Journal of Transdisiplinary Studies in Education
2026, VOL. 02, NO. 01, 45-57
https://doi.org/10.64268/jtse.v2i1.144

# The Organization of Educational Financing at Nuril Huda Islamic Junior High School Semarang Regency

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**ABSTRACT**

**Background:** The organization of educational financing plays an important role in ensuring that school programs run effectively and sustainably. In madrasahs, financial management requires clear coordination among school leaders, treasurers, and other stakeholders to support educational quality. Despite its importance, studies discussing how educational financing is organized in Islamic schools are still limited.
**Aims:** This study aims to describe and analyze the organization of educational financing at Nuril Huda Islamic Junior High School, Semarang Regency, particularly regarding organizational structure, task allocation, coordination mechanisms, and financial administration.
**Methods:** This study employed a qualitative approach using a single case study design. Data were collected through in-depth interviews, observations, and document analysis involving the principal, the school treasurer, and representatives of the school committee. The data were analyzed descriptively to obtain a comprehensive understanding of financing management practices.
**Result:** The findings reveal that educational financing at Nuril Huda Islamic Junior High School has been organized systematically through a clear distribution of responsibilities among the principal, treasurer, teachers, and school committee members. Financial management is implemented collaboratively through the preparation of the School Activity and Budget Plan (RKAM) and supported by digital administrative systems. However, several challenges remain, including limited financial resources and the need to adapt to changing administrative regulations.
**Conclusion:** Overall, the organization of educational financing has been implemented effectively and contributes to the continuity of educational activities and the improvement of educational quality in the madrasah.

**ARTICLE HISTORY**
Submitted: May 15, 2026
Accepted: June 01, 2026
Published: July 16, 2026

**KEYWORD**
Educational Financing;
Financial Management;
Madrasah Tsanawiyah;
Organizational Structure;
School Administration;

## Introduction

Educational financing has long been recognized as one of the essential pillars supporting the continuity and quality of educational services. Schools and madrasahs depend on sound financial management to provide learning facilities, develop human resources, and maintain institutional operations. However, financing is not solely a matter of securing funds; it also involves organizing people, responsibilities, and administrative processes to ensure that available resources are used effectively. As educational institutions face increasing demands for transparency and accountability, the organization of financial management has become a strategic concern in educational governance (Heaton et al., 2023). In this context, the ability of schools to organize financial resources has a direct impact on their capacity to achieve educational goals.

The administration of educational financing has become increasingly complex in recent years. In Indonesia, schools receive funding from multiple sources, including government subsidies, parental contributions, and community support. The implementation of the School Operational Assistance (BOS) program has improved educational access, but it has also intensified expectations regarding financial accountability and reporting mechanisms. Educational institutions are now required to demonstrate that financial decisions are aligned with institutional priorities and comply with existing regulations (Basheer et al., 2025; Liu, 2024). Consequently, organizing educational financing has evolved into a managerial process that requires coordination among various stakeholders within the school environment. The rapid expansion of digital technology has further transformed the way educational finances are administered.

Financial reporting systems, such as the School Activity and Budget Plan Application (ARKAS), have been introduced to improve efficiency and strengthen accountability. Although these platforms offer practical advantages, their implementation often presents challenges related to technical competence, organizational readiness, and changing administrative requirements. Several studies have shown that the success of digital financial management depends not only on technological infrastructure but also on the capacity of institutions to coordinate human resources effectively (David et al., 2023; Yudina et al., 2024). These developments indicate that educational financing should be understood as an organizational process rather than merely an administrative obligation.

The issue becomes even more significant in Islamic educational institutions, where financial management is closely linked to educational quality and public trust. Madrasahs operate within distinctive organizational settings that involve principals, treasurers, teachers, committees, and local communities. Each actor plays a different role in planning, implementing, and evaluating financial activities. Without clear organizational arrangements, overlaps in authority and inefficiencies in financial administration may emerge. Moreover, financial accountability in Islamic schools reflects not only regulatory compliance but also ethical commitments to fairness and responsibility (Zahirah & Suhaedi, 2025). Therefore, examining how educational financing is organized in madrasahs remains an important academic and practical issue. Previous studies have primarily concentrated on the effectiveness of educational expenditure, financial transparency, and accountability mechanisms. Bui & Krajcsák (2023) found that transparent financial practices contribute positively to institutional performance, while Park & Yoon (2025) emphasized the importance of accountability in strengthening stakeholder confidence. Similar findings were reported by Nwiku & Mba (2025), who highlighted the role of supervision and evaluation in ensuring the proper use of educational funds. Research conducted by McMullin (2021) further demonstrated that financial governance influences the quality of educational services. Although these studies provide valuable insights, they tend to focus on financial outcomes rather than the organizational arrangements that support them.

