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| **Managing Educational Financing in Islamic Boarding Schools: A Critical Analysis**  **Hartono 1) , Imam Syafi’i 2)**  1) Universitas Islam Negeri Kiai Haji Achmad Siddiq Jember, East Java, Indonesia  2) Universitas Islam Negeri Kiai Haji Achmad Siddiq Jember, East Java, Indonesia  E-mail:hartono2986@gmail.com, fiiimam9@gmail.com  e-mail Correspondent: [hartono2986@gmail.com](mailto:hartono2986@gmail.com) | |
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| **Info Artikel** | **Abstract** |
| **Keywords:**  Educational Financing Management, Islamic Boarding School, Financial Planning. | This study aims to analyze the management of educational financing at the Nurul Qarnain Baletbaru Sukowono Jember Islamic Boarding School, which includes three main aspects: planning, implementation, and evaluation of financing. This study uses a descriptive qualitative approach with data collection techniques through in-depth interviews, observation, and documentation. The main informants consisted of the caretaker of the Islamic boarding school, the treasurer, and the financial manager of the Islamic boarding school. The results of the study indicate that financing planning is carried out through annual deliberations involving all elements of the Islamic boarding school management. The implementation of financing is carried out based on a clear division of tasks and responsibilities, with strict recording and supervision according to the budget post. Financing evaluation is carried out periodically every semester through coordination meetings and financial accountability reports (LPJ), which guarantee transparency and accountability. The most interesting finding of this study is the participatory, efficient, and in-line financing management system in accordance with the principles of modern financial governance, even though it is carried out in a traditional environment such as Islamic boarding schools. This proves that Islamic boarding schools are able to manage finances professionally and sustainably to support the achievement of Islamic education goals. |
| **Kata kunci:**  Manajemen Pembiayaan Pendidikan, Pesantren, Perencanaan Keuangan. | **Abstrak**.  Penelitian ini bertujuan untuk menganalisis manajemen pembiayaan pendidikan di Pondok Pesantren Nurul Qarnain Baletbaru Sukowono Jember, yang mencakup tiga aspek utama: perencanaan, pelaksanaan, dan evaluasi pembiayaan. Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan teknik pengumpulan data melalui wawancara mendalam, observasi, dan dokumentasi. Informan utama terdiri dari pengasuh pesantren, bendahara, dan pengelola keuangan pesantren. Hasil penelitian menunjukkan bahwa perencanaan pembiayaan dilakukan secara musyawarah tahunan dengan melibatkan seluruh unsur kepengurusan pesantren. Pelaksanaan pembiayaan dilakukan berdasarkan pembagian tugas dan tanggung jawab yang jelas, dengan pencatatan dan pengawasan yang ketat sesuai pos anggaran. Evaluasi pembiayaan dilaksanakan secara berkala setiap semester melalui rapat koordinasi dan pelaporan pertanggungjawaban keuangan (LPJ), yang menjamin transparansi dan akuntabilitas. Temuan paling menarik dari penelitian ini adalah sistem manajemen pembiayaan yang partisipatif, efisien, dan sesuai dengan prinsip-prinsip tata kelola keuangan modern, meskipun dilakukan di lingkungan tradisional seperti pesantren. Hal ini membuktikan bahwa pesantren mampu mengelola keuangan secara profesional dan berkelanjutan untuk mendukung pencapaian tujuan pendidikan Islam. |

**INTRODUCTION**

Innovation management is defined as the discovery and application of new managerial practices, processes, structures, or techniques in a field with the aim of improving organizational performance (AlQhtani, 2025; Birkinshaw et al., 2008). The intraorganizational evolution approach highlights the role of internal and external change agents in driving and shaping four key processes: motivation, discovery, implementation, and theorization and labeling. Innovation in management is a conscious effort to change an organization or align it with desired goals through the development and application of more effective managerial approaches (Heucher et al., 2024). (Grant, 2008) emphasizes that innovation involves a shift from conventional managerial paradigms to new models that encompass various aspects such as planning, organization, leadership, as well as resource utilization and talent development.

