

## Operational Financial Management of Jami'atul Qura'wal Hufadz Islamic Boarding School Palembang

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### ABSTRACT

This study aims to see and analyze various issues related to operational financial management at the Jami'atul Qura'wal Hufadz Islamic Boarding School Palembang. This study uses the descriptive qualitative method. The type of research used is field research. Data collection methods used are observation, interviews and documentation. The subjects in this study were the administrators of the Jami'atul Qura'wal Hufadz Islamic Boarding School in Palembang. The results of this study are the implementation of the education financial system at the Jami'atul Qura'wal Hufadz Islamic Boarding School in Palembang administratively has shown positive financial management. Even tends to be systematic even though the bookkeeping management is still very simple because the bookkeeping system implements two-sided education financing. They are bookkeeping adjusted to government laws and regulations, which will later be changed to the source of funds for the government institution, and internal bookkeeping (sources of funds from parents of students or other parties that are not binding).

**Keywords:** *operational financial management; Budget Planning; Islamic Boarding School*

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## INTRODUCTION

Operational financial management is one of the substances of *pesantren* management that will also determine the course of educational activities in Islamic boarding schools (Adzkiyaunuha, 2020). As the substance of education management in general, financial management activities are carried out through the process of planning, organizing, directing, coordinating, supervising, and controlling because education in its operations cannot be separated from the problem of costs (Fazillah, 2021).

Educational financial management can be understood as the study of money in educational institutions, an area of business function (taking profit), responsible for obtaining funds, managing them, and determining the best alternative use (Anshori, 2018). Financial management in educational institutions is defined as a series that regulates the finances of educational institutions starting from planning, accounting, spending, supervision and financial accountability in a school (Hasibuan, 2021).

Financial problems will directly affect the quality of *pesantren* (Syafri et al., 2022). Financial problems are fairly basic in educational institutions (Adelia & Mitra,

2021). Because all components of education in Islamic boarding schools are closely related to the financial components of *pesantren*. Many *pesantren* cannot optimally carry out teaching and learning activities because of financial problems, both to pay teachers, provide learning facilities and infrastructure, and carry out other activities (Tubingan et al., 2022). In this regard, although the demands for reform are cheap and quality education, quality education always requires quite a lot of funds.

Most Islamic boarding schools still use independent funds for operational needs (Handoyo, 2018). Indeed, *pesantren* that provide formal education can still get assistance. Still, *pesantren* that do not provide formal education is very tragic because the burden of operating costs is borne by themselves. Even modern Islamic boarding schools that provide *madrasah* education (formal level) must have a larger portion of funds than schools in general (Utama, 2020). Because the *pesantren* has dormitories for students/*santri*, the operational costs of the *pesantren* are not limited to what is in the classroom but continue to the kitchen, dormitory and daily activities. So it is clear that the problem in my thesis is that *pesantren* have a greater need for education funds, specifically *pesantren* that do not provide formal education. In contrast, management of the operational financing of the *pesantren* must be more careful and thorough because the government's budget allocation is very minimal compared to public schools. Even if government funds are adequate, if managed with less skilled management, this will also be a big problem for *pesantren*.

So important is the management of operational financing that in the Quran, financing planning, management (administration), and supervision are the longest verses in the longest surah of the Quran. Allah SWT. said in QS. al-Baqarah/2:282, which means: "O you who believe, if you (planning) to borrow not in cash for a specified time, you should write it down. And let a writer among you write it fairly" (Ministry of Religious Affairs, 2015).

Thus education financing becomes a determining factor in achieving an educational goal (Kholifah et al., 2022). In line with the above paragraph, the government has also regulated Financing Standards in the Government Regulation of the Republic of Indonesia Number 2005 concerning National Education Standards (SNP) CHAPTER IX Article 63 states that: Educational financing consists of investment costs, operating costs, and personal costs. The investment costs of education units' investment costs include providing facilities and infrastructure, developing human resources, and permanent working capital (Hastina et al., 2020). Education unit operating costs include: salaries of educators and education personnel as well as all allowances attached to salaries, consumable educational materials or equipment, and indirect educational operating costs in the form of power, water, telecommunications services, maintenance of facilities and infrastructure, overtime pay, transportation, consumption, taxes, insurance, and so on (Ulum, 2020). Personal costs include educational costs that students must incur to follow the learning process regularly and continuously (Sudarmono et al., 2021).

