

Accountability of Tawazun-Based Work Programs in Improving Community Welfare (Study on Wahdah Inspirasi Zakat (WIZ) in Makassar, South Sulawesi)

*Dian Sari., Wahyuddin Abdullah., Rahmawati Muin

Sharia Economics, Alauddin State Islamic University Makassar

*Corresponding Author

DOI: <https://doi.org/10.47772/IJRISS.2026.10100515>

Received: 01 February 2026; Accepted: 06 February 2026; Published: 16 February 2026

ABSTRACT

This study aims to examine the practice of accountability in the management and distribution of zakat funds in the WIZ institution by emphasizing accountability based on the principle of tawazun in the perspective of Shariah Enterprise Theory (SET) and its impact on community welfare. The focus of this research includes how the concept of balance between material and spiritual aspects is manifested in institutional accountability practices, how accountability is interpreted by managers, and how the practice is perceived by donors and beneficiaries.

The research method used is qualitative with an ethnomethodological approach, which aims to understand social practices and the meaning of accountability built through the daily interaction of institutional managers. Data collection techniques were carried out through in-depth interviews, participatory observations, and documentation. The research informants consist of WIZ managers, donors, and beneficiaries, with supporting data in the form of program reports and documentation of institutional activities.

The results of the study show that accountability in WIZ is not only oriented to administrative reporting, but more inclined to tawazun-based accountability, which is a balance between accountability to Allah, people, and the environment as affirmed in Shariah Enterprise Theory. This practice is reflected in the transparency of the distribution of funds, communication with social and spiritual values, and program orientation that is not only economical, but also empowering and honoring the beneficiaries. The implications of this study show that the application of tawazun-based accountability in the perspective of SET contributes to improving people's welfare holistically, covering economic, social, and spiritual aspects. In addition to increasing donor trust, this practice also strengthens the sustainability of zakat institutions in carrying out their role as institutions oriented to the benefit of the people.

Keywords: Accountability, Tawazun, Shariah Enterprise Theory, Wahdah Inspiration Zakat (WIZ), Community Welfare.

INTRODUCTION

Indonesia is a country that has very complex social diversity, including differences in ethnicity, culture, race, customs, and religion. This diversity not only shapes the wealth of the nation's civilization, but also has implications for the variation in the level of socioeconomic welfare of the community. The characteristics of Indonesian society that uphold the values of help, tolerance, and respect for the elders show the strength of social capital in community life (Nurcahyoadi et al., 2024). However, social realities show that such diversity is also accompanied by significant socioeconomic inequality, where the rich are increasingly economically strengthened, while the poor are in increasingly vulnerable conditions (Nurcahyoadi et al., 2024; Muheramtohadi, 2018).

This inequality creates a social paradox, where some people spend their wealth excessively, while others still struggle to meet the basic needs of life. In this context, the value of mutual cooperation as a collective practice of Indonesian society is an important instrument in maintaining social balance (Palisa Aulia Dewanti et al., 2023). This value is in line with the teachings of Islam as enshrined in Q.S. Al-Maidah/5:2 which affirms the

commandment to help each other in kindness and piety, as well as the prohibition of cooperation in sin and enmity.

In the perspective of contemporary interpretation, Sayyid Qutb emphasizes that the verse is not only normative-ritual, but also a principle of public ethics that governs the social, political, and economic relations of Muslims. Cooperation oriented towards the public benefit will strengthen the social order, while collusion in falsehood will give birth to moral and social degradation (Qutb, 2018). In line with that, Ibn Kathir (2020) interprets this verse as the basis for the obligation of Muslims to support social virtue activities such as zakat, alms, and humanitarian programs, while staying away from practices that undermine justice and public trust.

The value of *ta'awun* has a strong relevance to the principle of accountability of Islamic social institutions, especially zakat management institutions. Accountability is not only interpreted as an administrative obligation, but also as a form of worship and a manifestation of piety to Allah SWT. In the context of zakat management, this principle requires transparency, responsibility, and public involvement in every stage of planning, implementation, and program evaluation (Al-Jalalayn, 2021).

In Indonesia, non-profit organizations play a strategic role in responding to the problem of socio-economic inequality. In contrast to for-profit organizations, non-profit organizations are oriented towards the creation of social value and depend on community donations (Wardoyo, 2019). PSAK 45 emphasized that non-profit organizations are required to present transparent and accountable financial statements, because the funds managed are a public trust. Previous research has shown that accountability has a significant effect on the effectiveness of financial management and public trust in social institutions (Jumaiyah & Wahidullah, 2019; Putra & Rasmani, 2019).

One form of non-profit organization that is growing rapidly in Indonesia is Islamic philanthropic institutions, especially amil zakat institutions. Zakat is an instrument of worship as well as a socio-economic redistribution mechanism that aims to realize justice and equitable distribution of welfare. The management of zakat in Indonesia is regulated in Law Number 23 of 2011 which emphasizes the principles of trust, professionalism, and accountability. In this framework, accountability includes the vertical dimension (accountability to Allah SWT) and the horizontal dimension (accountability to muzakki, mustahik, regulators, and the community) as stated by Mardiasmo (2009; 2018).

Various studies show that zakat managed in an accountable and sustainable manner is able to contribute significantly to poverty alleviation. PUSKAS BAZNAS (2023) reported that the management of national zakat has reached more than 500 thousand beneficiaries, including extreme poor groups. This finding confirms that zakat has great potential as an instrument for poverty intervention if supported by good governance and clear impact measurement (Kusumastuti, 2019; Chotib, 2019).

