

# Financing Education at Madrasah Tsanawiyah

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## ABSTRACT

The Education Financing Standard within the framework of the 8 National Education Standards (SNP) serves as the main facilitator to ensure the implementation of infrastructure, educator, and process standards to achieve the Graduate Competency Standards (SKL). This research aims to analyze the effectiveness, transparency, and fairness of the allocation and management of School Operational Assistance (BOS) funds based on e-RKAM (Electronic-Based School Work and Budget Plans) in private junior high schools, with a focus on MTs Riyadus Shalihin Al-Islamy in Semarang City for the 2026 budget year. This research integrates two methodological approaches: qualitative with a case study design to examine effectiveness, program alignment, and accountability; and descriptive quantitative (Benefit Incidence Analysis) to measure the fairness of personal budget allocation for underprivileged students. The research results show that the financing planning at MTs Riyadus Shalihin Al-Islamy has been systematically aligned between the results of the Madrasah Self-Evaluation (EDM) and the budget allocation in e-RKAM, and has proven to be accountable in the Accountability Report (LPJ). BOS funds and the affirmation financing scheme have been distributed fairly, not only to support learning operations but also to cover personal expenses (uniforms and stationery) for all BOS recipient students to prevent learning gaps. Nevertheless, the biggest obstacle lies in the delay of BOS fund disbursement from the ideal schedule (January disbursed in February/March), which forces madrasahs to use bridging funds to cover urgent operational costs and teacher honorariums. This study recommends the need for certainty in the disbursement schedule of funds from the Ministry of Religious Affairs, as well as strengthening regression/SEM-based financing analysis to measure the impact of budget adequacy on teacher performance and the quality of madrasahs sustainably.

## I. INTRODUCTION

The financing of education in State Madrasah Tsanawiyah (MTs) and Private MTs has significantly different characteristics, management mechanisms, and regulations, although both are under the auspices of the Ministry of Religious Affairs (Kemenag) and refer to the National Education Standards (SNP). The Education Financing Standard is one of the 8 National Education Standards (SNP) that serves as the minimum criteria regarding the components and the amount of operational costs of educational units applicable for one year. In Indonesia, the position of the Financing Standard within the SNP is technically regulated through Government Regulation No. 57 of 2021 (as amended by Government Regulation No. 4 of 2022) concerning National Education Standards, as well as operational provisions from the Ministry of Education, Culture, Research, and Technology (Kemendikbudristek) and the Ministry of Religious Affairs (Kemenag). The position of the Financing Standard within the 8 SNP Framework interacts systemically with the other 7 standards, namely the Graduate Competency Standard (SKL) as the primary endpoint, followed by

the Content Standard (SI), Process Standard, Assessment Standard, Educators and Education Personnel Standard, Facilities and Infrastructure Standard, and Management Standard. The function of the Financing Standard is to facilitate and ensure that the Facilities and Infrastructure Standard, Educators and Education Personnel Standard, and Process Standard can operate optimally to achieve the Graduate Competency Standard (SKL). The main components of education financing consist of three categories: investment costs, operational costs, and personal costs. Investment costs are the expenses for providing facilities and infrastructure, human resource development, and fixed working capital. Operational costs are the expenses required to conduct educational activities regularly and sustainably. Personal costs are the educational expenses that students must incur to participate in the learning process.

Implement financing standards, every educational unit must apply 4 basic principles of financial management, namely: 1) Efficient, which means maximizing the use of budget resources to achieve optimal student learning outcomes (value for money); 2) Transparent, which means providing access to financial management information to stakeholders (committees, parents, government, and the public); 3) Accountable, meaning every rupiah received and spent can be accounted for according to regulations (State Treasury System / BOS Guidelines / eRKAM); 4) Fairness, meaning the allocation of funds considers the gaps and special needs of educational units/students (affirmative principle). Education financing at MTs is regulated by applicable guidelines and regulations if sourced from the state budget (APBN) such as DIPA and BOS. If sourced from voluntary funds (Committee) and foundation subsidies, or possibly from spontaneous (uncertain) voluntary funds, there are specific internal SOPs for their management, and they are sufficiently reported internally among the madrasah, foundation, and committee. Therefore, the financing of education in MTs also needs to be managed well in accordance with existing regulations and rules to ensure it is targeted and accountable in order to achieve the national education goals that are the aspirations of the beloved nation and country of Indonesia.

