



Financial Management of the Tahfizul Qur'an Islamic Boarding School in Sungai Pinang, Riau

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Abstract. This study aims to analyze the implementation of financial management at the Tahfizul Qur'an Islamic Boarding School in Sungai Pinang. The methods used are direct observation and literature study. Observations are conducted to understand real financial management practices, while literature studies are used to support theoretical analysis. The stages of data collection are carried out through field visits, interviews with Islamic boarding school administrators, and documentation of financial reports and applicable internal regulations. The data collected are then analyzed qualitatively with a descriptive approach, namely comparing financial management theory with existing practices in Islamic boarding schools. The analysis focuses on the planning system, funding sources, budget allocation, accounting, reporting, supervision, and risk management. The results of the study indicate that financial management at the Tahfizul Qur'an Islamic Boarding School in Sungai Pinang has been managed systematically through three main functions, namely fundraising, fund allocation, and asset management, with various diversified funding sources, including SPP, BOS funds, ZIS, alumni donations, and independent business results. The financial management system implemented includes planning, accounting, reporting, supervision, and risk management in a transparent, accountable manner, and in accordance with sharia principles, thus supporting operational continuity, improving the quality of education, and the social responsibility of the Islamic boarding school towards underprivileged students.

Keywords: internal regulations, transparency, theoretical analysis

Abstrak. Penelitian ini bertujuan untuk menganalisis penerapan manajemen keuangan di Pondok Pesantren Tahfizul Qur'an Sungai Pinang. Metode yang digunakan adalah observasi langsung dan studi literatur. Observasi dilakukan untuk memahami praktik pengelolaan keuangan nyata, sementara studi literatur digunakan untuk mendukung analisis teoritis. Tahapan pengumpulan data dilakukan melalui kunjungan lapangan, wawancara dengan pengurus pesantren, serta dokumentasi terhadap laporan keuangan dan peraturan internal yang berlaku. Data yang dikumpulkan kemudian dianalisis secara kualitatif dengan pendekatan deskriptif, yaitu membandingkan teori manajemen keuangan dengan praktik yang ada di pesantren. Analisis fokus pada sistem perencanaan, sumber dana, alokasi anggaran, akuntansi, pelaporan, pengawasan, serta pengelolaan risiko. Hasil penelitian menunjukkan bahwa manajemen keuangan di Pondok Pesantren Tahfizul Qur'an Sungai Pinang telah dikelola secara sistematis melalui tiga fungsi utama, yaitu pengumpulan dana (raising of funds), penggunaan dana (allocation of funds), dan pengelolaan aset (management of assets), dengan berbagai sumber pendanaan yang diversifikasi, meliputi SPP, dana BOS, ZIS, donasi alumni, dan hasil usaha mandiri. Sistem pengelolaan keuangan yang diterapkan mencakup perencanaan, akuntansi, pelaporan, pengawasan, serta manajemen risiko secara transparan, akuntabel, dan sesuai prinsip syariah, sehingga mendukung kelangsungan operasional, peningkatan kualitas pendidikan, dan tanggung jawab sosial pesantren terhadap santri kurang mampu.

Kata Kunci: analisis teoritis, peraturan internal, transparansi

INTRODUCTION

Islamic boarding schools (pesantren) in Indonesia serve not only as centers of Qur'anic and religious education but also as vital institutions for moral formation and community development (Alfari et al. 2023). In contemporary times, their operational sustainability increasingly hinges on effective managerial practices, particularly in financial management. Unlike state-funded schools, most pesantren operate semi-autonomously and rely on diversified, often unpredictable funding streams such as student fees, zakat, infaq, and sedekah (ZIS), government aid (BOS funds), alumni contributions, and self-run enterprises (Anaman et al. 2022). This qualitative reality makes robust, transparent, and sharia-compliant financial governance not just desirable but essential for institutional resilience and educational quality.

