



FINANCING MANAGEMENT FOR STUDENT IMPROVEMENT AND DEVELOPMENT AT MTsN 2 PAMEKASAN

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Abstract

Education financing is a strategic factor in ensuring the success of student development programs in madrasas. However, reality shows that many state madrasas, including MTsN 2 Pamekasan, still face budget limitations and strict regulations in managing BOS funds, which directly impact the effectiveness of implementing student development programs. This research examines the management of student improvement and development financing, including planning, implementation, evaluation, management strategies, challenges, and solutions. The qualitative approach is descriptive, with data collection techniques through observation, in-depth interviews, and documentation studies. Data analysis is carried out interactively through the stages of reduction, data presentation, and verification by triangulating sources. The study results show that budget planning is carried out in a structured manner, but it is still top-down; implementation follows a multi-level proposal and verification mechanism, and evaluations tend to be administrative without the participation of students and guardians. Management strategies are based on efficiency and priority scale, but funding sources are still limited to BOS and internal contributions. The main challenges include budget limitations and the rigidity of BOS techniques. The solutions implemented include savings, postponement of activities, and voluntary participation from students and guardians. This study concludes that financing management in madrasas will be more effective if it adopts a participatory, adaptive, and contextual approach to answer the real needs of students and strengthen the sustainability of educational programs.

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INTRODUCTION

The development of students is the core goal of national education, which is to create Indonesian people who have faith, piety, intelligence, and character. In the context of madrasas, this development is not only limited to academic aspects but also includes student, organizational, extracurricular, religious, and talent-interest development. To support this, financing management has a very strategic role. However, in practice, the management of financing in madrasas – especially state madrasas – still faces various obstacles, such as limited funding sources and rigid regulations in the use of School Operational Assistance (BOS) funds, which are often inflexible to finance students' non-academic activities. In the field, this phenomenon causes many student development programs not to run optimally because they do not receive adequate financial support or are not even included in the annual budget planning priorities.

The results of the author's observations at MTsN 2 Pamekasan show that even though budget planning is carried out in a structured manner through the Madrasah Development Team, the approach is still top-down, without involving students or guardians as parties who directly feel the benefits of the program. In addition, the implementation of financing is administrative and tied to formal procedures that are not always responsive to the real needs of students. The evaluation of activities also focuses more on financial reporting, not on the aspect of the usefulness or impact of the program on student development. Another challenge that emerges is the lack of alternative funding sources because state madrasas are structurally prohibited from making fixed levies and have not developed an optimal partnership network.

Literature review shows that several previous studies have discussed the management of education financing in madrasas, especially related to the effectiveness of using BOS funds. For example, a study ([Amalia, 2021](#)) highlights the incompatibility of BOS techniques with the actual needs of educational institutions in organizing student activities. Similarly, research ([Nuridin & Ramadhani, 2022](#)) emphasizes the importance of community and student involvement in planning and evaluating activities as a form of participatory management. However, most of the studies have not in-depth examined how the financing strategies carried out by state madrasas in overcoming structural limitations and have not explored aspects of program success based on the perspective of students and guardians.

From the description above, it can be identified that there is a research gap, namely the lack of studies that integrate aspects of financing strategies, program evaluation, and stakeholder involvement in financing management of student development activities in state madrasas. This research seeks to fill this gap through a field study at MTsN 2 Pamekasan with a descriptive qualitative approach. This study aims to describe and analyze in depth the practice of financing management for improving and developing students in MTsN 2 Pamekasan. The research focuses on planning, implementation, financing evaluation, management strategies, and challenges and solutions carried out by the Madrasah. This research is expected to make a scientific and practical

contribution to developing Islamic education financing management that is more participatory, adaptive, and contextual.