A growing body of literature has also explored financial management within Islamic educational settings. McMullin (2021) argued that effective financing management is essential for improving educational quality and expanding access to learning opportunities. Egitim (2022) and Nadeem (2024) emphasized that organizational structures determine the distribution of authority and responsibility within educational institutions. Other studies have examined the implementation of digital financial systems and identified several barriers, including limited human-resource capacity and inconsistencies in administrative procedures (Diener & Špaček, 2021; Yudina et al., 2024). Meanwhile, Karnopp (2023) and Perry (2026) observed that many schools still rely on informal coordination and lack well-documented financial structures. Despite these contributions, several gaps remain in the existing literature. Most previous research has addressed educational financing from the perspectives of budget utilization, accountability, and reporting systems. Comparatively little attention has been paid to the organizational dimension of educational financing, particularly in relation to task allocation, coordination mechanisms, and administrative structures within madrasahs. Furthermore, empirical studies that examine how traditional organizational practices interact with digital financial administration are still limited. As a result, current scholarship provides only a partial understanding of how educational financing is organized and managed in Islamic secondary schools. Addressing this issue is important for developing a more comprehensive perspective on educational management.

Madrasah Tsanawiyah Nuril Huda in Semarang Regency offers an appropriate context for investigating these issues. Preliminary observations indicate that the institution has established a financial management structure involving the principal, treasurer, committee members, and administrative staff. Nevertheless, several challenges remain, including overlapping responsibilities, adjustments to digital reporting systems, and dependence on particular funding sources. These conditions illustrate the need for a closer examination of how financial organization operates in practice and how organizational arrangements shape financial governance within the madrasah environment.

Based on these considerations, this study aims to analyze the organization of educational financing at Madrasah Tsanawiyah Nuril Huda, Semarang Regency. Specifically, the research focuses on organizational structures, the distribution of responsibilities, coordination mechanisms, and financial administration practices. The findings are expected to enrich the literature on educational financing by highlighting its organizational dimensions within Islamic educational institutions. In addition, this study seeks to provide practical insights for school leaders and policymakers in strengthening accountability, improving administrative coordination, and promoting sustainable financial management in madrasahs.

## Method

### Research Design

This study adopted a qualitative approach with a single-case study design to investigate the organization of educational financing at Nuril Huda Islamic Junior High School, Semarang Regency, Indonesia. A qualitative case study was considered appropriate because the research sought to explore organizational processes, patterns of interaction, and administrative practices related to financial management within a specific institutional context. Rather than measuring variables quantitatively, this design enabled the researchers to obtain a comprehensive understanding of how financial responsibilities are distributed, coordinated, and implemented in everyday practice. As suggested by Creswell and Poth (2018), case studies are particularly useful for examining contemporary phenomena within their natural settings and for capturing the complexity of institutional dynamics. The research was conducted at Nuril Huda Islamic Junior High School in Semarang Regency, Central Java, Indonesia, from January to March 2026. During this period, the school was actively preparing and implementing its annual financial programs, thereby providing a relevant setting for observing financial management activities. The overall research procedure is presented in Figure 1.

