

Financial Management Model in Realizing the Economic Independence of Islamic Boarding School

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ABSTRACT

Islamic boarding schools are non-profit organizations. In its development, Islamic boarding schools are not only institutions that only concentrate on *tafaqquh fiddin*, but also develop businesses in order to realize economic independence, so that Islamic boarding schools do not depend on other institutions or on student contributions. However, the problems faced are, first, how is the financial management pattern applied in order to realize the economic independence of Islamic boarding schools? second, what are the forms of economic independence of Islamic boarding schools that have been realized? This study uses a qualitative approach with a case study type. This study took the object at PP. Manbaul Ulum Wonosari Bondowoso. Data were collected using observation, interview and documentation techniques. Data were analyzed using the flow model stages from Miles and Huberman. The data validity test used triangulation of sources, techniques and time. So that the results obtained, first, that the financial management model of Islamic boarding schools is directly led by the Kiai, the management is handed over to trusted administrators. There is a planning process through budgeting, implementation, supervision and evaluation. The decision maker is the Kiai as the central leader of the Islamic Boarding School. Second, the form of economic independence of Islamic boarding schools is realized through the formation of business units such as banner printing, photocopying business, book store, uniform store, grocery store, santri cooperative, food stall/canteen, stationery store, reception decoration, and Ambarsa Mart. The profit from these businesses is managed for the needs of the Islamic boarding school. So, economically the Islamic boarding school has independence.

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1. INTRODUCTION

The Islamic boarding schools are places to educate students to learn religious knowledge [1]. Islamic boarding schools are known to run according to religious rules and

norms, therefore Islamic boarding schools have different educational management from other educational institutions [2]. *Tafaqquh fiddin* is a characteristic that must exist in Islamic boarding schools. However, in this era, Islamic boarding schools are not only for

tafaqquh fiddin, but can also be private institutions that can shape their students into entrepreneurs and even have growing businesses [3]. Like Basmalah which is an affiliate of Ponpes Sidogiri which is known as a Salafiyah Islamic Boarding School, but has a business institution that has spread to various regions, especially East Java. So that economic independence is created from Islamic Boarding Schools [4].

This model is emulated by various Islamic Boarding Schools, especially in East Java. Islamic Boarding Schools display a model of economic independence with various businesses being run. Like in PP Manbaul Ulum Wonosari Bondowoso, which has the same business as other Islamic Boarding Schools, it has the spirit to become an independent Islamic Boarding School, so that it does not depend on the government or other institutions. This economic independence is certainly not easy to achieve by Islamic Boarding Schools, because institutions must explore potential businesses that can be developed. In addition, Islamic Boarding Schools must carry out structured financial management so that income and expenditure can be controlled properly.

Doing financial management in non-profit institutions such as Islamic boarding schools is not easy, because finances are usually managed directly by Kiai. However, in PP Manbaul Ulum Wonosari Bondowoso, financial management is still carried out even though Kiai is a central figure in business management activities. Financial management in realizing the independent economy of the Manbaul Ulum Wonosari Bondowoso Islamic boarding school is that the funds, finances, and budget of the Islamic boarding school available in addition to being spent on educational facilities are also used to build productive business units owned by the boarding school which researchers observed in the form of printing businesses, student cooperatives, Anbarsa mart, and photocopying businesses.

Thus, in realizing economic independence, in addition to adequate innovation and facilities, there must also be professional financial management. Because,

if financial management is not professional, it will result in spending more than earning. In addition, there is a mindset that if teaching or working at a pesantren, one must be sincere and not expect any reward from the pesantren. Thus, pesantren sometimes do not think about the expenses that must be borne. This is because pesantren also provide free living costs for their students. Barakah is a concept that is believed in together by all pesantren managers. Thus, even though they are not yet economically independent, pesantren can still exist to finance their education costs. Therefore, this study aims to solve the problems faced, namely, *first*, what is the financial management pattern applied in order to realize the economic independence of pesantren? *second*, what are the forms of economic independence of pesantren that have been realized?

