

Islamic Education Funding Management at *MTs* Miftahul Ulum Jember

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Abstract: *the purpose of this study is to find out and analyze the management of Islamic education financing at Madrasah Tsanawiyah Miftahul Ulum Jember which is focused on 1) Funding Sources and 2) Educational Financing Planning contained in the RKAM. The research method uses a qualitative approach. Data was collected through the process of observation, interviews and documentation with the head of the madrasa and administrative staff. The results of the study revealed that MTs Miftahul Ulum is a formal institution under the Miftahul Foundation Ulum has a source of education financing income based on observations through BOSDA, BOSNAS and Voluntary Assistance (SPP) as stated in the RAPBM MTs Miftahul Ulum. MTs Miftahul financing planning Ulum is contained in the Draft Madrasah Revenue and Expenditure Budget, where the steps include: 1) Each person in charge of the 8 Competency National Education Standards that has been formed by the Madrasah Head makes budget planning according to targets and needs taking into account the scale of needs, namely short term and long term , 2) Previously the Madrasah Head had formed a team in charge of making the Madrasah Activity Plan (RKM) for the 2018 – 2022 period, 3) The Madrasah Head and the team in charge of RKM carried out matching the budget proposed by the person in charge 8 Competence of National Education Standards with the Vision and Mission of the Madrasa within a period of time In the next 4 years , 4) Approval meetings are enacted in making the RKM which involve all madrasah stakeholders. The following is the Madrasah Activity Plan and Budget at MTs Miftahul Ulum.*

Keywords: *Financing Management; Financing Planning*

INTRODUCTION

Education is an important factor to realize quality human resources. Education is also a strategic tool to improve the quality of human resources both in the development of a nation and in the global order. Human resources are the basic capital as well as the wealth of a nation, while capital and material sources are factors of production that can only be activated by human resources. Cost is one of the important factors affecting the delivery of education. Education with strategic value will not work without adequate financial support.

When looking at the economic aspect, there is no educational activity without the use of costs. These costs are needed to meet various needs related to the continuity of the educational process. Schools or Madrasahs, which are one

of the educational operational units, require funds to finance their operational activities. According to Government Regulation Number 48 of 2021 concerning Funding for Education, education funding is the provision of financial resources needed for the implementation and management of education (Government, 2021). Funds to finance school activities can be obtained from various sources.

One very important element for a school to be able to create good and quality students is in terms of financing, "educational policies are still directed at four policy themes, namely increasing educational equity, improving education quality, increasing educational relevance, and increasing educational efficiency. (Arwildayanto, Lamatenggo, & Sumar, 2017)

Seeing the fact that there are still many people who have not been able to obtain quality and quality education because of the high costs that must be spent. Given these conditions, the government issued Government Regulation of the Republic of Indonesia Number 48 of 2008 concerning Education Funding article 80 paragraphs 1 which reads, "the budget to carry out the education function in the education sector in the state revenue and expenditure budget each budget year is allocated at least 20% of state spending". This is intended so that people can enjoy educational services, especially basic education.

Money has urgency as an educational resource. Education will not run effectively and efficiently if it is not supported by adequate financial resources. So that educational institutions need to manage and regulate the allocation of educational funds/costs so that their use is on target in order to improve the quality of education in these institutions. Quality education on the basis of quality is an expensive investment.

Education funding is of central importance in the smooth running of the educational process because it almost has an influence on several components of quality and quality education delivery. Among them, education funding will involve issues of teaching staff, learning processes, infrastructure, marketing and other aspects related to financial matters. The financing function cannot be separated from other functions in school management. Therefore, it can be said that financing is a central issue in the management of educational activities. The inability of an institution to provide funds will hamper the teaching and learning process. Obstacles to the teaching and learning process by itself eliminate people's trust in an institution, but that does not mean that if excessive funds are available it will guarantee that school management will be better.

The foundation is a social institution in which various formal institutions such as the Miftahul Foundation sometimes stand Ulum who lives in Kalisat Jember Sub-District has a Madrasah Tsanawiyah Miftahul Ulum. In the midst of

the rapid development of Islamic education institutions in Jember Regency, it has not discouraged stakeholders or stakeholders at MTs Mifathul Ulum to continue to improve and improve quality through effective and efficient management of education funds.

