

The Role of Accountability and Amanah in Managing Community Social Funds in the Sedekah Jumat Program of the MAHTAN (Masyarakat Hijrah Tanpa Nama) Community

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Abstract

Islamic community-based social fund management requires a governance model that reflects not only administrative transparency but also ethical and spiritual accountability. This study explores the implementation of accountability and amanah (trustworthiness) in the Sedekah Jumat (Friday Charity) program managed by the MAHTAN (Masyarakat Hijrah Tanpa Nama) community in Makassar. Employing a descriptive qualitative approach with a case study strategy, data were collected through in-depth interviews with four key informants, participatory observation, and documentation of financial and visual records. The findings reveal that accountability is realized through routine public financial reporting, albeit informally, while amanah is embodied in the moral integrity and spiritual responsibility of volunteers. Both principles reinforce one another in sustaining donor trust and ensuring the continuity of community social programs. The integration of agency theory and Shariah Enterprise Theory provides a theoretical lens to understand these dynamics within grassroots Islamic philanthropy. This study contributes to both theoretical discourse and practical guidance on developing community governance models grounded in Islamic values, with implications for future research in Islamic social finance governance.

Keywords: accountability; amanah; Islamic philanthropy; community-based governance.

1. Introduction

The rapid development of community-based philanthropy in Muslim societies reflects a growing awareness of religiously motivated social responsibility. In Indonesia, Sedekah Jumat (Friday Charity) has emerged as a grassroots initiative that mobilizes voluntary donations for food and basic needs distribution to the underprivileged. Although such movements are often informal, they play a crucial role in addressing social gaps and promoting collective well-being. However, as expectations for transparency and accountability in nonprofit financial practices continue to rise, these communities face increasing pressure to professionalize their management without compromising their foundational values. This study focuses on MAHTAN (Masyarakat Hijrah Tanpa Nama), a faith-based community in Makassar, which operates a weekly Sedekah Jumat program relying entirely on donations and voluntary action.

\Scholarly interest in Islamic social finance has predominantly centered on formal institutions such as zakat boards or Islamic charitable foundations, with limited attention to informal community-led initiatives. Prior studies emphasize the need for transparent reporting

and integrity in fund management to maintain public trust (Zain, Hassan, & Marwan 2023; Rosman, Redzuan, & Ghani 2024). Yet, empirical research examining how Islamic ethical principles like amanah (trustworthiness) and accountability are practically implemented in small-scale grassroots settings remains scarce (Kamaruddin & Auzair 2019). This gap is significant, especially in light of evidence that informal structures may outperform formal ones in terms of donor engagement and perceived trust (Ghani & Alias 2024).

Theoretically, this study is anchored in two interrelated frameworks: Agency Theory and Shariah Enterprise Theory (SET). Agency Theory conceptualizes the donor-manager relationship as one of principal and agent, where transparency and monitoring mechanisms are needed to mitigate potential information asymmetry and moral hazard (Yunanda, Shafii, & Tareq 2016). SET expands this model by incorporating Islamic ethical dimensions, positioning the fund manager not only as an agent of the donor but also as a vicegerent (khalifah) accountable to God and society (Nordin, Bakri, & Zakaria 2020). In this context, amanah becomes not merely an individual moral trait, but a foundational institutional value guiding financial behavior and social responsibility.

This study aims to investigate how accountability and amanah are practiced in the MAHTAN community's management of Sedekah Jumat funds. It specifically addresses three research questions: (1) How is accountability applied in the management of social donations? (2) How is amanah embodied in community fund governance? and (3) How do these two principles interact in sustaining trust and ensuring program continuity? These questions are explored through an in-depth case study of MAHTAN, combining direct observation with firsthand narratives of volunteers, donors, and organizers.

The contribution of this research lies in its attempt to theorize and document Islamic ethical governance in an informal community setting, an area that remains underexplored. It demonstrates that ethical fund management is achievable without bureaucratic formality, through culturally embedded and value-driven practices. This insight expands the discourse on nonprofit governance in Islamic contexts and proposes an alternative, spiritually grounded model of financial stewardship.

2. Methodology

This study employed a qualitative descriptive approach using a case study strategy to explore the implementation of accountability and amanah in the management of Sedekah Jumat donations within the MAHTAN community in Makassar. This methodological choice

is consistent with the study's aim to uncover the meanings, values, and lived experiences of participants in managing community-based social funds.

Primary data were collected through in-depth, semi-structured interviews with four key informants: one activity coordinator, two operational volunteers, and one active donor. The researcher also engaged in participatory observation over a six-week period during weekly Sedekah Jumat activities. Secondary data were obtained from internal documentation such as weekly financial reports, transaction records, and photo documentation of distribution events.

The interview guide was designed based on themes derived from Agency Theory and Shariah Enterprise Theory, including transparency, responsibility, trust, and spiritual accountability. Interviews were conducted in person and digitally recorded with the participants' consent. Observational data were documented through field notes, while digital documentation supplemented narrative interpretations.