Islamic boarding schools as part of the community subculture continue to survive in the face of various challenges, but increasing the capacity of Islamic boarding schools is very dependent on the competence of Kyai, Ustadz, Santri, and the support of the surrounding community (Kurniawati & Junaidi, 2023; Maslahah, 2022; Nasution & Nasution, 2025). Several Islamic boarding schools have begun to review their management strategies in order to strengthen their financial condition, although limited funds are a major obstacle in the development of Islamic boarding school organizations in Indonesia (Faizin, 2024; Ikhwan & Yuniana, 2022). There is still a negative stigma towards Islamic boarding school management which is considered unprofessional and conventional (Rozi et al., 2025). (Adibah et al., 2023; Mustakim, 2016) emphasized that although Islamic boarding schools are the oldest Islamic educational institutions in Indonesia, the quality of their management is not always commensurate with their age. In facing this challenge, a quick solution is needed so that Islamic boarding schools do not experience prolonged managerial uncertainty.

The case of Nurul Qarnain Islamic Boarding School shows how Islamic boarding schools survive with various unique strategies. Limitations in mastering management science do not prevent kyai from managing Islamic boarding schools with a unique approach that is still a role model for the community (Observasi, 2024). From a financial management perspective, initial research shows that the funding sources for these Islamic boarding schools are not always commensurate with the expenses required. Ustad Zainurrahman, the treasurer of the Islamic boarding school, said that government assistance is rarely obtained, and the Islamic boarding school relies more on student contributions, which are limited in number. However, innovation in the financial system has occurred since 2021 with cooperation with the Sidogiri Islamic Boarding School in developing the E-Maal application (Fauziyyah & Dardiri, 2023), which makes transactions easier and helps Islamic boarding schools manage their finances more systematically.

Although Islamic boarding schools still seem rigid in adapting to changing times, transformation towards the era of modern civilization is still needed so that Islamic boarding schools can provide quality education services. Improving infrastructure and facilities is an important aspect in supporting the learning process (Anwar et al., 2022; Arafah et al., 2022; Muslimin & Kartiko, 2020). The government itself has provided support through Presidential Regulation Number 82 of 2021 concerning Funding for the Implementation of Islamic Boarding Schools (Ilham & Zakariya, 2022; Zaini, 2021). (Waruwu et al., 2022) emphasizes that education costs are a very important instrumental component in the sustainability of education, with funding sources coming from the community, parents, and government assistance (Febrina & Sesmiarni, 2024; Khairunnisa et al., 2024; Sholeh, 2023). Good cost management is crucial, as lack of funding can hamper the learning process and reduce public trust in educational institutions (Mursyid & Hidayat, 2025). However, it should be remembered that the availability of abundant funds does not always guarantee the operational effectiveness of Islamic boarding schools.

The purpose of this study is to analyze the planning, implementation, and evaluation of financing at the Nurul Qarnain Islamic Boarding School in order to understand the extent to which the Islamic boarding school is able to manage its financial resources in supporting educational programs. This study will examine the budget preparation mechanism, identification of funding sources, and the involvement of caretakers, administrators, and treasurers in decision-making related to financing. In addition, this study also aims to identify how financing is implemented, including the division of financial tasks, implementation of expenditures, and budget management so that the Islamic boarding school program runs according to plan. Evaluation of the effectiveness of financing management is also the focus of this study, by reviewing the suitability between planning, implementation, and results achieved through periodic evaluation mechanisms. Furthermore, this study aims to uncover challenges in the planning, implementation, and evaluation processes of financing, as well as formulate solutions that can be applied to improve the efficiency, transparency, and sustainability of the Nurul Qarnain Islamic Boarding School financial system in supporting the improvement of the quality of education.

This research is important because innovation in management, especially financial management, plays a crucial role in increasing the effectiveness of Islamic boarding schools. Although some Islamic boarding schools have begun to implement modern strategies such as the E-Maal system at Nurul Qarnain Islamic Boarding School, studies on its effectiveness are still limited. Islamic boarding schools often face the stigma of conventional management and limited resources, which can hinder their financial sustainability. This research gap lies in the lack of empirical studies on the application of financial innovation in Islamic boarding schools and its impact on education. Therefore, this study will fill this gap by analyzing the planning, implementation, and evaluation strategies for financing to improve the efficiency and transparency of Islamic boarding school finances.

