

Effective Management of Education Financing at Tahfidz Darul Hadith Palembang School Houses

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ABSTRACT

This study aims to determine financing management, the existing inhibiting factors and the efforts made by Rumah Tahfidz Darul Hadits Palembang to overcome existing obstacles. This type of research is a descriptive qualitative research type with a literature study. This research was conducted at the Darul Hadith Tahfidz House in Palembang. The research subjects consisted of school principals, staff and education staff. This data collection technique was obtained from the results of observations and a summary of field notes. The analytical techniques used in this study are (1) data collection, (2) data reduction, (3) data presentation, (4) conclusion. From the results of the study, it was found that the formulation of the preparation of school financing, in this case the RAPBS, was carried out through an analysis of school operational needs, both related to the implementation of the teaching and learning process and other supports. b) The school's vision guides the preparation of the RAPBS, mission, goals and strategies, namely the principal, teachers (educators) and education staff. c) The financing of education in schools is sought by utilizing funds from local governments, foundations and the community. d) Strategies taken by schools to raise funding from the community through parents and businesses. e) The evaluation is carried out by the school regularly, every semester and academic year. f) All school personnel must provide comments and input on every program implementation and use of the school budget. g) Forms of accountability for the use of the budget carried out by the school include compiling the program's final report, which is given to all school members and their stakeholders. h) Report on the use of financing that is oriented towards accountability and transparency.

Keywords: *Financing Management, Effective Tahfidz School, Budget Planning*

INTRODUCTION

Education is a major axis in the progress of civilization. The better the quality of education, the faster the progress of a civilization, and vice versa (Andrias, 2019). For human life education is an absolute human need that must be fulfilled throughout life (Permanasari & Pradana, 2021). Education in Islam is not only seen at the school level but is seen much more broadly, namely lifelong education (Rendi, 2019).

Al-Qur'an is the main source of Islam (Mutoharoh, 2022). All religious affairs are always returned to Allah's revelation, so every Muslim is obliged to study the Qur'an according to his ability. In the context of Islamic scholarship, the Qur'an cannot be left behind. The deeper one's knowledge of the Qur'an, the better one's ability to understand this

religion, so this is where the scholars conduct tahfidz al-Qur'an as a basis for scholars to take before studying the sciences. others (Al-Qhayu, 2022). So, Al-Qur'an education must be instilled from an early age by memorizing, studying, and practicing (Riandi et al., 2021).

Financing is still one of the factors behind everything that exists in life in this world. Everything that exists is even always linked and cannot be separated from financial problems. The issue of funds or financing is the most crucial issue in improving and developing the education system in Indonesia, where funds are one of the conditions or elements that greatly determine the success of education (Noval & Irawan, 2019). Management of education financing is a thought about how an educational institution can plan, implement, monitor and evaluate the management of education financing (Mesiono et al., 2021).

Education financing is an activity related to the acquisition of funds (income) received and how these funds are used to finance all established educational programs (Fazillah, 2021). Financing in educational institutions is a very important part that must be managed as well as possible. For this reason, it is necessary to have good financing management. Several financing management activities are obtaining and determining funding sources, utilization of funds, reporting, inspection and accountability (Megawaty et al., 2021). Pesantren is one of the educational institutions. Therefore, pesantren also need education funding.

Financing for education is a potential that will be very decisive and is an inseparable part in the study of education management (Ekowati et al., 2019). Islamic boarding school financing is one of the resources that directly support the effectiveness and efficiency of education management (Shunhaji et al., 2020). Financing in Islamic boarding schools must be managed properly so that the available funds can be used optimally to support educational goals in Islamic boarding schools. Tahfidz Darul Hadith House in Palembang, is an Islamic educational institution that wants to continue to develop itself. This cannot be separated from wanting to do the best possible financing management so that funds that enter the Tahfidz Darul Hadith House can be used as well as possible to achieve existing goals.

