

## Optimization of School Financing Management Based on Islamic Boarding Schools in The Era of The Independent Curriculum

**Murwanto Setyo Nugroho, Suyatmini, Dwi Setyo Astuti**

Universitas Muhammadiyah Surakarta, Indonesia

Email: [q100240006@student.ums.ac.id](mailto:q100240006@student.ums.ac.id), [suy276@ums.ac.id](mailto:suy276@ums.ac.id), [dsa122@ums.ac.id](mailto:dsa122@ums.ac.id)

Correspondence: [q100240006@student.ums.ac.id](mailto:q100240006@student.ums.ac.id)\*

---

### KEYWORDS

Financing Management;  
Islamic Boarding Schools;  
Independent Curriculum

---

### ABSTRACT

An educational institution carrying out educational activities cannot be separated from financing. Quality financing management will maintain the continuity of learning activities. This research aims to dig deeper into efforts to optimize financing management for Islamic boarding school-based schools in the Independent Curriculum era. The research location is at Asy-Syifa Sukoharjo Boarding School Junior High School, which is one of the boarding-based schools in Sukoharjo. With a qualitative descriptive research approach, research data was obtained through interviews, observation, and document review. The research results reveal that education financing management can be optimized. RAPBS implements a priority system created by analyzing previous RAPBS and audit team reports in more depth. Entrepreneurship programs are based on local potential and investment to prepare education funds. Effective and efficient use of funds with periodic audits and applying technology-based reporting. Evaluation of the use of funds as a whole (holistic) from stakeholders and the community increases the accuracy of the allocation of education funds in order to achieve the goals of providing education in the Independent Curriculum era.

Attribution-ShareAlike 4.0 International (CC BY-SA 4.0)



---

### Introduction

The Independent Curriculum era has brought a significant transformation in Indonesian education with the aim of improving the quality and relevance of learning. Islamic boarding schools, as one of the oldest educational institutions in Indonesia, play an important role in integrating religious and general education. History records that Islamic boarding schools have become educational icons that represent Islamic science in learning. Along with the times, this institution is expected to be able to adapt to modern education, technological advancements, and the relevance of science to achieve the goals of Islam (Das et al., 2016). Religious and non-formal religious education, including Islamic boarding schools, has been regulated in Government Regulation No. 55 of 2007, article 21, paragraph 1, which underlines the important role of this institution in supporting national education (Darlis, 2017).

As a non-formal educational institution, Islamic boarding schools have their uniqueness, especially in terms of education financing management. Good financing management is needed to support the implementation of the Independent Curriculum, which provides flexibility for Islamic

boarding schools to develop the curriculum according to the needs of students. This flexibility requires effective financing governance, starting from planning and implementation to accountability, to ensure quality and efficient learning (Dilla, 2020). With a professional approach, Islamic boarding schools can become educational centers that not only excel in religious aspects but are also able to produce competitive graduates at the global level.

The management of education financing in Islamic boarding schools requires an innovative approach that is oriented toward the effective and efficient use of funds. This involves analyzing the needs of educational programs and fund allocation policies sourced from the government and institutions (Solehan et al., 2021). In the context of the Independent Curriculum, the need for quality educational resources is increasing. Therefore, optimal fund management is a key element to support the dynamics of sustainable education.

Financial management must be carried out based on the principles of transparency and accountability, including detailed recording of income and expenditure as well as supervision by authorities. Research at the Al-Muttaqin Islamic Boarding School shows that effective financial management is able to support the operation and development of educational institutions in a sustainable manner (Naharuddin & Karim, 2024). Regular budget evaluation is an important step to ensure the use of funds according to educational plans and goals. This evaluation involves various parties, including Pondok administrators and student communities, to identify shortcomings and optimize resources (Shunhaji et al., 2020).

Transparency and accountability are the main principles in the financial management of Islamic boarding schools. Accountable financial statements cover various aspects, from planning, management, and spending to inspection and supervision. This process must meet the principles of transparency, effectiveness, efficiency, and accountability so that the funds received are used appropriately and avoid waste (Untung & Afiqoh, 2023).

Previous studies have highlighted the importance of financial management in educational institutions. For example, research by Naharuddin and Karim (2024) demonstrated that effective financial planning and periodic evaluations significantly enhance the sustainability of educational programs in Islamic boarding schools. Similarly, studies by Shunhaji et al. (2020) and Solehan et al. (2021) emphasized the role of financial transparency and accountability in improving operational efficiency. However, most of these studies focus on general financial management principles without addressing the specific challenges faced by Islamic boarding schools in the context of the Independent Curriculum.

