Educational Shariah-Metric Analysis: Towards Attainments of an Effective Shariah Risks, Measurement, And Performance Indicators in Formal and Non-Formal Education Systems

Adebayo Musibau Yusuf

Department of Business and Management Bath Spa University

ABSTRACT

This research introduces a robust, Shariah-centric analytical framework for the comprehensive measurement of risks and rigorous performance evaluation within the diverse landscape of Islamic education, encompassing both formal and non-formal institutions. The study pioneers Shariah-metric analysis as a conceptual innovation, meticulously adapted from Islamic finance paradigms and systematically anchored by the teleological precepts of Islamic jurisprudence, specifically the Maqasid al-Shariah. Key objectives include precisely delineating Shariah-metric analysis, proposing an exhaustive framework for Shariah risk measurement tailored to educational milieus, developing Shariah-compliant performance indicators aligned with Maqasid al-Shariah, critically examining extant Shariah governance and quality assurance protocols, and deriving pragmatic recommendations for stakeholders.

The methodology integrates established Islamic pedagogical principles with advanced contemporary measurement techniques. For risk assessment, the paper advocates quantitative and qualitative approaches, including Scoring Mechanisms for Shariah Compliance Degree (SCD), the Fuzzy Delphi Method (FDM) for expert consensus, and Bibliometric Analysis for discerning research trajectories.

The investigation reveals singular Shariah non-compliance risks intrinsic to educational operations and curricular design, extending beyond financial aspects to encompass financial, curricular, pedagogical, ethical/moral, governance, and reputational domains. A salient finding is the inadequacy of conventional educational measurement paradigms to fully apprehend Islamic education's holistic essence, which integrates moral, spiritual, and characterological formation. The study also underscores the imperative for differentiated performance metrics for formal and non-formal systems due to their distinct structures and objectives.
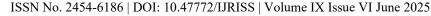
In summation, this scholarly contribution aims to profoundly augment accountability, reinforce ethical governance, and foster holistic development within Islamic educational institutions. It contends that Shariah-metric analysis constitutes an indispensable epistemic tool for safeguarding the fundamental telos and unique identity of Islamic education, ensuring sustained integrity and impact.

Keyword: Shariah-metric analysis; Islamic education; Maqasid al-Shariah; Shariah risks; and Performance indicators

INTRODUCTION

Background and Significance of Islamic Education in the Contemporary Era

Islamic education is distinguished by its profoundly holistic nature, extending beyond the mere acquisition of knowledge to encompass the complete metamorphosis of the individual. This comprehensive approach meticulously integrates intellectual, ethical, and spiritual dimensions, striving to cultivate a well-rounded person who embodies Islamic principles and is prepared for a harmonious existence in both this world and the hereafter.1 The system is firmly rooted in the foundational texts of the Quran and Hadith, emphasizing thorough human growth, the assimilation of knowledge, and the internalization of moral values, articulated through core

components such as Tarbiyyah, Ta'lim, and Ta'dib.1 This perspective fundamentally challenges the conventional, often reductionist, perception of education as solely an academic pursuit, instead presenting it as a continuous, lifelong journey of spiritual and self-improvement.1

In the current era, marked by rapid technological advancements and increasing globalization, Islamic education faces a critical dual challenge. There is a pressing necessity to embrace and integrate modern technology to enhance competitiveness and reach, while simultaneously safeguarding traditional Islamic values and identity against potential erosion.[4] This complex and dynamic environment underscores the urgent need for a robust and nuanced framework for evaluating educational processes and outcomes. The inherent holistic nature of Islamic education, encompassing Tarbiyyah, Ta'lim, and Ta'dib, presents a fundamental challenge to conventional educational measurement paradigms, which frequently compartmentalize learning outcomes. A purely academic or cognitive assessment is thus inherently insufficient for Islamic education, necessitating a distinct "Shariah-metric" approach that can adequately capture and assess moral, spiritual, and character development alongside intellectual growth. The observation that Islamic education is defined by its comprehensive, holistic approach, encompassing intellectual, ethical, and spiritual development, and articulated through concepts like Tarbiyyah, Ta'lim, and Ta'dib [1], stands in stark contrast to standard educational assessments. These often prioritize cognitive and psychomotor skills, frequently treating moral and spiritual dimensions as secondary, implicit, or even immeasurable. This fundamental difference implies that for a Shariah-metric analysis to be truly effective and representative of Islamic education's goals, it must develop specific, measurable, and actionable indicators for the outcomes of Tarbiyyah and Ta'dib, not solely for Ta'lim. This calls for moving beyond traditional summative tests to incorporate a range of qualitative assessments, such as behavioural observations, ethical decision-making scenarios, spiritual awareness evaluations, and active community engagement metrics.
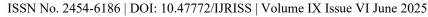
The Imperative for Shariah-Centric Measurement and Evaluation

While the importance of quality assurance is universally acknowledged for establishing credibility and accountability within educational institutions 6, the specific concept of "quality" in Islamic education has often been characterized by ambiguity. Historically, quality has been vaguely measured by comparing service expectations with subjective opinions on actual service obtained.8 A significant practical issue observed is the widespread lack of a structured, comprehensive framework for quality assurance in Islamic education, which frequently results in sporadic and disjointed evaluation efforts that fail to provide consistent or meaningful insights.9

The demand for Shariah-centric measurement is profoundly driven by the overarching imperative to ensure that all educational practices, curricula, and outcomes align faithfully with Islamic principles and objectives.[10] This commitment extends far beyond mere technical compliance, aiming instead to deliver genuine value to students and society, deeply rooted in the higher objectives of Islamic law, known as Maqasid al-Shariah.[10] The ambiguity in defining "quality" in Islamic education [8] and the absence of structured Shariah-centric frameworks [9] create a significant vulnerability to mission drift. In the absence of clearly defined, Shariah-centric metrics and frameworks, Islamic educational institutions are prone to adopting conventional, often secular, quality measurement standards. Such adoption can subtly but significantly lead to a shift in the institution's primary focus away from its unique holistic Islamic objectives—such as character development, spiritual growth, and ethical conduct—towards purely academic, market-driven, or easily quantifiable outcomes. This compromises its distinct identity and foundational purpose. Therefore, a Shariah-metric analysis is not merely a compliance exercise but a crucial tool for safeguarding the fundamental purpose and unique identity of Islamic education. By providing clear, measurable definitions of success aligned with its distinct values, it ensures that institutions remain true to their foundational principles.

Problem Statement: The Conceptual and Practical Gaps in Shariah Risks, Measurement and Performance Indicators within Educational Systems

Existing literature on Islamic financial management frequently highlights inherent difficulties in accurately measuring Shariah compliance risks. This challenge primarily stems from the complex integration of religious liabilities and ethical considerations with conventional financial risk models.12 While robust Shariah governance frameworks have been meticulously established for financial institutions 13, their direct and unadapted

application to educational institutions, which possess fundamentally non-financial primary objectives, reveals a significant conceptual and practical gap. Performance metrics developed within Islamic finance, such as the Maqashid Index, assess contributions to broader societal objectives like education, justice, and public welfare.15 However, the direct operationalization and adaptation of these metrics for the unique context and diverse operations of educational institutions are not thoroughly detailed or systematically addressed in existing literature.15

There is a clear and pressing need to bridge the conceptual and practical gap between established Shariah compliance and risk management paradigms in Islamic finance and the distinct context of education. Education is primarily concerned with human development, curriculum integrity, and community engagement, rather than solely financial products and transactions.[16] The challenges observed in measuring Shariah compliance risks in financial institutions, stemming from the difficulty of integrating religious liabilities with conventional models [12], suggest that adapting these concepts to education will face even greater complexity. Financial institutions primarily operate with quantifiable financial risks and returns. Educational institutions, while having financial dimensions, are fundamentally concerned with human development, character building, and knowledge transfer, which are inherently qualitative, long-term, and multi-faceted.[1] If measuring Shariah risks in a financially quantifiable context is challenging, then extending this to education, where the core "product" (human development) and "returns" (moral character, spiritual awareness, societal contribution) are less tangible, immediately quantifiable, and often subjective, will introduce significantly higher levels of complexity. This necessitates a fundamental departure from purely quantitative financial models. Instead, it demands a greater emphasis on qualitative, value-based, and long-term impact assessment in developing Shariah-metrics for education. Furthermore, it implies that "risk" in education must encompass not only financial non-compliance but also critical areas such as pedagogical or ethical drift from core Islamic principles, which are central to the institution's mission.

Research Objectives and Scope of Inquiry

This research aims to:

- Define and elaborate on Shariah-metric analysis specifically within the context of formal and non-formal education systems.

- Adapt and propose a comprehensive framework for Shariah risk measurement, drawing valuable lessons and principles from Islamic finance while meticulously accounting for the unique specificities and objectives of educational environments.

- Develop a robust and comprehensive set of Shariah-compliant performance indicators, meticulously aligned with the objectives of Maqasid al-Shariah, for both formal and non-formal Islamic educational institutions.

- Critically examine existing Shariah governance and quality assurance practices currently employed in Islamic education and propose actionable enhancements to strengthen their effectiveness and alignment.

- Provide practical and strategic recommendations for various stakeholders to facilitate the effective implementation of Shariah-metric analysis, thereby fostering greater accountability and ethical conduct.

Structure of the Research Report

This report is structured to provide a comprehensive and logical exploration of Shariah-metric analysis in Islamic education. Following this introduction, Section 2 delves into the foundational principles of Islamic education and Maqasid al-Shariah, establishing the theoretical bedrock. Section 3 conceptualizes and measures Shariah risks, adapting frameworks from Islamic finance to the educational context. Section 4 focuses on developing Shariah-compliant performance indicators. Section 5 critically examines Shariah governance and quality assurance frameworks. Finally, Section 6 presents the conclusions and actionable recommendations derived from the analysis.

FOUNDATIONAL PRINCIPLES OF ISLAMIC EDUCATION AND MAQASID AL-SHARIAH

The Holistic Paradigm of Islamic Education: Tarbiyyah, Ta'lim, and Ta'dib

Islamic education is fundamentally conceived as a comprehensive system dedicated to the complete development of the individual, seamlessly integrating spiritual, ethical, and intellectual dimensions.1 Its profound aim is to cultivate deep moral and ethical principles, thereby preparing students for a balanced and harmonious life in both this world and the hereafter.1 This holistic framework is concretely expressed through three interconnected core components: Tarbiyyah, Ta'lim, and Ta'dib.1
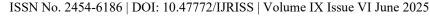
- **Tarbiyyah:** Derived from the Arabic word "al-Rabb" (the Lord), Tarbiyyah emphasizes the holistic development of the individual, encompassing both intellectual and physical growth. Its ultimate goal is to cultivate morally upright individuals.[1] It is understood as a transformative process that imparts knowledge from educators (often described as *Rabbani*, meaning those who are God-conscious and knowledgeable) to students, instilling in them a spirit and attitude conducive to understanding life, ultimately shaping piety, *akhlakul karimah* (noble character), and a noble personality.[18] Furthermore, Tarbiyyah refers to the systematic development and training of individuals across spiritual, intellectual, moral, social, and physical aspects, aiming for continuous self-purification, self-correction, and the cultivation of a passion for truth, righteousness, and justice.[19] This concept underscores the importance of a planned, systematic, and sustainable fostering, maintaining, and improving of a student's potential.[18] A core function of education, as articulated by scholars, is to "humanize humans" by nurturing their inherent potential towards betterment.[18]

- **Ta'lim:** This component specifically refers to the acquisition, transmission, and dissemination of knowledge.[1] It encompasses the intellectual pursuit and formal learning processes within Islamic education, emphasizing the importance of seeking knowledge from "cradle to grave".[3] The very first verses of the Quran revealed the command "Read!" [2], highlighting the paramount importance of learning and intellectual engagement. Ta'lim ensures that students are equipped with broad knowledge and critical thinking skills.[18]

- **Ta'dib:** This aspect focuses on the refinement of character, discipline, and the cultivation of proper manners and ethical conduct.[1] It is about internalizing moral values and translating theoretical knowledge into virtuous behavior, fostering a strong sense of moral responsibility.[18] The aim is to develop individuals who are not only learned but also morally and spiritually conscious, prioritizing the real-world application of teachings over mere theoretical debates.[1]

This profound holistic viewpoint fundamentally challenges the conventional perception of education as merely an academic pursuit, instead presenting it as an ongoing, lifelong path of spiritual and self-improvement.[1] The distinct and integrated emphasis on Tarbiyyah, Ta'lim, and Ta'dib within Islamic education [1] suggests that any Shariah-metric framework must extend beyond mere academic or cognitive assessment. Standard educational assessments predominantly focus on cognitive and psychomotor skills, often treating moral and spiritual dimensions as secondary, implicit, or even immeasurable. For a Shariah-metric analysis to be truly effective and representative of Islamic education's goals, it must develop specific, measurable, and actionable indicators for the outcomes of Tarbiyyah and Ta'dib, not solely for Ta'lim. This necessitates moving beyond traditional summative tests to incorporate a range of qualitative assessments, such as behavioural observations, ethical decision-making scenarios, spiritual awareness evaluations, and active community engagement metrics.