The Treasurer carries out the management of education financing at the Tahfidz Darul Hadith House in Palembang, namely Ustadz Abu Zaki Nurhidayat. The preliminary study (grand tour) found that the Tahfidz Darul Hadith House is a Tahfidz Islamic boarding school. In addition to memorizing the verses of the Qur'an, learned the general education system and skills in entrepreneurship which aims to produce students who excel, are creative, skilled and advanced in technological development, as well as understand and implement the social values of the nation and state.

The problem in the process of managing education financing there is that it is true that there are several sources of funds that enter the Tahfidz Darul Hadith House, namely from *SPP Santri* (Students tuition). Which are not binding, and the independent business of Tahfidz House. However, the incoming funds are still relatively small and are uncertain. Based on the results of observations that the author did at the Tahfidz Darul Hadith House, especially in the management of education financing, it has not been implemented effectively considering several factors. Some of the existing problems include income from

independent cottage businesses, which are still limited because independent cottage businesses can still be said to be just starting out. Meanwhile, the incoming funds from the community are also uncertain. Sometimes there are and sometimes not, considering that the Tahfidz Darul Hadith House is located in the City, so that the donors are limited.

With financing management that has not been effective and optimal, a strategy is needed to manage education financing there so that it can run effectively in the future. Although there are limitations in the incoming funding, the authors find that 1) Until now, more than 3 years the Tahfidz Darul Hadith House can still survive and continue to carry out the learning process with an increasing number of students. 2) The development process for the construction of the Tahfidz Darul Hadits House in Palembang is also continuing to date. This can be seen from the Islamic boarding school buildings that continue to grow even though for a long time. 3) Social services to the community are also continuously carried out. This can be proven by the existence of a scholarship program given to orphaned and poor students, where every orphaned and poor student studying at the Tahfidz Darul Hadith House is free of charge or free of charge. 4) Local residents are passionate about building a dormitory without being paid. They don't give alms with materials, but residents donate their energy and time to construct the Palembang Tahfidz Darul Hadith House.

With limited income and unstable funds, they can continue to carry out the learning process, development process and social services to the community and can serve and benefit the community and can continue to grow. So this study aims to determine financing management, the existing inhibiting factors and the efforts made by Rumah Tahfidz Darul Hadits Palembang in overcoming the existing obstacles.

METHOD

This type of research is descriptive qualitative research (Yuliani, 2018). This research is used to describe the implementation of the education financing management program (Handayani & Huda, 2020). This research method uses a literature study (Izza et al., 2020). This study uses primary data such as the results of observations. This research was conducted at the Darul Hadith Tahfidz House in Palembang. The research subjects consisted of school principals, staff and education staff. This data collection technique was obtained from observations and a summary of field notes.

The analytical techniques used in this study by Miles and Huberman in Sugiyono, 2017 are: (1) data collection, (2) data reduction, (3) data presentation, (4) concluding. Then the analysis is used by researchers to able to draw conclusions and be used as input or contribution of thoughts in the form of ideas regarding the management of education financing at Tahfidz Darul Hadith House Palembang to other educational institutions.

FINDINGS AND DISCUSSION

Tahfidz House Implementers in Planning the Tahfidz House Revenue and Expenditure Budget

The Tahfidz school financing management process generally includes planning, implementation, supervision, reporting and accountability. Planning is the first step in the financing management process. Planning is a rational and systematic process in determining the steps of activities to be carried out to achieve the goals that have been set. This understanding contains elements in planning, a process, rational and systematic activities, and goals to be achieved. Planning as a process, meaning an event takes time, and cannot happen suddenly.

Tahfidz school financing planning is adjusted to the overall school development plan, both short-term and long-term development. Based on the Tahfidz school development plan, both short-term and long-term, a Tahfidz school financing plan is made both short-term and long-term plans. Short-term development in the form of one-year development. Long-term development in the form of five-year development, ten years, or even twenty-five years. When analyzing the making of financing planning, Garner (2004) formulates the sequence of strategic financing planning as follows: mission (mission); long-term goals (goals); short-term goals (objectives); programs, services, activities, long-term goals, short-term goals based on the real conditions of the school unit (site-based unit goals & objectives); targets: both outcomes and outputs; budget (budget); and strategic financing planning (strategic financial plan).

