



Financial Management Strategy at Mts Manbaul Ulum, South Tangerang

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Abstract

This study aims to analyze the financial management strategy at MTs Manbaul Ulum, South Tangerang. Using a qualitative approach, data was collected through interviews and analyzed through stages of reduction, presentation, and verification to gain in-depth understanding. The results indicate that the madrasah's financial resources include the School Operational Assistance (BOS) Fund, tuition fees (SPP), and independent businesses, which are managed with the principles of transparency and accountability. The main budget priority is focused on improving the quality of learning and infrastructure. The biggest challenge is tuition arrears, which are addressed through proactive communication and affirmation of the principle of fair service. The madrasah also implements social responsibility through fee relief programs (Banpeng, orphanages, scholarships) to achieve equitable access to education. This management strategy successfully balances financial accountability with the madrasah's social mission, although the system for handling tuition arrears still requires strengthening.

Abstrak

Penelitian ini bertujuan untuk menganalisis strategi pengelolaan keuangan pada MTs Manbaul Ulum Tangerang Selatan. Menggunakan pendekatan kualitatif, data dikumpulkan melalui wawancara dan dianalisis melalui tahapan reduksi, penyajian, dan verifikasi, guna mendapatkan pemahaman mendalam. Hasil penelitian menunjukkan bahwa sumber keuangan madrasah meliputi Dana BOS, SPP, dan usaha mandiri, yang dikelola dengan prinsip transparansi dan akuntabilitas. Prioritas utama anggaran difokuskan pada peningkatan kualitas pembelajaran dan sarana prasarana. Tantangan terbesar adalah tunggakan pembayaran SPP, yang direspons dengan komunikasi proaktif dan penegasan prinsip keadilan pelayanan. Madrasah juga melaksanakan tanggung jawab sosial melalui program keringanan biaya (Banpeng, anak yatim piatu, beasiswa) untuk mewujudkan pemerataan akses pendidikan. Strategi pengelolaan ini berhasil menyeimbangkan akuntabilitas finansial dengan misi sosial madrasah, meskipun sistem penanganan tunggakan SPP masih memerlukan penguatan.

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INTRODUCTION

The series of activities involved in managing school finances, from planning and bookkeeping to supervision and expenditure to accountability, can be defined as school financial management. Because the world of education generally faces the challenge of limited funding, these financing and financial components must be managed optimally so that available funds can be utilized optimally to support the achievement of educational goals. Every activity carried out by a school, whether consciously or not, inevitably requires costs. Based on clear plans, such as short-term

plans outlined in concrete and applicable work programs for one fiscal/school year, school financial management is formulated. Education funding, as stipulated in Government Regulation No. 48 of 2008, is a shared responsibility between the Central Government, Regional Governments, and the Community. Sources of funding in schools can be grouped into three main categories: the government (central and regional), students or parents, and the community (both binding and non-binding).

In today's modern educational landscape, financing can easily be considered a complex issue for educational administrators. This is because financing is closely related to the needs of teaching staff, other related financial aspects, the learning process, marketing, and facilities and infrastructure. Financing is at the heart of educational management; therefore, it can be said that the financing function is inseparable from other functions in school management. If an institution is unable to provide funding, the teaching and learning process will be hampered. This obstacle to the teaching and learning process will automatically erode public trust in the institution. However, the availability of excessive funding does not guarantee improved school management.

MTs Manbaul Ulum is a private school under the auspices of the Asshidiqiyah 06 Serpong Islamic Boarding School, located on Jl. Raya Puspitek, Gg. Masjid, RT. 017, RW. 04, Setu Village, Setu District, South Tangerang City. MTs Manbaul Ulum has been accredited with an "A" rating. Its vision is to establish a trusted, superior Islamic school with an Indonesian Islamic character and a civil mindset. Manbaul Ulum's mission is to: 1) Provide dynamic and innovative education and learning by preserving and maintaining positive old traditions and adopting new, constructive values. 2) Develop comprehensive and sustainable educational materials and systems relevant to the needs of society and the global community. 3) Improve the learning process to develop the potential, creativity, and competence of students. 4) Improve the competence and professionalism of teachers in educational management. 5) Improve and develop modern technology-based educational facilities and infrastructure that meet the quality of Islamic boarding schools.