METHOD

This study uses a descriptive qualitative approach because the primary purpose of the research is to understand, explain, and interpret in depth the practice of financing management of student development activities in MTsN 2 Pamekasan. This approach is relevant to examining the social dynamics, policy processes, and subjective perspectives of education actors in their natural contexts, as Creswell emphasizes that qualitative research is used when researchers want to explore phenomena contextually and comprehensively (Creswell, 2014). The research was conducted at MTsN 2 Pamekasan, a state madrasah active in various student development activities. The research subjects comprised the deputy head of the Madrasah for student affairs, the Madrasah finance team, active students (OSIM administrators and participants in development activities), and guardians of active students in development activities. Data was collected using three main techniques: observation, interviews, and documentation studies. Data were analyzed using an interactive analysis model (Miles & Huberman, 2014), which consisted of data reduction, data presentation, and conclusions drawn. The research flow chart consists of problem identification, literature study, and research gap, as well as determination of research focus and objectives, field data collection, data reduction, verification of findings, and conclusion.

RESULT

Budget planning for financing student improvement and development activities at MTsN 2 Pamekasan, according to (Indari, 2025), is carried out in a structured manner through the Madrasah Development Team forum consisting of the head of the Madrasah, deputy head of the Madrasah, treasurer, head of the laboratory, head of the library, and madrasah committee. This forum prepares the Madrasah Activity Plan and Budget (RKAM) based on the reference of eight National Education Standards and the needs of priority programs determined by the Madrasah management. However, in practice, the planning process is still top-down because it does not directly involve students as users of program benefits. The results of interviews with several students (Ramadhani, 2025) show that they have never been invited to discuss or asked for opinions about the activities they participate in, either in the planning or evaluation stages. Similarly, the involvement of student guardians, according to (Yuliati, 2025), is only limited to early-year meetings through committee representatives, without a special forum involving them in direct budgeting decision-making. This indicates that although the budget planning structure at MTsN 2 Pamekasan has been organized and follows reasonable administrative procedures, the approach

is still not based on the participation of key stakeholders, especially students and parents. In fact, according to Mangkuwinata, the ideal principle of education financing management should accommodate the needs and aspirations of education service users so that the financing carried out is truly on target and significantly impacts student development ([Mangkuwinata, 2025](#)).

The implementation of financing for student improvement and development activities at MTsN 2 Pamekasan is carried out through a systematic mechanism. Namely, the submission of activity proposals prepared by the supervisory teacher or activity coordinator, complete with a Cost Budget Plan (RAB), which is then submitted to the Deputy Head of the Madrasah for Student Affairs to be verified before being ratified by the Head of Madrasah as the Budget User Proxy (KPA) ([Samsul, 2025](#)). After approval, the treasurer will disburse funds through the Ministry of Finance's SAKTI-based financial application system, which is used to manage BOS funds in an accountable and controlled manner. Although this implementation ensures administrative order and accountability, it is still faced with limited budget flexibility, especially for incidental, urgent activities or significant funding needs such as facility rentals, external training, or trainer honorariums. In conditions like this, ([Nabila, 2025](#)) stated that students and their parents are sometimes asked to provide support through voluntary contributions or internal fundraising by OSIM or activity coaches. In addition, some activities also have to be postponed or scaled up if BOS funds cannot cover all the required costs. Afandi stated that although financing implementation has followed a standard procedural mechanism and meets the principles of efficiency and vertical accountability, it has not been fully adaptive to the dynamics of students' real needs in the field, which often develop quickly and unexpectedly ([Afandi, 2022](#)).

According to ([Samsul, 2025](#)), the evaluation of financing student development activities at MTsN 2 Pamekasan is carried out periodically through an administrative mechanism focused on aspects of document verification, accountability reports (LPJ), and the suitability of budget realization with the School Operational Assistance (BOS) fund technique, and reported through the SAKTI application-based financial system integrated with the Ministry of Finance and the Ministry of Religion. This evaluation is carried out entirely by the internal madrasah team, especially the treasurer and head of the madrasah, without actively involving students as beneficiaries or guardians of students as interested external parties. The results of interviews with several students ([Ramadhani, 2025](#)) show that they were never asked to provide formal input on the effectiveness of activities or the benefits of using funds for their self-development. Similarly, the student's guardian ([Yuliati, 2025](#)) admitted that he only received activity reports in the form of one-sided information, without involvement in the evaluation process or reflection on the impact of the activities that had been carried out. According to ([Stufflebeam, 2007](#)), this shows that the evaluation that has been running so far emphasizes administrative accountability and procedural compliance rather than users' participation in educational services. In fact, according to the theory of stakeholder-based education

evaluation, the active involvement of students and parents in the evaluation process is key to building meaningful horizontal accountability and contributing to sustainable program improvement. Thus, it can be concluded that although regulations have carried out the financing evaluation at MTsN 2 Pamekasan, it has not reached the substantive dimension that allows the voice of students and guardians to be the basis for the formulation of a coaching policy that is more responsive and oriented to the real needs of students.

