



## Analysis of Global Issues on Educational Financing and Welfare Study at Cendekia Serpong State Islamic Senior High School

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**Received: 10/08/2024**

**Accepted: 10/09/2024**

**Published: 01/10/2024**

### Abstrak

Penelitian ini membahas isu global mengenai pembiayaan dan kesejahteraan pendidikan dengan studi kasus di MAN Insan Cendekia Serpong. Pendekatan kualitatif digunakan untuk mengeksplorasi pengelolaan keuangan, kesejahteraan guru, dan fasilitas pendidikan di madrasah tersebut. Hasil penelitian menunjukkan bahwa pengelolaan keuangan di MAN Insan Cendekia Serpong dilakukan secara profesional, transparan, dan efektif. Pendanaan mencakup kebutuhan operasional, pengembangan kompetensi guru, pengadaan fasilitas belajar, dan kegiatan pengembangan siswa. Kurikulum yang diterapkan menekankan keseimbangan antara penguasaan ilmu pengetahuan dan teknologi (IPTEK) dengan nilai-nilai keislaman, menciptakan lulusan yang tidak hanya cerdas secara akademis tetapi juga memiliki akhlak mulia. Penelitian ini juga menemukan bahwa kesejahteraan guru di madrasah ini ditingkatkan melalui pelatihan profesional dan pemberian insentif yang memadai, yang berkontribusi pada kinerja guru yang lebih baik. Dengan dukungan fasilitas modern dan sistem manajemen keuangan yang efisien, MAN Insan Cendekia Serpong dapat menjadi model bagi lembaga pendidikan lainnya dalam mencapai kualitas pendidikan yang unggul. Penelitian ini merekomendasikan penerapan pendekatan serupa di berbagai institusi pendidikan untuk meningkatkan kualitas pendidikan secara berkelanjutan.

**Kata Kunci:** Pembiayaan pendidikan, kesejahteraan guru, kurikulum, madrasah, IPTEK, kualitas pendidikan.

### Abstract

*This study explores global issues related to educational financing and welfare, with a case study at MAN Insan Cendekia Serpong. A qualitative approach was employed to investigate financial management, teacher welfare, and educational facilities at the madrasah. The findings reveal that financial management at MAN Insan Cendekia Serpong is conducted professionally, transparently, and effectively. The financing covers operational needs, teacher competency development, provision of learning facilities, and student development activities. The curriculum emphasizes a balance between mastery of science and technology (STEM) and Islamic values, producing graduates who are not only academically excellent but also possess noble character. The study also found that teacher welfare at the madrasah is enhanced through professional training and adequate incentives, contributing to improved teacher performance. With modern facilities and an efficient financial management system, MAN Insan Cendekia Serpong serves as a model for other educational institutions striving to achieve excellence in education. This study recommends adopting similar approaches in various educational institutions to sustainably improve educational quality.*

**Keywords:** Educational financing, teacher welfare, curriculum, madrasah, STEM, educational quality.

### Introduction

Education plays an important role in improving the quality of human resources. In

fact, education also plays a role in the economic change of a nation. In addition, education can help the nation's children master the skills of mastering technology. In improving the quality

of human resources in a country, it is necessary to realize the importance of prioritizing education as a mandatory fulfilled (Halean, 2021).

Islamic education as a system, its development continues to be an interesting discussion among educational practitioners. This is a manifestation of the attention and concern of the people towards the objective conditions of Islamic educational institutions today. Although until now there is still no complete agreement on the boundaries of Islamic education, it can be concluded that institutionally what is meant here are educational institutions under the auspices of the ministry of religion such as madrasah, pesantren, and Islamic religious colleges. Meanwhile, in substance, it is an educational institution that is not just making efforts to transform knowledge but is far more complex and more important than that, namely transforming the values contained in Islamic teachings and forming a person who is in harmony with these values (Taofik, 2020).

Education funding is important in ensuring the sustainability and quality of education in a country. In this paper, we will discuss various aspects of education funding, including the role of the government and the private sector in financing education, sources of education funding, and challenges faced in managing education funds (Mujahid et al., 2023). Education financing is the process by which available revenues and resources are used to develop and run school activity programs. According to (Sopiali, 2018) education financing is the process by which available revenues and resources are used to organize and run schools in different regions with different levels of education.