Although MTs Manbaul Ulum is located in a metropolitan area, its tuition fees are considered quite affordable. Researchers were interested in further examining the financial management of education at MTs Manbaul Ulum, as this private educational institution differs from other public and private institutions.

A systematic process encompassing planning, implementation, and monitoring of fund use is a key step in financial management at MTs Manbaul Ulum. Based on the principles of transparency and accountability, the principal, acting as the Budget User Authority (KPA) and the madrasah treasurer, closely oversees every stage of financial management (Udin, 2023). This aims to ensure that funds are used in accordance with a realistic and participatory budget plan, based on the madrasah's needs.

Before the start of a new school year, the preparation of the RAPBM (Madrasah Revenue and Expenditure Budget Plan) is crucial to ensuring that each activity and program has sufficient funding for effective implementation (Udin, 2023). The madrasah's financial planning mechanism consistently involves discussions involving teachers, foundation administrators, and administrators. The goal is to ensure that decisions reflect the madrasah's priorities and real needs.

MTs Manbaul Ulum implements an orderly reporting and bookkeeping system in its financial management, utilizing a financial management application (Udin, 2023). This digital system simplifies the recording of expenditures and receipts. The benefits of this system include increased work efficiency and minimized risks of misuse or errors, allowing for transparent and timely reporting to all relevant parties.

Financial accountability and oversight are integral to madrasah financial management. These measures are taken to ensure that financial management is carried out professionally and in accordance with applicable regulations (Udin, 2023). To ensure public accountability, the madrasah principal and treasurer simultaneously conduct monthly monitoring and submit accountability reports to higher authorities, including the State Treasury Service Office (KPPN).

METHODS

This research employed a qualitative methodology with a case study approach to gain a deep understanding of the phenomenon under study. This method was chosen to explore the complex context and comprehensively explore the experiences of the research subjects (Sugiyono, 2017). Data collection was conducted through interviews. The collected data were then processed inductively, focusing on subjective interpretation and considering the social context involving the research participants.

The qualitative data analysis process involves a series of structured and interconnected stages. The initial stage is data reduction, which involves shrinking and sorting raw data from various sources into more concise and focused sections, making it easier to group them based on specific themes. Afterward, the summarized data enters the data presentation stage, where it is presented in a more structured format to facilitate understanding and interpretation of the findings. Next, researchers conduct data verification to check and validate the validity of the data, ensuring that all information presented aligns with the facts on the ground. This analysis process concludes with the drawing of conclusions based on all findings and data analysis that have been validated.

RESULTS AND DISCUSSION

1. Financial Resources of MTs Manbaul Ulum

MTs Manbaul Ulum operates with solid financial support, sourced from the School Operational Assistance (BOS) Fund, tuition fees, and independent businesses such as laundry and a canteen. This diverse funding framework is the main foundation for ensuring smooth operations and improving the quality of education. In the context of its management, the principles of transparency and accountability must be applied to ensure all available funds are utilized efficiently and appropriately to support the teaching and learning process and other supporting activities (Suparno, 2018). Adopting these principles is vital to building trust among all stakeholders and ensuring the sustainability of educational programs.

Government funding, particularly the School Operational Assistance (BOS) Fund obtained from both the central and regional governments, plays a crucial role in helping madrasas meet essential needs, including financing facilities and improving the quality of human resources. This government funding plays a strategic role as it guarantees the continuity of school operations and serves as the basis for budget planning, which must align with national education policies and the specific needs of the institution (Bahri, 2019).

Furthermore, independent business initiatives managed by madrasas, such as laundry and canteens, provide additional financial contributions that foster independence. This independent funding source is a crucial element in strengthening the resilience of educational institutions to potential fluctuations in government funding (Bahri, 2019). Furthermore, this funding source also opens up opportunities for madrasas to develop better services for students and the surrounding community. To achieve greater efficiency and transparency, technology is also integrated, such as through online tuition payment systems and digital management of independent businesses. The integration of technology in financial management accelerates recording and reporting, which ultimately simplifies monitoring and accountability, thus supporting more professional and structured financial governance (Suparno, 2018).