The purpose of the study is adjusted to the focus of the research that is raised, namely exploring the financial management patterns that have been applied to realize the economy of Islamic boarding schools and exploring the forms of business independence that have been carried out by Islamic boarding schools. Research with this management theme has been carried out by Syifaul Maulidah D and Nuril Hidayati (2024) who discussed the financial management of Islamic boarding school educational institutions. In this study, it was stated that financial management is needed by educational institutions, especially Islamic boarding schools. This management starts from planning to evaluation [5]. However, this study does not discuss the relationship between financial management and the level of economic independence of Islamic boarding schools. This means that previous studies have focused more on financial management carried out by Islamic boarding schools in managing their financial institutions. While this study focuses more on the role of financial management in contributing to the economic independence of Islamic boarding schools.

Similar research was also conducted by Auliya A, Arida Salsabilah, Muhammad Rizky (2024) which has similarities with the

research of [5]. This previous research focused more on financial management, from budget planning to evaluation of financial use in Islamic Boarding Schools [6]. This previous study has differences in terms of contribution to the economic independence of Islamic boarding schools. Likewise, with several previous studies, such as the study by Bayu Azizi Khamid et. al (2024) which discusses financial management with RIFD technology, it does not discuss the independence of Islamic boarding schools [7]. This means that previous research that researchers obtained, had a separate theme between financial management and the economic independence of Islamic boarding schools. So, it can be concluded that this theme is still relevant to be discussed and continued in future research.

2. LITERATURE REVIEW

In strengthening this research, there are at least two theories that can be used as references for literature. The two theories are financial management and economic independence of Islamic boarding schools.

2.1 *Financial management*

Financial management is "all activities related to efforts to obtain funds using or allocating the funds" [8]. These efforts can be in the form of developing Islamic boarding school businesses, decisions to invest, and other financial management carried out in accordance with Islamic law [9]. Financial Management is a science and a branch of Management Science [7]. Financial management is all organizational activities that begin with planning, budgeting, auditing, managing, controlling, obtaining funding and storing funds owned by the agency [5].

Financial management can be simply defined as the process of managing finances by mobilizing the energy of others, taking into account aspects of effectiveness and efficiency related to the acquisition, funding, and management of assets with overall objectives starting from

planning, organizing, implementing, to supervision [10]. Financial management is a series of financial management activities starting from planning, organizing, implementing, and supervising by taking into account aspects of effectiveness and efficiency related to the acquisition, funding, and management of assets [11].

In educational institutions, such as in Islamic boarding schools, financial management functions as an activity to obtain and manage educational budgets and expenses so that goals can be achieved effectively and efficiently. This activity begins with planning costs, efforts to obtain funds to support the plan, use and supervision of the use of the budget [12].

The function of financial management consists of, *first*, planning, which is the process of thinking about and determining activities or programs that will be carried out in the future to achieve certain goals. In making a plan, a manager needs various sources of materials to determine the plan of activities carried out, because a manager must determine what he wants to achieve, how to achieve it, how long it will take to achieve the goal, how many personnel are needed and how much it will cost. To make the preparation of the financial planning of the Islamic boarding school effective, the person responsible as the implementer is the head of the Islamic boarding school management. If the formal educational institution under the Islamic boarding school is the head of the madrasah, then the head of the Islamic boarding school management and the head of the madrasah must be able to develop a number of dimensions of administrative development [13].

Second, organizing, namely determining, grouping and arranging various activities needed to achieve goals, placement (staff) in these activities, providing physical factors suitable for the environment or work needs and designating delegated authority relationships to each person related to the implementation of each expected activity. *Third*, actuating, namely planning and organizing are vital but there will be no concrete output produced without the activities that are attempted and organized in actuating actions or efforts that give rise to action. *Fourth*, supervision (controlling), namely control or supervision functions to see whether all activities carried out are in accordance with the outlined plan or not [14].

Based on the management functions above, the steps of financial management consist of, *firstly*, budgeting, namely budgeting or often also known as budgeting is an activity of preparing an operational plan budget that is expressed quantitatively in the form of monetary units used as a guideline in implementing institutional activities within a certain period of time. The stages of budgeting activities are; budget planning, budget preparation, budget implementation management, and assessing budget implementation.