With the enactment of a regional autonomy policy that handed over educational problems to the regions and their respective schools, madrasas or Islamic boarding

schools, then financial problems became the authority given directly in its management to *pesantren* (Abd Muid & Arfeinia, 2020). In this case, the head of the *pesantren* has full responsibility for the planning, implementation, evaluation, and financial accountability of the *pesantren*. Islamic boarding school operational financing management is part of educational financing activities, which as a whole requires the ability of *pesantren* to plan, implement (manage finances), evaluate and account for it effectively and transparently (Suharjono, 2019). In implementing education in Islamic boarding schools, the education financing system is one of the most important things that is decisive in the implementation of the educational process and is an inseparable part in the study of education management.

Good and correct Islamic boarding school financial management needs to be done to support the provision of facilities and infrastructure to streamline teaching and learning activities and improve student learning achievement (Mashar, 2019). This is important, especially within the framework of school-based or *pesantren*-based management, which gives schools, *madrasah* and Islamic boarding schools the authority to seek and utilize various sources of funds according to their respective needs because in general the world of education is always faced with the problem of limited funds and programs that have to do quite a lot, while the resources they have are very limited.

Jami'atul Qura'wal Hufadz Islamic Boarding School Palembang, is an educational institution that is constantly experiencing rapid development, especially in terms of educational facilities. However, the *pesantren* still exists and is growing in the midst of competition for the quality of education offered by other educational institutions. Based on these conditions, I am interested in conducting research on the management of operational financing used at the Jami'atul Qura'wal Hufadz Islamic Boarding School in Palembang with the limited funding sources it has and its students, most of whom come from economically disadvantaged groups.

The Jami'atul Qura'wal Hufadz Islamic Boarding School in Palembang, one of the institutions in charge of carrying out the function of education, cannot be separated from the implementation of development in Indonesia. Jami'atul Qura'wal Hufadz Islamic Boarding School Palembang is a non-government educational institution under the guidance and supervision of the Nurul Qomar Islamic Boarding School foundation. Its existence contributes to the sustainability of education in Indonesia. Improving the quality of Islamic boarding schools so that all learning processes and activities can run as expected requires professional cost management, both in extracting sources of funds and distributing funds (Masruri et al., 2021). As a private Islamic boarding school, the education financing system at the Jami'atul Qura' Wal Hufadz, Islamic Boarding School in Palembang, is different compared to other more established educational institutions, especially public schools. But with all the existing limitations, the *pesantren* is still able to grow and develop to this day.

One of the problems that will be a concern in this study is the difference between operational financing management at the Jami'atul Qura'wal Hufadz Islamic Boarding School in Palembang with other educational institutions at its level. This research aims

to see and analyze various issues related to operational financing management. Along with government programs through several policies, it has helped many schools/Islamic boarding schools that aim to succeed in the education program and national education goals. For Example, the policy of School Operational Assistance (BOS), Scholarships for Poor Students (BSM), Special Allocation Funds (DAK), and other assistance. However, this Jami'atul Qura'wal Hufadz Palembang Islamic boarding school has significantly not enjoyed the service provided by the government.

## **METHOD**

This type of research is field research . When viewed from the data type, it is descriptive qualitative research (Apriyanto & Anum, 2018; Ayu et al., 2020; Herman et al., 2021; Muziatun et al., 2020) using quantitative measures in the form of percentages of discovery data in the field (Budiman & Astuti, 2020). Data were obtained from the financing managers of the Jami'atul Qura' Wal Hufadz Islamic Boarding School Palembang. Data collection methods used are observation, interviews, and documentation. This research uses an observation guide, interview guide and documentation data as research instruments (Nurlaeli, 2021; Apriyanto & Anum, 2018). Data processing and analysis techniques were carried out through three stages: data reduction, data presentation and data verification.

## **FINDINGS AND DISCUSSION**

Finance in educational institutions is a very basic element in developing these institutions. The goal is to manage existing finances well, so a financing plan is needed, called the Revenue and Expenditure Budget Plan (RAPB). The Jami'atul Qura'wal Hufadz Islamic Boarding School in Palembang is one of the formal education that also uses a financing stage. From planning to evaluation.

