



## Transforming Educational Quality Through Strategic Financial Planning Management

Moh. Sugandi<sup>1</sup>, Firman Khoerudin Khalik<sup>2</sup>, Nunung Nurul Kamilah<sup>3</sup>, Selvi Nurlita<sup>4</sup>

<sup>1,2,3,4</sup>STAI Al Badar Cipulus, Purwakarta

Email : [sugandi@albadar.ac.id](mailto:sugandi@albadar.ac.id), [firmankhoerudin061@gmail.com](mailto:firmankhoerudin061@gmail.com), [nurulkamilahfirdaus@gmail.com](mailto:nurulkamilahfirdaus@gmail.com), [selvinurlita44@gmail.com](mailto:selvinurlita44@gmail.com)

 <https://doi.org/10.66931/jmpi.v2i01.361>

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### ABSTRACT

**Keywords:**

planning,  
financing, Islamic  
educational  
institutions,  
school budgets,  
financial  
management.

**\*Corresponding**

**Author :**

This study investigates the financial planning process at MTs Daruttawabin, focusing on the planning stage of madrasah financial management an aspect underexplored in Islamic education governance research. Using a qualitative approach through interviews, observation, and documentation analysis of RKAM and financial reports, the study finds that financial planning follows a sequential process of needs identification, budget drafting, and management coordination, yet is constrained by heavy dependency on a single funding source (BOS), limited stakeholder participation, and weak long-term needs mapping. These findings contribute theoretically to Islamic educational management by affirming the relevance of participatory and transparency-based planning models, while practically offering a basis for redesigning madrasah financial governance through funding diversification and institutionalization of long-term planning mechanisms.

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**Article History:**

Submitted: 25-04-2026, Revised :01-05-2026, Accepted: 17-06-2026

**Please cite this article in APA style as:**

Sugandi, M., Khalik, F. K., Kamilah, N. N., & Nurlita, S. (2026). *Transforming educational quality through strategic financial planning management*. DAAR EL-IDARAH: Journal of Islamic Education Management, 2(1), 1-13. <https://jurnalstebibama.ac.id/index.php/jmpi/>

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## INTRODUCTION

Education in Indonesia has a strong legal foundation as set forth in the 1945 Constitution, which affirms that every citizen has the right to education. This provision is further clarified in Law No. 20 of 2003 on the National Education System, which states that education aims to shape individuals who are faithful, of noble character, independent, and capable of contributing to the nation's civilization. In practice, these lofty goals can only be achieved if schools receive adequate financial support. No matter how excellent the curriculum or how ideal the institution's vision, without planned financial management, the implementation of education will struggle to achieve the desired quality. Financial planning in educational management is positioned as a strategic process that aligns institutional needs with available funding capacity. (Fattah, 2019) explains that planning is a systematic effort to determine needs and set priorities so that resource use is more effective (Habsi et al., 2026). In line with this, Mulyasa (2002) emphasizes that educational planning must not stop at the preparation of budget tables but must be grounded in rational, data-driven

analysis. This perspective aligns with the challenges faced by schools today: without a clear planning direction, expenditures risk being misdirected, and the sustainability of programs becomes unstable (Harahap et al., 2024; Uddin et al., 2024).

For Islamic educational institutions such as MTs Daruttawabin, financial planning presents its own unique challenges. Madrasahs must balance academic needs, religious programs, character development, and facilities, while revenue is often limited (Affan & Habsi, 2025). When funding is unstable, schools risk program delays, a lack of learning support facilities, and difficulties in improving teacher quality. Such conditions highlight the importance of a truly structured and realistic plan to ensure the institution remains capable of fulfilling its mandate to enlighten the nation's life, as outlined in the national education system's objectives. Education funding is fundamentally not merely the school's responsibility but a shared duty among the government, local authorities, and the community. Within this framework, the government provides various forms of support, such as BOS, BOSDA, BOP, and DAK (Muktamar et al., 2024). According to Suharsaputra (2016), as cited in Zahro et al. (2018) these funding instruments are part of the government's efforts to ensure equitable access to educational services and assist schools in covering operational needs. Each program serves a distinct function, yet ultimately aims to strengthen the effectiveness of learning and improve quality.

