

## Model of Strengthening Governance of Education Fees in Madrasah

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### ABSTRACT

The high challenge of transparency and efficiency in the management of education funds in madrasah encourages the need to develop a model to strengthen accountable, participatory, and sustainable education cost governance to ensure access to quality and equitable education. This study aims to design a model to strengthen contextual and applicable education cost governance in Madrasah Ibtidaiyah Swasta (MIS) Piladang, Fifty Cities Regency. This study uses a descriptive qualitative approach with a case study method, where data is collected through interviews, and participatory observation. The results of the study show that the financial management system at MIS Piladang still faces a number of challenges, such as delays in disbursing funds, arrears of education *infaq*, and limitations of the financial digitalization system. However, there are positive initiatives in the form of the involvement of the madrasah committee, as well as the preparation of Madrasah Activity Plans and Budgets (RKAM) based on real needs. The proposed governance strengthening model includes the application of good governance principles, digitization of financial management, community-based supervision, and cross-stakeholder collaboration. This model is expected to be able to improve the efficiency, transparency, and accountability of education cost governance, while supporting the achievement of a more equitable and equitable quality of education.

Keywords: Governance, Tuition Fees, Madrasah, Financial Transparency, Accountability.

### ABSTRAK

Tingginya tantangan transparansi dan efisiensi dalam pengelolaan dana pendidikan di madrasah mendorong perlunya pengembangan model penguatan tata kelola biaya pendidikan yang akuntabel, partisipatif, dan berkelanjutan untuk menjamin akses pendidikan yang berkualitas dan berkeadilan. Penelitian ini bertujuan untuk merancang model penguatan tata kelola biaya pendidikan yang kontekstual dan aplikatif di Madrasah Ibtidaiyah Swasta (MIS) Piladang, Kabupaten Lima Puluh Kota. Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan metode studi kasus, di mana data dikumpulkan melalui wawancara, dan observasi partisipatif. Hasil penelitian menunjukkan bahwa sistem pengelolaan keuangan di MIS Piladang masih menghadapi sejumlah tantangan, seperti keterlambatan pencairan dana, tunggakan *infaq* pendidikan, serta keterbatasan sistem digitalisasi keuangan. Namun, terdapat inisiatif positif dalam bentuk pelibatan komite madrasah, serta penyusunan Rencana Kegiatan dan Anggaran Madrasah (RKAM) berbasis kebutuhan riil. Model penguatan tata kelola yang diusulkan mencakup penerapan prinsip *good governance*, digitalisasi manajemen keuangan, pengawasan berbasis komunitas, serta kolaborasi lintas pemangku kepentingan. Model ini diharapkan mampu meningkatkan efisiensi, transparansi, dan akuntabilitas tata kelola biaya pendidikan, sekaligus mendukung pencapaian mutu pendidikan yang lebih merata dan berkeadilan.

Kata Kunci: Tata Kelola, Biaya Pendidikan, Madrasah, Transparansi Keuangan, Akuntabilitas.

## INTRODUCTION

In the era of educational decentralization, effective school governance is the main foundation for ensuring the quality of sustainable educational services. In this context, educational cost management plays a crucial role.<sup>1</sup> With budget limitations and demands for quality improvement, schools are required to build a transparent, accountable, and efficient cost governance system. Education is a strategic long-term investment for improving human resource quality, so good educational financial management is very important for education to run effectively, efficiently, and accountably.<sup>2</sup>

Educational cost governance is an integral part of school management that includes planning, budgeting, implementation, supervision, and financial evaluation. In Indonesia, strengthening this governance is increasingly relevant with educational decentralization policies and the implementation of the Madrasah Operational Assistance (BOM) program, which demands high accountability.<sup>3</sup> Common problems that often arise include the limited flexibility of BOM funds, delays in fund disbursement, and a lack of an integrated supervision system, which can hinder madrasah programs and impact the quality of graduates.<sup>4</sup> Madrasah Ibtidaiyah Swasta (MIS) as an Islamic educational institution has a strategic role in character building and preparing competent graduates. To carry out this role optimally, efficient and accountable institutional governance is needed, especially in the aspect of managing education costs. Good governance will ensure that all resources are managed transparently, participatively, and targeted.<sup>5</sup> However, many MIS in Indonesia face challenges in financing governance, such as weak budgeting systems, lack of stakeholder involvement, and lack of internal oversight instruments. This results in inefficient use of the budget, delays in meeting practical learning needs, and low public accountability for madrasah finances.