**METHOD**

This research uses a qualitative approach (Creswell & Poth, 2016; Gerring, 2017). with a case study method to deeply understand the management of educational financing at the Nurul Qarnain Islamic Boarding School. To collect data, this study uses three main techniques, namely interviews, observation, and documentation (Fadilla & Wulandari, 2023).

In the interview technique, researchers interviewed several main respondent groups who have roles in the financial management of Islamic boarding schools. The main respondents include Islamic boarding school managers, such as Kyai, administrators, and treasurers, who provide information related to financing strategies and policies. In addition, interviews were also conducted with students to understand how Islamic boarding school financial policies impact their lives and learning. Not only that, donors and external parties who contribute to Islamic boarding school funding were also interviewed to find out funding patterns from external sources and financial support provided to Islamic boarding schools.

Observations were conducted directly on various activities related to financial management. Researchers observed the budget planning process in Islamic boarding school meetings, the implementation of the use of funds in operational activities, as well as the mechanism for recording finances and accountability for expenditures. With this observation, researchers can see directly how financial decisions are made, how funds are allocated, and how the financial transparency system is implemented in Islamic boarding schools.

Documentation techniques are used to analyze various documents and archives related to Islamic boarding school financing. The documents analyzed include Islamic boarding school financial reports, such as RAPBS (School Revenue and Expenditure Budget Plan), income and expenditure reports, and minutes of meetings discussing financial planning and evaluation. In addition, researchers also reviewed the internal policies or regulations of Islamic boarding schools related to fund management in order to understand the basis of the rules used in financial management.

After the data was collected, this study went through several stages of data analysis. Data reduction was carried out by sorting relevant information and eliminating data that was not directly related to financial management. The filtered data was then presented in the form of descriptive narratives, tables, or schemes, so that the pattern of Islamic boarding school financial management could be seen clearly. This presentation makes it easier to understand the sources of Islamic boarding school funding, the effectiveness of fund use, and the challenges faced in financing..

The final stage is drawing conclusions and verifying data. Conclusions are drawn based on patterns and findings that emerge from data analysis. (Huberman & Miles, 2002). To ensure the validity of the research results, data triangulation was conducted by comparing the results of interviews, observations, and documentation. In addition, respondent validation was conducted by reconfirming the research findings to informants to ensure data accuracy. With this analysis process, the research is expected to provide a clear picture of financing management at the Nurul Qarnain Islamic Boarding School and provide recommendations that can improve efficiency and transparency in the Islamic boarding school financial system..

**RESULT AND DISCUSSION**

**RESULT**

**Planning for Educational Financing at the Nurul Qarnain Baletbaru Sukowono Jember Islamic Boarding School**

Financing planning at the Nurul Qarnain Islamic Boarding School is carried out through coordination between the boarding school caretaker, the boarding school council, the treasurer, and the boarding school management in an annual meeting to determine the programs to be implemented and the budget needed. In this process, funding sources are also designed to meet the needs of the boarding school.

The financing planning process at the Nurul Qarnain Islamic Boarding School is carried out collaboratively through an annual meeting mechanism that involves all important elements in the management of the boarding school, namely the boarding school caretaker, the boarding school council, the treasurer, and technical managers. This annual meeting is a strategic forum in compiling work programs and determining annual budget plans.

Based on interviews with the Boarding School Caretaker of Nurul Qarnain, the following results were obtained

"Planning begins with an evaluation of the programs that have been implemented in the previous year. This evaluation is the basis for formulating new programs that are considered necessary for the progress of the boarding school. In the meeting forum, the boarding school caretaker plays an important role in directing policies and determining program priorities, but all decisions are still taken by consensus."

This shows the existence of participatory principles in strategic decision-making, including in the financing aspect. Furthermore, the treasurer of the Islamic boarding school explained in his interview.

“that in the annual deliberation process, he plays a role in compiling and presenting the previous year's financial report and the estimated budget needed for the planned programs. The calculation is carried out by considering the previous year's budget realization and the projection of actual needs in the current year. The treasurer also plays an active role in proposing relevant funding sources, both from internal (such as student contributions and Islamic boarding school business units) and from external (such as donors and aid proposals).”