This research fills a critical gap by exploring innovative financial management strategies tailored to the unique context of Islamic boarding schools operating under the Independent Curriculum. Unlike previous studies, this research not only examines existing practices but also proposes actionable solutions, such as integrating digital technology and entrepreneurship programs to optimize resource utilization.

The novelty of this research lies in its holistic approach to addressing the financial management challenges of Islamic boarding schools. By focusing on sustainable financial strategies, this study contributes to the broader discourse on improving educational quality and equity in Indonesia. Furthermore, the findings have practical implications for policymakers, school administrators, and educators, offering a roadmap to enhance the financial sustainability and overall effectiveness of Islamic boarding schools in the Independent Curriculum era.

This research aims to bridge the gap between traditional financial management practices and the contemporary needs of Islamic boarding schools. It highlights the importance of transparency, accountability, and innovation in achieving sustainable education financing, thereby ensuring the successful implementation of the Independent Curriculum.

## Materials and Methods

This research applies a qualitative descriptive approach used to provide a clear and in-depth picture of financing management (Fadli, 2021). The research location is at SMP Asy-Syifa Sukoharjo Boarding School, Sukoharjo Regency, which is one of the schools based on Islamic boarding schools. Researchers will collect data through observations, interviews, and analysis of documents related to financing management. Field observation is an important method in research to observe financing management practices in Islamic boarding schools directly. Field observation provides a more comprehensive insight into the internal dynamics of Islamic boarding schools (Khambali et al., 2021).

The interview aims to explore information about the source of funds, budget allocation, and challenges faced in financial management. Interviews involve various parties to obtain more accurate and representative data (Lailiyah & Imami, 2023). Interviews were conducted with various stakeholders, including the chairman of the foundation, the head of the boarding school, the principal, and the chairman of the committee, to get different perspectives on financing management (Aprilia et al., 2022). The interview took the main themes of the budgeting stage of financing management, namely: 1) Planning, 2) Preparing, 3) Managing, and 4) Evaluating.

**Table 1. Interview Instruments**

| Budgeting Stage                     | Question Items   |
|-------------------------------------|--|
| Planning                            | <ol style="list-style-type: none"> <li>How is the budget planning stage applied in financing management in this Islamic boarding school-based school?</li> <li>What are the main challenges in the management of education financing in this Islamic boarding school-based school?</li> </ol>  |
| Preparing                           | <ol style="list-style-type: none"> <li>What do schools and Islamic boarding schools use as the primary sources of financing in supporting educational programs?</li> <li>How did these schools and Islamic boarding schools develop strategies to deal with uncertainty in funding sources and ensure the sustainability of educational programs?</li> </ol> |
| Managing                            | <ol style="list-style-type: none"> <li>How do these schools and Islamic boarding schools manage the funds received for various educational needs?</li> <li>How are the principles of transparency and accountability applied in the management of education funds?</li> </ol>  |
| Evaluating (Reporting and Auditing) | <ol style="list-style-type: none"> <li>How do these schools and Islamic boarding schools measure the effectiveness of the use of funds in improving the quality of education?</li> </ol>   |

Data obtained from interviews and observations will be analyzed qualitatively to identify emerging patterns and themes related to education financing management. This analysis will include coding the preparation of categories based on the central issues relevant to the research objectives by emphasizing the importance of triangulation of data to increase the validity of research results (Munawar, 2022).

## Results and Discussions

The management of education financing in the Independent Curriculum era in Islamic boarding school-based schools is a significant challenge. The characteristics of the Independent Curriculum strongly prioritize flexibility and relevance (Lailiyah & Imami, 2023), demanding the implementation of effective and efficient financing management. Financing management is the process of optimizing available sources of funds, managing existing funds, and how distributing them, which functions as a means or facility to support the learning process so that an effective and efficient learning process is created (Nurhayati et al., 2022). Thus, optimal financial management is critical to support the implementation of the Independent Curriculum and achieve the desired educational goals.

As an educational institution, Islamic boarding school-based schools have a strategic role in integrating religious and general education. Education financing management plays a vital role in improving the quality of educational institutions. Financing management is a strategic issue in education that must be managed optimally (Nurhayati et al., 2022). Therefore, stages in financing management, such as planning, preparing, managing, and evaluating, must be carried out optimally.

