

## IMPLEMENTATION OF ISLAMIC BOARDING SCHOOL FINANCIAL MANAGEMENT IN THE ERA OF SOCIETY 5.0 (CASE STUDY AT BUMI DAMAI ISLAMIC BOARDING SCHOOL AL-MUHIBBIN JOMBANG)

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**Abstract:** *PP. Bumi Damai al Muhibbin Jombang, dalam menjaga eksistensi serta kestabilan pesantren diperlukan berbagai upaya didalamnya, salah satunya dalam mengatur keuangan pesantren. PP. Bumi Damai al Muhibbin Jombang dengan biaya masuk dan bulanan yang relative murah mampu mengelola keuangan dengan baik. Maka dari sini peneliti ingin meneliti lebih jauh dan mendalam bagaimana sistem pengelolaan keuangan di PP. Bumi Damai al Muhibbin sehingga PP. Bumi Damai al Muhibbin Jombang menjadi pondok yang paling eksis dan memiliki banyak peminatnya. Dalam penelitian ini peneliti menggunakan metode kualitatif deskriptif. Dalam manajemen keuangan pesantren, PP. Bumi Damai al Muhibbin melakukan beberapa hal diantaranya dalam melakukan budgeting yang didasarkan pada kebutuhan tahunan yang telah ditentukan dalam rapat tahunan. Dalam hal pelaksanaan terdapat dua hal yang dilakukan yakni pemasukan yang terdiri dari pembayaran bulanan, sumbangan, laba bisnis pesantren dan lain sebagainya sedangkan dalam pengeluaran telah diatur sedemikian rupa yang disesuaikan dengan sub-sub pemasukan sehingga antara pemasukan dan pengeluaran akan balance. Dalam melakukan pengawasan kepala departemen secara continue melakukan pengawasan secara langsung melalui kinerja dan laporan. Evaluasi keuangan dilakukan dengan tiga kali yakni pada triwulan, semester dan tahunan. Sehingga dari sinilah PP. Bumi Damai al Muhibbin mampu mengelola keuangannya dengan baik dan efisien sehingga mampu menarik para calon santri untuk mondok di pesantren tersebut. Dan manfaat yang didapat oleh peneliti yakni ilmu mengenai manajemen keuangan yang efektif dan efisien.*

*Kata kunci: Gaya Komunikasi, Supervisi Kepala Madrasah*

**Abstract:** *PP. Bumi Damai al Muhibbin Jombang, in maintaining the existence and stability of Islamic boarding schools, various efforts are needed in it, one of which is managing Islamic boarding schools' finances. pp. Bumi Damai al Muhibbin Jombang with relatively cheap entry and monthly fees is able to manage finances well. So from here the researcher wants to examine further and in depth how the financial management system in PP. Bumi Damai al Muhibbin so that PP. Bumi Damai al Muhibbin Jombang is the most existing cottage and has many devotees. In this study, researchers used descriptive qualitative methods. In Islamic boarding school financial management, PP. Bumi Damai al Muhibbin does a number of things including doing budgeting based on the annual needs that have been determined at the annual meeting. In terms of implementation, there are two things that are done, namely income consisting of monthly payments, donations, pesantren business profits and so on, while expenses have been regulated in such a way that they are adjusted to the sub-income sub-income so that between income and expenses will be balanced. In carrying out supervision the head of the department continuously supervises directly through performance and reports. Financial evaluation is carried out three times, namely quarterly, semester and annually. So that's where PP. Bumi Damai al Muhibbin is able to manage its finances properly and efficiently so that it is able to attract prospective students to study at the pesantren. And the benefits obtained by researchers are the knowledge of effective and efficient financial management.*

*Keywords: Finance, Islamic Boarding School and Existence*

## **Introduction**

The cost of education is a very important component in the implementation of education in educational institutions. This is no exception in madrasas and pesantren which are one type of educational institution. In all efforts to achieve educational goals, financing has a very decisive role. There is almost no educational effort that can ignore the role of costs, so it can be said that without costs, the educational process cannot run optimally. Financial management in an educational institution is part of a very important educational management. (Azizah Wulandari, 2022)

Financial management is a primary need for schools which is useful for continuing education because every educational institution needs a source of funds to meet the needs for pesantren, for example completeness of facilities, salaries of educators and education staff, and learning needs. Therefore, Islamic boarding schools should be able to manage their finances properly, effectively and transparently. Islamic boarding schools can monitor and book the Islamic boarding schools' financial management so that these pesantren can run optimally. Because finance in Islamic boarding schools is a basic need for Islamic boarding schools which is useful for the continuation of Islamic boarding school education, because in essence it is finance that fully supports all needs in education.