The problem faced by Madrasahs is related to education funding not only from educational funding sources, but also related to the costs that must be spent on various educational activities. Teacher salaries, for example, on average Madrasahs have honorary teachers so madrasahs must provide funds for honorary teacher salaries. The amount of costs that must be managed by the school is also related to facilities and infrastructure, just for electricity costs, for example, schools have to spend more than one million because there are so many school buildings. Equipment that is often damaged is also caused by students' negligence when learning LCD, fans, chairs or benches are most often damaged so that the school must spend more funds to replace them with new facilities.

Therefore MTs Mifathul Ulum must be able to manage and manage education finances in order to succeed in educational goals and achieve standards competence set by the Government. Thus, this study aims to find out in depth the construction of the financing management model at Mts Mifathul Ulum is good in terms of 1) Sources and Budget Allocation and 2) implementation of education financing

LITERATURE REVIEWS

Financing Management

(Arwildayanto et al., 2017) argues that Education Financing is the amount of money generated and spent for various purposes of providing education which includes Teacher Salaries, Teacher Professional Improvement, Procurement of Study Room Facilities, Room Improvements, Procurement of Equipment/mobile, Procurement of tools and textbooks, office stationery (ATK), extracurricular activities, education management activities and educational supervision.

Education Financing is actually an analysis of sources of income (revenue), and the use of costs (expenditure) which are designated as effective and efficient management of education in order to achieve predetermined goals (Rofiq, 2017). Funding Management is an activity of cost management so that it can function as a planning, decision-making and control tool. Thus, activities can be carried out maximally, effectively, efficiently in achieving the goals of both profit and non-profit institutions (Kamaludin, 2011).

In simple terms, Education Financing can be visualized through the following picture:

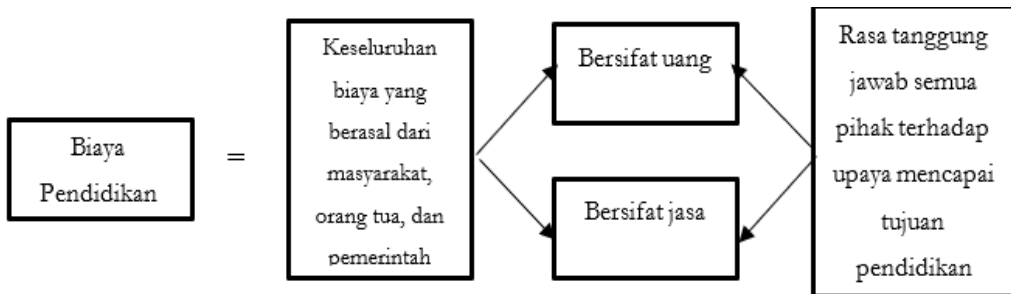


Figure 1.
Educational Financing Concept

The following shows a table of technical terms that need to be known in the concept of Education Financing:

Table 1. Technical Terms in the Concept of Education Financing

No	Financing Concept Terms	Information
1	Cost Object	<p>Cost objects are the accumulated costs of various activities. There are four types of cost objects, namely:</p> <ol style="list-style-type: none"> 1. Products or product groups that are interconnected; 2. Service; 3. Department (Technical department, HR department); 4. Projects, such as research projects, marketing promotions, or community service ventures. <p>Education as an institution that is not profit-oriented, the cost object is services</p>
2	Cost Management Information	<ul style="list-style-type: none"> • Is a concept that includes all the information needed in managing finances to run effectively and efficiently? • The function of cost management information is to determine prices, change products or services in order to increase profitability, update service facilities at the right time, and determine service methods.

		<ul style="list-style-type: none"> • Cost management information is very necessary because it is related to 4 things <ol style="list-style-type: none"> 1. Strategic Management, namely to make the right strategic decisions for the selection of products, process methods, techniques and respiratory tract and things that are long term 2. planning and decision making, namely to support decisions that are continuously carried out 3. Management and operational controls provide a reasonable and effective basis for identifying inefficient operations 4. preparation of financial reports namely to provide an accurate record of inventory and other assets
3	Financing _ _ _	Is how to find funds or sources of funds and how to use them
4	Finance _ _ _	It is an art to obtain means of payment. In the business world, finance includes maintaining adequate cash in the form of money or credit according to the needs of the organization
5	Budget (<i>budget</i>)	Is a tool for the translation of a plan into the form of costs for each activity component
6	Cost _ _ _	Is the amount of money provided (allocated) and used or spent for the implementation of various activities to achieve a goal within the framework of the management process
7	'Trigger (<i>cost drivers</i>)	<ul style="list-style-type: none"> • Is a factor that has an impact on changes in total costs? That is, the total cost is greatly influenced by the effect on changes in the total cost level of the cost object • for example, in educational activities, the factors that trigger costs include the number of hours taught by teachers, teaching media, textbooks used and the temporary nature of supports (Mulyono, 2010)

