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Building Financial Independence In Private Madrasahs: A Case Study Of The Three-Pillar Financing Model AT MTs Ya Ikhsan Pasuruan

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Abstract. *This study aims to examine the financial management practices of Islamic education in private madrasahs and to formulate a contextual and sustainable financing model. The research focuses on MTs Ya Ikhsan Andonosari, a private Islamic junior high school in Pasuruan Regency, which has managed to maintain financial resilience through diversified funding strategies based on Islamic values. This qualitative research employs a case study design. Data were collected through in-depth interviews, participatory observation, and document analysis, and analyzed using Miles and Huberman's interactive model. The findings reveal that MTs Ya Ikhsan implements financial management through a structured process involving planning, implementation, and reporting, while upholding the principles of trustworthiness, justice, efficiency, and transparency. Nevertheless, the school faces challenges such as dependency on government funding (BOS), limited involvement from the foundation, and inadequate managerial capacity in financial governance. Based on these findings, the study proposes a Three-Pillar Financial Independence Model for madrasahs, consisting of: (1) state-funded support, (2) community-based social funds, and (3) self-generated entrepreneurial income. This model integrates public funds, community participation, and local economic initiatives. This study contributes conceptually to the development of a participatory and sharia-based Islamic education financing system. It also provides practical insights for policymakers to design more adaptive financial policies that align with the realities of private madrasahs in Indonesia.*

Keyword: *Financial Independence, Private Madrasah, Education Financing, Sharia Principles*

Abstrak. Penelitian ini bertujuan untuk mengkaji praktik manajemen keuangan pendidikan Islam di madrasah swasta serta merumuskan model pembiayaan yang kontekstual dan berkelanjutan. Studi ini berfokus pada MTs Ya Ikhsan Andonosari, sebuah madrasah swasta di Kabupaten Pasuruan, yang mampu bertahan secara finansial melalui strategi diversifikasi pendanaan berbasis nilai-nilai syariah. Penelitian ini menggunakan pendekatan kualitatif dengan desain studi kasus. Data dikumpulkan melalui wawancara mendalam, observasi partisipatif, dan dokumentasi, serta dianalisis dengan teknik interaktif Miles dan Huberman.
Hasil penelitian menunjukkan bahwa MTs Ya Ikhsan menjalankan pengelolaan keuangan secara bertahap melalui perencanaan, pelaksanaan, dan pelaporan, dengan tetap menjaga prinsip amanah, keadilan, efisiensi, dan transparansi. Namun demikian, madrasah menghadapi tantangan berupa ketergantungan terhadap dana BOS, peran yayasan yang belum optimal, serta kapasitas SDM yang terbatas dalam tata kelola keuangan. Berdasarkan temuan tersebut, dirumuskan model pembiayaan berbasis 3 Pilar Kemandirian Finansial Madrasah, yaitu: (1) dana negara, (2) dana sosial

komunitas, dan (3) dana usaha mandiri. Model ini mengintegrasikan dana pemerintah, partisipasi masyarakat, dan kegiatan ekonomi produktif berbasis lokal. Penelitian ini memberikan kontribusi konseptual bagi pengembangan sistem pembiayaan pendidikan Islam yang partisipatif, berkelanjutan, dan sesuai prinsip maqashid syariah. Selain itu, temuan ini menjadi masukan penting dalam perumusan kebijakan yang lebih adaptif terhadap realitas madrasah swasta di Indonesia.

Kata kunci. Kemandirian Finansial; Madrasah Swasta; Pembiayaan Pendidikan; Prinsip Syariah

INTRODUCTION

Financial independence is one of the fundamental challenges faced by Islamic educational institutions, particularly private madrasahs in Indonesia [1]. As institutions that primarily serve lower-middle-class communities in peripheral and rural areas, private madrasahs are often in economically and structurally vulnerable positions [2]. heir heavy reliance on government operational assistance (BOS), limited contributions from founding foundations, and low community participation in educational funding create complex and high-risk managerial dynamics. These disparities directly affect the quality of educational services, the welfare of educators, and the sustainability of institutional development program [3].