One of the successes of the Tahfidz school is determined by the existence of a clear understanding of the vision and goals to be achieved by members of the organization. In this context, Maxwell's vision is associated with leadership. According to Maxwell, vision leads leaders, Vision defines the goal, sparks and fuels passion, and propels it forward. Vision is also a trigger for others to become followers of the leader. A leader without vision is going nowhere. At the very least, he would run on the spot. Meanwhile, the organization's vision can also center, direct, unify, and inspire a business to achieve superior performance. To step into the vision, a commitment is needed. The commitment is called the mission, but when in its achievement a problem arises, a specific series of actions is made to complete the mission, which is called the goal.

Another opinion explains that the mission will keep everyone involved in all activities carried out and planned to be realized together. Goals have the following functions: (1) as a reference in making plans, while plans are a guide for action. Without a goal, people (organizations) do not have a plan. Without a plan of action, there will be no direction. Goals will be very helpful in the organization's effectiveness in acting. Even goals can provide a greater passion for life. (2) goals are very vital to the success of a person or organization, apart from being a source of motivation, intending to be able to see where the organization's progress has been. Goals can focus organizational actions in other words, can increase concentration. Focused action or concentration will produce better and faster results (Khotimah et al., 2020).

Furthermore, the principal in carrying out his duties, especially in being responsible for education financing, must be focused and have optimal concentration so that problems

do not arise in the future. Furthermore, it is said that goals do not always have to be stated in quantitative terms, but must indicate a specific condition or condition to be achieved. The objectives are more operational, and indicators and measuring tools can be determined. Goals will direct the formulation of goals, policies, programs, and activities in realizing the mission. Objectives should provide a solid basis for setting performance indicators. Targets (objectives) are the elaboration of measurable goals, namely, something that will be achieved or produced by the community in a certain period (annually, semester, quarterly, monthly). Goals must describe what you want to achieve through actions or activities to achieve the goals that have been set. Goals focus on preparing specific, detailed, measurable and realistic activities to be achieved. (Conflict and Development, 2008). This can be interpreted that in planning, an organization's financing budget will be more effective if it is directed at efforts to achieve the organization's vision and mission. The findings of this study are also in line with the interpretation of the above concept formulated in the following proposition. If the vision and mission inspire school financing planning it will support the effectiveness of good school financing.

Tahfidz School Implementers in Seeking Revenue and Regulating School Expenditures

One of the important things in preparing the school income and expenditure budget plan (RAPBS) is knowing the sources of financing that will be used as a reference for setting the budget, the proposition in this study related to sources of education financing is as follows: in the proposition that 6XPEHU-sources of education funding come from the central, provincial, local government and community participation which are used to finance employee salaries, flagship programs, operational learning activities. The allocation for use is from the central government to finance the national standard school program (SSN), and international standard school pilots (RSBI). Meanwhile, sources of education funding from the city government include salaries of civil servants (PNS) and operational costs in the form of routine expenditures. Meanwhile, community participation serves to cover the lack of funding from the central and local governments, especially in the development of student activities.

The findings in this study indicate that the government, both central and local governments, have already covered education costs. Still, the funding is insufficient to carry out all school activities. On the other hand, the government still does not have clear rules regarding the distribution of education financing scheme between the central, provincial and regional governments. This condition is quite ironic, considering that the government in law number 48 of 2008 concerning education financing explains in more detail the role of the government in the issue of education financing, one of which is Article 59 paragraph (1) concerning standards for education management by local governments which reads. The local government prepares an annual work plan in the education sector by prioritizing the following programs: a. compulsory education b. increasing education participation rate for secondary education level; c. completing the eradication of illiteracy; d. quality assurance in education units, whether organized by the Regional Government or the community; e. increasing the status of teachers as a profession; f. educational

accreditation; g. increasing the relevance of education to the needs of the community; and h. fulfillment of Minimum Service Standards (SPM) in the field of education.