A case study at MIS Piladang, West Sumatra, shows specific challenges where there is an imbalance between planning for education cost needs and the realization of fund usage. The financial governance mechanism in this madrasah is not fully data-based and participatory, and there is no standard model used to strengthen internal and external supervision.<sup>6</sup> Strengthening the governance of education costs needs to be directed at the integration of good governance principles, namely transparency, accountability, efficiency, participation, and fairness.<sup>7</sup> This approach encourages the active role of madrasah heads as strategic budget managers, the involvement of madrasah committees and the community in the process of preparing madrasah budget plans, as well as the use of information technology

<sup>1</sup> Much Rojaki, Happy Fitria, and Alfroki Martha, "Manajemen Kerja Sama Sekolah Menengah Kejuruan Dengan Dunia Usaha Dan Dunia Industri," *Jurnal Pendidikan Tambusai* 5, no. 3 (2021): 6337–49.

<sup>2</sup> Indra Wahyuni Firli Fangestu and Hasan Syahrizal, "Digitalisasi Lembaga Pendidikan Dalam Menghadapi Perkembangan Dan Kemajuan Teknologi Informasi Dunia Pendidikan," *Al-Zayn: Jurnal Ilmu Sosial & Hukum* 1, no. 2 (2023): 26–38.

<sup>3</sup> Dedek Berliani et al., "Peran Audit Terhadap Akuntabilitas Dan Transparansi Penggunaan Dana Bantuan Operasional Sekolah (BOS) Pada Instansi Pendidikan," *Dirasab: Jurnal Studi Ilmu Dan Manajemen Pendidikan Islam* 7, no. 2 (2024): 723–31.

<sup>4</sup> Purwita Sari and Feby Yoana Siregar, "Analisis Sistem Pengendalian Intern Pemerintah Dalam Pengelolaan Bantuan Operasional Sekolah," *Jurnal Ilmiah Edunomika* 5, no. 02 (2021): 460853.

<sup>5</sup> Dwiyo Ariyadi and Indah Puji Astuti, "Rekomendasi Tata Kelola IT Dengan Acuan Cobit 5 Pada Struktur Organisasi Sekolah Vokasi," *Jurnal Manajemen Informatika (JAMIK4)* 11, no. 1 (2021): 60–71.

<sup>6</sup> Endang Sri Budi Herawati and A Adiman, "Tata Kelola Administrasi Persekolahan" (Qiara Media, 2020).

<sup>7</sup> Endi Rochaendi et al., *Manajemen Pendidikan Berbasis Sekolah* (Media Sains Indonesia, 2022).

for the publication and monitoring of budget realization openly. This strengthening model is not only interpreted as the addition of administrative instruments, but also the transformation of institutional culture and financial management behavior.<sup>8</sup> The strengthened education cost governance model is expected to be able to overcome these challenges by strengthening aspects of data-based planning, stakeholder involvement, transparency, and the use of information technology in the budgeting and reporting system.<sup>9</sup>

Efforts to strengthen the governance of education costs in madrasah are also in line with the principles of School-Based Management (SBM) which emphasizes autonomy, community participation, and public accountability in educational decision-making. Improving the quality of madrasah-based education can only be achieved if financial management is carried out openly and participatively.<sup>10</sup> The case study at MIS Piladang is important to explore concrete strategies in building a data-based education cost management system, involving local stakeholders, and supported by strong institutional policies. With this approach, it is hoped that madrasah will be able to create cost governance that is not only efficient, but also socially and contextually equitable with the needs of the surrounding community.<sup>11</sup>