The financing management strategy for student improvement and development activities at MTsN 2 Pamekasan, according to (Samsul, 2025), is carried out by applying the principles of efficiency and priority scale in response to limited funds that are mainly sourced from School Operational Assistance (BOS). Based on the results of interviews with the treasurer and Deputy Head of the Madrasah for Student Affairs, the Madrasah allocates the budget by considering the urgency, impact, and affordability of activities so that programs that are routine, achievement-oriented, and have a direct effect on the image of the institution, such as OSIM, academic competitions, tahfiz, and religious activities, are prioritized to be fully funded. On the other hand, (Yuliati, 2025) stated that activities that are considered less strategic or have not shown measurable output, such as certain arts and sports activities, tend to get a more limited allocation of funds, and in some cases, coaches must seek external support or ask for participation from students and parents. Students (Ramadhani, 2025) stated that some activities, such as drum bands and art training, do not receive maximum support from madrasahs regarding funding and facilities, while competition activities with the potential to win championships tend to be supported more optimally. According to (Brush, 2000), this strategy shows that the Madrasah has tried to manage financing rationally by prioritizing activities that are considered the most useful and able to reach more students within the existing budget limitations. However, this approach to efficiency and priority scaling has not fully considered the principles of fairness and diversity of student interests, as activities that are not considered priorities tend to be marginalized. In fact, in the principles of participatory education management, the ideal financial management finds cost efficiency and can also holistically accommodate the various potentials and development needs of students.

The findings of the research (Samsul, 2025) show that the source of funding for student improvement and development activities at MTsN 2 Pamekasan is still minimal, dominated by BOS (School Operational Assistance) funds and internal madrasah sources such as student cooperatives and voluntary donations from student guardians for certain activities. Based on the results of interviews with the treasurer and Deputy Head of the Madrasah for Student Affairs, no special strategy or policy encourages the systematic search for alternative funds through cooperation with external parties such as the business world, alums, private institutions, and philanthropic institutions. Additional fundraising efforts are only incidentally and institutionalized, such as in art performances, OSIM major events, or commemorations of Islamic holidays involving local

sponsors or donors. OSIM sometimes seeks sponsors to support their activities, but this is done independently without policy support or training from the Madrasah (Nabila, 2025). According to (Mulyasa, 2013), the dependence on BOS as the only primary source of funding makes madrasahs have limited room to move in developing innovative programs or responding to urgent needs outside of annual planning. In fact, in modern education management, diversification of funding sources is an essential component in creating program sustainability and increasing the competitiveness of educational institutions.

The main challenge in managing financing for student improvement and development activities at MTsN 2 Pamekasan (Samsul, 2025) lies in the limited funds available and the strict regulations on the use of School Operational Assistance (BOS) funds, which administratively limit the flexibility of madrasahs in responding to real needs in the field. Most of the BOS allocation has been absorbed for basic operations, so the fiscal space to finance non-academic activities and develop student potential, such as training, competitions, or character-building activities, is minimal. In addition, (Kementerian, 2020) BOS technical instructions from the central government stipulate a classification of the use of funds that are very rigid and less accommodating to the dynamics of the actual needs of madrasahs, including activities that are incidental or based on student creativity. The Deputy Head of the Madrasah for Student Affairs (Indari, 2025) added that although many activities have high strategic value and urgency, such as scout coaching, futsal extracurriculars, or OSIM training, not all of them can be financed through BOS funds due to the limitations of the permitted financing categories. As a result, madrasahs often have to postpone the implementation of activities, simplify the scale of their implementation, or rely on the participation of student guardians and student cooperatives as a source of additional funds that are not fixed. This finding is also strengthened by interviews with students and guardians (Ramadhani, 2025), who said that some activities were forced to be limited or involve independent contributions because madrasah funds did not fully support them. This situation shows that although financial management is carried out in an orderly manner, limited resources and regulatory rigidity are the main obstacles to ensuring the sustainability and expansion of student development programs. From the education management perspective, this challenge (Soebagio, 2007) shows the importance of budget policy flexibility and the urgency of diversifying funding sources to overcome structural limitations and ensure equitable student development access.