Therefore, educational institutions are required to carry out finances in every Islamic boarding school effectively, so that these educational institutions are prevented from any misappropriation of funds which can make it difficult for educational institutions themselves. Transparency and openness are needed in managing pesantren finances.

As was the case in PP. Bumi Damai al Muhibbin Jombang, in maintaining the existence and stability of Islamic boarding schools, various efforts are needed in it, one of which is managing Islamic boarding schools' finances. pp. Bumi Damai al Muhibbin Jombang with relatively inexpensive entry and monthly fees is able to manage finances well so that it is able to produce satisfactory output starting from eating 3 times a day, free check-ups, complete student facilities and so on.

So are costs pp. Earth of Peace al Muhibbin Jombang, consists of two things that are closely related to each other. That is income and the second is expenses that are used to achieve educational goals held by pesantren. The revenue budget is income that is obtained annually from various official sources and is received regularly. While expenditure is the amount of money or funds spent each year for the benefit of implementing education and lessons in pp. Earth of Peace al Muhibbin Jombang. Funding sources and costs for Islamic boarding schools are broadly grouped into three groups, namely: the government, which is general or specific in nature, parents of students (monthly fee) and donors.

So from here the researcher wants to examine further and in depth how the financial management system in PP. Bumi Damai al Muhibbin so that PP. Bumi Damai al Muhibbin Jombang is the most existing cottage and has many devotees. As for the purpose of this writer is to analyze financial management in Modern Islamic Boarding Schools, starting from planning, implementation and evaluation. So that this cottage has become a favorite cottage that is in great demand by the community.

## **Research Methods**

The research approach is basically a scientific way to get certain data, goals, and uses. Based on scientific methods, scientific data, purposes and uses (Sugiyono, 2016) This study uses a descriptive qualitative approach. Qualitative research is descriptive in nature, with this the researcher must describe an object, phenomenon, or social setting as outlined in narrative writing. meaning that in this study more use of pictures than numbers. In writing reports, researchers use a lot of facts revealed in the field to provide support for what is presented in the report. The type of research conducted by researchers is field research (Field Research) with a qualitative descriptive type approach, which is a type of research that produces descriptive data either in the form of writing or expressions that researchers obtain directly from the field or research area.

The technique for determining the subject of this research is a purposive technique in which the data collection process is carried out with various considerations and specific goals related to the person who knows best about what the researcher expects. Furthermore, methods or techniques of data collection can be done by observation (observation), interviews (interviews), documentation (Sujarweni, 2014) Data analysis in qualitative research is an activity that is carried out continuously during the research, starting from data collection to the report writing stage (Hengki, 2020). This study uses interactive model data analysis Miles, Huberman and Saldana. Activities in data analysis, namely: 1) Data collection (data collection). 2) data condensation; 3) data presentation (data display); 4) drawing conclusions/verification (conclusion drawing/verification). (Miles, 2014)

The validity of the data in this study researchers used source triangulation and triangulation techniques. Triangulation is defined as a data collection technique that combines various data collection techniques and existing data sources. (Nazir, 1985)

Source triangulation to test the credibility of the data is done by checking the data that has been obtained from various sources. While technical triangulation is used to test the credibility of the data which is done by checking the data to the same source with different techniques. The techniques used in this study are observation techniques, interviews and documentation.

## Findings and Discussion

### Planning

*budgeting* or planning is the activity of identifying goals, setting priorities, describing objectives into operational performance that can be implemented measuring, analyzing alternatives, achieving goals, with cost effectiveness analysis, making recommendations for alternative approaches to achieving goals (Arwildayanto et al, 2017)

Planning is also a first step in analyzing all organizational needs. Planning determines what, where, when and how it will be implemented. Educational institution financial planning is planning sources of funds to support every existing activity and realizing the goals of educational institutions by collecting a number of sources of funds directed at achieving a goal related to the budget as an elaboration of an activity plan in the form for each activity component (Jamaluddin Iskandar, 2019)

This planning is carried out at the beginning of each academic year through a meeting with departments and management at the Bumi peace Islamic boarding school al Muhibbin. Planning is carried out in accordance with the agenda of annual activities in the Bumi peace al muhibbin Islamic boarding school. As in planning for the 2020/2021 school year, the total meal budget planning is Rp. 6,200,000,000 and the operational budget and student activities Rp. 1,300,000,000. The financial sources are obtained from monthly and annual student guardian payments as well as from financial management in the Entrepreneurship sector of the Bumi peace al Muhibbin Islamic boarding school, namely ibbien food, ibbien store, ibbien mart, al-muhibbin library, and ibbien café which are one of the pesantren's financial sources.