### Planning (*Perencanaan Anggaran*)

Budget planning is the initial stage in budget management. In this stage, an analysis and evaluation of the previous budget are carried out. An in-depth needs analysis at this stage will have a significant impact on the next stage. That is: 1) Budget planning affects budget absorption; 2) Spending on goods and services affects budget absorption; and 3) Budget participation affects budget absorption (Kuntadi & Nugroho, 2023). The results of the interviews on the planning stage question items were obtained from several respondents as follows:

"The preparation of the RAPBS begins with an evaluation of the use of the previous year's budget; the realization of the budget is analyzed to find expenditure posts that are considered ineffective. Form a team to plan the next budget adjusted to the findings. With the implementation of curr, more and more activities are financed, so the priority is to make it possible for the proposed activities not to be financed." (Respondent 1).

"Evaluate activities that ran in the previous period, make recommendations for a new budget, propose financing for activities that have passed the analysis, and work with the team to make a new RAPBS draft with a priority system. The challenge that arises is that there are more and more project activities, so the analysis of budget planning must be more in-depth to find out the strengths and weaknesses of the program related to costs." (Respondent 2).

"Processing reports from the audit team, prioritizing routine expenditures (consumption, water, electricity, salaries, incentives, and educational operations) are budgeted first in the RAPBS; the rest is budgeted with a priority system from the budget submission of the unit concerned. Usually, the management makes a percentage of the budget ceiling so that program funds are sometimes far from budgeting." (Respondent 3).

"Together evaluating the previous budget, making a program from each unit, utilizing reports from the audit team to prepare the main budget, making the percentage of budget needs of each unit to be prioritized to be financed, planning does not take place once is a challenge in itself because periodic audits are enforced so that there is a possibility of changes to the RAPBS." (Respondent 4).

The results of interviews related to budget planning in Islamic boarding school-based schools show the need for strategic steps in optimizing the management of education financing. The first step

is to evaluate the previous year's budget to identify expenditure posts that are considered inefficient. An in-depth analysis of budget realization is the main factor in allocating financial utilization. This aims to produce a more efficient and effective budget plan in the following year (Dilla, 2020).

The budget preparation team is in the process of compiling the RAPBS with a priority system, which is no less important in the planning stage. With the priority system, sufficient financing for main activities has an impact on other activities continuing because there is financing (Solehan et al., 2021). Budget planning based on the recommendations of the audit team is periodically one way to optimize financing management. All forms of coordination, from budget planning factors and regulations, affect the effectiveness of budget absorption in education (Kuntadi & Nugroho, 2023).

Consumption costs, employee salaries, water, electricity, internet subscriptions, incentives, and other operational costs are basic needs and are the priority direction of budget planning. This need must be met first in the RAPBS before giving rise to additional programs. Analysis and evaluation of program advantages or disadvantages associated with financing allocate funds right on target (Naharuddin & Karim, 2024).

The Independent Curriculum provides flexible and adaptive movement space in learning and is relevant to pesantren education (Lailiyah & Imami, 2023). The learning sector includes all activities in the implementation of the Independent Curriculum, for example, extracurricular, co-curricular, extracurricular, assessment, and project learning (Hattarina et al., 2022). Therefore, activities in the Independent Curriculum are a priority in financing to be raised in the budget planning stage.

Audit report results have a vital role in budget planning. The report conveys detailed information on the use of funds for the previous period and is the main reference for the next budget planning. Better financial management requires flexibility in periodic evaluations and audits for budget adjustments (Shunhaji et al., 2020). In this case, the audit report must be used as much as possible in planning analysis so that every activity and need in education is met.

### **Preparing**

Mandatory budgeting in education is considered more straightforward than other large agencies. In the preparation of the budget, the standardization of the RAPBS is enforced, which is an interpenetration of the management of revenue funds to finance education programs (Saputra & Mesiono, 2021). The following are the results of interviews with several respondents on the planning stage question items:

"The main source of funds is SPP and BOSP funds. The authority to manage tuition fees is by the foundation and the team, while BOSP is under the authority of the school with the preparation of ARKAS and adjusts the recommendations of the audit team. Almost 50% of BOSP funds are used to pay the salaries of teachers and employees; the rest is for the implementation of education, procurement, and maintenance of infrastructure and other general operations. The foundation has business entities and investment development." (Respondent 1).

