

# Educational Financing Management at the Darul Yatama Wal Masakin (DAYAMA) Jerowaru Islamic Boarding School

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**Abstract.** This research aims to determine the management of raising educational funds, the use of educational funds, and the challenges in managing educational funds at the Darul Yatama Wal Masakin (DAYAMA) Jerowaru Islamic boarding school. This research uses a qualitative approach, collecting data using interviews, observation, and documentation techniques. Data analysis techniques include data collection, presentation, reduction, and conclusion drawing. Checking the validity of the data uses credibility, transferability, dependability and confirmability. The results of the research show that: 1) The source of fundraising is obtained from businesses managed by the foundation in the form of businesses in the fields of agriculture, fisheries, animal husbandry, gas station management, cottage cooperatives, as well as funds sourced from the community such as community self-help funds, and funds sourced from government funds such as BOS and DAK funds. 2) Meanwhile, management includes a) planning, carried out every year involving Islamic boarding school administrators, teacher councils, school committees and representatives of Islamic boarding school guardians; b) organising, carried out by designing programs and appointing competent human resources in their field; c) implementation, carried out by determining sources of income and allocating funds; d) Supervision is carried out by requiring each institution under the foundation to prepare a financial accountability report. 3) Financial management management challenges include the development of information technology, developing community businesses, establishing many Islamic boarding schools, and competition between Islamic boarding schools.

**Keywords:** Financing management; Education financing; Islamic boarding schools.

## INTRODUCTION

Pesantren is a typical and oldest Islamic educational institution in Indonesia. This institution is a unique phenomenon not found in other parts of the world. Meanwhile, Islamic boarding schools are Islamic educational institutions that teach Islamic sciences. They are led by a Kai, the leader or owner of the Islamic boarding school, and assisted by Ustaz or teachers who teach Islamic sciences to the students using unique methods and techniques. Islamic boarding schools, the oldest Islamic educational institutions in Indonesia, have grown and developed since Islamic broadcasting and have played many roles in people's lives.

However, the existence of Islamic boarding schools as educational institutions faces challenges and obstacles. It is essential to realise that Law No. 20 of 2003 cannot regulate all academic activities. The national education law can only provide direction and basic principles for moving in that direction and controlling procedures in general. The officers, namely teachers, school principals, and other educational staff, will largely determine the reality of implementing education in the field at the front of the line. Our education faces four big problems, namely problems of quality, equity, motivation, and limited educational resources and funding sources.

They are based on PMA (Regulation of the Minister of Religion) No 13 2014 concerning Islamic religious education and PMA No 18 2014 concerning mudalam units at Islamic boarding schools. Based on temporary data, the total No of these institutions is 112, with 2,240 religious teachers and 49,913 Santri. Regarding budget implementation, in 2015, data from the APBN for the education budget was found to be 20% or worth 408.09 T, but this budget is for formal educational institutions. This has implications for facilities, infrastructure, and teaching staff in non-formal education services, such as kai and ustad at Islamic boarding schools. Hence, these stands still need a functional allowance budget allocation.

Management is a typical process of organisational managers planning, organising, implementing, monitoring and evaluating to achieve common goals by empowering human and other resources [1]. Meanwhile, according to [2], "management" is a process with distinctive characteristics that includes all actions of planning, directing, organising, and controlling to determine and achieve predetermined targets through various sources, including human resources and other sources.

Finance and financing are some of the resources that directly support the effectiveness and efficiency of education management. Finance and funding for education provision are very determining potential and are inseparable parts of the study of educational management. The financial and financing components of a school or Islamic boarding school are production components that determine the implementation of teaching and learning activities together with other elements in a school or Islamic boarding school. In other words, every activity carried out by schools or Islamic boarding schools requires costs, whether they realise it or not. This financial and financing component needs to be managed as well as possible. So that existing funds can be utilised optimally to support the achievement of educational goals.