Several previous studies highlight key aspects of strengthening educational cost governance in schools. Hasibuan emphasized that effective cost management must be grounded in transparency, efficiency, and accountability, stressing the importance of disclosing budget information and involving various stakeholders to ensure effective and targeted fund management.<sup>12</sup> This approach is highly relevant for MIS Piladang, which faces complex socio-economic challenges among its students, making optimal fund management critical for learning success.

Meanwhile, Wahyudin advocated for building educational cost governance through an efficient management system, emphasizing standardized financial reporting and the use of technology for transparency.<sup>13</sup> This model offers a solution for MIS Piladang's current manual and limited digital financial reporting. Wulaningsih further reinforced the importance of resource efficiency and effectiveness through community-based supervision and technology integration in school financial management, highlighting the need for collaboration between schools, committees, and the community in managing BOM funds and utilizing digital school management information systems.<sup>14</sup>

<sup>8</sup> Enco Mulyasa, "Manajemen Berbasis Sekolah: Konsep, Strategi Dan Implementasi," 2004.

<sup>9</sup> Josef Papilaya, *Manajemen Pembiayaan Pendidikan* (CV. AZKA PUSTAKA, 2022).

<sup>10</sup> Faradhillah Amir and Ahmad Suja'i, "Analisis Problematika Dan Tantangan Madrasah Menjadi Lembaga Pendidikan Islam Unggul Di Masa Neo Modern," *Tarbiawi: Jurnal Pemikiran Dan Pendidikan Islam* 6, no. 2 (2023): 180–92.

<sup>11</sup> Nurcholis Muhammad, "Pembiayaan Pendidikan Pada Madrasah Swasta Di Kabupaten Bandung: Penelitian Di MTs Ishlahul Amanah Pangalengan Dan MTs Al-Ishlahul Linggar" (Universitas Islam Negeri Sunan Gunung Djati Bandung, 2024).

<sup>12</sup> Lias Hasibuan, Kasful Anwar Us, and Hamdi Zas Pendi, "Pengelolaan Biaya Pendidikan: Kajian Studi Pustaka," *Jurnal Literasiologi* 5, no. 2 (2021).

<sup>13</sup> Undang Ruslan Wahyudin, *Manajemen Pembiayaan Pendidikan (Pendekatan Prinsip Efisiensi, Efektivitas, Transparansi Dan Akuntabilitas)* (Deepublish, 2021).

<sup>14</sup> Rusti Wulaningsih and Nuraini Asriati, "Pengelolaan Keuangan Pendidikan Dalam Meningkatkan Efisiensi Dan Efektivitas Sumber Daya," *Jurnal Pendidikan Dan Pembelajaran Indonesia (JPPI)* 4, no. 4 (2024): 1723–32.

Jannah's research underscored the importance of ideal standards in madrasah education cost management, linking them to Islamic principles of justice and efficiency.<sup>15</sup> This provides a normative and conceptual basis for developing a sharia-compliant and structured cost management system in madrasah. Weni's case study on madrasah financing management demonstrated a participatory approach where the madrasah head, treasurer, and administration jointly prepare budget plans, which are then consulted with supervisors before implementation.<sup>16</sup> These findings are particularly relevant for building collaborative and transparent governance strengthening models.

Oktafiani's research on School Operational Assistance (BOS) fund management in madrasah revealed a gap between policy and implementation, particularly concerning financial reporting, transparency, and fund use effectiveness.<sup>17</sup> This study is crucial for understanding regulatory aspects and practical constraints, informing the development of an adaptive and responsive cost governance model.

