



Financing Management At Madrasah Tsanawiyah Private East Bekasi City

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Abstract. *Education financing is a crucial element in supporting the effectiveness and efficiency of education management. It serves as an essential financial resource in determining the success and smooth implementation of education programs, while also being an integral part of education management. This study aims to analyze and describe the management of education financing at Madrasah Tsanawiyah Swasta Annida Al Islamy, Bekasi Timur, Kota Bekasi. The research addresses the issue of low education quality, partly caused by ineffective financial management strategies. This study employs a qualitative method with a case study approach, involving the head of the madrasah, treasurer, and administrative staff as research subjects. Data collection techniques include in-depth interviews, direct observations, and document studies. Data analysis is conducted through data reduction, data presentation, and conclusion drawing, while data validity is ensured using triangulation of methods and sources. The findings reveal that budgeting, implementation, and financial evaluation processes at MTs Annida Al Islamy are well-executed and effective. The financial strategies implemented include scholarships for outstanding students, underprivileged students, orphans, and full scholarships for children of teachers. These findings affirm that effective financial management supports the sustainability of education programs and enhances accessibility for various community groups at the madrasah.*

Keywords: education, financing, management, private madrasah.

Abstrak. *Pembiayaan pendidikan merupakan elemen penting dalam mendukung efektivitas dan efisiensi pengelolaan pendidikan. Pembiayaan ini menjadi sumber keuangan yang esensial untuk menentukan kesuksesan dan kelancaran program pendidikan, sekaligus bagian integral dalam manajemen pendidikan. Penelitian ini dilakukan untuk menganalisa dan mendeskripsikan pengelolaan pembiayaan pendidikan di Madrasah Tsanawiyah Swasta Annida Al Islamy, Bekasi Timur, Kota Bekasi. Permasalahan yang diangkat berfokus pada rendahnya kualitas pendidikan yang salah satunya disebabkan oleh strategi pengelolaan keuangan yang kurang efektif. Penelitian menggunakan metode kualitatif dengan pendekatan studi kasus, melibatkan kepala madrasah, bendahara, dan staf tata usaha sebagai subjek penelitian. Teknik pengumpulan data meliputi wawancara mendalam, observasi langsung, dan studi dokumentasi, sedangkan analisis data dilakukan melalui reduksi data, penyajian data, dan penarikan kesimpulan. Keabsahan data diperiksa menggunakan triangulasi metode dan sumber. Hasil penelitian menunjukkan bahwa perencanaan (budgeting), pelaksanaan, dan evaluasi keuangan di MTs Annida Al Islamy telah berjalan dengan baik dan efektif. Strategi pembiayaan yang diterapkan mencakup pemberian beasiswa kepada siswa berprestasi, siswa kurang mampu, yatim/piatu, serta beasiswa penuh bagi anak guru. Temuan ini menegaskan bahwa pengelolaan keuangan yang efektif mampu mendukung keberlanjutan program pendidikan dan meningkatkan aksesibilitas pendidikan bagi berbagai kelompok masyarakat di madrasah tersebut.*

Kata Kunci : manajemen, madrasah swasta, pembiayaan, pendidikan

INTRODUCTION

The quality of good education is greatly influenced by the financing aspect. Education financing is a joint responsibility of the central, regional, and

community governments, as stipulated in the National Education Standards Law No. 20 of 2003 Article 46 paragraph 1. These financial and funding resources are important elements that directly support the effectiveness and efficiency of the management of the education system (Desimarnis, 2021). Research by Sihombing & Kusuma (2022) highlighted that education inequality in Indonesia is greatly influenced by uneven financing allocation, especially in rural areas, thus affecting the overall quality of education. Therefore, education financing is the main foundation in creating an inclusive and quality education system

Education costs and funding are one of the most important aspects in efforts to realize equitable and quality access to education at every level of society. Education costs include all expenses needed to support the learning process, such as school fees, teacher salaries, educational facilities and infrastructure, as well as teaching materials and so on. Meanwhile, education funding includes financial resources used to cover these costs, which generally come from the government, parents, and the private sector (Aflaha, 2021). According to Marlina & Junaidi (2023), Education funding involving various parties is a strategic factor to ensure the sustainability of education programs in all regions. Therefore, collaboration between the government and the community in education funding is urgently needed to improve the accessibility and quality of education services.

