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العرفان

Integrating Islamic Ethics with Modern Governance: A Comprehensive Framework for Accountability Across Religious, Social, and Economic Dimensions

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ABSTRACT

This article provides a comprehensive examination of the concept of accountability within Islamic teachings, exploring its religious, social, political, and economic dimensions. It delves into the foundational Islamic principles that emphasize accountability, not only to Allah but also within various societal interactions. The notion of self-accountability to Almighty Allah and the profound implications of the Day of Judgment on individual and communal conduct form the core of this exploration. The paper further extends the discussion to the social aspects of accountability, where the roles and responsibilities towards fellow human beings are scrutinized under the lens of Islamic ethics. Additionally, it addresses the economic responsibilities that Muslims face, underscoring the principles of fairness, transparency, and justice in financial dealings as prescribed by Islamic law. A significant contribution of this study is the development of a Proposed Framework of Accountability in Islamic Perspective. This framework synthesizes traditional Islamic values with modern accountability systems to create a robust model applicable in diverse contexts including governance and economic management. This model aims to foster environments where ethical practices are upheld and continually

improved, thereby enhancing both the spiritual and material well-being of the community.

Keywords: Framework of Islamic Accountability, Self-Accountability, Justice in Islam, Political Accountability in Islam, Social Responsibility, Islamic Governance

Introduction

In contemporary society, accountability stands as a multifaceted concept that transcends various dimensions, influencing the fabric of individual lives, social interactions, political structures, financial landscapes, and governmental frameworks. This literature review aims to provide a comprehensive understanding of accountability, emphasizing its significance, diverse applications, and the myriad challenges it presents across these crucial domains.

At its core, accountability refers to the obligation of individuals or entities to take responsibility for their actions and decisions. This foundational principle permeates diverse aspects of human existence, shaping behaviours, fostering trust, and contributing to the overall well-being of societies. In the individual context, accountability manifests as a personal commitment to ethical conduct and a willingness to answer for one's choices.

Within the sphere of individual life, accountability serves as a guiding principle for personal growth and development. Individuals who embrace accountability not only exhibit a sense of integrity but also contribute to the establishment of robust and trustworthy interpersonal relationships. Examining the impact of accountability on personal success and well-being provides valuable insights into the dynamics of self-discipline and ethical decision-making.

The social dimension of accountability extends beyond individual actions to encompass collective behaviors and societal norms. In this context, accountability becomes a cornerstone for fostering a cohesive and just community. Social accountability mechanisms contribute to the creation of inclusive environments, where individuals are held responsible for promoting equity, justice, and the well-being of others (Shari, 2016).

In the political realm, accountability assumes a pivotal role in ensuring the effectiveness of democratic governance. Elected officials, public servants, and governmental institutions are held accountable for their actions and policies, thereby safeguarding the principles of transparency, responsiveness, and legitimacy. A critical examination of political accountability sheds light on its implications for the functioning of democratic societies and the preservation of citizens' trust in their leaders (Nahar & Yaacob, 2011).

Financial accountability is integral to the stability and integrity of economic systems. Individuals, businesses, and financial institutions alike are expected to adhere to ethical financial practices and be answerable for their economic decisions. Understanding the role of financial accountability in sustaining economic well-being is essential for mitigating risks and fostering sustainable economic growth.

In the vast landscape of accountability, the economic dimension emerges as a pivotal force shaping the behaviours of individuals, businesses, and entire societies. From personal financial decisions to corporate governance and the intricate structures of global economies, the principles of control and accountability play a critical role. Individual economic accountability involves responsible resource management, while businesses are expected to uphold ethical financial practices. At a broader level, governments and regulatory bodies strive to create frameworks that ensure economic stability and fair competition. However, the economic perspective of accountability is not without challenges, including income inequality and ethical lapses. This article delves into the economic intricacies, offering insights into how accountability influences economic resilience, sustainability, and equitable prosperity across diverse dimensions (Ainol-Basirah & Siti-Nabiha, 2023).

Despite its undeniable importance, accountability faces numerous challenges across the aforementioned dimensions. These challenges range from the complexities of enforcing individual accountability to addressing systemic issues in political, social, and financial structures. An exploration of these challenges is crucial for devising effective strategies to enhance accountability across diverse contexts.

The concept of accountability in Islam has been explored extensively in past scholarly works, highlighting its integral role within Islamic governance

and society. Sheikh al-Islam Imam Ibn Taymiyyah's book *Al-Hisbah fi al-Islam* provides a nearly comprehensive discourse on the subject, emphasizing the principles and practices of accountability within an Islamic context (Ibn Taymiyyah, 2020). Additionally, Qadi Abu al-Hasan Ali al-Mawardi, in his work *Al-Ahkam al-Sultaniyyah*, dedicates a substantial portion (pages 299 to 322) to a thorough analysis of the Islamic accountability system, illustrating its implementation and significance in maintaining justice and ethical governance (Al-Mawardi, 2020). Furthermore, Dr. M.S. Naz has contributed a significant Urdu-language book, *The Role of the Hisbah in the Islamic State*¹, offering a unique and detailed examination of the accountability mechanisms in Islam. These works collectively underscore the depth and complexity of accountability as a foundational element of Islamic governance, demonstrating its enduring relevance and applicability in contemporary discussions of ethical and responsible governance (Siddiqi, 2002; Wahyuni, 2008).

Islamic Concept of Accountability

Accountability is a significant concept in Islam, encompassing both personal and communal aspects. It refers to the responsibility of each individual to God (Allah) and to fellow human beings. This concept is rooted deeply in the teachings of the Quran and the Hadiths (sayings and actions of the Prophet Muhammad).