Based on the data obtained, it is explained that planning the management of the Jami'atul Qura'wal Hufadz Islamic boarding school in Palembang is designed starting from: the Principal of the Islamic Boarding School and the Treasurer. This is carried out once a year, including; the Director of the Islamic Boarding School. The role carried out is as a person who observes and approves the budget plan designed by the Principal of the Islamic Boarding School and the Treasurer; The Foundation Management (Chairman of the Foundation), is the financial manager at the Tahfizul Jami'atul Qura'wal Hufadz Islamic Boarding School Palembang who selects all plans submitted by the Islamic Boarding School Principal and Treasurer that the director knows, then considers them with members of the foundation as caregivers of educational institutions in Islamic boarding schools

The Cost Collection Strategy at the Jami'atul Qura'wal Hufadz Islamic Boarding School Palembang is a way or step toward achieving the desired goal. Every educational institution, of course, requires a fee for ongoing education. These costs can come from direct or indirect costs, fixed or indirect costs. In obtaining these costs, there are ways or steps to obtain them. The Jami'atul Qura'wal Hufadz Islamic Boarding

School in Palembang is a formal educational institution with its own fundraising strategy. The strategy or method used to collect these costs can be known by the researchers through the results of interviews as follows: Director/Head of Tahfiz

The strategy for collecting costs for operations is the first way from the guardians of students in tuition and fees (SPP), including the cost of their respective kitchens. For the payment of dues and fees, students are allowed to pay directly to the general treasurer and not use the online system. We use a cross-subsidy system for students who cannot afford to pay in full. The second is from donor assistance funds, we collect these donor funds from relatives of the foundation and relatives of the teacher council as well as from Wahdah Islamiyah *da'wah* cadres. We also use a network system in prospecting other potential donors; namely, potential donors we do not know will be recommended by other known relatives, and so on until it is widespread. If there is a shortage in operational costs, the foundation bears the costs, but this only happened in the early days of the establishment of this *pesantren*. As for the construction of facilities and infrastructure, all of them are the results of the foundation's efforts (the chairman of the foundation) of course involving other parties, for example this *pesantren* mosque is from the personal funds of the chairman of the foundation (Romadhonsyah, 2022).

#### **General Treasurer**

There are two ways to collect fees. First, costs for the operation of this school include mandatory fees and, student enrollment fees, aid funds from donors, which are widely opened through an online system to facilitate the arrival of these funds to us. In the fundraising strategy, we implemented a network system from relatives to relatives (Asy-Syabaqotu Al-Qurba) where one relative recommends another relative whose names have been written down by the recommender in the request letter to become a permanent donor. Likewise, funds for construction or school infrastructure are costs from the foundation because, so far, there has been no assistance received by *Pesantren* from the government (Juwairiyah, 2022)

#### **Principal of Islamic Boarding School**

The way to collect costs for educational operations is by first extracting donations from the guardians of students in the form of student fees and tuition fees. Santri at Pondok *Pesantren* in payment of both fees and fees, the payment system uses a manual system that is not through conventional banks. This is so that it is customary to know the students' obstacles and level of ability directly. If there is a shortage of operational budget, the foundation itself will suffice it. It is possible to use the personal funds of the foundation's chairman. As for the funds from our *muhsinin*, we use an online system. We also run a network system from relatives, called Asy-Syabakatul Qurba, which recommends each other to become donors from one family to another family until it is spread and widespread (Ardi Imam Saputra, 2022).