Fund management is an essential element in an educational institution, or, in this case, an Islamic boarding school, so that it becomes an independent academic institution. As expressed by Qomar in Saihudin, two things cause great attention to finances. First, finance is a crucial determinant of sustainability and progress in an educational institution. So, educational reform or

development programs will only succeed if adequate finances support them. Second, obtaining large amounts of finance is generally tricky, especially for newly established private educational institutions.

Islamic boarding schools own various funding sources from the government, private sector or other parties. The other parties referred to can be sourced from the community at large. The law has explained finances sourced from the community regarding community participation in implementing education. Community participation in the implementation of education has been mandated in law No 20 of 2003, article 8, which states that "the community has the right to participate in planning, implementing, monitoring and evaluating educational programs", and article 9, which states "the community is obliged to provide resource support in the implementation of education".

When these funds flow in, a professional financial management system must be prepared to manage well and create independence for Islamic boarding schools. The reality in the field to date is that Islamic boarding school financial problems have always been an obstacle in carrying out activities related to budgets, accounting, administrative arrangements, allocations, and the need to develop Islamic boarding schools in their daily activities. Not a few Islamic boarding schools have both human and natural resources that are not neatly arranged, and the education process is slow due to errors in management arrangements or management of existing funds.

In contrast, the Jerowaru Darul Yatama wal Masakin (DAYAMA) Islamic boarding school has experienced quite good development despite its relatively old age. The characteristics of this development can be seen in the number of students, which continues to increase every year, as well as the number of businesses or assets managed by the Islamic boarding school. Which is managed, among others, from the agricultural, livestock, plantation, Pertamina, cooperative and MSME sectors, as well as drilled water and educational funding sources, which are different from several Islamic boarding schools in general in the NTB area. The independence of educational financing by these Islamic boarding schools is becoming an attraction for researchers researching education financing management. Moreover, DAYAMA Jerowaru is an old Islamic

boarding school in the southern area of Lombok Island. It is the oldest Islamic boarding school in the Jerowaru sub-district. However, its existence in managing education has never waned and is considered increasingly successful, as proven by the many formal and non-formal institutions. The foundation formally manages it, and the public's trust in the foundation is very high.

DAYAMA is an Islamic boarding school first inaugurated by its founder Tgh. Muhamad Mutawalli on 6 March 1971 AD, previously this Islamic Boarding School was founded by its founder under the name Nahdatul Lay but only existed for a few years, namely from 1954 to 1958, then with the enthusiasm of the community who were very enthusiastic about education and the founder's desire to establish a boarding school permanently so that the Darul Aitam Islamic boarding school and Madrasah Tsanawiyah were formed to become the first formal institutions to be established, of course in the process of managing the Darul Aitam Jerowaru Islamic Boarding School has obstacles and challenges both in terms of education management and education financing management, however, the Darul Aitam Islamic boarding school always exists until now and during the leadership era of Tgh's eldest son. Muhamad Mutawalli namely Tgh. Muhamad Sibawaihi Darul Aitam Islamic boarding school founded many formal and non-formal institutions apart from Tsanawiyah madrasas, such as Ibtida'iah/MI madrasas up to Aliyah/MA Madrasas.

Until now, under the management of Tgh's sons. Muhamad Sibawaihi, the DAYAMA Jerowaru Islamic boarding school foundation continues to grow, and the trust of parents in sending their children to this Islamic boarding school is increasing, so that finally, the most recent foundation is building higher formal education with the name Sibawaihi Tarbiyah High School (STIT). Mutawalli Jerowaru. And several other formal institutions, such as the Ma'had program. So, with so many formal and non-formal educational institutions managed by institutions, there are challenges and obstacles in education management and education financing. It is difficult for a foundation to manage many institutions, especially in finance or education financing. This is undoubtedly not a coincidence, but it is through the management implemented by the Islamic boarding school. The management in question is financial management, namely

management related to all financial needs of Islamic boarding schools, which is expected to have implications for process components in the form of teacher welfare, completeness of learning infrastructure and sound environmental management, as well as the impact on learning outcomes in the form of student's academic and non-academic achievements and the acceptance of students in the eyes of the stakeholders of the DAYAMA Jerowaru Islamic boarding school. Therefore, this research was conducted at the DAYAMA Jerowaru Islamic boarding school for the following empirical reasons; firstly, DAYAMA Islamic boarding school is an old Islamic boarding school whose existence still exists today and is one of the Islamic boarding schools that can attract the attention of students so that This Islamic boarding school has the most students or santri in Jerowaru sub-district.