Schools need to understand how this funding process works so that every grant is truly utilized to its fullest potential. In the literature on financial management, fund management must adhere to the principles of effectiveness, efficiency, transparency, and accountability (Wahyudin, 2021). Many schools face a gap between ideal needs and budgetary capacity, so management must identify priorities, project expenditures, and structure funding more wisely. At institutions like MTs Daruttawabin, this step is even more critical because funding sources tend to come from only two channels: government assistance and limited community contributions. Despite the growing body of literature on school financial management, studies that specifically examine the planning stage of financial governance in rural madrasah settings remain limited. Most existing research focuses on budget execution, accountability reporting, or post-allocation auditing, leaving the upstream planning process where institutional priorities are first formed – relatively underexplored. This gap is particularly significant given that weaknesses in the planning stage directly affect the quality of subsequent financial decisions throughout the school year.

Recognizing the importance of such financial planning, this study seeks to understand how MTs Daruttawabin manages its funding to meet operational and educational program needs. Educational planning theory explains that a good plan must involve needs analysis, resource organization, and rational prioritization (Tilaar, 2002). Every rupiah spent by the school must be directed toward improving quality, both academically and in terms of strengthening

Islamic character. Needs such as religious activities, instilling values, and teacher development are an integral part of madrasah financing.

As an institution operating in a rural setting, MTs Daruttawabin faces unique funding dynamics. Revenue is often unstable, while operational needs continue to arise (Dedi Sopyan, 2023; Rohilah, 2018). Preliminary observations indicate that the school's financial planning process, though functional, is constrained by heavy dependency on BOS funds, limited participation from stakeholders in budget formulation, and the absence of a systematic long-term needs mapping mechanism (Iskandar et al., 2025; Isvara et al., 2025). These conditions suggest that while the school is operationally running, its financial planning has not yet reached the level of strategic adaptiveness required to respond effectively to changing institutional needs. Against this backdrop, this study focuses on three main areas: how the financial planning process is carried out, what funding sources are utilized, and what challenges arise in its implementation. Theoretically, this study contributes to Islamic educational management discourse by examining the applicability of participatory and transparency-based planning models in a madrasah context. Practically, the findings are expected to provide actionable insight for school leaders and policymakers seeking to strengthen financial governance in similar institutions through funding diversification, broader stakeholder involvement, and the institutionalization of long-term planning practices.

## **METHOD**

This study employed a descriptive qualitative method aimed at describing the financial planning process at MTs Daruttawabin as it naturally occurs in the field. The research was conducted at MTs Daruttawabin, located at Kp. Jalan Cagak RT.001/RW.001, Cipeundeuy Village, Bojong Subdistrict, Purwakarta Regency. Data were collected through three techniques: observation of financial planning activities, documentation of planning instruments such as RKAM and financial reports, and interviews with key informants including the school principal, treasurer, school committee chairperson, and selected teaching staff, who were selected purposively based on their direct involvement in the financial planning process. The researcher acted as the primary human instrument throughout the data collection process. Data analysis followed the interactive model of Miles & Huberman (2014) consisting of data condensation, data display, and conclusion drawing and verification. To ensure trustworthiness, this study applied source triangulation to establish credibility, thick description for transferability, an audit trail for dependability, and data traceability for confirmability.

## **RESULT AND DISCUSSION**

### **Result**

The findings of this study are based on interviews, observation, and documentation at MTs Daruttawabin regarding how the school manages its

educational funding. Field findings indicate that the school relies entirely on BOS funds as its primary – and effectively sole – source of operational financing, with no additional income from regular fees, foundation support, or external partnerships. Consequently, nearly all operational activities are determined by the amount and timing of BOS fund disbursements.