Based on the results of the interviews above, it can be explained that the strategy for collecting fees at the Jami'atul Qura' Wal Hufadz Islamic boarding school in Palembang is from the following sources: a) Wali Santri, where the first source of collecting fees is from the guardians of students in the form of tuition fees. These fees

are paid directly to the treasurer. For students who cannot afford it, cross-subsidies are applied. b) Donors, the second source is in the form of financial assistance from the muhsinin. These donors always have a moral responsibility to ensure the sustainability of the *pesantren*. In the interview, it was known that the online fundraising strategy and prospects started from close family members who recommended them to other families. c) Foundation, the third source is from the foundation's business. In this case, the foundation acts to cover any budget shortfalls in the event of a budget shortfall. When there is a budget shortfall, the foundation acts materially to cover all the shortcomings of the *pesantren*. In the interview, it was known that the *pesantren*'s worship facilities in the form of a mosque were purely built from the foundation's funds, in this case, the personal funds of the foundation's chairman. d) Cost Management at the Jami'atul Qura' Wal Hufadz Islamic Boarding School Palembang, is an attempt to manage financial costs in the *pesantren*. Management of these costs includes entry or source costs, outgoing costs or budget incurred. With this form of management, finances can be managed in detail.

The cost management at the Jami'atul Qura' Wal Hufadz Islamic Boarding School in Palembang is in the following forms:

### **Admission Fee**

Based on the explanation above, the incoming costs come from the guardians of students, donors, and foundations if there is a shortage. Based on these sources, then there are steps in managing it. This step can be known by the researchers through the results of interviews as follows:

**Director of Islamic Boarding School/head of Tahfiz** “All incoming costs are centralized in the foundation. The incoming fee is in the form of entry fees and student fees and is received by the treasurer. The costs that come from donors are collected through an online system that the general treasurer manages because the treasurer of the *pesantren* is also the foundation's treasurer. The steps in managing it. Namely, we use the funds from the tuition fee and the student base fee to finance the financing needs of personnel, for example, the honorarium for teachers, employees and the kitchen needs of the students. We also use cross-subsidies for underprivileged students. As for the funds from the muhsinin, we keep them as savings funds. We use this fund as an investment fund for Islamic boarding schools. Or we use it to help underprivileged students (Romadhonsyah, 2022).

**Principal of Islamic Boarding School** “The financial system at the Jami'atul Qura' Wal Hufadz Islamic Boarding School in Palembang enters and exits through one door, namely the Islamic boarding school foundation. The student's guardian's contribution is in the form of tuition fees. As for the funds from muhsinin donors directly into the foundation through the online system, the student contribution funds are sufficient. Even excessive to finance the needs of the *pesantren* personnel, while the funds from the muhsinin we save as cottage savings funds, the contribution funds alone have left a balance of around 20 % of this year's total budget” (Ardi Imam Saputra, 2022) .

**School Treasurer** "The financial system at the Jami'atul Qura'wal Hufadz Islamic Boarding School in Palembang is centralized in the Islamic boarding school foundation. Because I also act as the foundation's treasurer, there is no other way to pay tuition fees and student base fees. There is a discourse for an online payment system but other administrators have not agreed on it, considering the number of students who are still relatively small. As for the funds from the muhsinin, we use an online system usually accessed on our *pesantren* link (Juwairiyah, 2022).

### **Exit Cost**

**Director of Islamic Boarding School/head of Tahfiz** "The treasurer detailed the expenses used at the Jami'atul Qura' Wal Hufadz Islamic Boarding School in Palembang. We write this out in detail according to the budget issued by the management. The way the Islamic boarding school principal proposes the budget needed for school operations and the needs of the *pesantren*, in general, is known to us as directors. With the foundation's chairman's approval, the required costs can be disbursed and used for school operations and other *pesantren* needs" (Romadhonsyah, 2022).

**Principal of the Islamic Boarding School** "Expenditures are the budget needed for school operations. The system is that the principal of the Islamic Boarding School submits a proposal to the foundation and is approved by the head of the foundation. After being approved by the chairman, the funds can be disbursed through the foundation management and can be accepted by the Islamic boarding school to be used for school operations and other needs of the *pesantren*. After we used the expenditure, we detailed it with the treasurer to be reported back to the foundation management (chairman of the foundation), the director of tahfiz found out " (Ardi Imam Saputra, 2022).

**School Treasurer** "After the head of the Islamic Boarding School submits the information to the board of directors of the tahfiz after receiving the funds, the head of the Islamic Boarding School and the treasurer will spend it. After the money is used, the principal of the *Pesantren* School and the treasurer write down the items in the expenditure to be reported to the foundation, of course, with the knowledge of the general director of the *pesantren*. So the money that goes in and out is detailed at the Foundation" (Marlia Ulfa, 2022).