### Implementation

Financial implementation in outline can be grouped into two namely receipts and expenditures (E. Mulyasa, nd). In PP. The implementation of Bumi Damai al Muhibbin itself is also divided into two, namely in terms of receipt of several sub-payments of the cottage to other receipts of the profit of the pondok business and donations. Likewise with expenses that have been arranged in such a way that they are adjusted to sub-revenues. (Umrati, Pustaka Baru Press., 2020)

#### 1. Reception

##### a) Re-registration of Cottage/Year:

- (1) Administration Rp. 100,000 (new students only)  $\times$  200 students = Rp. 200,000,000/year
- (2) Her Pondok Rp. 100,000  $\times$  1,200 students = Rp. 120,000,000/year
- (3) Her MHM Rp. 150,000  $\times$  1,200 students = Rp. 180,000,000/year
- (4) PHBI Rp. 100,000  $\times$  1,200 students = Rp. 120,000,000/year
- (5) Infaq Rp. 1,000,000  $\times$  1,200 students = Rp. 1,200,000,000/year

##### b) Monthly payment:

- (1) Syahriyyah: Rp. 100,000  $\times$  1,200 students = Rp. 120,000,000/month  $\times$  12 = Rp. 1,440,000,000/year
- (2) Meals: Rp. 450,000 (10 months)  $\times$  1,200 students = Rp. 5,400,000,000  
Rp. 300,000 (2 months)  $\times$  1,200 students = Rp. 720,000,000, then the total meal is Rp. 6,120,000,000/year

##### c) Entrepreneurial field profit:

- (1) Ibbien food:  $\pm$  Rp. 3,000,000/month
- (2) Ibbien store:  $\pm$  Rp. 38,500,000/month
- (3) Ibbien mart:  $\pm$  Rp. 48,000,000/month
- (4) Al Muhibbin Library:  $\pm$  12,000,000/month
- (5) Ibbien café:  $\pm$  Rp. 10,500,000/month

#### 2. Donations

The donations at the Islamic boarding school came from donations from the guardians of the students and from outsiders. The donation system in Al-Muhibbin's peaceful earth cottage is not fixed and depends on certain moments such as when approaching big days such as the Prophet's birthday, sacrifice, and other big events. Qurban donations in the form of cows are used for food for the students, and for building construction,

such as building construction, usually in the form of infaq funds from the guardians of students, around 5 million to 10 million. The donors of the santri guardians donated to the welfare of the Al-Muhibbin Tmabk Beras Jombang peaceful cottage

### 3. Expenditure

The management process in terms of expenditure, carried out in accordance with the cost requirements for each program (Arwildayanto et al, 2017). There are several sub-expenditures at the Bumi peace Islamic boarding school al Muhibbin, among which the first is the re-registration of the boarding school which is directed to, like infaq, the path to the cost of building the boarding school, her boarding school is allocated for student activities, her student is allocated for early madrasah activities at the boarding school of the pesantren, PHBI is allocated for every major holiday event such as the birthday of the Prophet, Islamic New Year and so on. The second is meals, meals are taken from paying for meals which of the 450,000 is not only allocated for three meals a day but also for checking students when they are sick and weekly vitamins for students. The third, namely Syahriyyah, was allocated to the bisyaroh of the administrators and teachers in front of the Islamic boarding school.

### Supervision

Supervision is one function that is very important in achieving the goals of the management itself. Other management functions such as planning and implementation will not work properly if this supervision is not carried out properly. Likewise, the evaluation function of achieving management goals will work well if the supervisory function has been carried out properly. (Azmi Agustiar, 2018)

Financial supervision of the Bumi Damai Al-Muhibbin Islamic Boarding School is a process of measuring and comparing actual work results that have been achieved with the results that should have been achieved or measuring implementation compared to planning. In its implementation, supervision is carried out continuously by the head of the department by directly observing the performance of members and the results of their daily financial reports. It can be understood that the results of supervision must be able to show the extent to which there is a match or non-compatibility and evaluate the causes. Financial supervision can be measured based on the indicators, namely: (1) evaluation, (2) accountability.