During the drafting of the Madrasah Work Plan and Budget (RKAM), the school typically involves only a few key personnel, namely the madrasah principal and the treasurer. The budgeting process is largely driven by immediate needs, such as scheduled activities requiring prompt preparation, resulting in planning that tends to be short-term and lacks a comprehensive mapping of the madrasah's overall institutional needs. This condition aligns with the warning raised by Mulyasa (2002), who argues that financial planning grounded solely in urgent, reactive needs – rather than rational, data-driven analysis – risks producing expenditure patterns that are neither strategic nor sustainable. The madrasah operates as a private institution under a foundation, yet nearly all educational services are provided free of charge. Fees are only collected for school uniforms and the administration of mid-term and final examinations. While this policy reflects the institution's commitment to accessibility and Islamic values of service, it simultaneously limits the school's capacity to develop new programs or improve facilities, as it removes a potential supplementary revenue stream.

**Table : 1 Findings**

No	Finding	Findings
1	Funding Sources	Relies solely on BOS funds as the primary source
2	RKAM Preparation	Conducted by only a few people; priorities are based on immediate or urgent activities
3	Institution Status	Private
4	Student Funding Policy	Free of charge; only uniform fees and midterm/final exam fees are collected
5	Management Challenges	Limited diversification of funding sources; planning is not yet comprehensive

The findings presented in Table 1 reveal a pattern of financial vulnerability that warrants deeper analysis. The complete dependency on BOS funds creates a structurally fragile condition: when disbursements are delayed or the allocated amount falls short of expectations, planned programs are inevitably disrupted. This dependency is particularly concerning in the context of long-term institutional sustainability, as it leaves the madrasah with little buffer to absorb funding shocks or invest proactively in quality improvement. Fattah (2019) emphasizes that effective financial planning requires systematic identification of needs and priority-setting a process that is inherently compromised when an institution has no flexibility in its funding base. Furthermore, the limited involvement of stakeholders in the RKAM preparation process indicates that participatory planning principles have not been fully implemented. Research by

Wahyudin (2021) highlights that financial planning governed by the principles of transparency and broad participation tends to produce more adaptive and accountable budget decisions. In contrast, when budget formulation is confined to only two or three individuals responding to immediate pressures, the resulting plan is more likely to overlook medium- and long-term institutional needs such as facility development, teacher professional training, and program diversification.

The application of Islamic values particularly trust (*amanah*) and continuous oversight represents a meaningful strength in the school's financial governance culture. Collaboration among internal stakeholders and the conduct of periodic monthly evaluations demonstrate that accountability mechanisms are functioning, albeit at a basic level. Nevertheless, these strengths have yet to be leveraged into a more systematic and forward-looking planning framework. Moving forward, the madrasah would benefit significantly from expanding stakeholder participation in budget formulation, exploring diversified funding sources such as waqf, zakat-based educational funds, or cooperative partnerships with local businesses, and institutionalizing a multi-year financial planning mechanism that extends beyond the current reactive, annual cycle

## Discussion

### The Financial Planning Process

Financial planning in educational management is a systematic process for determining needs, setting priorities, and allocating resources appropriately (Fattah, 2019). Mulyasa (2002) also emphasizes that good planning must be participatory, rational, and data-driven. Financial planning at MTs Daruttawabin is conducted once a year, involving several internal parties such as the school principal, treasurer, administrative staff, and the head of the foundation. This process aligns with the planning stages outlined by Haekal (2022) who emphasizes the importance of involving various stakeholders in developing the financial plan. However, field practices reveal limitations in the involvement of a broader range of stakeholders, particularly the school committee and parent representatives, who should be integral to the participatory planning process.