In practice, many private madrasahs face delayed disbursement of BOS funds, difficulties in complying with stringent administrative accountability requirements, and limited access to more flexible alternative funding sources [4]. Furthermore, the capacity of human resources in strategic financial management and planning remains suboptimal. Yet, financial management that is not only effective and efficient, but also aligned with sharia

[1] Ulil Amri Syafri et al., “Konsep Manajemen Keuangan Untuk Pendidikan Islam Berbasis Prinsip ZISWAF,” *Tawazun: Jurnal Pendidikan Islam* 15, no. 3 (2022): 357, https://doi.org/10.32832/tawazun.v15i3.8393.

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[3] Muhammad Ruba’i, S. Ali Jadid Al Idrus, and Muhammad Thohri, “Management of School Operational Assistance Funds (BOS) to Enhance Extracurricular Activities at Yusuf Abdussatar Ibtidaiyah Madrasah, Kediri West Lombok,” *Jurnal Ilmiah Profesi Pendidikan* 9, no. 2 (2024): 1389–95, https://doi.org/10.29303/jipp.v9i2.2236.

[4] Murniati, AR, Niswanto Erianti, “Efektivitas Pembiayaan Bantuan Operasional Sekolah Pada Madrasah Tsanawiyah Swasta Sirajul Huda Di Kabupaten Pidie Jaya,” *Jurnal Administrasi Pendidikan : Program Pascasarjana Unsyiah* 5, no. 4 (2017): 248–52.

principles—such as trustworthiness (*amanah*), justice, and transparency—is a crucial foundation for achieving sustainable and integrity-based Islamic educational governance [5].

In this context, a new approach is urgently needed to address the longstanding issues of madrasah financing through innovative strategies that are locally adaptive and systematically empower the internal potential of the institution. A contextual and community-based financing model emerges as a significant alternative for building the financial independence of Islamic educational institutions [6].

MTs Ya Ikhsan Andonosari in Pasuruan Regency represents a compelling case of a private madrasah striving to achieve financial independence by leveraging local potential. Despite operating with limited resources and being situated in a rural community, the madrasah has demonstrated adaptive capacity in managing its finances through progressive diversification strategies. Rather than relying solely on government operational assistance (BOS), MTs Ya Ikhsan has developed productive business units, mobilized social funds from parents and the surrounding community, and gradually activated the role of its founding foundation in supporting operational needs.

his financing strategy has been formulated into what is termed the Three-Pillar Model of Madrasah Financial Independence, which consists of: (1) *state funds*, referring to financial support from the government; (2) *community-based social funds*, including infaq, zakat, and donations from the public; and (3) *independent enterprise funds*, derived from productive economic activities managed by the madrasah. This model not only reflects a strategic response to funding challenges, but also embodies the integration of sharia values, community participation, and locally rooted entrepreneurship [7].

This study aims to describe the practice of Islamic educational financial management at MTs Ya Ikhsan Andonosari, analyze the institutional challenges encountered, and examine the implementation of sharia principles in managing educational funds. Furthermore, it seeks to formulate an alternative financing model that can be replicated by other private madrasahs as a strategic pathway toward sustainable financial independence.

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[5] Muhammad Riyadlul Jinan, Muhammad Syapiuddin, and Ulyan Nasri, "Holistic Integration: Syariah Finance Principles in Islamic Education Management," *Jurnal Ilmiah Profesi Pendidikan* 9, no. 2 (2024): 1343–50, https://doi.org/10.29303/jipp.v9i2.2243.

[6] Agustini Buchari and Erni Moh. Saleh, "Merancang Pengembangan Madrasah Unggul," *Journal of Islamic Education Policy* 1, no. 2 (2017): 95–112, https://doi.org/10.30984/j.v1i2.429.

[7] Jinan, Syapiuddin, and Nasri, "Holistic Integration: Syariah Finance Principles in Islamic Education Management."

