. Accounting and Accountability: Islamic and the Conventional Worldview

Islam does not concede to the dichotomy of the sacred and profane and this is argued as the most important difference between the Catholic view and Islam. The dichotomy of the sacred and secular world as argued by Laughlin [17] is not applicable to the cultural mechanisms of Islamic religious organizations [38], [39]. Moreover, there are differences in the basic values held between Muslim and Western society [40]. The Western civilization is considered as "basically materialist, in that it is mostly sceptical towards the concept of life after death. Even when there is a belief in God or a spiritual being, it does have a great impact on the economic or political" [40]. It is argued that it was the growth of large scale capitalism at the end of the middle ages that brought about the eventual failure of the Church to enforce religious discipline in trade and commerce and finally to relinquish business to the secular economizing spirit. This secularism had a profound effect on the Western form of accounting (henceforth referred to as conventional accounting) since these are now freed from the moral constraints of religion and economic behaviour was only restricted by man-made laws. Hameed [39] notes that:

"Conventional accounting is capital market oriented towards the interests of capitalistic investors and interest-based creditors. It users are market players (speculators) and interest-based debt providers who should not exist in an Islamic society. It recognizes and records and discloses only monetarily measurable economic evens using historical cost".

This conventional accounting is the product of the capitalist system and regarded as human being as rational with their self interest and God's interest are seen to be independent. Humans are motivated by self interest, which is expressed through the quest for financial gain. Attaining the greatest financial return to an individual will also be the most beneficial to society. Consequently, human progress is best measured by the increase in the value of what the members of society consume [32]. This form of capitalism is the extension of the materialist world view [40].

It can be understood then that within the conventional accounting framework, the essence of individual rights and freedom is paramount. Human beings have a right to information and can undertake economic exchange equally, and are able to freely express personal economic choice. The analytical strength of this conception is the total of all these social, political, and especially economic actions of self-interested individuals who are argued to produce maximum economic efficiency. As a result, this generates maximum profit and economic growth, making everyone better off in society. This is a picture of Pristine Liberal Economic Democracy (PLED), which avoids any reference to emotive matters, such as, ethics and morals. This is because embedded in the assumed working of the PLED is a version of the ethics of utilitarianism [41]. According to Kisenyi [41]:

"Conventional accounting can be justified under the Pristine Liberal Economic Democracy (PLED) if the following links are true: if all agents were equal and if markets were information efficient, and if this led to allocative efficiency and in turn, to economic growth, and if this ensured maximum social welfare. If maximum social welfare is the aim of society, then accounting is morally, economically, and social justifiable".

However, this is not the case, since not all individuals are the same socially, economically or politically, and individuals are not absolutely free to express personal economic choices, because there are some restrictions in the community imposed by law and societal systems. In addition, Lee [42] explains that conventional conceptions have a relatively narrow view of accountability, which only provides those who have formal authority over the organization the right to hold them to account. These conventional measures of accountability are mostly limited to number. This is in line with Freeman who notes that the "conventional view of accountability was deemed outdate, particularly because it was not inclusive a key interest group" [42].

VI. Accountability practices in Muslim based organisations

Even though Islam promotes good governance and accountability, the actual practices leave much to be desired. The findings of Rahim and Goddard's [38] study of Islamic State Religious Councils in Malaysia show that there is a limited accounting role and that accountants play a minimal role in the financial decision making process. Furthermore, the accounting practices in the Islamic religious organizations are less developed and do not play a central role in the organizational activities. Accounting is regarded as little more than a technology to record financial transactions. In addition, the production of external annual financial statements is not considered an important process nor are the reports themselves considered important documents.

In another study, Antlov, Ibrahim and Tuijl [43] examined NGOs governance and accountability in Indonesia, including Islamic NGOs. They found various weaknesses in Indonesian non-profit organizations. First, was the issue of weak internal governance, which covers the organisations decision making process, the division of role between the board and executives, establishment of accountability mechanisms to constituents, as well as issues related to the development of clear vision, mission and objectives of the organisations. The second issue relates to the accountability of these organisations, both to the government and to the public. So far, NGOs mainly attempt to be accountable to donor agencies in the form of a narrative and providing financial reports on projects. The third is a lack of external relations with other NGOs and also the wider public. The fourth is the lack of management, including financial, strategic planning and programme development as well as human resources management. In their study, they also argue that the majority of NGOs do not have any criteria or parameters to track programme achievement.

