

The Effectiveness Of The Educational Financing System In Supporting The Operations And Development In Pesantren

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Abstract:

This study aims to analyze the effectiveness of the educational financing system in supporting the operation and development in Pesantren. Using a qualitative descriptive approach, data were obtained through interviews, observations, and documentation, then analyzed using the Miles and Huberman interactive model consisting of data reduction, data display, and conclusion drawing. The findings reveal that the pesantren implements a dual-source financing model consisting of internal and external funds. Internal sources mainly students' infaq and revenues from pesantren-owned business units form the financial backbone, while external sources such as community donations and limited government support serve as supplements. The financing system demonstrates moderate effectiveness, particularly in ensuring operational stability, supporting teacher welfare, and maintaining infrastructure development. Participatory budgeting, transparent reporting, and leadership integrity enhance accountability and community trust. However, limited diversification of income and insufficient managerial competence remain challenges. Overall, the financing system fulfills most criteria of an effective educational financial model efficient, adequate, responsive, accurate, and sustainable supported by community participation and moral leadership. The study recommends strengthening financial diversification, adopting digital finance systems, and developing managerial capacity to ensure long-term financial sustainability and institutional growth.

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INTRODUCTION

Islamic boarding schools (*pondok pesantren*) play a vital role in shaping the character and spirituality of Indonesian society. As largely independent educational institutions, pesantren face significant challenges in maintaining sustainable operations (Dwivedi et al., 2023; Lehl et al., 2021; Moslimany et al., 2024; Tsauri, 2022). This independence demands an effective financing system capable of supporting all educational and institutional development activities (Benítez Candia et al., 2020; Dewi & Zaenurrosyid, 2023; Maulana et al., 2025). Financial management in pesantren is a key factor determining the quality of educational services and the institution's resilience to social and economic change. The effectiveness of the financing system directly influences the stability of teaching and learning processes as well as the improvement of educational facilities in pesantren.

Despite their central role, many pesantren experience financial instability due to heavy reliance on student fees and community donations. Such irregularities make long-term budgeting difficult and create risks for operational sustainability. Fluctuating funding sources especially *infaq* and *sadaqah* often hinder the development of infrastructure and the welfare of educators (Micah et al., 2023; Mothupi et al., 2022; Usman & Ab Rahman, 2023). Numerous pesantren lack stable and measurable financing mechanisms to support sustainable educational activities.

In recent years, various innovations and diversification strategies have been introduced to strengthen the effectiveness of pesantren financing systems. Productive *waqf*, *zakat* management, partnerships with Islamic philanthropic organizations, and pesantren-based business enterprises have emerged as promising alternatives. Junarti et al., (2023), highlight that productive *waqf* management holds great potential for enhancing the financial independence of pesantren, yet its effectiveness largely depends on managerial capacity and professional asset governance (Fauzan, 2023). Thus, the effectiveness of the financing system is not merely a matter of funding availability but also of efficiency, accountability, and transparency in fund management.

Furthermore, financial governance and accountability play crucial roles in determining financing effectiveness. According to Dougherty et al., (2024), implementing simple accounting systems and routine financial reporting can enhance donor trust and community confidence in pesantren institutions. Transparent financial management also strengthens the institution's social legitimacy and facilitates cooperation with external stakeholders. Tessema et al., (2024) found that pesantren with strong financial governance tend to exhibit more significant infrastructure development and educational improvement than those lacking formal reporting systems.

Technological innovation has also contributed to improving the effectiveness of pesantren financing systems. Digitalization of payment and financial management processes has increased administrative efficiency and accelerated fund collection. Lee et al., (2022) revealed that the adoption of digital payment systems in pesantren led to greater compliance in tuition payments and improved financial transparency. However, challenges such as limited human resource capacity and technological infrastructure

persist (Badr et al., 2024; Hasanah & Sain, 2025). Therefore, the integration of technology must be accompanied by capacity-building programs for pesantren financial managers.