## II. METHODS

For the indicators: Timeliness, alignment with EDM, accountability of LPJ Main Methodology: Qualitative (Case Study / Multi-Case Design). Reason: Measuring time effectiveness, analyzing program alignment documents, and tracing accountability flows require in-depth information gathering that cannot be measured by numbers alone. Operational Design: Subjects / Informants: Head of the Madrasah, BOS/e-RKAM Treasurer, Madrasah Development Team, and Madrasah Committee. Data Collection Techniques: Documentation Study: Compiling and auditing EDM (Self-Evaluation of Madrasah) Documents, e-RKAM drafts, General Cash Book (BKU), and Accountability Reports (LPJ). 2. In-Depth Interviews: Tracing the budgeting process, obstacles in disbursement/use, and internal supervision mechanisms. Observation: Checking the physical conformity of LPJ purchases with the availability of goods/activities in the field. Data Analysis Techniques: o Matching Matrix Analysis: Directly comparing the list of needs in the EDM with the expenditure allocation inputted in the e-RKAM. o Triangulation Analysis: Source triangulation (interviews with various parties) and technique triangulation (testing interview results with physical evidence from the LPJ documents).

For the Indicator: Fair allocation of operational costs for underprivileged students Main Methodology: Mixed Methods (Sequential Explanatory / Concurrent Embedded). Reason: Measuring "allocation fairness" requires quantitative data (amount of funds, proportion of recipients, targeting accuracy) supported by qualitative data (how the criteria are set and their impact on students' learning continuity). Operational Design: a. Quantitative Component (Descriptive Quantitative & Equity Analysis). Data Analysis Techniques: Proportion & Target Accuracy

Analysis: Calculating the percentage of aid coverage (PIP, cross-subsidized tuition/charity) compared to the total number of underprivileged students recorded in EMIS/DTKS. Benefit Incidence Analysis (BIA): Measuring the extent to which the operational budget of the madrasah is actually enjoyed by the group of students from the lower economic decile. Data Collection: Socio-economic student questionnaires, Recapitulation documents of PIP recipients, and operational cost exemption data. b. Qualitative Component (Evaluative). Data Collection Techniques: Interviews with the Student Admission/ Welfare Committee, Madrasah Committee, and a sample of parents of aid recipients. Focus of Exploration: Cost exemption policy (cross-subsidy in private MTs), transparency in determining criteria for underprivileged students, and the effectiveness of assistance in preventing school drop-out.

### III. RESULTS AND DISCUSSION

#### Results

#### SNP-Based Planning & Reporting System (EDM & eRKAM)

The fulfillment of financing standards in the madrasah environment (including both State and Private MTs) is integrated into the PPEPP cycle (Planning, Implementation, Evaluation, Control, and Improvement) through two main instruments, namely the Madrasah Self-Evaluation (EDM) which functions to measure the level of fulfillment of the 8 SNP in madrasahs, and eRKAM (Electronic-Based Madrasah Work and Budget Plan) as the allocation of program expenditures (both from BOS funds and DIPA/other sources) which are systematically grouped based on the SNP to be improved.

**Table 1.** Main Comparison of Financing: State MTs vs Private MTs

| Component                            | MTs Negeri                                       | Private MTs                                                                                         |
|--------------------------------------|--------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| Main Source of Funding               | APBN (DIPA Kemenag), BOS Funds                   | BOS Fund, Educational Development Contribution (SPP)/Committee Fund, Foundation                     |
| Budget Status                        | Bound by the Kemenag DIPA (Government Work Unit) | Independent / Foundation Management                                                                 |
| The Nature of Parental Contributions | Free for basic operations (tuition-free)         | Permitted (Tuition/Registration Fee/Donation) according to the committee and foundation's decision  |
| Teacher Salaries & Allowances        | Civil servants/PPP are fully paid by the state.  | DTY (Permanent Foundation Teacher) is paid by the foundation/BOS; certification from the government |
| Management Flexibility               | Tightly bound to the state treasury mechanism    | More flexible, tailored to RKAM & the foundation's internal policies                                |

The mechanism for cost sources and their management for State MTs is as follows: DIPA (Budget Implementation List) from the Ministry of Religious Affairs, which is used to finance employee expenses (salaries & allowances for civil servants/PPP), office operations, utilities and services, as well as state investment infrastructure; School Operational Assistance (BOS) using the madrasah BOS scheme to fund learning operations, minor maintenance, and student activities; The management characteristics mean that all receipts and expenditures are recorded through the state treasury account (SAKTI/SPAN system) and are strictly supervised by the BPK, BPKP, and the Inspectorate General of the Ministry of Religious Affairs. For Private MTs, the sources of funding and their management are as follows: 1) Madrasah BOS Fund becomes one of the main pillars of non-personnel operational costs and part of the salaries of honorary teachers/DTY (according to BOS technical guidelines); Community/Parent Participation Funds in the form of monthly tuition fees, initial/construction fees, or learning infaq donations; Foundation Subsidies & Other Assistance: Local Government Assistance (BOSDA), Kemenag Infrastructure Assistance

(Performance/Affirmation Assistance), and CSR grants or donations; Management Characteristics triggered by the Madrasah Revenue and Expenditure Budget (APBM) approved by the Foundation Management and the Madrasah Head.