Similar issues are also faced by pesantren, the religious boarding schools. The local government through the Department of Religious Affairs has been providing a large annual amount of funds for the development of the pesantren. However, one of the government officers in charge of pesantren development in the Department of Religious Affairs in Banda Aceh, Indonesia noted the difficulty of obtaining accountability reports from them. He also notes that most pesantren assume that the funds donated to them are "sadaqah". Thus, they are not accountable to the donors. Furthermore, he confirms that many pesantren also receive financial sources from other donors including individuals or other organisations. The Department of Religious Affairs is unable to monitor them effectively. Consequently, it is also problematic to enforce government rules and regulations on the pesantren

Why is this so? One might argue that in religious-based organization, such as pesantren, trust plays an essential role. The resources are maintained primarily on the basis of trust in organizations rather than being in exchange for something tangible such as a goods or services in return. As philanthropic institutions that depend on the public to provide the major sources of funding, religious organizations strongly depend on the public's trust. The word trust is used to describe the behaviour and attitude of the agent towards other agents [44]. Therefore, to trust is to act on the attitude of confidence about another person or group's reliability.

It has been argued that the use of formal accounting and contracting procedures is over-specification of obligations and performance, which can destroy trust [45]. Contractual forms of account are needed when there is a low level of trust. On the other hand, in conditions where a high level of trust is in place there is limited need for formal mechanisms such as contracts [45]. From an accountability point of view, it is likely that the presence of high trust will lead to the use of a communal form of accountability.

Nevertheless, it is argued that efficient contracting cannot come about other than in an environment of trust. Therefore, the real task is to determine the empirical circumstance under which formal accounting and contracting processes are compatible with the development of trust and compel the philanthropic organizations to follow a set of a best practices and ethical behaviour to build accountability, transparency and trust [45]. This is vital, because access to financial information can help the philanthropic organizations maintain a good level of accountability and communicate to donors how their donations are being used to carry out the non profit missions. Without access to financial information as a product of formal accounting, donors are not able to make optimal decisions for donations. Accordingly, accounting and accountability have become key components of long-term trust in any relationship.

VII. Conclusion

Religious organizations play an important role in society. They are unique and distinct from other non-profit organisations as they are driven by faith. Believers, whatever faith they profess to be – Jew Muslim or Christian – implies a moral duty to respond to the needs of the poor and downtrodden. This means that religious-faith based organizations will be more focussed on matters of social services, volunteer management and fund raising as they are not simply another type of organization but are a link to God.

There is also a lack of ownership and the absence of a profit motive in religious based organisations. Thus, these organizations are more dependent upon the external environment for generating financial resources for them to operate. Furthermore, the broader public interest mission of religious organizations is also in contrast with the narrower focus of profit making organizations, as the religious organizations are not established in order to make profit. Certain phenomena, such as donations are likely to occur in the religious faith based sector, something that rarely occurs in business organizations. Frequently, these phenomena involve a significant contribution to the financial support of the organization, serving to guarantee the continuance of their activities. These donations are usually in cash, but they can also take the form of goods.

Clearly, faith based organizations have some particular characteristics that distinguish them from business organizations, which means that developing accountability mechanisms will be a challenge in these organisations. It is not surprising that several authors have argued that religious organizations do not have a control mechanism in place to protect their resources and keep their members informed of the organization's financial status and fund raising efforts.

Another challenge to better accountability in religious based organisations is that much of their work deals with issues pertaining to the soul, which are not easily measured. Their mission statements emphasize worthy goals such as spreading the gospel, saving souls and ministering to the poor, however, it is almost impossible to fully measure the results of these activities. One of the major products of religious organizations and their activities is religion itself. How is it measured? It is very difficult to measure the true result of religious activities.

However, from the scant research undertaken in this area, we found that accounting and accountability practices in Islamic religious organizations or in Muslim countries in general are not performed in accordance with the requirements of their religion – to be fair, and honest towards each other. Therefore, Islamic religious organizations need to think about how they operate and put Islamic values in place to avoid such weaknesses.

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