

1._artikel_scopus.pdf

by admin (1)

Submission date: 19-Oct-2023 05:38AM (UTC-0700)

Submission ID: 2179250429

File name: 1._artikel_scopus.pdf (181.14K)

Word count: 7724

Character count: 44647

The Concept of Financial Accountability in Education System: Study on Private Own Islamic Boarding School

Nur HANDAYANI^{1*}, Unti LUDIGDO², Rosidi³, Roekhudin⁴

¹Doctoral Program of Economic and Business Faculty, Brawijaya University
^{2,3,4}Economic and Business Faculty, Brawijaya University

Email: ²⁰handayani@stiesia.ac.id*

* Corresponding Author

Received: 26.03.2022

Accepted: 11.05.2022

Published: 01.08.2022

DOI: 10.47750/QAS/23.189.07

Abstract

The purpose of this study is to interpret the concept of financial accountability in private own Islamic Boarding School. This study uses an interpretive paradigm with an ethnomethodological approach. This is done to see social reality and reflect to understand the context or events that are happening in the education system accountability. The result of this research is that tiered and holistic financial accountability. All contextual actions that appear in the activism of acceleration acceptance accountability reflect Islamic value. In the context of Islamic boarding schools as Islamic entities that continue to change according to the times and still adhere to Islamic values, it is hoped that the results of this research can be used as a practice guide and the development of financial accountability by the management of the boarding school.

Keywords: Financial, Accountability, Education System, Islamic School

Introduction

Governance is a set of rules that shape the relationship between shareholders, executives, creditors, government, workers, internal and external stakeholders on their rights and responsibilities (Nurmala, 2013). Prior to 1997, research conducted on corporate governance worldwide was minimal (Shleifer and Vishny, 1997; O'Sullivan, 2000). The crisis that hit the financial markets and economies of major Asian countries in 1997 and the failures of several well-known names (e.g. Enron, WorldCom and Parmalat) that have occurred in the last 20 years conclude the importance of good corporate governance practices (Larbsh, 2015; Mugambi, Obarab & Miriam, 2022). This phenomenon has increased the interest and attention of researchers in the field of governance for academic purposes and public policy in developed and developing countries (Mallin, 2004; Solomon and Solomon, 2004; Sternberg, 1997). Good governance adapts to structures, culture, systems and norms, ethics and local wisdom, for example the governance of Islamic financial entities (Safieddine, 2009), governance and performance determinants for the public sector (Kamal et al., 2015).

The scope of public sector organizations is not limited only to government entities but also to non-profit organizations managed by the wider community. Differences in the organizational environment will affect its characteristics, objectives and governance, and organizational learning (Pei et al., 2018; Tian et al., 2018). Most of the non-profit organizations are engaged in education, social and religious fields whose main purpose is to provide services to the community in accordance with the specifications and uniqueness of the organization. The uniqueness and diversity of the goals of the non-profit organization will affect its operational activities. Islamic boarding school is one example of a non-profit organization engaged in education (Islam). The uniqueness and specification of the

purpose of the Islamic boarding school is very interesting. It is not an exaggeration if management in Islamic boarding schools needs to have angoal integrative, namely a combination of worldly and hereafter elements. The combination of these two elements in an Islamic perspective is regulated in the Qur'an by obeying orders and leaving His prohibitions (Taufiq, 2015).

Islamic boarding school managers must be able to realize five goals: (1) profit objective, in this context the intended profit is only to strengthen the existence of the institution, (2) service objective, (3) social objective, (4) personal objective, (5) spiritual objective.. The five goals that frame the activities of the Islamic boarding school must be realized to increase internal trust and public trust. A non-profit entities do not mean they have no financial goals. The financial objective of the entity is not profit, but the entity is still required to manage its finances so that it can support the implementation of the organization's operational activities in accordance with its objectives. Likewise, Ebrahim (2003) states that non-profit organizations do not aim to maximize shareholder wealth, but non-profit organizations act in society to increase social values.

Islamic Boarding Schools require a certain amount of funds that can guarantee the running of the activity program in each period. Good financial management and regular recording are important activities as a form of organizing the financial management of Islamic boarding schools (Tokel et al., 2017). The financial accountability of Islamic boarding schools is important because Islamic boarding schools also manage funds sourced from public funds or public funds. The realization of financial accountability by managers of Islamic boarding schools is a key factor in building the trust of their students. The realization of financial accountability in Islamic boarding schools is still influenced by cultural factors. This condition is the background of the financial management applied by Islamic boarding schools to be very varied. Basically, financial activities in Islamic boarding schools include income and expenditure receipts. However, the process it goes through and the practice

GENERAL MANAGEMENT

of Islamic boarding school financial activities are unique because they are influenced by the values of local wisdom.

Pondok Pesantren is a non-profit organization that is unique and very characterized. According to Kompri (2018: 29) the system owned by Islamic boarding schools is unique compared to educational institutions in general, namely: (1) using a traditional system that has complete freedom compared to modern schools, so that there is a two-way relationship between kyai and santri, (2) life in pesantren shows the spirit of democracy, (3) the students do not suffer from symbolic diseases. Their main goal only wants to seek the pleasure of Allah SWT, (4) the boarding school system prioritizes simplicity, idealism, brotherhood, equality, self-confidence and courage to live, (5) Islamic boarding school alumni do not want to occupy government positions so that they can hardly be controlled by others. government. With its indigenusness, Islamic boarding schools are used as the basic foundation that has saved the treasures of classical Islam towards dynamic developments that are responsive to the touch of modernity values.

Hidayatullah Islamic Boarding School was born on January 7, 1973 by Ustadz Abdullah Said, which is located in the city of Balikpapan, East Kalimantan. Hidayatullah Islamic Boarding School is a modern Islamic boarding school spread throughout Indonesia (not only in East Kalimantan) even spread to the island of Java. Hidayatullah Islamic Boarding School is managed by the Hidayatullah Foundation. Since 2000, to be precise on July 13, 2000, Hidayatullah has metamorphosed from a social organization to a social organization (ormas). Hidayatullah is an organization whose central leadership is no longer in Balikpapan but in Jakarta, so the coordination of the regions in the regency or municipality does not go directly to the center but through the regions. Hidayatullah Islamic Boarding Schools to date (2019) are spread to more than 250 districts throughout Indonesia. Hidayatullah Islamic.

problem faced by Islamic boarding school managers is that the management of Islamic boarding schools has not been able to carry out government regulations relating to the preparation of Islamic boarding school financial reports based on PSAK no. 45 for non-profit organizations and Islamic Boarding School Accounting Guidelines (PAP). Managers encounter obstacles in the application of these rules. This condition is because in compiling the financial statements the manager adjusts to the capabilities of the Islamic boarding school, namely in terms of financial and human resources. For example: in choosing software to help compile financial reports, managers choose MYOB software that is easy to operate and affordable, even though the software should be used for private organizations. This causes the output of its financial statements to be inconsistent with government regulations.