In the regional context, Makassar City as the capital of South Sulawesi Province faces complex urban poverty dynamics. BPS South Sulawesi data shows a decrease in the poverty rate in the 2024–2025 period, but the increase in the poverty line indicates an increase in the minimum needs of urban communities (BPS South Sulawesi, 2025; BPS Makassar, 2024/2025). This condition demands an approach to economic empowerment that is oriented towards resilience and sustainability, not just short-term charitable assistance.

Wahdah Inspirasi Zakat (WIZ) as the National Amil Zakat Institution (LAZNAS) operating in Makassar has a strategic position in answering these challenges. Based on the Wahdah Islamiyah da'wah movement, WIZ develops mustahik economic empowerment programs with the aim of transforming mustahik into muzakki (Asriana, 2021; Sahib et al., 2023). The uniqueness of WIZ lies in the integration of sharia values, community social capital, and a sustainable empowerment approach.

From a theological perspective, the concept of the caliph as explained in Q.S. Al-Baqarah/2:30 becomes the normative basis for the accountability of Islamic social institutions. According to Quraish Shihab (2002; 2013), caliph means a moral and spiritual mandate to manage resources fairly and responsibly. This concept emphasizes that the management of zakat funds is a form of caliphate responsibility that must be accounted for to Allah and humans (Syafe'i, 2019; Dewi et al., 2021).

Thus, the accountability of the WIZ work program is not only a demand for modern governance, but also a manifestation of the value of tawazun (balance) between material and spiritual aspects, the interests of muzakki and mustahik, as well as the orientation of the world and the hereafter (Muhammad Andra, 2023; Suar et al., 2020). Therefore, this study is important and relevant to examine how the accountability of tawazun-based work programs is implemented by WIZ in improving community welfare. The results of the research are expected to make a conceptual and practical contribution to the development of an accountable, sustainable, and social-welfare-oriented governance model for zakat institutions.

METHODOLOGY

This research uses a qualitative approach to understand in depth the accountability practices of sharia value-based work programs in Islamic philanthropic institutions. This approach was chosen because the research focuses on exploring social meanings, processes, and practices in a natural context, and does not aim to make statistical generalizations (Syahrum & Salim, 2014; Firmansyah et al., 2021; Kusumastuti & Khoiron, 2019). The research was carried out at Wahdah Inspirasi Zakat (WIZ) Makassar City, with the consideration that WIZ is a National Amil Zakat Institution that actively runs socio-economic empowerment programs and is relevant to the study of accountability based on tawazun values.

An ethnomethodology approach is used to examine how WIZ managers build, interpret, and account for work program accountability practices in the institution's daily activities (Kamayanti, 2022; Waskito et al., 2024). The research analysis is enriched by Sharia Enterprise Theory (SET) which places Allah SWT as the main owner of resources and humans as caliphs who bear spiritual and social responsibilities in the management of trust (Triuwono, 2001). The source of research data consists of primary data and secondary data. Primary data was obtained through in-depth interviews with purposively selected informants, including WIZ's core management, permanent donors, and program beneficiaries. Secondary data were obtained from institutional documents, program reports, related regulations, and scientific literature relevant to the research focus (Siregar et al., 2022).

LITERATURE REVIEW

Theory of Accountability

Accountability in non-profit organizations and Islamic philanthropic institutions is a multidimensional concept that goes beyond the boundaries of formal fulfillment of financial statements, to include social responsibility, transparency, and public legitimacy. Recent literature confirms that accountability is a fundamental mechanism that connects organizations with stakeholders, including donors, beneficiaries, regulators, and the wider community, in order to maintain trust and sustainability of operations (Nurdiani et al., 2025). In the context of Islamic non-profit institutions, the challenge of accountability lies not only in the correct preparation of financial statements, but also in the delivery of information that can be evaluated ethically and socially, so that the public is able to assess the integrity and effectiveness of the use of funds.

The dimension of accountability is increasingly relevant when it is associated with the governance of zakat, infaq, alms, and waqf based on sharia principles, where transparency is a prerequisite for the operational legitimacy of the institution. Empirical research shows that accountability and transparency in ZIS management increase muzakki trust and public participation in the distribution of funds, as well as strengthen the quality of zakat institutional services (Berliana et al., 2024). In addition, a study of Islamic philanthropic organizations underscores that the implementation of sound financial reporting standards will not only meet administrative demands, but also strengthen strategic accountability to create measurable and sustainable social impact.

Furthermore, accountability in zakat and waqf institutions also plays a strategic role in the relationship between the organization and the beneficiaries (mustahik), which is often underrepresented in traditional reports. Contemporary studies show that the dimension of accountability is not only seen from the financial aspect, but also from the quality of services and welfare that is generated, such as increased public trust and interest in participation in Islamic social finance programs (trust and service quality). These findings suggest that modern accountability demands a reporting mechanism that is transparent, participatory, and sensitive to the social

outcomes created by the organization, so that accountability is understood not only as an administrative obligation but as an ethical and social foundation that affirms institutional legitimacy.

The Concept of Balance (Tawazun) in Sharia Economics

Hermawan (2020) interprets tawazun linguistically as balance, harmony, and harmony, which is then developed in sharia economics as a fundamental principle to realize justice and stability. In the framework of Islamic economics, tawazun is not only understood as material balance, but also as the ability of humans to maintain harmony between the worldly and ukhrawi dimensions, rationality and revelation, as well as individual and social interests (Aziz & Ulya, 2024). This concept emphasizes that economic activities should not stand separately from ethical and spiritual values, but must be integrated with sharia goals that are oriented towards *falah* and mutual benefit.