Self-accountability and introspection are profoundly valued within Islamic teachings, representing not only a spiritual practice but also a crucial aspect of personal development. The wisdom of self-assessment was famously echoed by Luqman the Wise, who, when asked about the source of his wisdom, stated that he learned from the foolish by avoiding their mistakes and continuously evaluating his own actions to ensure they were not replicated in his own behavior (Yaacob, Petra, Sumardi, & Nahar, 2015)

Self-Accountability

Self-accountability or *Muhasabah*, as it is known in Arabic, is considered the first step towards success. It enables individuals to recognize

¹ Naz, M.S. *The Role of the Hisbah in the Islamic State*. Lahore: Idara-e-Farogh-e-Islam, 2020.

their strengths and weaknesses, correct moral and ethical shortcomings, and detach from carelessness, which is often the root of various social, economic, and individual issues. Without self-accountability, progress in life is virtually unattainable because it is through self-reflection that one becomes aware of their flaws and learns from past mistakes (Rayyani & Hannani, 2020).

Allah says in Quran:

أَيَحْسَبُ الْإِنْسَانُ أَنْ يُتْرَكَ سُدًى.

Translation: "Does man think that he will be left aimless?"²

This verse from Surah Al-Qiyamah addresses a profound existential question about the purpose and accountability of human life. It challenges the notion that human beings might live without purpose or accountability. The rhetorical question posits that humans are not created without intent and will not be abandoned without judgment. This verse underscores the Islamic belief in divine oversight and the ultimate accountability of every individual's actions on the Day of Judgment (Chandio, 2021).

The concept of self-accountability to Almighty Allah in Islam is multifaceted, incorporating teachings from the Quran, the sayings and practices of Prophet Muhammad (Hadith), and various spiritual, ethical, moral, and social perspectives. Here's how these elements interconnect to guide Muslims in their daily lives:

The Quran frequently emphasizes the importance of accountability. Muslims believe that every individual is responsible for their actions and will be held accountable by Allah on the Day of Judgment. Verses like, "Every soul will be (held) in pledge for its deeds" (Quran, 74:38), underscore the idea that personal accountability is directly tied to one's fate in the hereafter. The Quran also highlights the importance of being aware of Allah's presence, encouraging Muslims to act righteously even when alone.

Prophet Muhammad reinforced the concept of self-accountability through his teachings and actions. He exemplified and urged his followers to conduct self-assessment regularly. A famous Hadith states, "The smart one is

² Al-Quran. Surah Al-Qiyamah: 36.

he who holds himself accountable and works for what is after death, and the incapable is the one who follows his own desires and merely hopes for Allah's forgiveness" (Tirmidhi). This Hadith encourages Muslims to continually evaluate their actions and intentions in light of their ultimate accountability to Allah (Yahya, Hoque, Zakaria, Nadzri, & Yusuf, 2023).

In Islamic spirituality or Sufism, self-accountability is often referred to as "Muhasaba," meaning self-examination or introspection. This practice involves regularly reviewing one's thoughts and actions to ensure they align with Islamic teachings. The aim is to purify the heart and soul, drawing the believer closer to Allah and fostering a heightened state of consciousness of His omnipresence and omniscience (Saadah, Zakiy, & Agriyanto, 2023).

Islam's ethical framework is deeply intertwined with the concept of accountability. Ethical behavior, such as honesty, justice, and compassion, is seen not just as a social good but as a religious obligation. Muslims are taught to conduct themselves ethically in all aspects of life, reflecting their awareness that Allah is always watching, thus promoting a moral consciousness in personal and communal dealings (Thalib, 2022).

Social accountability in Islam extends to how one interacts with family, neighbors, the community, and even the environment. The teachings of Islam encourage fairness, helping those in need, and protecting the rights of all living beings. Leaders, in particular, are reminded that they will be held accountable for how they treat those under their care, reflecting the Prophet Muhammad's teaching that each shepherd is responsible for his flock (Dadashi, Saffarheidari, & Sharifzadeh, 2019).

Prominent Islamic figures, including Umar ibn al-Khattab, have emphasized the importance of self-audit before the Day of Judgment, suggesting that those who hold themselves accountable in this world will face a less rigorous account in the hereafter (Al-Tirmidhi, 879). This principle extends beyond religious acts to encompass all aspects of life, including ethics, governance, relationships, and personal health, asserting that continuous self-evaluation guarantees improvement and protects against moral and spiritual decline.

Islamic teachings advocate for a holistic approach to self-accountability, stressing its importance not only as a religious obligation but as a fundamental aspect of human development and societal harmony. In essence, the concept of self-accountability in Islam encourages a comprehensive, holistic approach to life where every action, thought, and intention is significant. This holistic view fosters a profound sense of responsibility among Muslims to their Creator and to the world around them, guiding them towards a path of righteousness, both in their private lives and in their interactions with others (Liestyowati, 2024).

Concept of Judgement Day and Accountability

In Islam, the concept of Judgment Day, referred to as "Yawm al-Qiyamah," is a cornerstone of both theological doctrine and ethical conduct. Extensively detailed in the Quran and further elaborated through Hadith, this belief shapes the moral and spiritual life of Muslims. The Quran states, "Every soul will be (held) in pledge for its deeds" (Quran, 74:38), highlighting the inevitability of divine judgment where every individual will be resurrected and judged by Allah based on their earthly actions (Kuppens, 2016).

The Quran meticulously records each small or large deed. It asserts, "So whoever does an atom's weight of good will see it, and whoever does an atom's weight of evil will also see it" (Quran, 99:7-8). This level of detailed accountability ensures that nothing is overlooked, emphasizing that divine justice is both absolute and all-encompassing (Shafii & Salleh, 2010). The Hadith further reinforces this view, with the Prophet Muhammad stating, "The feet of the son of Adam shall not move from before his Lord on the Day of Judgment until he is asked about five things: about his life and how he spent it, about his youth and how he used it, about his wealth from where he earned it and on what he spent it, and about his knowledge and what he did with it" (Tirmidhi)³. This Hadith emphasizes the breadth of accountability, extending from one's personal life to their social and economic behaviors (al-Qada', 1999).