Meanwhile, the manager of the Islamic boarding school explained in his interview that the following.

“his party is tasked with compiling a program design based on real conditions and needs in the field. These programs include physical needs such as improving facilities, as well as non-physical needs such as training for educators and strengthening the curriculum. The program proposals from the manager are then discussed openly in a deliberation forum, to assess their feasibility in terms of benefits and budget availability.”

Based on the results of interviews with three informants, namely the caretaker of the Islamic boarding school, the treasurer, and the manager of the Islamic boarding school, information was obtained that the planning of financing at the Nurul Qarnain Islamic Boarding School was carried out in a participatory manner through an annual meeting involving all elements of the Islamic boarding school management. Annual Meeting as the Main Forum, the caretaker of the Islamic boarding school explained that the annual meeting forum is the main forum for designing programs and their financing. In this forum, an evaluation of the previous year's program is carried out as well as the formulation of the program plan to be implemented. Each decision is taken collectively by considering the opinions of all parties.

In the preparation and calculation of the budget, based on the statement of the Islamic boarding school treasurer, after the program is agreed upon, a detailed budget is prepared based on projected needs. The treasurer is responsible for preparing the estimated funds and adjusting them to the financial capabilities of the Islamic boarding school. The previous year's financial data is also used as a reference in preparing a new budget plan.

Furthermore, providing program proposals based on field needs, the Islamic boarding school manager said that they prepared program proposals based on real needs in the field, such as the need for renovation, facility improvements, or training for educators. All of these proposals were brought into a discussion forum to be discussed and adjusted to the financial condition of the Islamic boarding school. Also discussed were funding sources, where in the planning process, the funding sources that will be used were also discussed. The sources of funding for the Islamic boarding school include student contributions, donors, Islamic boarding school business units, and assistance from third parties. All parties are involved in designing funding strategies so that all programs can be realized according to plan. And finally, implementing good coordination and collaboration, based on the three informants agreeing that coordination between elements of the Islamic boarding school management is going well. Openness and communication are the main keys in the planning process, so that they can produce realistic and targeted programs and budgets.

**Implementation of Education Financing at the Nurul Qarnain Baletbaru Sukowono Jember Islamic Boarding School**

After the financing planning process is completed through the annual deliberation forum, the next stage is the implementation of financing carried out by each party in accordance with the agreed tasks and responsibilities. In its implementation, each individual or work unit at the Nurul Qarnain Islamic Boarding School has an obligation to realize the use of funds in an orderly manner and refer to the budget guidelines that have been jointly determined.

The caretaker of the Islamic boarding school explained that "in the implementation stage, the supervision and control functions are still carried out periodically to ensure that the implementation of the program does not deviate from the initial plan." The caretaker emphasized that the Islamic boarding school highly upholds the principle of trust in managing funds, especially funds from external parties such as donors. Therefore, the organizational structure of the Islamic boarding school has clearly regulated who has the authority in each line of expenditure and program implementation.

According to the treasurer of the Islamic boarding school, "the implementation of financing follows a systematic workflow, starting from the division of financial management tasks to related units. For example, the treasurer will only disburse funds based on valid applications and according to the budget items." All transactions are recorded manually and digitally, with physical evidence such as notes or receipts. Financial records are recorded daily and then summarized at the end of each month as a report.

Furthermore, the treasurer also explained that supervision is carried out in two forms: internal supervision, namely by the treasurer and management team; and direct supervision from the caretaker and board of the Islamic boarding school. If the use of funds is found to be not in accordance with the budget item, it will be returned or followed up through an internal evaluation. From the perspective of the Islamic boarding school management, it was explained that each program implementer is required to prepare a written accountability report on the funds that have been used. This report is submitted to the treasurer as part of the administration and reporting process. With this system, managers feel more disciplined and responsible in using the funds that have been allocated. In addition, the implementation of activities is also more measurable because each expenditure must be adjusted to the previously determined plan.