Second, based on the results of an interview conducted with one of the school principals, it was revealed that in its old age, the DAYAMA Islamic boarding school, starting from its construction of this Islamic boarding school until now, community participation has been very high, both in entrusting their children to board at the DAYAMA Islamic boarding school and involvement in the form of community financial donations. He further revealed that the DAYAMA Islamic boarding school is financially capable of financing its operations without being utterly dependent on the government. This is supported by various businesses managed by Islamic boarding schools and collaboration with multiple agencies that can help develop Islamic boarding schools, both private and government institutions.

## METHOD

This research will be carried out at the Darul Yatama Wal Masakin Islamic Boarding School Foundation (DAYAMA), one of the oldest Islamic boarding schools located in the south of the island of Lombok. This Islamic boarding school is in Jerowaru village, Jerowaru subdistrict, East Lombok regency. This type of research uses qualitative research, which aims to understand the phenomena experienced by the subjects that form qualitative descriptive study.

The data sources in this research are namely 1) the foundation's board of trustees, 2) the foundation's treasurer, 3) the chairman of the

foundation's asset inventory, 4) the foundation's supervisory board, 5) the principal of each institution, and 6) the foundation's committee.

In this research, researchers obtained information using data collection procedures proposed by [3]: interviews, observation, documentation, and triangulation. Data analysis was done using data reduction, data display (data presentation), and conclusion drawing/verification. The data was collected through observation, interviews, documentation, and triangulation.

## RESULTS AND DISCUSSION

### Management of educational funds at the DAYAMA Jerowaru Islamic boarding school

The management of the DAYAMA Jerowaru Islamic boarding school is quite good. This can be seen from its management capabilities in various components of Islamic boarding school development in terms of infrastructure, student competency, and the No of students, which continues to increase yearly. This Islamic boarding school also has a source of income, business, and business developed as a source of income and used to finance the management of the Islamic boarding school. The running of good Islamic boarding school management cannot be separated from several activities.

The Darul Yatama Wal Masakin Foundation has yet to escape adjustments to the demands of several regulations regarding foundations. Therefore, according to existing statutory provisions, the Darul Yatama Wal Masakin Foundation is currently carrying out activities in the Religious, Social and Humanitarian fields, which consist of 1) Management of MajelisTa'lim, 2) Education Management, Formal and Non-formal, 3) Orphanage, 4) Business Management Productive Economics. For the smooth running of all activities in the institutions that have been built under the auspices of Islamic boarding schools, each of these activities cannot be separated from the following matters:

*Planning.* Islamic boarding schools are a place for cooperation, an institution used to express Islamic teachings, to maintain the existence of Islamic boarding schools as an Islamic institution, and to play an essential role in building the future of the nation's children. Therefore, they

will only be separated from planning in some fields, including budgeting or funding.

Financial planning or budgeting at the Darul Yatama Wal Masakin Islamic boarding school is carried out twice a year involving all administrators, teachers and caregivers as well as representatives of the student guardians to discuss the budget needed and where the funding will be allocated for one year. As stated by the board of trustees that:

*"... planning is carried out annually by bringing together all Islamic boarding school administrators, teacher councils, school committees, and representatives of Islamic boarding school guardians to jointly discuss budget sources and plans for using the budget for each year concerned. This annual meeting is to re-evaluate the long-term plan activities that have been prepared for five years..."* (interview with the Board of Trustees, 25.09.2023).