³ Tirmidhi, Abu Isa Muhammad ibn Isa. *Jami` at-Tirmidhi*. Darussalam Publishers, 2007.

Social Aspect of Accountability

In Islam, the concept of accountability extends beyond individual actions to encompass a broad social dimension that permeates the daily lives of Muslims. This social aspect of accountability is grounded in the teachings of the Quran, the Sunnah, and the actions of the Prophet Muhammad (PBUH) as well as the practices of the righteous caliphs. These sources provide a comprehensive framework for understanding how Muslims are expected to conduct themselves in society, emphasizing justice, communal responsibility, and ethical integrity across all social interactions.

The Quran lays the foundation for social accountability by prescribing principles of justice and communal support. For example, it states, "O you who have believed, be persistently standing firm in justice, witnesses for Allah, even if it be against yourselves or parents and relatives. Whether one is rich or poor, Allah is more worthy of both" (Al-Quran). This verse highlights the imperative of upholding justice and truthfulness, even if it means testifying against close kin or oneself, thereby setting a high standard for ethical conduct in the community (Nasution et al., 2023).

The Sunnah further exemplifies social accountability through the actions and teachings of the Prophet Muhammad (PBUH). He emphasized the importance of trustworthiness and honesty in all dealings, which are crucial components of social accountability. The Hadith, "Each of you is a shepherd and each of you is responsible for his flock," underscores the notion that every individual has a role in society for which they are accountable, mirroring the responsibility shepherds have for their sheep (Sahih al-Bukhari).

During the reign of the righteous caliphs, these principles were exemplified in governance and daily life. For instance, Caliph Umar ibn al-Khattab demonstrated accountability in public office by living a modest life and ensuring that public resources were used responsibly, reflecting his commitment to the welfare of the community over personal gain. His actions set a precedent for leadership in the Muslim community, emphasizing the necessity of accountability at all levels of authority.

In daily social interactions, Muslims are encouraged to embody the principles of fairness, honesty, and support for the less fortunate. Charity

(Zakat) is one of the five pillars of Islam and serves as a practical manifestation of social accountability, ensuring that wealth is redistributed among those who need it most. This system not only supports individual recipients but also strengthens social cohesion and collective welfare (Dadashi et al., 2019).

Hisbah Accountability Application During the Reign of the Rightly Guided Caliphs

The institution of Hisbah, established during the early Islamic period, played a critical role in ensuring political governance accountability, particularly under the rule of the Rightly Guided Caliphs. Caliph Umar ibn al-Khattab emphasized accountability in governance by holding governors and officials to high ethical standards (Owens, 2013). As recorded in historical texts, Umar would remove any governor who failed to fulfill their duties, such as visiting the sick or being accessible to the weak (Yusuf, (1979)-b)⁴. This reflects a governance model where public officials were not only expected to perform their administrative tasks but also to uphold moral obligations and social justice. Umar's instructions to his administrators, like Abu Musa al-Ash'ari and Abu Ubaydah ibn al-Jarrah, were clear in promoting equality, demanding credible evidence in judicial matters, and encouraging reconciliation (Yusuf, (1979)-b). His insistence on these principles ensured that the Hisbah system was not just a theoretical framework but a practical application of Islamic justice, providing a check on power and preventing abuses (Ibn al-Jawzi, (1996)). The Hisbah officers were tasked with responsibilities like ensuring honest trading practices, preventing the illegal construction of buildings, and prohibiting the open sale of alcohol, reflecting a comprehensive approach to maintaining public welfare and morality (Yusuf, (1979)-a). This period illustrates how the integration of accountability within political governance, as epitomized by the Hisbah system, contributed to a just and equitable society, which remains a subject of interest in contemporary governance studies (Khan, (2010)).

⁴ عَنْ إِبْرَاهِيمَ قَالَ: كَانَ عُمَرُ بْنُ الْخَطَّابِ رَضِيَ اللَّهُ تَعَالَى عَنْهُ إِذَا بَلَغَهُ أَنَّ عَامِلَهُ لَا يَعُودُ الْمَرِيضَ وَلَا يَدْخُلُ عَلَيْهِ الضَّعِيفَ نَزَعَهُ. : ابو

يوسف، الخراج، ج: 1، ص:130، المكتبة الأزهرية للتراث

Moreover, the concept of consultation (Shura) in Islam encourages democratic participation in decision-making processes, promoting transparency and mutual accountability in communal affairs. This practice is derived from the Quranic verse, "And those who have responded to their lord and established prayer and whose affair is [determined by] consultation among themselves, and from what We have provided them, they spend" (Al-Quran)⁵.

These teachings have practical implications for Muslims today, encouraging them to engage in socially responsible behaviors that transcend religious lines. By fostering a culture of accountability, Islam builds a moral framework that not only guides individual actions but also shapes societal norms and interactions in diverse communities⁶.

Political Aspect of Accountability

In Islam, the notion of accountability transcends individual morality to include the governance and political dealings of the state and its officials. Islamic teachings, primarily derived from the Quran, Sunnah, and the actions of the Prophet Muhammad (PBUH) as well as the practices of the righteous caliphs, provide a robust framework for political accountability. This framework underscores the necessity of accountability for state authorities, government officials, and political figures, influencing their roles and responsibilities in the process of governance and in their official day-to-day activities.