The three informants agreed that the implementation of financing is carried out with reference to the principles of transparency, accountability, and efficiency. With a clear division of tasks, neat recording procedures, and an active monitoring system, the Nurul Qarnain Islamic Boarding School can maintain the integrity of the Islamic boarding school's finances and ensure that the planned programs can be realized optimally.

**Evaluation of Education Financing at the Nurul Qarnain Baletbaru Sukowono Jember Islamic Boarding School**

Financing evaluation is an important stage in the financial management cycle at Nurul Qarnain Islamic Boarding School. Based on the results of interviews with three key informants, it is known that financing evaluation is carried out periodically every semester through internal coordination meetings involving the board of the Islamic boarding school and the boarding school management. This process aims to review the suitability between the financing plan, program implementation, and the final results achieved. The boarding school caretaker said that the evaluation was carried out to ensure that the funds used truly support the achievement of the boarding school program effectively. In each evaluation meeting, the caretaker will request an implementation report from the program managers and a financial report from the treasurer. The evaluation not only highlights the use of funds, but also assesses the impact of the program on improving the quality of the boarding school. For the caretaker, the success of financing is not only a matter of administrative completeness, but also how the funds have a direct impact on the progress of the boarding school as a whole. Meanwhile, the boarding school treasurer emphasized the importance of the Financial Accountability Report (LPJ) as the main document in the evaluation process. The LPJ is prepared by each program implementer and collected as evidence of the use of funds. This report includes details of expenditures, proof of transactions, and a narrative of activity realization. From this LPJ, the treasurer can then make a recapitulation and analysis of the efficiency of budget use in each post. This process is also a place to observe whether there is waste, lack of funds, or even remaining budget that can be diverted to other activities.

The Islamic boarding school manager added that the evaluation carried out was not intended to find fault, but as a reflection and learning. By comparing the initial planning and the results of the implementation, the manager can identify weaknesses in the planning or obstacles during implementation, which can then be fixed in the next period. Evaluation also helps in developing more effective strategies so that the program runs on time and on target.

The three informants agreed that the indicators of the success of the financing evaluation are measured by the efficiency of fund use, achievement of program targets, and the absence of debt in the implementation of activities. This shows that the Islamic boarding school is trying to maintain a balance between program success and financial sustainability. With this approach, financial management at the Nurul Qarnain Islamic Boarding School is in line with the principles put forward by experts, namely efficiency, effectiveness, and accountability in the financial management of educational institutions.

Based on the results of interviews with three main informants at the Nurul Qarnain Islamic Boarding School, it was found that the financing management process includes the planning, implementation, and evaluation stages which are carried out systematically and in a coordinated manner. The entire process prioritizes the principles of participation, accountability, efficiency, and transparency. These findings are then analyzed and linked to contemporary educational financial management theories. The comparison between field practices and theory is the basis for assessing the extent to which financing management in Islamic boarding schools has met the principles of good financial governance.

The following table presents a summary of the research findings and their conformity to relevant educational financial management theories.

**Table 1. Conformity of Islamic Boarding School Financial Management Practices with Educational Financial Management Theory**

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| --- | --- | --- |
| Aspect | Research Findings at Nurul Qarnain Islamic Boarding School | Conformity to Theory |
| Financing Planning | Annual meeting involving the caretaker, treasurer, board, and management. Participatory and based on evaluation of the previous year. | In accordance with Hasbullah (2015) who stated that educational financial planning should ideally be carried out in a participatory manner and based on real needs. |
| Financing Implementation | Division of tasks, disbursement according to budget items, daily and monthly recording, and internal supervision. | In line with Mulyasa (2013), budget implementation in educational institutions must be accompanied by a neat recording and control system and in accordance with procedures. |
| Financing Evaluation | Semester evaluation through coordination meetings, using LPJ and analysis of the conformity of realization with the plan. | In accordance with Sagala (2010), who emphasized that educational financial evaluations need to be carried out periodically to ensure program efficiency and effectiveness. |
| Transparency and Accountability | Accountability report for each activity, supervision by the treasurer and caretaker, and no debt. | In line with the principle of public accountability in education according to Supriadi (2016): every fund used must be accounted for openly. |
| Efficient Use of Funds | Funds are used according to program needs, there is no waste, and there is no debt. | In line with the principle of efficiency and productivity of funds according to Permendikbud No. 75 of 2016 concerning School Committees which emphasizes the use of education funds economically and on target. |

