

# The Effectiveness of Islamic Education Financing Management Amid Government Spending Efficiency Policies

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Article	Abstract
<p><b>Article History :</b> Received : May, 18, 2025 Reviewed : June, 06, 2025 Accepted : June, 22, 2025 Published : June, 23, 2025</p> <p><b>Keywords :</b> <i>Effectiveness, School Spending, Islamic Education</i></p>	<p>This study aims to evaluate the effectiveness of Islamic education fund management at Madrasah Tsanawiyah (MTs) in Padang Panjang City in response to government spending reduction policies. The method used is a descriptive quantitative approach with random sampling techniques, involving 10 respondents from four MTs. Data collection was conducted through closed-ended questionnaires, semi-structured interviews, and documentation, which were then analyzed using descriptive statistics. The research findings indicate that the management of education funds is considered fairly effective. The planning aspect received the highest score (4.2), indicating that educational institutions are able to prepare budgets in accordance with existing priorities and needs. Financial implementation and reporting were also effective (with scores of 3.8 and 4.0, respectively), although there were some challenges such as delays in BOS funds and a lack of training for human resources. Meanwhile, stakeholder involvement was still relatively low (3.5), indicating the importance of increasing community participation in the financial decision-making process. The conclusion of this study is that the effectiveness of fund management at MTs can still be maintained despite fiscal efficiency policies, provided that the principles of transparency, accountability, and community participation are strengthened. These findings provide significant recommendations for madrasahs and the government to improve the quality of sharia-based financial management and digital technology.</p>

## INTRODUCTION

Islamic education is a key factor in the development of national attitudes and character. Amidst the challenges of modernization and globalization, Islamic education is required not only to preserve religious values, but also to become more efficient and adaptable to changes in national fiscal policy. One of the main issues currently faced is the government's efficiency policy on expenditures, which directly impacts the education sector, including Islamic educational institutions. While this policy aims to maintain the country's fiscal stability, it results in tightened operational budgets, which could lower the quality of educational services if not managed properly.

The existence of this research is increasingly urgent given the post-COVID-19 pandemic situation, which has forced the government to adjust and reorganize its budget. The education sector, especially religion-based education, has been one of the most affected sectors because many Islamic educational institutions still depend on operational funds from the government or community donations (Salsabila et al., 2025). In this situation, effective management of Islamic education funds is crucial so that these institutions can properly carry out their educational, religious, and social functions despite limited financial resources (adi Samsuri, 2022).

Previous studies have examined the effectiveness of regional and public sector financial management in the context of fiscal efficiency, such as that researched by Rahman and Saputra

(2022), which shows that efficiency and effectiveness are key indicators of successful public financial management (Rahman & Saputra, 2022). However, studies specifically discussing how Islamic educational institutions handle expenditure efficiency policies through innovations in financial management are still very limited.

In addition, funding for Islamic education does not only come from the government budget, but also from zakat, infaq, and waqf (Amelia, Hardi, & Tanjung, 2024b, 2024a). Unfortunately, the management of these resources has not been running smoothly. Institutions that handle zakat have not yet achieved the highest level of effectiveness in its distribution and use for education. Therefore, this study attempts to thoroughly analyze the effectiveness of managing various Islamic education funds within the framework of national efficiency policies (Fauzi Salim & Akmal Tarigan, 2024).

The purpose of this study is to evaluate the effectiveness of Islamic education fund management in a number of schools using a descriptive quantitative approach. This study also aims to identify best practices in fund management as well as supporting and hindering factors faced by schools. It is hoped that the findings of this study can contribute to education policy and financial management in Islamic education that is more responsive and adaptive to changes in government fiscal policy.

Theoretically, this study is based on the concept of educational financial management and organizational effectiveness theory. Management effectiveness is assessed through indicators of planning, implementation, reporting, and stakeholder participation. The principles of transparency, accountability, efficiency, and flexibility form the basis for measurement (Hapsari, 2022). Analysis of local tax management from an Islamic economic perspective also emphasizes the importance of the principles of fairness and professionalism in the management of public funds.

A gap in this research lies in the lack of quantitative studies that systematically analyze the management of Islamic education funds amid pressure for budgetary efficiency. Most previous studies have been qualitative in nature or limited to specific institutional contexts and have not comprehensively addressed the measurement of effectiveness in formal education at the primary and secondary levels. Additionally, the combination of modern management approaches and Sharia principles in education funding has received little attention.