This situation indicates that the planning process has not fully embodied the participatory principle as advocated in modern management or in the Islamic principle of *musyawarah*. Furthermore, the planning of activities is often based on "what activities can be implemented immediately," rather than on an analysis of long-term needs. This concept aligns with Sagala (2013) observation that educational institutions often get trapped in reactive planning patterns when decision-making is not grounded in comprehensive analysis. MTs Daruttawabin actually already has a solid planning foundation, but the quality of its planning can still be improved by expanding teacher involvement and utilizing data more comprehensively.

The steps taken by the madrasah to determine its annual funding needs involve gathering information from each extracurricular advisor, the facilities

and infrastructure department, and the student affairs office regarding the programs to be implemented. This approach reflects the effort to identify needs as outlined in the planning stages, namely identifying cost sources and needs as the initial step in planning. Nevertheless, the informant acknowledged that part of the budget is still formulated based on previous years' practices, rather than entirely based on an analysis of actual needs. This indicates that the planning process has not yet fully adhered to the principles of comprehensive data-driven planning.

The presence of well-organized RKAM documents in the administrative office indicates that the madrasah has met the administrative requirements for financial planning. However, the finding that funding priorities are largely determined by the urgency and proximity of activity implementation suggests that the planning tends to be reactive rather than proactive. This situation contrasts with the concept of financial planning proposed by Arifudin (2021) which emphasizes the importance of short-term and long-term planning that complement one another. Planning that focuses solely on immediate needs may overlook long-term strategic priorities such as infrastructure development, teacher capacity building, or educational innovation.

### **Limitations of Funding Sources and Their Implications**

According to educational financing management theory, diversification of funding sources is a critical factor in ensuring an institution's sustainability (Prima & Mardiyah, 2025). Reliance on a single funding source leaves an institution vulnerable to financial constraints, particularly during urgent needs or policy changes. This situation is evident at MTs Daruttawabin, where BOS funds serve as the sole primary source of funding.

This limitation not only affects budget flexibility but also impacts the madrasah's ability to develop flagship programs. Findings by Lestari & Qarni, (2022) in their study on private school financing reveal a similar pattern: private institutions heavily reliant on BOS tend to experience stagnation in quality development. In other words, MTs Daruttawabin does not yet have sufficient fiscal space to innovate or update its educational programs. The implications are evident in the funding allocation model, which remains ad hoc, particularly regarding student activities and infrastructure facilities. This situation stands in stark contrast to the concept of diversifying funding sources recommended by various studies. Pelealu et al. (2025) classify sources of funding for Islamic education into four categories: government funds, foundation funds, community funds, and foreign grants. Nurjannah et al. (2023) also emphasize that diversifying funding sources is crucial to reducing reliance on one or two primary sources. Dependence on a single funding source creates high financial vulnerability, particularly when there are delays in disbursement or changes in government policies regarding the BOS.

Private madrasahs are foundation-based but receive almost no financial contributions from their managing foundations. The policy of waiving tuition

fees for students except for uniforms and exam administration—reflects the madrasah's commitment to inclusive educational access. However, this policy also limits the madrasah's ability to develop programs and improve facilities. Lestari & Qarni (2022) identified that Islamic educational institutions facing difficulties in securing sufficient funding often experience financial vulnerability that can hinder the development of educational programs.

The lack of utilization of Islamic philanthropic instruments such as waqf, zakat, infak, sadaqah, and grants represents an opportunity that has not yet been fully optimized by MTs Daruttawabin. Putri & Nursaida (2024) emphasize the urgency of Islamic philanthropy for financing alternative education in Islamic educational institutions, particularly in an era where funding challenges are becoming increasingly complex. Mukhlisin et al. (2019) also assert that Islamic philanthropy can serve as both a strategy and a solution in the financial management of educational institutions. This situation highlights the need to enhance madrasahs' awareness and capacity in exploring the potential of alternative funding sources that align with Islamic values.