Islamic boarding school as a non-profit organization based on PSAK No. 45 should compile an Activity Report, but with MYOB software, the resulting financial report is a Profit/Loss Report. For managers, this condition is not a problem because in principle management has the perception that the meaning of Surplus/Deficit and Profit/Loss is in principle two different things. This condition shows that the management of pesantren is trying to implement government regulations that are adapted to the reality of the organization. Management prioritizes cost efficiency and effectiveness in financial accountability from an internal perspective.

Financial transactions as the basis for preparing the financial statements of Islamic boarding schools. Based on government regulations, Islamic boarding schools as non-profit organizations are encouraged to compile their financial reports based on PSAK No. 45 and Islamic Boarding School Accounting Guidelines (PAP). However, the phenomenon that occurs in many Islamic boarding schools in Indonesia has not responded to these regulations, including the Hidayatullah Islamic Boarding School as the site in this study. The practice of preparing

financial reports for Islamic boarding schools is still based on the organizational culture. Thus, organizational culture is one of the local wisdoms that can be accommodated by the government in the preparation of financial accounting standards and financial accounting guidelines for Islamic boarding schools.

Based on the phenomenon, the researchers are motivated to conduct research on the accountability concept of Boarding Schools because accountability problems do not only lie in the regulations, standards and accounting guidelines but also on the objectivity of the concept of accountability in accordance with the functions, objectives and characteristics of the organization. Accountability is not only limited to black and white accountability that describes material aspects or figures as has been done so far, but on the basis of the value or substance contained in it. Islamic boarding school accountability, the reality that is addressed is not only material reality but also reality immaterial. reality is immaterial motivated by a culture that has taken root and has colored Islamic boarding schools so that formed tacit knowledge is tacit knowledge that is formed and frames every activity in the Islamic boarding school environment.

In the context of Islamic boarding schools as Islamic entities that continue to change according to the times and still adhere to Islamic values, the results of this study can be used as a guide in developing financial accountability for Islamic boarding school managers. The practice of Islamic boarding school financial accountability is holistic, worldly and hereafter. Thus, the form of financial accountability is not only formal organizational but also responsible to Allah SWT as the creator. Holistic accountability is formed from the local wisdom of Islamic boarding schools that are continuously maintained in the operational activities. Thus, local wisdom and characteristics of Islamic boarding schools can be used as one of the considerations by the Ministry of Religion, the Indonesian Institute of Accountants (IAI) and Bank Indonesia (BI) as the authorities and policy makers regarding the financial accountability of Islamic boarding schools in Indonesia which are holistically oriented.

Literature Review

The forms of ownership of Islamic boarding schools in Indonesia are diverse. These various forms of ownership also affect the activities of Islamic boarding schools. According to the Regulation of the Minister of Religion No. 3 of 1979 the form of Islamic boarding schools distinguishes them into 4 categories, namely categories A, B, C and D. Meanwhile, according to Dhofier (1990) Islamic boarding schools are divided into two namely Salaf Islamic Boarding Schools and Khalaf Islamic Boarding Schools. In addition, the function of Islamic boarding schools from time to time also runs dynamically, changing and developing following the social dynamics of global society. The development or change of Islamic boarding schools is not appropriate if they have to change the values or core beliefs they hold. The existence of various forms of ownership and changes in the function of Islamic boarding schools will lead to various accountability mechanisms within the Islamic boarding school environment.

Islamic boarding schools in this modern era are required to be able to realize integrative accountability from a worldly perspective and a hereafter perspective. Alim and Rohman (2018) state that Islamic boarding schools have a unique character in managing their business units where the accountability dimension is based on khidmah, transparent with etiquette and accountability to stakeholders. This is in line with Saleh and Sirajudin (1995) who stated that accountability is the attitude and character of human life which includes one's internal and external accountability. The internal side of a person's

accountability is the person's accountability to His Lord. While the external accountability of a person is the accountability of the person to his environment, both the formal environment (superiors and subordinates) and the community environment. According to Efferin (2017: 59) materialistic organizations rely heavily on external motivators to create the illusion of happiness. Unlike the case with prophetic accountability which can answer accountability from the internal side, because prophetic accountability is a social transformation movement towards divinity. Some researchers are interested in the question of accountability to whom (Ebrahim, 2003). Accountability is not only in front of leaders and people who give trust, but accountability is also in front of Allah SWT, God Almighty.

Guidelines Islamic boarding school accounting do not become a standard only as a guideline because transactions in Islamic boarding schools are already regulated by currently applicable accounting standards. These accounting guidelines have been prepared based on the Financial Accounting Standards (SAK) for Entities Without Public Accountability (ETAP) and SAK Syariah. Therefore, it is stated in the PAP (2018: 2) that the purpose of preparing the PAP is to provide "non-binding" accounting guidelines for Islamic boarding schools in the preparation of financial statements. Besides, it is stated in another provision of the PAP (2018: 5) that the journal (transaction recording) used is "only for illustration and not binding". Islamic boarding schools can develop methods of recording and acknowledging according to their respective systems as long as they provide similar results.

The development of methods for recording and acknowledging transactions that are released in the LAP illustrates that the accountability of Islamic boarding school financial management will rely heavily on cultural strength that functions as an internal control system. The internal control system in Islamic boarding schools generally relies on Islamic concepts. Kurniati (2008) states that the accountability of the Islamic concept which basically believes that nature and all its contents belong to Him, to Allah fully humans are entrusted to manage as well as possible for the benefit of the people. In line with the research results of Hasib et al. (2017) stated that the accountability principle applied at the Bahrul Ulum Aceh boarding school provides clear information about the duties and responsibilities of the boarding school board in accordance with the Standard Operating Procedure (SOP) and what is written in the vision and mission of the Islamic boarding school. It can be concluded that the application of principle of accountability will be very meaningful when it is in accordance with the vision and mission of the Islamic boarding school.