"SPP and BOSP funds are the main sources of funds. Regular expenses other than salaries are covered by a maximum of 85% of the total tuition funds, and the rest are used for business development and investment funds. Teachers' and employees' salaries from the BOSP fund are incentives for the tuition fee. The BOSP fund is a maximum of 50% for salaries; the rest is to fund learning and administrative activities." (Respondent 2).

"Private schools rely on tuition fees and BOSP funds as the main income for routine and incidental operations. There are several grants, waqf, and sponsorships that the foundation has diverted into forms of investment, as well as business entities that can bring in funds." (Respondent 3).

"The sources of funds that have existed so far come from tuition fees, BOSP funds, grants, waqf, donations, community contributions, and sponsors. Sources of funds other than SPP and BOSP are all included in business entities and investments, except for donations of worship and repair of places of worship, which will be directly used according to their designation. SPP and BOSP. Maximizing 50% of BOSP funds for routine salaries, while the rest is for school education operations and Islamic boarding schools. The funds sourced from the tuition fee concentrate on the needs of school households and Islamic boarding schools, with an allocation of 10%-15% for investment funds as another source of income." (Respondent 4)

Based on the results of interviews with several respondents, information was obtained that the primary financial sources of Islamic boarding school-based schools are tuition fees and BOSP funds. In the process of financial governance for tuition fees by the foundation and team, the BOSP management team manages BOSP funds. Apart from these sources of funds, there are still grants, waqf, sponsorships, contributions, and community donations as additional sources of funds. Diversification of funding is considered to reduce the potential for uncertainty of funding sources. The allocation of funds of 10%-15% of income shows that efforts to maintain stability in the future are a form of funding diversification.

Diversification of funding can still be optimized in the era of the Independent Curriculum. This is in line with the theme of entrepreneurship in the Independent Curriculum, which can be implemented directly in real life. Entrepreneurship based on local potential and an optimal environment can maintain the stability of fund income for Islamic boarding school-based schools (Permana & Sudrajat, 2022) so that the entrepreneurship sector can be optimized in Islamic boarding school-based schools. The products produced are unique from schools or Islamic boarding schools. The existence of an entrepreneurship program in Islamic boarding schools makes education financing an alternative source of funds that supports learning (Khambali et al., 2021).

## **Managing**

Educational institutions with public or private status cannot be separated from regulations in the management of education funds. Stakeholders or stakeholders set rules in their environment in the use of education funds. School management techniques (madrasah) have been determined by the central government (Harahap, 2022). In its management, Islamic boarding school-based schools, in addition to obtaining funds from the central government, also attract tuition fees as a form of source of community donations (parental contributions).

Sources of funds from the central government (BOSP), as well as sources of funds from the community in the form of old age contributions (SPP), must be managed effectively and efficiently in order to achieve the set educational goals. The use of education funds is accounted for in accordance with the priority scale of their needs. It is undeniable that the availability of funds is a requirement for the learning process, so proper management of education funds is considered capable of producing quality education (Mujayaroh & Rohmat, 2020). The results of the interviews on the management questions from several respondents include:

---

"Education funds are managed with the authority of the foundation, where the budget is adjusted to the RAPBS that has been set. Routine operational costs such as cottage consumption are the main priority to be met, while the rest is for the implementation of education. Salaries are taken from BOSP funds in addition to incentives and operational expenditures, and facilities and infrastructure are funded from BOSP funds. At the same time, transparency and accountability are run every three months, with auditing from the team. Plus, BOSP fund reports per month to the agency and through the ASKAS application" (Respondent 1).

"The RAPBS includes the management of SPP and BOSP funding sources. The use of tuition fees with the benchmark of the RAPBS and reporting by financial admins, the BOSP management team manages BOSP and reports through ARKAS per month to the education office. Tuition fees are identical to spending on basic needs of school households and Islamic boarding schools, BOSP is more about school education operations that support Islamic boarding school activities. The priority system gives rise to the priority needs of students' households; the second priority is salaries and incentives, and the third priority is learning activities and maintenance of infrastructure. Periodic audits every three months are an effort to maintain transparency and accountability in budget management." (Respondent 2).