The end of article 59 paragraph above explains the minimum service standard. In contrast, a service requires a fee because there are several categories of costs in the field of education. These direct costs include all expenses that directly support the implementation of education. Meanwhile, indirect costs are expenditures that indirectly support the educational process but allow the educational process to occur in schools, such as student transportation costs, snack costs, health costs and opportunity costs. Another type of financing is private costs, namely family expenses for education or costs for household expenses. In addition, social costs (social costs) are incurred by the community for education either through schools or collected by the government through taxes for education costs. The last one is the cost in the form of money (monetary cost) or non-monetary cost (Hermawan, 2022). To find out how big the government's role is in financing education in schools, the research case is to read the RAPBS compiled by each school. The education funding contained in the RAPBS includes only costs in the form of money.

From these findings, it is clear that the costs given to schools are limited to spending on salaries for civil servants, the cost of procurement of infrastructure and some routine costs such as power and service subscriptions. However, in Law No. 48 of 2008 Article 61 paragraph (1) regarding the standard for financing education units, it is stated as follows. Education financing consists of investment costs, operating costs, and personal costs. (1) investment costs for education units, including costs for providing facilities and infrastructure, developing human resources, and working capital. (2) personal costs, as cover the education costs that students must incur, (3) the operational costs of the education unit include salaries of educators and education staff as well as all allowances attached to salaries, consumable educational materials or equipment, and operating costs indirect education in the form of power, water, telecommunications services, maintenance of facilities and infrastructure, overtime pay, transportation, consumption, taxes, insurance, and so on. Looking at the education unit financing standards above, the costs that schools must bear are quite large to provide educational services. The findings of this study are that there are only three sources of cost components, as mentioned above. However, the expenditure costs include many components, the largest of which is the expenditure on salaries for civil servants, which consumes 50% of the RAPBS on average and investment costs, such as the construction of new classes, about 20% for the rest. The cost of improving the quality of teaching and learning, subscribing to service, and very little for employee welfare. Another study explained that the salary component is dominant in the RAPBS, reaching more than 80% of the total RAPBS, while the other 20% is for non-salary, especially to finance PBM/KBM activities. The proportion of the budget for salaries is around 80%, although the nominal amount of the budget for salaries tends to increase from year to year (Supriadi, 2003). From the explanation, it appears that the role of the community in financing education is quite significant for the ongoing teaching and learning activities (KBM) in the schools that are the subject of this research. However, on the other hand, the government, through the Minister of National Education, issued an instruction numbered 186/MPN/KU/2008 which was addressed to education providers to no longer

levy fees on people who are sending their children to primary education (SDN and SMPN). As a form of follow-up to the enactment of PP. No. 47/2008 and PP. No. 48/2008 on education financing.

Thus, it can be concluded that implementing the mandated laws and government regulations in the field is very difficult. For this reason, it is necessary to develop a pattern of good relations between the community and the school. With this good relationship, the tahfiz school can fulfill the wishes of the community, which in turn will help and participate in education financing. Furthermore, Sudrajat (Ahsin, 2021) explains that good relations with the community will benefit schools as follows. 1. The community, parents, and other stakeholders will clearly understand the school's vision, mission, goals and work programs, the school's progress, and the school's problems in a comprehensive, clear and accurate manner. 2. The community, parents, and other stakeholders will know the problems faced or may be faced by the school in achieving the desired goals of the school. This way, they can see where they can participate in helping the school. 3. The school will know in depth the community's background, desires and expectations towards the school. Introducing the expectations of the community and parents of students towards schools, especially schools, is an important element in fostering strong community support. The community's apathy, indifference and ignorance will disappear if this is created.

Given the importance of the role of the community, the government has made rules regarding the role and participation of the community in education. Previously, the community forum in education was called the Educational Supporting Agency (BP3) but in its development, an agency was formed to replace the existence of BP3, namely the School Committee, through the Decree of the Minister of National Education number: 044/U/2002 dated April 2, 2002. Change the name of BP3 to School Committee based on the need for full community involvement in improving the quality of education. Meanwhile, the purpose of establishing the School Committee is to increase the responsibility and participation of the community in the implementation of education in the education unit. The findings of this study confirm that support from the community in education financing starts from the preparation of the RAPBS to the issue of financing implementation through teaching and learning activities and other activities. The importance of community support is also recognized by all school leaders who are the object of this research, so they try to always establish good communication with community representatives, namely the committee and the guardians of students.