Core Principles and Philosophy of Islamic Education (Tawhid, Akhlaq, Knowledge Acquisition)

The Islamic education system is unequivocally founded upon bedrock principles derived from the Qur'an and the Sunnah of the Prophet Muhammad.2 These principles guide the entire educational endeavor, ensuring alignment with divine will and human flourishing.

- **Tawhid (Oneness of God):** This serves as the absolute foundational principle, necessitating the acceptance, through both mind and heart, that Allah is one and unique in His Self, Attributes, and Deity, confirmed by

the declaration "La ilaha illallah" (There is no God but Allah).[3] This belief profoundly shapes the very purpose of creation and human life, thereby guiding individuals towards behaviors and thoughts that are pleasing to Allah.[2] Without the belief in Tawhid, human lives are perceived to lack absolute purpose and are prone to being filled with false assumptions and delusions, as hearts can only be satisfied by remembering Allah.[3] The universe's foundation and functioning are based on Tawhid, with creation and phenomena designed according to this principle, operating in a specific order and for a purpose.[3] The centrality of Tawhid as the guiding principle suggests that Shariah-metric analysis in education is not just about *what* is taught, but *how* it is taught and *why*. If Tawhid is truly foundational, its integration should permeate every aspect of education, not be confined solely to religious studies. This implies that subjects like science, history, economics, and even vocational training should be taught through a Tawhidic lens, emphasizing divine unity, purpose, and interconnectedness in creation.[20] Consequently, a comprehensive Shariah-metric analysis must assess the extent to which this Tawhidic worldview is genuinely integrated into the curriculum, informs pedagogical approaches, and ultimately manifests in the students' understanding, critical thinking, and practical application of knowledge. This moves beyond a superficial "Shariah compliance" to a deeper "Shariah integration" of worldview across all domains of learning.

- **Akhlaq (Ethics and Morals):** Islamic education places immense importance on the cultivation of a virtuous character, known as *akhlaq*, which is fundamental to both individual and communal ethical principles.[21] It actively aims to instill universal values such as honesty, justice, compassion, responsibility, humility, and respect for others.[11] *Akhlaq* is intrinsically linked with Islamic law and serves as a universal and unchanging moral reference point.[24] The emphasis on character development is essential for cultivating individuals who possess not just knowledge but also a strong sense of moral responsibility and dedication to the greater good.[22]

- **Knowledge Acquisition:** Islam places a profound emphasis on seeking knowledge, viewing it as a continuous duty from "cradle to grave".[2] The very first verses revealed in the Qur'an commanded, "Read in the name of your Lord who created" [2], underscoring the paramount importance of learning. The acquisition of knowledge is understood to increase faith and draw individuals closer to Allah.[3] Scholars are highly esteemed as heirs of the prophets, inheriting both outer and esoteric sciences.[3] This pursuit of knowledge is not merely for its own sake but is a purposeful process, guided by Islamic Shariah, aiming to cultivate all aspects of the human personality, ultimately achieving total submission and worship to Almighty Allah.[2]

Maqasid al-Shariah as a Comprehensive Evaluative Framework

Maqasid al-Shariah refers to the overarching purposes, objectives, principles, intents, goals, or ends behind the rulings of Islamic law.[25] These objectives are fundamentally designed to protect benefits and facilitate the improvement and perfection of human life conditions, both individually and communally.[25]

- **Elaboration on the Five Essential Preservations (Hifz al-Din, al-Nafs, al-'Aql, al-Nasl, al-Mal):** Muslim scholars have universally agreed upon five main objectives as the higher objectives of Shariah:

  1. **Preservation of Religion (*hifz al-din*):** This ensures the protection of faith, religious practices, and the freedom to worship.[4] In an educational context, this means safeguarding the Islamic identity of students and ensuring the curriculum reinforces core Islamic beliefs.

  2. **Preservation of the Self/Soul (*hifz al-nafs*):** This objective emphasizes the protection of human life, health, and well-being. It includes securing basic necessities like food, shelter, and clothing, and establishing rules that forbid harm to oneself or others.[4] In education, this extends to ensuring a safe, nurturing environment and promoting physical and mental well-being.

  3. **Preservation of the Intellect (*hifz al-'aql*):** This aims to protect and cultivate human reason and cognitive faculties, encouraging the pursuit of knowledge and critical thinking while forbidding anything that impairs intellectual capacity.[4] Education is central to this objective, fostering intellectual growth and the ethical application of knowledge.

  4. **Preservation of Offspring/Lineage (*hifz al-nasl*):** This objective focuses on the protection of family

structures, lineage, and the upbringing of future generations, ensuring moral and social continuity.[4] Educational institutions contribute by instilling family values and preparing students for responsible parenthood and societal roles.

5. **Preservation of Property/Monetary Wealth (*hifz al-mal*):** This ensures the protection of legitimate acquisition, ownership, and management of wealth, prohibiting unjust means of acquiring or disposing of property.[4] In education, this relates to financial literacy, ethical economic behavior, and the responsible management of institutional funds.

These five principles are considered universal and have been consistently included in all divine religions and Shariah systems, underscoring their fundamental importance for human welfare.[25]

- **Contemporary Reinterpretations and Application Models for Educational Contexts:** Crucially, Maqasid al-Shariah provides five main evaluative dimensions that can be directly applied in assessing the digitalization of Islamic education, demonstrating its adaptability beyond traditional legal contexts.[4] Contemporary models of reinterpretation, such as the teleological-contextual (Jasser Auda), systemic-holistic (Mohammad Hashim Kamali), integration-interconnection (Amin Abdullah), and transformative-reconstructive (Ebrahim Moosa) approaches, are being explored. These models aim to effectively combine contemporary practices and challenges with fundamental Shariah principles.[4] Maqasid al-Shariah is explicitly recognized as the core value system for a proposed Sharia educational management model, specifically designed to enhance Islamic financial inclusion through value-based education.[16] While the five Maqasid are traditionally applied to legal rulings, their extension as an *evaluative framework* for education [4] implies a shift from prescriptive law to a holistic performance assessment. This means educational outcomes are not just about academic achievement, but about how well they contribute to the preservation and flourishing of religion, life, intellect, lineage, and wealth in society. This provides a powerful, multi-dimensional lens for Shariah-metric analysis that transcends conventional educational goals. This signifies a profound conceptual evolution, moving beyond merely defining *what is permissible or prohibited* (the domain of *fiqh*) to assessing *how effectively an institution is achieving its ultimate, higher Islamic purposes*. Applying Maqasid as a comprehensive evaluative framework means that educational "performance" is measured directly against these five higher objectives. For instance, "protection of intellect" (*hifz al-'aql*) would not simply entail academic rigor but would encompass fostering critical thinking, intellectual independence, and the ethical application of knowledge.[26] Similarly, "protection of wealth" (*hifz al-mal*) could extend to promoting financial literacy and ethical economic behavior among students and the community.[16] This significantly broadens the scope and depth of potential performance indicators, moving beyond traditional educational metrics.

Distinguishing Formal and Non-formal Islamic Education Systems: Characteristics and Objectives

To develop an effective Shariah-metric analysis, it is essential to distinguish between formal and non-formal Islamic education systems, as their structures, pedagogies, and objectives often vary significantly.

- **Formal Education:** This category is characterized by a structured, tiered system with conceptually designed curricula, often adhering to national education standards.[28] Examples include madrasahs, which frequently combine religious and general knowledge in a structured manner, and Islamic tertiary institutions.[28] These institutions are typically subject to accreditation processes, ensuring adherence to established quality standards.[30] Teachers in formal settings are generally certified and professionally trained [20], and funding often comes from government sources, institutional fees, and endowments. The primary objectives include academic achievement, character building, and societal contribution, though challenges such as resource limitations, policy alignment, and digital infrastructure integration persist.[6]

- **Non-formal Education:** This refers to educational pathways that exist outside the formal schooling system. While they can be structured and tiered, they exhibit diverse models and generally lack a national uniform pattern.[28] Common examples include Quranic education centers, *taklim* assemblies, and traditional madrasah classes, which are often held during weekday evenings or on weekends.[28] These settings may have no formal curriculum or only a basic one, and frequently teach children of different age groups

together.[35] Assessment methods are often less formal, relying on observation and analysis of task results.[36] Non-formal institutions are often unaccredited, relying instead on community trust.[32] Teacher qualifications can vary widely, often comprising religious scholars or community elders.[20] Funding typically comes from community donations and private contributions. The primary objectives are moral and spiritual development, community engagement, and ethical behavior transformation. However, a significant criticism leveled against some non-formal education settings is their perceived overemphasis on rote learning and fostering an uncritical acceptance of authority, leading to limited opportunities for critical thinking and inquiry.[26]

- **Informal Education:** This category typically refers to family-based learning, which is continuous, lacks a clear management structure or chronological hierarchy, and does not confer diplomas.[28] While important for holistic development, it falls outside the scope of structured Shariah-metric analysis for institutional measurement.

The structural differences between formal (standardized curriculum, accreditation) and non-formal (diverse models, less formal curriculum, rote learning criticism) Islamic education systems [26] imply that a single Shariah-metric framework will not suffice. Applying identical performance indicators (e.g., standardized test scores) or risk assessments (e.g., curriculum non-compliance rates) to both types of institutions would be inappropriate and ineffective, given their inherent structural, pedagogical, and operational differences. The Shariah-metric framework must therefore be designed with inherent flexibility and adaptability. For formal systems, metrics might appropriately focus on rigorous curriculum integration and accredited learning outcomes. For non-formal settings, the focus would need to shift towards metrics assessing community impact, ethical behavior, and crucially, qualitative evaluations of critical thinking development, directly addressing the "rote learning" criticism.[26] This necessitates a differentiated and context-sensitive approach to metric development.

Table 3: Comparative Analysis of Formal vs. Non-formal Islamic Education Systems

Characteristic	Formal Islamic Education
Structure	Structured, tiered, chronological hierarchy, often national standards-aligned [28]
Curriculum Design	Conceptually designed, comprehensive, often national standards-based, blends traditional and modern knowledge [28]
Primary Pedagogy	Blends traditional and modern methods, emphasis on intellectual growth, critical thinking encouraged [9]
Assessment Methods	Standardized testing, formal grades, competency-based evaluation, formative and summative assessments [6]
Accreditation/Validation	Accredited by national/international bodies, formal recognition [30]
Teacher Qualifications	Certified, professionally trained educators, often with pedagogical skills [20]
Funding Sources	Government funding, institutional fees, endowments, private investment [37]
Primary Objectives	Academic achievement, character building, spiritual development, societal contribution, preparing for future roles [1]
Key Challenges	Resource limitations, policy alignment, digital infrastructure challenges, maintaining balance between traditional values and modern demands [5]

Characteristic	Non-formal Islamic Education
Structure	Flexible, diverse models, often community-based, less rigid [28]
Curriculum Design	Basic or no formal curriculum, less uniform, often focused on specific religious texts [28]
Primary Pedagogy	Often rote learning and memorization, can foster uncritical acceptance of authority [26]
Assessment Methods	Less formal, observation-based, task results analysis, less standardized [36]
Accreditation/Validation	Often unaccredited, relies on community trust and reputation [32]
Teacher Qualifications	Varying qualifications, often religious scholars or community elders, less formal training [20]
Funding Sources	Community donations, private contributions, local initiatives [38]
Primary Objectives	Moral/spiritual development, community engagement, ethical behaviour transformation, religious literacy [1]
Key Challenges	Lack of standardization, pedagogical quality issues, limited opportunities for critical thinking, resource limitations [26]

CONCEPTUALISING AND MEASURING SHARIAH RISKS IN EDUCATIONAL INSTITUTIONS

Defining Shariah Risks: A Transposition from Islamic Finance to Education

In Islamic finance, risk management is precisely defined as the process of forecasting potential financial risks and implementing necessary procedures to minimize their adverse impact, all while strictly adhering to Shariah rules and principles.40 Key principles underpinning this include risk-sharing, transparency, and ethical conduct, with explicit prohibitions against riba (interest), maysir (gambling), and gharar (excessive uncertainty).10 Conventional financial risk categories, such as Credit Risk, Equity Investment Risk, Market Risk, Liquidity Risk, and Operational Risk, are systematically identified and managed within this framework.40 Notably, Operational Risk in this context encompasses failures stemming from processes, people, and systems, which can ultimately lead to significant reputational risk.40 The concept of "Shariah non-compliance risk" is paramount in Islamic finance, as it carries the potential to severely damage an institution's reputation and erode stakeholder confidence.43 This critical understanding of non-compliance risk must be carefully adapted and re-conceptualized for its application within educational institutions.