Political accountability in Islamic governance is exemplified through the actions of the early caliphs, who upheld strict standards of justice and transparency, particularly regarding the conduct of their appointed officials. A significant example is when Caliph Umar ibn al-Khattab appointed Uqbah ibn Abi Sufyan as the governor of the Kinana tribe. Upon Uqbah's return, he brought with him a substantial amount of wealth. Umar questioned the origin of this wealth, and Uqbah explained that he had taken it with him to conduct trade. Umar, however, did not accept this justification, stating that Uqbah

5 Al-Quran. Surah Ash-Shura: 38

6 Al-Quran. Surah An-Nisa: 58.

should not have taken the wealth for personal gain while in office. Consequently, Umar confiscated the wealth and deposited it into the public treasury, or *Bayt al-Mal*, demonstrating that personal enrichment from public office was unacceptable (Ibn Taymiyyah, n.d.). Furthermore, Umar once dismissed several of his officials and confiscated half of the wealth they had accumulated through their positions of power, redistributing it among the Muslim community. Umar justified his actions by asserting that the principles of Islam and justice demand no distinction between rulers and the ruled, thereby preventing officials from abusing their authority⁷. This approach to accountability ensured that Islamic governance was conducted with fairness and integrity, minimizing the potential for corruption and misuse of power.

Caliph Umar ibn al-Khattab demonstrated a strict approach to political accountability, ensuring that officials did not misuse their positions for personal gain. When Uqbah ibn Abi Sufyan, appointed as the governor of the Kinana tribe, returned with substantial wealth, Umar questioned its source. Uqbah explained that he had engaged in trade during his tenure, but Umar disapproved, stating that such actions were inappropriate for someone in his position. Umar subsequently confiscated the wealth and deposited it into the public treasury, emphasizing that public office should not be a means for personal enrichment (Ibn Taymiyyah, n.d.)⁸. In another instance, Umar dismissed several officials and seized half of their wealth, which had been amassed through the influence of their positions, redistributing it for the benefit of the Muslim community. He stated that this practice was in line with Islamic justice, which does not distinguish between rulers and the ruled, thereby preventing the abuse of power (Ibn Taymiyyah, n.d.)^{9,10}. This principle of accountability was also evident during the time of Caliph Uthman when Saad ibn Abi Waqqas was removed from his position simply because he could not

⁷ Abu Yusuf. (n.d.). *Kitab al-Kharaj* [The Book of Taxation], Vol. 1, p. 127. Al-Maktabah al-Azhariyah li al-Turath.

⁸ Ibn Taymiyyah. *Al-Turuq al-Hukmiyyah* [The Ways of Judgement]. Beirut: Dar al-Kutub al-Ilmiyya, 2020, p. 16..

⁹ Abu Yusuf. *Kitab al-Kharaj* [The Book of Taxation]. Vol. 1, Cairo: Al-Maktabah al-Azhariyah li al-Turath, 2020, p. 127.

¹⁰ Ibn Taymiyyah. *Al-Turuq al-Hukmiyyah* [The Ways of Judgement]. Beirut: Dar al-Kutub al-Ilmiyya, 2020, p. 16..

repay a debt owed to the public treasury, further illustrating the rigorous standards of integrity expected from Islamic leaders (Naz, n.d.)¹¹.

Economic Aspect of Accountability

In Islamic teachings, economic accountability is a vital principle that impacts not only the state and national economies but also the daily financial welfare of individuals. Rooted in the Quran, Sunnah, and the actions of the Prophet Muhammad (PBUH) and the righteous caliphs, these principles provide a robust framework for understanding how Islamic values guide economic transactions and governance. This paper explores how the concept of economic accountability is articulated in Islam, emphasizing its implications for the state, nations, and individual citizens, and highlighting the destructive impact of corruption on both macroeconomic stability and personal financial well-being (Hasan, 1994).

The Quran provides explicit directives that promote economic justice and accountability. It condemns deceitful practices in trade and stresses the importance of honest commerce. For example, the Quran states, "Woe to those that deal in fraud, those who, when they have to receive by measure from men, exact full measure, but when they have to give by measure or weight to men, give less than due" (Al-Quran). This scripture underscores the need for fairness in transactions and the moral obligation to adhere to equitable economic practices.

Prophet Muhammad (PBUH) emphasized honesty and transparency in economic dealings. His teachings are replete with guidelines on conducting business fairly and with integrity. A hadith from Sahih Muslim mentions, "The merchant who is honest and trustworthy will be with the prophets, the truthful, and the martyrs" (Sahih Muslim), highlighting the esteemed status that Islam assigns to ethical business practices.

The Prophet Muhammad (PBUH) established numerous regulations concerning trade and transactions to ensure fairness and transparency in the

¹¹ Naz, M. S. *Islami Riyasat mein Muhtasib ka Kirdar [The Role of Hisbah in the Islamic State]*. Lahore: Idara-e-Farogh-e-Islam, 2020, p. 253.

marketplace. According to Hadiths, during the Prophet's time, individuals who bought grain in bulk beyond their needs were required to sell it with their own hands before transporting it to their homes, thereby preventing hoarding and price manipulation¹². Salim narrates from his father that those who purchased food in bulk were prohibited during the Prophet's time from selling it until they had moved it to their own residences, and if they did not comply, they were disciplined (Al-Bukhari, n.d.)¹³. Imam Al-Suyuti notes that this Hadith forms the basis for appointing a *Muhtasib* (market inspector) to supervise market transactions, ensuring adherence to Islamic law and administering punishment for violations (Al-Nawawi, n.d.)¹⁴. Furthermore, the Prophet himself inspected the markets, as narrated by Abu Hurairah, who reported an incident where the Prophet found wet grain hidden beneath dry grain in a market, admonishing the seller by saying, "Whoever deceives is not from us" (Muslim, n.d.). The Prophet also appointed Saeed bin Al-Aas as the market overseer in Makkah after its conquest, and Umar ibn Al-Khattab in Madinah, highlighting the importance of market regulation in Islamic governance (Al-Kattani, n.d.)¹⁵.