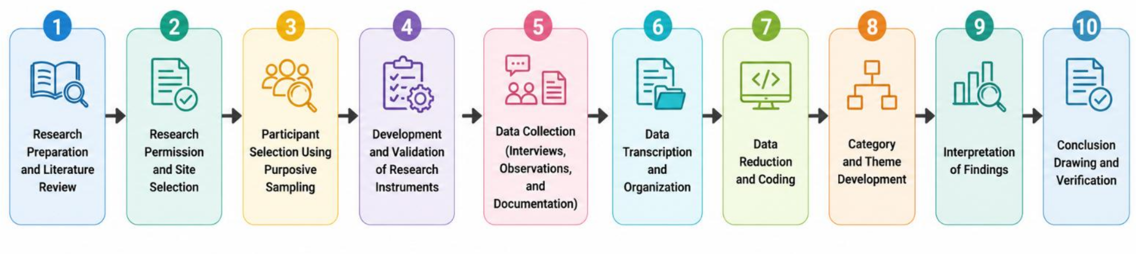


**Figure 1.** Research Procedure

The study began with an extensive review of previous literature and the preparation of administrative requirements. After obtaining permission from the institution, participants were selected according to predetermined criteria. The researchers then developed and refined the research instruments before collecting data through interviews, observations, and document analysis. Subsequently, all data were transcribed, coded, categorized, and interpreted systematically to generate meaningful findings and conclusions.

### Participant

The participants were selected using purposive sampling, a technique commonly employed in qualitative research to identify individuals who possess relevant knowledge and experience related to the phenomenon under investigation. The study involved three key informants: the principal, the school treasurer responsible for managing the School Operational Assistance (BOS) fund, and a representative of the school committee. These individuals were chosen because they are directly involved in planning, implementing, and supervising educational financing within the madrasah. To ensure the relevance of the data, participants were required to meet several inclusion criteria. They had to occupy positions related to financial administration, participate actively in budgeting and financial decision-making, and have at least one year of experience in their respective roles. Individuals without direct responsibilities in financial management were excluded from the study. This sampling strategy enabled the researchers to obtain rich and context-specific information regarding the organizational structure and management of educational financing.

**Instrument**

Data were collected using three complementary instruments: semi-structured interviews, observations, and document analysis. Semi-structured interviews were designed to explore four principal aspects of educational financing organization, namely organizational structure, distribution of duties and responsibilities, coordination mechanisms, and financial administration and reporting practices. The interview protocol was developed based on concepts of educational financial management and organizational theory discussed in previous studies. Observation was conducted during meetings related to the preparation of the School Activity and Budget Plan (Rencana Kegiatan dan Anggaran Madrasah RKAM), financial coordination sessions, and administrative activities involving the electronic budgeting system (e-RKAM). Meanwhile, documentary data included financial reports, meeting minutes, organizational charts, institutional regulations, and budget-planning documents. To strengthen the credibility of the instruments, the interview guide and observation sheet were reviewed by experts in educational management and school finance. Feedback from these experts was used to refine the wording, relevance, and clarity of the research instruments. Furthermore, methodological triangulation was employed by comparing information obtained from interviews, observations, and documentary sources to ensure consistency and trustworthiness.

**Data Analysis**

The collected data were analyzed using the interactive model proposed by Miles, Huberman, and Saldaña (2014), which consists of data condensation, data display, and conclusion drawing. The analytical process began with the transcription and organization of interview recordings and field notes. Afterward, the researchers conducted open coding to identify meaningful units of information related to educational financing management. The initial codes were subsequently grouped into broader categories reflecting the major themes of the study, including organizational structure, role distribution, coordination mechanisms, and administrative systems. Through an iterative process, these categories were examined and interpreted to reveal patterns and relationships among the data. The findings were then presented in narrative form to provide a detailed explanation of how educational financing is organized within the madrasah. Throughout the analysis, the researchers continuously revisited the original data to verify interpretations and ensure analytical rigor. The final conclusions emerged from the integration of interview results, observational evidence, and documentary records, allowing for a comprehensive understanding of the phenomenon under investigation. This study also adhered to fundamental principles of research ethics. Before data collection began, all participants received information regarding the objectives and procedures of the study and voluntarily agreed to participate. Confidentiality and anonymity were maintained by removing personal identifiers from transcripts and research reports. In addition, all data were used exclusively for academic purposes and managed in accordance with accepted standards of scholarly integrity.

## Results and Discussion

### Results

**A. Education Financing Concept**

Education financing is one of the important components in the implementation of education which functions to ensure the continuity of the teaching and learning process effectively and efficiently. Based on the results of research at Madrasah Tsanawiyah (MTs) Nuril Huda, Semarang Regency, education financing is organized through planning, management, and utilization of funds that are adjusted to the needs of the madrasah and refer to applicable regulations. The concept of education financing in madrasas is not only oriented towards meeting operational needs, but also supporting the improvement of the quality of educational services.