The direct transposition of financial risk categories (Credit, Market, Liquidity, Operational) to education is limited, as education's primary "product" is human development, not financial transactions. This implies a need to *re-conceptualize* "risk" in education to include "pedagogical risk," "curriculum risk," and "ethical risk," which are far more central to Shariah compliance in an educational context than purely financial risks. Financial institutions primarily operate with quantifiable financial risks and returns. Educational institutions, while having financial operations, are fundamentally dedicated to teaching, learning, and holistic human development. Their core "risks" are intrinsically linked to the integrity and effectiveness of the educational process itself, specifically in relation to Islamic principles. Therefore, the concept of "Shariah risk" in education must be significantly expanded beyond merely financial non-compliance. It must comprehensively encompass risks related to the curriculum's adherence to Islamic values [29], the appropriateness and effectiveness of pedagogical methods

employed [26], the ethical environment fostered within the institution [21], and the overall governance structure that ensures these critical aspects are aligned with Shariah. This re-conceptualization means that "Operational Risk" in an educational context would include "pedagogical operational risk" (e.g., teachers failing to effectively implement value-based teaching strategies [20]). Similarly, "Compliance Risk" would extend to "curriculum compliance" (ensuring alignment with Islamic principles in content and delivery [20]). This expanded understanding forms the conceptual basis for the proposed adaptation of Shariah risk categories.

Identification of Unique Shariah Non-Compliance Risks in Educational Operations and Curriculum

Beyond the more obvious financial risks (e.g., misuse of waqf funds, engagement in non-halal investments for institutional endowments, or reliance on interest-based loans for expansion), educational institutions face a distinct set of Shariah non-compliance risks that are inherent to their core mission. These unique risks are critical for a comprehensive Shariah-metric analysis:

- **Financial Shariah Risk:** While educational institutions are not primarily financial entities, they manage significant financial resources. Risks include the mismanagement or misallocation of *waqf* (endowment) or *zakat* (charity) funds, which are governed by strict Shariah principles.[44] Furthermore, the institution's investment policies for its endowments or operational reserves must avoid engagement in non-halal investments, such as those in industries prohibited by Shariah (e.g., alcohol, gambling, pornography, tobacco).[46] Reliance on interest-based loans for institutional expansion or operations also constitutes a significant Shariah non-compliance risk, as *riba* is strictly prohibited in Islam.[42]

- **Curriculum Shariah Risk:** This involves the inclusion of content that is explicitly contrary to fundamental Islamic principles, such as promoting secular ideologies that contradict the Tawhidic worldview or ethical frameworks that clash with *akhlaq*.[20] Conversely, a risk also arises from an insufficient or superficial integration of Islamic values and worldview across various academic subjects. For instance, teaching science without connecting it to divine creation, or history without acknowledging Islamic contributions, can lead to a fragmented understanding.[20] Failure to adequately teach Maqasid al-Shariah or its practical applications in contemporary life also represents a significant curriculum gap.[16]

- **Pedagogical Shariah Risk:** This pertains to teaching methods that inadvertently discourage critical thinking, foster an uncritical acceptance of authority, or over-emphasize rote learning without genuine understanding.[26] Such approaches can hinder the holistic development of the student as envisioned by Islamic education, which prioritizes intellectual stimulation and independent reasoning.[1] Employing teaching methods that contradict Islamic ethics or prophetic pedagogy, such as harshness or disrespect, also falls under this category.[20]

- **Ethical/Moral Shariah Risk:** This encompasses the failure to effectively instill *akhlaq* (Islamic ethics and morals) [21], or the occurrence of instances of moral decline (e.g., bullying, sexual violence, dishonesty, lack of responsibility) within the educational environment, among students or staff.[21] A lack of promotion of social justice, equality, and compassion within the institutional environment also constitutes an ethical risk, as these are core Islamic values.[22]

- **Governance Shariah Risk:** This relates to the absence of a qualified and independent Shariah supervisory board or committee within the educational institution, or the presence of one that lacks sufficient knowledge of both Shariah and financial/educational aspects.[13] A lack of clear commitment from institutional leadership to uphold and embed Shariah principles across all operational and strategic decisions is also a critical risk.[13] Inadequate internal Shariah audit mechanisms and insufficient transparency in Shariah compliance processes further exacerbate this risk.[43]

- **Reputational Shariah Risk:** This arises as a direct consequence of any of the aforementioned non-compliance issues. Public perception of non-compliance with Islamic principles, erosion of trust from parents, the wider community, or donors due to ethical lapses, pedagogical shortcomings, or poor Shariah alignment, can severely damage the institution's standing and long-term viability.[43] Negative media coverage related to Shariah non-compliance can significantly impact the institution's reputation.[43]

Table 1: Adaptation of Shariah Risk Categories for Educational Institutions

Conventional Risk Category (from Islamic Finance)	Adapted Educational Shariah Risk	Description and Examples in Education
Credit Risk [40]	Financial Shariah Risk	Mismanagement or misallocation of *waqf* or *zakat* funds [44]; Engagement in non-halal investments for institutional endowments [46]; Reliance on interest-based loans for institutional expansion or operations.[42]
Equity Investment Risk [40]	Financial Shariah Risk	(As above, particularly for endowments or partnerships in educational ventures)
Market Risk [40]	Financial Shariah Risk	(As above, particularly for institutional investments in Shariah-compliant markets)
Liquidity Risk [40]	Financial Shariah Risk	(As above, ensuring sufficient *halal* investment funds for institutional obligations [40])
Operational Risk [40]	Pedagogical Shariah Risk	Over-emphasis on rote learning without fostering critical thinking [26]; Discouraging student inquiry or independent reasoning; Employing teaching methods that contradict Islamic ethics or prophetic pedagogy.[20]
Operational Risk [40]	Curriculum Shariah Risk	Inclusion of content contrary to Islamic principles [20]; Insufficient integration of Islamic values across subjects [20]; Failure to teach Maqasid al-Shariah or its applications.[16]
Operational Risk [40]	Ethical/Moral Shariah Risk	Instances of moral decline (e.g., bullying, dishonesty) among students/staff [21]; Failure to cultivate *akhlaq* and noble character [21]; Lack of promotion of social justice and equity.[22]
Operational Risk [40]	Governance Shariah Risk	Absence of qualified Shariah advisory board/committee [13]; Lack of leadership commitment to Shariah principles [13]; Inadequate internal Shariah audit mechanisms [43]; Insufficient transparency in compliance processes.[43]
Reputational Risk [40]	Reputational Shariah Risk	Public perception of non-compliance; Erosion of trust from parents/community/donors due to ethical lapses, pedagogical shortcomings, or poor Shariah alignment.[43]

Methodologies for Shariah Risk Assessment and Mitigation in Education

Effective Shariah risk management in education necessitates a blend of quantitative and qualitative methodologies, adapted from established practices in Islamic finance and tailored to the unique educational context.

- **Adapting Quantitative and Qualitative Approaches:**

  - **Scoring Mechanisms for Shariah Compliance Degree (SCD):** Drawing inspiration from Shariah stock screening methodologies, which assign a "Shariah Compliance Degree" (SCD) to listed companies based on their adherence to Islamic principles [52], a similar mechanism could be developed for educational institutions. This approach would move beyond a simplistic binary "compliant/non-compliant" classification to offer a more nuanced spectrum of adherence.[52] For educational institutions,
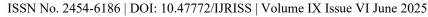
an SCD framework would assign quantifiable scores across various domains: curriculum content (e.g., percentage of curriculum aligned with Maqasid al-Shariah, presence of prohibited content), pedagogical methods (e.g., frequency of critical thinking exercises, student-teacher interaction quality), governance structures (e.g., independence and activity of Shariah advisory board), and ethical environment (e.g., reported incidents of moral misconduct, student satisfaction with ethical climate). This scoring would involve both qualitative and quantitative criteria, consolidating them into a single percentage or score representing the level of Shariah compliance.[52] This nuanced evaluation is vital as it provides stakeholders with a deeper understanding of the institution's adherence to Shariah principles.[53]

- **Fuzzy Delphi Method (FDM):** This robust qualitative methodology can be effectively adapted to achieve expert consensus on complex ethical, spiritual, and religious considerations within the educational context.[54] The FDM process involves systematic questionnaire development based on extensive literature review and consultations with subject matter experts. Initially, key elements and subelements critical to Shariah compliance in education (e.g., fostering *akhlaq*, integrating Tawhidic worldview) would be identified.[54] Careful expert selection is crucial, drawing from diverse stakeholders such as Islamic academics, experienced educators, policymakers, and community leaders, ensuring a well-rounded approach.[54] The determination of a linguistic scale utilizing triangular fuzzy numbers allows experts to provide nuanced evaluations, acknowledging uncertainty or varying degrees of importance in areas where objective numerical metrics are challenging to define, such as moral development or the cultivation of ethical conduct.[54] This method is particularly valuable for assessing qualitative areas where objective, numerical metrics are challenging to define, such as moral development or the cultivation of ethical conduct. For instance, in developing a "21st-Century Skills Curriculum Framework" for Islamic schools, elements might include "Critical Thinking," "Collaboration," and "Digital Citizenship," with subelements detailing specific competencies or learning outcomes, all assessed through expert consensus using FDM.[54]

- **Bibliometric Analysis:** This method can be utilized to systematically identify prevailing research trends and theoretical foundations within the literature on Islamic education quality. By mapping scholarly output, it helps to delineate the intellectual framework and key areas of focus in the field, providing a macro-level understanding of quality assurance efforts.[8] This can inform the identification of under-researched Shariah risk areas in education.

- **The Role of Shariah Boards and Internal Oversight in Educational Risk Management:**

  In Islamic finance, Shariah Supervisory Boards (SSBs) perform crucial supervisory and consultative functions, meticulously reviewing operations for Shariah compliance and approving financial products.[55] Their role is to ensure that all transactions and fund management adhere to Shariah principles, thereby safeguarding the institution's integrity and reputation.[43] In the educational sector, an adapted "Shariah Advisory Board" or "Shariah Committee" would play an equally crucial role.[13] Their responsibilities would extend to:

  - **Curriculum Approval:** Approving curriculum content, educational materials, and teaching methodologies for strict Shariah compliance, ensuring they align with Islamic values and the holistic paradigm of Tarbiyyah, Ta'lim, and Ta'dib.[20]

  - **Pedagogical Guidance:** Providing authoritative guidance on appropriate pedagogical methods, learning environments, and student-teacher interactions that foster critical thinking, ethical conduct, and spiritual development.[20]

  - **Ethical Oversight:** Overseeing the ethical conduct of staff and students, establishing clear codes of conduct rooted in *akhlaq*, and addressing instances of moral non-compliance.[21]

  - **Financial Compliance:** Ensuring that all financial operations of the institution, including endowments, fees, and expenditures, are conducted in a Shariah-compliant manner, avoiding *riba*, *gharar*, and investments in prohibited activities.[40]

- **Policy Formulation:** Advising the board of directors and executive management on the formulation of policies and procedures that embed Shariah principles across all operational and strategic decisions.[13]

- **Continuous Assessment:** Conducting continuous assessment of the institution's compliance with Shariah principles and rules through regular internal audits and reviews.[14] This audit function would verify the level of compliance of all activities, not just financial ones.[57]

- **Dissemination of Shariah Decisions:** Establishing a unit or department responsible for conducting research and studies on Shariah matters relevant to education, coordinating between management and the Shariah committee, and disseminating Shariah decisions to all stakeholders within the institution.[14]

The presence of such a board, with sufficient knowledge of both educational and Shariah matters, is paramount for effective risk management and maintaining the institution's Shariah integrity.[13]

DEVELOPING SHARIAH-COMPLIANT PERFORMANCE INDICATORS IN EDUCATION

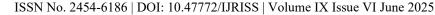**Conceptual Framework for Performance Indicators Rooted in Maqasid al-Shariah**

The development of Shariah-compliant performance indicators in education must transcend conventional academic metrics to encompass the holistic objectives of Islamic education, fundamentally rooted in Maqasid al-Shariah. The Maqashid Index, used in Islamic finance to assess contributions to education, justice, and public welfare 15, provides a valuable conceptual starting point. This index operationalizes maqasid al-shariah into measurable indicators, such as expenditure on education as a percentage of total operating expenses or the ratio of welfare-oriented financing to total financing.15 This framework allows for a balanced evaluation of both financial and ethical dimensions, emphasizing societal welfare and justice over mere profit maximization.15

Applying this to education, performance indicators must reflect how well an institution contributes to the preservation and flourishing of religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-'aql*), offspring (*hifz al-nasl*), and property (*hifz al-mal*).[4] This means moving beyond simple academic scores to assess the depth of spiritual understanding, the cultivation of ethical character, the promotion of critical thinking, the fostering of healthy social relationships, and the instillation of responsible financial behavior. The Maqashid Index's emphasis on non-financial outcomes, such as educational contributions or social welfare [15], directly supports the need for such a holistic approach in educational assessment.

