

## FINANCIAL MANAGEMENT ACCOUNTABILITY IN ISLAMIC PERSPECTIVE (Phenomenological Study In Islamic Boarding School Nurul Hidayah)

Kiky Zulkifli  
Cipto Wardoyo  
Endang Sri Andayani

### ABSTRACT

*This research is aimed to determine how the financial management accountability in islamic boarding school. This is because all the activities of both public and private institutions have always demanded accountability. This type of research used in this study is a qualitative research. This qualitative approach reveals the unique meaning of the principle of accountability as understood by the committee of islamic boarding school Nurul Hidayah Probolinggo on the basis of understanding and perspective of their meaning. Based on the results of research conducted by the researchers, the researcher can see that there is a good obedient culture in terms of organizational and non-organizational. With the process of leaders and leadership centered at clerics as well as with the vision and mission are important guidelines for accountability by unifying element of Faith and Humanity for an organization.*

**Keywords:** Accountability, Islamic perspective

### INTRODUCTION

The nonprofit organization is an organization in conducting its activities does not put profit (Handoyo, 2016). However, it does not mean non-profit organizations are not allowed to receive or generate a profit from its activities. The gain is usually intended to cover operating expenses. The funds used to finance various activities of the foundation is not exactly small, therefore it is necessary for a financial statement. These financial statements are considered to be the most important things to keep the organization continue to run well. One non-profit organization that is islamic boarding school. Islamic Boarding school is an organization engaged in education and propaganda of Islam.

Boarding school with different expectations and predicate embedded in them, led to the three main functions. First, as the central cadre of religious ideas (Center of Excellence). Second, as the institution of providing Human Resource. Third, as an institution that has the power to empower the community (Agent of Development) (Faozan, 2006).

Life in ponpes cannot be separated from the figure of a kyai-ulama as the leader of the ponpes. The santri's obedience to the kyai-ulama is due to the expectation of baraka (grace), as understood from the Sufi concept (Halim, 2005). Therefore, all activities in ponpes are based on kyai's agreement. Complex ponpes activities need a financial report useful in sustainability of boarding schools in accordance with the regulations that apply to non-profit organizations. Indonesian Institute of Accountants issued Statement of Financial Accounting Standards (PSAK) Number 45 About Non-Profit Organization Financial Reporting. This standard aims to regulate financial reporting of nonprofit organizations. But in fact many boarding school do not apply the rules as a whole

One boarding school located in Indonesia is Islamic Boarding School Nurul Hidayah in the city of Probolinggo. Based on the results of preliminary observations, besides presenting religious science Nurul Hidayah also has a general science education and has had a business unit that is used to finance the activities of boarding school. General science education developed by Islamic Boarding School Nurul Hidayah is elementary to secondary education. In addition, the Nurul Hidayah High School is one of the best schools in the city of Probolinggo and business unit developed by the foundation also expanded rapidly and became one of the sources of funds to finance boarding school life.

Nurul Hidayah boarding school foundation is one of the foundations categorized in the form of non-profit institutions, especially in the field of Islamic religion that was founded with the aim not to seek profit. Boarding school becomes part of public entity so boarding school needs to apply principle of good governance. According to Arto (2012) good governance is how social and economic resources can be managed properly or efficiently. One of these principles is accountability, so it takes a financial report. However, the results of the interview with the chairman of the board of the ponpes which shows that the financial statements made by boarding school are simple and do not make a report related to the foundation activities in accordance with the standards and each unit of the institution on the foundation has its own financial statements.

Accountability is a form of accountability by creating an oversight through the distribution of power in the various government institutions, thereby reducing the accumulation of power, while creating the conditions of mutual monitoring. Iswahyudi (2016) stated that accountability is a form of responsibility given to someone to be responsible for the person who gives a mandate. Accountability has two types namely vertical and horizontal. Vertical accountability is a form of accountability to superiors agency or organization. While horizontal accountability is a form of accountability to other agencies.