The existence of government policies at the central and regional levels has a significant impact on education costs and funding. The government plays a very important role in funding education, especially from the state budget, in accordance with the mandate of the 1945 Constitution Article 31 paragraph 4, allocated a minimum of 20% for the education sector. However, the inequality between the quality of education in urban and rural areas is still quite high. There is also a difference in the source of financing between public madrasas and private madrasas. As well as the existence of decentralization, it still poses a challenge for regions with high local income tend to get effective financing compared to regions with lower income. Based on data from BPS in 2023, the school participation rate in rural areas is lower than in urban areas, which is around 64.9% in rural areas compared to 73.2% in urban areas (Maula, 2023). This inequality is also influenced by different funding sources between public and private madrasas. In addition, research shows that educational inequality in Indonesia is still very pronounced, especially in rural areas (Sihombing & Kusuma, 2022). In addition, research by Zulfa (2016) shows that community-based funding management strategies, such as infaq or community contributions, can be an effective alternative to reduce dependence on government funds. Thus, a collaborative approach is essential to create equitable and sustainable education funding.

Finance plays an important role in education management and is inseparable from other functions. Suboptimal management can hinder learning activities due to limited funds. Therefore, madrasas must collaborate

with the central government, regions, communities, or parents of students to support the funding needs of madrasahs. In addition, the management of funds received must be carried out professionally and transparently, by prioritizing the use of funds to improve the quality of education (Marlina & Junaidi, 2023; Amaliyah & Giu, 2023). This approach is important to ensure the sustainability of financing and accountability of educational institutions at all levels.

All stakeholders in the madrasah, especially the head of the madrasah and the treasurer, have a very large responsibility for managing education, especially financing education (Marlina & Junaidi, 2023). State madrasahs and private madrasahs will certainly experience a different financing process. State madrasahs whose all financing receives full attention from the central government while private madrasahs do not only rely on costs provided by the central or regional government, but must use other strategies in order to finance the implementation of education effectively and optimally, including being able to obtain funds from the community or parents of students and others. Given the very important role of financing in carrying out the learning process, it is necessary to implement optimal financing governance in education budgeting (Rukimin, 2024).

Education financing management is the management of funds used to support the education process optimally. This includes planning, regulating, supervising, and monitoring the use of the budget. According to Pohan (2023), The main goal of financing management is to ensure that the available funds can be used efficiently to improve the quality of education. Good financial management requires coordination between the government, the private sector, the community, and educational institutions (Apriyani, 2022). Thus, transparent and accountable governance will have a positive impact on the effectiveness of the use of funds and the success of educational programs.

Financing management is a financial management system that is needed to run the learning process between teachers and students smoothly. Generally, management has elements such as planning, execution, direction, and control. All members of educational institutions play a role in accordance with this system in their role as educators in their respective schools. Without good financing management, education cannot run optimally, efficiently, and effectively. Therefore, financial management must be regulated and managed properly in order to effectively support learning activities in madrasahs (Amaliyah & Giu, 2023).

Success in education is inseparable from the good management of education that is carried out according to functions and operations in order to achieve educational goals (Muhsinin et al., 2023). According to experts, financing management in education consists of three main stages, namely budget planning, implementation, and evaluation or audit. Apriyani explained that school financial management includes the entire process from planning,

implementation, evaluation, to accountability for education costs which is carried out in a transparent and effective manner (Apriyani, 2022)

There are four types of education costs, if you look at the source, First, the source of education costs comes from the government. Second, education costs are borne by the student's parents/guardians. Third, education funds come from the community outside the student's parents, such as sponsors from financial institutions or companies. Fourth, education fees are provided by the educational institution itself (Wahyudin, 2021).