**DISCUSSION**

**Education Financing Planning at Pondok Pesantren Nurul Qarnain Baletbaru Sukowono Jember**

The financing planning implemented at the Nurul Qarnain Islamic Boarding School can be said to have been running well. This is shown through the existence of solid coordination between the boarding school caretaker, the boarding school council, the treasurer, and the boarding school management in the annual deliberation forum to formulate programs that will be implemented for the next year. In this forum, various priority activities and budget allocations are determined to support the implementation of these activities. In addition, the sources of funds that will be used to meet the overall needs of the boarding school are also discussed.

This planning is carried out in the form of a meeting with all elements of the boarding school leadership and management, which is then led directly by the caretaker as the final decision maker. With this approach, the entire financing planning process becomes focused and measurable, and is adjusted to the actual needs and conditions of the boarding school.

The approach taken by the Nurul Qarnain Islamic Boarding School is in line with the opinion of (Engell & Dangerfield, 2005; Johnstone, 2004) who stated that education financing is an expenditure by educational institutions to buy land, pay labor, buy goods and services, or provide financial assistance to students. Therefore, financing planning is an important step in ensuring that all these needs can be met proportionally. Furthermore, according to (Musando, 2013) in his book Budgeting for Better Performance, financing is defined as a quantitative action plan prepared before a certain period, and recording is important in all financial accounting. This shows that financing planning is not only preparing a budget, but also includes systematic recording and reporting procedures. Meanwhile, (Badrudin et al., 2021; Mitchell et al., 2016) stated that financing is not only an effort to collect funds, but also concerns aspects of using funds appropriately. This is in accordance with the practices implemented at the Nurul Qarnain Islamic Boarding School, where every fund obtained has been planned for use based on previously identified needs. Good financing planning is also a reflection of professional management. In this case, (Mukhtar et al., 2022) stated that careful planning is the foundation of effective management. Budget preparation is the first step in realizing financing objectives, which is carried out through a process of negotiation and agreement between the leadership of the institution and the implementing units. The end result is a budget document containing details of estimated income and expenditure according to their sources and uses. Furthermore, (M.M, 2021) explained that the financing planning process consists of four main stages, namely budget planning, namely identifying objectives, setting priorities, translating objectives into measurable operational performance, and conducting cost and effectiveness analysis. Budget preparation, namely adjusting activities to applicable budget mechanisms and formats, and formulating program objectives clearly. Budget implementation management, including bookkeeping, expenditures, transactions, and activity supervision. Budget implementation assessment, namely evaluating programs, assessing the achievement of objectives, and providing recommendations for improving the budget in the future. Based on the presentation of experts and research results at the Nurul Qarnain Islamic Boarding School, it can be concluded that this Islamic boarding school has carried out its financing planning function well. The planning process is carried out systematically, collectively, and measurably. Each stage is carried out by involving elements of leadership and program implementers, so that the preparation of the budget truly reflects the needs of the Islamic boarding school and supports the achievement of educational goals.

**Implementation of Education Financing at Pondok Pesantren Nurul Qarnain Baletbaru Sukowono Jember**

After the financing planning stage has been prepared comprehensively through an annual meeting with the caretaker, board of the Islamic boarding school, treasurer, and boarding school management, the next step that is no less important is the implementation of financing. Financing implementation is the process of implementing a previously designed budget plan, which aims to support all Islamic boarding school activities so that they run optimally and on target.

At the Nurul Qarnain Islamic Boarding School, financing implementation is carried out in stages, structured, and based on a clear division of tasks. Each party involved has specific responsibilities according to the organizational structure. The treasurer is responsible for managing the disbursement of funds and recording transactions systematically. Meanwhile, the program activity manager is responsible for the use of funds in accordance with the work plan and activity budget (RKA) that has been set. The caretaker of the Islamic boarding school and the board of management always supervise the implementation of financing so that it continues to run according to the rules and Islamic values ​​that are upheld.