Hoarding refers to the practice of purchasing essential items, such as food supplies, and keeping them in one's possession with the intent of selling them later at inflated prices. Such an act is considered unjust towards buyers, as it creates artificial scarcity and drives up prices. In Islamic teachings, the role of the *Muhtasib* (Islamic market inspector) is to prevent such practices. When essential goods are needed by the public and are available with certain individuals, the *Muhtasib* is responsible for ensuring that these goods are sold at the prevailing market price to avoid exploitation (Ibn Taymiyyah, 2005). The Prophet Muhammad (PBUH) strongly condemned hoarding. He stated, "The

¹² Al-Kattani. Al-Taratib al-Idariyyah, Bab fi al-Muhtasib, Fasl fi man wallahu Rasul Allah ﷺ amr al-suq wa kayfa kana yadribu man ya'mal bil-riba fi al-aswaq 'ala 'ahdihi ﷺ. Vol. 1, Beirut: Dar al-Arqam, 2020., p. 241.

¹³ Al-Bukhari. Sahih al-Bukhari, Kitab al-Buyu, Bab ma yudhkar fi bay' al-ta'am wa al-hikrah. Vol. 2, Beirut: Dar Ibn Kathir al-Yamamah, 2020, p. 750, Hadith 2024.

¹⁴ Al-Nawawi. Sharh Sahih Muslim, Kitab al-Buyu, Bab butlan bay' al-mabi' qabl al-qabd. Vol. 10, Beirut: Dar Ihya al-Turath, 2020, p. 171.

¹⁵ Al-Kattani. Al-Taratib al-Idariyyah, Bab fi al-Muhtasib, Fasl fi man wallahu Rasul Allah ﷺ amr al-suq wa kayfa kana yadribu man ya'mal bil-riba fi al-aswaq 'ala 'ahdihi ﷺ. Vol. 1, Beirut: Dar al-Arqam, 2020, p. 241.

one who brings goods from another city is blessed with sustenance, and the hoarder is cursed" (Ibn Majah, n.d.)¹⁶. This Hadith underscores the Islamic view that hoarding is a reprehensible act, deserving of divine condemnation. In another narration, the Prophet Muhammad (PBUH) said, "None hoards except the wrongdoer" (Muslim, n.d.)¹⁷, further emphasizing that hoarding is considered a sinful act in Islam.

Ensuring fairness in weights and measures is a fundamental responsibility of the *Muhtasib* (market inspector) in Islamic governance. The prevention of fraud in measuring and weighing, particularly in trade, is crucial to maintaining justice in society. According to Yaqut al-Hamawi, the *Muhtasib* is tasked with overseeing the proper use of scales and measures to prevent vendors from shortchanging customers in both consumable goods and other essential items (Yaqut al-Hamawi, n.d.)¹⁸. Qadi Abu Ya'la further emphasizes that the *Muhtasib* must strictly prevent any form of deception in measurements, citing that such actions are directly condemned by Allah (Al-Mawardi, 1996). Al-Mawardi elaborates that if there is any suspicion regarding the accuracy of a trader's scales or measures, the *Muhtasib* has the authority to inspect and compare them against standardized weights (Al-Mawardi, 1996). He also notes that if a trader is found guilty of intentionally defrauding customers, the *Muhtasib* should impose disciplinary actions, including dismissal, and enforce a ban on their future involvement in trade involving weights and measures (Al-Mawardi, 1996)¹⁹. These measures highlight the significant role of the *Muhtasib* in upholding ethical trade practices and ensuring justice in economic transactions.

The caliphs after Prophet Muhammad (PBUH) upheld these principles rigorously. Umar ibn al-Khattab, for example, established a public treasury (Bait-ul-Maal) and was meticulous in ensuring that the wealth collected was distributed fairly and judiciously among the needy, without any embezzlement

¹⁶ Ibn Majah. *As-Sunan*, Kitab At-Tijarat, Bab Al-Hikrah wal-Jalb. Vol. 2, 2020, p. 728.

¹⁷ Muslim. *As-Sahih*, Kitab Al-Musaqat, Bab Tahrim Al-Ihtikar fi Al-Aqwat. Vol. 3, 2020, p. 1228..

¹⁸ Yaqut al-Hamawi. *Mu'jam al-Udaba* [Dictionary of Writers]. Vol. 14, 2020, p. 114.

¹⁹ Al-Mawardi. *Al-Ahkam al-Sultaniyya* [The Ordinances of Government]. Dar al-Fikr, 2020, p. 245.

or favoritism. His administration is noted for transparency and strict measures against corruption, reflecting his profound understanding of the Quranic verse, "And do not consume one another's wealth unjustly or send it [in bribery] to the rulers in order that [they might aid] you [to] consume a portion of the wealth of the people in sin, while you know [it is unlawful]" (Al-Quran).

These foundational teachings have important implications for contemporary Islamic economies and governance. They suggest a model where economic policies and practices are not only designed to enhance the prosperity and stability of the nation but are also deeply intertwined with ethical values. Accountability in economic matters is crucial in preventing corruption, which can devastate a country's economy and the financial stability of its citizens (Khan, (2010)). Corruption erodes trust, increases costs, undermines the quality of public services, and distorts the economic and financial landscape.²⁰

Economic accountability in Islam extends beyond mere compliance with laws; it is an integral part of faith and governance that aligns economic practices with ethical standards to ensure justice, equity, and prosperity for all members of society. The principles set forth by the Quran and Sunnah, exemplified by the Prophet Muhammad (PBUH) and the righteous caliphs, provide a timeless framework for addressing modern economic challenges, advocating for policies that prevent corruption, promote transparency, and ensure that economic opportunities benefit the entire society (Talebnia, Rajabi Dorri, & Khani Zolan, 2018).