Religion of Islam has encouraged the accounting practices in human life in every transaction (trade). It is already set in the Qur'an Surah Al Baqarah: 282 which is in every transaction there must be a record. Basically, knowledge of accounting and accounting practices in business (muamalah) has become an integral part. However, accounting knowledge and practice outside business entities, especially religious institutions are very under-used by the board outside the business entity as a religious entity. This was confirmed by the results of research conducted by Jacobs (2004), which states that the accounting practice had no role in regulating the activities of religious institutions. However, as an entity that is using funds society as its financial resources in the form of donations, alms or other forms of social assistance from the community (public) required financial statements.

So specifically this study intends to know how accountability in terms of financial management boarding school. This is because all the activities of both public and private institutions are always required for accountability, such as research conducted by Simiba (2011) who states that accounting is necessary for religious organizations because as a manifestation of the attitude of trust and accountability of the board. However, in reality in religious life it seems to still be in another dimension that does not require a direct accountability in the form of accounting reporting.

The results of this study are expected to extend beyond the accounting study mainstream accounting research, with the alternative method as well. Through this research is also expected to find a concept that is suitable for applying the science of accounting at religious entities such as Islamic Boarding School Nurul Hidayah. From the description of the context of the study, the authors are interested in doing research with the title "*Financial Management Accountability In Islamic Perspective (Phenomenological Study In Islamic Boarding School Nurul Hidayah)*".

## METHOD

The type of research used in this study is a qualitative research. This qualitative approach reveals the unique meaning of the principles of Accountability as understood by the boardings of Nurul Hidayah Boarding School in Probolinggo on the basis of a perspective of their understanding and meaning. The development of accounting in a nonprofit organization, especially in the religious field, will basically involve a humanitarian dimension so this research can be based on or based on a subjective dimension with a human-related object that has a meaning action. Therefore, to be able to perform activities deepening of an entity by using transcendental phenomenology, so this study required an object that has a unique character and potential as a reason of interest for the implementation of a study.

Sources of data used in this study are primary data and secondary data. Primary data are data obtained by researchers directly, primary data obtained from interviews to be conducted by researchers. The data obtained from the interviews with the resource persons and then the data transcribed and analysed. Furthermore that is secondary data which are data collected through both parties directly or indirectly.

Methods in collecting data on a qualitative research requires several resource persons, namely board members of Foundation, school treasurer and teacher. In this study to obtain more in-depth data can use other techniques such as observation or documentation. Data analysis is an important step to consider in adapting to the research that will be investigated, because the data analysis will be the result of research from the research that will be accepted by the community. Moleong (2011) explains that data analysis is an effort that researchers can do by organizing data, selecting appropriate data to manage, finding patterns, finding what is important and what is learned, and making decisions about what will be told to other people. The data analysis with interactive model which is done in this research refers to data analysis which has been done by Miles and Huberman as follows: Data reduction, Data presentation and Withdrawal Conclusions.

Examination of the validity of data in this research is done by using: Persistence observation and triangulation. In conducting this research, there are 3 stages conducted by researchers from the preparation, conduct of research, and the stage of completion of the study.

## RESULTS

Based on the research that has been done through interviews and direct observation with the informants. Attempts were made by digging the informant awareness how to interpret accountability in financial management Islamic Boarding School Nurul Hidayah. Researchers are trying to rule out the experience, theory and knowledge of researchers to accounting. Interviews were conducted by providing opportunities for informants to provide information in accordance with what the informant understood without the influence of the researcher.

This chapter contains regarding exposure data and findings in this study. In this study, researchers found results that include how leaders and leadership in the boarding school accountability, and how accountability is done by the boarding school.

### A. Leaders and Leadership in Pondok Pesantren

Based on the results of the study, researchers found that in Islamic Boarding School Nurul Hidayah is the supreme leader, Mr Almukarrom KH Abdul Aziz Fadhol, so the decisions taken must be with the consent of clerics. In each program carried out both boarding schools and institutions must be known by clerics.

In addition, the researchers also found that the management of the Organization's Islamic Boarding School Nurul Hidayah filled by family members leadership. The family members also have an important role in the organization boarding school to get a position as the Managing Board of the cottage.

## B. Accountability

Either Islamic Boarding School or other organizations have liability. This Islamic Boarding School foundation carries out activities using significant financial coming from people or funds mandated by many people, so the clarity, transparency and reporting either written or unwritten, about everything that has been done by the board, is an obligation of the board of the mandate that has been given. Form of accountability to the organization committee indicated through meetings and consultation with the chair of the foundation and a member of the board that the program that had been set going well and mandate. In this case a form of accountability not just in front of the leaders and their fellow human beings who gave a mandate.