Education financing has a very important role in the education process, financing as a supporting factor. The teaching and learning process will be carried out optimally if the objectives to be achieved meet the requirements that have been determined in accordance with planning (Budaya, 2013). Education financing is one way to ensure that the process of education delivery can be carried out effectively and efficiently. Education financing refers to the funds provided to schools to facilitate various activities in the learning process and meet the needs of educational implementation (Suryadi & Tilaar, 1993).

Financial management and financing of education is a conception of thinking globally, generally and thoroughly as a form of

implementation of various regulations, policies, rules, and programs related to financial management of education, education budgets, education funding, education financing and various other educational resources that directly support the effectiveness and efficiency of educational services. The educational resources in question and seen as an instrument of production or process that determines the implementation or not of the educational process is the money factor (money) (Arwildayanto et al., 2017).

Educational management has a primary goal: to provide learning services and achieve graduate outcomes as the output of the educational process itself. To meet the desired quality standards, careful financial planning is required to align with the established standards. Educational financing is considered a financial obligation that includes calculations and expenses to support all school activities related to education. In managing these funds, effective and transparent management is crucial (Hasanah & Nuraidah, 2024).

Education financing is needed for operational needs, and school operations based on real needs consisting of salaries, employee welfare, improving teaching and learning activities, maintaining and procuring facilities and infrastructure, improving student development, improving the professional abilities of teachers, school administration and supervision. The teaching and learning process will run optimally if the objectives to be achieved meet the requirements that have been determined in accordance with the plan. However, until now, the world of Indonesian education, including basic education, is still facing a variety of very serious and complex problems, starting from the low budget allocation in terms of financial assistance from the government, inadequate training in improving the professional competence of teachers due to the still small education budget in Indonesia (Fahmi et al., 2021).

In the context of organizing education both at the macro level (state) and at the micro level (institution) which is considered important is the issue of financing, financing is an element that must be available (Rahmadoni, 2018). Education cannot run without funding. According to (Kristiawan et al., 2017), educational financing is an effort to collect funds to support the operation and development of education, aimed at improving the quality of human resources so they

can collaborate at local, regional, national, and international levels.

Education financing plays a crucial role in the success of the education system. Without adequate financial support, the education process can be hampered and cannot run properly. Education financing has a role for long-term investments, such as financing training for educators and education personnel as an effort to improve human resources in educational institutions. In addition, education financing can help influence the performance of teachers and school staff by providing good salaries. So, the actions taken by educators and education personnel almost all require education financing (Maharani, Nadhifa Ardiana Hidayah et al., 2024).

In educational activities, it is expected that future efforts can address how to formulate, implement, and evaluate educational financing and welfare. Therefore, the researcher focuses the study on the global issue of educational financing and welfare, with a case study at MAN Insan Cendekia Serpong. Based on the explanation above, the researcher is interested in analyzing Global Issues on Educational Financing and Welfare Study at Cendekia Serpong State Islamic Senior High School.

## Method

This research is a field study that reveals, finds and explores information about the global issue of financing and welfare of education studies at MAN Insan Cendekia Serpong with a qualitative descriptive education management science approach. This research uses a qualitative approach through participant observation to describe, describe, explore and describe the global issue of financing and welfare of education studies at MAN Insan Cendekia Serpong.

Qualitative research is an in-depth perception of the phenomenon under study by examining the phenomenon in more detail in case by case the nature of the problem under study can vary. In order for research using qualitative methods to be good, the data collected must be accurate, complete in the form of primary data and secondary data (Syafri, 2022).

Purposive sampling is a technique for determining samples based on specific considerations made by the researcher, guided by the characteristics or traits of the population that

have been identified beforehand (Machali, 2021). In the research there are two types of data, namely primary data and secondary data. Primary data is obtained from direct interviews while secondary data is obtained through statistical data, previous research, social media data, and archival data.