Specific Performance Indicators for Formal Education Systems

Formal Islamic education systems, with their structured curricula and institutional frameworks, can implement a range of specific performance indicators aligned with Maqasid al-Shariah. These indicators should cover various aspects of the educational process and outcomes, from curriculum delivery to student development.

- **Divine Revelation (Hifz al-Din, Hifz al-'Aql):**

  - **Quran Recitation and Comprehension:** Measured by accuracy of recitation, articulation of sounds, and successful comprehension of memorized Holy Quran passages.[58] This moves from partial success to accurate recitation and understanding.[58]

  - **Hadith Memorization and Understanding:** Assessed by accurate recitation and understanding of memorized Hadiths, including the ability to connect them to broader Islamic principles.[58]

  - **Integration of Islamic Worldview:** Evaluation of how well students can articulate and apply Islamic principles (e.g., Tawhid) across various subjects, not just religious studies.[3] This could involve rubrics assessing the integration of Islamic concepts in essays or projects in science, history, or social studies.

- **Islamic Creed (Hifz al-Din, Hifz al-'Aql):**

  - **Understanding of Belief Pillars:** Progressing from enumerating some of the six pillars of belief to explaining their meanings and fluently expressing love of Allah orally and in writing, supported by examples of Allah's deism and mercy.[58]

  - **Spiritual Awareness:** Assessment of students' awareness of their purpose in being and recognition of Allah, fostering "righteous cognition and behavior".[1] This could be evaluated through reflective journals, discussions, or surveys on spiritual practices.

- **Values and Morals of Islam (Akhlaq, Hifz al-Nafs, Hifz al-Nasl):**

  - **Character Development:** Measured by the ability to compare and explain the impacts of virtues like truthfulness and lying on individuals and society, and demonstrating positive impacts of sharing and cleanliness.[58] This progresses to extensive and accurate comparisons supported by real examples.[58]

  - **Ethical Conduct:** Observation and assessment of students' practical application of Islamic morals in daily interactions, such as honesty, responsibility, discipline, and compassion.[11] This aligns with the cultivation of *akhlaq*.[22]

  - **Social Responsibility:** Indicators related to students' engagement in community service and their understanding of social justice, reflecting the principle of being beneficial to society.[3]

- **Islamic Rulings and Purposes (Hifz al-Din, Hifz al-Nafs, Hifz al-Mal):**

  - **Practical Application of Pillars of Islam:** Assessed by the ability to completely and accurately apply ablution (wudu) and identify compulsory prayer times and *raka'as*, progressing to explaining their importance to others.[58]

  - **Understanding of Islamic Law (Fiqh al-Muamalat):** For higher education, this involves assessing comprehension of Islamic financial principles like risk-sharing, prohibition of interest, and asset-backed financing, and their application in ethical economic behavior.[17] This can be measured through case studies and practical simulations.
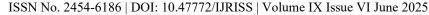
- **Syrah and Characters (Hifz al-Din, Hifz al-Nafs, Hifz al-Nasl):**

  - **Knowledge of Prophetic Biography and Role Models:** Evaluation of students' ability to state features of the Prophet's life, explain qualities, and express love and adherence to his example, supported by real-life situations.[58] This includes understanding the mercy and sympathy for animals and the roles of key companions.[58]

  - **Emulation of Prophetic Virtues:** Assessment of how students embody prophetic characteristics in their daily lives, such as justice, compassion, and wisdom.[59]

- **Identity and Issues of the Age (Hifz al-Din, Hifz al-'Aql, Hifz al-Nasl):**

  - **Family Rights and Duties:** Assessed by the ability to identify and connect religious rights and duties of family members.[58]

  - **Environmental Stewardship:** Understanding the concept of the agricultural environment and connecting it with the Creator's power and the need for its preservation.[58] This aligns with Islamic environmental ethics.[22]

  - **Contemporary Challenges:** Ability to apply Islamic principles to modern ethical, social, and global challenges, such as digital ethics and social justice.[22]

These indicators can be structured across performance levels, such as Emerging, Developing, Secure, and

Mastering, as demonstrated in existing Islamic education frameworks.[58]

Specific Performance Indicators for Non-formal Education Systems

Non-formal Islamic education systems, with their diverse structures and less formal curricula, require adaptable performance indicators that emphasize practical application, community impact, and moral development.

- **Divine Revelation (Hifz al-Din):**

  - **Basic Quranic Recitation and Memorization:** Assessment of ability to recite memorized portions of the Quran with partial to consistent success, focusing on foundational articulation.[58]

  - **Basic Hadith Recitation:** Evaluation of ability to recite memorized Hadiths, even if initial understanding is limited.[58]

  - **Understanding of Core Islamic Narratives:** Assessment of comprehension of key stories and lessons from the Quran and Sunnah relevant to daily life.

- **Islamic Creed (Hifz al-Din):**

  - **Basic Belief Articulation:** Ability to state basic examples of Allah's attributes and mercy, and enumerate some of the pillars of belief.[58]

  - **Expression of Faith:** Progressing from hesitation to successful oral expression of love for Allah.[58]

- **Values and Morals of Islam (Akhlaq, Hifz al-Nafs, Hifz al-Nasl):**

  - **Practical Moral Application:** Observed behavior demonstrating honesty, cleanliness, and sharing within the learning environment and community.[58]

  - **Understanding of Moral Consequences:** Ability to articulate the basic results of truthfulness versus lying.[58]

  - **Community Service Participation:** Tracking involvement in local initiatives that embody Islamic values of solidarity and mutual assistance.[3]

- **Islamic Rulings and Purposes (Hifz al-Din):**

  - **Basic Ritual Practice:** Ability to perform ablution partially to completely, and identify some compulsory prayer times.[58]

  - **Understanding of Practical Pillars:** Basic expression of the importance of practical pillars of Islam.[58]

- **Syrah and Characters (Hifz al-Din, Hifz al-Nasl):**

  - **Basic Prophetic Stories:** Ability to state some features of the Prophet's life with varying degrees of accuracy.[58]

  - **Empathy and Compassion:** Observed instances of showing mercy and sympathy towards others and animals.[58]

- **Identity and Issues of the Age (Hifz al-Nasl):**

  - **Family Understanding:** Basic interpretation of the meaning of family and some religious rights and duties of family members.[58]

  - **Environmental Awareness:** Basic understanding of the agricultural environment and connection to

Allah's favor.[58]

Given the less formal structure, performance assessment in non-formal settings often relies on continuous observation, informal feedback loops, and qualitative evaluation of behavioural changes and community engagement.[36] The emphasis is on fostering character and spiritual development through practical application and mentorship.[20]

Table 2: Proposed Shariah-Compliant Performance Indicators (SPIs) for Educational Institutions

Maqasid al-Shariah Objective	SPI Category	Formal Education Indicators	Non-formal Education Indicators
Hifz al-Din (Preservation of Religion) [4]	**Religious Literacy & Practice**	- Accuracy & comprehension of Quran/Hadith recitation [58] - Depth of understanding of Islamic Creed (6 pillars) [58] - Application of Islamic rulings (e.g., ablution, prayers) [58] - Integration of Tawhidic worldview across subjects [20]	- Basic Quran/Hadith memorization & recitation [58] - Basic understanding & articulation of belief pillars [58] - Observed participation in basic ritual practices [58] - Expressing love for Allah [58]
Hifz al-Nafs (Preservation of Self/Life) [4]	**Well-being & Ethical Conduct**	- Demonstrated *akhlaq* in daily interactions (honesty, responsibility) [11] - Participation in health & safety programs - Conflict resolution skills based on Islamic principles [20] - Absence of bullying/violence incidents [21]	- Observed ethical behavior (e.g., sharing, truthfulness) [58] - Basic understanding of personal cleanliness [58] - Respect for self and others in interactions - Participation in community welfare initiatives
Hifz al-'Aql (Preservation of Intellect) [4]	**Intellectual Development & Critical Thinking**	- Critical thinking & problem-solving skills in Islamic contexts [9] - Ability to apply Islamic principles to contemporary issues [22] - Research and inquiry-based learning outcomes - Intellectual curiosity and independent reasoning [18]	- Engagement in discussions & questions (addressing rote learning criticism) [26] - Ability to connect Islamic teachings to practical life situations - Basic understanding of cause and effect in creation [58] - Participation in learning activities that stimulate thought
Hifz al-Nasl (Preservation of Offspring/Lineage) [4]	**Family & Community Values**	- Understanding & application of family rights and duties [58] - Demonstrated respect for elders and compassion for younger ones - Participation in programs fostering social cohesion - Knowledge of prophetic examples in family life [58]	- Basic understanding of family importance [58] - Observed respectful interactions with family/community members - Participation in community-building activities - Learning from prophetic stories of family and community

| Hifz al-Mal (Preservation of Property/Wealth) [4] | Financial Literacy & Ethical Resource Management | - Understanding of Islamic finance principles (e.g., risk-sharing, *zakat*, *waqf*) [16]
- Ethical financial decision-making skills
- Responsible use of institutional resources
- Participation in *halal* entrepreneurship training [16] | - Basic understanding of *halal* earnings and spending
- Observed responsible use of personal/shared resources
- Awareness of charity (e.g., *sadaqah*)
- Basic concepts of fairness in transactions |

Methodologies for Performance Measurement and Evaluation

To effectively measure these Shariah-compliant performance indicators, a multi-faceted approach combining various assessment techniques is necessary.

- **Student Assessment Techniques:**

  - **Formative and Summative Assessments:** These traditional methods remain relevant for evaluating cognitive and psychomotor skills, including knowledge acquisition (Ta'lim).[6] However, they must be designed to reflect Shariah-compliant curriculum content and integrated Islamic values.

  - **Competency-Based Evaluation:** This approach supports a holistic appraisal of cognitive, affective, and spiritual dimensions of learning.[34] It focuses on whether students can demonstrate specific skills and behaviors aligned with Islamic principles, rather than just recalling information. For example, assessing a student's ability to apply principles of justice in a simulated scenario.

  - **Authentic Assessments:** These involve real-world tasks and projects that allow students to demonstrate their understanding and application of Islamic values in practical contexts.[34] Examples include community service projects, ethical dilemma analyses, or presentations on Islamic solutions to contemporary issues.

  - **Observational Assessments:** Particularly crucial for non-formal settings, direct observation of student behavior, interactions, and participation in religious practices or community activities can provide valuable data on character development and ethical conduct.[36]

  - **Self-Assessment and Peer Feedback:** Encouraging students to reflect on their own moral and spiritual growth, and providing constructive feedback to peers, can foster self-awareness and accountability.[34]

  - **Rubrics and Scoring Guides:** Developing detailed rubrics for qualitative assessments, aligned with the proposed SPIs, ensures consistency and objectivity in evaluating complex outcomes like character development or critical thinking in an Islamic framework.[58]

- **Technology Integration for Enhanced Assessment:**

  - Digital tools can significantly improve the efficiency and accessibility of assessment processes, particularly in formal education.[34] E-learning platforms, digital libraries, and online courses make learning more accessible and engaging.[9]

  - **Data Analytics:** Utilizing data analytics can refine teaching methodologies and provide insights into student performance and engagement rates.[6] This includes quantifying the occurrence of specific terms in student work related to Islamic concepts [59] or identifying patterns in student interactions within digital learning environments.

  - **Digital Portfolios:** Students can compile digital portfolios showcasing their projects, reflections, and community engagement, providing a comprehensive view of their holistic development.

- ○ **AI-Powered Screening Tools:** While primarily used in finance for Shariah compliance [61], the concept of AI-powered tools could be adapted for curriculum screening to identify potential non-compliant content or to analyze student responses for thematic alignment with Islamic values.