Sources of Education Funding

In Indonesia there are no standard rules for the education financing model used. However, the existing funding shows more of a mix of education financing including financing by the central government (APBN), local government (APBD), communities and some investors. The types or models of education financing in Indonesia to date include: 1) School/Madrasah Operational Assistance (BOS) is school/madrasah operational financing assistance originating from the central government (APBN) and is only intended for the nine-year compulsory education program, namely SD/ MI and SMP/MTS. 2) Special Assistance for Students (BKM) is educational funding assistance intended for students who can't afford it starting from the SD/MI to SMA/MA/SMK level. 3) Special Assistance for Teachers (BKG) is a sharing between central funds and regional funds (pemda). The way to get it is by sending teacher data to the National Education Office , then the National Education Office determines which schools and how many teachers are entitled to receive BKG 4) Self-help Rewards are funds from the central government (APBN) for the construction/rehab of buildings and laboratory equipment. 5) School Green (Special for Vocational Schools) is an education fund for empowering infrastructure, buildings and upgrading SMK teachers. 6) Biss Mutu (Special for SMA) is a fund originating from the central government (APBN) with an amount of around Rp. 100,000,000.00 up to Rp. 250,000,000.00 which aims to improve the quality of high school special education. 7) Concentrated Funds (Dikon) The emergence of Dikon funds comes from Education TV and Community Radio. Funds of Rp. 500,000,000.00 by submitting competitive proposals. 8) Rehab Fund (Special SD/MI) is a fund originating from the local government and is only devoted to public and private SD/MI. 9) The BSF (Basic School Foundation) Scholarship is a scholarship from the Netherlands for outstanding MI students. 10) Zakat, infak, sadaqah and waqf education funds originating from zakat, infaq, alms and waqf are usually directly to the institution concerned 11) Parents Assistance Fund in the form of SPP (Dedy Takdir Syaifuddin, 2008)

In order to manage the education budget, schools or madrasas must prepare the draft in the Madrasah Activity Plan (RKM) or in the Madrasah Revenue and Expenditure Draft Budget (RAPBM). The RAPBM is an official madrasah budget document that must be signed by the Madrasah Committee and the Madrasah Head and the person in charge of the RAPBM formulation, to become the madrasah Revenue and Expenditure budget (APBM) (Fatah, 2012)

The *RAPBM* is made only for one upcoming study budget year, and consists of 2 parts: Income and Expenditures. The *RAPBM* includes all costs and revenues contained in the Annual Income and Expenses Budget Plan, especially for the upcoming fiscal year.

The income listed in the *RAPBM* only includes funds in the form of money, both those that will be received and managed directly by the madrasah. The income listed in the *RAPBM* only includes funds in the form of money that will be received and managed directly by the madrasah.

In order to achieve the targets set in education budgeting, various efforts need to be made through various activities which can be classified into several broad activities (cardinal activities). These outline activities are further elaborated into more detailed activities up to operational activities. The classification of cardinal activities in the field of education is divided into three parts, namely educational activities in schools, educational activities outside of school and educational support activities outside of school. (Martin, 2014).

RESEARCH METHOD

This research uses a qualitative approach. In this case regarding Islamic Education Financing Management. The case study was conducted at MT's Miftahul Ulum Jember.

In this study, data collection techniques used observation, interviews and documentation. Observation uses the Non-Participatory Observation technique where the researcher is not involved as an insider who makes observations and senses, so the researcher carries out the licensing procedure in conducting the research. The object of observation is Madrasah Budget Planning, both the sources of income and the budget targets, as well as the techniques for utilizing the budget.

After making observations, researchers conducted in-depth interviews with informants. The interview technique uses closed interviews which only contain the outlines of the questions asked so that the creativity of the researcher is needed. The Interview Process will be held on May 21, 2022.

In addition to using interview and observation techniques, research data can also be collected through the documentation method, namely studying documents that are relevant to the research objectives. The data in the form of documentation mainly relates to the Draft Madrasah Revenue and Expenditure Budget and Accountability Reports for Financing in MT's for one year.