Financial and development planning is carried out every 1 year. This activity is combined with an economic evaluation for the one year that it has been running, and planning activities are carried out by analysing the sources of income for Islamic boarding schools and plans for their use in the development and construction of Islamic boarding schools, as stated by the foundation's board of trustees :

*"...Planning activities are a series of annual activities carried out simultaneously with the annual evaluation of Islamic boarding schools. We plan to involve teachers, school committees and representatives of Santri guardians. The planning carried out includes analysis of the Islamic boarding school's sources of income from both internal and external sources, the use of learning operational budgets both at school and the boarding school, and maintenance and development of Islamic boarding school business resources and infrastructure..."* (interview with Board of Trustees, 25.09.2023).

The involvement of the santri guardians in planning, who are represented by several people who are deemed to have the ability to communicate with other santri guardians, is carried out as a form of openness of the Islamic boarding school towards the santri guardians because every result of the planning carried out will be informed by the foundation management or representatives of the santri guardians as

stated by Ahmad Muhsan, one of the santri guardians:

*"...Our involvement as santri guardians in planning the development of Islamic boarding schools is as representatives of us who can convey in the WhatsApp group the friendship of santri guardians..."* (interview with Ahmad Muhsan, santri guardian, 02.10.2023)

Saeful Gani, on the school committee, also said the same thing:

*"...the school committee remains involved in the planning carried out every year to support the implementation of each activity that has been planned by communicating with the guardians of the students or religious and community figures involved in it..."* (interview with Saeful Gani, 02.10.2023)

Planning activities carried out by Islamic boarding schools involving administrators, teacher councils, representatives of student guardians, and school committees have been going on for a long time; this can be seen from the documentation of the attendance list for planning activities that have been carried out as well as the main points discussed in the planning. Based on the attendance list of minutes of Islamic boarding school financial management planning activities, the people involved are "Islamic boarding school administrators, teacher council, representatives of Islamic boarding school guardians and the School Committee".

Of course, the person most responsible for planning is the Islamic boarding school leader, whose task is to collect information from all the elements studied and developed as a reference in preparing plans. Planning is carried out by seeking information from policymakers.

Evaluation and planning activities, especially financial planning, are carried out yearly to continue improving things that become obstacles.

*Organising.* Some management experts place the organising function after the planning function. A plan that is carefully prepared and determined based on specific calculations does not bring the organisation closer to the goals it wants to achieve. To realise a plan towards the goal, arrangements are needed concerning the forum in which the activity is carried out and the rules of the game that everyone must obey to achieve the organisation's goals. Organising is the

determination, grouping and arranging of various activities needed to achieve objectives, the placement (of staff) in these activities, the provision of physical factors suitable for the environment or work needs and appoint delegated authority relations to each person connected with its implementation of each expected activity. Islamic boarding schools are generally developed by grouping various programs into several groups that become references for each activity.

Foundation administrators manage the various business resources developed as listed above, and a board of teachers is deemed able to grow each business. Each manager's abilities are seen not only from their educational qualifications but also by the skills of the teachers or foundation administrators.

The organisation is carried out by grouping the sources of income for Islamic boarding schools, either from student fees or from the results of Islamic boarding school business development, then teacher/cleric salaries, development plans and completeness of infrastructure and operational costs for schools and Islamic boarding schools. As stated by the administrator of the DAYAMA Jerowaru Islamic boarding school, as follows:

*"...We carry out our organisation by doing the following things.*

*1) Analysing and classifying the primary sources of income for Islamic boarding schools, such as student fees, School Operational Assistance, and the results of Islamic boarding school business development.*

*2) Analyse and group the forms and types of Islamic boarding school activities and the budgets needed, such as operational costs for schools and Islamic boarding schools, teacher salaries, commemoration of Islamic holidays, training for teachers or ustad and so on,*

*3) Analyse and group the needs and existing infrastructure and the budget needed so we can group which infrastructure and facilities will be completed quickly with our budget"* (interview with one of the boarding school administrators, 22.09.2023).