## DISCUSSION

This study is aimed to find out how the accountability of financial management conducted by the boarding school. In this study found that the phenomenon of accountability of financial management of Nurul Hidayah Boarding School is not only the responsibility of the management to the leadership, but also to Allah SWT. Such meaning is an interesting phenomenon that needs to be studied more deeply to see how efficiently and effectively in the process of financial management of boarding school is revealed when research conducted interviews with informants. In fact, they assume that boarding school does not require a complicated report because it will be difficult to be understood by kyai.

## Accountability

Accountability is important for every organization both private organizations and for non-government public organizations including religious organizations, no exception in boarding schools as educational institutions Islamic da'wah. It is very necessary because every organization has links with internal and external organizations. Endahwati (2014) explains that accountability is a way of accountability from the management or the recipient of the trust to the trustee of the management of the resources that have been entrusted to him either vertically or horizontally. In addition, there are studies that support that important financial reports are no exception to religious organizations, it is also done by Simanjuntak (2011) who concludes that a financial report is very important for the mosque as a form of trust and accountability

### a. Vertical and Horizontal Accountability

According to its nature of every human being besides he has high morality he is also a person who has her own opinion, ego, and a willingness to act according to their own desires. Therefore, in this case, people must be responsible for what they have done. Mardiasmo (2002) explained that there were some kinds of accountability they are:

- 1) Vertical responsibility in this regard is to Allah
- 2) Horizontal responsibility in this matter is the responsibility of neighbor

#### 1) Responsibilities to God and Humans

Responsibility to God demands human consciousness to fulfill obligations and devotion to God as creator. As creatures of Allah humans should be grateful for His grace that has created, and always provide the best for his creatures. Therefore humans must worship and obey the rules and stay away from things that have been forbidden by Allah according to the Quran the word of Allah Surat.az-Zariyat, verse 56 which have the following meanings:

*"It is not I make the jinn and men, but that they may worship Me, QS.az-Zariyat, paragraph 56*

One of the restrictions is to take the property of others *dzalim*. In His Word Allah has forbidden to apply *dzalim* by taking the property of others. Quran Surat an-Nisa 'verse 29 which means:

"O ye who believe, do not you eat your treasures among you in a way that vanity ....." Surah an-Nisa 'verse 29

Therefore, it is one form of accountability to God in the world is not doing *dzalim* by taking the rights of others in a way that vanity. So this is where the nature of the mandate should be emphasized when it was given the mandate by the giver trustworthy either Allah or by others .. There are six words in the Qur'an mandate, namely in surah Al-Ahzab: 72; surat Al Baqarah: 283; Surat an-Nisa ': 58; surat Al-Anfal: 27; surat Al Mukminun: 8; and the letter Al Ma'arj: 32.

Furthermore, in accountability to one another, in fact man can not live without the help of another human being. Where in the community have set the rules and norms that apply to every member of society. In modern states the rules or laws are rooted in a system of law and equal for all citizens. If these rules are violated, the violator in question must have a penalty or sanction for his actions. If he broke the rules then there will be sanctions that would be acceptable, for example adverse property rights of others then the court can punish the guilty attitude (offense) under the Criminal Code. So in every activity carried out by the boarding school accountability can be either vertically or horizontally. So that administrators can perform these tasks mandate.

#### 1) Implementation

##### a) Vertical Accountability: Accountability To Allah

Based on the characteristics possessed by Islamic Boarding School Nurul Hidayah namely social organization of religious then everything should be run in accordance with the rules of both the rules that come from God Almighty and the rules that exist in the organization. The Nurul Hidayah Boarding School constitutes an organization that uses the basic teachings that promotes purity of heart and always make everything into religious activities. That's why every transaction carried out in this boarding school must be presented in accountability report. It is implied in the Qur'an Surah Al Baqarah verse 282 which explains that in every transaction is required for registration.