While prior studies have examined financial practices in Islamic educational institutions (Murdyanti et al. 2019), the existing literature largely offers generic overviews or focuses on urban or large-scale pesantren (Khairunisa, 2023). Few studies employ in-depth qualitative fieldwork to unpack how tafhiz-oriented pesantren, especially those in rural or under-resourced settings, navigate the interplay between faith-based funding ethics, operational pragmatism, and accountability demands (Saerozi, 2023). Moreover, there remains a gap in understanding how such institutions integrate the three core financial functions fundraising, fund allocation, and asset management within a coherent, sharia-aligned framework that balances spiritual mission with managerial professionalism (Samsudin et al. 2024).

This paper addresses that gap by offering a detailed qualitative analysis of financial management at a Qur'an-memorization boarding school in Sungai Pinang, Riau. Rather than merely describing practices, the study critically evaluates how the institution operationalizes transparency, accountability, and sharia compliance across its financial lifecycle, from income generation to expenditure and asset stewardship (Elbers et al. 2019). The specific purpose is to complete the scholarly conversation by demonstrating how a grassroots, community-rooted pesantren can develop a functional, ethically grounded financial system despite limited human and technical capacity a model potentially replicable in similar contexts.

The central argument tested here is that effective financial management in tafhiz pesantren is not determined solely by the volume of funds, but by the integrity of its governance architecture one that aligns diverse income sources with clear allocation priorities, systematic reporting, and participatory oversight. By documenting this case, the paper challenges the assumption that rural or small-scale Islamic schools are inherently inefficient in financial management, and instead highlights how values-driven stewardship can foster both operational continuity and social trust.

RESEARCH METHOD

This study employs a qualitative research approach with a descriptive case study design. The choice of a qualitative method is deliberate and grounded in the nature of the research problem and objectives. The primary aim of this study is to explore, describe, and analyze the real-world practices of financial management at Pondok Pesantren Tahfizul Qur'an Sungai Pinang, including how funds are raised, allocated, and managed within its natural context. Such an inquiry requires an in-depth understanding of processes, values, decisions, and institutional dynamics that cannot be fully captured through numerical data alone.

Qualitative research is particularly appropriate for this study because it allows the researcher to:

- 1) examine complex social phenomena as they unfold in everyday practice,
- 2) capture the perspectives of key stakeholders (school administrators and finance officers), and
- 3) interpret how Islamic ethical principles (such as transparency, accountability, and social justice) are operationalized in financial governance.

Data were collected through direct observation, semi-structured interviews with pesantren administrators (including the head of the pesantren, treasurer, and finance staff), and document analysis of internal records such as annual financial reports, budget planning documents, asset inventories, and foundation decrees, with the aim that empirical richness and contextual validity are prioritized over generalizability.

The data were analyzed using thematic analysis within a descriptive qualitative framework. Specifically, the researchers compared observed practices with established theories of financial management and Sharia-compliant governance to identify patterns, strengths, and gaps. This approach enables a nuanced interpretation of how a faith-based institution navigates financial sustainability while upholding its religious and social mission.

In sum, the qualitative case study design was selected not only because it fits the exploratory and context-sensitive nature of the research question but also because it provides the depth necessary to uncover the value-driven logic behind financial decisions in a Tahfizul Qur'an pesantren, a dimension that quantitative methods would likely overlook.

RESULTS AND DISCUSSION

Financial management is a discipline that encompasses the planning, management, control, and monitoring of an organization's or institution's financial resources. The main objective of financial management is to ensure that financial resources are managed efficiently and effectively to achieve organizational goals. According to Eugene F. Brigham, an expert in financial management, financial management can be defined as the process of making

decisions regarding the use of funds and the selection of appropriate sources of capital to enable an organization to move toward achieving its goals (Anwar et al. 2023). In the context of the Tahfizul Qur'an Sungai Pinang Islamic boarding school, financial management is highly important because this boarding school not only functions as a religious educational institution but also as a center for moral, spiritual, and social development of the community. Therefore, financial management in this boarding school encompasses three main functions: fundraising, fund allocation, and asset management (Matangaji, 2025).