Apart from organising sources of income, activities, and infrastructure, as explained above, organising is also carried out by grouping people who can manage finances so that Islamic

boarding school income can grow and be used to advance Islamic boarding schools. One of the foundation administrators explained the following:

*"... Organising is carried out by grouping sources of income, activities and infrastructure supporting these activities. In addition, competent people will be selected to manage each Islamic boarding school business unit, such as cooperatives, fish farming, rental cars, convection, and radio. This is done to facilitate the management of the Islamic boarding school business, as well as in making expenses; people are appointed who can manage financial expenses well so that they can spend money as efficiently as possible with maximum results in every activity..."* (interview with one one boarding school administrator, 22.09.2023).

As explained above, grouping or organising is a series of activities that cannot be separated from planning activities. As one of the administrators stated, this planning directly carries out groupings of activities and budget sources.

*"...In planning activities, we indirectly organise by grouping or sorting everything related to the management of Islamic boarding schools, such as sources of income, internal and external, activities to be carried out, and the infrastructure needed to support all boarding school activities. Islamic boarding school and selecting people who are competent in managing all these areas..."* (interview with one of the boarding school administrators, 22.09.2023).

From the various data above, it can be understood that the system for organising the DAYAMA Jerowaru Islamic boarding school is carried out by grouping sources of income, Islamic boarding school activities and infrastructure or needs needed to realise these activities.

**Implementation.** Financial implementation can generally be grouped into two activities, namely receipts and expenditures. In general, the sources of income and expenditure for the Islamic boarding school have been described in the planning. For an explanation of the sources of income, the researcher has explained the research findings in point A, namely regarding the sources of fundraising for the foundation. In this section, the researcher explains the expenditure at the foundation.

As an educational institution that continues to improve various aspects, including

infrastructure, Islamic boarding school programs, education in schools and other activities that support the production of students with high competence and skills in general science and religious knowledge as a provision for returning to the public. The types of Islamic boarding school financial expenses are as follows:

- Salaries of teachers/clerics and education staff;
  - School and Islamic boarding school operational costs;
  - Fees for land acquisition for Islamic boarding schools;
  - Costs for development and maintenance of Islamic boarding school facilities and infrastructure;
  - Islamic boarding school business development costs;
  - Student meal costs;
  - Costs for commemorating Islamic holidays;
- Delivery fees Students take part in Olympic activities and competitions;
- Costs of HR quality improvement activities.

The monthly budget must be spent on teacher salaries, student food, and educational operational costs. In contrast, other activities are budgeted based on the results of the analysis, looking at the urgent needs to be budgeted. Expenditures in the school environment indeed cannot be separated from school operational costs, teacher salaries, student enrichment, and the development of school facilities and infrastructure, as stated by the school treasurer and foundation treasurer.

*"...In general, the expenditure in schools includes school operational costs, teacher salaries, procurement and maintenance of infrastructure, purchasing textbooks and worksheets, enrichment for students who will participate in competitions..."* (interview with Islamic Boarding School Treasurer, 22.09.2023).

The school committee also explained as follows:

*"...In general, what we know about expenses in Islamic boarding schools are the costs of building madrasas, the cost of feeding students, the costs of student dormitories, teacher salaries, business development costs, celebrating Islamic holidays, routine recitations, and other unexpected costs such as the presence of guests honour from both*

*the general management and government guests..."* (interview with Saeful Gani, 02.10.2023).

From the results of the analysis of several data sources above, it can be understood that several types of expenditure at the DAYAMA Jerowaru Islamic boarding school, in general, are as follows: Islamic boarding school expenses include operational costs for school activities, salaries of Ustazah and Mudabbir, building construction costs, Islamic holiday celebration activities, and other activities coordinated by the Islamic boarding school.

Expenditures in business units, namely capital financing in business fields such as cooperatives, fish cultivation, transportation and radio rentals, and other activities related to developing Islamic boarding school business units. School expenses are all expenses related to schools, such as school operational costs, teacher salaries, purchasing textbooks, enriching outstanding students, and other activities related to school programs.