In budgeting, there are at least two formats that must be made. *First*, making an RKA (Budget Activity Plan) or in Islamic boarding schools it is called RKAPP (Islamic Boarding School Budget Activity Plan), and second, RAPB (Revenue and Expenditure Budget Plan) or RAPBPP (Islamic Boarding School Revenue and Expenditure Budget Plan). Analysis of the preparation of RKA and RAPB requires analysis of the past and external environment

which includes strengths, weaknesses, opportunities and threats.

Second, organizing, namely the arrangement of tasks into manageable units and the establishment of formal relationships between people who are entrusted with tasks. Organizing includes two aspects. First, the division of labor and the division of workload to individuals or groups, for example by forming departments, branches, units and so on. Second, determining the type of communication, power and authority between individuals or groups who handle the workload that has been distributed and ensuring coordination of their activities related to the goals that have been set. Organizing is the same as designing and developing an organization that can implement various well-planned programs. This process includes providing various facilities, equipment and manpower needed in compiling an efficient framework through the process of determining work, grouping various work components into an organizational structure in an orderly manner, forming an authority structure and coordination mechanism, formulating and determining appropriate methods and procedures and selecting, conducting training and education for workers and seeking other necessary sources [15].

Third, implementation, which can be grouped into two activities, namely receipts and expenditures. Receipts or income of Islamic boarding schools from various sources need to be recorded based on correct management procedures with agreed provisions, both in the form of theoretical concepts and government regulations. For example, receipts in the form of funds from student tuition fees recorded in the SPP receipt book and proof of receipt in the form of a

student SPP card book held by each student. Both are equipped with an administration book for depositing and receiving student SPP. In addition, if the Islamic boarding school has a permanent donor, a donation receipt book needs to be provided. While expenditures, namely the allocation of Islamic boarding school income funds must be regulated as carefully as possible. In general, there are several classifications of expenditures used in educational institutions, including development funds and routine funds. Development funds are used to build and repair the physical facilities of the institution and their allocation is adjusted to the needs and number of teachers and students. While routine funds are used for operational costs for one budget year, including the implementation of teaching and learning activities, payment of teacher and personnel honorariums, maintenance and care of educational institution facilities and infrastructure [16].

Things that need to be prepared by the treasurer of the Islamic boarding school include, the main book in the form of a general cash book. The general cash book contains an overview of the receipts and expenditures of Islamic boarding school funds. This cash book is equipped with documents in the form of cash evidence, be it receipts, invoices, notes, or other administrative records. One of the cash evidences in the form of administrative records is the honorarium and incentive book for teachers and staff. Advance or down payment book, list of deductions, honorarium list, savings book, student contribution or contribution book and a notebook for unexpected expenses.

Fourth, supervision, which consists of three activities,

monitoring, assessing and reporting. This evaluation process aims to ensure that activities related to financial management run effectively and efficiently and that there are no deviations in the process. There are several types of assessment or evaluation (auditing), namely first; financial report audit, aims to determine whether the financial report as a whole has been presented in accordance with certain criteria or not. Second, operational audit, is a review of operating procedures and methods to assess the efficiency and effectiveness of an organization or institution. Third, compliance audit, compliance audit aims to consider whether the auditee (client) has followed certain procedures or rules that have been set by a party with higher authority [17].

2.2 *The Economic Independence of Islamic Boarding Schools*

The economic independence of Islamic Boarding Schools means that the Islamic Boarding School can carry out economic efforts inside and outside the Islamic Boarding School environment with a focus on business development and expansion carried out with good management, in order to carry out the obligation to provide quality education services to the community with funding support from these efforts in a circular and adequate manner so that it can provide quality education services for the internal and external communities of the Islamic Boarding School [4].

Characteristics of Independent Islamic Boarding Schools, *first*, have a business that is managed economically. This means that the business or work is oriented towards profit. *Second*, have self-confidence in carrying out economic activities, such as trading businesses, entrepreneurship in the form of home industries, company management

and so on. *Third*, there are economic activities that are pursued in the long term so that they have the strength to advance and develop. *Fourth*, have a brave attitude to take risks, for example, dare to borrow money as business capital with rational and realistic calculations, dare to make business decisions to predict existing opportunities [18].

3. METHODS

The approach used in this study is to use a qualitative approach, namely exploring sources from the results of documentation and interviews conducted by going directly to the field and directly interviewing related parties so that researchers obtain data which is then processed using the data analysis method in this study [19].