National Accountability System in Islam

Accountability holds significant importance in Islam, serving as a cornerstone for ethical governance and social justice. The concept of accountability was first established by the Prophet Muhammad (SAW) and was integral to the functioning of the Islamic state (Akhlaq & Asif, 2024). This foundational system was further expanded and formalized during the era of the Four Rightly Guided Caliphs, who emphasized transparency and justice in

²⁰ Esposito, John L. What Everyone Needs to Know about Islam. Oxford University Press, 2002.

governance. As Islamic governance evolved, the establishment of the Hisbah department marked a crucial development in institutionalizing accountability. The Hisbah department was responsible for ensuring compliance with Islamic ethical standards, promoting good, and preventing evil in society. By institutionalizing these values, the Hisbah department reinforced the importance of moral and ethical accountability, ensuring that governance adhered to the principles of justice, equity, and the public interest. This system underscored the Islamic commitment to accountability as a means of promoting social harmony and justice, reflecting the comprehensive nature of Islamic governance that integrates spiritual, moral, and legal dimensions (Chandio, 2021).

The Islamic concept of accountability, particularly through the institution of *Hisbah*, plays a crucial role in maintaining ethical governance within Islamic states. An Islamic state's core responsibility is to "enjoin what is right and forbid what is wrong," a principle that aligns with the teachings of Shariah (Alaudin, Shantapriyan, & Adler, 2012). "Ma'ruf" represents actions deemed good by Shariah, while "Munkar" denotes those seen as evil, necessitating the state's intervention to uphold these values. Historically, Islamic governments have taken this responsibility seriously, establishing specialized departments known as *Hisbah* to ensure adherence to Islamic ethical standards. During the early Islamic period, *Hisbah* served as a mechanism for promoting moral conduct and preventing societal transgressions (Alaudin et al., 2012). This institutional framework underscores the importance of accountability in Islam, emphasizing the need for a structured approach to ethical governance that aligns with religious principles. The concept of *Hisbah* highlights the integration of religious values with state functions, demonstrating the intricate relationship between faith and governance in Islamic societies²¹.

In the context of accountability in various perspectives—individual, social, political, and economic—these verses underscore the principle that every small deed counts and will influence the final reckoning. This belief

²¹ Siddiqi, Muhammad Munir. *Islami Qanoon Lughat*. Islamabad: Muqtadira Qaumi Zaban, 2002.

shapes the moral and ethical behaviour of individuals, urging them to conduct themselves responsibly in all aspects of life. It also highlights the importance of integrity in leadership and governance, as every decision and action taken by those in authority will be subject to scrutiny. Furthermore, in economic dealings, this principle discourages fraudulent practices and promotes fairness and honesty, knowing that all transactions, no matter how minor, are accountable in the sight of God (Rahman, 2021).

Moral and Ethical Accountability: Islam teaches that individuals should conduct themselves with integrity, honesty, and justice. There is a strong emphasis on the rights of others, including family, neighbors, and the community at large. Ensuring justice and fairness in interactions and transactions is a form of accountability stressed in Islamic teachings (Nyazee, 2019).

Communal and Social Accountability: Beyond personal morality, Islam also stresses the importance of accountability in leadership and governance. Leaders are seen as shepherds who are responsible for their flock and will be held accountable for their welfare. This extends to all forms of authority and governance, urging those in power to act justly and in the best interest of those they lead.

Accountability Through Repentance: Islam offers a path to rectify wrongs through repentance (Tawbah). It encourages believers to seek forgiveness from Allah and from those they have wronged. This aspect of accountability involves acknowledging one's faults, seeking forgiveness, and making amends, which is seen as a way to spiritually cleanse oneself and restore balance.

Scholarly and Judicial Accountability: In the context of Islamic law (Sharia), scholars and jurists are accountable for issuing fair and knowledgeable judgments. They are expected to be well-versed in Islamic jurisprudence and to consider the welfare of the community in their rulings (Adelopo, Rufai, & Bello, 2023).

Implications for Modern Governance

These principles are not only historical but have contemporary relevance in informing the governance of modern Islamic states and

influencing Muslims in political roles worldwide. The concept of political accountability in Islam encourages transparency, integrity, and public service, which are crucial for the legitimacy and effectiveness of government (Siswantoro, Rosdiana, & Fathurahman, 2018).

Islamic political accountability also extends to the administration of justice. Leaders are expected to ensure that justice is administered impartially and that the rights of all citizens, including minorities and the disadvantaged, are protected. This is aligned with the Hadith where the Prophet Muhammad (PBUH) warned those in positions of power, saying, "Whoever has been given authority over affairs and is hard upon them, Allah will be hard upon him" (Sahih al-Bukhari).²²

The political aspect of accountability in Islam shapes a governance model that is deeply rooted in moral and ethical principles, where leaders are servants of the public good and guardians of societal welfare. This model encourages a governance system where decisions are not only made with transparency but also with a profound sense of responsibility towards the community (Rejab, Wahid, & Yaacob, 2023).

In modern comprehension, the concept of accountability within an Islamic perspective can be elaborated through a framework comprising the "Four P's" and "Five C's" of accountability, each deeply rooted in Islamic teachings and principles. The Four P's—People, Purpose, Performance, and Progression—underscore the foundational aspects of accountability. This framework mirrors Prophetic teachings which emphasize consistent improvement and integrity in public service (Al-Quran). Complementarily, the Five C's—Common Purpose, Clear Expectations, Communication and Alignment, Coaching and Collaboration, and Consequences and Results—further define the operational aspects of accountability. Collectively, these components integrate traditional Islamic values with contemporary accountability strategies, fostering environments where ethical practices are

²² Al-Bukhari, Muhammad ibn Ismail. *Sahih al-Bukhari*, Kitab al-Ahkam (Book of Judgments), Hadith 6730. Dar Ibn Kathir, 1987..

not only maintained but continually enhanced, thus improving both the spiritual and material well-being of the community. A brief description is given below.