RESEARCH METHODS

This study employs a qualitative approach with a case study design. This approach was chosen to enable an in-depth exploration [8] f the financial management dynamics in private madrasahs, particularly within the context of MTs Ya Ikhsan Andonosari, Pasuruan Regency. The research subjects were selected purposively [9], consisting of the head of the madrasah, the treasurer, the school operator, and representatives from the foundation who are directly involved in the institution's financial management.

Data were collected through in-depth interviews, participatory observation, and document analysis [10]. The interviews aimed to gather information related to financing strategies, reporting practices, and perceptions of the structural challenges faced by the madrasah. Observations were conducted on day-to-day managerial activities, particularly in the processes of budget planning and implementation. Meanwhile, document analysis focused on reviewing official records such as the RAPBM (Budget and Activity Plan of the Madrasah), BOS fund utilization reports, and minutes of financial meetings.

The collected data were analyzed using the interactive model developed by Miles and Huberman, which involves three stages: data reduction, data display, and conclusion drawing/verification [11].Data validity was enhanced through source and method triangulation. The analysis focused on identifying financial management practices, institutional challenges, and the formulation of a financial independence model grounded in sharia principles.

RESULTS AND DISCUSSION

1. Financial Management Dynamics in Private Madrasahs

   Financial management at MTs Ya Ikhsan Andonosari is carried out through three main stages: planning, implementation, and reporting. The preparation of the Madrasah Revenue and Expenditure Budget Plan (RAPBM) is conducted by aligning the allocation of government operational assistance funds (BOS), contributions from parents' *infaq*, and

[8] Dimas Assyakurrohim et al., "Metode Studi Kasus Dalam Penelitian Kualitatif," *Jurnal Pendidikan Sains Dan Komputer* 3, no. 01 (2022): 1–9, https://doi.org/10.47709/jpsk.v3i01.1951.

[9] Fadila Ramadona Wijaya et al., "Sumber Data, Subjek Penelitian, Dan Isu Terkait," *Jurnal Edukatif* 3, no. 2 (2025): 271–76.

[10] Assyakurrohim et al., "Metode Studi Kasus Dalam Penelitian Kualitatif."

[11] Qomaruddin Qomaruddin and Halimah Sa'diyah, "Kajian Teoritis Tentang Teknik Analisis Data Dalam Penelitian Kualitatif: Perspektif Spradley, Miles Dan Huberman," *Journal of Management, Accounting, and Administration* 1, no. 2 (2024): 77–84, https://doi.org/10.52620/jomaa.v1i2.93.

income generated from internal business units such as the school cooperative and canteen. This process is led directly by the head of the madrasah in coordination with the treasurer and school operator.

However, strategic planning capacity has not been fully integrated into a systematic framework due to limitations in human resources and the foundation's involvement, which remains incidental rather than institutionalized.

The implementation of the budget adheres to the technical guidelines (juknis) for BOS funds as established by the government. However, in practice, several constraints limit the flexibility of fund utilization [12]. These limitations compel the madrasah to make adjustments in budget priorities, such as postponing quality improvement programs or restricting operational expenditures in order to ensure the continuity of honorarium payments for non-permanent teachers.

To maintain accountability, financial reporting is conducted periodically to the madrasah committee and the foundation as a form of institutional transparency and responsibility.

2. Structural and Institutional Challenges

The findings indicate that private madrasahs face four critical structural and institutional challenges: (1) delays in the disbursement of BOS funds, which affect the stability of daily operations; (2) fluctuating and relatively limited *infaq* contributions from parents; (3) lack of consistent financial support from the foundation; and (4) low financial management capacity, particularly in integrating information technology systems. From the perspective of institutional theory, these conditions reflect both normative and regulative pressures from the external environment, in which madrasahs must adapt to government regulations that are often centralized and insufficiently responsive to local realities [13].