After collecting data, the next step is data analysis. Data analysis is a process of systematically finding and organizing data sources that have been

collected and then processed and analyzed so as to form a complete understanding of the phenomenon being observed. In this study, researchers used John Crewell's analytical techniques which included organizing data, transcribing data, exploring and coding data, coding data to develop descriptions and themes, presenting and reporting findings and interpreting findings (Creswell, 2012).

RESULT AND DISCUSSION

MTs Miftahul Ulum is a formal institution under the Miftahul Foundation Ulum has a source of education financing income based on observations through *BOSDA*, *BOSNAS* and Voluntary Assistance (*SPP*) as stated in the *RAPBM* MTs Miftahul Ulum.

The results of the above observations are in accordance with the statement of Drs. Farid Wadjdi Sjaifullah, M.Pd as quoted from his interview "Sources of Income MTs Miftahul Ulum in the context of Education Funding comes from *BOSDA*, *BOSNAS* and Voluntary Assistance (*SPP*) of Rp. 45,000/student for class VII, Rp. 50,000/student for class VIII and Rp. 55,000/student for class IX". The statement above is reinforced by Eny Afiyati, S.Pd – WAKA of Finance MTs Miftahul Ulum as quoted from his interview "The Madrasah Education Budget comes from *BOSNAS* which comes from the Ministry of Religion, *BOSDA* from the Regional Ministry of Education and Culture and Tuition Payments through the Madrasah Committee".

Based on the results of observations, interviews and documentation that the source of income is the Education Fund Budget at MTs Miftahul Ulum include: 1) *BOSNAS* from the Ministry of Religion, 2) *BOSDA* from the Regional Ministry of Education and Culture 3) Voluntary Assistance (*SPP*) of Rp. 45,000/student for class VII, Rp. 50,000/student for class VIII and Rp. 55,000/student for class IX.

Financing Planning

Based on the results of observations, interviews and documentation, that the financial planning for MTs Miftahul Ulum is contained in the Draft Madrasah Revenue and Expenditure Budget, where the steps include: 1) Each person in charge of the 8 Competency National Education Standards that has been formed by the Madrasah Head makes budget planning according to targets and needs taking into account the scale of needs, namely short and long term, 2) Previously the Madrasah Head had formed a team responsible for making Madrasah Activity Plans (*RKM*) period 2018 – 2022, 3) The Madrasah Principal and the *RKM* team responsible for matching the budget proposed by the person in charge 8 Competency National Education Standards with the Vision and

Mission of the Madrasa in the next 4 years, 4) An approval meeting is enacted in the making of the RKM which involves all madrasah stakeholders. The following is the Madrasah Activity Plan and Budget at MT's Miftahul Ulum

BUDGET YEAR 2021

School Name : MT's Miftahul Ulum
 District : Tanggul
 Regency / City : Jember
 East Java Province
 Source of Funds: BOS

Format BOS K-1
Madrasah Sent to PPK

No Message	No Code	Description of activities	Amount (in IDR)	Stage	
				I	II
1	2	3	4	5	6
		Bailout Fund (141 students X Rp. 1000,000)	141,000,000	70,500,000	70,500,000
		Use of Funds	-		
I		School Program	-		
	1.1	Graduate Competency Development	-		
		Preparation of Graduation Criteria and Graduation			
	1.1.1	Plenary Meeting	-		
		Plenary Meeting Consumption and Transport	900,000	900,000	
	1.1.2	Preparation of Class Promotion Criteria & Class Promotion Plenary Meetings	-		
		Consumption and TransportPlenary Meeting	900,000	900,000	
	1.1.3	Library Books	-		
	1.1.4	Outside learning	2,000,000		2,000,000
	1.2	Curriculum Development	-		
	1.3	Learning Process Development	-		
	1.3.1	Management of Teaching and Learning Activities	-		