The Four P's of Accountability in an Islamic perspective are underpinned by Islamic teachings and principles that emphasize the development and ethical responsibilities of individuals and institutions. **People:** In Islam, individuals are considered the foundation of society, and their moral and spiritual development is crucial. The Prophet Muhammad (peace be upon him) said, "Each of you is a shepherd and each of you is responsible for his flock" (Sahih al-Bukhari, 6719), underscoring the importance of personal responsibility in improving societal welfare. **Purpose:** The actions of a Muslim must align with the ultimate purpose of serving Allah and the community. This is reflected in the Quran, "I created not the jinn and mankind except that they should worship Me" (Quran 51:56). Worship in this context is comprehensive, encompassing every constructive interaction in society. **Performance:** Islam places a high value on justice, honesty, and public service. The Quran states, "Indeed, Allah commands you to render trusts to whom they are due and when you judge between people to judge with justice" (Al-Quran). This verse emphasizes the importance of uprightness and integrity in all dealings. **Progression:** Islam encourages continuous personal and communal growth in faith and practice. The Prophet Muhammad (peace be upon him) said, "The most beloved deed to Allah is the most regular and constant even if it were little" (Al-Quran). The emphasis is on consistent improvement and striving towards better governance and living standards.

The 5 Cs of Accountability further elaborate on these principles. First, *common purpose* means, uniting all efforts under the goal of serving Allah and improving community welfare aligns with the Islamic mission of creating a just society. The Quran advocates, "Let there arise out of you a band of people inviting to all that is good, enjoining what is right, and forbidding what is wrong"(Al-Quran). **Clear Expectations:** Clear articulation of responsibilities and roles is crucial in Islam to avoid misunderstandings and ensure accountability. The Prophet Muhammad (peace be upon him) instructed, "Make things easy and do not make them difficult, cheer the people up by conveying glad tidings to them and do not repulse (them)" (Sahih al-Bukhari,

69). Communication and Alignment: Ensuring all levels of society are aligned with Islamic values requires constant dialogue, as the Quran says, "And consult them in the matter" (Al-Quran), promoting a culture of consultation (shura) and mutual respect. Coaching and Collaboration: Supporting and guiding individuals and groups to better understand and implement Islamic principles is crucial. The Prophet Muhammad (peace be upon him) said, "The religion is naseehah (sincerity and sincere advice)." The companions asked, "To whom?" He replied, "To Allah, His Book, His Messenger, and to the leaders of the Muslims and the common folk" (Sahih al-Bukhari). Consequences and Results: Establishing just rewards and penalties reinforces the importance of accountability, as the Quran states, "Whoever does an atom's weight of good will see it, and whoever does an atom's weight of evil will see it" (Al-Quran). Establishing accountability within the framework of Islamic teachings involves a clear and methodical approach that merges traditional values with modern accountability strategies. Initially, it is essential to define the expected behaviors and outcomes clearly, ensuring that these expectations are grounded in Islamic principles. This foundational step sets a clear standard and framework for behavior and performance (Al-Ghazali; Ibn Khaldun, 1377).

Following definition, effective communication of these expectations across various platforms is crucial. This ensures that all individuals within the community have a clear understanding of these standards and aligns their actions accordingly. Regular reviews and assessments of performance relative to these Islamic expectations are also vital. These evaluations help maintain adherence to set standards and identify areas needing improvement (Masruki, Hussainey, & Aly, 2018)

The final step in this process is to follow through based on these assessments. This involves taking necessary actions to ensure that objectives are met and addressing any deviations from the expected standards. This step ensures that accountability is not only preached but practiced within the community.

Proposed Framework of Accountability in an Islamic Perspective

The concept of accountability is deeply rooted in Islamic teachings, emphasizing justice, transparency, and responsibility at both individual and collective levels. Integrating these principles, a proposed Framework of

Accountability from an Islamic perspective melds traditional Islamic values with modern organizational and governance frameworks. This synthesis aims to enhance spiritual and societal functioning across various domains, including individual life, family dynamics, societal interactions, and national governance (Al-Ghazali).

The strategic objectives of this framework include building the capacity of individuals and institutions to act effectively in accordance with Islamic teachings, thereby enhancing understanding of Islamic jurisprudence, ethics, and civic responsibilities. It also ensures that all members of society have equal access to justice and participation in decision-making processes, reflecting the Islamic principle of Shura (consultation). High standards in all actions and interactions are promoted, adhering to the Prophetic tradition which emphasizes perfection in every task undertaken. The application of principles and teachings in ways that are meaningful and beneficial to contemporary society is deemed critical. Furthermore, processes for governance and social welfare are streamlined to ensure effective use of resources, minimizing waste and maximizing benefit, mirroring the management of Bait-ul-Maal by the righteous caliphs (Naz, 2000).

Core Components of the Framework

1. Participation and Consultation (Shura):

To integrate modern practices into governance, it is beneficial to adopt participatory models similar to those in Canada and Scandinavian countries, where citizens are actively involved in policy-making. These models can be enhanced by leveraging technology to facilitate online consultations and virtual town hall meetings, allowing for the collection of input from various segments of society. In alignment with Islamic principles, the concept of Shura (consultation) should be emphasized as a critical element of decision-making, mirroring the collective ownership and shared responsibility that characterized early Islamic governance. This approach encourages the involvement of all community members, ensuring that diverse perspectives, including those of minorities and marginalized groups, are represented and considered in the decision-making process.

2. Transparency and Integrity:

Incorporating modern practices into governance, transparency measures like those implemented in Sweden and New Zealand can be adopted, where public access to government records and financial disclosures is standard practice. Additionally, the establishment of independent watchdog organizations is essential for overseeing government actions and expenditures, ensuring that accountability is maintained. From an Islamic perspective, transparency in all dealings is a fundamental principle, as exemplified by the practices of Prophet Muhammad (PBUH) and his companions. This approach fosters trust and confidence in leadership. Regularly publishing financial statements and details of governmental activities to the public is also crucial in enhancing trust and accountability, aligning with the Islamic emphasis on honesty and openness in governance.