This financing implementation is in line with (Meutia & Daud, 2021) which states that the management of educational finance at the implementation stage must consider the principles of transparency, efficiency, and accountability. In this case, Islamic boarding schools are required not only to use funds effectively, but also to be openly accountable to all stakeholders. Furthermore, (Gunawan, 2016; Kagury et al., 2024) explained that the implementation of the education budget must be based on agreed standard procedures, starting from the process of submitting funds, implementing activities, to reporting on the use of funds. Financial activities should not be carried out ad hoc without a clear plan. This shows the importance of consistency between the plan and budget realization. This principle has been applied at the Nurul Qarnain Islamic Boarding School, where every process of using funds is carried out based on internal SOPs that have been prepared and agreed upon together. This procedure includes submitting activity funds through proposals or service notes by the implementing unit, verifying needs by the treasurer, disbursing funds according to budget items, implementing activities according to planning, preparing accountability reports after the activity takes place. Financial recording and documentation activities are also a major concern in the implementation of financing. Every financial transaction is documented in a daily cash book, budget realization report, and monthly report, all of which are audited internally by the Islamic boarding school supervisory team. This system supports the realization of the principle of Good Governance, which according to (Amin, 2013) is characterized by transparency, accountability, and clarity of division of roles in financial management.

Not only that, the approach to implementing financing at the Nurul Qarnain Islamic Boarding School also reflects the principle of participatory management. This is evident from the involvement of all stakeholders, both leaders, activity implementers, and financial administration, in running the organization collectively. In line with (Lubis et al., 2018), that the implementation of effective educational activities needs to involve all elements in the institution synergistically so that organizational goals can be achieved optimally.

Overall, the implementation of financing at the Nurul Qarnain Islamic Boarding School has been running in accordance with the principles and theories of educational financial management. The existence of a structured work system, control from various parties, and implementation in accordance with planning, makes financing at this Islamic boarding school run orderly and supports the smooth running of all educational and religious programs. This condition shows that the implementation of good financing is the result of careful planning and consistent coordination.

**Evaluation of Education Financing at Pondok Pesantren Nurul Qarnain Baletbaru Sukowono Jember**

Financing evaluation is one of the important elements in the education financial management cycle. After the planning and implementation process is carried out, an evaluation is needed to assess the extent to which the budget has been used effectively and efficiently in supporting all educational activities. Evaluation is also a managerial control tool to ensure that the funds managed are actually used in accordance with the goals and objectives that have been set. At the Nurul Qarnain Baletbaru Sukowono Jember Islamic Boarding School, financing evaluations are carried out periodically, namely at the end of each semester and at the end of the academic year. This evaluation is carried out through an internal discussion forum involving elements of the pesantren leadership, board of directors, treasurer, and person in charge of activities. Through this forum, financial implementation reports from each program unit are analyzed and reviewed to assess the suitability between the initial plan and the realization of the use of funds that occur in the field. One of the important instruments in this evaluation process is the Financial Accountability Report (LPJ). The LPJ is prepared by each person in charge of the activity by detailing all expenditures of funds, accompanied by evidence of transactions, documentation of activities, and the results achieved. The LPJ is the main basis for assessing whether the implementation of activities actually uses funds according to the planned budget, and whether the activities have succeeded in achieving the targets that have been set.

Theoretically, this evaluation activity is in line with the opinion of (Badrudin et al., 2021) who stated that evaluation in education financing management must be carried out comprehensively, starting from the input aspect (available funds), process (implementation of fund use), to output and outcome (results achieved). Evaluation must also assess the dimensions of efficiency and effectiveness in fund management. Furthermore, according to (Abdurrahman & Lubis, 2024)), a good budget evaluation must pay attention to four main aspects, namely, efficiency, assessing whether the funds used are in accordance with the volume of activities carried out. Effectiveness, namely measuring the extent to which the use of funds is able to produce the planned results or objectives. Economical, by evaluating whether funds are spent at a reasonable price and do not exceed cost standards and Accountability by ensuring that all expenditures can be accounted for administratively and morally.