Implicitly Surah Al Baqarah verse 282 sends a message that Islam encourages their accounting practices in human activity. Endahwati (2014) explains that in accounting Shari'ah considers that accountability has been considered a single entity that cannot be separated from one another. This is what makes the difference with conventional accounting purposes. In accounting Shari'ah considers that the accounting function as a "liaison" between the stakeholders, and the public entity to retain the value of worship Shari'ah. This is caused by the management of an organization or company is not only responsible for certain stockholders, but also have a responsibility to other parties with an interest in an Organization or company. So that the organization has a social responsibility, nature and God Almighty. Here is an except informant who indicated their responsibility is not only to the caretaker leader (human), but also to God Almighty:

"Hmm accountability? Ky, we must be responsible for whatever we have done. The accountability, the mandate that has been given to us, in this boarding school must be made. We should be able to keep the mandate given to us. Although people do not see Allah can see, so we must tell the truth "(NS1-02)

Based on an understanding of the accountability informant delivered, indicating that in all the activities carried out shall be accountable before Allah. It has the basic teachings of religion mentioned in the Qur'an Surah Qiyamah: 36, which have the following meanings:

"Does man think that he will be left alone (without purpose)?" QS. Qimayah Verse 36

Furthermore, it is characterized by the practice and the understanding that in any activity performed must also be accountable to God and not only to humans alone. Both activities within the organization, accountability should be to the Lord and to the leaders and giving a mandate. The information about the same is also expressed by other informants. Here is an excerpt of informants in describing the subject of accountability that he believed:

"Kiky, the the program that we created and approved at clerics and must be implemented properly regardless of lack of funds or how, just to be accomplished. The important thing is we carry out the program honestly and responsibly. (NS2-02)

The information of the two informants illustrated that in the understanding of accountability that is believed and implemented by both informants can be concluded that To God, too, they must be accountable. Several studies such as studies on accountability of religious institutions also tells us about his relationship with God. One is the research conducted by Amerieska (2009) on BMT accountability practices with an understanding of human relationships (Habluminnas), the natural relationship (Habluminalalaqa), and a relationship with God (Habluminalallah). The results of these studies explain that the BMT (Baitul Maal Wat Tamwil) still maintains superiority of human-centered accountability, because the first level of accountability is addressed to the board of trustees. The second level, directed to the annual meeting of members. Furthermore, in tiers to three, in the form of liability to God Almighty.

Accountability committed against God's steward applied way to uphold the mandate given by the laws and rules as well as the compatibility between the plan and execution by the foundation boarding school, in deliver the mandate as trustee in the activity report and financial statements islamic boarding school. In the Qur'an, the suitability of the plan and this implementation is listed in Surat as Shof verses 1-3 that have the following meanings:

"1) Have glorify God whatever is in the heavens and whatever is on the earth; and he is all-powerful anymore, Most Wise. 2) O ye who believe, why do not you say something you do? 3) It is most hateful in the sight of Allah that you say nothing you do not "QS. As Shof Verses 1-3

#### **b) Horizontal Accountability: Accountability for Organizations and Leaders**

Besides accountability is addressed to Allah, the boarding school Nurul Hidayah also undertakes responsibility to the organization, responsible to the leaders of the relevant parties. Therefore, the mandate of the responsibility must be implemented by the board and members. In pursuit of good governance, Sedarmayanti (2013) explains that a bureaucratic accountability is an attempt or effort in creating a system of monitoring and control tool quality performance, inefficiency and the transparency of financial management, procurement, accounting, and from the pooling of resources. Therefore, this accountability refers to the development of a sense of responsibility to the public for decision-making in government, the private sector and community organizations as well as to the owners (stockholders). Here is an excerpt of informants describe that discussion:

"Accountable directly to the leader of the meeting eehh then reported to the center....the committee has done this.....the result is just as it is ...." (NS1-02)

Furthermore, the responsibilities of the board and acted upon members get access to information islamic boarding school report. This is reflected in the following passage:

".... usually it is expressed in a meeting, whether it is an annual program, so it is usually done in official meetings, if it was a routine meeting for example the proceeds was suddenly gained, or unplanned plan was made then when the activity has been completely done the accountability of the committee is acted, ooo funds budgeted so so, for example, there is balance just say or reported and if the fund is not enough....how..... .. "(NS3-03)

Based on the information given by the informant it can be seen that leadership and accountability related parties can obtain information on the meetings and consultation with the board.