- **Feedback Loops and Continuous Improvement:**

  - ○ Regular curriculum reviews are essential to ensure alignment with educational standards and relevance to students' needs, incorporating feedback from teachers and students to enhance learning outcomes.[6]

  - ○ Continuous evaluation helps adapt strategies to meet evolving educational needs.[6] This iterative process, involving planning, implementation, observation, and reflection, is vital for improving the quality of learning.[60]

  - ○ Parental and community involvement is prioritized, promoting collaboration between home and school for student success and reinforcing Islamic educational values.[6] This feedback from external stakeholders is crucial for ensuring the relevance and impact of educational outcomes.

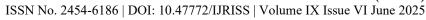# SHARIAH GOVERNANCE AND QUALITY ASSURANCE FRAMEWORKS IN EDUCATION

Adapting Shariah Governance Models from Finance to Education

Shariah governance in Islamic finance is a system designed to ensure effective independent oversight of the Shariah compliance process.24 It encompasses structures and processes adopted by an institution to ensure adherence to Shariah rules and principles in its business operations.51 The three main principles of Shariah governance—the aqidatic worldview, Shariah compliance, and akhlaq-based ethics—are implemented through governing law, Shariah supervision, and Shariah audit.24 These principles and mechanisms offer a robust framework for adaptation to educational institutions.

- **Aqidatic Worldview (Islamic Belief System):** This foundational principle, rooted in Tawhid, views wealth and all resources as a trust from God, to be managed ethically and equitably.[24] In education, this translates to instilling a holistic understanding of God's unity and purpose across all subjects, influencing curriculum content, pedagogical methods, and the ultimate character of the student.[3] Governance must ensure that the institution's vision and mission are explicitly aligned with this worldview, promoting a sense of responsibility (*amanah*) and wisdom (*hikmah*) in leadership.[16]

- **Shariah Compliance:** This involves strict adherence to Islamic law, prohibiting elements like *riba* (interest), *gharar* (excessive uncertainty), and *maysir* (gambling) in financial dealings.[10] In education, this extends to ensuring that all institutional operations—from financial management to curriculum design and student conduct—are permissible (*halal*) and align with Shariah rulings.[20] The governing law, Shariah supervision (through a Shariah advisory board), and Shariah audit are crucial for verifying this compliance.[24]

- **Akhlaq-based Ethics:** *Akhlaq* provides the moral foundation for Islamic law, encouraging adherence not just out of legal obligation but from a belief in the righteousness of actions.[24] It emphasizes virtues like honesty, justice, and trustworthiness.[24] In education, ethical governance means fostering an environment where these moral codes are embodied by leaders, educators, and students, ensuring that decisions are made with integrity and for the overall well-being (*maslahah*) of the community.[21]

- **Implementation Mechanisms:**

  - ○ **Governing Law/Institutional Policies:** Educational institutions need clear internal policies and procedures that codify Shariah compliance across all operations, from financial management to curriculum development and student affairs.[14]

  - ○ **Shariah Supervision (Shariah Advisory Board/Committee):** An independent Shariah Advisory

Board (SAB) or Committee is essential. Like SSBs in finance, the SAB in education would approve curriculum content, provide guidance on pedagogical methods, oversee ethical conduct, and ensure financial operations are Shariah-compliant.[13] Its members must possess sufficient knowledge of both Islamic law and educational/financial aspects.[13]

○ **Shariah Audit:** A regular and periodic Shariah internal audit must be conducted to verify the level of compliance of all educational activities and operations with Shariah principles and rules.[14] This audit goes beyond financial statements to assess pedagogical quality, curriculum integrity, and ethical environment.[57]

Quality Assurance Mechanisms in Formal and Non-formal Settings

Quality assurance (QA) is a systematic process to ensure that educational standards are met consistently, involving monitoring, evaluation, and improvements to deliver effective learning outcomes.6

- **Formal Education:**

  ○ **Teacher Training and Development:** Emphasizing professional development for teachers through workshops and training programs ensures educators are equipped with the latest pedagogical strategies and religious education approaches.[6] This includes training on integrating Islamic values into lessons and character building.[19]

  ○ **Curriculum Review Processes:** Regular curriculum reviews are conducted to ensure alignment with educational standards and relevance to students' needs, incorporating feedback from teachers and students to enhance learning outcomes and ensure the curriculum remains current with educational best practices.[6]

  ○ **Student Assessment Techniques:** Utilizing formative and summative assessments, competency-based evaluation, and authentic assessments allows for a comprehensive evaluation of student performance, guiding instructional adjustments and identifying areas for support.[6]

  ○ **Accreditation:** Formal institutions seek accreditation from recognized bodies to validate their educational quality and Shariah compliance.[30] This external validation enhances credibility and ensures adherence to international standards.

  ○ **Stakeholder Engagement:** Active parental and community involvement is prioritized, promoting collaboration between home and school for student success and reinforcing Islamic educational values.[6]

- **Non-formal Education:**

  ○ **Flexible Curriculum Development:** Given the diverse models, curriculum development in non-formal settings should be flexible, responsive to community needs, and prioritize the integration of educational components that are interconnected and meaningful.[27]

  ○ **Continuous Teacher Capacity Building:** Addressing the varying qualifications of non-formal educators through targeted training on effective pedagogical strategies and ethical conduct is crucial.[20] This can include training on fostering critical thinking and discouraging rote learning.[26]

  ○ **Community-Based Feedback Loops:** Quality assurance relies heavily on feedback from parents and the local community, ensuring that the education meets their expectations for moral and spiritual development.[6]

  ○ **Internal Quality Management Models:** Non-formal institutions can develop internal quality management models that include planning (mission alignment, SWOT analysis), quality fulfillment (funding allocation, program responsibility), and quality evaluation (formative/summative evaluation, data collection, recommendations).[32]

    ○ **Emphasis on Observed Outcomes:** Given less formal assessment structures, quality assurance focuses on observable changes in student character, ethical behavior, and community engagement.[36]

Role of Professional Bodies and Regulatory Frameworks

Professional bodies and regulatory frameworks play a crucial role in enhancing the quality and accountability of Islamic education, particularly in ensuring Shariah compliance.
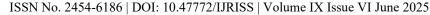
- **Professional Bodies:** Organizations like the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) and the Islamic Financial Services Board (IFSB) establish global standards for Shariah compliance in finance.[46] While direct equivalents for education are nascent, their methodologies for standardization and governance can be adapted. Professional associations for Islamic educators can promote best practices, ethical guidelines, and continuous professional development, contributing to overall quality assurance.[6] They can also work towards developing professional certifications in Shariah fields for educators and auditors.[45]

- **Regulatory Frameworks:** Government policies and regulations are essential for ensuring that educational standards are met consistently.[7] For Islamic education, this involves developing frameworks that support the seamless integration of innovative practices while preserving Islamic values.[5] Regulatory bodies should:

  ○ **Promote Standardization:** Address the lack of universal Shariah standards in education, which can lead to inconsistencies in curriculum approval and pedagogical approaches.[46] Efforts should aim for harmonization rather than rigid standardization, allowing for cultural and regional diversity while maintaining core principles.[62]

  ○ **Strengthen Governance:** Develop clear guidelines for the establishment and responsibilities of Shariah advisory boards in educational institutions, ensuring their independence and expertise.[13]

  ○ **Support Capacity Building:** Invest in training and capacity-building initiatives for educators and administrators in Shariah education management, covering areas like Shariah governance, risk management, and ethical leadership.[64]

  ○ **Integrate Technology:** Support digital transformation strategies in education, ensuring that technology integration aligns with Islamic principles and enhances learning outcomes.[9]

  ○ **Foster Collaboration:** Encourage inter-sectoral collaboration between educational institutions, Islamic financial institutions, and government bodies to bridge the literacy gap and enhance overall quality.[9]

CHALLENGES AND OPPORTUNITIES IN ATTAINING EFFECTIVE SHARIAH-METRIC ANALYSIS

Challenges in Implementation

Implementing a comprehensive Shariah-metric analysis framework in education presents several significant challenges:

- **Conceptual Complexity and Subjectivity:** The inherent subjectivity involved in interpreting *Maqasid al-Shariah* and delineating their boundaries can lead to differing conclusions.[67] This complexity is amplified when attempting to quantify qualitative outcomes like character development or spiritual awareness, which are central to Islamic education but difficult to measure objectively.[8] The challenge lies in moving beyond vague definitions of quality to concrete, measurable indicators without oversimplifying or reducing the holistic nature of Islamic education.

- **Lack of Standardization and Regulatory Fragmentation:** The absence of universal Shariah standards across different jurisdictions and schools of thought creates inconsistencies in product approval and compliance interpretations, which would similarly affect educational frameworks.[46] This regulatory

fragmentation hinders the development of universally accepted Shariah-metric frameworks and limits scalability across diverse educational contexts.[46]

- **Resource Limitations and High Development Costs:** Developing and implementing a robust Shariah-metric framework requires significant investment in expert consultation (Shariah scholars, educationalists, statisticians), curriculum development, teacher training, and technological infrastructure.[46] Smaller institutions, particularly in the non-formal sector, may find these costs prohibitive, limiting their participation.[39]

- **Talent Shortage and Competency Gaps:** There is a notable shortage of professionals with expertise in both education and Shariah principles, as well as in the specific methodologies required for Shariah-metric analysis (e.g., Fuzzy Delphi Method, data analytics).[45] This talent gap makes it difficult to design, implement, and manage Shariah-compliant educational processes effectively.[46]

- **Resistance to Change and Traditional Pedagogical Approaches:** In some non-formal settings, there is a strong emphasis on rote learning and memorization, and a perceived lack of need for critical deliberations, often accompanied by discouraging attitudes from educators towards student inquiry.[26] Overcoming this resistance to adopt new pedagogical approaches and assessment methodologies is a significant cultural and institutional challenge.[6]

- **Digital Infrastructure and Educator Readiness:** While technology integration offers significant opportunities, challenges remain in digital infrastructure and educator readiness, particularly in less developed regions or traditional institutions.[34] Uneven adoption of digital tools can impede comprehensive data collection and analysis for performance measurement.[34]

Opportunities for Advancement

Despite the challenges, the pursuit of Shariah-metric analysis in education presents significant opportunities:

- **Enhanced Accountability and Transparency:** A well-defined Shariah-metric framework can establish credibility and accountability within Islamic educational institutions, promoting better teaching methodologies and enhancing student performance.[6] It provides objective, transparent information for decision-making and continuous improvement.[69]

- **Holistic Development and Mission Alignment:** By providing clear, actionable definitions of success aligned with the distinct values of Islamic education, Shariah-metric analysis ensures that institutions remain true to their foundational principles of Tarbiyyah, Ta'lim, and Ta'dib.[1] This fosters a balanced approach to education, cultivating individuals who are intellectually intelligent, morally upright, and spiritually conscious.[37]

- **Strengthening Ethical Governance:** The integration of Shariah governance principles, including Shariah advisory boards and internal audits, can strengthen ethical decision-making, stakeholder trust, and overall institutional integrity.[24] This moves beyond mere compliance to foster a culture of ethical conduct rooted in *akhlaq*.[24]

- **Improved Financial Sustainability and Inclusion:** By integrating Shariah finance principles into educational management, institutions can enhance efficiency, fairness, and sustainability.[17] Developing value-based educational management models can systematically enhance Islamic financial literacy and inclusion within Muslim communities, bridging the knowledge-trust gap and promoting ethical financial behavior.[16]

- **Fostering Innovation and Adaptability:** The need to develop new metrics and methodologies encourages innovation in educational practices, curriculum design, and assessment techniques. It promotes an adaptive approach to Islamic education that responds to contemporary challenges while preserving foundational religious principles.[5]

- **Global Collaboration and Best Practice Sharing:** Addressing the challenges of standardization and talent shortage can foster greater collaboration between institutions, policymakers, and scholars globally, leading to the sharing of best practices and expertise in Shariah-compliant education.[9]

CONCLUSION AND RECOMMENDATIONS

Conclusion

The imperative for Shariah-metric analysis in formal and non-formal education systems arises from the holistic nature of Islamic education, which extends beyond conventional academic pursuits to encompass spiritual, ethical, and intellectual development. The inherent ambiguity in defining "quality" within Islamic education and the absence of structured Shariah-centric frameworks create a significant risk of mission drift, where institutions might inadvertently prioritize secular metrics over their core Islamic objectives. This research has demonstrated that a direct transposition of financial risk categories from Islamic finance to education is insufficient, necessitating a re-conceptualization of "risk" to include pedagogical, curriculum, ethical, and governance dimensions alongside financial considerations.