As a follow-up to the Law related to the National Education System, Government Regulation Number 48 of 2008 concerning Education Funding was issued, which is technically clarified through the Regulation of the Minister of National Education of the Republic of Indonesia Number 58 of 2009 concerning Education Standards. One of these rules regulates education financing standards, which include several types of costs, namely: 1) investment costs, 2) operational costs, and 3) personal costs. In addition, Article 48 of Law No. 20 of 2003 states that the management of education funds must be based on the principles of performance, fairness, transparency, and public accountability (Jihadi, 2021).

Investment costs, which are used for the procurement of infrastructure, human resource development which includes training and improving the competence of educators and education personnel. and fixed working capital such as laboratory equipment, books and other learning aids. These costs are very important to create a conducive learning environment and support the achievement of educational goals, such as classrooms, laboratories, libraries, sports facilities and others. However, the procurement of this facility requires a lot of money (Sudarmono, 2020)

Operational costs include all expenses related to the continuity of the operation of the school or educational institution as a whole. The main components are: Salaries for educators and education staff, as well as attached allowances, are also included in the component of education costs. In addition, there are expenses for consumable educational tools or materials as well as indirect operational costs, which include electricity, water, telecommunications, facility maintenance, overtime, transportation, consumption, taxes, insurance, and various other needs that support the smooth running of educational activities.

Personal costs, namely education costs incurred by guardians or students in following the learning process and continuing education. These costs include the personal needs of students such as: costs to buy shoes, school uniforms, stationery, pocket money, transportation money and extracurricular fees. This cost is sustainable, which is incurred regularly during education, for example every new school year (Trihantoyo, 2020). Therefore, the cost and funding of education are important aspects that affect the access, quality, and sustainability of education. This research is important to conduct because education financing has a strategic role in supporting equal access and quality of education in various regions. The study also aims

to understand how financing challenges can be optimally managed to ensure the sustainability of education at all levels of society

RESEARCH METHODS

This study uses a qualitative descriptive approach with a type of case study research according to Creswell (2002). A qualitative descriptive approach allows researchers to gain an in-depth understanding of a phenomenon in a given context (Baharuddin, 2024). This case study aims to explore the administration of education funding at Madrasah Tsanawiyah Annida Al Islamy, Bekasi City, this methodology is relevant because this research is based on secondary data analysis and the role of the researcher includes direct data collection and observation of the research object.

The population in this study includes all elements of financial management at Madrasah Tsanawiyah Annida Al Islamy, including the head of administration, treasurer, and head of the madrasah. The researcher used the purposive sampling technique to determine the sample, where participants were selected based on their role and relevance in the management of education financing. The location of the research is Madrasah Annida Al Islamy Tsanawiyah, Bekasi City, which was chosen because it has characteristics that suit the needs of the study.

The data collection techniques in this study include three main methods. First, the observation method, where the researcher directly observes the activities of the head of the madrasah, the head of administration, and the treasurer in managing education financing. This observation aims to obtain information on financing management, facility maintenance, and the implementation of education funding policies. Second, the documentation method, where the researcher uses documents such as general cash books, School Revenue and Expenditure Budget Plans (RAPBS), and Madrasah Activity Plans and Budgets (RKAM). This document provides data on planning, supervision, and accountability in the management of education funds. Third, interview techniques, which are carried out with an unstructured approach at the initial stage. This technique gives participants room to convey information broadly, which may not be able to be revealed through structured interviews.

The data analysis technique is carried out through four main stages. First, data is collected from the results of field observations, interviews, and documentation, then recorded systematically. Second, the data is reduced to highlight important points that are in accordance with the research objectives. Third, the reduced data is presented in an easy-to-understand form, such as a table or diagram, to facilitate interpretation. The last stage is the drawing of conclusions and data verification, where the data that has been analyzed is verified for its truth before being formulated into a conclusion about the management of education financing at Madrasah Annida Al Islamy Tsanawiyah, Bekasi City.