Theologically and normatively, the principle of tawazun is firmly rooted in Islamic teachings as reflected in the concept of *mizan* affirmed in Q.S. Ar-Rahman/55:7-9. This verse affirms that balance is a divine law that governs the order of nature and human life. In Ibn Kathir's commentary, the *mizan* is understood as a symbol of universal justice that goes beyond just a physical measuring tool, but reflects a moral and social order that should not be damaged by human behavior. In line with that, Quraish Shihab emphasizes that *mizan* represents transcendent justice derived from Allah and is the foundation for all human social, economic, and ecological interactions (Shihab, 2006; Islami.co, 2020). Thus, upholding a balance in economic activity is seen as an integral part of the worship and responsibility of the human caliphate.

In Islamic economic practice, the principle of tawazun requires a balance in consumption, production, and distribution in order to avoid waste, hoarding, and monopoly of wealth. Islam recognizes the limited ownership rights of individuals, but emphasizes that property is a mandate that must be managed fairly and proportionately, including through philanthropic instruments such as *zakat*, *infaq*, alms, and *waqf*. Therefore, tawazun not only serves to maintain economic stability, but also to strengthen social justice and environmental sustainability. As emphasized by Sya'diah (2021), the balance in Islamic economics reflects the integration between market mechanisms and sharia moral values, thereby creating social harmony and supporting equitable long-term economic development.

Reporting of Social Board Work Programs in Islamic Perspective

Hasanah et al. (2024) emphasized that the reporting of social institutions' work programs from an Islamic perspective is a tangible manifestation of the principles of transparency and accountability rooted in sharia values. In modern Islamic philanthropy, *zakat*, *infaq*, and alms institutions are required to submit activity reports that not only fulfill administrative obligations, but also reflect moral and spiritual responsibilities to Allah SWT and to stakeholders. Program reporting is positioned as a means to demonstrate sharia compliance, institutional legality, and real benefits to the community, so that institutional legitimacy is built through information disclosure and clarity of the social impact produced.

In the context of non-profit organizations, reporting work programs goes hand in hand with financial reporting as a unit of institutional accountability. Evolving non-profit accounting standards, such as ISAK 35 and the strengthening of reporting regulations from 2024, require social foundations to systematically present information on resource use and program achievements. Performance accountability is an important aspect reflected in program implementation reports, including the number of beneficiaries and the evaluation of goal achievement (Muhidin et al., 2021). However, social institutions often face challenges in balancing the demands of reporting professionalism with a culture of internal trust, so reporting mechanisms are needed that remain accountable without eliminating the social values and sincerity inherent in philanthropic organizations (Olivia Lungit et al., 2021).

Furthermore, transparency in program and financial reporting has been proven to have a significant effect on public trust and public welfare. Operational, timely, and standards-based reporting allows the community and donors to assess the effectiveness of fund distribution and social justice realized through institutional programs (Khumairoh & Rahman, 2024). Program reports are no longer understood as mere administrative formalities,

but as an indicator of the trust and responsibility of institutional managers in realizing the benefits of the people. Thus, accountability reporting of work programs that are integrated with financial statements based on ISAK 35 is a strategic instrument in strengthening the legitimacy, accountability, and social impact of Islamic philanthropic institutions (Trisnawati et al., 2022).

Community Welfare

Social welfare is the foundation of Indonesia's economic and social system as enshrined in the 1945 Constitution, especially Article 33 and Article 34 which place the state as the main actor in ensuring a decent life for all citizens. Community welfare is understood as a condition for the fulfillment of basic needs, social protection, and empowerment that enable individuals and communities to live with dignity and actively participate in social life. In the framework of national development, social welfare is not only positioned as a result of economic development, but as a planned and sustainable process that demands a balance between physical and social development based on social justice (Ministry of Social Affairs, 2022).

The implementation of social welfare programs requires strong governance principles, especially transparency, accountability, and public participation. National regulations emphasize that the implementation of social welfare must be based on the principles of justice, utility, integration, partnership, and openness, which are implemented through the mechanism of reporting, auditing, monitoring, and evaluating programs in a sustainable manner (Mitragama, 2024). In this context, accountability not only serves as a tool of administrative oversight, but also as a mechanism to ensure that social programs are truly responsive to the needs of target communities, including vulnerable groups and People with Social Welfare Problems (MSMEs).

Dewi, Manochin, and Belal (2021) show that the accountability of social institutions to beneficiaries (downward accountability) has a significant effect on increasing trust, participation, and community welfare. Empirical findings in Indonesia also confirm that zakat and waqf institutions with a transparent and participatory reporting system are able to distribute funds in a more targeted and sustainable manner, thus having a direct impact on improving the material, social, and spiritual welfare of mustahik (Zahara & Nurwani, 2023; Rahmawati Muin, 2024). Thus, the welfare of the community and the accountability of social institutions are two closely interrelated aspects, where the success of social programs is highly determined by the quality of governance and accountability of institutions in every stage of planning, implementation, and evaluation of programs.

Shariah Enterprise Theory (SET) Concept

Shariah Enterprise Theory (SET) is a framework of sharia accounting that has developed as a critique of the conventional accounting paradigm that is narrowly oriented towards shareholders. From SET's perspective, the organization is seen as not just an economic entity, but a divine mandate that must be managed according to sharia values. Accountability is not only directed at the economic interests of capital owners, but also includes spiritual, social, and ethical dimensions based on sharia goals (*maqāṣid al-shari'ah*) and the orientation of *falah* or the welfare of the world and the hereafter (Mohd Roslan & Nor Muhamad, 2024).