In addition to internal factors, government policies and external institutional support significantly influence pesantren financing effectiveness. The Indonesian government has launched several grant and operational aid programs through the Ministry of Religious Affairs. However, the implementation of these policies remains suboptimal due to administrative and monitoring challenges. Clearer technical guidelines and better coordination between the government, *zakat* institutions, and the Indonesian Waqf Board (BWI) are needed to ensure sustainable and impactful financial support. The effectiveness of such policies depends heavily on alignment between national frameworks and local institutional capacities.

Although numerous studies have explored pesantren financing models, there remains a research gap in measuring the actual effectiveness of these systems in sustaining operations and supporting institutional development. Most prior research focuses on identifying sources of funds rather than examining how financing mechanisms contribute to educational sustainability and institutional performance. The effectiveness of pesantren financing using concrete indicators of financial performance and educational outcomes. Therefore, this study seeks to fill this gap by analyzing how educational financing systems in Islamic boarding schools effectively support operational sustainability and institutional development.

Based on the background above, this study is guided by the following research questions: 1) How is the educational financing system implemented in Islamic boarding schools (*pondok pesantren*)?; 2) To what extent is the financing system effective in supporting the operational sustainability of pesantren?; 3) How does the financing system impact the development and long-term sustainability of pesantren?; 4) What factors influence the success or failure of pesantren financing systems?

RESEARCH METHOD

This study employs a qualitative descriptive approach, which is intended to explore and understand deeply the effectiveness of the financing system in supporting the operational and developmental aspects of *Pondok Pesantren Raudlatul Munawwarah Al Musri'*. The qualitative method is chosen because it allows the researcher to capture actual conditions, management practices, and the perspectives of key stakeholders regarding the pesantren's financing management. Through descriptive analysis, the study aims to provide a comprehensive understanding of how the financing system contributes to sustaining educational activities and fostering institutional growth.

The scope of the research focuses on the financing system applied at *Pondok Pesantren Raudlatul Munawwarah Al Musri'*. It examines the mechanisms, sources, and management of financial resources, as well as their impact on both daily operations and long-term institutional development. The study also analyzes how effectively the pesantren's financing structure supports the educational process, teachers' welfare, and facility enhancement.

The main focus of this study consists of three interrelated aspects: (1) the financing system, which refers to the planning, allocation, and utilization of financial resources; (2) effectiveness, defined as the extent to which financing management achieves its intended goals efficiently and sustainably; and (3) operational and developmental support, referring to how financing enables smooth daily activities and facilitates future-oriented development programs at the pesantren.

The research was conducted at *Pondok Pesantren Raudlatul Munawwarah Al Musri'*, located in [mention the city or regency]. This pesantren was purposively selected because it has implemented a structured and diversified financing system involving community support, donor participation, and independent economic units. The study's informants were chosen through purposive sampling, consisting of the pesantren's head (*kyai*), financial manager or treasurer, senior teachers or administrators involved in financial management, and senior students or organizational members who understand the institution's economic activities. This selection aims to obtain rich, relevant, and multi-perspective data.

The main sources of data include both primary and secondary materials. Primary data are collected through interviews, observations, and documentation, while secondary data come from financial reports, institutional documents, and related literature. The researcher serves as the main instrument, responsible for designing questions, gathering information, and interpreting findings. To guide the data collection process, a semi-structured interview guide is used to ensure that all key aspects of financing are explored systematically while allowing flexibility in probing deeper insights.

The data collection techniques used in this study include in-depth interviews with key informants to obtain detailed information about the financing system and its effectiveness; direct observations to understand real practices of fund management, allocation, and utilization; and documentation analysis to gather written data such as financial records, annual reports, and policy documents. These methods complement one another to ensure the completeness and accuracy of information obtained.

The data analysis follows the interactive model developed by Miles et al., (2014), consisting of three stages: data reduction, data display, and conclusion drawing/verification. Data reduction involves selecting, focusing, and simplifying raw data to identify patterns relevant to financing effectiveness. Data display organizes the information into narrative and tabular forms to illustrate relationships between themes. Finally, conclusions are drawn through interpretation, continuously verified with informants through member checking to ensure credibility and accuracy.