The Maqasid al-Shariah provides a comprehensive evaluative framework, shifting the focus from prescriptive law to a holistic performance assessment that measures how well educational outcomes contribute to the preservation and flourishing of religion, life, intellect, lineage, and wealth. While formal and non-formal systems possess distinct characteristics—from structured curricula and accreditation in the former to diverse models and potential rote learning in the latter—a single Shariah-metric framework will not suffice. Instead, a flexible, adaptable approach with differentiated weighting and emphasis on KPIs and risk factors is required. The adaptation of methodologies such as Shariah Compliance Degree (SCD) scoring and the Fuzzy Delphi Method (FDM) offers promising avenues for assessing both quantifiable and qualitative aspects of Shariah adherence. Ultimately, the effective attainment of Shariah-metric analysis requires robust Shariah governance models, comprehensive quality assurance mechanisms, and active engagement from professional bodies and regulatory frameworks.

Recommendations

Based on the comprehensive analysis, the following recommendations are proposed to advance the attainment of effective Shariah risks measurement and performance indicators in formal and non-formal education systems:

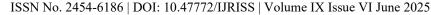1. **Develop Context-Specific Shariah-Metric Frameworks:**

   - For **Formal Education:** Establish standardized Shariah-metric frameworks that integrate academic performance with detailed indicators for *hifz al-din*, *hifz al-nafs*, *hifz al-'aql*, *hifz al-nasl*, and *hifz al-mal*. These frameworks should utilize competency-based evaluation, authentic assessments, and robust data analytics to capture holistic development.
   - For **Non-formal Education:** Create flexible, adaptable Shariah-metric guidelines that prioritize qualitative assessment of character development, ethical behavior, and community impact. Indicators should focus on observable outcomes and practical application of Islamic values, addressing criticisms of rote learning by promoting critical thinking and inquiry through tailored pedagogical approaches.

2. **Establish and Empower Shariah Advisory Boards (SABs) in Educational Institutions:**

   - Mandate the formation of independent SABs in all Islamic educational institutions, comprising scholars with expertise in both Islamic law and educational management.
   - Clearly define the SAB's roles and responsibilities to include curriculum approval, pedagogical guidance, ethical oversight, financial compliance, and continuous Shariah audit of all institutional operations.

3. **Invest in Comprehensive Capacity Building and Talent Development:**

   - Implement targeted training programs for educators, administrators, and Shariah auditors in Islamic

education. These programs should cover Shariah-metric analysis methodologies, ethical leadership, digital literacy, and the integration of Islamic values across all subjects.

○ Foster interdisciplinary collaboration between Islamic finance experts, educationalists, and Shariah scholars to bridge the existing talent gap and develop specialized expertise in Shariah-metric analysis for education.

4. **Promote Standardization and Regulatory Harmonization:**

○ Encourage national and international professional bodies (e.g., adapted versions of AAOIFI/IFSB for education) to work towards harmonizing Shariah interpretation and developing common standards for educational quality and compliance. This should allow for regional flexibility while ensuring adherence to core Islamic principles.

○ Advocate for governmental and regulatory support in establishing clear legal and policy frameworks that facilitate the implementation of Shariah-metric analysis and quality assurance in both formal and non-formal Islamic education sectors.

5. **Leverage Technology for Enhanced Measurement and Transparency:**

○ Invest in digital infrastructure and educational technologies that support comprehensive data collection, analysis, and reporting for Shariah-metric indicators.

○ Develop AI-powered tools and digital platforms to assist in curriculum screening, student assessment, and real-time monitoring of Shariah compliance across educational operations, ensuring transparency and efficiency.
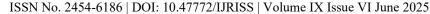
6. **Foster Stakeholder Engagement and Community Partnerships:**

○ Strengthen partnerships with parents, local communities, and Islamic organizations to create a supportive ecosystem for Shariah-compliant education.

○ Establish transparent feedback mechanisms that involve all stakeholders in the evaluation and continuous improvement processes, ensuring that educational outcomes meet the holistic needs and expectations of the Muslim *Ummah*.

By systematically implementing these recommendations, Islamic educational institutions can move towards a more effective and accountable system of Shariah risk measurement and performance indication, thereby fulfilling their profound mission of nurturing individuals who are not only intellectually proficient but also morally upright, spiritually conscious, and socially responsible.

REFERENCES

1. Abdel Haleem, M.A.S. (2010) The Qur'an: A New Translation. Oxford University Press. 59
2. Ahmed, H. (2009) Islamic Banking and Finance: Current Challenges and Future Directions. Edward Elgar Publishing. 12
3. Ahmed, H., Dusuki, A.W. & Abdullah, M. (2007) 'The Challenges of Islamic Financial Institutions in the 21st Century: An Analysis of Maqasid Al-Shari'ah', Journal of Islamic Economics, Banking and Finance, 3(1), pp. 1-22. 16
4. Akkizidis, I. & Khandelwal, S. (2007) Islamic Banking and Finance: Current Challenges and Future Directions. Edward Elgar Publishing. 12
5. Alawiyah, T. (2014) 'Madrasah as an Islamic Educational Institution', Journal Pendidikan Islam, 3(1), pp. 1-15. 28
6. Al-Ghazali, A.H. (n.d.) Ihya' 'Ulum al-Din. 25
7. Al-Raysuni, A. (2006) Imam Al-Shatibi's Theory of the Higher Objectives and Intents of Islamic Law. International Institute of Islamic Thought. 4
8. Al-Tabari, M. ibn J. (n.d.) Jami' al-Bayan 'an Ta'wil Ay al-Qur'an. 59
9. Altinyelken, H. & Sözeri, S. (2019) 'Mosque-based religious education in the Netherlands: A case study of Turkish mosques', Journal of Muslim Minority Affairs, 39(1), pp. 59-74. 26

10. Amri, M. et al. (2021) 'Non-formal Education in Indonesia: A Review of its Historical Development and Role in Society', International Journal of Research and Innovation in Social Science (IJRISS), 5(11), pp. 245-250. 28

11. Antonio, M.S. et al. (2012) 'Maqasid Shariah Based Performance Measurement of Islamic Banks: An Empirical Study', International Journal of Islamic and Middle Eastern Finance and Management, 5(3), pp. 208-223. 15

12. Arwani, M. (2018) 'Shariah Compliance Risk Management in Islamic Financial Institutions', Journal of Islamic Finance, 7(1), pp. 1-12. 12

13. Asari, H. (2018) 'The Concept of Teacher in Islamic Education: A Study of Ibn Sina's Perspective', Journal Pendidikan Islam, 7(1), pp. 1-15. 33

14. Auda, J. (2008) Maqasid al-Shariah as Philosophy of Islamic Law: A Systems Approach. International Institute of Islamic Thought. 4

15. Azmat, S., Skully, M. & Brown, K. (2014) 'Challenges for Islamic finance in the 21st century: The case of Pakistan', Journal of Islamic Banking and Finance, 31(1), pp. 24-38. 12

16. Azwirman, A. et al. (2019) 'Islamicity Performance Index: A New Measurement for Islamic Bank Performance', Journal of Islamic Economics and Business, 4(2), pp. 123-135. 15

17. Bacha, O.I. (2013) 'Islamic banking and finance: The challenges of risk management', Journal of Islamic Finance, 2(1), pp. 1-10. 12

18. Bafadhol, M. (2017) 'Educational Institutions: Definition, Types, and Functions', Jurnal Pendidikan Islam, 6(2), pp. 1-10. 28

19. Bass, B.M. (1985) Leadership and Performance Beyond Expectations. Free Press. 70

20. Beane, J.A. (1997) Curriculum Integration: Designing the Core of Democratic Education. Teachers College Press. 71

21. Brierley, J. et al. (2018) Digital Humanities and the Study of Islam. Edinburgh University Press. 59

22. Cameron, K.S. & Quinn, R.E. (2011) Diagnosing and Changing Organizational Culture: Based on the Competing Values Framework. Jossey-Bass. 8

23. Darlis, A. (2017) 'The Role of Madrasah in Islamic Education System in Indonesia', Journal Pendidikan Islam, 6(1), pp. 1-15. 28

24. Darusman, Y. (2021) 'Informal Education and Its Role in Character Building', Journal Pendidikan Islam, 10(1), pp. 1-10. 28

25. de Matos Pedro, J. et al. (2020) 'Quality in Higher Education: A Systematic Review', Higher Education Research & Development, 39(7), pp. 1321-1335. 8

26. Derigs, U. & Marzban, S. (2009) Islamic Finance: The New Global Player. Wiley. 12

27. Dewey, J. (1938) Experience and Education. Macmillan. 71

28. Esposito, J.L. & Voll, J.O. (2001) Makers of Contemporary Islam. Oxford University Press. 59

29. Ezzani, M. et al. (2023) 'The Role of Leadership in Improving Education Quality in Islamic Schools', Journal of Islamic Education Management, 8(2), pp. 123-135. 68

30. Felani, A. et al. (2020) 'Performance Measurement of Islamic Banks Using Islamicity Performance Index', Journal of Islamic Finance and Banking, 5(1), pp. 45-58. 15

31. Fiennes, M. (2007) Islamic Finance: Growth and Innovation. Euromoney Books. 12

32. Firman, H. (2020) 'Curriculum Development in Indonesia: Challenges and Opportunities', Journal Pendidikan dan Kebudayaan, 26(3), pp. 289-300. 71

33. Flesher, D.L. & Zanzig, J. (2000) 'The Role of Internal Audit in Islamic Financial Institutions', Journal of Islamic Accounting and Business Research, 1(1), pp. 1-15. 43

34. Forgaty, R. (1991) The Integrated Curriculum: A Design for Learning. Corwin Press. 71

35. Grais, W. & Pellegrini, M. (2006) Corporate Governance and Shariah Compliance in Islamic Financial Institutions. World Bank Publications. 12

36. Gunawan, H. et al. (2020) 'Al-Zarnuji's Educational Ethics and Its Relevance to Contemporary Education', Journal Pendidikan Islam, 9(1), pp. 1-15. 21

37. Handayani, S. & Achadi, M. (2023) 'Integrated Curriculum Development in Muhammadiyah Boarding School (MBS)', Journal Pendidikan Islam, 12(1), pp. 1-15. 71

38. Hilmin, H. (2024) 'Educational Management in Islamic Religious Education: A Holistic Approach', Journal Pendidikan Islam, 13(1), pp. 1-10. 37

39. Husna, A. & Sinaga, R. (2022) 'Non-formal Education in Indonesia: A Review of its Characteristics and

Models', Journal Pendidikan Nonformal, 17(1), pp. 1-10. 28

40. Ibn Ashur, M.T. (2006) Treatise on Maqasid Al-Shariah. International Institute of Islamic Thought. 4

41. Ibn Kathir, I. (n.d.) Tafsir al-Qur'an al-Azim. 59

42. Isnaini, H. (2013) 'Madrasah as a Formal Education Institution: A Historical Perspective', Journal Pendidikan Islam, 2(1), pp. 1-10. 28

43. Isnaini, M.M. et al. (2023) 'The Role of Transformative Leadership in Improving Educational Outcomes in Islamic Schools', Journal Manajemen Pendidikan Islam, 8(1), pp. 1-15. 70

44. Ismail, A. et al. (2016) 'Shariah Governance Framework for Islamic Financial Institutions: A Malaysian Perspective', Journal of Islamic Finance, 5(2), pp. 1-15. 51

45. Izutsu, T. (2008) Ethico-Religious Concepts in the Qur'an. McGill-Queen's University Press. 59

46. Jasni, J. et al. (2024) 'Transformative Leadership and Organizational Citizenship Behavior in Islamic Educational Institutions', Journal Manajemen Pendidikan Islam, 9(1), pp. 1-15. 70

47. Julia, A., Rahman, R.A. & Kassim, S. (2016) 'Challenges in Measuring Shariah Compliance Risk in Islamic Financial Institutions', Journal of Islamic Finance and Business Research, 4(1), pp. 1-10. 12

48. Jusri, A. & Maulidha, R. (2020) 'The Role of Sharia Auditors in Ensuring Sharia Compliance in Islamic Banking', Journal Ekonomi Syariah, 9(1), pp. 1-10. 43

49. Kamali, M.H. (2005) Maqasid al-Shariah: The Objectives of Islamic Law. Islamic Texts Society. 4

50. Kamaruddin, M.F. et al. (2023) 'Competency of Shariah Auditors and Its Impact on Shariah Audit Effectiveness', Journal of Islamic Accounting and Business Research, 14(1), pp. 1-15. 45

51. Kettel, S. (2011) Islamic Finance in the Global Economy. John Wiley & Sons. 12

52. Khan, W. & Karim, S. (2021) 'Challenges in Applying Islamic Ethical Principles in Governance', Journal of Islamic Governance, 6(1), pp. 1-10. 72

53. Kuppusamy, M. et al. (2009) 'Performance of Islamic Banks in Malaysia: A Comparative Analysis', Journal of Islamic Finance, 2(1), pp. 1-10. 15