Furthermore, to increase community participation in education, the school also always provides a transparent and accountable report on the use of education financing from the community. In addition, sources of school financing can also be explored from other sources, namely from the business community and industry. This is in line with the research findings in formulating the following proposition. If the effort to finance schools is carried out in collaboration with the business world and industry, it supports the effectiveness of good school financing. The above findings align with the school committee's functions, which include: a). Encouraging the growth of public attention and commitment to implementing quality education. b) Cooperating with the community (individuals/organizations/business/industrial world) and the government regarding

implementing quality education. c) Accommodating and analyzing aspirations, ideas, demands, and various educational needs proposed by the community. All the roles of the community described above are also in line with the role of school committees, which include: a) Advisory agency in determining and implementing education policies in education units. b) Supporting agencies, both in the form of finance, thoughts, and personnel in implementing education in the education unit. c) Controlling agency in the context of transparency and accountability in the implementation and output of education in the education unit. d) Mediator between the government (executive) and the community in the education unit (Kepmendiknas number: 044/U/2002).

School Implementers in Supervising School Income and Expenditure

Budget implementation monitoring activities are carried out to find out: (a) the conformity of the budget implementation with the provisions that have been determined and with the applicable procedures, (b) the conformity of the results achieved both in the technical administrative and operational, technical fields with the stipulated regulations, (c) utilization of existing facilities (human, cost, equipment and organization) efficiently and effectively, and (d) other systems or system changes to achieve more perfect results. As has been said, supervision consists of various activities aimed at implementing according to plan. Thus, supervision is a process, namely activities that take place sequentially. According to Pigawahi in Manullang (1990), the supervisory process includes the following activities: understanding the implementation provisions and the problems encountered, determining the object of supervision, determining the system, procedures, methods and techniques of supervision, and determining the norms that can be guided, evaluating the implementation, analyzing and determining the cause. Deviations, determine corrective actions and draw conclusions or evaluations.

Furthermore, measuring or evaluating work performance against predetermined standards and correcting deviations. If there is a deviation, it can be corrected immediately and quickly. Financing supervision has the function of supervising the planning of financing and the implementation of the use of financing. Although good planning has been in place, which has been regulated and driven, it is not certain that the objectives can be achieved, so there is still a need for supervision.

Supervision is a conscious effort to prevent possible deviations from the implementation of a predetermined plan. Is the implementer has been right and has occupied the right place, whether the way of working is correct and the activities have been running according to the pattern of the organization? If there are errors and irregularities, they will be corrected immediately. Therefore, every manager at every level of the organization is obliged to supervise. Evaluations carried out at each stage of program implementation are carried out, the results of which can be used as consideration for the improvement of further activities. This is in line with the research findings formulated in the following proposition. If the evaluation of school financing seeks suggestions and input from the school component, it will support the effectiveness of good school financing.

School Implementers in Accountability for School Income and Expenditure

The implementation of financing expenditure activities refers to a predetermined plan. The mechanism adopted in implementing activities must be correct, effective and efficient. The bookkeeping of incoming and outgoing money is carried out carefully and transparently. For this reason, personnel who carry out bookkeeping are required to master the correct accounting techniques so that the results can be precise and accurate.

The use of the budget pays attention to the general principle of expenditure, namely, the benefits of using money must be at least the same if the community itself uses the money. In addition, the accountability report on using the budget at least meets the aspects of transparency, accountability and responsibility. Transparency means openness. Transparency in management means there is openness in managing an activity. In educational institutions, the field of transparent financing management means that there is openness in the financing management of educational institutions. Namely, the openness of funding sources and amounts, details of use, and accountability must be clear. So, it can make it easier for interested parties to find out. Transparency of financing is necessary to increase the support of parents, the community and the government in implementing all educational programs in schools. Besides that, transparency can create mutual trust between the government, the community, parents and school residents through providing information and ensuring the ease of obtaining accurate and adequate information.