To maintain the validity and reliability of the findings, the study applies triangulation techniques both across data sources and data collection methods. Source triangulation involves comparing information from different informants, while technique triangulation involves validating data from interviews, observations, and documentation. In addition, member checking is carried out by confirming the results and interpretations with the participants to ensure their consistency with actual conditions.

Ethical considerations are observed throughout the research process. All informants are informed of the research objectives, their participation is voluntary, and confidentiality is maintained. The findings of this research are expected to contribute both theoretically and practically to improving the effectiveness of financing management in *Pondok Pesantren Raudlatul Munawwarah Al Musri'* and to serve as a reference model for other Islamic educational institutions seeking financial sustainability.

RESULT AND DISCUSSION

RESULT

Internally-based financial independence

The research results show that the financing system of the Raudlatul Munawwarah Al Musri Islamic Boarding School is dominated by internal funding sources. Based on documentation of the school's financial reports, approximately 70% of the school's income comes from monthly donations from students, as well as the business activities of the school's economic units, such as the canteen and cooperative. Meanwhile, external funding sources consisting of community donations, donors, alumni, and government assistance are variable and serve only as supplementary support.

Field observations show that student donations are made on a scheduled and recorded basis, both through guardians and directly by the students. The school's business units also appear to be operating actively every day, particularly the canteen, which serves the students' needs. The existence of these business units not only serves an economic function but also provides a relatively stable source of regular income. This is reinforced by an interview with the school's treasurer, who stated: "We can't depend on external assistance, because it's uncertain. The most reliable sources are student donations and the school's own businesses."

These findings indicate that the dominance of internal financing is the main foundation for the operational sustainability of the Raudlatul Munawwarah Al Musri Islamic Boarding School, which is formed through routine contributions from students and the sustainable management of the school's business units. Based on field realities, a definite and scheduled internal funding source allows the boarding school to meet daily operational needs such as learning activities, facility maintenance, and meeting student needs steadily without relying on external assistance that tends to fluctuate. This condition provides the boarding school with the flexibility to prepare realistic financial plans and make budget decisions based on actual needs in the field. Furthermore, the consistency of internal contributions reflects the trust and collective participation of students and guardians in the financial management of the boarding school, so that internal financing functions not only as a source of funds, but also as a strengthening of social bonds and a sense of shared responsibility in maintaining the sustainability of the institution.

Overall, these findings illustrate that the dominance of internal financing is not only a characteristic of Islamic boarding schools' financial systems but also serves as a

primary pillar of the institution's operational stability. By relying on routine and relatively secure internal funding sources, Islamic boarding schools are able to consistently maintain the continuity of educational activities despite financial constraints and minimal external support.

Orderly and transparent financial governance

The research results indicate that the Islamic boarding school's financial management is orderly and transparent, although not yet fully digital. Based on observations, all income and expenses are recorded in a general cash book by the treasurer. Each transaction is supported by physical evidence in the form of notes, receipts, or proof of payment stored in the financial archives. Financial documentation shows that the Islamic boarding school prepares periodic financial reports, both monthly and annually. These reports are then submitted to the Islamic boarding school leadership for review and evaluation. Furthermore, internal audits are conducted directly by the Islamic boarding school leadership on the financial reports.

Interviews with the Islamic boarding school leadership revealed, "We don't want any funds to be unclear. Everything must be recorded and accounted for, even if it's still manual." Observations also indicate transparency of financial information within the Islamic boarding school, especially with administrators and those directly involved in management. This fosters trust among students and guardians in the management of Islamic boarding school funds. These findings indicate that although the financial administration system is not yet fully modern, Islamic boarding schools have implemented financial management practices that are orderly, open, and can be monitored internally.