These five studies collectively demonstrate that strengthening educational cost governance is not merely an administrative task but requires a participatory and innovative approach adaptable to schools' contextual needs, as seen at MIS Piladang. Therefore, it's an integral part of a broader strategy to improve overall vocational education quality.<sup>18</sup> While previous research has touched upon aspects of madrasah education cost management, there remains a need for a comprehensive model that systematically integrates transparency, participation, accountability, and financial effectiveness into a single framework. This research aims to address this gap by designing a novel model for strengthening madrasah education fee governance. This model will be rooted in existing practices, formulate measurable governance indicators adaptive to national policies and Islamic educational values, and is expected to serve as a reference for policymaking, budget planning, and sustainable institutional capacity building in madrasah. The study specifically seeks to design a replicable, context-based model for MIS Piladang, developed through a participatory approach based on real school needs and supported by effective education governance principles, ultimately aiming to enhance budget efficiency, public accountability, and community participation in budget decision-making.

## METHOD

This study uses a descriptive qualitative approach with the type of case study research. This approach was chosen to enable the researcher to understand in depth the practice of education cost management in Madrasah Ibtidaiyah Swasta Piladang and design a strengthening model based on empirical data and local context. The case study research

<sup>15</sup> Syifa Nur Jannah, "Pengelolaan Biaya Pendidikan Dalam Perspektif Pendidikan Islam," *QAZI: Journal Of Islamic Studies* 1, no. 1 (2024): 30–36.

<sup>16</sup> Siska Yulia Weni, "Manajemen Pembiayaan Pada Lembaga Pendidikan Islam: Studi Di MTsN 9 Nganjuk Provinsi Jawa Timur," *IHSAN: Jurnal Pendidikan Islam* 2, no. 2 (2024): 27–38.

<sup>17</sup> Annisa Oktafiani, Hafifah Nasution, and Gentiga Muhammad Zairin, "Analysis of the Implementation of Permendikbudristek No. 63 of 2022 Concerning Managemet of School Operational Assistance Funds (BOS) at Madrasah Ibtidaiyah (MI) Sultan Hasanuddin Jakarta," in *International Student Conference on Business, Education, Economics, Accounting, and Management (ISC-BEAM)*, vol. 2, 2024, 2885–2900.

<sup>18</sup> Riza Yonisa Kurniawan, "Identifikasi Permasalahan Pendidikan Di Indonesia Untuk Meningkatkan Mutu Dan Profesionalisme Guru," *Konvensi Nasional Pendidikan Indonesia*, 2016, 1415–20.

provides a comprehensive framework for exploring the phenomenon of school financial governance contextually, focusing on the question of how and why a system works as it is.<sup>19</sup> This research was conducted at Madrasah Ibtidaiyah Swasta Piladang, a Madrasah Ibtidaiyah Swasta in West Sumatra which has complexity in managing education costs due to the many excellent and diverse extracurricular programs.

The research subjects consisted of school principals. The selection of informants is carried out purposively, taking into account direct involvement in the process of planning, implementing, and evaluating the madrasah budget. Data was collected through three main techniques, namely in-depth interviews, and participatory observation. Interviews were conducted to explore the perspectives and policies of education cost management, while participatory observations were used to capture the dynamics of managerial practices in the field.<sup>20</sup>

Data analysis is carried out in an interactive and continuous manner, which consists of three main stages: data reduction, data presentation, and conclusion drawn. This process is carried out simultaneously during the data collection. Data reduction is carried out by sorting out important information that is relevant to the focus of the research, then presented in the form of narratives and matrices that facilitate conclusions being drawn. The results of the analysis were used as a basis for formulating a model for strengthening contextual education cost governance. The model includes several components, such as transparency of budget reporting, involvement of school committees and the community in financial decision-making, and the integration of information technology for public oversight.<sup>21</sup>