1. **Definition of Education Financing**

Education financing can be defined as all efforts to procure and manage funds that are used to support the implementation of educational activities, both academic and non-academic. At MTs Nuril Huda Semarang Regency, education financing is understood as the process of allocating funds in a planned manner to finance the operational needs of the madrasah, such as learning activities, human resource development, maintenance of infrastructure, and other supporting activities. The results of the study show that the madrasah views education financing as a strategic instrument in achieving educational goals. Therefore, financing organization is carried out systematically through the preparation of madrasah budgets involving madrasah heads, treasurers, and madrasah committees so that the use of funds is more transparent and accountable.

2. **Types of Education Financing**

Based on the findings in the field, the type of education financing at MTs Nuril Huda Semarang Regency can be classified into several categories, namely:

a. Operational CostsOperational costs include routine expenses used to support daily learning activities, such as the purchase of office stationery, electricity and water payments, and madrasah administrative needs. This cost is a top priority because it is directly related to the smooth teaching and learning process.
b. Investment CostsInvestment costs include expenses for the procurement and development of educational facilities and infrastructure, such as the construction of classrooms, the procurement of learning equipment, and the improvement of supporting facilities. At MTs Nuril Huda, investment costs are directed to improve the comfort and quality of the learning environment for students.
c. Personal CostsPersonal costs are expenses that are directly related to students, such as the need for uniforms, textbooks, and certain extracurricular activities. In practice, madrasas try to reduce the burden of personal costs by providing relief for students from underprivileged families.

3. **Sources of Tuition Fees**

The sources of education financing at MTs Nuril Huda Semarang Regency come from various parties, including:

a. Government Funds

Government funds, such as School Operational Assistance (BOS), are the main source of education financing. These funds are used to finance the operational needs of madrasas in accordance with the technical instructions set by the government.

b. Contribution of Parents/Guardians of Students

The contribution of parents or guardians of students in the form of madrasah contributions is used to cover needs that have not been accommodated by government funds. The management of this fund is carried out in deliberation with the madrasah committee to maintain transparency and trust.

c. Other Legitimate Sources

In addition to government funds and parental contributions, MTs Nuril Huda also receives funds from other legitimate sources, such as community assistance, donors, and madrasah business results. This source of funds plays a supporting role in financing madrasah development activities.

**B. Management of Education Financing at MTs Nuril Huda**

Based on the results of data collection through direct observation in the field and in-depth interviews with the Head of MTs Nuril Huda, Mr. Agus Rifai, S.Pd., a comprehensive picture of the financial management mechanism in the institution was obtained. The findings of the study show that the management of education financing at MTs Nuril Huda has been implemented systematically and in line with regulatory standards, both at the national and regional levels.

Juridically, the governance of funding in madrasas is guided by Government Regulation Number 48 of 2008 concerning Education Funding. In the operational order, especially related to aid funds, MTs Nuril Huda refers to the Regulation of the Minister of Education and Culture Number 6 of 2021 concerning

Technical Guidelines for the Management of School Operational Assistance Funds (BOS). In addition, the accountability of budget management in madrasas is also strengthened by compliance with local regulations, namely the Governor Regulation (Pergub) of Central Java Number 29 of 2019 concerning Technical Guidelines for the Use of Operational Assistance Funds for Senior High Schools, Vocational High Schools, and State Extraordinary Schools in Central Java Province. . The synchronization between central and regional policies ensures that each budget allocation has a strong, transparent, and accountable legal basis.

The financial management and financing system at MTs Nuril Huda applies the principle of decentralization. In practice, the school budget planning process is carried out collaboratively by the school management team involving various stakeholder elements. This team consists of the Head of Madrasah, the treasurer, and members representing teachers, school committees, and parents of students. In addition to the involvement of internal parties, this process also remains under the supervision of relevant agencies as supervisors and madrasah supervisors. All draft budget plans that have been prepared are then discussed in depth in a coordination meeting with the Head of Madrasah and the treasurer to ensure that the allocation of funds is in line with the priority scale of educational needs at MTs Nuril Huda.

**This was also conveyed by Mr. Agus Rifai, S.Pd as the head of MTs Nuril Huda**

"In the division of tasks is carried out by holding a meeting to form members, which is attended by the committee and also educators and education staff in the madrasah, in the formation of the organizational structure it is necessary to have competent members to get results in accordance with what has been planned in accordance with the Budget and RKAM of the Madrasah in the fiscal year."