Based on the phenomenon of responsibility (accountability) conducted by the Islamic Boarding School Nurul Hidayah, the grammatical principles of good governance in particular the principle of accountability is accountability to God as well as management (leaders and organizations). In defining the principles of accountability, the board is also still maintaining elements of the Deity with the mandate to carry out their mandate honestly. Accountability is also well done to God and to the people. In this case is the chairman cottage with equipment based on Islamic religious instructions and regulations.

**c) Implementation of Sanctions**

The existence of the sanctions provided against negligence is also applied in Islamic Boarding School Nurul Hidayah as follows informant's statement:

"Usually the Islamic boarding school teachers certainly give advice and tell them not to repeat what they have done. The boarding school does not directly give them difficult punishment especially if the santri (Islamic boarding school student) is one of the boarding school relative. In short, the first thing to do is giving WARNING STATEMENT like what has been done in a factory. ,, haha ... "(NS1-02)

Based on the exposure of the two informants it can be seen that in sanctioning the caretakers of Islamic Boarding School Nurul Hidayah, it can be a warning of sanctions and issued advice to sanctions in the form of organization. Furthermore, not only limited to only administrative sanctions provided by the organization, but there are also sanctions given by himself or individuals who do not carry out according to the plan as the informants say:

"... if he commits something wrong he will feel oh I made a mistake, so he will feel to be haunted? Spiritually he will feel ashamed of himself, he feels misgivings so how.... , in everyday life he feels to have stressed relationship with his friends, the other term he will feel guilty, and frankly he's embarrassed and will resign and indirectly he would self-introspection. "(NS3-03)

In addition to the administrative sanctions and sanction of dismissal, there are some sanctions that the emergence from within the board and members. Such sanctions in the form of guilt arising from within the board. This is exactly what will become a reference to improve the performance to match the plans that have been established by the organization.

**b. Redefining Responsibility**

Based on the discussion and the results of the study, the researchers noticed that in every program activities carried out by the board under the auspices of Islamic Boarding School Nurul Hidayah foundation accountability of each program not only in the organization but also to Allah. This is evident in the attitude of trust towards the implementation of the mandate given to actually run the program properly, which is a form of accountability to God.

Furthermore, with lots of activities and the construction is used it will involve financial and participants are not a few others. Therefore, the responsibility in such matters is always done as a form of liability committee. Therefore, in order to build a positive image especially in religious organizations like Islamic Boarding School Nurul Hidayah then Accountability is also done by the Islamic Boarding School Nurul Hidayah. It is shown by the presence of an accountability report conducted and reported on a regular basis and can be accessed by parties who require such information in detail at a meeting and deliberations held by the board.

With the lack of oversight and accountability, then the parties are given the mandate to be more fearful act of cheating. At least act of fraud at companies that have good accountability can be minimized when compared with that agency did not even have adequate accountability. Good accountability is accountability backed by good surveillance, structured, there are strict sanctions if violated, and tying workers at the institution. Therefore, to realize good governance (good governance), element of accountability (accountability) in all its mandated activities program is also an important factor. Accountability is not limited to the human dimension of the leader and the mandate giver (hablumminannas) in the form of a report.

But accountability must also be carried out to God (hablumminallah) in the world to carry out the mandate of what they receive with full of responsibility. Accountability (accountability) is described by the board of Islamic Boarding School Nurul Hidayah that in presenting good governance, accountability should be done vertically and horizontally so that trustful and honest characteristic arise in implementing the program, thus harming behaviors such as corruption will be reduced by it. So accountability (accountability) is interpreted as a form of which was also made to God but accountability to the people (leaders, organizations, and other trustworthy providers) and as a culture of honest and trustworthy grower in life.