## RESULTS AND DISCUSSION

Madrasah Ibtidaiyah Swasta Piladang is located on the Payakumbuh-Bukittinggi highway kilometer 7 Jorong Pilate, Kenagarian Koto Tengah Batu Hamma, Akabiluru District, Fifty Cities Regency, West Sumatra Province. This madrasah is an elementary school level madrasah. This madrasah is under the auspices of the Tigo Alua Pilateang Education Foundation. The Tigo Alua Piladang Education Foundation manages the Piladang Private Ibtidaiyah Madrasah and the An-Nur Mosque which has a land area of about 8500 m<sup>2</sup>. For now, Madrasah Ibtidaiyah Swasta Piladang has 300 students with 14 study groups which consist of 1st grade 3 locals, 2 second grades, 3 third grades, 2 fourth grades, 2 fifth grades, and 2 sixth grades with an average of 20 to 25 students. For now, Madrasah Ibtidaiyah Swasta Piladang has 20 educators and non-education staff, which consist of classroom teachers, subject teachers, and cleaners.

Students at Madrasah Ibtidaiyah Swasta Piladang come from middle to lower socioeconomic backgrounds, most of them are children of farmers, laborers, and small traders from Payakumbuh City and Fifty Cities Regency. Despite facing limitations in learning facilities such as technology devices and internet access, students' enthusiasm for learning remains high, especially in mastering ready-to-use skills in the field of technology. In terms of culture, students bring strong Minangkabau local wisdom values, such as mutual

<sup>19</sup> Robert K Yin, *Case Study Research and Applications: Design and Methods* (Sage publications, 2017).

<sup>20</sup> Dr Sugiyono, "Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif Dan R&D," 2013.

<sup>21</sup> Ifit Novita Sari et al., *Metode Penelitian Kualitatif* (Unisma Press, 2022).

cooperation, good manners, and respect for teachers. The diversity of students' areas of origin demands an inclusive and adaptive approach to learning so that education services remain fair and equitable.

As a private Islamic school, students show a great interest in learning, although their academic abilities still vary. Therefore, a contextual, project-based, and integrating local potential approach to learning is important. Islamic values and local values such as minangkabau art, as well as the culinary potential of Payakumbuh such as rendang and sanjai, are used as contextual learning resources in cultural arts subjects, local content, and the Pancasila Student Profile Strengthening Project. This is in line with the development of a curriculum that not only prioritizes technical competence, but also cultural preservation and strengthening local identity.

Effective and accountable management of education costs is an important foundation in creating a quality and inclusive education system. In the context of Islamic schools such as Madrasah Ibtidaiyah Swasta Piladang, the main challenge lies in limited resources, diverse economic backgrounds of students, and the need to strengthen transparent governance. This research departs from the importance of designing a model to strengthen education cost governance that can accommodate the principles of efficiency, participation, and accountability, as mandated in various national education regulations. Transparency and stakeholder involvement in budget management are key requirements for creating a healthy and sustainable school financial system.<sup>22</sup> Therefore, this study examines in depth how the practice of education cost management in Madrasah Ibtidaiyah Swasta Piladang can be strengthened through a collaborative and digital approach.

In addition to exploring the empirical conditions in Madrasah Ibtidaiyah Swasta Piladang, this study also refers to various previous studies that highlight the importance of financial governance based on the principles of good governance. The management of education costs must consider aspects of efficiency and public accountability, in order to avoid wasting budgets and improve the quality of learning.<sup>23</sup> In practice, information disclosure and cross-stakeholder collaboration are the main keys in creating an effective governance system. In line with that, the preparation of Madrasah Work Plans and Budgets based on data and real needs is an important strategy to support the sustainability of educational programs. Thus, this study aims not only to describe the existing conditions, but also to build an education cost governance model that is adaptive, participatory, and relevant to local challenges in the Madrasah Ibtidaiyah environment.<sup>24</sup>

The preparation of the school budget or Madrasah Activity Plan and Budget at Madrasah Ibtidaiyah Swasta Piladang is carried out with a needs-based approach. This procedure begins by reviewing the Education Report Card to identify aspects that have gone well and aspects that have not met expectations. The main focus is directed to the aspects that are still weak, and from the results of the analysis, an activity plan is prepared as a

<sup>22</sup> Nindita Fadhila and Lilia Pasca Riani, "Menelisik Problematika Pembiayaan Pendidikan Di Indonesia: Sebuah Tinjauan Literatur," *Prosiding Pendidikan Ekonomi*, 2024, 129–39.