MTs Nuril Huda identifies school needs through the meeting mechanism for the preparation of Madrasah Activity Plans and Budgets (RKAM). In this process, the identification of needs related to teaching and learning activities in each aspect of the program is prepared in an integrated manner: the Head of the Madrasah is responsible for the curriculum, while the school treasurer together with each homeroom teacher prepares the needs of facilities, infrastructure, and students. All of these proposed needs then go through a verification and validation process to determine the most essential priority scale for the development of the quality of education in madrasas. This was also explained by the Head of MTs Nuril Huda

"The process of determining budget policies at MTs Nuril Huda is carried out by carefully identifying needs and setting a dynamic priority scale in accordance with the development of school needs every year. In this stage, the madrasah not only records physical needs, but also considers the long-term benefits of each expenditure. After the identification of needs is completed, the next stage is to carry out deliberations with the school committee to harmonize views on budget effectiveness. For example, in the procurement of computer equipment, the main consideration taken is the educational impact on students, namely the extent to which the facility is able to improve their technological literacy. Likewise in the provision of arts and sports equipment; Madrasah focuses on real results or products that can be produced by students. In the end, the utilization of costs at MTs Nuril Huda is not measured based on material or nominal benefits alone, but on its success in supporting and building student achievement in various fields."

In the coordination mechanism, it is carried out with meetings and several meetings for the re-dissection of the RKAM which was previously made to be revised, because in the coordination there are certainly some changes and readjustments, especially between the Plan and Implementation because it adjusts to the conditions in the madrasah. The preparation process itself can be described as follows:

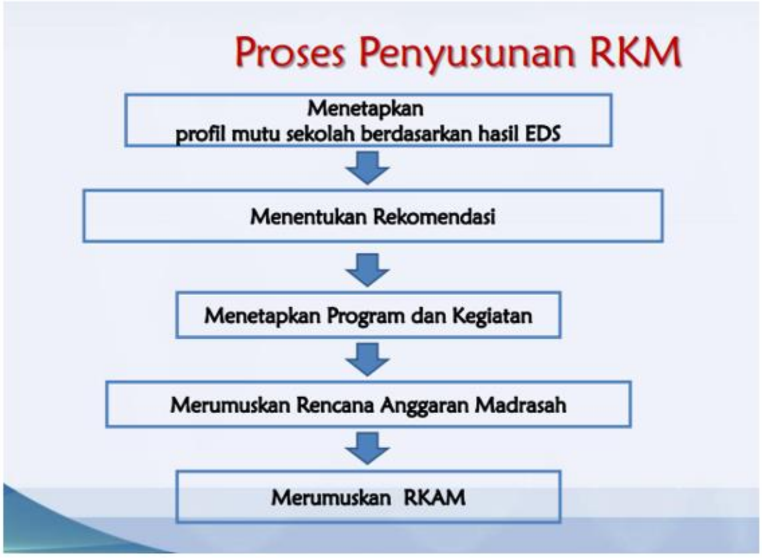


**Figure 1.** RKM preparation process

The Role and Responsibility of the Head of Madrasah in Financing Supervision The Head of MTs Nuril Huda holds full responsibility for all managerial aspects that are sustainable in school operational activities, especially in the education financing sector. Considering that budget management is a very crucial aspect and has a high risk in the event of a discrepancy, the Head of the Madrasah always carries out intensive inherent supervision. He is actively involved in every stage of the implementation of the financing, from the acceptance process to the procedure of disbursing funds. This direct involvement aims to ensure that all financial circulation remains in the corridor that has been set out in the Madrasah Activity Plan and Budget (RKAM). Based on the results of the interview, the Head of MTs Nuril Huda emphasized that the role of leadership in financing greatly determines the accountability of the institution, as he conveyed regarding the strategic role of the head of the madrasah in financial management as follows:

"In the structure of education financing management at MTs Nuril Huda, the Head of the Madrasah holds a central role as the main person in charge, manager, supervisor, as well as the budget user. In addition, he acts as a policy formulator in madrasah budget planning. This managerial function places the Head of the Madrasah in a position of the highest authority who validates each financial statement document through the affixing of an official signature. Consequently, the legality and financial accountability aspects are fully his responsibility; if there is a discrepancy or irregularity in the realization of the budget, the Head of the Madrasah is the first party to provide administrative and juridical accountability."