SET emphasizes that accountability is multidimensional, including vertical accountability to Allah SWT as well as horizontal accountability to humans and the environment. In the context of zakat and waqf institutions, this approach requires that the management of the community's funds is not only financially reported to donors, but also able to show fair distribution, social benefits for beneficiaries, and the sustainability of the program. Accountability in SET is thus expanded from mere administrative compliance to reporting real social value and impact on community well-being (Mutia & Anshori, 2020; Rahmawati Muin, 2020).

Furthermore, SET places *maslahah* as the main orientation of the accountability of Islamic philanthropic institutions. Accountability is understood as a means of ensuring that every policy and program implemented actually produces just and sustainable social benefits. Therefore, the implementation of SET requires the development of a holistic reporting model, strengthening governance, and internalizing the value of integrity and spiritual responsibility in the management of people's funds, so that sharia goals can be realized consistently and accountably (Widiyanti et al., 2025).

METHODOLOGY

This research uses a qualitative approach to understand in depth the accountability practices of sharia value-based work programs in Islamic philanthropic institutions. This approach was chosen because the research focuses on exploring social meanings, processes, and practices in a natural context, and does not aim to make statistical generalizations (Syahrum & Salim, 2014; Firmansyah et al., 2021; Kusumastuti & Khoiron, 2019). The research was carried out at Wahdah Inspirasi Zakat (WIZ) Makassar City, with the consideration that WIZ is a National Amil Zakat Institution that actively runs socio-economic empowerment programs and is relevant to the study of accountability based on tawazun values.

An ethnomethodology approach is used to examine how WIZ managers build, interpret, and account for work program accountability practices in the institution's daily activities (Kamayanti, 2022; Waskito et al., 2024). The research analysis is enriched by Sharia Enterprise Theory (SET) which places Allah SWT as the main owner of resources and humans as caliphs who bear spiritual and social responsibilities in the management of trust (Triuwono, 2001). The source of research data consists of primary data and secondary data. Primary data was obtained through in-depth interviews with purposively selected informants, including WIZ's core management, permanent donors, and program beneficiaries. Secondary data were obtained from institutional documents, program reports, related regulations, and scientific literature relevant to the research focus (Siregar et al., 2022).

RESULTS AND DISCUSSION

Results

The results of the study show that Wahdah Inspirasi Zakat (WIZ) has implemented comprehensive accountability of work programs through information transparency, periodic financial and program reporting, internal and external audits, and supervision of the Sharia Supervisory Board. This governance practice strengthens public trust and increases the effectiveness of the distribution and empowerment of zakat, infaq, and alms funds, in line with empirical findings regarding the role of accountability in zakat institutions (Syaifuddin & Khalil, 2024; Anggraini, 2022; Sulaiman, 2023).

In the perspective of *Sharia Enterprise Theory*, WIZ accountability reflects the principle of tawazun (balance) between accountability to Allah SWT (hablumminallah) and accountability to humans and the social environment (hablumminannas and hablumminal 'alam). The implementation of PSAK 109, the separation of halal and non-halal funds, mustahik needs-based planning, cross-division coordination, and evaluation of sustainable programs show that sharia compliance goes hand in hand with the professionalism and sustainability orientation of the program (Hameed, 2023; Triuwono, 2023; Haniffa, 2020; Kholmi, 2025).

Empirically, WIZ's accountability is felt directly by donors and beneficiaries. Donors assess the institution as transparent and trustworthy through the disclosure of program reports and communication, while beneficiaries feel substantive accountability through targeted assistance, ongoing mentoring, and integration of economic, educational, health, and da'wah programs. This finding confirms that the accountability of the WIZ work program functions as a strategic instrument in improving community welfare, strengthening donor trust, encouraging mustahik independence, and supporting the realization of social justice and the benefit of the ummah within the framework of Islamic economics and philanthropy (Endahwati, 2024; Rahman & Abdullah, 2021; Latif & Rahim, 2024).

Discussion

Implementation of Accountability of the Wahdah Inspirasi Zakat (WIZ) Work Program to Donors and Beneficiaries.

The implementation of accountability of the Wahdah Inspirasi Zakat (WIZ) work program shows governance practices that integrate transparency, professionalism, and sharia values. Accountability is realized through program and financial information disclosure, periodic reporting through digital and print media, annual external audits, as well as internal supervision and the Sharia Supervisory Board. This practice is in line with the findings

that the accountability of zakat institutions plays a significant role in building public trust and increasing the effectiveness of empowerment and social assistance programs (Syaifuddin & Khalil, 2024; Anggraini, 2022; Sulaiman, 2023). As in the narration of the interview with the management as follows:

"For transparency and accountability, thank God the channels that we use through social medicine, how we can be accountable for the distribution or distribution of WIZ funds from each donor through real actions, whether it is program reports in the form of photos, videos, and reports by data that we usually send directly to donors can be conveyed through online channels. Well, for the offline channel, we also usually do it by distributing magazines, so in WIZ every month there is a magazine, and we can actually access the magazine via online or offline, and in this magazine there is a report on WIZ activities every month" (Arsal Salam, 2025).