The novelty of this study lies in its approach, which combines descriptive quantitative methods with the current fiscal policy context and focuses on Islamic education at the school level. This study also offers a new perspective by involving various types of education funding sources, such as the state budget (APBN/APBD), zakat, infaq, and community donations, within a more comprehensive framework for analyzing effectiveness. Additionally, the use of random sampling techniques for school selection strengthens the validity of generalizing the findings to the population of Islamic schools in the study area.

## RESEARCH METHODE

This study uses a descriptive quantitative method that aims to understand how effective the management of Islamic education funds is in Madrasah Tsanawiyah (MTs) located in Padang Panjang City, West Sumatra. This method was chosen based on the desire to measure the situation statistically and provide an overview of how government austerity policies affect the management of education funding in Islamic secondary schools. This method not only presents simple statistical data, but also allows for an understanding of the meaning behind the numbers. In this way, researchers can explain general patterns or trends that emerge in the Madrasah Tsanawiyah (MTs) environment in Padang Panjang. This approach also supports descriptive analysis of the relationship between variables, such as the relationship between community involvement and the effectiveness of BOS fund reporting.

As stated by Rahman and Saputra (2022), the effectiveness and efficiency of educational financial management can be accurately measured through measurable indicators in a descriptive quantitative approach, such as average scores, frequency, and percentages (Rahman & Saputra, 2022). Therefore, this approach is very important to assess how well madrasahs can survive and adapt in conditions of budget constraints due to government spending efficiency. The sampling method used was simple random sampling from the population of active MTs in the city. A total of 10 respondents were selected as research samples, including madrasah principals, treasurers, senior teachers, and administrative staff directly involved in school budget planning and management.

The data collection tool used was a closed questionnaire with a Likert scale (1–5) covering four main dimensions of financial management effectiveness: (1) budget planning, (2) budget implementation, (3) reporting and accountability, and (4) stakeholder participation. To improve data accuracy, semi-structured interviews were also conducted with four school principals as key informants. Using this approach, it is hoped that the research will provide an empirical picture of how Islamic educational institutions such as MTs deal with budget constraints caused by efficiency policies, as well as identify the potential and challenges in managing financing in an efficient and transparent manner.

## RESULTS AND DISCUSSION

### Management of Islamic Education Financing

Planning for Islamic education financing at MTs Padang Panjang can be categorized as very efficient. This is evident from the average score on the planning dimension, which reached 4.2 on the Likert scale. Respondents indicated that the RKAM was created with consideration for key needs, the madrasah's vision, and annual plans. The creation process involved madrasah leaders, treasurers, and committees, although public participation remains limited.

These findings are consistent with research conducted by (Ardani & Trihantoyo, 2020; Syarifuddin, Rahmattullah, & Akmaluddin, 2024), which shows that effective, adaptable, and accountable planning principles have a significant impact on the management of BOS funds in public elementary schools. Additionally, research conducted by Putriani and Fanida (2022) emphasizes that the e-planning system implemented by local governments can facilitate educational institutions in conducting financial planning more effectively and transparently (Sar, 2020). However, the utilization of sharia funds such as zakat, infaq, and waqf (ZIW) in planning is still not optimal. This reinforces the findings of a study by Salim and Tarigan (2024), which states that the relationship between Islamic educational institutions and zakat management organizations in Indonesia is not yet strong enough (Salim and Tarigan, 2024).

### Effectiveness of Education Financing Management

Effectiveness in education management refers to the extent to which an institution succeeds in achieving its predetermined goals and targets, particularly in terms of fund utilization. In education cost management, effectiveness indicates the extent to which funds are used efficiently to support learning activities, curriculum development, provision of facilities, and improvement of teacher and student quality (Hidayat, Alam, Halim, & Agustian, 2023). According to the theory of strategic education management, a financial system is considered effective if the results of the use of funds are in line with the strategically established plan.

In the context of Islamic education, the effectiveness of financing is an important benchmark for the sustainability and quality of institutions. Generally, Islamic educational institutions face specific challenges, such as dependence on government and community funds and the need to balance spiritual and academic elements. Therefore, financial management must consider priorities, transparency in fund usage, and the participation of all relevant parties, such as school committees and foundations. Research by Winaya et al. (2022) shows that when

principles of transparency and efficiency are applied in the management of BOS funds, schools can continue to run educational programs despite budget constraints (Winaya, 2022).