In the preparation of the Madrasah Work Plan and Budget (RKAM) at MTs Nuril Huda, the integration of 8 National Education Standards (SNP) is the main foundation to ensure that the allocation of funds is on target and oriented towards quality improvement. Based on the findings of the research, the preparation of the budget is not carried out randomly, but is mapped based on the needs of each standard, ranging from Graduate Competency Standards, Content Standards, Process Standards, to Assessment Standards to support academic quality.

On the other hand, financing is also significantly directed to the fulfillment of Educator and Education Personnel Standards through teacher competency development programs, as well as Facilities and Infrastructure Standards to create a representative learning environment. By referring to the Management Standards and Financing Standards as managerial corridors, RKAM at MTs Nuril Huda is a strategic instrument that ensures that each unit of cost incurred has a direct correlation to the achievement of education quality indicators that have been set nationally. The following is a description of the points regarding the implementation of the 8 National Education Standards (SNP) in the preparation of RKAM at MTs Nuril Huda:

1. Graduate Competency Standards (SKL): The budget is allocated for activities that focus on achieving graduate qualifications, such as intensive guidance for exam preparation, character/moral development, and enrichment of student competencies in the academic and non-academic fields.
2. Content Standards: Financing is directed to the preparation and development of the curriculum at the educational unit level (KTSP/Independent Curriculum), the procurement of learning tools, and the organization of curriculum structures in accordance with the peculiarities of madrasas.
3. Process Standards: Funds are used to support the implementation of interactive and inspiring learning, including the procurement of learning media, the implementation of field studies, and the fulfillment of daily logistics needs in the teaching and learning process (PBM).
4. Educational Assessment Standards: The allocation of funds is focused on the mechanism of evaluating learning outcomes, starting from daily assessments, mid-semester assessments, end-of-year assessments, to the implementation of accountable madrasah exams.
5. Standards of Educators and Education Personnel: The budget is prioritized for improving the professionalism of teachers and staff through participation in MGMP (Subject Teacher Deliberation) activities, seminars, workshops, and other ongoing training.
6. Facilities and Infrastructure Standards: Financing is allocated for the maintenance of madrasah buildings, the improvement of laboratory facilities, the procurement of information technology equipment, and the provision of proper sanitation facilities to support the comfort of learning.
7. Management Standards: Funds are used to strengthen the madrasah management system, including office administration, development of Management Information Systems (SIM), preparation of work programs, and coordination between school stakeholders.
8. Financing Standards: Focus on the efficiency and transparency of the use of operational funds, salary and incentive arrangements, and management of madrasah sources of income so that they can be accounted for in accordance with applicable regulations.

Based on the various provisions that have been described, it can be concluded that the allocation of education funds at MTs Nuril Huda has been directed specifically and transparently to support the sustainability of the quality of education. The main focus of the financing is intended for the optimization of teaching and learning activities, improving the welfare of educators and education personnel, and maintaining madrasah facilities and infrastructure in a sustainable manner. In addition, the budget is also allocated for the implementation of the process of evaluating student learning outcomes and various other supporting activities that contribute directly to the achievement of national education goals and madrasah visions and missions.

Next dThe administration is carried out manually and digitally through the E-RKAM application, but in administration there are often delays related to the system that changes. PThe use of education fees is reported in stages to the relevant agencies per quarter, later there will also be an annual report.

**Discussion**

The findings indicate that the organization of educational financing at Nuril Huda Islamic Junior High School is built upon a clear distribution of responsibilities among the principal, the treasurer, teachers, and the school committee. This arrangement demonstrates that financial management in educational institutions is not merely an administrative activity but also an organizational process that shapes institutional performance (Heaton et al., 2023). A well-defined structure allows each stakeholder to understand their duties and authority, thereby reducing the possibility of overlapping responsibilities. From the perspective of management theory, organizing functions play a crucial role in aligning institutional resources with educational objectives (Phakamach et al., 2023). The present findings reinforce the argument that financial governance depends not only on the availability of funds but also on the effectiveness of organizational relationships. In this regard, the organization of educational financing becomes an essential mechanism for maintaining accountability and institutional sustainability.