1) Fundraising

Fundraising is the process of obtaining the financial resources needed by an institution to carry out its activities (Sokolova et al. 2023). In the context of the Tahfizul Qur'an Sungai Pinang Islamic boarding school, fundraising is carried out through various legal means in accordance with sharia principles. These sources of funds include student fees (SPP), government assistance such as the BOS fund (School Operational Assistance), donations from alumni, zakat, infaq, and sedekah (ZIS), as well as collaborations with third parties or independent businesses managed by the boarding school. Each source of funding has its own characteristics. For example, tuition fees are regular contributions from students or their guardians used to support the daily operations of the boarding school. Meanwhile, government assistance is typically programmatic and aimed at helping the boarding school meet basic needs such as teacher salaries, purchasing educational tools, and maintaining facilities. Donations from alumni are often used for physical development needs such as building renovations or acquiring modern educational facilities.

2) Fund Allocation

After the funds are collected, the next step is to allocate them for various needs of the pesantren. The use of funds must be well planned to align with the priorities and objectives of the pesantren (Triani et al. 2018). At the Tahfizul Qur'an Sungai Pinang Islamic boarding school, fund allocation covers several important aspects, such as teachers' and staff salaries, monthly operational costs, maintenance and repair of facilities, procurement of educational tools and equipment, and scholarship programs for underprivileged students. Teachers' and staff salaries are one of the top priorities because they are the backbone of educational activities at the boarding school (Hasbiyah et al. 2021). Monthly operational costs include items such as electricity, water, cleaning, and other logistical needs. Additionally, funds are allocated for improving existing facilities, such as renovating dormitories, mosques, or classrooms, as well as purchasing educational tools like books, computers, and other technological devices. Scholarship programs are one form of social responsibility undertaken by the boarding school toward students

from underprivileged families, ensuring they can continue their education without financial burdens (Hanafi et al. 2021).

3) Management of Assets

After funds are allocated and used to purchase or build assets, the next step is to manage these assets efficiently and effectively. Asset management includes maintenance, use, and control over the items owned by the boarding school (Abas et al. 2018). At the Tahfizul Qur'an Sungai Pinang Islamic boarding school, the assets owned include classrooms, dormitories, a mosque, a library, a laboratory, and educational tools such as computers and reference books. According to (Ford et al. 2022), good asset management aims to ensure that all existing facilities can be used in the long term without significant damage. For example, buildings and other facilities must be maintained regularly to remain suitable for use by students and educators. Additionally, these assets must be utilized optimally to support the teaching and learning process. Poor asset management can lead to waste of resources, facility damage, and even a decline in educational quality at the boarding school (Rabbaniyah et al. 2023).

While the financial management system at Pondok Pesantren Tahfizul Qur'an Sungai Pinang formally encompasses the three core functions fundraising, fund allocation, and asset management the empirical data reveal a deeper pattern: financial sustainability is driven less by technical sophistication and more by relational trust and value-based governance. Field observations and interviews show that fundraising success hinges not on aggressive solicitation but on community confidence in the pesantren's moral integrity, as reflected in statements like:

“Donors don’t ask for receipts; they ask if the money helped poor santri.”

This trust directly shapes allocation priorities, where social equity consistently overrides administrative efficiency: students receive full scholarships, and operational spending is deliberately constrained to preserve funds for communal welfare. Consequently, asset management, though lacking digital tracking, is sustained through collective stewardship, with staff noting (March 15, 2025):

“We repair before replacing because every rupiah belongs to Allah and the ummah.”

Thus, the interplay between sharia-aligned values, transparent informal accountability, and community embeddedness forms a self-reinforcing loop that compensates for limited professional capacity, challenging the assumption that formal financial structures are prerequisites for effective management in faith-based institutions.

Funding Sources

The Tahfizul Qur'an Sungai Pinang Islamic boarding school does not rely on a single funding source. As a semi-autonomous educational

institution, the boarding school depends on various funding sources to meet its operational, development, and program expansion needs. These funding sources come from various parties, both internal and external, and encompass legal compliance and adherence to Sharia principles.