Financial management for Islamic boarding schools is not a new thing. Adnan and Labajo (2006: 68) state that in the Islamic environment, accounting has been applied since the time of the Prophet Muhammad after the emergence of Islam in the Arabian Peninsula under the leadership of the Prophet Muhammad. As well as the formation of the Daulah Islamiyah in Medina, the Prophet's attention began to clean up muamalah maaliyah (finance) and the elements of usury and all attempts to take other people's property in vanity. The Prophet emphasized more on the elements of financial recording and this profession is called Hafazatul amwal which means financial supervisor.

Regulations to support verses relating to financial management accountability at the time of the Prophet have also been drawn up. Syahatah (2001: 21) states that accounting laws that have been applied at the time of the Prophet include the accounting law for individuals, unions (sharikah) or companies, waqf accounting, rights to prohibit the use of assets (hijr) and the state budget. Financial management within Islamic entities is very important and must be carried out in accordance with its provisions. Accountable financial management is a form of accountability that must be interpreted as more than just a mere financial reporting process.

Islamic boarding schools have always been considered sensitive to the demands of the times and their role not only in the fields of religion and education, but in all aspects of Nafis' life (2017: 3). The poor financial activities of Islamic boarding schools often cause serious problems in the future. This, according to Qomar (2007), is caused by a lack of careful planning, poor distribution of power or authority and so on. Islamic boarding schools should maintain public accountability, should begin to improve their management or financial activities in a good and responsible manner. There are still many Islamic boarding schools that have financial problems according to Salamah (2013). Constraints that are always faced by Islamic boarding schools in carrying out their activities are related to budgeting, accounting, administrative arrangements, allocations and expenses for Islamic boarding schools as well as in the process of their daily activities.

The implementation of financial activities in Islamic organizations is a very important issue. Among the evidence of the seriousness of this problem is the revelation of the longest verse in the Qur'an, namely Surah Al-Baqarah verse 282 which is the concept of accounting in Islam with an emphasis on the aspect of financial responsibility. Another important thing contained in the verse explains the functions of recording (kitabah), the basics and benefits as explained by the legal rules that must be followed (Shahatah, 2001: 20; Mirici, 2018).

Accountable financial activity is one indicator in assessing management performance. Appropriate financial accountability mechanisms are an important factor in organizational governance. Management processes such as delegation of authority in decision making according to Iqbal et al. (2009: 11) will show for whom (for whom), by whom (by whom) and with what resources (with what resources) a decision is made. The financial accountability mechanism within the foundations of Islamic organizations is not limited to the process of delegation and decision making. The implementation of financial management at the Al-Khohdin Islamic boarding school in Jakarta, for example, according to Salamah (2013), includes issues of transparency and accountability in financial management.

The pattern of accountability practiced by the management of Islamic boarding schools in this case the foundation as the manager (managers and supervisors) is responsible to the coaches who are conveyed in the supervisory meetings which are held periodically (Bastian, 2002: 4). The pattern of financial accountability in foundations is vertical and horizontal. Vertical financial accountability is accountability for managing funds to higher authorities such as the Board of Trustees. Horizontal financial accountability is accountability to the wider community. Therefore, Islamic boarding schools need to combine financial performance and social/environmental performance. Efferin (2006: 137) states that awareness about the interrelationships between organizational activities and their long-term impacts needs to be developed. The better the financial and social/environmental performance, the more motivated members of the organization to carry out their activities. The pattern of relationships in Islamic boarding schools is built from personal and spiritual relationships. The personal relationships that are so inherent in the pesantren environment cannot be replaced with patterns of impersonal relationships as applies in modern management.

Accountability in an Islamic perspective lies in its essence, Kusdewanti (2016). Research on the relationship between accountability and spirituality has been carried out by Randa et al. (2011); Widati et al. (2011); Salle (2015). All of them are attempts to trace values that actually exist, but are neglected. The existence of a demand to become a complete/kaffah and authentic Muslim in a pure sense, not polluted/defective will affect the civilization of the community/organization. Another factor that influences organizational civilization is the vision,

mission and goals of the organization. Religious organizations aim to form a civilization based on religious teachings. According to (Kuntowijoyo, 2007: 5) monotheism civilization relies on God's provisions for primary things. The rest, there is complete freedom for human creativity for things that are secondary.

Prophetic financial accountability with inherent characteristics such as religious culture and the dimension of monotheism. When the prophetic lifestyle has manifested itself, all activities and actions carried out by humans will be based on religious (Islamic) rules and regulations. This happens because fundamentally everyone actually has a Muslim innate, namely, submission, obedience and surrender to the provisions of the creator (As'ary, 1996: 123). The word prophetic comes from the English "prophet" which means prophet. The prophetic is related to the vision and mission that is transcendental in accordance with Allah to the Messenger of Allah, namely realizing rahmatan lil alamin, realizing the welfare of the entire universe, not only human beings, but also creatures other than humans. Thus, a harmonious order that is oriented divinely can be realized (Kusdewanti and Hatimah, 2016). In the context of prophetic/prophetic thinking [1], science and technology must be seen as the realization of an extension of God's own verses, both in the scriptures, the universe and in humans.

Triyuwono (2000) suggests the development of accounting literature and practice based on horizontal (human and nature) and vertical (God) accountability. Likewise, according to Pertiwi and Ludigdo (2013) state the importance of building harmony between God, humans and nature/environment. **Accountability is not only to stakeholders but also to God** as the main owner (Tapanjeh, 2009). According to Paranoan and Totanan (2018) accountability does not only have to be accompanied by complete documents as a data source, but the main thing is the principle of sincerity and trust in the Creator. Accountability does not require the fulfillment of accounting standards accompanied by modern technology and accountability systems but is sufficient with simple bookkeeping.

This is different from the opinion of Kusdewati (2018: 238) which states that at this level the position of accounting is no longer at the level of the mechanical world but at the harmonization of nature. In line with Efferin (2015) when spirituality becomes a guide in the development of accounting and accountability, accounting will become transcendental and contribute positively to creating and maintaining peace, inclusiveness, caring, justice, prosperity and harmony. During the process of achieving ideal conditions, religion is the source of inspiration, to create a better world. Likewise with Cahyawati et al. (2019) in his research states that Islamic accountability consists of 2 dimensions, first the dimension Khalifatul fill and which consists of elements of legal, economic, social and environmental accountability, students, alumni and parents of students as well as employees and the second dimension of abd Allah which is relevant to the element of formation. character of students, employees and organizations.