Facing budget limitations and strict regulations on the use of BOS funds, MTsN 2 Pamekasan (Samsul, 2025) implements several strategic solutions in managing financing for student development activities, namely through budget savings, rescheduling or postponing activities and involving voluntary participation from madrasah residents and student guardians. Based on interviews with the treasurer and Deputy Head of the Madrasah for Student Affairs (Samsul, 2025), savings are made by streamlining the operational needs of activities, for example, by cutting non-priority items, using the Madrasah's internal facilities as much as possible, and minimizing non-essential expenses. If

an activity cannot be funded in the current year due to budget limitations or non-conformance to BOS guidelines, then the activity will be rescheduled for the following year or carried out on a smaller scale. On the other hand, for strategic and urgent activities that cannot be postponed, the Madrasah opens up opportunities for voluntary participation from parents and student cooperatives. Some parents of students (Yuliati, 2025) expressed their willingness to support financing children's activities as long as it is based on transparency and open communication from the Madrasah. Even students (Ramadhani, 2025) actively seek solutions by involving OSIM in fundraising or sponsoring activities, especially for significant events not fully financed by madrasahs. This strategy shows the creativity of madrasah management in overcoming structural limitations of financing and fostering collaboration among internal and external parties of educational institutions. From the perspective of education financing management (Mulyasa, 2013), this approach aligns with the principle of empowering local resources and increasing community participation as an essential pillar in realizing program sustainability and equitable access to student activities.

DISCUSSION

Financing budget planning at MTsN 2 Pamekasan has been carried out in a structured manner through the Madrasah Development Team forum involving leadership and committee elements. However, the approach is still top-down because it has not directly involved students and guardians in planning student coaching and development activities. This impacts the limited participation of groups of educational service users, so the programs designed tend to represent the manager's perspective, not the real needs of students. This finding aligns with research (Zamroni, 2019), which found that most state madrasahs still carry out an administrative-centralistic budget planning pattern, with symbolic participation from key stakeholders such as students and parents. According to (Sangsurya, 2021), the lack of student involvement in planning causes a mismatch between the coaching program implemented and the interests and needs of students. In a theoretical context, the results of this study reinforce the concept of stakeholder-based management from (Bush & Coleman, 2000), which emphasizes that good education management must actively involve all interested parties, including students, as the parties most affected by institutional policies.

On the other hand, these results also show that there is a gap in the application of participatory principles as outlined by Soebagio, who states that effective financing planning is not only structured but also inclusive by listening to the needs and voices of education service users (Soebagio, 2007). In practical terms, these findings could encourage a change in the mindset of Islamic educational institutions from an administrative orientation to a more participatory one, where students and parents are considered important subjects in decision-making. If these results are responded to through madrasah policy

reform by opening a consultative space or student-guardian forum to convey aspirations in program planning, then the potential mismatch between the budget and the needs of students can be minimized. Thus, the results of this study answer the problems that have been identified while confirming that the research objective of critically analyzing financing planning practices has been achieved.

The implementation of financing student development activities at MTsN 2 Pamekasan ([Samsul, 2025](#)) shows a systematic and orderly pattern of administration, namely through a multi-level proposal and verification mechanism involving activity coaches, deputy heads of madrasahs, Madrasah heads as Budget User Powers (KPA), and treasurers responsible for disbursement through the SAKTI financial application system. Although this system guarantees accountability and efficiency in the use of BOS funds, the findings of the study show that the flexibility of madrasahs in financing incidental, innovative, or urgent activities is still minimal, so some student development programs have to be postponed or limited in scale, even involving voluntary contributions from students and guardians. This finding corroborates the opinion ([Wahyudin, 2020](#)), which shows that although the financing system in state madrasahs has followed national procedures, its implementation is often not adaptive to specific needs that arise outside of annual planning. Research ([Afandi, 2022](#)) also supports this by stating that state madrasahs have difficulty accessing funding for non-routine activities due to strict BOS technical regulations. Conceptually, this study's results align with the theory of education financing management ([Soebagio, 2007](#)), which emphasizes the importance of the principles of efficiency and accountability in education spending. However, at the same time, it shows limitations in the aspect of flexibility as criticized by the strategic management approach of education ([Sergiovanni, 1993](#)), which assesses the success of management not only on administrative compliance but also on its ability to respond to the dynamics of needs quickly and relevantly.