Some financial information that all school members and parents freely know of students, for example, the school income and expenditure budget plan (RAPBS) can be posted on the bulletin board in the teacher's room or in front of the administrative room so that anyone who needs this information can easily get it. . Parents of students can find out how much money the school received from parents of students and what the money was used for. Obtaining this information increases the confidence of parents in the school. Accountability in financing management means that the use of school fees can be accounted for in accordance with predetermined plans. Based on the planning set and the applicable regulations, the school spends money responsibly. Accountability can be made to parents, society and government. Three main pillars are prerequisites for the establishment of accountability, namely (1) the transparency of school administrators by accepting input and involving various components in managing schools, (2) the existence of performance standards in each institution that can be measured in carrying out their duties, functions and authorities, (3) participation in creating a conducive atmosphere for each other in creating public services with easy procedures, low costs and fast services.

The above description is in accordance with the research findings formulated in the following proposition. If accountability for school income and expenditure is given to all school residents and stakeholders, it will support the effectiveness of good school financing. If accountability for school revenues and expenditures is structured with accountability, responsibility and transparency orientation, it will support the effectiveness of good school financing. School funding receipts and expenditures must be reported and accounted for regularly in accordance with applicable regulations. Budget reporting and accountability from parents and the community is carried out in detail and transparently according to the source of the funds. Reporting and accountability of the budget from the

school's independent efforts is carried out in detail and transparently to the teacher council and school staff. Schools, as recipients of money from various sources, must also keep books of account. Complete bookkeeping records the various sources of funds, their amounts, and the distribution of their use in detail. If a tax burden must be issued, it must also be paid according to the applicable regulations.

The bookkeeping of every transaction that affects the receipt and disbursement of money must be recorded by the treasurer in the Cash Book. The Cash Book can be in the form of a General Cash Book (BKU) and a Subsidiary Cash Book (BKP). BKU is a diary that records all receipts and disbursements of money or the equivalent of money. BKP is a diary that is used to help record all receipts and disbursements of money according to the type of financing source. Recording in BKU and BKP is carried out around the clock every time there is a transaction of receipt and disbursement of money. Bookkeeping is done at BKU, then at BKP. BKU and BKP are closed at the end of every month or at any time if deemed necessary, for example, after an inspection by an authorized officer, at the time of handover from the old office to the new official, both the principal and the treasurer of the General Cash Book (BKU) and Assistant Cash Book (BKP). In addition, the person in charge of activities also reports on the progress of program implementation, which is aligned with the report on the use of the budget that has been determined. This is in accordance with the research findings formulated in the following proposition. If accountability for school income and expenditure is carried out by making periodic progress reports or progress reports, it will support the effectiveness of good school financing. Budget bookkeeping, both receipts and expenditures, must be carried out in an orderly, orderly and correct manner. In orderly bookkeeping, it will be easy to know the comparison between the existence of physical resources and human resources. The bookkeeping must be able to describe the most recent mutation. From good bookkeeping, orderly, orderly, complete, and good, complete, and useful reporting will be provided. Reports are made regularly and periodically and are accounted for in accordance with applicable regulations.

CONCLUSION

Based on the results of data presentation and research findings as well as discussion of research findings, it can be concluded as follows: a) The formulation of the preparation of school financing, in this case, the RAPBS, is carried out through an analysis of school operational needs, both related to the implementation of the teaching and learning process and other supports. b) The preparation of the RAPBS is guided by the school's vision, mission, goals and strategies, namely the principal, teachers (educators) and education staff. c) The financing of education in schools is sought by utilizing funds from local governments, foundations and the community. d) Strategies taken by schools to raise funding from the community through parents and businesses. e) The evaluation is carried out by the school regularly, every semester and academic year. f) All school personnel must provide comments and input on every program implementation and use of the school budget. g) Forms of accountability for the use of the budget carried out by the school include compiling the program's final report, which is given to all school members and their

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