3. Result and Discussion

3.1. Result

The findings revealed that although the community lacks a formal accounting system, it demonstrates a strong culture of financial transparency Azis, I. (2022). Weekly reports are disseminated to donors via messaging groups, including itemized lists of received donations, expenditures, and photos of distributed food packages. These reports serve as a social mechanism of trust reinforcement. One informant stated, "Every Friday, we post the receipts and photos everyone can see where the money goes." This aligns with the idea of social accountability mechanisms emphasized by Yusoff and Hanefah (2017), particularly in grassroots Islamic nonprofit contexts where administrative infrastructure is minimal.

Field observations confirmed the existence of a structured cycle: donation collection begins Thursday night, logistics purchasing occurs Friday morning, and distribution is completed before the Friday prayer. This consistent operational rhythm is indicative of procedural accountability, even in the absence of audit procedures. The approach echoes what Rosman, Redzuan, and Ghani (2024) describe as "organic governance" in Islamic philanthropy: informal but reliable and culturally rooted systems of transparency.

Amanah emerged as a central organizing value in the program. For MAHTAN members, amanah means more than fulfilling administrative duties it embodies a spiritual obligation to God and the community. One volunteer explained, "We don't take salaries, and we don't let others handle the funds without trust. This is amanah." The consistency, discipline, and refusal to accept donations with attached political or marketing interests reflect a deeper understanding of ethical responsibility. This supports the work of Kamaruddin and Auzair (2019), who argue that amanah functions as both an internal control and a moral compass in Islamic nonprofit governance.

The community's emphasis on sincerity and independence further strengthens the notion that amanah operates not only as an individual ethic but as a shared organizational culture. This distinguishes MAHTAN's approach from more formal charitable institutions where compliance may be externally driven. In this context, amanah contributes to what

Santoso, Ahmad, and Jusoh (2024) term as “faith-based legitimacy,” which secures long-term support from the public.

3.2. Discussion

The findings underscore a reinforcing relationship between accountability and amanah. Donors continue their contributions not because of sophisticated financial reports but because they witness consistent action, transparency, and moral integrity. One donor noted, “Even without invoices, I trust them. I’ve seen their sincerity for years.” Such trust stems not from procedural oversight but from relational and moral engagement. This observation resonates with Mohamed, Yusof, and Bakar (2020), who highlight how perceived sincerity and ethical conduct enhance trust in Islamic charitable organizations.

The integration of Agency Theory and Shariah Enterprise Theory provides a conceptual lens to understand this dynamic. While Agency Theory identifies the donor-manager relationship as one prone to agency problems, the presence of amanah reduces the need for elaborate monitoring by aligning the agent’s behavior with the principal’s values (Yunanda, Shafii, & Tareq 2016). Shariah Enterprise Theory extends this alignment by positioning the agent as accountable to a divine authority, thus internalizing responsibility beyond contractual obligations (Nordin, Bakri, & Zakaria 2020).

MAHTAN’s model demonstrates that sustainability in Islamic community philanthropy can be achieved through values-based governance. The absence of financial compensation, external funding, or formal audits did not hinder the program’s success. Instead, the combination of visible transparency and collective moral responsibility ensured continuity and growth. These findings mirror the insights of Ghani and Alias (2024), who argue that spiritual ethics and community embeddedness are critical to the long-term viability of Islamic social programs.

Despite its strengths, the MAHTAN model also faces limitations, particularly regarding scalability and documentation. The lack of structured financial reports or external audits may pose challenges if the program were to expand or seek formal partnerships. As Awalluddin (2022) cautions, balancing ethical commitment and professional standards remains a central tension in Islamic philanthropy. Additionally, the heavy reliance on trust and interpersonal relations may limit institutional resilience in the face of leadership transitions or external scrutiny.

Nevertheless, MAHTAN’s experience provides a compelling case for rethinking governance in Islamic nonprofit contexts. It illustrates that informal systems, when rooted in shared values and spiritual accountability, can function effectively and ethically. Future studies should explore comparative models between informal and formal Islamic organizations and examine how digital technologies might support both transparency and spiritual values without compromising either.

4. Conclusion

This study affirms that accountability and amanah serve as dual pillars in sustaining the operational integrity and public trust of Islamic community-based social initiatives. In the

case of the MAHTAN Sedekah Jumat program, accountability is manifested not through formal audit systems but via consistent and transparent communication with donors. At the same time, amanah functions as a moral and spiritual ethic that shapes decision-making, ensures discipline, and fosters trust within and beyond the community.

Theoretically, the research contributes to a nuanced understanding of how Agency Theory and Shariah Enterprise Theory can be integrated to interpret fund management practices in informal Islamic contexts. It offers empirical validation that trust-based accountability, when grounded in shared religious values, can be as effective if not more so than procedural compliance in ensuring sustainable governance. Practically, the MAHTAN model demonstrates that ethical, low-cost, and community-driven governance is not only viable but may also hold lessons for more institutionalized nonprofit organizations.

Future research is recommended to explore comparative analyses between formal and informal Islamic philanthropic organizations, particularly in assessing governance outcomes, resilience mechanisms, and scalability. Moreover, as technology continues to influence community organizing and transparency, studies investigating the role of digital tools in enhancing spiritually grounded accountability practices would be highly beneficial.

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