Bani et al. (2016) in his research said the application of good governance at the Tahfidz education provider (TEP) is very necessary to realize religious sacred obligations. There are four accountability frameworks that are formulated, namely: (1) the topmost framework is Allah as ad-din as the creator of the universe, donors and the government (2) horizontal accountability to employees (3) management accountability in creating quality, controlling and auditing, providing facilities, providing feedback in the form of employee performance reports and HR training (4) downward accountability in the form of accountability to students and parents of students. Likewise, stated by Santoso (2016) Islamic accountability requires control that is inherent in oneself.

When every individual feels that every action and activity in the context of the organization demands accountability not only to his leadership, colleagues or the public community, but bigger

than that is how he is accountable before Allah SWT. Therefore, **accountability in Islam is a double responsibility, a responsibility to God and humans** (Kasim et al., 2013). Likewise with Islamic boarding schools as Islamic educational institutions. Islamic boarding school financial activities that are oriented towards worldly and hereafter goals will affect the practice of financial accountability

Method

This study, which uses an ethnomethodological approach, was carried out following the rules by paying attention to indexicality and reflexivity. Indexicality and reflexivity are important concepts in ethnomethodology. Three key basic ethnomethodology, namely:

1. Indexicality search (based on the transcript of conversation results) because there are differences between objective and indicated expressions, to obtain deep meaning from the data that has been presented.

2. The reflexivity of various practical actions, after the researcher observes and finds the expression of indexicality, then examines the reflexivity of the expression.

Determination of supporting informants using the approach snowball. The approach snowball snowball or procedure is a method of determining key informants at the beginning, then other informants are determined later. Interviews were conducted with several key informants including the general chairman of the foundation, treasurer, administration and facilities, the principal of Luqman Al-Hakim Junior High School, the principal of the Yaa Bunnayya Kindergarten and the Accounting Department.

Data acquisition and collection techniques used in this study were through the stages of observation, interviews and documentation to gain an understanding of how the Hidayatullah Islamic Boarding School implements its financial accountability. Data collection was carried out by researchers for approximately four months (September 2019-December 2019) at the Hidayatullah Islamic boarding school Surabaya Indonesia.

Result and Discussion

Recording transactions is one of the steps that must be done in the accounting cycle. The application of the correct accounting cycle will produce accurate financial statements. Financial reports are a means to communicate organizational financial information to stakeholders. Likewise with the Hidayatullah Islamic Boarding School Foundation which has recorded all its financial transactions. This is in accordance with the following statement by Ustadz Aep: "Everything is recorded here". The recording of all financial transactions will be used as the basis for the preparation of financial statements. Ustadz Aep's statement above was followed by his following explanation:

Financial accountability report the unit is submitted to the Finance Department, then the Finance Department will combine it into a financial report and submit it to the foundation's management. Later the board of the foundation will convey to the Supervisor and Builder. (Ustadz Aep)

The explanation of Ustadz Aep as Treasurer of the foundation above, explains the stages in preparing financial reports and being accountable for them. Based on this explanation, there are two indexicalities in this discussion, namely: (1) preparation of financial reports by the Foundation's Finance Section and (2) submission of financial reports to the Governing Body.

Preparation of Financial Statements by the Foundation's Finance Section

Indexicality relates to the preparation of the financial

GENERAL MANAGEMENT

37

statements of the Hidayatullah Islamic Boarding School Foundation (YPPH) based on the following statement from the Foundation Treasurer:

"The unit's financial accountability report is submitted to the Finance Department, then the Finance Department will combine it into a financial report". (Ustadz Aep)

The unit's Accountability Report Recapitulation (LPJ) serves as the basis for the preparation of financial reports by the Foundation's Finance Division. Unit What is meant is all work units within YPPH including facilities and infrastructure units.

The indexicality of the mechanism for preparing financial statements is sourced from the following statement by Ustadz Aep: "The unit's financial accountability report is submitted to the Finance Department, then the finance department will combine it into a financial report". The statement is followed by the following contextual actions:

1. preparation of financial statements using the MYOB program application prepared by staff Accounting. This was stated by Ustadz Rohis as follows: "financial reports using MYOB" which is complemented by the following words from Ms. April: "yes, I also prepare financial reports for cottages using MYOB in addition to project reports". Ustadz Rohis' statement above which was confirmed by the answer of the staff Accounting is in line with the explanation of the Secretary of the foundation who explained the data related to the implementation of the MYOB application by most of the Hidayatullah Islamic Boarding Schools spread throughout Indonesia. The following is an explanation: Hidayatullah that exists throughout Indonesia, if presented, has been around 60% who use MYOB. The condition is that not all are capable, both in terms of human resources and in terms of funding. (Ustadz Amun Rawi)
The use of MYOB software will generate financial reports according to the program setup. This decision was made due to the limited capabilities owned by YPPH. The contextual action above means that the actors behave wisely in determining the MYOB program as a means to help prepare financial reports.
2. Furthermore, Ustadz Rohis provided YPPH's financial report document which was the output of the MYOB application. Head of Finance submit YPPH financial report documents to researchers. All financial transactions are recorded based on the group of accounts and the order in which they occur. All recorded financial transactions are inputted using the MYOB application program.
3. The next contextual action is the presentation of the financial statements of the Balanced Sheet (Balance Sheet) by the Finance Division of the foundation using software, MYOB namely: Balanced Sheet (Balance). The contextual action above means that the actors in the Finance Division of the foundation present financial information according to user needs (informative) and correct. In addition to the presentation of detailed financial statements, the Foundation's Finance Section also accommodate the wishes of the Chairman foundation by presenting financial information on a weekly basis. The contextual actions above have the meaning of the actors in compiling accurate and informative balance sheet financial statements.
4. The next contextual action, the Foundation's Finance Department with MYOB software produces financial report Profit and Loss. Ustadz Rohis stated this condition as follows:
"If you use MYOB... it is clear that there is profit and loss, only the input must be careful". (Ustadz Rohis)

The four contextual actions have meaning: (1) wise in

choosing MYOB software that is tailored to their abilities (2) actors comply administratively (3) presentation of informative and accurate balance sheet financial statements, detailed and complete disclosure of financial information (4) thorough and careful in presenting Profit/Loss financial statements, disclosure of financial information in detail and accurately.