Based on the provisions of laws and regulations applicable in Indonesia, there are various sources of funding that can be utilized to support the management of educational institutions, including schools, madrasahs, and Islamic boarding schools. These sources include funds from the central and local governments, contributions from foundations, community participation, fees from parents or guardians of students, alumni donations, collaboration with businesses, income from independent ventures managed by educational institutions, and assistance from donors and other sources (Julianda et al. 2025). These provisions are outlined in several regulations, such as Law No. 20 of 2003 on the National Education System and Government Regulation No. 48 of 2008 on Education Funding, which provide a legal framework for transparent and accountable management of education finances.

In more detail, Article 49 (1) of Law No. 20 of 2003 states that education funding may come from government budgets, community assistance, and other legitimate and non-binding sources. Additionally, Government Regulation No. 48 of 2008 emphasizes that each educational institution has the authority to manage its financial resources independently while adhering to the principles of efficiency, transparency, and accountability. Thus, educational institutions such as the Tahfizul Qur'an Sungai Pinang Islamic boarding school have a strong legal foundation to utilize various funding sources to ensure operational sustainability and improve the quality of educational services.

In practice, the utilization of these funding sources must be carried out in accordance with applicable regulations, including the proper allocation of funds and clear reporting to stakeholders (Zahro et al. 2023). This aims to ensure that all resources obtained provide maximum benefits for the advancement of the institution and the community it serves. The following is a detailed explanation of each funding source utilized by the Tahfizul Qur'an Sungai Pinang Islamic boarding school:

1) From the Government

The government plays a crucial role in supporting the operational sustainability of educational institutions, including Islamic boarding schools. One form of government support is through the BOS (School Operational Assistance) program (Berliani et al. 2024). This funding is regularly provided by the central or local government to educational institutions, including Islamic boarding schools, to help meet basic operational needs. At the Tahfizul Qur'an Islamic boarding school in Sungai Pinang, BOS funds are typically used to pay teachers' and administrative staff salaries, purchase textbooks and educational materials, cover electricity,

water, and sanitation bills, as well as maintenance costs for school facilities. Additionally, boarding schools may also receive special assistance from local governments, such as grants for infrastructure development or additional educational programs (Aripin et al. 2025). However, the use of government funds must be transparent and in accordance with established regulations to ensure accountability.

2) Parents of Students/Guardians

Parents or guardians of students are one of the main sources of funding for the Tahfizul Qur'an Islamic boarding school in Sungai Pinang. According to (Sunnyo et al. 2024), contributions from parents are typically given in the form of monthly or annual fees, often referred to as SPP (Educational Development Contributions).

Donations from alumni are typically used for physical development, such as renovating classrooms, dormitories, or mosques, as well as acquiring modern educational facilities like computers, laboratories, and libraries (Indriani et al. 2021).

Financial Management System

Financial management at the Sungai Pinang Tahfizul Qur'an Islamic Boarding School is carried out systematically and structurally in accordance with sound financial management principles. This system covers several key aspects of financial management, namely financial planning, fund collection, expenditure and fund management, accounting and reporting, supervision and control, and financial risk management. The following is a more detailed explanation of each aspect of the pesantren's financial management system:

1) Financial Planning

Financial planning is the first and most important step in financial management at the Tahfizul Qur'an Sungai Pinang Islamic Boarding School. This process involves the preparation of an annual budget that includes projections of income and expenditures. The annual budget is prepared based on an evaluation of the pesantren's needs, such as the payment of salaries for educators and administrative staff, daily operational costs, facility maintenance, and additional programs such as skills training or extracurricular activities. In addition, the pesantren also projects cash flows to ensure that all financial needs can be met in a timely manner. Setting spending priorities is one of the key elements in this planning (Dian et al. 2019). For example, top priority is usually given to basic needs such as teacher salaries, purchasing food for students, and facility maintenance. With good financial planning, Islamic boarding schools can maintain financial stability, maximize the use of available resources, and support the long-term growth and development of the institution.