The research relevant to this study includes a study by (Aprilliantoni & Farhan Ali Jimale, 2024), which states that education financing plays a crucial role in the success of the education system. Without adequate financial support, the educational process could be hindered and may not function properly. Education financing plays a role in long-term investments, such as funding training for educators and education staff as an effort to improve human resources (HR) in educational institutions. Additionally, education financing can help influence the performance of teachers and school staff by providing good salaries. Therefore, almost all actions taken by educators and education staff require education financing. Next, a study by (Yoto, 2012) states that education costs can be categorized in several ways, including: (1) direct costs and indirect costs, (2) social costs and private costs, and (3) monetary costs and non-monetary costs.

The main data sources for this qualitative research are the Head of Madrasah, Teachers and Students of MAN Insan Cendekia Serpong. In the documentation section, namely all documents related to the research. And also the atmosphere, namely the situation at MAN Insan Cendekia Serpong. Data analysis in this qualitative research includes data reduction, data presentation, and conclusion checking/verification stages. Furthermore, researchers use techniques to test the validity of data by means of extended participation, observation persistence, triangulation and peer discussion.

## Result and Discussion

This research focuses on the financing and welfare of education at MAN Insan Cendekia Serpong. From the research, it was found that the curriculum at MAN Insan Cendekia Serpong combines national standards with modifications according to the vision, mission and goals of the madrasah. The curriculum emphasizes a balance between mastery of science and technology (IPTEK) and IMTAK (Iman and Taqwa). The curriculum structure includes morning and

afternoon learning for national curriculum materials as well as evening learning for Islamic religious reinforcement. This shows the madrasah's commitment to producing graduates who excel academically and have a strong religious foundation. In terms of financing, financial management at MAN Insan Cendekia Serpong is considered quite professional, with transparent and equitable administration. The financing covers employee welfare salaries, procurement of facilities and infrastructure, enhancement of teachers' professional capabilities, and student development. However, challenges remain in the form of the need for increased budget allocations to support further development of the institution.

The facilities and infrastructure at the school are highly adequate, including classrooms equipped with modern amenities, laboratories, a library, and dormitories. These facilities create a conducive and comfortable learning environment for students. Regarding welfare, teachers and staff at MAN Insan Cendekia Serpong receive special attention through professional development programs and appropriate incentives. This approach fosters motivation and performance, supporting the success of the educational process.

A curriculum that integrates Islamic values with general subjects can provide students with a deeper understanding of life and prepare them to contribute positively on a global level, while still upholding religious principles. This approach, with adequate facilities and efficient management support, can be a model of education that not only produces an intelligent generation, but also one that is noble and able to adapt to the times. Overall, this study shows that with good financial management, supported by a comprehensive curriculum and adequate facilities, MAN Insan Cendekia Serpong is able to become a model of an excellent educational institution, not only at the national but also international level. The results also indicate that similar approaches can be adopted in other educational institutions to achieve an equivalent quality of education.

Financing management at MAN Insan Cendekia Serpong refers to professional, effective and efficient financial management to support all aspects of madrasah operations. This approach includes comprehensive planning, implementation, monitoring and evaluation of financing, with the aim of ensuring sustainability

and improving the quality of education. The managed financing covers various needs, such as payroll, maintenance of facilities and infrastructure, development of teacher competencies, and student development through extracurricular activities.

According to (Supriyadi, 2003), educational costs are one of the crucial instrumental components in the implementation of education (in schools). In this sense, costs have a broad scope, including all types of expenditures related to the administration of education, whether in the form of money, goods, or labor. According to (Fatah, 2009), educational costs refer to the amount of money generated and spent for various needs in the administration of education, which includes teacher salaries, professional development, equipment, procurement of tools and textbooks, office supplies (stationery), extracurricular activities, education management activities, and educational supervision.

Education financing is needed for operational needs, and school operations based on real needs consisting of salaries, employee welfare, improving teaching and learning activities, maintaining and procuring facilities and infrastructure, improving student development, improving the professional abilities of teachers, school administration and supervision. The teaching and learning process will run optimally if the objectives to be achieved meet the requirements that have been determined in accordance with the plan (Fahmi et al., 2021). Education financing is not only about analyzing the sources obtained, but the effective and efficient use of funds. The more efficient the funding of the education system, the less funds are required to achieve the objectives (Sonedi et al., 2017). Therefore, more program objectives will be efficiently achieved within the available budget.