This approach is used to analyze descriptively and in depth about the strategy. financial management implemented at the Manbaul Ulum Wonosari Bondowoso Islamic Boarding School, the form of independent economy at the Manbaul Ulum Wonosari Bondowoso Islamic Boarding School, and financial management patterns at the Manbaul Ulum Wonosari Bondowoso Islamic Boarding School.

The type of research used by researchers in this study is a case study. According to Creswell, several characteristics of a case study are: (1) identifying a "case" for a study; (2) The case is a "system bound" by time and place; (3) Case studies use various sources of information in collecting data to provide a detailed and in-depth picture of the response to an event and (4) Using a case study approach, researchers will "spend time" in describing the context or setting for a case [20].

This type of research is used for the reason that this study places more emphasis on systems, programs, activities and events that occur regarding financial management patterns at the Manbaul Ulum Wonosari Bondowoso Islamic boarding school, forms of independent economy at the Manbaul Ulum Wonosari Bondowoso Islamic boarding

school, and financial management strategies in realizing an independent economy at the Manbaul Ulum Wonosari Bondowoso Islamic boarding school.

The research was conducted at the Manbaul Ulum Islamic Boarding School, Tangsil Wetan Village, Wonosari District, Bondowoso Regency. The Manbaul Ulum Wonosari Bondowoso Islamic Boarding School was chosen as the research location because this Islamic boarding school is able to implement, implement and implement good, effective and productive financial management. In addition to using the available funds and budget, this Islamic boarding school not only uses it for the construction of educational facilities and infrastructure, but also opens and builds business units owned by the Islamic boarding school which are managed to realize the economic independence of the Islamic boarding school by opening a banner printing business, photocopying, stationery shop, student cooperative (selling student needs including uniforms, books, and books), food stalls, and Anbarsa Mart (a shop/supermarket that sells daily needs for students, students, and college students). The profits from these businesses are all used for the needs and interests of the Islamic boarding school so that the Islamic boarding school is economically independent.

Determination of research subjects using purposive techniques, namely: techniques for determining informants with certain considerations. Data collection in qualitative research types uses researchers as the main instrument to find data by interacting symbolically with informants/subjects being studied. The data collection techniques used by researchers are observation, interviews and documentation.

Data were analyzed using descriptive techniques with Miles and Huberman's interactive model, consisting of data collection, reduction, data presentation and drawing conclusions. Data validity is one way used to obtain valid and reliable data, so in this case the researcher conducted an extension of observation, increased the presence of researchers in the field, increased

perseverance, and accuracy, in-depth observation, and triangulation with the results of data collection techniques. In this study the researcher used source and method triangulation techniques [21].

4. RESULTS AND DISCUSSION

4.1 *The Islamic Boarding School Financial Management Pattern*

The financial management pattern implemented at the Manbaul Ulum Tangsil Wetan Wonosari Bondowoso Islamic Boarding School uses and refers to general financial management functions which include planning, organizing, implementing, and supervising.

a. *First; Financial Planning*

Referring to the results of interviews and observations of researchers, it can be concluded that the pattern of financial management planning at the Manbaul Ulum Tangsil Wetan Wonosari Bondowoso Islamic boarding school is carried out by holding a meeting of the Foundation's management to map the needs of the Islamic boarding school, activity programs, Islamic boarding school work programs and mapping its financing budget. Then the preparation of the Islamic boarding school budget plan (RABP) is carried out for the needs of the Islamic boarding school for one year.

b. *Second; Financial Organization*

Based on the results of interviews and observations by researchers, it can be concluded that the organization of financial management at the Manbaul Ulum Wetan Wonosari Islamic boarding school is carried out by classifying budget needs based on the boarding school's activity program, then the implementer and person in charge of each activity coordinates with the

finance department to adjust the finances and budget costs needed with the activity program that will be implemented at the boarding school, both in the form of educational activities and activities in the form of procurement of facilities and infrastructure for the boarding school and development of business units owned by the Manbaul Ulum boarding school.