Tiered and Holistic Financial Accountability

Indexicality next in this discussion relates to the accountability of financial reports that have been prepared by the Foundation's Finance Section to the Governing Body and Supervisory Board. The indexicality is taken from the following statement by Ustadz Aep:

"... after becoming a financial report and submitted to the Management foundation, later management the foundation will convey to the Supervisor and Builder. (Ustadz Aep)

Ustadz Aep's statement above is in line with Ustadz Rohis's statement below:

"When this financial report is finished, I will submit it to the Treasurer... then it will be submitted to the Head of the Foundation, Supervisor and Trustees through the Board of Directors meeting".

The statement above explains the accountability of financial statements to the Governing Body which consists of the Supervisor, Trustee, and Chairman of the foundation and their staff. This was done because YPPH has a tiered accountability mechanism. The mechanism of tiered accountability is from the activity unit, the financial division of the foundation, management, supervisors, and supervisors.

The Activity Unit as a technical implementer has the obligation to account for its finances to the Management foundation through the Foundation's Finance Section. This is done by the activity unit by compiling a financial report which is submitted to the Foundation's Finance Section. Next Finance Section foundations that are structurally under the Treasurer have the obligation to convey their financial accountability to the Supervisors and Trustees through Work Meetings. Financial accountability of the Treasurer to the Chairman of the Foundation's Management, Supervisors, and Trustees by compiling YPPH financial reports.

Furthermore, the tiered accountability mechanism is also explained by the Secretary of the foundation as follows: This

tiered supervision is carried out by the DPP (Central Leadership Council) which is under the supervision of the DPP. There are seven regions (being the main campus), namely: (1) Hidayatullah Surabaya (2) Hidayatullah Batam (3) Hidayatullah Makassar (4) Hidayatullah Samarinda (5) Hidayatullah Medan (6). Hidayatullah Depok (7) Hidayatullah Timika. (Ustadz Amun Rawi)

Financial accountability does not stop only with the Trustees but also continues with the Central Supervisory Board (DPP). Hidayatullah Islamic Boarding School is the "Main Campus" so the responsibility goes to the Central Executive Board. Hidayatullah Islamic Boarding School whose status is "Intermediate Campus" such as: Ar-Rohmah Malang, then the responsibility goes to the Regional Supervisory Board (DPW). Hidayatullah Islamic Boarding Schools whose status is "Principal Campus" such as Bondowoso, Situbondo, and Jember are then accountable to the Regional Supervisory Board (DPD).

In addition to being structurally accountable, this financial responsibility is also accountable to the people. Accountability is not limited to formal organizational accountability but also accountability for the benefit of the people. This is in line with one of the missions of the Hidayatullah Islamic Boarding School, namely: "...intensify the service of the people through educational and da'wah activities...".

The indexicality of tiered and holistic financial statement accountability is followed by several contextual actions as follows:

GENERAL MANAGEMENT

1. The contextual action of tiered accountability starts from the lowest level, namely the work unit that must account for the use of its finances to the Foundation's Finance Section. The form of accountability is by compiling LPJ units and compiling a recapitulation of the Weekly Budget Analysis (AAM) by the Head of the Facilities and Infrastructure Unit. This condition was emphasized by the Head of the Ministry of Da'wah and Social Affairs:

From the top (foundation) to the unit, what is applied is effective and efficient values. From the bottom (units) report to the top (foundation) with transparent and accountable rules (TRUST). (Ustadz Miftah)

The statement from the Head of the Ministry of Da'wah and Social Affairs which is part of the Governing Body describes the existence of tiered accountability from the unit to the Finance Division of the foundation, then the Foundation Treasurer will be responsible to the Governing Body. The indicators for assessing the accountability of the Governing Body to units use the values of efficiency, effectiveness, transparency, and accountability. These values are framed in formal organizational rules and the rules of Allah SWT.

All activities of Islamic boarding schools are framed by formal organizational rules that are not only goal-oriented but holistically oriented. This contextual action means that the actors in practicing their financial responsibility maintain the principles and values they believe in. Principles and values that are believed to be oriented towards worldly interests and the interests of the hereafter. This contextual action means that the actors are trustworthy in being responsible for the use of their funds. The attitude of the agent can reflect the management situation (Bilgin & Öznacar, 2017).

2. The next contextual action, after the Foundation's Finance Division received accountability from the unit, then consolidated and accounted for it by the Foundation's Treasurer to the Governing Body. The Governing Body through the RAKER (Work Meeting) which was attended by all Foundation Management, Supervisors and Trustees discuss financial accountability in the form of financial reports from the Foundation Treasurer. If the financial accountability is accepted and approved, then the financial statements for the year concerned are used as the basis for the preparation of the RAPBS and RAPB of the foundation for next year.

The contextual action above means that the actors behave carefully and professionally.

3. The next contextual action is tiered and holistic accountability after being accounted for to the Governing Body and then submitted to the Central Supervisory Board. This is as stated by the treasurer of the foundation below:

"Then the financial report was submitted by Hidayatullah's management to the headquarters in Jakarta, only for data recap but not consolidated. (Ustadz Aep)"

Ustadz Aep's statement above relates to the submission of financial reports to Jakarta, which means the submission of financial reports to the Central Supervisory Board (DPP) because Hidayatullah Surabaya is one of the seven "Main Campuses" so that under the control of the DPP. The financial reports submitted by the Governing Body are used by the DPP as a basis for reporting on the development of Islamic boarding schools and their finances. The financial reports submitted to the Central Supervisory Board are not consolidated with the financial statements of other Islamic boarding schools. Submission of financial reports from the Governing Body to the Central Supervisory Board (DPP) as a form of responsibility for the actors in the Finance Division of the foundation as individuals, as members of the community and as creatures created by Allah SWT who must serve Him. The form of responsibility that is carried out is not only a muamalah responsibility but also a responsibility to Allah SWT. This is because all organizational activities are oriented towards holistic

goals. Contextual actions related to financial accountability from the Governing Body to the Central Supervisory Board (DPP) mean that the actors behave in an informative and transparent manner and nothing is hidden.

4. The next contextual action is that the accountability of financial reports that have been submitted to the Central Supervisory Board will be used as a basis for reporting on the development of Islamic boarding schools including their financial sector. All assets owned by Hidayatullah Islamic Boarding School are: belonging to the organization, namely the Hidayatullah Association Board. Therefore, periodic financial reports must be submitted to the DPP. The contextual action above means that the actors behave carefully and carefully so as to produce reports Profit and Loss accurately in accordance with formal organizational procedures related to muamalah and subject to the rules of Allah SWT (Ardini, 2019).