The synergy between these various funding sources allows Madrasah Manbaul Ulum to have flexibility in responding to urgent needs that may not be accommodated in the technical guidelines for the use of BOS funds. The availability of independent funds from business units and school fees provides managers with the flexibility to implement curriculum innovations or small-scale infrastructure improvements more quickly. This dynamic financial capacity serves as an indicator of organizational health in managing risks and opportunities, allowing the educational transformation process within the madrasah to proceed consistently without rigid bureaucratic obstacles.

The use of digital technology in financial reporting also serves as an effective internal audit instrument to minimize the potential for irregularities. With an integrated management information system, the use of every allocation of government funds and independent revenue can be tracked in real time. This not only simplifies the preparation of Accountability Reports (LPJ) that must be submitted to relevant agencies but also provides managers with peace of mind in implementing work programs because all transactions are accurately and administratively recorded.

Furthermore, strengthening human resource capacity in the areas of treasurership and financial administration is essential for maintaining professional governance. Regular training on the latest regulations regarding school taxation and Islamic boarding school/madrasah accounting standards is essential. Financially literate educational staff will be able to conduct more rigorous cost analyses, ensuring that every rupiah spent positively correlates with improving the quality of graduates and the overall welfare of the madrasah community.

The active involvement of the school committee in overseeing the use of funds is also a crucial pillar in fostering public participation. Through transparent annual budget meetings, parents can understand how their contributions are managed and returned in the form of superior educational services. This two-way communication will foster a strong sense of belonging among the community towards the madrasah. The moral and material support from parents, satisfied with the school's transparency, will provide strong social capital for the madrasah's future development.

As a strategic step forward, Madrasah Manbaul Ulum needs to continue exploring potential partnerships with donor agencies or the private sector through its corporate social responsibility (CSR) program. Diversifying funding sources beyond those currently available will further strengthen the institution's financial independence. With a strong financial foundation and modern management, madrasahs will not only be able to survive amidst global competition, but can also become role models for other Islamic educational institutions in terms of economic independence and accountable governance.

2. Efforts to Develop New Income Sources at MTs Manbaul Ulum

Currently, MTs Manbaul Ulum still relies on SQ Mart (school canteen) and laundry services as its only new sources of income outside of routine funds. Of these two businesses, the school canteen is considered the most promising as a source of additional income due to its several strategic advantages. The main advantage is a guaranteed market within the school community (students, teachers, and staff) whose daily need for food and beverages ensures a steady customer base. This guaranteed market generates high purchase frequency as teaching and learning activities continue each day, guaranteeing a stable income potential. Furthermore, the canteen has flexible operating hours that can be adjusted to school hours, maximizing profit opportunities. Internally, the canteen also offers broad product development potential, allowing for the addition of items beyond standard food/drinks, such as healthy snacks, trendy drinks, or school merchandise. Finally, the canteen also functions as a means of entrepreneurship education, providing opportunities for students involved to learn directly about business and management.

Beyond its commercial function, the school canteen also serves a vital educational and health purpose. It can act as a laboratory where students learn firsthand about business concepts, financial management, and marketing (Slameto, 2017). Furthermore, providing healthy food and beverages in the canteen is crucial for supporting student health and well-being, ultimately optimizing the teaching and learning process (Yulianti & Hartatik, 2024). Therefore, schools are responsible for ensuring the products sold are nutritious and halal, which adds value and is a crucial factor in ensuring business sustainability.

To ensure maximum profits, an optimal canteen monitoring and management system is required. Accountability and transparency in management are essential to control revenue and maintain stakeholder trust (Nurhadi, 2019). This good governance enables the canteen to

develop into a profitable and significant business unit supporting school activities. The key to growth is product innovation, such as healthy snacks and trendy beverages, which can expand the market. Service diversification and product innovation are the main strategies to optimize the school's independent business resources so that it can compete and meet the ever-growing and changing needs of consumers (Mulyasa, 2012).