The collaborative preparation of the School Activity and Budget Plan (RKAM) emerged as another important aspect of the study. Financial decisions were formulated through discussions involving school leaders, teachers, and committee representatives, indicating the adoption of participatory management practices. Such a mechanism reflects the principle that educational financing should accommodate multiple perspectives and institutional priorities rather than rely solely on centralized authority. Previous research has shown that participatory budgeting contributes to greater transparency and improves stakeholders' trust in educational institutions (Bartocci et al., 2023; Burnett & Jones, 2025). The present study confirms these findings while highlighting the particular role of collective deliberation within the madrasah context. More importantly, the involvement of different actors in budgeting allows financial decisions to be linked more closely to the educational needs of students and the long-term goals of the institution.

The study also demonstrates that educational financing is strongly influenced by regulatory demands and accountability frameworks. The management of financial resources at Nuril Huda follows national regulations concerning educational funding and operational assistance programs, which require schools to maintain transparent reporting systems. In practice, compliance with these regulations has encouraged the development of internal coordination mechanisms and financial supervision (V & V, 2023). Public accountability theory suggests that institutions gain legitimacy when they are able to manage public resources responsibly and transparently (Tetteh et al., 2024). Similar conclusions have been drawn by Falabella (2021), who emphasized the importance of accountability in improving educational governance. Nevertheless, the findings of this study suggest that compliance alone is insufficient if it is not accompanied by effective communication and organizational commitment among institutional members.

Another notable finding concerns the increasing role of digital technology in financial administration. The implementation of the electronic School Activity and Budget Plan (e-RKAM) system illustrates the broader transformation of educational governance toward digital management. Although the use of digital platforms has simplified documentation and reporting procedures, participants acknowledged several obstacles, particularly those related to technical adaptation and administrative changes. Earlier studies have reported comparable challenges, emphasizing that the effectiveness of digital financial systems depends heavily on the readiness of human resources and institutional support (Kuchciak & Warwas, 2021; Putrevu & Mertzanis, 2023). The present findings extend this discussion by showing that technological innovation alone cannot guarantee effective financial governance. Instead, digital systems must be supported by organizational arrangements that facilitate learning, coordination, and adaptation.

The dependence of the madrasah on government funding, especially the School Operational Assistance (BOS) program, also deserves careful consideration. Government support plays a vital role in sustaining educational activities; however, excessive reliance on a single funding source may limit institutional flexibility. Resource dependence theory explains that organizations relying heavily on external funding are often vulnerable to policy changes and financial uncertainty (Shi et al., 2021). Previous investigations have reached similar conclusions, indicating that limited diversification of funding sources can hinder institutional development and strategic planning (Fatumo et al., 2022; Kenno et al., 2021). The findings of this study suggest that strengthening cooperation with communities, donors, and other stakeholders may help educational institutions establish a more resilient financial foundation. Such diversification would not only reduce financial risks but also broaden opportunities for institutional innovation.

Leadership emerged as a decisive factor shaping the organization of educational financing in the madrasah. The principal was not merely responsible for approving financial documents but also played a central role in coordinating stakeholders, supervising financial activities, and ensuring that expenditures remained aligned with educational priorities. This finding supports previous studies emphasizing the relationship between school leadership and organizational effectiveness (Alzoraiki et al., 2024; Jacobsen et al., 2022). However, the present study reveals an additional dimension: leadership in Islamic educational institutions combines managerial responsibilities with ethical considerations rooted in institutional values. Consequently, financial governance in madrasahs cannot be understood solely in technical terms, as it also reflects broader commitments to integrity, responsibility, and educational service.

From a theoretical perspective, this study contributes to the educational management literature by shifting attention from financial outcomes to the organizational processes that underpin financial governance (Pilon & Brouard, 2023). Most previous studies have focused on issues such as transparency, accountability, and the effectiveness of educational spending, while the organizational dimensions of financing have received less scholarly attention (Fan, 2025). By examining how organizational structures, coordination mechanisms, and digital administration interact within a madrasah, the present study provides a more comprehensive understanding of educational financing. The findings indicate that financial management is shaped by the interplay between organizational design, leadership practices, stakeholder participation, and technological adaptation. In doing so, the study offers a perspective that extends beyond conventional discussions of educational finance.