The implementation of transparency and accountability in zakat fund management institutions is a fundamental aspect in maintaining public trust, especially donors as the party who entrusts their funds to the institution. Transparency is understood as the openness of the institution in conveying information related to the management and distribution of funds, while accountability reflects the institution's ability to account for each of its activities systematically and can be verified by stakeholders (Safitri et al., 2024)

In the perspective of *Sharia Enterprise Theory* (SET), WIZ's accountability is multidimensional, including accountability to Allah SWT (hablumminallah), to humans (hablumminannas), and to nature (habluminal 'alam). The implementation of the PSAK 109 sharia accounting standard, the separation of halal and non-halal funds, and the existence of a sharia supervisory body reflect spiritual and moral accountability as a divine mandate. Meanwhile, the openness of reports, space for public participation, and cross-divisional evaluation and coordination mechanisms demonstrate a commitment to social accountability and ethical governance as emphasized in the SET (Hameed, 2023; Triyuwono, 2023; Haniffa, 2023; Kholmi, 2025).

WIZ's accountability is also felt by donors and beneficiaries. Donors assess WIZ to be transparent and trustworthy through easy access to reports, publication of program realizations, and direct communication, which strengthens donor trust and loyalty (Amartha et al., 2024; Nanda Suryadi, 2025). On the other hand, beneficiaries feel substantive accountability through targeted assistance, ongoing assistance, and the integration of economic, educational, health, and da'wah programs. This approach shows that WIZ accountability is not only administrative, but also oriented towards impact, sustainability, and improving community welfare, in line with the concept of downward accountability in the management of zakat funds (Ebrahim, 2024; Cordery & Simnett, 2025; Nurdiani et al., 2025).

Accountability of the WIZ Work Program in the Perspective of Tawazun (Balance).

The accountability of the Wahdah Inspirasi Zakat (WIZ) work program is understood not only as an administrative obligation and financial reporting, but as an effort to maintain a balance (tawazun) between sharia compliance, management professionalism, and the usefulness of the program for the community. Within the framework of *Sharia Enterprise Theory* (SET), the accountability of zakat institutions includes vertical responsibility to Allah SWT as well as horizontal responsibility to humans and the social environment, so that every management of the ummah's funds must reflect the values of trust, justice, and transparency as a whole (Hameed, 2023; Kholmi, 2025).

The results of the study show that the principle of tawazun in WIZ is realized through a zakat utilization program that is integrated between social, economic, and religious aspects. This balance can be seen in the planning mechanism based on field needs, mustahik verification, routine evaluation across divisions, and amil reporting and supervision systems. This practice reflects vertical accountability to Allah (hablumminallah) through sharia compliance and spiritual development of amil, as well as horizontal accountability to humans (hablumminannas) through transparency of reports, donor involvement, and fair and targeted distribution of aid. As in the Dara with the following managers:

"If we talk about Tawazun, in this WIZ there are several program items related to help-help or between this balance. We at WIZ have an utilization program. Utilization is one of the programs that gives rise to mutual help

or brings balance to existing gaps. So there are several items there that we want to see, from the social, the economy, to the religion." (Abdul Farid, 2025).

The zakat utilization approach applied by WIZ shows a systematic effort in presenting a balance between the interests of donors and the real needs of mustahik through the mechanism of verification, assessment, and determination of the right type of assistance. This model is in line with the view that zakat functions as a redistribution instrument to reduce social and economic inequality that arises due to differences in access to income and resources in society (Hidayat, 2024).

The implementation of the tawazun principle in WIZ is reflected through the mechanism of mustahik needs-based program planning, cross-division coordination, periodic evaluation, and reporting that can be accessed by donors. This practice shows that accountability does not stop at the submission of financial statements, but is also manifested in the effectiveness of program implementation, the accuracy of targets, and continuous assistance to beneficiaries, so that zakat functions as an instrument of social and economic empowerment for the people (Triyuwono, 2023; Nurdiani et al., 2025). Furthermore, it is evidenced by the following field findings from interviews with beneficiaries:

"The WIZ program is very balanced between assistance programs engaged in social, economic and spiritual fields. The field of da'wah is ongoing, a little input for WIZ who knows if there is compensation for teachers. For our communication with WIZ is quite smooth, we are members of the group for the reports of the activities we carry out and there are also directions there conveyed, the group contains the management and also the beneficiaries. Hopefully more people will be helped and feel help from WIZ because the more donors, the more people will be helped" (Marini, 2025).

Sharia Enterprise Theory (SET) has developed into a strong conceptual foundation for understanding how social, economic, and spiritual institutions should conduct their activities. SET is not just an ordinary business theory, but a theory that is internalized with transcendent Islamic values, where every organizational activity is manifested as a form of human trust (khalifah fil-'ardh) to create and distribute benefits not only to humans but also to the environment, with Allah SWT as the main goal of all actions and accountability (Pratiwi et al., 2024)

In addition, the balance between short-term and long-term programs that WIZ runs shows a social and institutional sustainability orientation. Transparency of reports, internal and external audits, and openness to public oversight strengthen donor trust and institutional social legitimacy, while reflecting accountability to the social environment as part of the caliphate's mandate on earth. Thus, tawazun-based accountability in zakat management at WIZ emphasizes that sharia compliance and program sustainability are two inseparable aspects (Haniffa, 2020; Nanda Suryadi, 2025).

The Impact of WIZ Work Program Accountability on the Level of Community Welfare

Various empirical studies show that accountability in the management of social programs, especially zakat, infaq, and alms, has a significant influence on improving the welfare of the beneficiary community. Accountability that is carried out in a transparent and measurable manner encourages the distribution of funds that are right on target, increases program efficiency, and strengthens public trust in the people's fund management institutions, so that social and economic benefits can be felt in a sustainable manner by mustahik (Endahwati, 2024; Pahala, 2023).