The financing evaluation process at MTsN 2 Pamekasan, according to ([Samsul, 2025](#)), is carried out routinely through an administrative reporting system by the treasurer and head of the Madrasah using the state financial application (SAKTI). However, the implementation is still focused on administrative accountability and has not touched the participatory dimension because it has not actively involved students and guardians in evaluating the activities they undergo. These findings show a gap between the procedural compliance aspect and the essence of education evaluation that should include all stakeholders, including end-users of educational services. These results align with the opinion ([Umi, 2023](#)), which states that one of the common weaknesses in Islamic education management is the lack of optimal involvement of students and parents in the program evaluation cycle, which ultimately impacts weak feedback in improving student activities. Similar findings were put forward by ([Pangestu, 2022](#)) in a study on state madrasahs in East Java, which concluded that most of the evaluation of student activities was only technical and documentary, without assessing the direct impact on the development of student's character or

competence. Theoretically, these findings reinforce the Stakeholder-Oriented Evaluation approach as described by (Stufflebeam & Shinkfield, 2007), which emphasizes that the success of evaluation in education is not only measured by adherence to financial regulations but also by the extent to which the results and evaluation process involves the active participation of those directly affected by the activity.

The financing management strategy for student improvement and development activities at MTsN 2 Pamekasan, according to (Samsul, 2025), is carried out by applying the principles of efficiency and priority scale, where limited BOS funds are focused on programs that are considered strategic, achievement-oriented, and have a direct impact on the reputation and quality of education, such as OSIM, academic competitions, religious activities, and leadership training. Meanwhile, activities not included in the priority category or have not shown concrete achievements, such as certain arts and sports, receive less financing or are not fully financed, so coaches or students are asked to look for alternative funding sources. This strategy shows that madrasas can allocate funds selectively and efficiently under budget limitations. These findings reinforce the research results (Ismail & Sumaila, 2020), which show that many Islamic educational institutions apply a selective approach in financing management because BOS funds often do not adequately cover all the needs of extracurricular activities. In addition, research (Mujayaroh & Rohmat, 2020) also supports this finding by emphasizing that the priority scale is the primary strategy when educational institutions face limited resources. Theoretically, this strategy aligns with the principles of education financing management (Soebagio, 2007), which states that efficiency and selectivity are the two main principles in managing the finances of educational institutions so that limited funds can have maximum impact. However, these findings also have consequences for the diversity and equity of access to coaching activities because the interests and talents of students outside the priority program tend to be less facilitated. In the long run, this can shape the public's perception that only activities with institutional prestige value deserve support, while non-competitive self-development receives less attention. Therefore, the results of this study not only explain how efficiency strategies are implemented but open up room for policy reflection, stating that financing management needs to be reviewed to remain fair, inclusive, and based on the real needs of students. Thus, this study was able to effectively answer the problem of limited funds and identify its impact on program selection while confirming that the research objectives have been substantially achieved.

According to (Samsul, 2025), the source of financing for student improvement and development activities at MTsN 2 Pamekasan is still minimal; namely, it only comes from School Operational Assistance (BOS) funds and internal madrasah sources such as student cooperatives and voluntary donations from student guardians, which are not fixed and are only used for certain activities. There were no systematic efforts from the Madrasah to establish strategic partnerships or explore alternative sources of funds, such as cooperation