Despite these contributions, the findings should be interpreted in light of the specific context in which the study was conducted. As a single-case investigation, the organizational practices observed at Nuril Huda Islamic Junior High School may not fully represent the conditions of other madrasahs or educational institutions. Differences in institutional culture, financial capacity, and administrative systems may produce alternative patterns of financial organization (Gorton et al., 2022). Nevertheless, the study provides valuable insights into how educational institutions can maintain accountability and operational effectiveness despite financial constraints and administrative challenges. Future research involving multiple institutions and diverse educational settings would enrich current knowledge and contribute to the development of more adaptive models of educational financing management.

**Implications**

This study offers several implications for the development of educational management, particularly in the area of financial governance within Islamic schools. The findings suggest that the effectiveness of educational financing is shaped not only by the amount of available resources but also by the way responsibilities, authority, and communication are organized among institutional members. From a theoretical perspective, the study broadens current discussions on educational finance by highlighting the importance of organizational arrangements and collaborative decision-making. In practical terms, the results underline the need for school leaders to strengthen coordination among principals, treasurers, teachers, and school committees to ensure that financial resources are managed transparently and aligned with educational priorities. In addition, the integration of digital administrative systems requires continuous institutional support, including technical training and the development of clear operational procedures.

**Limitations**

The interpretation of the findings should consider several limitations inherent in this research. Since the study focused on a single madrasah, the organizational practices identified may reflect the specific characteristics of the institution rather than the broader conditions of Islamic schools in different regions. The participants were selected based on their involvement in financial management; therefore, the perspectives presented in this study do not necessarily represent the views of all members of the school community. Moreover, the research concentrated on organizational and administrative processes without examining the long-term impact of financial management on educational outcomes, such as student performance, institutional competitiveness, or stakeholder satisfaction. These limitations indicate that the findings should be understood within the particular context in which the study was conducted.

**Suggestions**

Building on these findings, future research could investigate educational financing across different types of schools and regions to obtain a more comprehensive understanding of how organizational contexts influence financial governance. Comparative studies involving several madrasahs may reveal patterns and challenges that cannot be captured through a single-case approach. Researchers may also explore the relationship between financial organization and broader educational indicators, including school effectiveness and student achievement. For practitioners, greater attention should be given to strengthening the capacity of personnel responsible for financial administration, particularly in responding to technological changes and evolving regulations. Expanding cooperation with local communities, donors, and external partners may also help educational institutions reduce their dependence on a limited number of funding sources and create a more sustainable financial framework.

## Conclusion

The present study highlights that the organization of educational financing at Nuril Huda Islamic Junior High School has been developed through a structured managerial process involving the principal, the treasurer, teachers, and the school committee. Financial activities are not limited to the allocation of funds but encompass a broader system of coordination, responsibility sharing, and administrative control designed to support the implementation of educational programs. The findings suggest that collaborative planning through the School Activity and Budget Plan (RKAM) has enabled the institution to align financial decisions with its operational needs and educational objectives. The study also reveals that organizational effectiveness in educational financing is influenced by several interconnected factors, including leadership practices, stakeholder participation, and the integration of digital administrative systems. Although the madrasah has established mechanisms that promote transparency and accountability, challenges related to regulatory changes, technological adaptation, and reliance on government funding continue to shape the management process. These issues demonstrate that financial governance in educational institutions is dynamic and requires continuous adjustment to both internal and external demands. By focusing on the organizational aspects of educational financing, this research contributes to a broader understanding of how financial management operates within Islamic educational institutions. The findings emphasize that sustainable financial governance depends not only on the availability of resources but also on the ability of institutions to build effective organizational structures and maintain cooperation among the actors involved. Consequently, this study provides a foundation for future efforts to strengthen financial management practices and enhance the quality of educational services in madrasahs.

## Author Contributions Statement

Winda Desi Silvana contributed to the conceptualization of the study, data collection, data analysis, interpretation of the findings, and preparation of the original manuscript draft. Qoniatu Listianingsih contributed to the research design, methodological supervision, critical review of the manuscript, and validation of the findings. Atie Widiati contributed to the supervision of the research process, interpretation of the results, manuscript revision, and final approval of the version to be published. All authors have read and approved the final manuscript and agree to be accountable for all aspects of the work.

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