2) Fundraising

The fundraising process at the Tahfizul Qur'an Islamic Boarding

School in Sungai Pinang is actively carried out through various channels. One of the main sources of funding comes from SPP (Education Development Contributions) paid by the parents or guardians of the students on a regular basis, either monthly or annually. The amount of the SPP is adjusted according to each family's economic capacity, and for less fortunate families, the boarding school provides discounts or even waivers of fees. Additionally, the boarding school receives assistance from the government, such as the BOS Fund (School Operational Assistance), which is used to support the daily operations of the boarding school. Fundraising from the community is also an effective way to obtain financial support. The local community often contributes voluntarily in the form of money, goods, or labor to assist the boarding school. Donations from alumni, collaborations with businesses, and income from independent ventures managed by the boarding school also serve as additional funding sources. All funds are collected transparently and in accordance with Sharia principles.

3) Expenditure and Fund Management

Fund expenditures at the Tahfizul Qur'an Sungai Pinang Islamic Boarding School are managed carefully and transparently to ensure that all funds are used in accordance with the planned allocation. The top priority for expenditures is the payment of teachers' and administrative staff salaries, who are the backbone of educational activities at the boarding school. Daily operational costs, such as electricity, water, cleaning, and other logistics, are also an important part of routine expenditures. In addition, the boarding school also allocates funds for the maintenance and repair of facilities, such as renovating classrooms, dormitories, mosques, and purchasing educational tools such as books, computers, and other technological devices. Scholarship programs for underprivileged students are also a priority expenditure, as the boarding school has a social responsibility to ensure that all students have equal opportunities to pursue their education. To ensure efficiency, every expenditure is recorded in detail and reported to the relevant parties.

4) Accounting and Reporting

Accounting and financial reporting are an integral part of the financial management system at Pondok Pesantren Tahfizul Qur'an Sungai Pinang. This process involves systematically recording financial transactions, from the receipt of funds to expenditures. Each transaction is recorded in a daily cash book and supported by valid transaction evidence, such as receipts or invoices. Financial reports are prepared on a regular basis, both monthly and annually, and include income statements, expense statements, cash balances, and financial statements (Nur, 2020). These reports are submitted to the pesantren leadership, the foundation, donors, and other relevant parties.

5) Supervision and Control

To maintain accountability and transparency, the Tahfizul Qur'an Sungai Pinang Islamic Boarding School implements a strict internal supervision and control system. One of the steps taken is through routine audits of all financial transactions to ensure accountability and transparency (Bure et al. 2023). These audits aim to ensure that all transactions are recorded correctly and in accordance with applicable procedures.

6) Financial Risk Management

Financial risk management is an important aspect of financial management. According to research (Battisti et al. 2022), diversification of funding sources and emergency funds are important factors in dealing with economic uncertainty. This financial risk management aims to ensure that boarding schools can continue to operate stably without being disrupted by uncertain financial conditions (A'yuni, 2024).

CONCLUSION

This study reveals that the Tahfizul Qur'an Islamic boarding school in Sungai Pinang has successfully implemented a financial management system that is transparent, accountable, and aligned with Islamic ethical principles despite limited access to professional finance personnel and formal accounting infrastructure. Contrary to common assumptions that rural or small-scale Islamic schools inherently struggle with financial disorganization, the findings demonstrate that moral accountability, community trust, and participatory decision-making can serve as powerful foundations for effective financial governance. The integration of spiritual values into practical financial operations enables the institution to maintain sustainability while fulfilling its educational and social missions.

This research advances the discourse on Islamic educational management by shifting the focus from technical deficiencies to value-driven strengths. It moves beyond conventional metrics of financial efficiency and introduces the concept of value-based financial governance, which emphasizes justice ('adl), avoidance of waste (israf), and social responsibility as core indicators of success. This perspective challenges deficit-oriented narratives often applied to traditional Islamic institutions and offers a culturally grounded framework that can enrich both Islamic and global discussions on ethical financial management in faith-based education.

As a qualitative single-case study, the findings are context-specific and not statistically generalizable. The data were primarily gathered from a small group of internal administrators, without extensive input from students, parents, or external stakeholders. Additionally, demographic variables such as socioeconomic background, gender, and age were not systematically explored. Future research should adopt comparative or multi-site designs across diverse geographical and institutional settings to further test and

refine the proposed framework of value-based financial governance in Islamic boarding schools.

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