1.3.1.1	Procurement of KBM Supporting Facilities (ATK KBM)	1,383,000	683,000	700,000
1.3.1.2	Photocopying and Binding	1,669,570	899,570	770,000
1.3.2	Student Program	-		
1.3.2.1	Preparedness Program Preparation	1,000,000		1,000,000
1.3.2.2	Implementation of New Student Registration (PPDB)	-		
	ATK	200,000	200,000	
	Meeting Consumption (2KEGX8 OrgX25,000)	400,000	400,000	
	Documentation, Equipment and Reporting (brochures, maps, etc.)	1,600,000	1,600,000	
	SD Try Out Activities	4,100,000	4,100,000	
	PPDB Committee Transport	-		PPDB Committee Transport
	Person responsible	500,000	500,000	Person responsible
	Chairman	400,000	400,000	Chairman
	Secretary	300,000	300,000	Secretary
	Members (10 people x IDR 150,000)	1,500,000	1,500,000	Members (10 people x IDR 150,000)
1.3.2.3	Election of the New Board of Trustees	2,000,000		2,000,000
1.3.3	Extracurricular Program	-		
1.3.3.1	Implementation of the Extracurricular Program	-		
	Axiom Activities, Dance and TKD Competitions	6,035,000	2,035,000	4,000,000

	Development of Educators and Education Personnel			
1.4		-		
1.4.1	Teacher Development in the Cluster	-		
1.4.1.1	Improving the Quality of Subject Class Teachers	-		
1.4.1.2	Increasing the Competence of Education Personnel	700,000		700,000
	Development of Madrasah Facilities and Infrastructure	-		
1.5.1	Procurement, Maintenance and Maintenance of Office Equipment/School Inventory	-		
1.5.1.1	Gardener Salary, etc. (2 ORG X 250,000)/month	6,000,000	3,000,000	3,000,000
1.5.1.2	Procurement of Inventory Goods	-		
1.5.1.2.1	Laptop Purchase	-		
1.5.1.2.1	Purchase of other Inventory Items	14,487,000	4,987,000	9,500,000
1.5.1.2.2	Procurement of Consumables	994,500	444,500	550,000
1.5.1.2.3	Procurement of Consumables	844,400	294,400	550,000
1.5.1.4	Cleanliness	930,000	300,000	630,000
1.5.3	Office Supplies/Inventory Repair	20,736,100	14,436,100	6,300,000
	Development of Processing Standards	-		
1.6.1	Development and Implementation Management	-		
1.6.2	Development and exploration of	-		

	development funding sources			
	Cost of Processing and Preparation of BOS Reports	3,000,000	1,500,000	1,500,000
1.7	Development and Exploration of Education Fund Sources	-		
1.7.1	School Household Activities, Resources and Services	-		
	Pay for telephone and internet subscriptions	3,325,250	1,625,250	1,700,000
	Pay PDAM	-		-
	Pay electricity	1,512,680	712,680	800,000
	Pay for Jawa Pos and Community Media	2,400,000	1,200,000	1,200,000
1.8	Assessment System Development and Implementation	-		
1.8.1	Cost of Doubling UTS Questions	1,600,000	800,000	800,000
1.8.2	Cost of Doubling UAS Questions	5,982,500	982,500	5,000,000
1.8.3	Procurement of Reports	2,000,000		2,000,000
	Subtotal Use of Funds	89,400,000	44,700,000	44,700,000
2	Other Use of Funds	-		
2.1	Educators and Education Staff Salaries (7 OR X 600,000)/month	51,600,000	25,800,000	25,800,000
	Subtotal Use of Other Funds	51,600,000	25,800,000	25,800,000
	Total Use of Funds (II = 1+2)	-		
II		-		
	Remaining Funds = I-II	-	-	-

Suggestions

As for the suggestions that the researcher wants to submit in accordance with the results of this study are (1) For schools with regard to education funding, it is necessary to always maintain and always make school management effective, efficient and transparent. So, what has been planned is in accordance with the objectives to be achieved. (2) The Education Office, which is related to school education funding, must be able to properly supervise the use of funds given to schools so that they are appropriate and in accordance with their proper use. (3) Future researchers are expected to be able to examine other factors that are related to and contribute to the process of financing school education.

CONCLUSION

Based on the results of the research and discussion in the research that the researchers have carried out with the title "Management of Islamic Education Financing at MTs Miftahul Ulum Jember Regency", it can be concluded as follows. Sources of funding for MTs Miftahul education Ulum was obtained from several sources, namely; (1) sources of funds originating from the community, such as tuition fees, financial assistance/grants; and sources of funds originating from the government, such as BOS funds. The funds obtained were allocated for school development programs, routine spending (goods and services), and others. (2) The process of financing education at MTs Miftahul Ulum , namely the Annual Work Meeting, drafting the budget, submitting it to the foundation for approval, making proposals, submitting the foundation again , realizing the education budget (3) Oversight and accountability is carried out by the Miftahul Foundation Ulum , School Committee, and Education Office

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