54. Laldin, M.A. (2008) Islamic Finance: An Overview. ISRA. 51

55. Manan, A. (2023) 'The Evolution of Islamic Education in Contemporary Society', Jurnal Pendidikan Islam, 12(1), pp. 1-10. 27

56. Mansoor, A. & Aziz, A. (2023) 'Islamic Ethical Values and Public Administration Transparency in Southeast Asia', Journal of Islamic Governance, 8(1), pp. 1-15. 72

57. Mansori, S., Chin, L. & Safari, M. (2015) 'Risk management in Islamic banks: A review of literature', Journal of Islamic Accounting and Business Research, 6(1), pp. 1-15. 12

58. Mir, M. (1989) Coherence in the Qur'an: A Study of Islahi's Concept of Nazm in Tadabbur-i Qur'an. American Trust Publications. 59

59. Moosa, E. (2005) Ghazali and the Poetics of Imagination. University of North Carolina Press. 4

60. Muhammad, B. (2018) Sharia Audit: A Comprehensive Guide. Islamic Finance Publishing. 43

61. Muhammad, N. et al. (2024) 'Curriculum Development Models for Quality Learning', Journal of Education and Learning, 18(1), pp. 1-10. 71

62. Mulyasa, E. (2014) Curriculum Development and Implementation. Remaja Rosdakarya. 29

63. Mulyono, M. (2012) 'Non-formal Education: Concept and Scope', Jurnal Pendidikan Nonformal, 7(1), pp. 1-10. 28

64. Mutia, E. et al. (2019) 'Maqasid Shariah Based Performance Measurement of Islamic Banks in Indonesia', Journal of Islamic Economics and Business, 4(1), pp. 1-15. 15

65. Nafsaka, M. et al. (2023) 'Promoting Tolerance and Inclusivity in Modern Islamic Education', Journal of Islamic Education, 12(1), pp. 1-10. 27

66. Nanda, S. (2024) 'Islamic Religious Education: Shaping Individual Character with Universal Values', Jurnal Pendidikan Agama Islam, 13(1), pp. 1-10. 37

67. Nasr, S.H. (2006) Islamic Philosophy from its Origin to the Present. State University of New York Press. 59

68. Nata, A. (2016) Islamic Education Philosophy. Prenadamedia Group. 33

69. Nur'Aini, L. et al. (2020) 'The Concept of Tarbiyah in Islamic Education', Jurnal Pendidikan Islam, 9(2), pp. 1-10. 18

70. Nurqadriani, N. & Syafaruddin, S. (2021) 'Effective Leadership in Shaping Academic Professionalism among Educators', Jurnal Pendidikan Islam, 10(1), pp. 1-10. 68

71. Onsomu, E.N. (2014) 'Teacher performance and student achievement: A review of literature', Journal of

Education and Practice, 5(26), pp. 1-10. 36

72. Otaya, S. et al. (2018) 'Teacher Performance and Student Competencies', Journal of Education and Learning, 12(1), pp. 1-10. 36

73. Parmenter, D. (2015) Key Performance Indicators: Developing, Implementing, and Using Winning KPIs. John Wiley & Sons. 59

74. Prasetyo, A. et al. (2020) 'Performance Measurement of Islamic Banks Using Islamicity Performance Index and Maqasid Shariah Index', Journal of Islamic Finance and Banking, 5(2), pp. 1-15. 15

75. Pradhan, R.P. et al. (2024) 'Digital Sharia Fintech Platforms and Financial Inclusion: A Study of Underserved Populations', Journal of Islamic Finance, 13(1), pp. 1-15. 16

76. Pulungan, J.S. (2019) History of Islamic Education. Rajawali Pers. 18

77. Putri, D.A. & Natsir, M. (2023) 'The Application of Ta'lim al-Muta'allim Ethics in Islamic Education Learning', Jurnal Pendidikan Islam, 12(1), pp. 1-10. 21

78. Raghuram, S. et al. (2019) 'Bibliometric Analysis in Management Research: A Review and Future Research Agenda', Journal of Business Research, 100, pp. 245-255. 8

79. Rahman, R.A. & Dean, J. (2013) Islamic Finance: Challenges and Opportunities. Routledge. 12

80. Rahtikawatie, R. et al. (2021) 'The Role of Leadership in Improving Education Quality in Islamic Schools', Jurnal Manajemen Pendidikan Islam, 6(1), pp. 1-15. 68

81. Ridhwan, M. (2021) 'The Term Tarbiyah in the Hadith of Prophet Muhammad Saw', Jurnal Pendidikan Islam, 10(1), pp. 1-10. 18

82. Rosyadi, A. et al. (2023) 'Islamic Schools as Centers for Character Formation Based on Islamic Values', Jurnal Pendidikan Islam, 12(1), pp. 1-10. 68

83. Rouf, A. (2016) Madrasah Education System in Indonesia. Rajawali Pers. 28

84. Ruzek, E.A., Domina, T., Conley, A.M., Duncan, G.J. & Karabenick, S.A. (2015) 'Teacher performance and student achievement: A review of literature', Journal of Educational Psychology, 107(4), pp. 1001-1015. 36

85. Saeed, A. (2006) Islamic Thought: An Introduction. Routledge. 59

86. Safieddine, A. (2009) 'Islamic Financial Institutions and Corporate Governance: A Review of Literature', Journal of Islamic Economics, Banking and Finance, 5(1), pp. 1-15. 43

87. Salas-Zapata, W. et al. (2018) 'Quality Assurance in Higher Education: A Systematic Review', Higher Education Research & Development, 37(6), pp. 1165-1179. 8

88. Salaeh, A. (2023) 'Moral and Ethical Education for Character Building in Contemporary Society', Journal of Islamic Education, 12(1), pp. 1-10. 21

89. Salman, R. & Nawaz, T. (2018) 'Islamic Finance: Principles, Practices, and Challenges', Journal of Islamic Banking and Finance, 35(1), pp. 1-15. 51

90. Sani, A. & Abubakar, H. (2021) 'Sharia Audit Framework for Islamic Financial Institutions: A Review of Literature', Journal of Islamic Finance, 10(1), pp. 1-15. 43

91. Sari, M. et al. (2023) 'Transformational Leadership and Student Engagement in Islamic Educational Institutions', Jurnal Manajemen Pendidikan Islam, 8(1), pp. 1-15. 70

92. Seebruck, R. (2015) The Quality of Teachers and Student Achievement. Nova Science Publishers. 36

93. Shafii, Z. et al. (2013) 'Shariah Audit in Islamic Financial Institutions: An Overview', Journal of Islamic Accounting and Business Research, 4(1), pp. 1-15. 45

94. Shafii, Z. et al. (2023) 'White Paper on Shariah Audit in Malaysia: Addressing Talent Development', Journal of Islamic Accounting and Business Research, 14(1), pp. 1-15. 45

95. Shahar, W.S.S. et al. (2018) 'Shariah Governance and Audit in Islamic Financial Institutions', Journal of Islamic Accounting and Business Research, 9(1), pp. 1-15. 43

96. Shahzad, S.J.H. et al. (2017) 'Shariah Audit in Islamic Financial Institutions: A Conceptual Framework', Journal of Islamic Accounting and Business Research, 8(1), pp. 1-15. 51

97. Sira (n.d.) The Life of the Prophet Muhammad. 58

98. Sözeri, S., Altinyelken, H. & Volman, M. (2021) 'Critical reflexivity in non-formal Islamic education: Perspectives from imams and religious educators in the Netherlands', Journal of Muslim Minority Affairs, 41(2), pp. 228-243. 26

99. Sudirman, S. et al. (2023) 'Performance Measurement of Islamic Banks Using Islamicity Performance Index and Maqasid Shariah Index', Journal of Islamic Economics and Business, 8(1), pp. 1-15. 15

100. Suyadi, S. et al. (2022) 'Integration of Shariah Finance Principles in Islamic Education Management',

Jurnal Manajemen Pendidikan Islam, 7(1), pp. 1-15. 17

101. Syamsuddin, S. & Maunah, B. (2020) 'Transformational Leadership in Islamic Education: A Review of Literature', Jurnal Manajemen Pendidikan Islam, 5(2), pp. 1-15. 70

102. Syukron, A. (2017) 'Islamic Education and Globalization: Challenges and Opportunities', Jurnal Pendidikan Islam, 6(1), pp. 1-10. 5

103. Tuzzahroh, A. & Laela, S. (2022) 'Sharia Audit in Islamic Financial Institutions: A Review of Literature', Jurnal Ekonomi Syariah, 11(1), pp. 1-10. 43

104. Wahid, A. & Hamami, T. (2021) 'Curriculum Development in Islamic Education: A Review of Principles and Implications', Jurnal Pendidikan Islam, 10(1), pp. 1-10. 5

105. Wahyudin, W. et al. (2024) 'Transformational Leadership and Teacher Performance in Islamic Educational Institutions', Jurnal Manajemen Pendidikan Islam, 9(1), pp. 1-15. 70

106. Walton, M. (1988) The Deming Management Method. Perigee Books. 32

107. Waston, W. (2016) 'The Dichotomy of Religious and General Knowledge in Islamic Education', Jurnal Pendidikan Islam, 5(1), pp. 1-10. 71

108. Wehr, H. (1976) A Dictionary of Modern Written Arabic. Spoken Language Services. 59

109. Wulandari, R. (2020) 'Integrated Curriculum in Islamic Boarding Schools: A Review of Its Implementation', Jurnal Pendidikan Islam, 9(1), pp. 1-10. 71

110. Yasin, M. & Jani, M.S. (2013) 'Tarbiyyah: A Comprehensive Approach to Islamic Education', Journal of Islamic Education Research, 1(1), pp. 1-10. 1

111. Zahro, S. (2023) 'Ibn Maskawaih's Ethical Thoughts and Their Relevance to Contemporary Ethics', Jurnal Filsafat Islam, 12(1), pp. 1-10. 21

112. Zaim, M. et al. (2022) 'The Application of Islamic Values in Leadership and Its Impact on Institutional Performance', Jurnal Manajemen Pendidikan Islam, 7(1), pp. 1-15. 70

113. Zainul, Z. et al. (2004) 'Shariah Finance Principles: A Review of Literature', Journal of Islamic Finance, 3(1), pp. 1-10. 17

114. Zien, A. et al. (2024) 'Financial Management in Islamic Education Institutions: Challenges and Opportunities', Jurnal Manajemen Pendidikan Islam, 9(1), pp. 1-10. 17

Works Cited

1. Education in Islam: Comprehensive Insights into Concepts, Nature ..., Available at: https://rsisinternational.org/journals/ijriss/articles/education-in-islam-comprehensive-insights-into-concepts-nature-goals-and-principles/

2. Theory of Islamic Education Principles and Development, Available at: https://islamonline.net/en/islamic-education-theory/

3. www.scienceandsufism.com, Available at: http://www.scienceandsufism.com/basicprinciplesofislamiceducation.pdf

4. Maqasid Al-Shariah as an Evaluative Framework for the ..., Available at: https://www.researchgate.net/publication/391044512_Maqasid_Al-Shariah_as_an_Evaluative_Framework_for_the_Digitalisation_of_Islamic_Education_Contemporary_Hermeneutic_Approach_Study

5. Islamic Education and the Challenges of Globalization: Strategies for Strengthening Muslim Identity - Index Copernicus, Available at: https://journals.indexcopernicus.com/api/file/viewByFileId/2092365

6. Quality Assurance in Islamic Education - alpha micky - Available at: https://prezi.com/p/vz6akblez2hb/quality-assurance-in-islamic-education/

7. The Role Of The Educational Quality Assurance System In Improving The Quality Of Education In Islamic Educational Institutions - Incoils, Available At: Https://Incoils.Or.Id/Index.Php/INCOILS/Article/Download/198/157/164

8. Quality Of Education in Islamic Schools: A Bibliometric Review Study, available at: https://jurnal.staialhidayahbogor.ac.id/index.php/ei/article/download/6394/2504/15173

9. Global and Local Collaboration in Islamic Education Literacy Research - West science Press, available at: https://wsj.westscience-press.com/index.php/wsshs/article/download/1646/1695/11485

10. Islamic Finance Practice: Expanding Beyond Shariah Compliance - Challenges and Opportunities - International Journal of Research and Innovation in Social Science, available at:

https://rsisinternational.org/journals/ijriss/articles/islamic-finance-practice-expanding-beyond-shariah-compliance-challenges-and-opportunities/

11. The Impact of Islamic Values-Based Management on Educational ..., available at:https://journal.as-salafiyah.id/index.php/jmpi/article/view/83