Optimizing revenue through a laundry service also requires special attention to operational efficiency and quality standards. Although still in its development stage, laundry services have significant potential, especially if the school has a boarding program or serves the needs of the wider community. By investing a portion of the canteen's profits in upgrading its washing machines to more energy-efficient and environmentally friendly ones, schools can reduce operational costs while increasing service speed. The success of this laundry service will significantly diversify the school's cash flow, eliminating the need for a single business unit to support the school's finances.

The existence of SQ Mart and this laundry service must also be supported by a creative internal promotion system to foster customer loyalty within the school environment. Using the school's social media platforms to promote weekly cafeteria specials or discount laundry packages for students can be an effective marketing strategy. Furthermore, implementing a membership card or shopping points system for teachers and staff not only serves as a marketing tool but also simplifies daily transaction recording. Strong branding efforts will ensure this business unit is seen as an integral part of the school's identity and pride.

The profits generated from these two business units must be allocated strategically to support student programs not yet covered by regular funding. For example, a portion of net profits can be used to provide subsidies for underprivileged high-achieving students or to finance extracurricular activities requiring specialized equipment. This way, these independent business units truly fulfill their function as economic drivers oriented towards academic progress, ensuring that the entire school community experiences the tangible benefits of the SQ Mart and laundry services.

Furthermore, the development of these business units requires regular market trend analysis to ensure the relevance of the products offered. Given the dynamic preferences of today's student generation, schools can begin introducing digital payment (e-wallet) concepts for canteen transactions to expedite service and improve bookkeeping accuracy. Digitizing these transactions also serves to minimize the risk of cash loss and facilitate management in preparing daily financial reports. This technological innovation will strengthen the madrasah's image as a modern and adaptive educational institution.

Finally, strengthening legal aspects and operational standardization (SOP) is a key foundation for the sustainability of the school's independent business units. Each business unit must have clear work guidelines, from food hygiene standards in the canteen to clothing handling procedures in the laundry service. Regular oversight by the principal and school committee is essential to ensure that all operations continue to run in accordance with the educational vision and mission. Through professional and structured governance, SQ Mart and the laundry service at MTs Manbaul Ulum will grow into solid pillars of financial independence for the educational institution.

3. Main Priorities for the Use of MTs Manbaul Ulum Finances

The main priorities in the use of MTs Manbaul Ulum's finances are fundamentally directed at two aspects: improving the quality of student learning and improving school facilities and infrastructure. Improving the quality of learning is considered key to producing a generation that is intelligent, creative, and ready to face future challenges. In achieving this goal, the availability of adequate facilities and infrastructure plays a vital role for several reasons. Complete and optimally functioning facilities support the teaching and learning process by creating a comfortable and conducive environment. In addition, modern and visually appealing facilities can also increase student motivation. Furthermore, the existence of facilities such as sports fields, laboratories, and other activity spaces is crucial to support extracurricular

activities, which support the development of student interests and talents beyond academic aspects. Finally, the provision of adequate facilities ensures equal access for all students, providing a fair opportunity to learn and develop without any exceptions.

The focus of financial use on improving the quality of learning is a core strategy of MT's Manbaul Ulum. Improving the quality of learning is not only determined by teaching methods, but also by fulfilling the need for learning facilities that directly support classroom activities, so that the learning process becomes more effective and interesting for students (Mulyasa, 2012). Therefore, budget allocation must be designed to provide comprehensive support for learning activities to achieve optimal results. Beyond the physical aspect, conducive facilities and infrastructure also affect the psychological aspects of students; complete and functional school facilities can foster a sense of security and increase high enthusiasm for learning (Slameto, 2017).

In addition to focusing on cognitive aspects, the provision of facilities such as laboratories, sports facilities, and extracurricular activities demonstrates the school's commitment to the holistic development of students' interests and talents. Support for extracurricular activities is an integral part of quality education, which aims to produce students with character and high achievement (Mulyasa, 2012). The availability of facilities is also essential in realizing equal access to education for all students. Adequate facilities are a crucial instrument for eliminating educational disparities, ensuring that every student receives a fair opportunity to learn in accordance with the principle of educational justice, which must be upheld (Rusdiana & Wardija, 2013).