**CONCLUSIONS AND RECOMMENDATIONS**

Currently, this study can explain the empirical evidence of how financial accountability management in religious organizations, especially pondok pesantren. In short, findings in this study can be said that there is a dutiful culture of every board, both in terms of organizational and non-organization. With the process of leadership and based vision and mission is an important guide in an accountability of the board by uniting the elements of Faith and Humanity for an organization. By balancing between the relationship with God and the relationship with the Man who is a strong guide in preserving a culture of responsibility that reflects the nature of a faithful and devout. And with the accountability executed by the board to God and accountability to human (Leader, organization, and other giver of "amanah") as a grower of honest culture and trust in life. In addition to this, some motivation that arises that motivation fulfills the command of Allah SWT and the form of gratitude. Therefore, the form of

accountability in boarding school has its own characteristics that are different from the rules that have been applied, how the form of accountability in religious organizations in boarding schools such as research that has been done by Hamdan (2013) that the adoption of commercial accounting in the financial statements of the mosque is not appropriate because the report cannot properly serve the purpose of financial reporting of nonprofit organizations especially in mosque institutions.

Based on the results of the study of the conclusion, the outline of the results of the research is not the final or final results. However, it still opens opportunities and opportunities for further review for researchers. Here are some suggestions related in the writing of this research include 1) Research conducted by the researchers is a small picture that the author tried to point out, the researchers suggest for further research conducted with a wider range. 2) Researchers only explore some information, the researchers suggest it would be nice if this can be studied more deeply with other informants. 3) Researchers only examine how the phenomenon that occurs in a site, so the researchers suggest that other researchers use different methods.

## REFERENCES

- Al-Qur'an dan terjemahannya. (2008). The Ministry of Religious Affairs Republic of Indonesia
- Arto, MJDW. (2017). *Apa yang dimaksud dengan Good Governance.*, (Online), ([www.dictionio.id](http://www.dictionio.id)), accessed February 13, 2018
- Amerieska, Siti. (2009). Akuntabilitas Pada Baitul Maal Wat Tamwil Ditinjau dari Perspektif Shari'ate Enterprise Theory. Unpublished thesis: the Postgraduate School of Economics, University of Brawijaya.
- Endahwati, Yosi Dian. (2014). Akuntabilitas Pengeolaan Zakat, Infaq, dan Shodaqoh (ZIS). Singaraja: Scientific Journal of Accounting and Humanika Volume 4 Number 1 ISSN 2089-3310.
- Faozan, Akhmad. (2006). Pondok Pesantren dan Pemberdayaan Ekonomi. *Journal island's Cultural Studies*, 4 (1).
- Halim, A, dkk. (2005). *Manajemen Pesantren*. Yogyakarta: PT LKIS Pelangi Aksara
- Handoyo, Patri. (2016). *Organisasi Nirlaba di Indonesia*, (Online), (<http://rumahcemara.or.id/>), accessed January 31, 2018
- Indonesian Institute of Accountants. *Pelaporan Keuangan Organisasi Nirlaba*, (2012). Financial Reporting Financial Accounting Standards No. 45
- Iswahyudi, Aries, et al. (2016). *Hubungan Pemahaman Akuntabilitas, Transparansi, Partisipasi, Value for Money dan Good Governance (Studi Empiris pada SKPD di Kabupaten Lumajang)*. *Jurnal Scientific Accounting (Online)*, Vol 1 No. 2 (<https://ejournal.undiksha.ac.id>), Accessed 10 November 2017
- Jacobs, Kerry and Stephen P. Walker. (2004). Accounting and Accountability in the Loan Community. *Emerald Insight*, (Online), Vol. 17 pp. 361-381, ([www.emeraldinsight.com](http://www.emeraldinsight.com)), accessed October 20, 2017
- Mardiasmo. (2002). *Akuntansi Sektor Publik*. Yogyakarta: Penerbit ANDI
- Moleong, L.J. (2011). *Metode Penelitian Kualitatif. Edisi Revisi*. Bandung: PT Raja Grafindo Persada
- Sedarmayanti. (2013). *Reformasi Administrasi Publik, Reformasi Birokrasi, dan Kepemimpinan Masa Depan (Mewujudkan Pelayanan Prima dan Pemerintahan yang baik)*. Jakarta: Refika Aditama.

Kiky Zulkifli  
Universitas Negeri Malang  
[kikyzulkifli19@gmail.com](mailto:kikyzulkifli19@gmail.com)

Cipto Wardoyo  
Universitas Negeri Malang  
[ciptowardoyo@gmail.com](mailto:ciptowardoyo@gmail.com)

Endang Sri Andayani  
Universitas Negeri Malang  
[endanghandayani07@yahoo.co.id](mailto:endanghandayani07@yahoo.co.id)