*Supervision.* To monitor and measure the success of the DAYAMA Islamic boarding school, supervision is carried out by the foundation management as a form of control over every activity carried out. These activities are routinely carried out annually as a reference for preparing programs and budget planning for the following years so that the programs prepared touch on problems in the Islamic boarding school environment and the surrounding community. The supervision system was explained by the head of Madrasah Aliyah as follows:

*"...Supervision activities are carried out by requiring every institution under the auspices of the foundation, be it Islamic boarding schools, schools and business units that have been developed, to report finances using various budgets used during one year. We report it as a report on activities or use of funds and the achievements achieved during one year"* (results of interview with the Head of Madrasah Aliyah, 20.09.2023).

The school committee also explained the same thing as representatives of the santri guardians said:

*"...The involvement of school committees and santri guardians in financial supervision is minimal because we cannot always monitor it. However, our involvement in supervision is in terms of the construction and activities of Islamic*

*boarding schools, as well as monitoring the annual report, which is submitted to the administrators and teachers and guardians of students in annual evaluation activities..."* (interview with Saeful Gani Ponpes, 22.09.2023).

Supervision activities are proven by financial reports from each institution and unit under the auspices of the Islamic boarding school. The form of the report varies depending on the activity being reported. Activity reports are written with background, objectives, achievements, and targets. Meanwhile, building construction is reported with expenditure records proven by payment receipts; likewise, with schools, expenditure reports are proven by receipts or receipts according to the activity carried out.

By monitoring and evaluation, as explained above, each institution and business unit will be more careful in using finance to obtain effective results with an efficient budget.

### **Management of Education Funds at the Darul Yatama Wal Masakin Islamic Boarding School Jerowaru**

As previously explained, the various local uniqueness developed and the rapid progress cannot be separated from good and transparent financial management through good planning, organisation, implementation, and supervision. Financial management at the DAYAMA Jeroaru Islamic Boarding School has generally implemented various components of economic management, as mentioned above.

*Planning.* Authors [4] stated that planning is essential before implementing all other management aspects. According to [5], planning is how we determine what to do and how to do it. Meanwhile, according to [6], planning is the process of finalising management priorities, plans, and activities to achieve organisational goals.

Planning in financial management is the activity of planning sources of funds to support educational activities and achieving academic goals in an educational institution; according to [7], financial management can be interpreted as arrangements, receipts and expenditures to meet financial needs in supporting the activities carried out so that they can achieving the stated goals, it is also said that costs, also known as education expenditure budgets, consist of two components, 1) income, income and receipts on a party's behalf and 2) expenses or spending, so

budgeting can be interpreted as a plan prepared systematically which includes activities, and is expressed in one financial unit and is valid for a certain period.

By the planning definition above, the DAYAMA Jerowaru Islamic boarding school must be kept from planning regarding sources of income, management and utilisation of its funds. Budget or funding planning at the Jerowaru Darul Yatama Wal Masakin Islamic boarding school is carried out every year by involving all administrators, teachers and caregivers as well as representatives of the santri guardians to discuss the budget needed and where the funding will be allocated for one year, to make it easier. Exit access, budget plans for Islamic boarding school development are often discussed and submitted to the government and people who are considered to have the potential to help realise Islamic boarding school development.

The findings above are relevant to the research results conducted by [8], namely that the planning process involves all school components and begins with meetings to create activity plans and budgets for the Islamic boarding school and refers to the Islamic boarding school itself boarding school.

*Organising.* Organising is establishing effective behavioural relationships between people so that they can work together efficiently and obtain personal satisfaction in carrying out specific tasks in certain environmental conditions to achieve certain goals or targets.

In general, the organisation of Islamic boarding schools is carried out by grouping various programs into several groups, which become references in each activity as stated in the book at a glance at the DAYAMA Jerowaru Islamic boarding school that the program that is the activity of the Islamic boarding school is to complete the infrastructure, improve the quality of caregivers and teachers, increasing the quantity and quality of santri, establishing formal schools and supporting institutions for Islamic boarding schools, improving the quality of santri development, including santri in various competitions and competitions, carrying out Islamic holidays, to increase the income of Islamic boarding schools for to make it easier to carry out each program that has been prepared, these businesses were formed in the form of Islamic Boarding School Cooperatives

(KONPOTREN), fish cultivation, animal husbandry, agriculture, and so on.