Success in supporting the educational mission of MT's Manbaul Ulum depends heavily on proper financial management with clear budget priorities. Management of madrasah funds, which must be based on the principles of transparency, accountability, and efficiency, is not merely an administrative obligation but a long-term investment in improving the quality of education (Rusdiana & Wardija, 2013). This requires a commitment from all madrasah administrators to continuously focus on improving the quality and service of education.

In an effort to maximize the impact of this budget allocation, developing the competency of teaching staff is also an integral variable in improving the quality of learning. Modern facilities and well-equipped laboratories will only function optimally if teachers have the skills to operate them. Therefore, financial investment must also be directed towards ongoing training programs, workshops on innovative teaching methodologies, and teacher certification. The synergy between sophisticated infrastructure and competent human resources will create a real educational transformation in the classroom.

In line with the demands of the digital era, infrastructure modernization at MT's Manbaul Ulum also includes strengthening technological literacy by providing stable internet access and digital devices in every computer lab. The integration of technology into the curriculum allows students to explore a broader and more interactive learning resource, so that the physical boundaries of the classroom are no longer a barrier to learning. The use of online learning (e-learning) platforms supported by appropriate funding will help students adapt to the digital ecosystem that will become the standard in the future workplace and higher education.

In addition to procuring new facilities, financial management must also allocate adequate funds for regular infrastructure maintenance and upkeep. Educational institutions often get caught in a procurement cycle without considering the sustainability of these tools. By implementing a well-structured preventive maintenance system, facilities such as laboratory equipment and sports facilities can be used for a longer period of time, achieving budget efficiency. This ensures that the school's investments provide maximum benefits for successive generations of students.

The use of school funds can also be optimized through collaboration with external parties, such as alumni or industry, to support the procurement of certain expensive facilities. Through transparent partnership schemes, schools can obtain assistance in the form of

practical equipment, library books, or even scholarships for specific extracurricular activities. This stakeholder involvement not only eases the financial burden on madrasahs but also strengthens social networks that support graduates in their transition to the next level, while providing social validation of the quality of educational services provided.

Finally, all budget priorities should be periodically evaluated through performance audits to determine the extent to which these physical and academic investments contribute to student learning outcomes. Results-based financial management allows MTs Manbaul Ulum to continuously adjust spending according to the evolving needs of students. By ensuring that every rupiah spent has a measurable impact on the intelligence and well-being of students, madrasahs can demonstrate their moral and professional responsibility in producing a superior generation that is globally competitive.

4. MTs Manbaul Ulum's Biggest Financial Challenges

The biggest financial challenge facing MTs Manbaul Ulum is the issue of outstanding Education Development Contribution (SPP) payments, which are due no later than the 10th of each month. To address this issue, the school proactively takes steps by regularly informing parents/guardians of the status of their SPP payments every week. This strategy aims to remind them to fulfill their financial obligations on time. Nevertheless, the school emphasizes the principle of fairness in service: all students, regardless of their SPP payment status, are entitled to the same educational facilities and services. Thus, the school strives to maintain a balance between enforcing regulations and fulfilling students' right to learn.

The issue of outstanding SPP is a common problem faced by educational institutions. School financial management must be supported by an effective monitoring and billing management system to minimize arrears and maintain the stability of the madrasah's budget (Rusdiana & Wardija, 2013). Regular reminders to parents are a necessary strategy to improve payment discipline. In addition to reminders, establishing good and transparent communication with parents/guardians is crucial (Mulyasa, 2012). This approach aims to create a shared understanding of tuition obligations and the crucial role of parents in supporting the continuity of education. A dialogic and humanistic approach is considered more effective in resolving the issue of late payments.

To support more effective financial management, the use of technology in managing tuition payments is highly recommended. A digital-based tuition payment management information system can improve recording accuracy, facilitate monitoring, and provide transparent reports for administrators and parents (Slameto, 2017). This digital system also serves to reduce the potential for errors and data loss that are prone to occur in manual systems. Schools also need to reaffirm the principle that education is the right of every child without discrimination. This aligns with the view of Rusdiana and Wardija, who stated that schools must be able to balance enforcing payment regulations with fulfilling students' right to learn fairly and equitably (Rusdiana & Wardija, 2013).