"When the RAPBS was determined, there was an expenditure budget for schools and Islamic boarding schools. The expenditure of Islamic boarding schools is for household needs, especially daily meals for students, operations of boarding school teachers, incentives (school teachers, security, kitchen mothers, technicians, cleaning services), and maintenance of facilities and infrastructure of Islamic boarding schools, as well as investment. BOSP is used for a maximum salary of 50%, and the rest is used for school education operations and Islamic boarding schools. The existence of a team in charge of each source of funds facilitates periodic reporting. Transparency and accountability with the auditing team and administrators through foundation monitoring activities every three months." (Respondent 3).

"The RAPBS is a reference for spending activities in schools and Islamic boarding schools. Expenditures in the RAPBS are included in education financing because the use of these funds is a result of the learning process of both schools and Islamic boarding schools. The priority system arose due to the urgency of need and use. The education expenditure consists of operations, goods, and services that absorb the budget from tuition fees and BOSP funds. The reporting is accompanied by complete physical evidence for either the source of SPP funds or BOSP funds to maintain transparency and accountability in the use of the budget. Meanwhile, auditing by the team and management is periodically every three months." (Respondent 4).

The results of the interview above explain that the management of education financing in Islamic boarding school-based schools refers to the applicable authorities and regulations. In the RAPBS, the basic needs of boarding schools and routine operations are a priority for the budget, with the source of funds coming from the SPP. Payment of salaries and incentives, school operational expenditures, educational facilities, and infrastructure are the focus of the use of BOSP funds. Periodic audits every three months maintain transparency and accountability, while the use of BOSP funds is carried out through the ARKAS application to the agency every month.

The management of SPP and BOSP raised in the RAPBS is allocated differently according to their needs. SPP funds are prioritized for the operational needs of school households, such as the consumption of cottages and the needs of students. In contrast, BOSP funds are intended to fulfill

educational operations. The financial admin reports the management of SPP funds, while BOSP funds are managed and reported to the agency through the ARKAS application every month, as well as the verification of physical evidence of accountability reports (Mujayroh & Rohmat, 2020). Implementing a priority system for fulfilling basic needs has an impact on educational activities that can run smoothly.

Adaptive, efficient, and transparent financial management of Islamic boarding school-based schools can support the implementation of the Independent Curriculum. Financing management can be optimized by applying digital technology in management activities. Transparency in the use of funds, reporting, and supervision with digital applications can improve the quality of planned educational programs (Untung & Afiqoh, 2023).

### **Evaluating**

Every use of funds in the education sector requires an evaluation related to the program that runs with its financing. Education funds from various sources need to make accurate accountability reports (LPJ) without engineering. Evaluation and reporting are the last stages in education financing management, which are followed up by auditing by the authorized team (Mujayroh & Rohmat, 2020).

Like the spinning of the wheel, the evaluation stage in financing management is critical in determining and planning the next educational program. Financing moves dynamically according to the needs and developments of the social and community environment. Complete, sequential, transparent, effective, and efficient financing management is an effort to improve the quality and quality of education (Permana & Sudrajat, 2022). The following are the results of the interview of the evaluation stage question items from several respondents:

"In measuring the effectiveness of the use of funds, we conduct a routine evaluation every semester. The main indicators, such as the use of funds, student learning outcomes, improvement of teacher competence, procurement, and maintenance of learning support infrastructure, are the main focus of the evaluation. The results of the evaluation will give rise to recommendations for the next semester." (Respondent 1).

"The effectiveness of the use of funds is evaluated by involving various parties. The participation of administrators, the community, and parent representatives is an effective approach to fund management. This activity is accommodated in monthly meetings with the main topic of financial expenditure in the context of achieving school programs, both academic and non-academic. From this activity, the percentage of program success emerges." (Respondent 2).

"The measure of the effectiveness of the use of funds to support education can be seen from the many educational activities that are financed can run and be sustainable. The development of infrastructure that supports learning, investment, competency improvement, academic and non-academic achievement, and extracurricular activities is also a measure of the effectiveness of the use of funds. Financial statements are prepared and audited periodically to ensure transparency and accountability. This activity is held periodically to ensure that funds are used optimally" (Respondent 3).

"A holistic approach is used to determine the effectiveness of the use of funds. Periodic evaluation with the sector using education funds as the main topic of evaluation. For example, household needs, curriculum, educational facilities and infrastructure, learning activities, and



educational facilities. Financing for the sector illustrates the achievement of educational programs, both schools and Islamic boarding schools. Ensuring that every budgeted fund provides real benefits for school education and life in Islamic boarding schools is considered a measure of the effectiveness of the use of funds." (Respondent 4).