Educational financing can be classified into four categories. The first type is the educational costs sourced from the government, which are usually allocated through public funding to support educational programs. The second type is the costs borne by the community or parents of students, which often cover tuition fees, extracurricular activities, and other related expenses. The third type includes educational financing from sponsors and companies, which may involve partnerships or donations aimed at supporting specific educational initiatives.

Lastly, the fourth type is the funding that comes directly from the educational institution itself, often through revenue generated from services or resources provided by the institution (Harsono, 2007).

Educational financing is a concept that should exist and cannot be understood without examining the underlying concepts. Educational financing is closely related to the issue of the economics of education. Financing refers to the funding provided by another party to support a planned investment, whether carried out by an individual or an institution. In other words, financing is the funding spent to support a planned investment aimed at achieving predetermined goals. Financing is one of the resources that can directly support the effectiveness and efficiency of education management (Sudarmono et al., 2021).

The financial management at MAN Insan Cendekia Serpong refers to the professional, effective, and efficient management of finances to support all operational aspects of the school. This approach includes planning, implementation, supervision, and evaluation of financing in a comprehensive manner, with the aim of ensuring the sustainability and improvement of educational quality. The managed finances cover various needs, such as salaries, maintenance of facilities and infrastructure, teacher competency development, and student development through extracurricular activities.

This is in line with the research by (Mulyasa, 2007), which highlights the importance of the role of financing in the learning process. Therefore, the existence of good financial governance in education budgeting cannot be avoided. This financial governance is subsequently referred to as financial management. In relation to education financing, several issues arise, including limited education budgets, mismanagement in the distribution of educational funds, and inadequate fund allocation. Financing is one of the key components that greatly determines the success of activities in the learning process, alongside other components.

According to (Hallak, 1969), there are several components of financing in education, including: improvement of teaching and learning activities (KBM), enhancement of student

activity development, development of educational staff, school household management, procurement of learning tools, welfare, procurement of teaching materials, maintenance, classroom facilities, procurement of learning tools, school facilities, development of educational staff, student development, procurement of teaching materials, school management, maintenance and replacement of educational facilities and infrastructure, costs for development, monitoring, supervision, and reporting, quality improvement at all types and levels of education, and the enhancement of capabilities in mastering science and technology.

Educational welfare, in this context, not only encompasses the economic welfare of teachers and staff but also the academic and emotional welfare of students. The madrasah provides incentives for high-performing teachers, supports professional development through training and certification, and creates a harmonious working environment. Meanwhile, for students, various facilities and programs, such as scholarships and support for religious and extracurricular activities, demonstrate the madrasah's commitment to supporting educational success holistically.

The main principles applied in financial management are transparency and accountability. All financial recording and reporting processes are conducted openly, involving various stakeholders, including the madrasah committee. Additionally, needs-based budgeting becomes a priority, ensuring that financing is directed toward strategic programs that support the madrasah's vision and mission. The alignment between good financial management and guaranteed educational welfare at MAN Insan Cendekia Serpong is one of the keys to its success. This allows the madrasah to not only achieve operational and academic targets but also create an inspiring learning environment that supports students' growth as individuals with character and achievements. The implementation of this management can serve as a model for other educational institutions that aim to achieve similar quality and efficiency.

## Conclusion

MAN Insan Cendekia implements the national curriculum set by the government, modified to align with the madrasah's vision,

mission, goals, and targets. This modification emphasizes the fundamental mastery of science and technology (IPTEK) and a unique curriculum for the dormitory program. Curriculum development is based on principles such as fostering a culture that cares for the environment, aligns with Islamic values, applying a curriculum that suits students' needs, using 21st-century learning models, and involving families and the community. The school employs 59 teachers, including 21 with a bachelor's degree (S1), 35 with a master's degree (S2), and 3 with a doctoral degree (S3). Teachers must pass academic, pedagogical, psychological, and interview tests to be hired. Student development is aimed at

achieving the madrasah's educational goals and supporting student success.

This study highlights the importance of professional financial management in supporting educational success at MAN Insan Cendekia Serpong. With a curriculum approach that integrates Islamic values and mastery of STEM, along with adequate support for facilities and teacher welfare, the madrasah has created a conducive learning environment and produced graduates who are academically competent and spiritually grounded. This model can serve as a reference for other educational institutions aiming to enhance the quality and effectiveness of their education systems.

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