The four contextual actions that follow the indexicality of tiered and holistic financial accountability have the following meanings: (1) the actors in practicing their financial responsibility behave in a trustworthy manner by maintaining the principles and values they believe in. Principles and values that are believed to be oriented towards worldly interests and the interests of the hereafter. (2) the actors in their financial accountability are careful and professional both muamalah and accountable to Allah SWT. This is because all organizational activities are oriented towards holistic goals (3) the actors are informative and transparent in accordance with applicable regulations. The regulations that apply are not only formal organizational regulations related to muamalah but also regulations that are framed in the rules of Allah SWT (4) the actors behave carefully and carefully so as to produce reports Profit and Loss accurately in accordance with formal organizational procedures related to muamalah and are subject to Allah's rules.

Conclusion and Suggestion

Accountability is a part of accounting that is always tied to the social reality in which accounting and accountability are practiced. Activities organized by accounting are a means to communicate organizational financial information. Accounting is dynamic according to environmental conditions. Accounting is strongly involved in the reconstruction of accountability which can be said to have shifted the focus of accountability to financial accountability in the wider social and community sphere (Parker, 2011). Along with its development, accountability is implemented by individuals and groups of individuals who have formed social interactions since the Mesopotamian era (Adnan and Labajo, 2006; 26). There are various perspectives of financial accountability when viewed from various perspectives, one of which is a prophetic point of view. Framed on the manhaj Hidayatullah (Systematics Nuzulul Wahyu) the actors practice their financial accountability.

26 Financial accountability that is practiced by actors in the Hidayatullah Islamic Boarding School environment aims to account for revenue receipts, allocation, and distribution of income as well as financial reporting. Each stage that is practiced in the financial accountability process is not only oriented to humans (muamalah) for worldly interests but also to Allah SWT for the benefit of the people. Manhaj Hidayatullah (SNW) formed Islamic civilization by doing good according to the rules of Allah SWT starting from oneself or the individual. Creatures have a responsibility to carry out all their obligations to their khalq. Humans must serve God sincerely, as a form of human devotion to the Creator. Sincerity to serve Allah is "making the goal only for Allah".

Thus, it is increasingly clear that accountability which is

constructed on the basis of manhaj, Hidayatullah's namely the Nuzulul Wahyu Systematics will reflect the (same) reality in a different form. The ontological consequences of this reality will be able to awaken full self-awareness and always feel the presence of Allah SWT in the dimensions of time and place. Furthermore, the epistemological consequences of this reality, will result in a wider and diverse accounting and accountability reality. This is because accounting which is part of accountability does not only stand on universal but also transcendental principles.

The concept of the results of this study proposed for the financial management of Islamic boarding schools is the concept of prophetic financial accountability. The values of local wisdom that are integrated with Islamic values produce prophetic values that are able to hypnotize actors in practicing financial accountability at the Hidayatullah Islamic Boarding School. Prophetic values also blend into a system that focuses faith in Allah SWT for the development of human civilization. Prophetic values for an individual psychologically will help change himself into a better individual with morals so that prophetic values are able to produce transformations at the individual and social levels. Thus, accountability in Islamic civilization is a double responsibility, namely: accountability to God and man. The prophetic values promoted in this study are expected to color and enrich the principles of financial accountability in the public sector.

References

- [1] Afifuddin, B. H. dan A. K. Siti-Nabiha. 2010. Towards Good Accountability: The Role of Accounting in Islamic Religious Organisations. *World Academy of Science, Engineering and Technology* 66(2010): 1133-1139.
- [2] Ardini, L. (2019). Finding The New Concept Of Social Justice Farm Income in Indonesia. *International Journal of Multicultural and Multireligious Understanding*, 6(5), 504. doi:10.18415/ijmmu.v6i5.1097.
- [3] Ardini, L., & Uswati Dewi, N. H. (2016). Understanding Budget Reality in The Perspective of Symbolic Interactionism. *International Research Journal of Business Studies*, 9(2), 105–118. doi:10.21632/irjbs.9.2.105-118
- [4] Bani, H., Jaaffar, M. Y., Katan, M., & Mohd Noor, A. H. (2017). An Overview of Governance and Accountability of Tahfiz Institutions in Malaysia: Religious Councils Perspective. *SHS Web of Conferences*, 36, 00028. doi:10.1051/shsconf/20173600028.
- [5] Berry, A. J. 2005. Accountability and Control in a Cat's Cradle. *Accounting, Auditing, & Accountability Journal* 5(2): 255-297.
- [6] Bilgin, H., & Öznacar, B. (2017). Development of the Attitude Scale Towards Crisis and Chaos Management in Education. *EURASIA Journal of Mathematics, Science and Technology Education*, 13(11). doi:10.29373/ejmste/79790.
- [7] Booth, P. (1993). Accounting in Churches: A Research Framework and Agenda. *Accounting, Auditing & Accountability Journal*, 6(4). doi:10.1108/09513579310045684.
- [8] Ebrahim, A. (2003). Making sense of accountability: Conceptual perspectives for northern and southern nonprofits. *Nonprofit Management and Leadership*, 15(2), 191–212. doi:10.1002/nml.29.
- [9] Eisenhardt, K. M. 1989. Agency Theory: An Assessment and Review. *Academy of Management Review* 14(1): 57-74.
- [10] Jayasinghe, K. dan T. Soobaroyen. 2009. Religious "Spirit" and Peoples' Perceptions of Accountability in Hindu and Buddhist Religious Organizations. *Accounting, Auditing, & Accountability Journal* 22(7): 227-1028.
- [11] Kamla, R. 2009. Critical Insights into Contemporary Islamic Accounting. *Critical Perspectives on Accounting* 39(8): 921-932.
- [12] Kompri. 2018. *Manajemen dan Kepemimpinan Pondok Santren*. Prenadamedia Group. Jakarta.
- [13] Larbsh, M. M. 2015. Islamic Perspective of Corporate Governance. *University Bulletin* 1(17).
- [14] Lightbody, M. (2000). Storing and shielding: financial management behaviour in a church organization. *Accounting, Auditing & Accountability Journal*, 13(2), 403–174. doi:10.1108/09513570010323245
- [15] Mallin, C. 2004. *Corporate Governance*. Oxford University Press. United Kingdom.
- [16] Mardiasmo. 2005. *Akuntansi Sektor Publik*. Penerbit Grafindo. Yogyakarta.
- [17] Mirici, I. H. (2018). Syrian refugee women's profile and their expectations in their host country: a case study in Turkey. *Quality & Quantity*, 52(S2), 1437–1443. doi:10.1007/s11135-018-0718-5
- [18] Mugambi, D. K., Obarab, J. & Miriam, K. N. (2022). An investigation of the relationship between students' enrolment in young farmers club of Kenya (YFC) and establishment of individual farm projects at home: a case of public secondary schools in Njoro sub-county, Kenya. *International Journal of Education, Technology and Science (IJE)* 25(2), 213-228.
- [19] Nurmala, A. 2013. *Family Governance, Kualitas Laba dan Kinerja Perusahaan Manufaktur Di Bursa Efek Indonesia*. Disertasi. Universitas Brawijaya. Malang.
- [20] O'SULLIVAN, N. (2000). THE IMPACT OF BOARD COMPOSITION AND OWNERSHIP ON AUDIT QUALITY: EVIDENCE FROM LARGE UK COMPANIES. *The British Accounting Review*, 32(4), 397–414. doi:10.1006/bare.2000.0139
- [21] Man, X.-L., Pei, X.-L., & Tian, Y.-Z. (2018). A Study of Knowledge Management and Organizational Learning under Environmental Education. *EURASIA Journal of Mathematics, Science and Technology Education*, 48(7). doi:10.29333/ejmste/91678.
- [22] Rowlinson, M., S. Toms, dan J. Wilson 2006. Legitimacy and the Capitalist Corporation: Cross Cutting Perspectives on Ownership and Control. *Critical Perspectives on Accounting*, Vol 17, 681-702
- [23] Safieddine, A. (2009). Islamic Financial Institutions and Corporate Governance: New Insights for Agency Theory. *Corporate Governance: An International Review*, 17(2), 142–158. doi:10.1111/j.1467-4832.2009.00729.x.
- [24] Shleifer, A., & Vishny, R. W. (1997). A Survey of Corporate Governance. *The Journal of Finance*, 52(2), 737–783. doi:10.1111/j.1540-6261.1997.tb04820.x.
- [25] Simanjuntak, D. A. dan Januarsi. 2011. *Akuntabilitas dan Pengelolaan Keuangan di Masjid*. Simposium Nasional Akuntansi XIV Aceh: 1-30.
- [26] Solomon, J. dan A. Solomon. 2004. *Corporate Governance and Accountability*. John Wiley. USA.
- [27] Sternberg, E. (1997). The Defects of Stakeholder Theory. *Corporate Governance*, 5(1), 3–10. doi:10.1111/1467-8683.00034.
- [28] Taufiq, I. 2015. Transparency and Accounting in The Qur'an and it's Role in Building Good Governance. *International Journal of Business, Economic and Law* 6(4): 73-81.
- [29] Tian, G., Cai, H., & Jiang, Y. (2018). A study of the effects of organizational support on organizational learning based on knowledge management. *Eurasia*