Approach activities, placement of funds, accountability for school funds and participation in the observation of school external parties are forms of evaluation and accountability activities (Basori, 2022)

Institutional leaders generally consider it necessary to check what has been done, in order to be sure whether the work of their employees is going well and satisfactorily so that they can achieve the goals that have been set.

### Evaluation

Evaluation is carried out to pay attention to the actual activities and according to what was agreed. There are several evaluation activities, namely: (1) Making performance measurements, (2) Measuring performance, (3) Making comparisons of work with work standards, (4) Taking action when fraud occurs. Implementation of evaluation activities is carried out when the activity is running and at the end of the program these activities. Activities that have been carried out or are in progress must be evaluated. In order for the activity to be carried out. (Basori, 2022)

Before each pesantren financial manager makes an accountability report, the administrators will be evaluated by the caretaker, namely KH. Moh. Idris. Evaluations carried out at the Bumi Damai Al-Muhibbin Islamic boarding school were divided into three, namely evaluation of student payments (Baitul mall), evaluation in terms of entrepreneurship management, evaluation of treasurers related to all operational activities of the Bumi Damai Al-Muhibbin Islamic boarding school.

Evaluation of santri payments (baitul mall) This evaluation is carried out every 3 quarters, semesters and annually. In the evaluation of payments at the baitul mal, this evaluation is seen from the incoming payment of students. If there is a decrease, every problem will be searched. Is there any misuse of students' money by students, are there students who can't afford it, are there family problems so that students are unable to pay. When the problem is known, what are the steps taken by the Baitul Mall in this matter so that the students can pay on time without any arrears. This has a big impact on every student activity.

The second is an evaluation of santri entrepreneurship in the form of ibbien which was established for boarding houses. In this entrepreneurship cottage experienced a high surplus. If the cottage entrepreneur's income drops drastically, then the person responsible for this section, namely Muhammad Hasan, will evaluate each ibbien manager where the evaluation is carried out by looking at 1) the purchasing power of the students, 2) the product

issued, 3) the price offered, 4) promotions used. After each problem has been identified, the person in charge will provide an evaluation of each business owner carried out by the santri board. So the performance is improved. Evaluation of this cottage entrepreneur is carried out every month because the income report is done at the end of each month.

The evaluation is carried out by the treasurer in terms of all the operational activities of the pondok are carried out by the caretakers of the pondok, which are managed by the treasurer who receives money from the Baitul Mall and the pondok entrepreneurs. The evaluation is done by looking at 1) expenses for each cottage activity every semester and every year. 2) Imbalance between income and expenses. An evaluation is carried out in this case to see every performance carried out by the treasurer so that there is no misappropriation of the budget for the Bumi Damai Al-Muhibbin Islamic boarding school.

### Accountability

Approach activities, placement of funds, accountability for school funds and participation in the observation of school external parties are forms of evaluation and accountability activities. In the process of supervision is also not separated from the process of accountability. According to E. Mulyasa in Wahidin, the financial accountability of educational institutions concerns all institutional funds in relation to what has been achieved in accordance with the objectives that have been set. This process is called evaluation (evaluation involves auditing). (Arwildayanto et al, 2017)

Accountability or commonly known as Accountability Report (LPJ) in Bumi Damai Islamic Boarding School Al-Muhibbin done every end semester and also at the end of each year where every pesantren financial manager such as Baitul mal Al Muhibbin, pesantren treasurer and entrepreneurship administrators will make accountability in their own field such as Baitul mall focusing on carrying out income accountability in the form of paying students in Islamic boarding schools. And the treasurer focuses on spending on Islamic boarding school activities. Entrepreneurial administrators will make accountability in the form of profits obtained from the income of each employee, where accountability activities are carried out every month, every semester and every year.

Accountability as described above can facilitate supervision, both in preventing deviations from financial policies and in taking action against depositors. Internal supervision is carried out by the head of the pesantren institution and externally by other bodies determined by the government, namely in the form of official reports.

### Conclusion

In Islamic boarding school financial management, PP. Bumi Damai al Muhibbin does a number of things including doing budgeting based on the annual needs that have been determined at the annual meeting. In terms of implementation, there are two things that are done, namely income consisting of monthly payments, donations, pesantren business profits and so on, while expenses have been regulated in such a way that they are adjusted to the sub-income sub-income so that between income and expenses will be balanced. In carrying out supervision the head of the department continuously supervises directly through performance and reports. Financial evaluation is carried out three times, namely quarterly, semester and annually. So that's where PP..

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