<sup>23</sup> Nono Hery Yoenanto, "Strategi Pendidikan Dasar Untuk Mencapai Akuntabilitas Pengelolaan Pendidikan," *JDMP (Jurnal Dinamika Manajemen Pendidikan)* 7, no. 2 (2023): 115–20.

<sup>24</sup> Nadia Salsabila, "Prosedur Penyusunan Rencana Kegiatan Anggaran Sekolah (RKAS) Di SMA Ta'miriyah Surabaya," *Jurnal Jendela Pendidikan* 3, no. 02 (2023): 241–50.

budgeting priority. This shows that budget planning is carried out systematically and data-based, not just an administrative formality.

In general, private schools or private madrasahs have sources of funds from donors, while Madrasah Ibtidaiyah Swasta Piladang has several sources of funds, the first of which is from the tigo alua Piladang foundation. The tigo alua piladang foundation is a foundation of the people who do not have donors, then this foundation also does not have a large stock or supply of funds. Madrasah Ibtidaiyah Swasta Piladang, like other schools, also receives funding from Madrasah Operational Assistance (MOA). Another source of funds from Madrasah Ibtidaiyah Swasta Piladang is from educational information obtained from students' parents. For this BOM fund, Rp. 980,000 per student, and for education infaq per student of Rp. 50,000, for two students Rp. 80,000, and for three students Rp. 100,000 per month. The collected fees are used for extracurricular activities and excellent programs at Madrasah Ibtidaiyah Swasta Piladang.

In the process of preparing the budget, the school ensures the active involvement of various related parties, such as the School Committee, teachers, and parents of students. This participation aims to ensure that every budget decision taken represents the real needs and aspirations of all stakeholders. This collaboration is also a form of public participation in madrasah governance, which strengthens a sense of belonging and shared responsibility for the achievement of quality education.

However, in practice, schools face a number of challenges in financial management. The main challenge faced in financial management in madrasahs is that funds distributed by the government in the form of madrasah operational assistance (MOA) are not on time. The next challenge also comes from the educational infaq of the parents of students who are in arrears, even though the madrasah in this case has provided fee relief. This condition causes a gap between the activity plan that has been prepared and the realization of its implementation in the field.

To maintain transparency and accountability in the use of funds, schools have implemented various strategies. Information related to the budget and its use is routinely submitted to the public through open reports complete with receipts and invoices for the purchase of baran. Madrasah also conducts regular financial reporting and involves the Madrasah Committee in every budget decision-making process. These measures are important to maintain public trust and ensure that funds are used responsibly. In the process of evaluating the budget, in this case Madrasah Ibtidaiyah Swasta Piladang conducts a committee meeting at the beginning of the school year that begins. At the end of the year, this madrasah also made a Strategic Plan for budget management for the coming year. So this draft was also presented in a school committee meeting involving all stakeholders.

In supporting the efficiency of fund management, madrasahs have utilized digital technology. The digital systems used include the ARKAS application which is the official system of the Ministry of Education, as well as the school's internal application for financial management. The use of these systems helps to speed up the administrative process and strengthen the accuracy of financial data, although its effectiveness still needs to be further evaluated on an ongoing basis. Madrasah Ibtidaiyah Swasta Piladang also takes several steps in increasing the effectiveness of budget use, namely by grouping needs on a priority scale

which are very important, important, and non-important. In the learning process, teachers are equipped to use digital-based learning media so that this can reduce the use of the budget for learning media.