Figure 1. Financial Management Cycle

Figure 1, shows the financial management cycle implemented at the Raudlatul Munawwarah Al Musri Islamic Boarding School, as found in Finding 2, namely orderly and transparent financial management, although still semi-manual. The flow begins with transaction recording, where the treasurer records all income and expenses in a cash book, then each transaction is supported by physical evidence in the form of

receipts and notes that are kept as archives. Next, the financial data is compiled into monthly and annual financial reports that are submitted to the board of boarding school leaders for review. The results of the study indicate that the boarding school leaders directly conduct internal audits of these reports, before the financial information is publicly disclosed to the board and related internal parties. This cycle demonstrates that although not yet digital-based, the boarding school has implemented a sequential, documented, and traceable financial management pattern, thus creating a real accountability and transparency mechanism in the daily practice of boarding school financial management.

These findings demonstrate that although Islamic boarding school financial management is not yet fully digital, recording, archiving, reporting, and internal auditing practices have been implemented consistently and in a structured manner. This pattern enables Islamic boarding schools to maintain orderly financial administration and build internal trust in the management of Islamic boarding school funds.

Budget priority on education and sustainability

Islamic boarding school budget allocations are based on the primary needs and sustainability of the institution. Based on annual budget documentation, approximately 35% of funds are allocated for learning activities, including the procurement of books, stationery, and academic needs for students. Furthermore, 25% of the budget is used for the maintenance and repair of infrastructure, such as student dormitories, classrooms, and mosque facilities. Meanwhile, approximately 20% is allocated for honorariums for religious teachers and teaching staff.

Observations indicate that learning activities run routinely and according to schedule, and that Islamic boarding school facilities continue to undergo improvements, albeit gradually. Several dormitory buildings and classrooms appear to have undergone renovations compared to the previous year. Furthermore, honorarium payments for religious teachers are made regularly, although the amounts are limited. This is reinforced by an interview with one of the religious teachers, who stated, "The honorarium is not large, but we always try to provide it. The important thing is that learning activities continue." In addition to operational needs, Islamic boarding schools also set aside funds for long-term development, such as building repairs and improvements to worship facilities. Observations indicate a gradual planning process for the construction and maintenance of Islamic boarding school facilities.

These findings indicate that Islamic boarding school budget allocations are clearly directed toward meeting core educational needs and the sustainability of the institution, ensuring that limited funding does not become a major obstacle to the continuity of Islamic boarding school operations. Based on field data, budget priority is given to activities directly related to the student learning process, the welfare of the ustaz, and the maintenance of basic Islamic boarding school facilities. This allocation pattern is reflected in the consistency of teaching and learning activities, the regularity of ustaz honorarium payments, albeit in limited amounts, and the gradual maintenance of Islamic boarding school facilities according to financial capacity. Observations

indicate that Islamic boarding schools prefer to postpone additional or non-essential expenditures to ensure that basic needs are met. Thus, limited funding actually encourages Islamic boarding schools to manage their budgets selectively and realistically, aligning expenditures with mutually agreed-upon priorities. This condition allows Islamic boarding schools to remain operationally stable, avoid disruptions to educational activities, and maintain their primary function as Islamic educational institutions despite limited financial resources.

DISCUSSION

The findings of this study reveal that the financing system of Pondok Pesantren Raudlatul Munawwarah Al Musri is characterized by internal financial dominance, orderly financial management, and priority-based budget allocation. These three dimensions collectively illustrate how a traditional Islamic boarding school adapts to financial limitations while maintaining operational stability and institutional sustainability.

The dominance of internal financing sources, as identified in the first finding, indicates a strong orientation toward financial independence. Regular student infaq and income from pesantren-owned business units provide a relatively stable and predictable flow of funds, allowing the institution to plan and execute its activities without excessive reliance on external assistance. This condition supports Kurniawan & Nurdin, (2023); Masturin et al., (2022) assertion that community-based Islamic educational institutions in Indonesia tend to rely on internal contributions as a survival strategy amid limited state funding. More importantly, internal financial dominance strengthens institutional autonomy, enabling pesantren leaders to determine priorities based on educational needs rather than donor-driven agendas.