RESULTS AND DISCUSSION

Education financing is an activity related to obtaining sources of funds and using these funds to finance all planned educational programs. In this case, the ability to manage financing in madrasas is a very important aspect for education managers. According to Bafadal, there are four main principles in financing management in madrasas. First, financing management involves efforts to obtain and utilize funds optimally. Second, it is important to find as many financial resources as possible to ensure the sustainability of the education program. Third, all funds obtained must be used specifically to support the implementation of education. Fourth, the use of funds must be carried out effectively, efficiently, and accountably. Thus, good management of education financing can support the successful implementation of planned education programs.

According to George R. Terry and Lieli W. Rue (2005) the management functions are: Planning, Organizing, Staffing, motivating and Controlling (measuring implementation). However, in the concept of financing management there are three main elements, namely: budget preparation or planning, implementation of financing and auditing. The following is the financing management at Madrasah Tsanawiyah Annida Al Islamy Bekasi City, based on the results of interviews with the Head of Madrasah, Treasurer and Head of Administration.

Education Financing Planning

To support the development of an organization or region, management functions need to be empowered to the maximum. One of the main functions in management is planning. According to Rusdiana (2019), Planning is the process of thinking and carefully determining strategic steps to achieve the goals that have been set. Planning will have a significant impact on the long-term impact that will be felt. Due to Step-based planning, maturity and mistakes are considered [Utomo et al., 2021]. In the context of Madrasah Tsanawiyah Annida Al Islamy, budget planning is carried out systematically before the new school year begins. Usually, in September before the current fiscal year, planning has been completed with the preparation of the School Revenue and Expenditure Budget Plan (RAPBS) and the completion of financial accountability reports.

Madrasah budget planning begins with the preparation of Madrasah Self-Evaluation (EDM), which serves to identify priority needs for education. This EDM is the basis for the preparation of the Madrasah Activity Plan and Budget (RKAM), which includes a list of expenditures for educational needs based on input from various parties, such as the head of the madrasah, treasurer, administration, and deputy head of field. Aprizal (2023) emphasized that EDM and RKAM integrated through the e-RKAM application are able to increase the efficiency of budget management in madrasas. With this approach, madrasas can develop plans based on accurate data, such as the number of students recorded in the Education Management Information System (EMIS) system. (Aprizal, 2023)

The source of education costs at Madrasah consists of various components, such as the School Operational Cost Fund (BOS), tuition fees (syahriyah), building infaq from new student registration, as well as community and foundation contributions. BOS funds include central BOS and regional BOS, whose disbursement depends on the completeness of documents such as EDM and RKAM. According to Aprizal (2023), the efficient use of BOS funds can be achieved through priority-based planning that is integrated with the e-RKAM application. However, regional BOS has challenges related to the sustainability of its funding, which is often influenced by fluctuations in local revenue.

The planning and use of BOS funds must be in accordance with the budget plan obtained in the RKAM and its use must be exhausted. So after making the RAPBS and then compiling the EDM and later the priority scale of financing what is needed will immediately appear connected to the RKAM. With the calculation of the number of students who are also connected from EMIS Madrasah data. The amount of BOS funds depends on the number of students in the madrasah. The data on the number of students is according to the data listed in the EMIS Data Collection or Education Management Information System (Emis) 4.0. This data on the number of students will be directly connected to the amount of BOS funds that will be obtained by each madrasah. The disbursement of BOS funds is carried out in stages every semester with the amount of funds depending on the number of students registered at EMIS. This system ensures the allocation of BOS funds based on real needs. However, challenges in the sustainability of regional BOS (BOSDA) remain a concern, especially when regional education budget allocations tend to decrease. In this process, collaboration between the head of the madrasah, treasurer, administration, and foundation is very important to ensure the planning and use of funds in accordance with the scale of educational priorities. In the preparation of the planning of these budgets, it involves the head of the madrasah, treasurer, administration and deputy heads of fields and also coordinates with the foundation and the field of facilities and infrastructure.