Strengthening the governance of education costs in improving access and quality of education, of course, Madrasah Ibtidaiyah Swasta Piladang has its own strategy, but in general, based on the results of the study conducted by the researcher from several sources, in this case the researcher added several important things that must be considered in managing education costs, namely:

1. Increasing Transparency and Accountability in Education Budget Management

Transparency and accountability are the main foundations in strengthening education cost governance. Transparency means disclosure of information related to the planning, use, and reporting of education funds, so that the public can know where and how the budget is used. One of the concrete forms of its application is the preparation of documents such as the Madrasah Budget Work Plan or the Annual Work Plan which is prepared together with the school committee and other stakeholders. In addition, periodic financial reporting such as quarterly or year-end ensures that any use of funds can be accounted for.<sup>25</sup>

Accountability, on the other hand, demands responsibility from education managers in using public funds in an efficient and effective way. When the reporting system is running well and open to audits, potential irregularities can be suppressed<sup>26</sup>. It also encourages public trust in educational institutions and the government in the management of the state budget.

2. Strict Oversight and Multi-Party Collaboration

Strong oversight of education financing is an important step to ensure that funds are not misused. In addition to formal institutions such as BPK and the Inspectorate, the public and non governmental organizations can also act as external supervisors. Community-based oversight mechanisms, such as citizens' forums or school committees, can be a social control over budget implementation at the education unit level.<sup>27</sup>

In addition to oversight, this strategy emphasizes the importance of cross-sector collaboration. The government cannot work alone in financing and supervising education. The involvement of the private sector, donor institutions, and civil society organizations is needed in supporting education funding, both through CSR schemes, grants, and cooperation in training programs and learning facilities.<sup>28</sup> This collaboration can expand resources, improve the efficiency of the use of funds, and expand the reach of education programs, especially to disadvantaged areas.

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<sup>25</sup> Wahyudin, *Manajemen Pembiayaan Pendidikan (Pendekatan Prinsip Efisiensi, Efektivitas, Transparansi Dan Akuntabilitas)*.

<sup>26</sup> Hastina Hastina et al., "Analisis Kebijakan Pendidikan Terkait Akuntabilitas Pembiayaan Pendidikan," *Jurnal Mappesona* 3, no. 2 (2020).

<sup>27</sup> Wulaningsih and Asriati, "Pengelolaan Keuangan Pendidikan Dalam Meningkatkan Efisiensi Dan Efektivitas Sumber Daya."

<sup>28</sup> Murwanto Setyo Nugroho and Dwi Setyo Astuti, "MODEL PENGELOLAAN PEMBIAYAAN PENDIDIKAN BERBASIS KEARIFAN LOKAL: STUDI KASUS SISTEM 'JIMPITAN' DI MADRASAH DINIYAH," *Esensi Pendidikan Inspiratif* 7, no. 1 (2025).



### 3. Utilization of Technology for Efficiency and Access to Education

The use of technology is a very effective strategy in increasing the efficiency of education financing while expanding access to learning. Digitizing teaching materials through e-books, learning videos, or online learning platforms can reduce long-term operational costs, such as procuring physical books and transportation costs for teachers to remote areas. In addition, information technology can also be used in financial management, where schools or educational institutions can monitor expenses and income in real time through digital systems.<sup>29</sup>

### 4. Equitable Allocation of Education Budget

Although the allocation of the education budget in the Indonesian State Budget has reached 20%, the main problem lies in its uneven and inefficient distribution. Most education funds are allocated to ministries/institutions that do not have a primary focus on education, such as the Ministry of PUPR or the Ministry of Defense. As a result, the budget that should be used for direct services to students and teachers is absorbed for non-priority or administrative projects<sup>30</sup>.