3. Justice and Equality:

To enhance the justice system, adopting judicial practices from countries like Japan, which are renowned for their efficient and impartial legal systems, can help ensure that justice is both accessible and equitable. Additionally, implementing policies inspired by European welfare models can promote social justice and reduce disparities, fostering a more inclusive society. These modern practices align with Islamic principles, which emphasize that all members of society should have equal access to justice and that the legal system must remain impartial. This reflects the Islamic principle of justice, as demonstrated by the actions of the Rightly Guided Caliphs, who upheld fairness and equity in governance. Furthermore, promoting fairness and equality in all societal aspects, ensuring that there is no discrimination based on race, gender, or socio-economic status, is crucial in maintaining a just and balanced society, as prescribed by Islamic teachings.

4. Performance Evaluation:

To improve governance, adopting performance metrics similar to those used in the United States, where government agencies are evaluated based on efficiency and effectiveness, can be highly beneficial. Additionally, implementing feedback mechanisms that allow citizens to report on governmental performance and suggest improvements can enhance

transparency and responsiveness. These practices align with Islamic principles, which emphasize the regular assessment of the performance of individuals and institutions against clearly defined ethical standards and societal goals. Furthermore, incorporating the practice of mutual advising (Nasiha) ensures continuous improvement in governance, fostering an environment where leaders and institutions are encouraged to evolve and adapt in line with Islamic values.

5. Resource Management:

To enhance resource management, adopting strategies from countries like Germany, which are known for their precision and innovation in managing public resources, can lead to more efficient and effective use of assets. Additionally, implementing sustainable practices ensures that resources are utilized wisely and conserved for future generations. These modern approaches align with Islamic principles, which advocate for streamlining processes in governance and social welfare to minimize waste and maximize benefits, similar to the management of the Bait-ul-Maal by the righteous caliphs. Encouraging sustainable development practices that reflect Islamic principles of stewardship and conservation further supports the responsible use of resources, ensuring that they are preserved and utilized in a manner that benefits society as a whole.

6. Accountability at Multiple Levels:

At the individual level, fostering personal accountability can be achieved through education and awareness campaigns that emphasize the importance of ethical conduct in daily life. Encouraging self-assessment and personal development in alignment with Islamic teachings further reinforces the moral responsibility individuals have towards themselves and society. On the political and administrative level, implementing robust accountability systems for leaders and administrators, inspired by the checks and balances seen in Western democracies, ensures that those in power are held accountable for their actions. Mechanisms for removing officials who fail to meet ethical standards, as demonstrated by the practices of Caliph Umar and Ali, provide a strong foundation for ethical governance. On the national and international levels, developing accountability frameworks that align with global standards facilitates cooperation and collaboration with other nations. Promoting peace

and justice on the international stage, while adhering to Islamic principles of fairness and diplomacy, ensures that global interactions are conducted with integrity and respect for all parties involved.

This proposed framework of accountability for a Muslim state offers a comprehensive approach that integrates Islamic teachings with best practices from accountable countries worldwide. By combining the principles of justice, transparency, and responsibility with modern governance structures, this framework aims to create a just and equitable society that reflects the ideals of Islam while adapting to contemporary challenges. Through participation, transparency, justice, performance evaluation, and resource management, this framework seeks to foster a culture of accountability that aligns with both spiritual values and societal needs.

The concept of accountability in Islam extends far beyond the personal sphere, permeating all aspects of life—religious, social, political, and economic. This article has outlined a nuanced understanding of how accountability is woven into the fabric of Islamic teachings, highlighting its significance not only as a divine commandment but also as a practical necessity for the just functioning of society. By tracing the principles of self-accountability to Allah and examining the eschatological implications of Judgment Day, the study reveals the profound spiritual underpinnings that motivate ethical behaviour and responsibility among Muslims.

Moreover, by exploring the social and economic dimensions of accountability, the article illustrates the comprehensive scope of Islamic ethics in fostering a just, transparent, and equitable society. The Proposed Framework of Accountability in an Islamic Perspective, developed in this study, further delineates how these age-old principles can be integrated with modern governance systems to address contemporary societal needs effectively.

This framework not only provides a theoretical blueprint for implementing Islamic concepts of accountability in various spheres of life but also underscores the potential for these principles to contribute to the global discourse on governance and ethical management. The implementation of such a framework promises not only to uphold the spiritual integrity of the Muslim community but also to enhance the material well-being of societies by promoting fairness, justice, and transparency. Through this integration of

divine guidance and practical governance, the principles of Islamic accountability can offer valuable insights and solutions to the universal challenges of modernity, making a significant contribution to both Islamic and global communities.

Conclusion

The research on accountability in Islamic governance underscores the profound ethical and societal benefits of integrating Islamic principles with contemporary governance practices. By anchoring accountability in Islamic teachings, such as justice, transparency, and self-responsibility, this framework offers a pathway for Muslims and Islamic states to foster a fair, transparent, and ethically responsible society. Notably, the integration of Islamic values with modern accountability standards aligns spiritual goals with societal needs, enhancing both governance and the community's welfare.

Future studies could explore the practical application of these principles within diverse governance structures, assessing how they adapt in regions with varied sociopolitical landscapes. Furthermore, the development of digital tools to facilitate Shura (consultation) and promote transparency in government actions could significantly enhance public participation. Emphasis on training leaders in both Islamic and modern accountability practices can bridge cultural divides, making these principles universally applicable and adaptable in governance across the globe.

In conclusion, the proposed Islamic accountability framework has the potential to inform global governance practices, contributing to the universal discourse on ethical management by emphasizing values-driven leadership, integrity, and community-centred governance. Future implementations should focus on fostering an environment where accountability aligns with spiritual and ethical responsibilities, setting a model for achieving justice, transparency, and prosperity in modern societies.

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