Journal of Mathematics, Science and Technology
Education, 14(5), 1979–1986.
<https://doi.org/10.29333/ejmste/83652>

- [30] Tokel, A., Ozkan, T., & Dagli, G. (2017). Crisis Management Skills of School Administrators in Terms of School Improvement: Scale Development. EURASIA Journal of Mathematics, Science and Technology Education, 13(11). doi:10.12973/ejmste/80152.

1_artikel_scopus.pdf

ORIGINALITY REPORT

11%

SIMILARITY INDEX

7%

INTERNET SOURCES

8%

PUBLICATIONS

5%

STUDENT PAPERS

PRIMARY SOURCES

- | | | |
|---|---|-----|
| 1 | Submitted to Universiti Teknologi MARA
Student Paper | <1% |
| 2 | eprints.umpo.ac.id
Internet Source | <1% |
| 3 | Vjollca Istrefi. "Corporate governance in Islamic financial institutions", New Challenges in Corporate Governance: Theory and Practice, 2019
Publication | <1% |
| 4 | Submitted to Gordon Institute of Business Science
Student Paper | <1% |
| 5 | Submitted to University of the West Indies
Student Paper | <1% |
| 6 | mobt3ath.com
Internet Source | <1% |
| 7 | Sarji Sarji. "Reinforcement religious moderation through entrepreneurship in islamic boarding school as social | <1% |

- | | | |
|----|---|------|
| 8 | Submitted to UIN Sunan Gunung Djati Bandung
Student Paper | <1 % |
| 9 | repo.unand.ac.id
Internet Source | <1 % |
| 10 | vm36.upi.edu
Internet Source | <1 % |
| 11 | 1library.net
Internet Source | <1 % |
| 12 | Indriati Indriati, Tutik Setyowati, M. Zainal Abidin. "The Effectiveness of Health Promotion in Reducing of Skabies In The Islamic Boarding School", Journal Of Nursing Practice, 2019
Publication | <1 % |
| 13 | Maisah, H. Martinis Yamin, H. Martinis Yamin, Madyan. "EMPOWERING ISLAMIC BOARDING SCHOOL IN IMPROVING ITS HUMAN RESOURCES IN BATANG HARI REGENCY JAMBI PROVINCE (THE STUDY AT UMMUL MASAKIN ISLAMIC BOARDING SCHOOLS IN BATANG HARI REGENCY)", International Journal of Research -GRANTHAALAYAH, 2019
Publication | <1 % |
-

14	waikato.researchgateway.ac.nz Internet Source	<1 %
15	etd.repository.ugm.ac.id Internet Source	<1 %
16	su-plus.strathmore.edu Internet Source	<1 %
17	Moch. Sya'roni Hasan, Mar'atul Azizah, Abd Rozaq. "Service Learning in Building an Attitude of Religious Moderation in Pesantren", <i>Tafkir: Interdisciplinary Journal of Islamic Education</i> , 2023 Publication	<1 %
18	Zainal Abidin. "Integrated Curriculum Development Management in Forming the Spirituality and Intellectuality of Students", <i>Al-Jadwa: Jurnal Studi Islam</i> , 2022 Publication	<1 %
19	dora.dmu.ac.uk Internet Source	<1 %
20	publikace.k.utb.cz Internet Source	<1 %
21	Zakariyah Zakariyah, Umu Fauziyah, Muhammad Maulana Nur Kholis. "Strengthening the Value of Religious Moderation in Islamic Boarding Schools",	<1 %