Based on the results of cost management data at the Jami'atul Qura'wal Hufadz Islamic Boarding School in Palembang, it can be explained that cost management includes: management of entry fees, management of outgoing costs and balances. With this management, it can be explained as follows:

### **Admission Fee Management**

Based on the explanation above, in managing the entrance fee at the Jami'atul Qura'wal Hufadz Islamic Boarding School in Palembang, everything is managed by the foundation. Money from the guardians of students in the form of student fees is received through the general treasurer, and funds from donors are managed through an online system, these funds are deposited with the foundation because the management

is centralized in the foundation so that it is easy to know. Contribution funds are separated from donor funds. Such as: Funds from the starting fee, Funds from the SPP/Student Committee for class X, Funds from the SPP/Committee for class XI students, Funds from the SPP/committee for class XII students.

### **Exit Cost Management**

The management of these outgoing costs is also detailed in detail by the foundation management. When the principal of an Islamic boarding school asks the management for money for the learning needs of the students, the administrator gives it according to the orders of the foundation's chairman because everything is at the discretion of the foundation's chairman. School needs are only limited to school operations such as honorarium for ustaz, buying office equipment, class administration, and also including consumption of students. As for school infrastructure and dormitories in general, all are the efforts of the foundation management using the funds of the muhsini that have been stored, which are called investment funds.

The following is a description of the operational needs of the *pesantren* as stated in the RKAP for the Activity and Budget Plan of the Islamic Boarding School for the 2021/2022 fiscal year.

**Personnel Costs Include:** *Kafalah* / Honors for Teachers and Managers. The honorarium for the managers and teachers of the Jami'atul Qura'wal Hufadz Islamic boarding school in Palembang is divided into two parts, which are budgeted according to the number of teachers. However, there is a nominal difference between contract teachers and permanent foundation teachers; *Kafalah* Master Contracts. The contract teacher *kafalah* is an honorarium for the contract teachers of the Tahfizul Jami'atul Qura'wal Hufadz Islamic Boarding School Palembang; and Student School Uniforms. Because the Tahfizul Jami'atul Qura'wal Hufadz Islamic Boarding School in Palembang carries out a formal education level, school uniforms are mandatory for students to wear during the teaching and learning process in class. The budget for this school uniform is adjusted to the number of students who register or who have passed the entry selection at the Tahfizul Jami'atul Qura'wal Hufadz Islamic Boarding School Palembang.

**Non-Personnel Costs Include:** Uniform Suit. This suit uniform is a typical shirt for students from the Tahfizul Jami'atul Qura'wal Hufadz Islamic Boarding School Palembang; Mattresses and Pillows for Students. The budget for sleep completeness is adjusted to the overall needs of the santri; Student Wardrobe. The wardrobe is the completeness of the room as well as the main needs of students. The procurement of these cabinets is budgeted as needed. The rest are the wardrobes of students who have graduated that are still fit for use or donated; The cost of consumption of the Santri's Kitchen. The cost of the students' kitchen consumption budgeted by the Jami'atul Qura'wal Hufadz Islamic Boarding School Palembang; and Facilities and Infrastructure. The cost of advice and infrastructure referred to here is the cost of maintaining facilities and infrastructure.



## CONCLUSION

Based on the explanation above, the study's results indicate that implementing the education financing system at the Jami'atul Qura'wal Hufadz Islamic Boarding School in Palembang administratively has shown positive financial management. Even tends to be systematic, bookkeeping management is still very simple. The *pesantren* education financing system, which begins with budgeting, is determined based on the results of the previous year's evaluation and applies a priority scale in two terms of use, namely short-term needs called personnel and long-term, known as non-personal needs. Meanwhile, in its bookkeeping, the *pesantren* applies a two-sided education financing system, namely, bookkeeping that is adjusted to government laws and regulations which will later be adjusted to the source of funds from the government institution, and internal bookkeeping (sources of funds from parents of students or other parties who can but not binding). For controlling (controlling), this *pesantren* implements elements that can directly participate in overseeing the course of income and the use of finances by the head of the *pesantren* (director) and the head of the foundation as the power user of the budget and the *pesantren* committee.

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