Field findings at Wahdah Inspirasi Zakat (WIZ) show that community welfare is understood as a dynamic condition and oriented towards the independence of beneficiaries. Program accountability is not only realized through administrative reporting, but also through participatory needs mapping, ongoing mentoring, and systematic monitoring and evaluation of programs, so that assistance does not stop at meeting momentary needs, but encourages long-term economic and social empowerment processes (Sobri et al., 2025; Berlian & Awaluddin, 2023). As in the field findings of interviews with the following beneficiaries:

"From an economic point of view, we are very helped because we don't need to think any more about school fees, so we only focus on daily needs. For the spiritual aspect, we are very supervised to always participate in

tarbiyah. In terms of mindset, our children are also very helped because they are willing to learn Islam and learn to recite. With this assistance as well, we are motivated to provide assistance to those in need and I am also motivated to become one of the donors of WIZ later when my business has grown so that more and more people will be helped by WIZ's programs" (Rahma Hafid, 2025).

This was also explained by Mrs. Sumarni, as in the following field findings:

"The WIZ program not only helps current needs but also empowers for the future. The educational assistance provided by WIZ is a form of long-term empowerment to our children so that in the future it can be even better and hopefully can raise the status of our family and also our economy in the future. The WIZ program has a big impact, because the help from WIZ helps improve the welfare of my family, because I don't open a small shop at home but also work in other places. The most obvious change is that my economy is more stable and I am more enthusiastic about worship as a form of my gratitude to Allah for his help through his WIZ donors" (Sumarni, 2025).

Based on the experience of these beneficiaries, the Wahdah Inspirasi Zakat (WIZ) program is not only a temporary solution, but also an intervention that brings real and sustainable changes in their lives. Beneficiaries interpret the presence of WIZ as help that comes at the right time, especially when they are in the most vulnerable conditions, both in terms of economy, health, education, and spirituality. The help they receive gives them a sense of relief, security, and confidence that they are not facing the difficulties of life alone.

Beneficiaries receive clear, transparent, and real-time assistance, both short-term (business capital, health costs) and long-term (children's education, Qur'an House, learning facilities). This increases public trust in WIZ as a professional zakat institution, as well as encourages their participation in social programs or even become donors in the future. Transparency and active communication between WIZ and beneficiaries strengthen the social legitimacy of the institution (Rahman & Fitria, 2022; Saputra & Hidayat, 2023).

In the perspective of *Sharia Enterprise Theory*, the accountability practices applied by WIZ reflect a balance between accountability to Allah (hablumminallah), to humans (hablumminannas), and to social sustainability (hablumminal 'alam). Trustworthy, transparent, and data-based fund management and sharia values strengthen the social legitimacy of institutions, maintain the integrity of people's fund management, and ensure that socio-economic programs make a real contribution to community welfare in a sustainable manner (Nababan & Fitriani, 2022; Rahimi & Said, 2022).

Overall, the results of the discussion emphasized that the accountability of the WIZ work program functions as a strategic instrument in the creation of community welfare. Accountability that is carried out in a transparent, participatory, and sustainability-oriented manner not only increases the effectiveness and impact of programs, but also strengthens donor trust, encourages mustahik independence, and supports the realization of the goals of social justice and the benefit of the ummah as emphasized in the framework of philanthropy and Islamic economics (Rahman & Abdullah, 2021; Latif & Rahim, 2024).

CONCLUSION

This study concludes that the implementation of the accountability of the Wahdah Inspirasi Zakat (WIZ) work program has been carried out systematically and integrated with the principles of professional and sharia-based governance of zakat institutions. Accountability is not only realized through financial and administrative reporting, but also through information transparency, sharia supervision, internal and external audits, and continuous program evaluation. This practice plays an important role in building donor trust, maintaining the mandate of managing zakat, infaq, and alms funds, and ensuring that the distribution of aid is carried out in a targeted manner and oriented towards the benefit of the people.

In the perspective of *Sharia Enterprise Theory*, WIZ accountability reflects the principle of tawazun (balance) between accountability to Allah SWT (hablumminallah), to humans (hablumminannas), and to social sustainability (hablumminal 'alam). Accountability that is carried out in a transparent, participatory, and sustainability-oriented manner has been proven to have a positive impact on improving the welfare of the

beneficiary communities, both economically, socially, and spiritually. Thus, accountability functions as a strategic instrument in encouraging mustahik independence and realizing social justice and the benefit of the ummah within the framework of Islamic philanthropy and economics.

ACKNOWLEDGEMENTS

The authors would like to express their sincere gratitude to all parties who contributed to the completion of this study. Special appreciation is extended to the management, staff, donors, and beneficiaries of Wahdah Inspirasi Zakat (WIZ) Makassar for their openness, cooperation, and willingness to share valuable insights and experiences throughout the research process. Their participation was essential in providing rich empirical data related to accountability practices and community welfare programs within Islamic philanthropic institutions. The authors also acknowledge the support and guidance of academic supervisors and colleagues who provided constructive feedback, critical discussions, and scholarly input that significantly enhanced the quality of this research. Furthermore, appreciation is conveyed to previous scholars whose works on accountability, social welfare, Islamic philanthropy, and Sharia Enterprise Theory served as an important intellectual foundation for this study. Finally, the authors are grateful to institutional and regulatory bodies that provide publicly accessible data and policy frameworks supporting research on zakat management and social welfare development in Indonesia. Any remaining errors or limitations are solely the responsibility of the authors.