Managing tuition arrears requires a preventative and corrective approach. Schools must have a fine or incentive mechanism to encourage payment compliance (Mulyasa, 2012). Furthermore, the effectiveness of tuition payment management depends heavily on the empowerment of the school committee and financial managers, making this an integral part of madrasah financial governance. Overall, the challenge of tuition arrears can be addressed through strengthening good administration, effective communication with parents, and the use of information technology in financial management. Strengthening this system not only aims to maintain financial stability, but also supports the smooth and sustainable educational process at MTs Manbaul Ulum.

In addition to administrative approaches, MTs Manbaul Ulum can implement an arrears classification policy to identify targeted solutions for each parent. By mapping the financial background of each student, the school can distinguish between parents experiencing temporary financial difficulties and those requiring permanent assistance. This data allows the school to offer more flexible payment schemes, such as daily or weekly installments, which are

often more convenient for families with irregular incomes than a lump sum payment at the beginning of the month.

Implementing an automatic notification feature through the integration of the Management Information System (MIS) with instant messaging applications is also a strategic step to strengthen routine reminders. This system works in real time to send billing details and confirmation of payments received, minimizing data disputes between the school and parents. This digitalization not only improves the efficiency of administrative staff but also creates a strong impression of professionalism in the public eye for madrasah financial governance.

Furthermore, strengthening the role of the school committee in facilitating communication regarding financial challenges is crucial. The committee can act as a neutral mediator to discuss obstacles faced by parents without the awkwardness that might arise when speaking directly with teachers. Through this communication forum, schools can promote the importance of timely tuition payments, not as a burden, but as a direct contribution to improving the quality of facilities and infrastructure enjoyed by students.

Schools should also consider developing independent business units or madrasah cooperatives as alternative revenue sources to cover budget gaps caused by uncollected arrears. By establishing a reserve fund from business unit profits, the stability of school operations, such as the payment of honorary teacher salaries and electricity bills, will not be disrupted even if some students experience late tuition payments. This ensures that the teaching and learning process continues to run optimally according to established standards without any reduction in facilities.

Finally, the effective management of arrears must be accompanied by regular internal audits of all incoming and outgoing cash flows. Transparency in financial reporting to parents at the end of each semester can increase trust that every rupiah paid is being managed faithfully for the benefit of education. Once trust has been built, the collective awareness of parents to fulfill their financial obligations will grow naturally, which in turn will strengthen the financial resilience of the institution in a sustainable manner.

5. Fee Relief for Underprivileged Students and High-Achieving Students at MTs Manbaul Ulum

MTs Manbaul Ulum implements various tuition fee relief programs as part of its efforts to ensure equal access for all students. These relief programs cover several categories, including Banpeng (Caregiver Assistance) for students from low-income families, special relief for orphans, and scholarships for students with academic and non-academic achievements. To receive Banpeng, students are required to present a Certificate of Inability to Pay (SKTM) from the village office. The Banpeng program, which requires a SKTM, is an essential affirmative action policy to ensure that students from limited economic backgrounds can continue their education without facing significant financial constraints, while also reflecting the principle of social justice in education.

In addition to financially-based assistance, the policy of providing tuition relief for orphans is also a strategic step demonstrating the madrasah's social concern. Madrasahs should function as inclusive institutions, providing special attention to students from vulnerable social backgrounds (Sulthon & Khusnuridlo, 2006). This enables them to develop their full potential without financial constraints. Meanwhile, achievement scholarship programs, both in academic and non-academic fields, are considered a crucial investment in developing human resource quality. Scholarships act as a powerful motivator, encouraging students to continuously improve their achievements and contribute positively to the madrasah environment and the wider community (Sidiq, 2023).

To ensure targeted benefits, the management of all these assistance and scholarship programs must be transparent, fair, and accountable. Effective madrasah management must have a strict selection mechanism and regular evaluations to ensure that fee waivers and scholarships are awarded to students who meet the established criteria (Hidayat, 2021). Furthermore, effective communication with parents/guardians regarding the Banpeng

program and scholarships is crucial to building trust and mutual understanding. Active parental participation in this process significantly supports the success and sustainability of the education fee waiver program (Sulthon & Khusnuridlo, 2006).