**Table 2.** Structure of Fund Allocation (Financing Standards) as follows

| Type of Cost      | Definition                                                                                   | Scope of Components                                                                                                                                                                                                        | Main Source (Madrasah/School)                                                                                                                 |
|-------------------|----------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| Investment Cost   | The cost of providing infrastructure, human resource development, and fixed working capital. | Land acquisition & infrastructure<br><br>Building and renovation of buildings<br><br>Development of teacher/educational staff capacity<br><br>Initial working capital                                                      | APBN (DIPA/SBSN), APBD, Foundation (Private), Performance/Affirmation Assistance                                                              |
| Operational Costs | The costs required to conduct educational activities regularly and sustainably.              | Personnel: Salary, allowances, incentives, educator & staff honorarium.<br><br>Non-Personnel: Stationery, consumables, utilities (electricity, water, internet), light maintenance, student activities, assessments/exams. | DIPA Ministry of Religious Affairs/Ministry of Education and Culture, BOS Fund (Regular/Madrasa), Tuition Fees/Public Participation (Private) |
| Personal Expenses | The educational costs that students must incur to participate in the learning process.       | School/madrasa uniform<br>Stationery & personal books<br>Transportation & pocket money<br>Student's independent living expenses                                                                                            | Parents / Guardians, Social Assistance Program (PIP/KIP)                                                                                      |

### Educational Financing Practices in Madrasah Tsanawiyah

The educational financing practices in Madrasah Tsanawiyah (MTs) in Indonesia are determined by the institutional status (public MTs vs. private MTs) as well as the financial management regulations under the Ministry of Religious Affairs (Kemenag). In general, the financing structure includes sources of income, allocation of use, and accountability mechanisms.

**Table 3.** If the main sources of funding for education at MTs are formulated as follows;

| Source of Funds                            | MTs Negeri                                                                                                                                                       | Private MTs                                                                                                                                |
|--------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| DIPA / APBN (Budget Implementation List)   | Direct budgeting for employee expenses (salaries/ASN allowances), office operations, and capital expenditures/infrastructure.                                    | Do not receive regular DIPA, but can obtain certain Kemenag infrastructure grants/assistance.                                              |
| School Operational Assistance Fund (BOS)   | Receiving the BOS Fund from the Ministry of Religious Affairs based on the number of students recorded in the EMIS (Educating Management Information System).    | Main source of operational funding, calculated per student per year.                                                                       |
| Parent/Community Contributions (Committee) | Strictly limited by regulations (Minister of Religious Affairs Regulation/PMA). It is not allowed to withdraw monthly routine tuition fees for basic operations. | It is permitted to collect donations/tuition fees through the Madrasah Committee in accordance with the agreement of the parents' meeting. |
| Foundation / Organizer                     | There is none.                                                                                                                                                   | Partially funded by the Educational Organizing Foundation (land contributions, facilities, or operational subsidies).                      |

The management of financing in MTs is required to prepare the Madrasah Work and Budget Plan (RKAM) based on electronic systems through the Kemenag e-RKAM application, which includes: a. Eight National Education Standards (SNP): The budget is allocated to meet the standards of content, process, graduation, educators & educational staff, facilities and infrastructure, management, financing, and assessment. b. Priorities for the Use of BOS, such as: purchasing textbooks and teaching materials, light maintenance of madrasah facilities and infrastructure, honoraria for non-ASN teachers/educational staff (according to the maximum percentage limit set by Kemenag), assessment activities, exams, and extracurricular activities, subscription to utilities and services (electricity, water, internet). The reality on the ground is that the management of educational financing in MTs experiences dynamics and practical challenges, both advantages and disadvantages. In state MTs, the advantages include the certainty of ASN educators' salaries and the basic operational budget guaranteed by the government. The challenges faced include limited flexibility in fundraising from the community due to restrictions on collection rules, as well as bureaucratic procedures and the disbursement of DIPA/BOS tied to the APBN schedule. In private MTs, the advantages include high flexibility in fundraising with the Committee and Foundation for the development of excellence programs (e.g., tahfizh classes, research programs, or dormitory-based curricula). The challenge lies in the very high dependence on the timely disbursement of BOS funds and the financial capability of the students' parents. Research on operational efficiency and the qualifications of non-PNS teachers is often influenced by this cash flow stability.