c. *Third; Financial Implementation*

The pattern of financial management implementation at the Manbaul Ulum Wonosari Bondowoso Islamic Boarding School is implemented as a manifestation of the realization of planning and organizing management. Based on the results of interviews and observations of researchers and documentation results, it can be concluded that the implementation of financial management at the Manbaul Ulum Tangsil Wetan Wonosari Bondowoso Islamic Boarding School is implemented by allocating and spending the finances of the Islamic boarding school in accordance with the work program, needs and activities of the Islamic boarding school. The realization is that part of the budget that has been prepared is spent on the development of business units owned by the boarding school, for example, shopping for cooperative needs, Ambarsa Mart, printing businesses and other businesses. Then the budget allocation that has been prepared is truly implemented and spent according to the planning, so that the implementation of financial management refers to the financial planning that has been

prepared and agreed upon together.

d. Fourth; Financial Supervision

Financial management supervision is part of the management function that is carried out to ensure that the implementation of financial management is allocated, spent, and developed in accordance with the policies and plans that have been prepared and to ensure that financial management is managed effectively, transparently, and accountably. Based on the results of interviews and observations by researchers and the results of documentation, it can be concluded that the implementation of financial management at the Manbaul Ulum Wetan Wonosari Bondowoso Islamic Boarding School is carried out by supervising, seeing, witnessing and monitoring directly the stages of the financial management of the Islamic boarding school starting from the planning stage, implementation, to evaluation of financial management. Financial management supervision is not only focused on the realization and absorption of the budget used, but also on the implementation and development of Islamic boarding school activity programs,

procurement of infrastructure, and development of business units owned by the Islamic boarding school. Financial management supervision is not only carried out by directly monitoring the implementation of activities but also in the form of oral and written reports from each person in charge of the work program. The reports are carried out in weekly, monthly, semi-annual, and annual routine meetings.

Based on the data above, the financial management pattern carried out by the Manbaul Ulum Wonosari Bondowoso Islamic Boarding School follows the management functions. In management theory, an ideal and successful organization is if the organization follows the steps in management. Of course, the implementation of financial management is not easy for Islamic boarding schools, because sometimes not all students who live in Islamic Boarding Schools pay monthly fees/syahriyah. The concept of barokah that is implemented makes Islamic boarding schools seem to have no income but can exist in developing knowledge. The following is a financial management model applied in Islamic Boarding Schools:

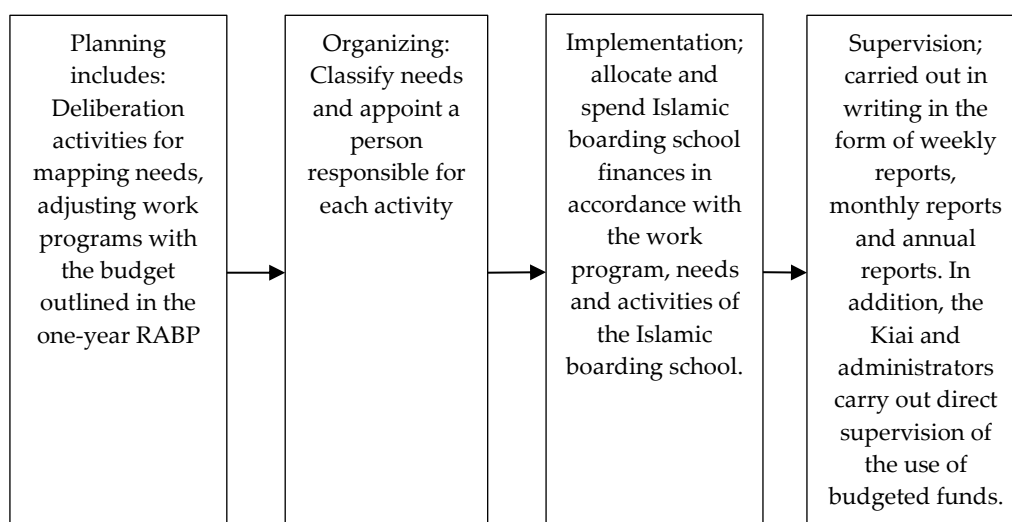


Figure 1. Islamic Boarding School financial management model

4.2 Forms of Islamic Boarding School Economic Independence

Based on the researcher's observation on the form of independent economy in the Manbaul Ulum Tangsil Wetan Wonosari Bondowoso Islamic Boarding School, it is marked by the existence of economic activities owned by the Islamic boarding school in the form of many economic businesses owned by the boarding school, including (a) Banner Printing, (b) Photocopy Business, (c) Book Store, Uniform Store, (d) Grocery

store, (e) student cooperative, (f) Food stall/Canteen, (g) Stationery Store, (h) Reception Decoration, and (i) Anbarsa Mart. These businesses owned by the boarding school are able to accommodate and sell various daily needs of students at the Boarding School.