BIBLIOGRAPHY

1. Al-Jalalayn. (2021). *Tafsir Al-Jalalayn*. Beirut: Dar Al-Kutub Al-Ilmiyyah.
2. Amartha, R., Fadillah, M., & Rahim, A. (2024). Transparency And Donor Trust in Islamic Charitable Organizations. *Journal of Islamic Accounting and Finance Research*, 6(1), 45–62.
3. Anggraini, D. (2022). Governance and Accountability in Zakat Institutions in Indonesia. *International Journal of Zakat*, 7(2), 101–115.
4. Asriana. (2021). Model Pemberdayaan Ekonomi Mustahik pada Lembaga Amil Zakat Nasional. *Jurnal Ekonomi Syariah Indonesia*, 11(2), 89–104.
5. Aziz, A., & Ulya, N. (2024). Tawazun as a Foundational Principle in Islamic Economic Thought. *Journal of Islamic Economics and Finance*, 15(1), 23–39.
6. Badan Pusat Statistik Kota Makassar. (2024/2025). *Profil Kemiskinan Kota Makassar*. Makassar: BPS.
7. Badan Pusat Statistik Provinsi Sulawesi Selatan. (2025). *Kemiskinan Di Sulawesi Selatan 2024–2025*. Makassar: BPS.
8. Berlian, R., & Awaluddin, M. (2023). Program Effectiveness and Welfare Outcomes in Zakat Distribution. *Jurnal Manajemen Zakat*, 5(2), 77–93.
9. Berliana, A., Putri, S., & Yusuf, M. (2024). Transparency and Public Trust in Zakat Institutions. *Asian Journal of Islamic Philanthropy*, 4(1), 1–16.
10. Chotib, M. (2019). Zakat and Poverty Alleviation: Evidence from Indonesia. *Journal Of Islamic Social Finance*, 1(2), 55–69.
11. Cordery, C. J., & Simnett, R. (2025). Accountability and Performance Reporting in Nonprofit Organizations. *Accounting, Auditing & Accountability Journal*, 38(1), 1–25.
12. Dewi, R., Manochin, M., & Belal, A. (2021). Downward Accountability in NGO Relationships. *Accounting Forum*, 45(4), 327–349.
13. Dewi, S., Hidayat, A., & Rahman, F. (2021). Islamic Governance and Social Accountability. *Journal of Islamic Governance*, 3(1), 44–60.
14. Ebrahim, A. (2024). *Measuring Social Change: Performance and Accountability in Nonprofits*. Stanford University Press.
15. Endahwati, Y. (2024). Accountability and Welfare Outcomes in Zakat Management. *Journal of Social Finance*, 9(2), 133–148.
16. Firmansyah, D., Wibowo, A., & Kurniawan, R. (2021). Qualitative Research Methods in Social Sciences. *Indonesian Journal of Social Research*, 3(1), 1–12.
17. Hameed, S. (2023). Islamic Accountability and Governance Frameworks. *Journal of Islamic Accounting Research*, 5(2), 67–85.

18. Haniffa, R. (2020). Accountability and Transparency in Islamic Organizations. *Journal of Islamic Accounting and Business Research*, 11(6), 1153–1168.
19. Haniffa, R. (2023). Ethical Accountability in Islamic Financial Institutions. *Accounting Research Journal*, 36(1), 1–15.
20. Hasanah, U., Rahman, A., & Yusuf, I. (2024). Program Reporting in Islamic Social Institutions. *Jurnal Akuntansi Syariah*, 8(1), 21–38.
21. Hermawan, A. (2020). Prinsip Tawazun dalam Ekonomi Islam. *Jurnal Ekonomi dan Keuangan Islam*, 6(2), 91–103.
22. Hidayat, T. (2024). Zakat as a Redistribution Instrument. *Journal of Islamic Public Policy*, 4(1), 15–30.
23. Ibn Kathir. (2020). *Tafsir Ibn Kathir*. Cairo: Dar Al-Hadith.
24. Islami.Co. (2020). Konsep Mizan Dalam Al-Qur'an. Retrieved From [Https://Islami.Co](https://islami.co)
25. Jumaiyah, S., & Wahidullah. (2019). Financial Accountability and Organizational Effectiveness. *Jurnal Akuntansi Publik*, 4(2), 56–70.
26. Kamayanti, A. (2022). Metodologi Penelitian Kualitatif Akuntansi. Jakarta: Salemba Empat.
27. Kemensos RI. (2022). Penyelenggaraan Kesejahteraan Sosial di Indonesia. Jakarta: Kementerian Sosial.
28. Kholmi, M. (2025). Accountability in Islamic Nonprofit Governance. *Journal of Islamic Accounting Studies*, 7(1), 1–20.
29. Khumairoh, S., & Rahman, F. (2024). Public Trust and Accountability Reporting. *Journal of Nonprofit Accountability*, 10(1), 55–71.
30. Kusumastuti, A. (2019). Dampak Zakat Produktif Terhadap Kemiskinan. *Jurnal Ekonomi Syariah*, 7(1), 33–47.
31. Kusumastuti, A., & Khoiron, A. M. (2019). Metode Penelitian Kualitatif. Semarang: LPSP.
32. Latif, A., & Rahim, R. (2024). Sustainable Zakat Management and Social Welfare. *International Journal of Islamic Social Economics*, 6(2), 88–104.
33. Mardiasmo. (2009). *Akuntansi Sektor Publik*. Yogyakarta: Andi.
34. Mardiasmo. (2018). *Akuntansi Sektor Publik (Edisi Revisi)*. Yogyakarta: Andi.
35. Mitragama, R. (2024). Governance of Social Welfare Programs in Indonesia. *Journal of Public Administration*, 12(1), 45–60.
36. Mohd Roslan, N., & Nor Muhamad, N. (2024). Sharia Enterprise Theory in Islamic Institutions. *Journal of Islamic Business Ethics*, 9(1), 17–34.
37. Muhammad Andra. (2023). Tawazun and Islamic Governance. *Journal Of Islamic Social Thought*, 5(2), 77–92.
38. Muhidin, S., Suharyono, & Lestari, D. (2021). Performance Accountability a Nonprofit Organizations. *Jurnal Akuntansi Nonprofit*, 3(2), 66–82.
39. Mutia, E., & Anshori, M. (2020). Accountability and Maslahah in Islamic Accounting. *Journal of Islamic Accounting Research*, 2(1), 14–29.
40. Nababan, A., & Fitriani, L. (2022). Islamic Social Accountability and Sustainability. *Journal of Islamic Social Finance*, 4(1), 23–39.
41. Nanda Suryadi. (2025). Donor Loyalty and Accountability Practices. *Journal of Philanthropy Studies*, 6(1), 1–18.
42. Nurdiani, R., Hidayah, N., & Salim, A. (2025). Accountability Frameworks in Islamic Nonprofit Organizations. *Journal of Nonprofit Governance*, 11(1), 1–22.
43. Nurcahyoadi, A., Et Al. (2024). Social Capital and Inequality in Indonesia. *Jurnal Sosiologi Indonesia*, 29(1), 15–32.
44. Olivia Lungit, M., Et Al. (2021). Reporting Challenges in Nonprofit Organizations. *Journal of Accounting and Society*, 5(2), 44–59.
45. Palisa Aulia Dewanti, et al. (2023). Gotong Royong and Social Resilience. *Journal of Indonesian Social Studies*, 8(1), 11–27.
46. Pahala, I. (2023). Measuring Zakat Impact on Welfare. *Journal of Islamic Development Studies*, 4(2), 95–111.
47. Pratiwi, R., Hameed, S., & Haniffa, R. (2024). Sharia Enterprise Theory and Accountability. *Journal of Islamic Accounting and Business Research*, 15(1), 1–19.
48. PUSKAS BAZNAS. (2023). *Outlook Zakat Indonesia 2023*. Jakarta: BAZNAS.
49. Qutb, S. (2018). *Fi Zilal Al-Qur'an*. Cairo: Dar Al-Shuruq.