Implementation of Education Financing

In the implementation of education financing at Madrasah Tsanawiyah Annida Al Islamy, Bekasi City, it refers to the budget planning that has been made previously. The main source of funds is tuition fees. The tuition funds are recorded in the tuition fee financial book and deposited directly to the Foundation, as well as the PPDB Building infaq (registration of new students). Each implementation of activities must make an activity proposal in advance and with the approval of the head of the madrasah as the person in charge of madrasah finance. The finance of the building spp and infaq is mainly used for the procurement of facilities and infrastructure because the construction of new classrooms or classroom buildings must not be taken from BOS funds according to the BOS technical instructions.

Therefore, the procurement of facilities and infrastructure is taken from the building infaq money obtained from the admission of new students. As for the salary of teachers and other education personnel, it can indeed be funded by BOS funds, but the BOS funds are not sufficient so they are added from the students' tuition fees.

In the tuition fee payment policy by students of Madrasah Tsanawiyah Annida Al Islamy Bekasi City provides a financing policy, namely providing scholarships with the following categories: (1) Achievement Scholarship, (2) Hadith Memorization Scholarship, (3) Tahfizh Scholarship (4) Scholarship for Teachers' Children with a full one hundred percent scholarship, as an appreciation for teachers who have devoted themselves to dedicating themselves to education at Madrasah Tsanawiyah Annida Al Islamy Bekasi City, and (5) Scholarships for underprivileged students/orphans by providing tuition fee waiver of fifty percent of the amount of tuition fees per month. And also at Madrasah Tsanawiyah Annida Al Islamy, Bekasi City, this uses a tuition payment system with a flat or fixed amount from the student in grade 7 to grade 9.

Therefore, this makes there is a cross-subsidy in education financing because the main source of financing in this private madrasah comes from the parents of the students, namely from the building infaq money and the payment of tuition fees (educational development contributions) or the amount of flat or fixed syahriyah money from the seventh grade student until the student moves to the ninth grade so that parents get a fee waiver for their children who attend MTs. Annida Annida Al Islamy East Bekasi. The provision of this scholarship also has an impact on increasing student achievement and the quality of madrasah education.

For fund management procedures, madrasahs have the principle to condition finances in a state that expenditures must be smaller than income so that funds are always available and do not reach zero or run out". Thus the interview with the head of the Madrasah. Cross-subsidies are implemented through tuition payment policies and scholarship provision. Scholarships are awarded in several categories, including merit, tahfizh, and for teachers' children. According to Susilo, cross-subsidies are an effective mechanism to support the sustainability of education in private institutions, where contributions from regular students can be used to help underprivileged students. This cross-subsidy policy not only improves access to education, but also encourages the improvement of the quality of learning (Susilo Surahman, 2021).

For BOS funds, they are managed by the head of the Madrasah and their use must be based on technical instructions for the use of BOS funds set by the central government. There are things that can be financed from BOS funds and some that are not. Among them, BOS funds should not be used to build new classrooms or new buildings, but if it is for the maintenance of facilities and infrastructure or light rehabilitation, it is allowed. BOS funds are

also allowed to pay teachers, but if the allocation is insufficient, the school must add so that teachers get the appropriate salary.

Fund management in madrassas also emphasizes the principles of efficiency and accountability. The head of the madrasah stated that expenses must be smaller than income to maintain financial stability. As for activities such as outing classes, students pay fees outside the tuition fee because it is not mandatory for students. And these activities must have approval from the head of the madrasah, there is an activity proposal and reporting every time after the completion of the activity. This supports what Muhajir said, that efficiency in education financial management can improve the sustainability of educational institutions (Muhajir et al., 2023). BOS funds are managed according to government technical instructions, used to pay teachers, maintain facilities, and other operational needs. Ismail & Sumaila (2020) said that transparency and compliance with the BOS fund guidelines are the keys to success in managing the education budget.