The results of documentation of business units owned by the Manbaul Ulum Wetan Wonosari Bondowoso Islamic Boarding School as a form and manifestation of the independent economy of the Islamic Boarding School.

Table 1. Business units owned by the Manbaul Ulum Islamic Boarding School East Village of Wonosari Bondowoso

No	Type of Business Unit	Number of Business Units
1	Banner Printing	1 Unit
2	Photocopy Business	1 Unit
3	Book Store	1 Unit
5	Uniform Shop	1 Unit
6	grocery store	1 Unit
7	Manna Wassalwa Cooperative	1 Unit
8	Food stall/Canteen	1 Unit
9	Reception Decoration	1 Unit
10	Anbarsa Mart	1 Unit
11	Manna Wassalwa Studio	1 Unit

Documentation Source: Manbaul Ulum Tangsil Wetan Wonosari Bondowoso Islamic Boarding School Foundation

Based on and referring to several interview results, researcher

observation results, and documentation results, it can be

concluded that the form of independent economy in the Manbaul Ulum Wonosari Bondowoso Islamic boarding school is characterized by the existence of economic activities in the Islamic boarding school in the form of several business units owned by the Islamic boarding school as a form of independent economy including Banner Printing, Photocopy Business, Book Store, Uniform Store, Grocery Store, Student Cooperative, Food Stall/Canteen, Stationery Store, Reception Decoration, and Anbarsa Mart. These business units are managed by the administrators of the Islamic boarding school whose turnover, results, and profits from these businesses are all used for the needs of the Islamic boarding school with the aim that the Islamic boarding school can be economically independent. These businesses owned by the boarding school sell and provide various daily needs for students, students, and students who are in the Manbaul Ulum Wonosari Bondowoso Islamic boarding school environment.

Islamic Boarding School with its independent economy means an institution that has the ability to choose and carry out activities to be able to survive better, provide perfect and quality education services [4], [22]. Thus, the independence in question is a concept that is often associated with development, often associated with self-development, and always related to how to become more productive in various aspects of life so as to contribute to others. Independence is an attitude that prioritizes one's own ability to overcome various problems in order to achieve a goal, without closing oneself off to existing developments with a strategy of cooperation, by learning and listening to other parties as long as it provides benefits for a

business [23]. Economic independence has certain characteristics or measurements, including: first, having a business that is managed economically. This means that the business or job is oriented towards profit. Second, having self-confidence in carrying out economic activities, such as trading businesses, entrepreneurship in the form of home industries, company management and so on. Third, the existence of economic activities that are pursued in the long term so that it is possible to have the strength to advance and develop. Fourth, have the courage to take risks, for example, dare to borrow money as business capital with rational and realistic calculations, dare to make business decisions to predict existing opportunities [24], [25].

5. CONCLUSION

The general financial management pattern is planning, implementation, supervision, reporting, and evaluation. Planning is prepared at the beginning of each Islamic boarding school calendar year, including mapping of Islamic boarding school activities and needs, budget preparation, budgeting, preparation of RAB. Supervision is carried out in accordance with the schedule and agenda of activities carried out by the Islamic boarding school. Reporting and evaluation are carried out periodically, namely in routine monthly, mid-year, and annual Islamic boarding school meetings. Forms of financial independence Islamic boarding schools consist of several business units owned by Islamic boarding schools such as Banner Printing, Photocopy Business, Book Store, Uniform Store, Grocery Store, Santri Cooperative, Food Stall/Canteen, Stationery Store, Reception Decoration, and Anbarsa Mart. The turnover, results, and profits from these businesses are all used for the needs of the Islamic boarding school with the aim that the Islamic boarding school can be economically independent.

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