The results of the interviews describe that regular evaluations and the involvement of various parties in the evaluation of the use of funds are critical. Periodic evaluations every month or every semester discuss all aspects of fund allocation, such as learning activities, competency development, procurement, and maintenance of infrastructure. The involvement of administrators, the community, and parents supports the evaluation of the use of funds transparently, effectively, and efficiently (Harahap, 2022).

The management and evaluation of the use of education funds is considered to be the optimal solution for improving the accuracy and efficiency of fund allocation. Educational institutions are considered successful if they can realize reports on the use of funds in a transparent and accountable manner (Untung & Afiqoh, 2023). So, good financing management in educational institutions includes the process of planning, recording, and auditing (evaluation and reporting) periodically.

A holistic approach as an optimal effort in evaluating the use of funds ensures that the budget made provides benefits for the education and life of Islamic boarding schools. Periodic evaluations focus on the operational sector, curriculum, infrastructure, learning activities, and the development of educational facilities as a source of evaluation of the effectiveness of the use of funds (Nurdiani & Nugraha, 2018). This ensures that education funds are used optimally in order to achieve educational goals that have been set in the academic or non-academic fields.

## **Conclusion**

Based on the results and discussions regarding the optimization of school financing management based on Islamic boarding schools in the Independent Curriculum era, several conclusions were obtained as follows: 1) The report on the results of the evaluation of the use of funds and the determination of the financing priority system based on the results of periodic audits is one of the efforts to maximize the potential of budget planning for Islamic boarding schools. Recommendations on the results of periodic audits improve transparent, effective, and efficient financial management of education. 2) Funding diversification is the optimization of the preparation of funds for Islamic boarding schools in the form of special allocation of total income for future investment and entrepreneurship based on the local potential of schools or Islamic boarding schools. 3) The application of digital-based technology in transparent and accountable management of education funds can still be optimized in order to provide support for achieving the success of the implementation of the Independent Curriculum to improve the quality of education. 4) The evaluation of the management of the education budget for Islamic boarding school-based schools can be further improved by involving various parties regularly and periodically. Transparent and efficient evaluation allocates funds more accurately in order to achieve educational goals.