### **Model of BOS Fund Management at MTs Riyadus Shalihin Al-Islamy Gunungpati Semarang City**

The management of educational financing at the Madrasah Tsanawiyah (MTs) level includes substantive aspects of madrasah financial management, the scope/focus of research, and the appropriate choice of quantitative or qualitative methodologies. The focus of the problem in this research is the management of BOS funds at MTs Riyadus Shalihin Al-Islamy, one of the Private MTs I in Semarang City in 2026. Therefore, the focus of this research is the model of BOS fund management at MTs Riyadus Shalihin Al-Islamy.

### **Discussion**

The results of the educational financing research at MTs Riyadus Shalihin Al-Islamy regarding the effectiveness and transparency of the use of BOS funds based on e-RKAM for the year 2026 (January to June 2026) are as follows: Effectiveness & Transparency of BOS Funds based on e-RKAM EFFECTIVENESS ; TRANSPARENCY; Alignment of EDM vs e-RKAM; Involvement of Committee/Teachers; Accuracy of Juknis Allocation; Publicity of Plans & LPJ; Implementation of Programs; Validity of Transaction Evidence; Data Collection Techniques. Interviews (Head, Treasurer, Committee); Documentation (e-RKAM, LPJ, EDM); Surveys / Questionnaires (if Quantitative) Timeliness, alignment with EDM, LPJ accountability: Design: Case Study (Single Case or Multi-Site Study MTs Riyadus Shalihin Al-Islamy), based on Kep. Dijen. Pendis Number 13 of 2024 regarding Juknis Management of BOS, the instrument for managing BOS funds at RA and Madrasah. Also Data Collection Techniques: In-Depth Interviews: Head of the Madrasah, BOS Treasurer, Committee Chair, Foundation Head. Also, dissemination of BOS management instruments. Documentation: RKAM/e-RKAM files, BOS Accountability Reports, Annual Financial Reports, EDM Documents. Observation: Availability of facilities and infrastructure resulting from budget allocation. • Data Analysis: Data condensation, data presentation, and conclusion drawing (Miles, Huberman & Saldaña) as well as data validity testing (source and technique triangulation).

Equitable operational cost allocation for underprivileged students: Quantitative Methodology (Ex-Post Facto / Regression / SEM). Regression Analysis / Path Analysis / SEM

(SmartPLS/AMOS): o Independent Variable (X): Sufficiency of Financing / Effectiveness of BOS Fund Utilization. o Intervening/ Mediating Variable (M): Completeness of Facilities / Teacher Performance. Dependent Variable (Y): Learning Culture / Quality of Madrasah / Student Achievement. Cost Analysis (Cost Analysis / Data Envelopment Analysis - DEA): Measuring the relative efficiency of financing among MTs based on input (budget/cost per student) and output (graduation, cognitive scores, accreditation achievement). The research results indicate the presence of a correlation with EDM-Erkam and the accountability of the Accountability Report (LPL). However, the timeliness of fund disbursement is often lacking, as it should ideally be every January. But sometimes, the BOS funds are disbursed only in February or March. As a result, the madrasah has to seek "advance" funds to pay teachers' salaries and other needs. The equitable allocation of operational costs for underprivileged students shows that the BOS fund assistance has been delivered to underprivileged students to ensure the smooth operation of learning in the madrasah. And as personal expenses for the provision of stationery and uniforms, so that they do not fall behind in the learning process compared to other students. This personal expense is also intended for all students receiving BOS funds.

#### IV. CONCLUSION

System & Management Integrity (EDM & e-RKAM) there is Guaranty Compliance & Accountability, namely the management of BOS funds at MTs Riyadus Shalihin Al-Islamy has been in harmony between planning based on Madrasah Self-Evaluation (EDM) and budget allocation on e-RKAM, and can be accounted for through an accountable Accountability Report (LPJ). Main Problem of Timeliness: The biggest obstacle lies in the delay of BOS fund disbursement from the ideal schedule (should be in January, but often only disbursed in February or March). This forces the madrasah to seek bridge funding to cover urgent operational costs and teacher/staff honorariums. Equity in Allocation & Fulfillment of Personal Costs with Proven Affirmative Principles: BOS fund assistance and existing financing schemes have been distributed fairly and precisely to underprivileged students. Student Empowerment: The allocation of funds not only supports the smooth operation of learning in madrasahs but is also utilized to cover personal expenses (such as stationery and uniforms) for all BOS recipients to prevent disparities in the teaching and learning process. The Accuracy of Research Methodology is an Effectiveness & Transparency Test: Properly evaluated using a Qualitative approach (Case Study) with data triangulation techniques (in-depth interviews, infrastructure observations, and EDM vs e-RKAM matrix analysis). Testing Fair Allocation & Quality Impact: More optimally analyzed using a Quantitative / Mixed Methods approach (such as Benefit Incidence Analysis, Regression, or SEM/SmartPLS) to measure the extent to which funding adequacy affects teacher performance, infrastructure, and student learning culture.

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