These principles are applied in real terms at Nurul Qarnain Islamic Boarding School. Evaluation is not only the responsibility of the treasurer, but also involves all program implementing units. Every activity must be reported transparently, accompanied by physical documentation and narrative reports. This shows the existence of a structured internal monitoring system that is oriented towards openness and participation. Evaluation is also a medium of reflection for Islamic boarding schools to assess the quality of financial management in general. For example, if it is found that there are activities that are not running optimally due to lack of funds or cost overruns, then this is an important lesson in preparing the budget for the following year. This kind of evaluation is very important to avoid repeating the same mistakes and to improve Islamic boarding school governance sustainably.

According (Waruwu et al., 2022), financing evaluation is part of the strategic management cycle that supports future decision making. A good evaluation will provide a complete picture of the organization's performance in managing its financial resources, and become the basis for compiling a more realistic and responsive plan to field needs. At the Nurul Qarnain Islamic Boarding School, evaluation results are usually expressed in the form of policy recommendations. For example, if an activity unit shows good financial performance, then in the following year the unit will receive budget priority. Conversely, units that are unable to demonstrate efficiency will be reviewed and given assistance in compiling programs and using their budgets..

Evaluation is also the basis for determining the sustainability of the program. According to (Djalilah et al., 2024; Syukri & Amiruddin, 2019), the success of an education program is not only assessed in terms of implementation, but also from the sustainability of its impact. Therefore, the evaluation of financing at the Nurul Qarnain Islamic Boarding School also considers the long-term benefits of the programs being funded, whether they have a positive effect on the quality of learning, the character of the students, and the strengthening of the values ​​of the Islamic boarding school. In addition, the evaluation process also prioritizes the principles of transparency and public accountability. The Islamic boarding school tries to open financial reports to the guardians of the students and the community in certain forums, as a form of moral accountability. This practice is in accordance with the principles of Good Governance, as expressed by (Fatkuroji et al., 2025), which states that public financial management must be transparent, participatory, and accountable in order to gain legitimacy from the community.

In addition, the evaluation also pays attention to the aspect of compliance or compliance with regulations. Every use of funds must refer to applicable provisions, both internal to the Islamic boarding school and government regulations regarding aid funds. This is important so that the Islamic boarding school maintains integrity in financial management and does not violate administrative rules. Thus, the evaluation of financing at the Nurul Qarnain Islamic Boarding School not only functions as a control tool, but also as an instrument for learning and institutional development. Through systematic, measurable, and reflective evaluations, this Islamic boarding school is able to improve its performance over time and ensure that all educational activities carried out are in line with the objectives of character formation and the intelligence of students.

**CONCLUSION**

The most interesting thing about this study is the discovery of a structured and participatory pattern of educational financing management at the Nurul Qarnain Baletbaru Sukowono Jember Islamic Boarding School. The planning process is carried out through deliberation between the boarding school caretaker, the board of the boarding school, the treasurer, and the manager, which reflects the collectivity values ​​typical of the boarding school. The implementation of financing is carried out with a disciplined recording and monitoring system, as well as routine and transparent evaluation through LPJ and evaluative meetings every semester. This pattern is a strong example that boarding schools, as traditional educational institutions, are able to manage finances in a modern, efficient, and accountable manner. This can certainly have a major impact on improving the quality of independent and sustainable religious-based education.

Theoretically, this study strengthens the opinions of experts regarding the importance of integration between planning, implementation, and evaluation in educational financing management. This study also enriches the literature discourse on the financial management of Islamic educational institutions, especially boarding schools, which has so far been under-explored. From a practical perspective, this study can be a reference for other Islamic boarding schools in developing a participatory and accountable financing system, and can be a model for the government or supporting institutions in designing more targeted Islamic boarding school empowerment policies.

However, this study has several limitations, including the limited scope of only one Islamic boarding school, so that the generalization of the results of this study needs to be done carefully. In addition, the data obtained are mostly qualitative and depend on the openness of informants, which allows for subjective bias. Therefore, for further research, it is recommended to involve more Islamic boarding schools from various regions as respondents in order to obtain a more comprehensive picture. Further researchers can also explore the digitalization aspect in Islamic boarding school financial management as a response to technological developments and the increasing need for transparency.

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