After organising the program selected according to the agreement, the next person with the competence/ability to be responsible for the activity is selected.

*Implementation.* Implementing the use of funds is one element of financing management. In other words, this financing system manages and provides financial educational resources. In management, strategy implementation tends more towards strategy implementation, which is putting strategies and policies into action through developing programs, budgets, and procedures. According to [9], financial implementation can generally be grouped into two activities: receipts and expenditures.

Judging from the income aspect, the DAYAMA Jerowaru Islamic boarding school has many sources of income, as explained in the data findings. This shows that the creativity in managing this Islamic boarding school is quite good, so it doesn't just sit idly by and depend on others. Transparency of Islamic boarding school income from various sources of income is carried out by preparing financial reports for each unit, which are submitted to the Islamic boarding school's home director. Likewise, no matter how small the expenditure made from any unit, it is recorded and reported to the Mudir and certain agencies that require such reports.

One of the problems that often arises in implementing financial management is the frequent issuance of unexpected budgets, where the homeowner builds something outside the plan. Hence, one way is to borrow another budget and replace it later. This often causes budget shortfalls in specific units whose budget has been determined. This shows that planning consistency is less effective, sometimes becoming a problem in the middle. The planned budget should be implemented, and if there is any leftover, it can be used for other things. According to [10], several expenditure classifications are used in educational institutions, including development and routine funds. Development funds are used to build and improve the physical facilities of institutions, and the allocation is adjusted to the needs and No of teachers and students in an institution.

Based on the statement above, the routine budget should be prioritised, including

operational costs and teacher allowances. If developments that have yet to be planned are prioritised, then the routine budget may not work according to plan.

Supervision. According to [10], monitoring consists of three activities: monitoring, assessing and reporting. This evaluation process aims to ensure that activities related to financial management run effectively and efficiently and that there are no irregularities.

Financial supervision within the DAYAMA Jerowaru Islamic boarding school has been carried out well; receipts must prove all shopping and financial expenses. Several forms of supervision have been developed, namely as follows:

- a receipt must prove every expenditure and purchase of goods or services;
- each unit is required to make a monthly report, which is submitted to the Mudir every year;
- the BOS budget is reported every time it is disbursed to the Education Office;
- the Education Department carries out financial audits within a certain period;
- financial audits relate to the effectiveness and efficiency of every activity and business carried out and developed within the Islamic boarding school environment.

From the explanation above, it can be understood that supervision is carried out internally and externally. Internal supervision is carried out by the foundation management, where each unit reports every activity or development and use of other budgets to the Islamic boarding school's home director. Meanwhile, external supervision is carried out by the Education Service or the Ministry of Religion to monitor every religious development activity in the Islamic boarding school environment. So, Islamic boarding schools must make reports on

the demands of related departments regarding using the budget they have received.

## CONCLUSIONS

Financial management at the DAYAMA Jerowaru Islamic boarding school includes the following matters:

1. Planning is carried out annually involving all Islamic boarding school administrators, teacher councils, school committees, and representatives of Islamic boarding school guardians to evaluate performance achievements for one year and plan Islamic boarding school programs for the following year. These planning activities are carried out by analysing the sources of income for Islamic boarding schools and plans for their use in the development and construction of Islamic boarding schools. Apart from that, planning is often carried out by seeking various information from policy stakeholders, in this case, the regional government, maritime service, DPR, education service, social service, cooperative service, livestock and fisheries service, industry service and so on to find out what programs are being implemented. Various agencies own it so Islamic boarding schools can establish mutually beneficial cooperation.
2. Organising. Organising is done by grouping the types of programs planned and the types of businesses being developed in the Islamic boarding school environment and then selecting people with the competence/ability to be responsible for each of these activities. The foundation's leadership gives the mandate responsibility by considering their skills and experience.
3. Implementation is carried out by implementing or implementing everything planned.
4. Supervision requires each unit to record or report all activities and budgets used by the foundation's head and the agency that needs it.

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