These institutional pressures tend to make madrasahs reactive to government policies rather than proactive in formulating sustainable independent financing strategies. The reliance on a single primary funding source—namely the BOS fund—heightens the institution's operational vulnerability, particularly in situations involving disbursement

[12] Feiby Ismail and Nindy Sumaila, "Implementasi Manajemen Pembiayaan Dalam Pengelolaan Dana Bantuan Operasional Sekolah (BOS) Di Madrasah Aliyah Negeri 1 Bitung, Sulawesi Utara," *MANAGERIA: Jurnal Manajemen Pendidikan Islam* 5, no. 1 (2020): 1–18, https://doi.org/10.14421/manageria.2020.51-01.

[13] Bernard Forgues et al., "New Institutionalism: Roots and Buds," *Management (France)* 15, no. 5 (2012): 459–67, https://doi.org/10.3917/mana.155.0460.

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delays, budget cuts, or sudden policy changes [14]. n this context, the absence of a well-established alternative financing system poses a threat to the continuity of educational services, particularly in private madrasahs operating within economically constrained environments.

3. Implementation of Sharia Principles in Financial Management

MTs Ya Ikhsan has made efforts to internalize sharia values in its financial management practices. The principle of *amanah* (trustworthiness) is reflected in the commitment to accountability in fund utilization and transparency of information shared with the madrasah committee and parents. The value of *justice* is realized through budget allocation policies that prioritize students from underprivileged families. Meanwhile, *efficiency* and *transparency* are implemented through regular and open financial reporting.

Nevertheless, the practice of financial reporting still faces several technical challenges, particularly in adapting to accountability report (SPJ) formats that tend to be rigid and insufficiently flexible in accommodating the dynamic operational needs of madrasahs. In this context, the maqaṣhid asy-syarī'ah framework becomes highly relevant as both an ethical foundation and a policy paradigm [15]. As institutions entrusted with the preservation of core values such as religion (al-dīn), intellect (al-'aql), and wealth (al-māl), madrasah financial systems are not only required to comply with procedural standards but also expected to deliver tangible social benefits for the surrounding educational community [16].

4. The Three-Pillar Model of Madrasah Financial Independence

This study formulates an alternative financing model referred to as the Three-Pillar Model of Madrasah Financial Independence. The model was developed in response

[14] Lidya Lestari and Waizul Qarni, "Efektivitas Pengelolaan Dana Bantuan Operasional Sekolah (BOS) Madrasah Di Kantor Wilayah Kementerian Agama Provinsi Sumatera Utara," *VISA: Journal of Vision and Ideas* 3, no. 1 (2022): 122–28, https://doi.org/10.47467/visa.v3i2.1268.

[15] M Sayyidul Abrori and Moh. Solikul Hadi, "Integral Values in Madrasah: To Foster Community Trust in Education," *Istawa : Jurnal Pendidikan Islam* 5, no. 2 (2020): 160, https://doi.org/10.24269/ijpi.v5i2.2736.

[16] Jinan, Syapiuddin, and Nasri, "Holistic Integration: Syariah Finance Principles in Islamic Education Management."

to the overreliance on BOS funds and as a strategic effort to promote the financial autonomy and sustainability of private madrasahs. The three pillars consist of:

- State-Funded: This pillar comprises *Bantuan Operasional Sekolah* (BOS) and various forms of operational support provided by the Ministry of Religious Affairs. These funds are allocated to finance instructional activities, administrative operations, and other institutional programs in accordance with the applicable technical guidelines.
- Community-Supported: This pillar is sourced from parental *infaq*, *zakat*, charitable donations, as well as contributions from alumni and community partners. The funds are allocated to support scholarship programs, teacher honoraria, and socially oriented initiatives grounded in the principles of equity, solidarity, and active community participation.
- Entrepreneurial Income: This pillar involves revenues generated from a range of productive economic ventures managed by the madrasah, including cooperatives, school canteens, agricultural activities, paid training programs, and sharia-compliant business collaborations with external stakeholders.