Evaluation is also an important aspect in assessing the effectiveness of financial management. The evaluation process is carried out to assess the conformity between the budget and actual usage, as well as to evaluate the results achieved in terms of educational output and outcomes (Maulana, 2022). This evaluation can use quantitative indicators such as budget absorption, cost per student, and qualitative indicators such as the views of teachers and parents (Ali, 2020; Munthe, 2015; Suarga, 2019). This success can only be achieved if school management is able to prepare a budget that is in line with needs and monitor all expenditure activities.

### **Education Financing and Sharia Funding Sources**

The characteristics of Islamic education financing are unique because they do not solely rely on government funds such as BOS, but also depend on sharia funding sources such as Zakat, Infaq, and Wakaf (ZIW) (Warmanto, 2024). These funding sources have great potential to support education for the community if managed professionally and in accordance with Sharia principles. However, in practice, the contribution of ZIW funds to the operational costs of Islamic education remains suboptimal. Salim and Tarigan (2024) highlight that the effectiveness of zakat institutions in distributing funds remains low due to the lack of regulations encouraging the allocation of zakat to the education sector (Fauzi Salim & Akmal Tarigan, 2024).

The main challenge in community-based financing lies in the lack of integration between the education finance system and zakat and waqf institutions. Many Islamic educational institutions do not yet have adequate managerial capabilities to manage ZIW in an accountable and planned manner (Warmanto, 2024). In addition, the community is often reluctant to channel zakat to schools due to a lack of information regarding the transparency of the management of these funds. However, if managed optimally, zakat funds could be used to provide scholarships for underprivileged students, provide educational facilities, and offer incentives for honorary teachers.

From a Sharia perspective, the management of Islamic education funds must fulfill the principles of justice, trustworthiness, and benefit (maslahah). This is in line with the maqashid Sharia, which aims to protect and empower religion, reason, and offspring through education (Apriadi, 2019). Therefore, the effectiveness of Islamic education financing cannot be viewed solely from a technocratic perspective, but must also consider its compatibility with Islamic values. In this way, this study is important for linking managerial aspects with Islamic values in the framework of evaluating the effectiveness of education financing.

### **Spending Efficiency and Its Impact on Islamic Education**

Efficiency in government spending is a strategic step to reduce budget deficits and focus state funds on important sectors (Aziz & Zakir, 2022). However, this policy has a significant impact on Islamic educational institutions that are highly dependent on government funding. Often, this efficiency results in reductions in School Operational Assistance funds, delays in fund disbursement, and limited fiscal space for the development of educational institutions. In this situation, educational financial management must be adaptive, innovative, and efficient in distributing resources.

According to Hapsari (2022), from an Islamic economic perspective, efficiency in public finance should not only focus on savings but also consider fairness in the distribution of funds and the sustainability of public services, including education. Efficient and fair management of taxes and regional budgets can increase public trust and encourage their involvement in supporting Islamic education funding (Aziz & Zakir, 2022).

The impact of this efficiency policy has encouraged schools to seek alternative sources of funding and apply the principle of value for money in every expenditure. School principals are required to be more selective in determining education spending priorities, adjusting needs to existing fiscal conditions, and strengthening evidence-based management. Therefore, the success of financial management in the context of spending efficiency is an important indicator for the sustainability of Islamic educational institutions in Indonesia.

### **Digitalization of Financial Management and Transparency in Education**

With the advancement of technology, the digitization of financial information systems has become a crucial element in improving the effectiveness and efficiency of education management. The use of financial management applications such as ERP (Enterprise Resource Planning) enables schools to record, monitor, and report on the use of funds in a direct and transparent manner. This can enhance accountability and public trust in school management. Nabiilah (2020) states that the implementation of the Sisfokampus system at the Islamic University of Malang successfully improved employee performance through efficiency in data processing and financial reporting (Aziz & Zakir, 2022).

Digitalization also provides educational institutions with the opportunity to develop participatory budgeting systems, where financial data can be accessed by all relevant parties, such as school committees, foundations, and parents. This encourages the formation of a culture of social oversight and improves efficiency in financial decision-making. Success in digital financial management is highly dependent on the competence of human resources and the technological infrastructure available in schools.

However, the challenges of digitization are still quite significant, especially in Islamic educational institutions in rural areas that do not yet have adequate access to technology. Therefore, support from the government and donor agencies is urgently needed to improve information technology capacity in Islamic schools. The integration of digital financial systems and sharia values is a strategic opportunity to create efficient and long-term education management.