## References

- Apriliansa, R. A., Rodiyah, D. P. M., Sukma, B. M., Puspitasari, D. R., Dina, E. S., & Yuliana, A. T. R. D. (2022). Implementasi Manajemen Keuangan Madrasah Dalam Rangka Meningkatkan Mutu Pendidikan Islam. *El-Idare: Jurnal Manajemen Pendidikan Islam*, 8(2), 93–107. <https://doi.org/10.19109/elidare.v8i2.14425>
- Darlis, A. (2017). Hakikat Pendidikan Islam: Telaah Terhadap Hubungan Pendidikan Informal, Non Formal dan Formal. *Jurnal Tarbiyah*, 24(1). <https://doi.org/http://dx.doi.org/10.30829/tar.v24i1.131>
- Das, St. W. H., Halik, A., & Amaluddin, A. (2016). Paradigm of Islamic Education in the Future: The Integration of Islamic Boarding School and Favorite School. *Information Management and Business Review*, 8(4), 24–32. <https://doi.org/10.22610/imbr.v8i4.1390>
- Dilla, R. F. (2020). Manajemen Keuangan Pendidikan Anak Usia Dini Perspektif Wealth Management: Studi di TK Ceria Demangan Baru Yogyakarta. *MANAGERIA: Jurnal Manajemen Pendidikan Islam*, 4(2), 353–371. <https://doi.org/10.14421/manageria.2019.42-09>
- Fadli, M. R. (2021). *Memahami desain metode penelitian kualitatif*. 21(1), 33–54. <https://doi.org/10.21831/hum.v21i1>
- Harahap, S. A. (2022). Pengelolaan Biaya Pendidikan Madrasah. *Journal of Education and Teaching*, 3(2), 215–220. <https://doi.org/http://dx.doi.org/10.24014/jete.v3i2.20085>
- Hattarina, S., Saila, N., Faradilla, A., Putri, D. R., & Putri, R. R. G. A. (2022). Implementasi Kurikulum Merdeka Belajar Di Lembaga Pendidikan. *Seminar Nasional Sosial, Sains, Pendidikan, Humaniora (SENASSDRA)*, 1(1), 181–192.
- Khambali, K., Mumu, M., & Erihadiana, M. (2021). Entrepreneurship Based On Entrepreneurship Financing Management In Modern Pondok Cordoba. *Ta Dib : Jurnal Pendidikan Islam*, 10(2). <https://doi.org/10.29313/tjpi.v10i2.8905>
- Kuntadi, C., & Nugroho, D. A. (2023). Faktor-Faktor yang Mempengaruhi Penyerapan Anggaran: Perencanaan Anggaran, Pengadaan Barang dan Jasa Serta Partisipasi Anggaran. *JIMT: Jurnal Ilmu Manajemen Terapan*, 4(3), 332–337. <https://doi.org/https://doi.org/10.31933/jimt.v4i3.1330>
- Lailiyah, S., & Imami, A. S. (2023). Implementasi Kurikulum Merdeka di Lembaga Pendidikan Pesantren dalam Meningkatkan Mutu. *EDUKASIA: Jurnal Pendidikan Dan Pembelajaran*, 4(2), 2737–2746. <https://doi.org/10.62775/edukasia.v4i2.664>
- Mujayaroh, M., & Rohmat, R. (2020). Pengelolaan dan Pengalokasian Dana Pendidikan di Lembaga Pendidikan. *Arfannur*, 1(1), 41–54. <https://doi.org/10.24260/arfannur.v1i1.151>
- Munawar, M. (2022). Penguatan Komite Pembelajaran dalam Implementasi Kurikulum Merdeka pada Pendidikan Anak Usia Dini. *Tinta Emas: Jurnal Pendidikan Islam Anak Usia Dini*, 1(1), 65–72. <https://doi.org/10.35878/tintaemas.v1i1.390>
- Naharuddin, N., & Karim, H. A. (2024). Manajemen Pembiayaan Pendidikan Di Pondok Pesantren Al-Muttaqin Balai-Belo. *An-Nahdlah: Jurnal Pendidikan Islam*, 4(1), 134–144. <https://doi.org/10.51806/an-nahdlah.v4i1.154>
- Nurdiani, M. S., & Nugraha, N. (2018). Analisis Transparansi dan Akuntabilitas Pengelolaan Dana Sekolah. *Jurnal Pendidikan Akuntansi & Keuangan*, 6(1), 49. <https://doi.org/10.17509/jpak.v6i1.15831>

- Nurhayati, N., Nasir, M., Mukti, A., Safri, A., Hasibuan, L., & Anwar, K. (2022). Manajemen Pembiayaan Pendidikan Dalam Meningkatkan Mutu Lembaga Pendidikan Islam. *Jurnal Manajemen Pendidikan Dan Ilmu Sosial*, 3(2), 594–601. <https://doi.org/10.38035/jmpis.v3i2.1123>
- Permana, I. A., & Sudrajat, J. (2022). Pengelolaan Manajemen dalam Upaya Meningkatkan Kualitas Mutu Pendidikan. In *JiIP-Jurnal Ilmiah Ilmu Pendidikan* (Vol. 5, Issue 5). <http://jiip.stkipyapisdompnu.ac.id>
- Saputra, I. B., & Mesiono, M. (2021). Rencana Anggaran Pendapatan dan Belanja (RAPB) Pendidikan. *Jurnal Inovasi Penelitian*, 1(9), 1865–1870. <https://doi.org/https://doi.org/10.47492/jip.v1i9.362>
- Shunhaji, A., N, A. M., & Desniati, P. (2020). Manajemen Pembiayaan Pendidikan Pondok Pesantren Darul Muttaqien Parung Bogor. *Andragogi: Jurnal Pendidikan Islam Dan Manajemen Pendidikan Islam*, 2(1), 18–39. <https://doi.org/10.36671/andragogi.v2i1.82>
- Solehan, S., Harahap, A., & Diani, I. (2021). Needs Analysis of English Materials for Islamic Economics Students. *Southeast Asia Language Teaching and Learning (SALTeL) Journal*, 4(2), 1–6. <https://doi.org/https://doi.org/10.35307.saltel.v4i2.75>
- Untung, S., & Afiqoh, A. (2023). Manajemen Keuangan Pendidikan Islam. *Khazanah Pendidikan*, 17(2), 130. <https://doi.org/10.30595/jkp.v17i2.18926>