This model not only emphasizes the importance of diversifying funding sources but also encourages the strengthening of managerial capacity and the development of a social entrepreneurship orientation rooted in Islamic values. Moreover, it calls for a reorientation of the role of foundations—from merely acting as financial contributors to serving as strategic facilitators in building funding networks and cross-sector collaborations [17]. As such, the model holds potential as both a conceptual and practical reference for other private madrasahs seeking to develop a financing system that is independent, sustainable, and grounded in principles of equity.

5. Teoretis Policy Reflections and Theoretical Implications

This model indicates that private madrasahs require greater fiscal autonomy and a financing policy framework that is more contextual and responsive to local realities. Overly technocratic and centralized regulations may hinder the emergence of adaptive, community-based financial innovations. From the perspective of collaborative governance, the financing of Islamic education should not be seen solely as the responsibility of the state, but rather as the outcome of strategic collaboration among the government, the community, and foundations as key stakeholders [18].

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[17] M. Biancone, P. P., & Radwan, "Social Finance and Financing Social Enterprises," *EJIF : European Journal of Islamic Finance* 0, no. 0 (2019): 50–61.

[18] Suwinto Johan, "What Can Financial Technology Learn from Syariah Finance on Ecosystem: Collaboration," *International Journal of Application on Economics and Business* 1, no. 1 (2023): 588–94, https://doi.org/10.24912/v1i1.588-594.

Such multi-stakeholder synergy is essential for establishing a participatory, equitable, and sustainable financing system. By integrating the role of the state as a policy facilitator, the community as a source of social and economic capital, and foundations as supporting institutional entities, the madrasah financing ecosystem can be strengthened in a more holistic manner [19]. This model also expands the broader impact of Islamic education—not only in terms of institutional sustainability, but also in enhancing access, quality, and equity in educational services for the ummah.

CONCLUSION

This study demonstrates that efforts to build financial independence in private madrasahs require strategies that are well-planned, context-sensitive, and rooted in Islamic values. MTs Ya Ikhsan Andonosari serves as a concrete example of how Islamic educational institutions can survive and grow through funding diversification, strengthened governance, and the internalization of sharia principles in financial management.

First, financial management practices at this madrasah follow relatively systematic stages planning, implementation, and reporting despite ongoing challenges related to limited human resource capacity and the rigidity of BOS fund regulations. Second, the primary challenges stem from overreliance on government funding, the minimal role of foundations, and the low level of financial participation from the community. Third, the values of *amanah* (trustworthiness), *justice*, *efficiency*, and *transparency* serve as critical foundations for a sharia-based governance model in educational finance.

The main finding of this study is the formulation of the Three-Pillar Model of Madrasah Financial Independence, consisting of: (1) state funding, (2) community-supported funding, and (3) entrepreneurial income. This model is not only contextually relevant to local realities but also replicable for other private madrasahs facing similar financial challenges. From a theoretical standpoint, the model reflects the implementation of *maqaṣhid asy-syarī'ah* in educational management practices, while simultaneously promoting a new policy orientation for Islamic education that is more participatory and collaborative in nature.

[19] Mamat Rachmat Effendi, "Development of Cash Waqf Benefits Synergy Foundation in the Economic Empowerment of the Ummat," *Amwaluna: Jurnal Ekonomi Dan Keuangan Syariah* 5, no. 1 (2020): 29–39, https://doi.org/10.29313/amwaluna.v5i1.6916.

Systemic support from the government, foundations, and community is essential to realize a financial ecosystem that is equitable, transparent, and sustainable. Strengthening institutional capacity and revising BOS funding policies to allow greater flexibility are strategic measures needed to reinforce the independence of private Islamic educational institutions in Indonesia.

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Systemic support from government institutions, educational foundations, and the broader community is essential to foster a financial ecosystem that is equitable, transparent, and sustainable. Strengthening institutional capacity and revising the technical guidelines of BOS funding to allow greater flexibility represent strategic steps toward enhancing the financial independence of private Islamic educational institutions in Indonesia.

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