### **Interpretation of Research Results**

An analysis of local tax management from an Islamic economic perspective also emphasizes the importance of applying the principles of fairness and professionalism in the management of public funds. These principles serve as the main foundation for ensuring that funds collected from the community are used appropriately, transparently, and in a way that provides broad benefits. In the realm of Islamic economics, public fund management must be free from all forms of injustice, oriented toward the common good, and consider fair distribution for all segments of society.

This study involved ten respondents from four Madrasah Tsanawiyah (MTs) in Padang Panjang City. The respondents consisted of four madrasah principals, three school treasurers, and three senior teachers who were actively involved in the preparation of the Madrasah Activity and Budget Plan (RKAM) and the implementation of the School Operational Assistance (BOS) funds. All respondents had more than three years of experience in managing education funding in their respective environments, providing a strong foundation for obtaining credible and relevant data.

The planning of Islamic education funding at MTs Padang Panjang can be classified as highly efficient. This is evident from the average planning dimension score of 4.2 on the Likert scale. This finding indicates that planning is carried out in a systematic manner, taking into account basic needs, the madrasah's vision, and the annual work plan. The process of preparing the RKAM involves the madrasah leadership, treasurer, and school committee. However, participation from the wider community, including parents and community leaders, can still be considered low.



These results have a positive impact on efficiency and accountability in the management of BOS funds, as explained in public financial management theory based on Islamic values, which emphasizes the importance of transparency and accountability in every financial decision-making process. These findings are also in line with the research by Winaya et al. (2022), which shows that effective, adaptable, and accountable planning has a significant influence on the success of BOS fund management in public elementary schools.

Furthermore, support for technology-based systems such as e-planning was also revealed in the research by Putriani and Fanida (2022), which stated that the application of technology in financial planning can improve the efficiency and transparency of educational institutions. In the context of MTs in Padang Panjang, although it is not yet fully digital-based, a systematic approach to planning shows a positive direction and has the potential to be further developed towards digitalization.

However, on the negative side, the use of alternative sharia-based funding sources, such as zakat, infaq, and waqf (ZIW), is still not optimal in the planning process. This indicates a lack of integration of the potential of sharia funds as a source of funding for Islamic education. This finding reinforces the results of research by Salim and Tarigan (2024), which noted that the relationship between Islamic educational institutions and zakat management organizations in Indonesia is still weak and requires institutional strengthening and supportive regulations.

Thus, although the results of the study indicate that the management of education financing at MTs Padang Panjang is running well and in accordance with the principles of Islamic financial management, there is still room for improvement, especially in exploring and utilizing sharia funds as a potential source of financing. This is important so that the principles of social justice and sustainability in education management can be realized more comprehensively.

The research measures four dimensions of effectiveness: (1) planning, (2) implementation, (3) reporting, and (4) participation. The results of the questionnaire data compilation are presented in the following table:

**Table 1 Assessment of Effectiveness Dimensions**

Effectiveness Dimension	verage Score	Category
Financial Planning	4.2	Very Effective
Budget Implementation	3.8	Effective
Reporting and Accountability	4.0	Effective
Stakeholder Participation	3.5	Fairly Effective

Based on the results of research measuring four dimensions of effectiveness, namely financial planning, budget implementation, reporting and accountability, and stakeholder participation, a general picture emerges that the programs analyzed are effective overall. The financial planning dimension received the highest average score of 4.2 and was categorized as “very effective,” indicating that the planning process was carried out systematically, purposefully, and involved key elements in financial decision-making. Meanwhile, the budget implementation dimension received a score of 3.8, and reporting and accountability received a score of 4.0, both falling into the “effective” category.

This indicates that program implementation and reporting processes have been carried out fairly well and in accordance with established standards, although there is still room for optimization. On the other hand, the stakeholder participation dimension only scored 3.5 and was categorized as “moderately effective.” This achievement shows that stakeholder involvement, such as the community or other related parties, is still limited and needs to be improved so that the program planning and implementation processes are more participatory and sustainable. Thus, although most dimensions have shown a good level of effectiveness,

improvements in the aspect of participation are a priority to encourage the overall success of the program.