with the business world, zakat institutions, alums, or corporate social responsibility (CSR) programs, which can provide additional financing opportunities to support innovative programs or activities that BOS does not accommodate. These findings corroborate the research results ([Darathea, 2025](#)), which state that many state madrassas are still entirely dependent on BOS funds and do not yet have an external fundraising strategy due to the lack of institutional capacity to build partnership networks. Similar research ([Ayub, 1996](#)) shows that weak managerial creativity in seeking alternative funds causes madrassas to lose many opportunities in funding activities to develop diverse student potential. Theoretically, the results of this study are in line with the view ([Soebagio, 2007](#)) which emphasizes that the success of education financing management does not only depend on the management of available funds but also on the ability of institutions to diversify sources of income to ensure sustainability and strengthen the quality of programs. This limited source of funds directly impacts the community's perspective, which shows that madrassas have been unable to provide optimal support for all student activities, especially non-academic and non-competitive activities. In addition, this is also a challenge for the government to design a more flexible and empowering financing policy and encourage madrassas to develop an entrepreneurial-based school management approach. Thus, the results of this study succeeded in explaining the root of the problem of structural and cultural financing limitations and provided an argumentative basis that the purpose of the study, namely to identify financing barriers and their implications on the quality of student development, has been fully achieved.

The main challenge in managing financing for student improvement and development activities at MTsN 2 Pamekasan is budget limitations and strict regulations on the use of BOS funds, which are very technocratic, thus limiting the madrasah movement space in responding to the real needs of students flexibly. This limitation impacts the delay in implementing several activities, a reduction in the scale of activities, and the emergence of a dependence on the voluntary participation of students and guardians. This is strengthened by the finding that the BOS technical instructions do not provide flexibility in financing non-academic activities that are incidental, innovative, or based on student creativity. These findings corroborate the results ([Darmawan & Maduwinarti, 2024](#)), which show that many state madrassas have difficulty in supporting student development comprehensively because the BOS technique is too rigid and insensitive to the variation in the needs of education units. In addition, this finding is also in line with the opinion ([Labeum, 2021](#)), which notes that the limitations of BOS cause madrasah heads to take a middle ground by delaying or simplifying programs, which ultimately hinders the achievement of student development goals. From the perspective of education financing management theory ([Soebagio, 2007](#)), these findings show that the principles of efficiency and accountability have been applied, but the principles of flexibility and adaptability in financing have not been adequately fulfilled.

Meanwhile, from the perspective of strategic management of education,

according to (Shoimuna, 2024), a financing system that is too bureaucratic tends to hinder innovation at the level of educational units. The impact on the community and the parents of students is the emergence of the perception that madrassas are not responsive enough to the needs of students, even though the main obstacles are structural. This research also signals the government to start reviewing the BOS technical policy to be more contextual and adaptive to local dynamics. Thus, this study not only succeeds in mapping the existing problems but also provides a strong argument that limited funds and regulatory rigidity are the main obstacles that must be addressed systemically. It also affirms that the research objective of identifying financing constraints has been achieved completely.

To overcome the challenge of limited funds and strict regulations on the use of BOS, according to (Samsul, 2025), MTsN 2 Pamekasan implements managerial solutions in the form of budget efficiency, postponement of the implementation of activities to the following year, and the involvement of voluntary participation from students and parents, both in the form of financial and non-financial support. This strategy is practiced by streamlining activity expenses, making maximum use of the Madrasah's internal facilities, and opening up space for voluntary contributions for activities not fully covered by the BOS budget, such as OSIM activities, out-of-town competitions, or art coaching. These findings align with a study's results (Rahman & Fannah, 2023), which found that many state madrassas in Indonesia apply similar adaptive strategies when faced with a mismatch between program needs and the availability of BOS funds. Research from (Ramli et al., 2023) also shows that student guardians' participation in voluntary donations is a practical solution widely used to cover the lack of funds for student activities. However, it is not systematic and depends on public trust in the transparency of madrasah financial management. In the theoretical context, the solution applied by MTsN 2 Pamekasan strengthens the participatory-based school management approach, as explained by (Mulyasa, 2013), which emphasizes the importance of the involvement of school residents and the community as an integral part of decision-making and strengthening education financing. This approach also reflects the principles of strategic financial management (Anas, 2024), where madrasas must be adaptive and innovative in dealing with limited resources. The impact of this strategy on the community's perspective is very significant because it fosters a sense of belonging and shared responsibility in the success of the madrasah program and shows that budget constraints are not a reason for the stagnation of activities but rather a challenge that is answered with collaboration. Thus, these findings illustrate the adaptive response of madrasas to financing challenges and prove that the research objectives to find concrete ways to overcome financing constraints have been achieved in a real and applicable manner.

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