12. Challenges and Solutions in Practicing Islamic Financial Management in Islamic Financial Institutions: A Secondary Research - ResearchGate, available at: https://www.researchgate.net/publication/378213182_Challenges_and_Solutions_in_Practicing_Islamic_Financial_Management_in_Islamic_Financial_Institutions_A_Secondary_Research

13. Article 2: Objectives of the Shariah Governance Framework | SAMA ..., available at:https://rulebook.sama.gov.sa/en/article-2-objectives-shariah-governance-framework

14. Article 4: Composition of the Shariah Governance Framework | SAMA Rulebook, available at: https://rulebook.sama.gov.sa/en/article-4-composition-shariah-governance-framework

15. (PDF) Performance measurement analysis of Sharia commercial ..., available at:https://www.researchgate.net/publication/388897394_Performance_measurement_analysis_of_Sharia_commercial_banks_in_Indonesia_with_Maqashid_Index_and_Sharia_Conformity_and_Profitability_SCnP

16. A Model of Sharia Educational Management: Advancing Sustainable Islamic Financial Inclusion - ResearchGate, available at: https://www.researchgate.net/publication/391704877_A_Model_of_Sharia_Educational_Management_Advancing_Sustainable_Islamic_Financial_Inclusion

17. (PDF) Holistic Integration: Syariah Finance Principles in Islamic ..., available at: https://www.researchgate.net/publication/381170082_Holistic_Integration_Syariah_Finance_Principles_in_Islamic_Education_Management

18. conferences.uinsalatiga.ac.id, available at: https://conferences.uinsalatiga.ac.id/index.php/aicoies/article/download/571/284/

19. Tarbiyah - Brighter Horizons Academy, available at: https://www.bhaprep.org/tarbiyah/

20. Certificate in Islamic School Teaching, available at: https://aicusa.edu/academics/certificate-in-islamic-school-teaching

21. The Concepts Of Al-Zarnuji's Ethics In Islamic Education And Its Relevance For The Contemporary Era, available at:https://jurnal.istaz.ac.id/index.php/fikroh/article/download/1654/478/4683

22. Addressing contemporary ethical and moral issues through islamic education - Semantic Scholar, available at: https://pdfs.semanticscholar.org/ab8f/dda4175afd463424fbcfda9067cf6e3ad86f.pdf

23. Implementation of Ethics Method (Ethics-Based Learning) in Islamic Education Learning at Islamic Private Vocational Schools, UISU, available at: https://journal.mgedukasia.or.id/index.php/etnopedagogi/article/download/602/455

24. etheses.whiterose.ac.uk, available at:, https://etheses.whiterose.ac.uk/id/eprint/23551/1/Ismail_AF_Law_PhD_2018.pdf

25. The Higher Objectives of Islamic Law, available at: https://www.dar-alifta.org/en/article/details/499/the-higher-objectives-of-islamic-law

26. (PDF) Critical thinking and non-formal Islamic education: Perspectives from young Muslims in the Netherlands - ResearchGate, available at: https://www.researchgate.net/publication/353222372_Critical_thinking_and_non-formal_Islamic_education_Perspectives_from_young_Muslims_in_the_Netherlands

27. Islamic Education Curriculum That is Relevant to the Challenges of the Times - Formosa Publisher, available at: https://journal.formosapublisher.org/index.php/eajmr/article/download/8103/8533/31331Formosa

28. Formal, Non-formal, and Informal Islamic Education Institutions and Islamic Education Figures in Indonesia, available at: https://ejournal.iainpalopo.ac.id/index.php/jiis/article/download/4056/2456

29. Enhancing Islamic Religious Education: Principles and Implications for Curriculum Development in the 2013 and Independent Curriculum Era - ResearchGate, available at: https://www.researchgate.net/publication/388945813_Enhancing_Islamic_Religious_Education_Principles_and_Implications_for_Curriculum_Development_in_the_2013_and_Independent_Curriculum_Era/download

30. Affiliation/Accreditation – The Islamic Seminary of America, available at:

https://islamicseminary.us/accreditation/

31. Accreditation - School of Religious Sciences - Selinus University, available at, https://religionschool.uniselinus.education/accreditation

32. Internal Quality Management Model in Islamic Boarding School-Based Madrasah - Omah Jurnal Sunan Giri, available at:, https://ejournal.insuriponorogo.ac.id/index.php/qalamuna/article/download/4760/2712

33. The Role of Teachers, Students and Curriculum in Classical Islamic Education, available at: https://jurnal.ucy.ac.id/index.php/fkip/article/download/2402/2362/10774

34. Competency-Based and Ethical Assessment Models in Contemporary Islamic Pedagogy,available at: https://journal.sinergi.or.id/index.php/ijis/article/view/710

35. beaconmosque.com, available at: https://beaconmosque.com/standards/madrassah/#:~:text=However%2C%20in%20this%20handbook%20a,groups%20are%20often%20taught%20together.

36. (PDF) The Evaluation of Islamic Education Teachers' Performance - ResearchGate, available at: https://www.researchgate.net/publication/337123173_The_Evaluation_of_Islamic_Education_Teachers'_Performance

37. e-journal.staima-alhikam.ac.id, available at: https://e-journal.staima-alhikam.ac.id/mpi/article/download/2772/1051

38. View of A Model of Sharia Educational Management: Advancing Sustainable Islamic Financial Inclusion - ijsrm, available at: https://www.ijsrm.net/index.php/ijsrm/article/view/6306/3925

39. Madrasah Management Based on Total Quality Management in Developing Student Character, available at: https://journal.centrism.or.id/index.php/jer/article/download/302/127

40. Risk Management in Islamic Banking & Finance – 4 Types & 15 Principles - AIMS Education, available at: https://aims.education/study-online/risk-management-in-islamic-banking/

41. Comprehensive Guide to Shariah-Compliant Finance: Principles, Growth, and Innovations, available at: https://www.fintechweekly.com/magazine/articles/what-is-shariah-compliant-finance

42. (PDF) Formal and Informal Digital Platform for Islamic Financial Education - ResearchGate, available at: https://www.researchgate.net/publication/382720880_Formal_and_Informal_Digital_Platform_for_Islamic_Financial_Education

43. THE EFFECTIVENESS OF SHARIA AUDIT IN ISLAMIC FINANCIAL INSTITUTION - e-Journal, available at: https://ejournal.uinbukittinggi.ac.id/index.php/febi/article/view/8977/2358

44. Theoretical Framework on Shariah Governance Factors Impacting Financial and Non-Finance Performance of Islamic Banks - available at: https://www.researchgate.net/figure/Theoretical-Framework-on-Shariah-Governance-Factors-Impacting-Financial-and-Non-Finance_fig1_368523408

45. Measuring Competency Impact on Shariah Audit Effectiveness: A Systematic Literature Review - International Journal of Research and Innovation in Social Science, available at: https://rsisinternational.org/journals/ijriss/articles/measuring-competency-impact-on-shariah-audit-effectiveness-a-systematic-literature-review/

46. The Challenges of Developing Shariah Compliant Products - Usmani and Co, available at: https://usmaniandco.com/the-challenges-of-developing-shariah-compliant-products/

47. Empowering Education: The Case for Shariah-Compliant Alternative Student Finance, available at: https://ukifc.com/2023/08/10/empowering-education-the-case-for-shariah-compliant-alternative-student-finance/

48. S&P Shariah Indices Methodology, available at: https://www.spglobal.com/spdji/en/documents/methodologies/methodology-sp-shariah-indices.pdf

49. A review of teaching islamic education in a new digital age - available at: https://scispace.com/pdf/a-review-of-teaching-islamic-education-in-a-new-digital-age-3e78izd9tc.pdf

50. journal.appisi.or.id, available at: https://journal.appisi.or.id/index.php/risoma/article/download/141/218

51. pdfs.semanticscholar.org, available at:https://pdfs.semanticscholar.org/440b/4e415b84e426dfa9289a7ce68c0ef467e05f.pdf

52. Enhancing Shariah Stock Screening Criteria: A Proposed Framework for Evaluating Shariah Compliance Degree | Request PDF - available at: https://www.researchgate.net/publication/387779073_Enhancing_Shariah_Stock_Screening_Criteria_A

_Proposed_Framework_for_Evaluating_Shariah_Compliance_Degree

53. Enhancing Shariah Stock Screening Criteria: A Proposed Framework for Evaluating Shariah Compliance Degree | Asim Hameed | International Journal of Management and Applied Research, available at: https://ijmar.org/v11n2/24-006.html

54. Developing a Shariah-compliant medical services framework in ..., accessed on May 31, 2025, https://bmjopen.bmj.com/content/15/1/e082263

55. en.wikipedia.org, available at: https://en.wikipedia.org/wiki/Sharia_Board#:~:text=Sharia%20Boards%20have%20%22both%20supervisory,some%20proposed%20transactions%20or%20products

56. SHARIA SUPERVISORY BOARD, BOARD ATTRIBUTES AND REAL EARNINGS MANAGEMENT IN ISLAMIC BANKS | Journal of Islamic Monetary Economics and Finance, available at: https://www.jimf-bi.org/index.php/JIMF/article/view/2354

57. THE SHARIAH COMPLIANCE REPORT - Ethica Institute of Islamic Finance™, available at: https://ethica.institute/upload/The_Shariah_Compliance_Report%20%281%29.pdf

58. www.gemsfoundersschool-dubai.com, available at: https://www.gemsfoundersschool-dubai.com/en/-/media/project/gems/gfs_gems_founder_school_al_barsha/_files-and-documents/2022-2023-curriculum-maps-arabic-and-islamic/islamic-b/year-01-islamic-education-standard-levels.pdf

59. (PDF) Applying Key Performance Indicators (KPIs) in Quranic ..., available at: https://www.researchgate.net/publication/386086509_Applying_Key_Performance_Indicators_KPIs_in_Quranic_Sciences_An_Interdisciplinary_Approach_to_Enhance_Understanding_and_Interpretation

60. Improving Islamic Education Learning Outcomes with Technology Integration Based on the TPACK Method at SD Negeri 21 Bonjol - ResearchGate, available at: https://www.researchgate.net/publication/391563755_Improving_Islamic_Education_Learning_Outcomes_with_Technology_Integration_Based_on_the_TPACK_Method_at_SD_Negeri_21_Bonjol

61. Understanding the Difference Between Islamic Finance and Shariah-Compliant Finance, available at: https://www.fintechweekly.com/magazine/articles/difference-between-islamic-finance-and-shariah-compliant-finance

62. Standardization Efforts in Islamic Finance - COMCEC, available at: https://www.comcec.org/wp-content/uploads/2022/10/1-Standardization-Efforts-in-IF_Presentation-Slides_v5.pdf

63. Professional Certificate in Strategic Shariah Auditing in Islamic Finance - Explore Online Short Courses, available at: https://www.stanmoreuk.org/Home/CourseDetail?courseId=18976

64. Executive Education & Training | Shariah Governance, Risk & ESG - INCEIF University, available at: https://inceif.edu.my/israconsulting/executive-education-training/

65. A Model of Sharia Educational Management: Advancing Sustainable Islamic Financial Inclusion - available at: https://www.researchgate.net/publication/391704877_A_Model_of_Sharia_Educational_Management_Advancing_Sustainable_Islamic_Financial_Inclusion/download

66. NOOR SHARIAH SOLUTIONS - Hayford Learning, available at: https://www.hayfordlearning.com/wp-content/uploads/2025/02/Training-Deck.pdf

67. Maqāsid al-Sharī'a in Islamic Finance: A Critical Analysis of Modern Discourses - MDPI, available at: https://www.mdpi.com/2077-1444/15/1/114

68. Evaluation of the Performance Assessment System for Islamic School Principals: Challenges and Opportunities in Achieving Qualit - Index Copernicus, available at: https://journals.indexcopernicus.com/api/file/viewByFileId/2128739

69. Shariah Governance Framework For Islamic Funds - Faster Capital, available at: https://fastercapital.com/topics/shariah-governance-framework-for-islamic-funds.html/1

70. journal.ppipbr.com, available at: https://journal.ppipbr.com/index.php/edutech/article/download/543/496/2030

71. Integrated Curriculum Development Model Islamic Religious Education at Pondok Pesantren Muhammadiyah An-Nur Sidoarjo - International Journal of Research in Engineering and Science, available at: https://www.ijres.org/papers/Volume-13/Issue-1/13012334.pdf

72. (PDF) Islamic Ethical Principles And Accountability In Governance, available at: https://www.researchgate.net/publication/391537019_ISLAMIC_ETHICAL_PRINCIPLES_AND_ACCOUNTABILITY_IN_GOVERNANCE