### **Financial Planning**

Financial planning is the main foundation for effective education cost management. According to this study, madrasahs in Padang Panjang showed a high level of effectiveness in their financial planning, with an average score of 4.2 out of 5. This indicates that these schools are able to develop Madrasah Activity and Budget Plans (RKAM) that take into account actual needs and resource constraints.

This finding is in line with research by (Rahman & Saputra, 2022) which states that regions with structured budget planning systems demonstrate high fiscal efficiency, despite facing pressure to maintain spending efficiency. Additionally, support from digital systems in budget preparation, such as e-planning and the BOS application, also helps improve the timeliness and accuracy of planning, as demonstrated by (Putriani & Fanida, 2022) in their study at the Regional Development Planning Agency (Bappeda) of Tulungagung. However, there are still some schools that face difficulties in integrating non-government funds such as zakat and wakaf into their financial planning. This is also reinforced by Salim dan Tarigan (2024), who emphasize that the management of zakat by official institutions is still not optimal as a source of funding for Islamic education (Fauzi Salim & Akmal Tarigan, 2024).

### **Budget Implementation**

During the implementation phase, the average score of 3.8 indicates that the effectiveness of program realization is still in the good category, but there are some technical issues that have arisen. Several treasurers reported delays in the distribution of BOS funds, which impacted project-based learning activities or student activities. This situation supports the findings (Hapsari, 2022), which emphasize the importance of a financial system that can adapt to fiscal changes in terms of budget efficiency.

This situation is in line with research conducted by (Nurasikin, Masyhari, & Imron, 2022) which shows that Islamic boarding schools experience the same problems in budget implementation even though they have prepared a good RKAPP. In this case, increasing human resource capacity for school project management and optimizing digital procedures are very important. In addition, the success of implementation is also influenced by the school's ability to manage funds from the community. In many cases, inadequate accounting systems result in some expenses not being properly recorded. This contradicts the principles of accountability expected in Islamic economics, namely honesty, justice, and trustworthiness (Hapsari, 2022).

### **Reporting and Accountability**

The reporting aspect received a score of 4.0, indicating a high level of awareness of the importance of clear and accountable financial reporting. All schools have adopted a digital reporting system and carry out regular BOS reporting procedures. Treasurers actively prepare financial accountability reports that are audited by internal and external parties. These findings support Nabiilah's (2020) research, which highlights that the effectiveness of management information systems on campus can improve financial accountability in Islamic educational institutions (Zidan, Yazidah, & Nabila, 2025).

### **Stakeholder Participation**

The stakeholder participation score is 3.5, which is considered quite effective. Most school principals revealed that the involvement of committees and parents is still limited to annual meetings or when discussing the RKAM. However, community participation should be the main driver for creating transparency and building public trust in Islamic educational institutions. This indicates that there is still a gap between the expected participatory planning and its implementation in the field, as discussed by Salim and Tarigan (2024) regarding the

effectiveness of zakat fund distribution in the field of education (Fauzi Salim & Akmal Tarigan, 2024).

In fact, a study by Akhmad (2022) confirms that community participation in supervision and planning has a positive impact on improving the quality of Islamic school management (Pasha Akhmad, 2022). Limited community participation can also lead to a low sense of ownership of school activities, which implies a lack of moral and material support. In the long term, increasing active community involvement in financial supervision and reporting can strengthen the transparency and accountability of Islamic educational institutions, while also increasing public trust.

## CONCLUSION

Based on research conducted at four Madrasah Tsanawiyah (MTs) in Padang Panjang City involving ten respondents with experience in managing education financing, it can be concluded that the management of Islamic education financing in the context of government efficiency policies is running well, although there are still some aspects that need to be improved. First, in terms of financial planning, the schools studied showed excellent performance. The Madrasah Activity and Budget Plan (RKAM) is systematically formulated, taking into account educational priorities, institutional vision, and fiscal conditions. This reflects the school management's ability to respond to budget constraints through effective and efficient planning. Second, during the implementation and financial reporting stages, the madrasahs successfully adhered to the technical guidelines for the use of BOS funds and prepared reports regularly. However, there are still challenges in the form of delays in fund disbursement, which have an impact on the smooth operation of the school. Third, in terms of stakeholder participation, effectiveness is considered adequate. Although the madrasah principal and treasurer are active in financial management, the involvement of the school committee and the general public is still limited. This indicates the need for increased transparency and communication to build public trust and improve accountability. Further research is recommended to explore the effectiveness of utilizing alternative funds such as zakat, infak, and wakaf in supporting Islamic education funding.

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