### **Transparency and Accountability**

Financial accountability is one of the core principles in the management of education funding. According to Yosi Sisri Nengsi et al. (2024), strong accountability is characterized by a reporting system that is clear, accessible, and understandable to all stakeholders. In terms of transparency and accountability, MTs Daruttawabin conducts reporting through Accountability Reports (LPJ) presented at monthly meetings. This practice aligns with the principle of transparency articulated by Salsabila & Karim (2025) who state that transparency means the openness of financial information to all stakeholders. The use of monthly meetings as a reporting forum indicates an effort to build internal accountability. However, this reporting system remains confined to internal circles. The school committee, parents, and external parties have not been fully involved in the audit or monitoring process. From Sagala (2013) perspective, ideal transparency is not merely about presenting reports but ensuring that all parties can easily verify and understand how funds are used.

Limitations in transparency at MTs Daruttawabin are also influenced by the lack of financial training for teachers or staff involved. This results in financial accountability not functioning as optimally as hoped. The oversight conducted by the madrasah principal and treasurer reflects a simple internal oversight structure. Although the informants stated that there were no obstacles in the implementation of financial planning, this situation warrants further scrutiny (Zahirah & Suhaedi, 2025). Majid (2018) emphasizes that oversight involves observing, paying attention to, monitoring, inspecting, evaluating, and reporting on the implementation of work programs to ensure that activities are carried out in accordance with the requirements outlined in the plan. Effective oversight requires a system of checks and balances involving independent parties such as a madrasah committee or external auditors, rather than relying

solely on limited internal oversight.

Conducting evaluations once a month is a positive practice demonstrating the madrasah's commitment to continuous improvement. However, the effectiveness of these evaluations heavily depends on clear performance indicators and an accurate record-keeping system. Mukhlisin et al., (2019) emphasize that accountability requires the use of internal and external auditors who conduct routine financial audits to ensure compliance with regulations and policies. In the context of MTs Daruttawabin, strengthening evaluation mechanisms with measurable criteria and systematic documentation will improve the quality of accountability in fund management.

### **The Application of Islamic Values in Financial Management**

The values of trustworthiness, honesty, and justice in Islamic educational literature serve as the primary foundation for financial management (Rahmatullah & Maisyarah, 2025). The oversight exercised by the principal and treasurer at MTs Daruttawabin reflects a commitment to upholding these values. However, the application of Islamic values has not yet been formalized into written policies or standardized mechanisms. Basori et al. (2025) argue that Islamic education will be more effective when spiritual values are internalized within the system, not merely at the individual level. This indicates that MTs Daruttawabin still needs to strengthen systems ensuring that the values of trustworthiness and sincerity are truly upheld, such as through Islamic-values-based financial SOPs or Syariah principle based internal audits.

The application of Islamic values in the management of madrasah funds is carried out through continuous oversight to ensure that the principle of amanah is upheld. This approach aligns with the concept proposed by Salsabila & Karim (2025) that the application of Sharia-based principles of transparency and accountability (such as honesty, responsibility, and justice) has been proven to strengthen institutional integrity and enhance public trust in the financial management of Islamic education. Islamic values that teach the importance of amanah in managing assets and the obligation to account for every action before Allah SWT and fellow human beings serve as the spiritual foundation for financial decision-making. However, this study has not identified concrete practices demonstrating how values such as justice, sincerity, and responsibility are systematically instilled in all parties involved in fund management. Continuous oversight is indeed important, but it needs to be complemented by more structured mechanisms for internalizing these values, for example through training in Islamic financial management ethics, the establishment of an organizational culture based on Sharia values, or the development of a code of ethics for financial management that explicitly refers to the principles of Islamic muamalah.