However, there are also challenges faced by Madrasah Tsanawiyah Annida Al Islamy Bekasi City in terms of tuition fees or PPDB finances or year-end activities in grade 9, namely there are often students who are in arrears in payments, but the madrasah provides policies for students to still be able to participate in learning activities despite financial constraints. Therefore, activities such as PTS (mid-semester assessment) or PAS (end-of-semester assessment) are one of the events so that parents pay more attention to their children's finances in madrasahs. Therefore, the finances from parents in the SPP and PPDB infaq are very supportive for the implementation of education and learning, fulfilling facilities and infrastructure and for the welfare of teachers at Madrasah Tsanawiyah Annida Al Islamy, Bekasi City, whose notabene is a private madrasah and not a state madrasah. However, madrasahs provide policies so that students can still participate in learning, with the hope that parents will pay off arrears during certain events such as Mid-Semester Assessment (PTS).

From the receipts of funds obtained, they are managed and recorded properly in the general cash book and are carried out properly in accordance with the activity plan. So that it can avoid irregularities. Fund management in madrasahs is carried out accountably. All receipts are recorded in the general cash book and managed in accordance with the activity plan that has been prepared. According to Ismail & Sumaila (2020), Transparency in the recording and management of education funds in madrasahs contributes to the avoidance of budget irregularities while increasing stakeholder trust (Ismail & Sumaila, 2020).

Education Financing Assessment

Supervision of the use of education funds at Madrasah Tsanawiyah Annida Al Islamy Bekasi City is carried out by the head of the madrasah to ensure transparency and efficiency. This supervision includes monitoring the amount of funds and how they are used, as well as ensuring their compliance

with the budget plan. According to Amaliyah & Giu (2023), Effective oversight allows educational institutions to identify gaps between realization and planning, thus supporting continuous evaluation and improvement. The head of the madrasah coordinates regularly with the finance department, treasurer, and foundation. Each activity is reported to the head of the madrasah, who then reports it to the foundation. For BOS funds, accountability reports are submitted directly to the City Ministry of Religious Affairs (Kemenag), as part of external supervision carried out by the central government. Sa'diyah & Nugraha emphasized that supervision by external parties, such as the Ministry of Religion, increases accountability in the management of BOS funds in madrasahs..(Sa'diyah & Nugraha, 2023)

Transparency in the management of BOS funds is realized through the announcement of financial statements in school madings, with accountability reports (LPJ) examined by the Ministry of Religion. This step reflects the importance of information disclosure to stakeholders, which according to Rismanda & Subandoro, is a key element to build trust and ensure optimal use of funds(Rismanda & Subandoro, 2021). With internal and external supervision, madrasahs can ensure the efficiency and accountability of the use of education funds. Periodic evaluations carried out by madrasah heads and coordination with the Ministry of Religion strengthen this supervision mechanism. This is in line with the viewAmaliyah & Giu (2023), that effective education financing management must include integrated and sustainable monitoring mechanisms.

CONCLUSIONS

The stages of education financing management at Madrasah Tsanawiyah Annida Al Islamy Bekasi City include three main aspects, namely budgeting, accounting implementation, and financial evaluation and supervision (auditing). At the planning stage, the budget is prepared through RAPBS, EDM, and RKAM to systematically determine the priority of madrasah needs. The implementation of financing includes the management of funds from the government (BOS funds), tuition fees from students' parents, and PPDB fees, with regular recording in financial books to ensure transparency. Evaluation and supervision are carried out periodically by the heads of madrasahs, foundations, and the City Ministry of Religion to monitor the effectiveness of the use of funds according to the budget plan. This good financial management has resulted in adequate facilities and infrastructure, supporting quality, effective, and sustainable educational activities. The findings of the study show that the implementation of structured financing management not only ensures the efficiency of the use of funds, but also increases the trust of stakeholders, both the government and the public. The implication is that transparent and accountable financial management in this madrasah can be a model for similar institutions, especially in maximizing the potential of local resources and ensuring the sustainability of educational

programs, while supporting wider educational accessibility for students from various economic backgrounds.

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