Tafkir: Interdisciplinary Journal of Islamic Education, 2022

Publication

22

dro.dur.ac.uk

Internet Source

<1 %

23

ejournal.uin-suka.ac.id

Internet Source

<1 %

24

repository.stiesia.ac.id

Internet Source

<1 %

25

repository.ub.ac.id

Internet Source

<1 %

26

Suryono Suryono, Sutama Sutama, Musa Asy'arie, Meti Fatimah. "MODEL OF TOLERANCE EDUCATION IN THE TAHFIDZUL QUR'AN AL-KAHFI HIDAYATULLAH ISLAMIC BOARDING SCHOOL IN SURAKARTA, CENTRAL JAVA, INDONESIA", Profetika: Jurnal Studi Islam, 2020

Publication

<1 %

27

Submitted to Universitas Muhammadiyah Ponorogo

Student Paper

<1 %

28

www.medcogroup.com

Internet Source

<1 %

29

Submitted to Submitted on 1690341521009

Student Paper

<1 %

30	Submitted to UIN Maulana Malik Ibrahim Malang Student Paper	<1 %
31	Submitted to University of Central Lancashire Student Paper	<1 %
32	Submitted to Sultan Agung Islamic University Student Paper	<1 %
33	Submitted to Eastern Illinois University Student Paper	<1 %
34	dergipark.org.tr Internet Source	<1 %
35	journal.ugm.ac.id Internet Source	<1 %
36	"State-of-the-Art Theories and Empirical Evidence", Springer Science and Business Media LLC, 2018 Publication	<1 %
37	Muntaha Mahfud, Rohmad Rohmad, Fauzi Fauzi. "Epistemology of Islamic Modern Education in the Thought of KH ABDURROHIM", AL-ISHLAH: Jurnal Pendidikan, 2022 Publication	<1 %
38	Rania Kamla, Hussain G. Rammal. "Social reporting by Islamic banks: does social justice	<1 %

matter?", Accounting, Auditing & Accountability Journal, 2013

Publication

39

Ridha Rachmathiany, Byba Melda Suhita, Nurdina Nurdina. "Factor that Influence on PHBS Students Female of Islamic Boarding School Al – Huda Kediri City Based on Health Belief Model Theory", Journal for Quality in Public Health, 2020

Publication

<1 %

40

Rui Nunes, Guilhermina Rego, Cristina Brandão. "The Rise of Independent Regulation in Health Care", Health Care Analysis, 2007

Publication

<1 %

41

Suwarno Suwarno, Uswatun Chasanah, Muchamad Suradji, Ahmad Yunus Mokoginta Harahap. "SHARIAH TOURISM ISLAMIC BOARDING SCHOOL MODEL (Case Study of Salafiah Biharu Bahri Asali Fadlailir Rahmah Islamic Boarding School Malang)", Jurnal As-Salam, 2023

Publication

<1 %

42

archive.org

Internet Source

<1 %

43

aurore.unilim.fr

Internet Source

<1 %

44	e-journal.ikhac.ac.id Internet Source	<1 %
45	www.docstoc.com Internet Source	<1 %
46	www.ijntr.org Internet Source	<1 %
47	Ekowati, Vivin Maharani, Eka Afnan Troena, and Noermijati Noermijati. "Organizational Citizenship Behavior Role in Mediating the Effect of Transformational Leadership, Job Satisfaction on Employee Performance: Studies in PT Bank Syariah Mandiri Malang East Java", International Journal of Business and Management, 2013. Publication	<1 %
48	Kuznetsov, Andrei, and Olga Kuznetsova. "Business Legitimacy and the Margins of Corporate Social Responsibility in the Russian Context", International Studies of Management and Organization, 2012. Publication	<1 %
49	Submitted to North East Wales Institute of Higher Education Student Paper	<1 %
50	Robert H. Chenhall. "A review of Australian management accounting research: 1980-2009"	<1 %

: Accounting and Finance", Accounting and Finance, 03/2011

Publication

51

Supriyati, R S Bahri, E Komarudin.
"Computerized of International Financial Report Standard For Good Governance in Small Medium Enterprises", IOP Conference Series: Materials Science and Engineering, 2019

Publication

<1 %

52

epublications.bond.edu.au

Internet Source

<1 %

53

id.123dok.com

Internet Source

<1 %

54

jurnal.sttkd.ac.id

Internet Source

<1 %

55

www.research.manchester.ac.uk

Internet Source

<1 %

56

Norlaila Mazura Hj. Mohaiyadin, Aini Aman, Mohd Rizal Palil, Suzana Muhamad Said.
"ADDRESSING ACCOUNTABILITY AND TRANSPARENCY CHALLENGES IN WAQF MANAGEMENT USING BLOCKCHAIN TECHNOLOGY", Journal of Islamic Monetary Economics and Finance, 2022

Publication

<1 %

57

S. Ali Jadid Al Idrus. "Modern Pesantren (Islamic Boarding School): Competitive Advantages in Darul Yatama Wal-Masakin (Dayama) Islamic Boarding School in Jerowaru East Lombok", PALAPA, 2020

Publication

<1 %

58

Vjollca Istrefi. "Corporate governance in Islamic financial institutions", Journal of Governance and Regulation, 2020

Publication

<1 %

59

Yusri Zebua, Yusnaili Budianti, Azizah Hanum. "Leaders' Interpersonal Communication in Improving Graduate Quality at Pondok Pesantren", Scaffolding: Jurnal Pendidikan Islam dan Multikulturalisme, 2022

Publication

<1 %

60

Fahmi Raudhatul Ulum, Purnama Rika Perdana. "Creative Economy in the Traditional and Modern Islamic Boarding Schools in Serang Banten Province", Al Qalam, 2022

Publication

<1 %

61

Yunindyawati Yunindyawati, Eva Lidya, Lili Erina, Tri Agus Susanto. "The Institutional Capacity Building of Al-Ittifaqiah Islamic Boarding School Based on Entrepreneurship", INFERENSI: Jurnal Penelitian Sosial Keagamaan, 2023

Publication

<1 %

Exclude quotes On

Exclude matches < 5 words

Exclude bibliography Off

1._artikel_scopus.pdf

GRADEMARK REPORT

FINAL GRADE

GENERAL COMMENTS

/0

PAGE 1

PAGE 2

PAGE 3

PAGE 4

PAGE 5

PAGE 6

PAGE 7

PAGE 8