50. Rahman, F., & Abdullah, M. (2021). Zakat Governance and Social Justice. *Journal of Islamic Governance*, 3(2), 99–114.

51. Rahman, F., & Fitria, S. (2022). Transparency and Legitimacy in Zakat Institutions. *Journal of Islamic Social Finance*, 4(2), 55–71.

52. Rahimi, A., & Said, J. (2022). Accountability in Islamic Charitable Organizations. *Journal of Islamic Accounting Research*, 4(1), 31–49.

53. Rahmawati Muin. (2020). Social Accountability in Islamic Organizations. *Jurnal Akuntansi Syariah*, 4(2), 88–103.

54. Rahmawati Muin. (2024). Accountability and Welfare Impact of Zakat Programs. *Journal of Islamic Social Economics*, 6(1), 45–62.

55. Safitri, D., Hidayat, M., & Yusuf, A. (2024). Transparency and Accountability in Zakat Institutions. *Jurnal Akuntansi Islam*, 9(1), 1–17.

56. Sahib, M., Et Al. (2023). Zakat Empowerment Programs in Urban Areas. *Journal of Islamic Community Development*, 5(2), 67–83.

57. Shihab, M. Q. (2002). *Tafsir Al-Mishbah*. Jakarta: Lentera Hati.

58. Shihab, M. Q. (2006). *Membumikan Al-Qur'an*. Jakarta: Lentera Hati.

59. Shihab, M. Q. (2013). *Wawasan Al-Qur'an*. Jakarta: Lentera Hati.

60. Sobri, M., Et Al. (2025). Community Empowerment and Zakat Accountability. *Journal of Islamic Social Research*, 7(1), 1–18.

61. Suar, D., Et Al. (2020). Balance and Sustainability in Islamic Economics. *Journal of Islamic Economic Studies*, 12(2), 44–60.

62. Syafe'i, R. (2019). Konsep Khalifah dan Tanggung Jawab Sosial. *Jurnal Studi Islam*, 14(1), 55–70.

63. Syahrum, & Salim. (2014). *Metodologi Penelitian Kualitatif*. Bandung: Citapustaka Media.

64. Trisnawati, R., Et Al. (2022). Integrated Reporting in Islamic Nonprofits. *Journal of Islamic Accounting Practices*, 3(2), 89–105.

65. Triyuwono, I. (2001). *Organisasi Dan Akuntansi Syariah*. Yogyakarta: Lkis.

66. Triyuwono, I. (2023). Sharia Enterprise Theory and Accountability. *Journal of Islamic Accounting and Business Research*, 14(3), 321–337.

67. Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat.

68. Wardoyo. (2019). Akuntabilitas Organisasi Nirlaba. *Jurnal Akuntansi Publik*, 5(1), 23–38.

69. Waskito, A., Et Al. (2024). Ethnomethodology in Organizational Research. *Qualitative Research Journal*, 24(1), 15–30.

70. Widiyanti, R., Et Al. (2025). Maslahah-Based Accountability in Islamic Philanthropy. *Journal of Islamic Social Finance*, 7(1), 1–20.

71. Zahara, N., & Nurwani. (2023). Zakat, Accountability, and Welfare Outcomes. *Journal of Islamic Development Studies*, 5(1), 29–45.