Overall, the implementation of the fee waiver program, which includes caregiver assistance, waivers for orphans, and merit scholarships, reflects the madrasah's social responsibility to create an inclusive, equitable, and sustainable educational environment. This integrated program can improve student well-being and ultimately contribute to improving the overall quality of education.

In its implementation, digitizing the management information system is key to supporting this transparency principle. The use of a data-driven platform in the scholarship registration and monitoring process allows madrasahs to conduct real-time verification and minimize the risk of data input errors or subjectivity in assessments. With an integrated system, all stakeholders can access information regarding the aid distribution flow, ensuring that every decision made can be transparently accounted for to the public and relevant stakeholders.

Furthermore, continuous monitoring of the academic and non-academic progress of scholarship recipients is essential. This evaluation is not merely to determine the continuation of aid but also serves as a form of coaching to keep students motivated to maintain or improve their performance. Madrasahs can provide counseling or special mentoring services for recipients experiencing declining performance, to ensure that resolved financial challenges are accompanied by adequate moral and academic support.

The success of this program also depends heavily on strategic collaboration between madrasahs, the private sector, and alumni through partnership programs. Diversifying funding sources beyond government assistance can broaden the reach of beneficiaries, allowing more students from underprivileged families or orphans to receive a quality education. This synergy not only strengthens the institution's financial structure but also builds an educational ecosystem that fosters mutual cooperation and strong social awareness.

In conclusion, strengthening the governance of this assistance program is a long-term investment in the development of superior human resources. When access to education is widely open to all levels of society, unhindered by economic constraints, equitable quality education can be achieved quickly. An inclusive madrasah environment will ultimately produce a generation that is not only intellectually intelligent but also possesses a deep social sensitivity, ready to contribute positively to the nation's future progress.

Conclusion

MTs Manbaul Ulum has a robust funding framework, sourced from the School Operational Assistance (BOS) Fund, tuition fees, and independent businesses such as the canteen and laundry. Government funds, particularly the BOS Fund, serve a strategic role in ensuring operational continuity. These independent businesses make a significant contribution to strengthening the madrasah's financial resilience against fluctuations in external funding. Overall, these funds are managed with a focus on transparency and accountability, supported by technology integration to improve the efficiency of financial recording and reporting.

The madrasah's efforts to develop new revenue streams are currently focused on optimizing independent businesses, particularly the school canteen (SQ Mart). The canteen is considered highly promising due to its guaranteed market (the school community) and the potential for stable income with high purchase frequency. In addition to financial benefits, the canteen also serves a vital role as a means of entrepreneurship education for students and supports their health by providing nutritious food. Canteen management demands accountability, transparency, and product innovation to compete and meet evolving consumer needs.

The primary priority for MTs Manbaul Ulum's budget allocation is fundamentally directed at improving the quality of student learning and enhancing the school's facilities and infrastructure. Adequate facilities and infrastructure are considered crucial because they create a conducive learning environment, increase motivation, support the development of interests and talents

through extracurricular activities, and ensure equal and fair access to education for all students. Thus, the budget allocation serves as a long-term investment to support holistic education.

The biggest financial challenge faced by the madrasah is the issue of outstanding tuition payments, which are due each month. To minimize this problem, the madrasah takes proactive measures by regularly reminding parents of payment status. In facing this challenge, the madrasah remains steadfast in its commitment to the principle of fairness, stating that all students are entitled to the same educational facilities and services, regardless of their tuition payment status. Long-term solutions involve strengthening administrative systems, effective communication, and utilizing technology for more accurate and efficient billing management.

As a form of social responsibility, MTs Manbaul Ulum implements various fee relief programs to achieve equal access to education. These programs include Banpeng (Caregiver Assistance) for underprivileged students (through SKTM), relief for orphans, and scholarships for high-achieving students (academic and non-academic). These programs reflect the madrasah's affirmative action policies and social concerns. Management of all assistance programs is carried out with the principles of transparency, fairness, and accountability through strict selection to ensure that benefits are appropriately targeted, thus supporting an inclusive and sustainable educational environment.

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