### **Supporting Factors and Challenges in Financial Planning**

Cooperation among school stakeholders serves as an internal factor

supporting financial planning at MTs Daruttawabin. The principal and the treasurer maintain good coordination in managing the budget, consistent with what Owens (2015) as cited in Gunawan (2025), refers to as “collaborative leadership” in educational management – namely, that the active involvement of stakeholders in the planning and oversight of educational financing can enhance accountability and public trust. Internal cooperation among the school principal, treasurer, administrative staff, and the foundation is indeed a crucial foundation for implementing financial planning, although the scope of this cooperation remains limited to internal parties and has not yet extended to the school committee, parents, or the community. However, the challenges far outweigh the supporting factors. Limited funding sources, low teacher participation in drafting the School Budget Plan (RKAM), and the absence of a long-term strategy make the planning process struggle to achieve ideal effectiveness. Additionally, the lack of efforts to develop alternative funding sources leaves madrasahs in a state of financial stagnation. Other research findings, such as those by Suryadi (2019) cited in Suryatini (2024), indicate that similar situations are common in small private madrasahs whose operations depend on government assistance, leaving them with no room for innovative financing.

This situation warrants serious attention because teachers, as the frontline implementers of educational programs, should play an active role in financial planning, particularly regarding learning needs, competency development, and facilities that support the teaching and learning process. Salsabila & Karim, (2025) emphasize the importance of strengthening institutional and individual capacity in financial management, including financial management training for school administrators. The main challenges faced by MTs Daruttawabin are a lack of diversification in funding sources and planning that is not yet comprehensive. This situation creates a gap between ideal needs and available funding, as noted by aflizah (2025) who states that many schools face conditions requiring school management to carefully identify priorities, project expenditures, and restructure funding to remain aligned with national educational goals. This gap poses an even greater challenge for Islamic educational institutions located in rural areas such as MTs Daruttawabin, where the community’s economic conditions are limited and income is often unstable.

### **Practical Implications and Recommendations for Development**

Given the current situation at MTs Daruttawabin, several practical implications can be drawn. **First**, MTs Daruttawabin needs to develop a strategy to diversify its funding sources through the optimization of Islamic philanthropy instruments, the development of productive business units, collaboration with the private sector, and well-organized community fundraising, as recommended by the Indonesian Journal of Islamic Jurisprudence (2024). The use of digital technology for fundraising (crowdfunding) can also serve as an alternative that enables greater transparency and expands the donor base. **Second**, financial planning needs to shift from a reactive to a proactive approach by integrating

short-term and long-term planning. aflizah (2025) emphasize that short-term planning must focus on current needs with accurate projections, while long-term planning involves projecting future costs and strategies to address funding fluctuations. The mapping of madrasah needs must be conducted systematically by involving all components of the madrasah, not merely based on previous years' practices.

Third, efforts to strengthen transparency and accountability must be expanded to include not only internal parties but also external stakeholders such as students' parents and the community. Salsabila & Karim (2025) demonstrate that institutions implementing structured and transparent funding systems tend to be more financially stable, enjoy high levels of public trust, and are able to sustainably improve the quality of education. The regular publication of financial reports, whether through bulletin boards, committee meetings, or digital platforms, can enhance public trust and encourage community participation in supporting educational funding. Fourth, strengthening the financial management capacity of madrasah administrators is an urgent need. Financial management training, the implementation of digital financial information systems, and the application of accounting standards in accordance with regulations will improve efficiency, recording accuracy, and ease of reporting, as recommended by (Salsabila & Karim, 2025). The digitization of financial management not only improves efficiency but also supports transparency and accountability.

## CONCLUSION

Financial planning in Islamic educational institutions must be carried out systematically, realistically, and in accordance with the institution's needs; this is the key to maintaining the quality of education. Effective financial planning is evident in how well the institution can identify priority needs, estimate revenue sources, and allocate funds proportionally. This process impacts not only budget management but also the improvement of educational services, ranging from strengthening human resources, upgrading facilities and infrastructure, to developing relevant learning programs. Financial planning within the context of Islamic educational institutions plays an increasingly vital role, as these institutions often face funding constraints and rising quality demands. Analysis results indicate that the success of planning is significantly influenced by the institution's management capabilities, transparency, and collaboration with relevant stakeholders. Thus, financial planning is not merely an administrative process but serves as an institutional strategy that determines the overall direction and quality of education.

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