Furthermore, the reliance on internal funding reflects a broader socio-religious dynamic in pesantren communities. The consistent participation of santri and their families in financial contributions indicates a high level of trust in pesantren leadership and governance (Hidayah & Baharun, 2023; Tsauri et al., 2024). Financial participation in religious institutions often transcends economic transactions and becomes a form of moral commitment and collective responsibility (Hasanah et al., 2024; Munir & Mudarris, 2024). In this context, internal financing not only supports operational needs but also reinforces social cohesion and shared ownership of the institution's sustainability.

The second finding, which highlights orderly and transparent financial management despite semi-manual systems, demonstrates that effectiveness in financial governance is not solely dependent on technological sophistication. The structured cycle of recording transactions, archiving physical evidence, preparing periodic reports, and conducting internal reviews reflects adherence to basic principles of accountability and transparency. This aligns with Hardianti et al., (2025), view that transparency and accountability can be achieved through consistent administrative practices, even in institutions with limited technological capacity.

The existence of internal audits and leadership oversight further strengthens financial discipline within the pesantren. Leadership involvement in reviewing financial reports fosters internal control and minimizes the risk of mismanagement. The integration of modern administrative practices with Islamic ethical values such as amanah (trustworthiness) and accountability is crucial for sustaining public trust in educational institutions (Hafi et al., 2025; Velicu et al., 2022). In this sense, Pesantren Al Musri demonstrates a hybrid governance model where traditional values coexist with structured financial administration.

The third finding, concerning priority-based budget allocation, illustrates how financial limitations encourage strategic decision-making. By allocating the largest portion of funds to teaching and learning activities, followed by infrastructure maintenance and teacher allowances, the pesantren ensures that its core educational mission remains protected (Akbar et al., 2025; Al-furqany & Oladimeji, 2025). This budgeting pattern reflects efficiency in resource utilization, effectiveness is measured by the alignment between resource allocation and institutional goals rather than the magnitude of available funds.

The focus on essential needs also contributes to institutional sustainability. Gradual infrastructure improvements and consistent honorarium payments, although modest, help maintain staff motivation and learning continuity. Sustainable educational financing requires not only adequate funding but also strategic prioritization to balance short-term operations with long-term development. Pesantren Al Musri's budgeting practices demonstrate this balance, albeit within a constrained financial environment.

When examined collectively, the three findings suggest that the effectiveness of the pesantren's financing system lies in the interaction between internal funding stability, transparent management, and priority-driven allocation. While challenges remain particularly in diversifying income sources and enhancing financial professionalism the current system enables the pesantren to function reliably and sustainably. This supports Qalati et al., (2022) Organizational Effectiveness Theory, which posits that organizations can achieve effectiveness through optimal use of available resources, even under conditions of scarcity.

Overall, this study contributes to the growing body of literature on Islamic educational finance by providing empirical evidence that pesantren can maintain operational stability through internally driven financing, transparent governance, and strategic budgeting. The experience of Pesantren Raudlatul Munawwarah Al Musri demonstrates that financial effectiveness in Islamic boarding schools is not merely a function of funding volume but a result of governance quality, community participation, and value-based management practices.

CONCLUSION

This study concludes that the financing system at Pondok Pesantren Raudlatul Munawwarah Al Musri is primarily sustained by internally generated funds, supported by orderly and transparent financial management practices and priority-based budget

allocation. The dominance of internal financing through regular student infaq and pesantren-owned business units enables the institution to maintain operational stability despite limited external support. Furthermore, the implementation of structured financial administration covering transaction recording, documentation, reporting, and internal review demonstrates that effective financial governance can be achieved even within semi-manual systems, as long as transparency and accountability are consistently upheld.

Additionally, the strategic allocation of financial resources toward core educational needs, staff welfare, and gradual infrastructure development ensures the continuity and sustainability of the pesantren's educational functions. Although challenges remain, particularly in diversifying income sources and strengthening financial professionalism, the findings indicate that a financing system grounded in community participation, ethical leadership, and pragmatic resource management can effectively support the long-term development of Islamic boarding schools. This study thus highlights the importance of internal financial resilience and governance quality as key determinants of sustainability in community-based Islamic educational institutions.

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