Equitable distribution of the education budget is very important so that disadvantaged areas can also enjoy decent educational facilities. For this reason, it is necessary to reform the need-based budgeting policy, where areas with a low human development index (HDI) or a shortage of educators get a larger portion of the budget. Local governments also need to be empowered to manage education funds independently but remain supervised, so that local programs can be carried out in a more relevant and targeted manner.<sup>31</sup>

### 5. Improving the Quality and Equity of Teaching Staff

Teachers are a key factor in improving the quality of education. Therefore, the education budget should be prioritized to improve the quality and welfare of educators. One way that can be done is to expand training and professional development programs for teachers, either through online training, workshops, or ongoing certifications. The availability of quality teachers in all regions, including in the 3T (disadvantaged, frontier, and outermost) areas, must also be a priority in the allocation of funds<sup>32</sup>.

In addition to capacity building, the distribution aspect of teachers is also important to consider. Equal distribution of teaching staff is not only related to the number, but also qualifications and competencies. The government can provide special incentives for teachers who are willing to serve in remote areas and provide infrastructure support so that teachers can work comfortably.<sup>33</sup> Thus, every Indonesian child, wherever they are, has the same opportunity to obtain quality education.

<sup>29</sup> Indri Febrianti et al., "Pengaruh Penggunaan Teknologi Informasi Dalam Manajemen Perencanaan Pendidikan Untuk Meningkatkan Efisiensi Pendidikan," *Academy of Education Journal* 14, no. 2 (2023): 506–22.

<sup>30</sup> Ridwan Idris, "APBN Pendidikan Dan Mahalnya Biaya Pendidikan," *Lentera Pendidikan: Jurnal Ilmu Tarbiyah Dan Keguruan* 13, no. 1 (2010): 92–110.

<sup>31</sup> Lukman Hakim, "Pemerataan Akses Pendidikan Bagi Rakyat Sesuai Dengan Amanat Undang-Undang Nomor 20 Tahun 2003 Tentang Sistem Pendidikan Nasional," *EduTech: Jurnal Ilmu Pendidikan Dan Ilmu Sosial* 2, no. 1 (2016).

<sup>32</sup> Ahmad Syafii, "Perluasan Dan Pemerataan Akses Kependidikan Daerah 3T (Terdepan, Terluar, Tertinggal)," *Dirasat: Jurnal Manajemen Dan Pendidikan Islam* 4, no. 2 (2018): 153–71.

<sup>33</sup> Nanang Fattah, "Pembiayaan Pendidikan: Landasan Teori Dan Studi Empiris," *Jurnal Pendidikan Dasar* 9

The hope for the future of the financial governance model in Islamic schools is the creation of a transparent, accountable, and efficient system. The governance must be able to manage financial resources optimally to support the improvement of the quality of education, including curriculum development, improvement of learning facilities, and strengthening other supporting resources oriented to the needs of students. As part of continuous improvement efforts, respondents submitted a number of suggestions, including increased transparency and accountability in financial reporting, more targeted budget management, and the need for an effective monitoring system. This is important to ensure that every rupiah used really supports the improvement of the quality of education in schools.

## CONCLUSION

This study highlights the importance of strengthening education cost governance as the main foundation in creating a quality, efficient, and accountable education system in the madrasah environment, especially in Madrasah Ibtidaiyah Swasta (MIS) Piladang. In the face of budget constraints and challenging economic backgrounds of students, these madrasahs need a transparent, participatory, and data-based financial management system. This study found that budget management practices at MIS Piladang have not been fully standardized and still face challenges such as delays in MOA funds and arrears of education *infaq*. However, various efforts have been made, including need-based budgeting, stakeholder involvement such as school committees and parents, and the use of digital technology for financial management.

The strengthening model proposed in this study emphasizes the principles of good governance transparency, accountability, efficiency, participation, and fairness as the basis for the formation of adaptive governance systems. Community-based financial supervision, multi-stakeholder collaboration, and digitalization of financial management are the main strategies to increase the effectiveness and efficiency of education financing. With this approach, it is hoped that madrasahs will not only be able to manage the budget optimally, but also strengthen public trust, improve the quality of learning, and ensure equitable and equitable access to education.

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