

IMPLEMENTATION OF TAHFIDZ HOUSE FINANCING MANAGEMENT FOR TODDLERS AND CHILDREN (RUTABA) SIDOARJO

Fajar Tirandicha^{*1}, Wildan Rizki R^{*2}, Imelda Dian Rahmawati^{*3}

^{1,2,3)} Master of Islamic Education Management Study Program, University of
Muhammadiyah Sidoarjo, Indonesia

fajartirandischa@gmail.com, weeldandoremi@gmail.com, imeldadian@umsida.ac.id

Article Info	ABSTRACT
<p>Article history: Received Jan 30, 2024 Revised Feb 29, 2024 Accepted Mar 30, 2024</p> <p>Keywords: Islamic education, tahfidz Al-Qur'an, financial management, transparency, funding sources</p>	<p>General Background: Islamic education plays a critical role in shaping individuals who are not only academically knowledgeable but also morally resilient, capable of addressing contemporary challenges. Specific Background: Tahfidz Al-Qur'an education, aimed at equipping students with the ability to memorize and understand the Qur'an, has seen rapid growth in Indonesia, with more than 4,500 tahfidz institutions established. Knowledge Gap: However, despite this expansion, many institutions, including the Rumah Tahfidz Toddlers and Children (RUTABA) in Sidoarjo, face significant challenges in financing management, such as inadequate transparency and inefficient fund allocation. Aims: This study aims to examine the implementation of financing management at RUTABA Sidoarjo, analyzing its financial planning, income sources, and fund allocation strategies to support its educational programs. Results: The study found that RUTABA Sidoarjo relies heavily on tuition fees from students and occasional community donations but has yet to explore more sustainable funding sources, such as government assistance or community social funds. Its financial management involves annual planning, implementation, and auditing, adhering to transparency and accountability principles. Novelty: The research highlights the institution's potential to enhance its financial sustainability by tapping into additional funding sources like government grants and waqf agencies, which are currently underutilized. Implications: The findings suggest that improving financial management strategies and diversifying funding sources can significantly enhance the quality and reach of Islamic education institutions like RUTABA Sidoarjo, ultimately contributing to better educational outcomes and broader access for underserved communities.</p>

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Corresponding Author:
Fajar Tirandicha
Muhamamdiyah Universitas of Sidoarjo
Email: fajartirandischa@gmail.com
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INTRODUCTION

In this increasingly developing era, education has a crucial role in shaping the future of a generation. In the midst of the dynamics of changing times, educational institutions are required to not only provide academic knowledge, but also solid moral and spiritual values. So that education, especially Islamic education, must be a solution to existing educational problems. Islamic education is a comprehensive learning process covering physical and spiritual that aims to get closer to the teachings of Islam so that in the future the world and the hereafter will be happy [1]. According to Buya Hamka, Islamic education should give birth to mentally and scientifically resilient individuals so that they can face the challenges of an increasingly difficult era. Education must comprehensively touch all aspects in the social, political, economic, health, technology, education and other fields. Those educated people must be able to defend the country's independence and must no longer be colonized by foreign nations [2]

One form of Islamic education that is increasingly in demand is tahfidz Al-Qur'an education, which equips students with the ability to memorize and understand the holy book of Islam. Tahfidz education is facilitated in formal and informal school buildings and the most mushrooming in the community is the establishment of the Al Qur'an tahfidz house. The tahfidz house developed rapidly in a relatively short time. According to the Ministry of Religious Affairs in the first semester of 2018, in Indonesia there are more than 4,500 Al Qur'an tahfidz institutions. There are more than 35,000 students who memorize the Qur'an at the tahfidz institution. This is a significant development in terms of the number when compared to 10 years which was only 200-300 institutions with the number of students only around 10,000 people [3]. The learning of tahfidz Al-Quran carried out in tahfidz institutions has a variety of learning activities such as reading the Qur'an with recitation, memorizing by understanding its meaning, and memorizing it [4].

Rumah Tahfidz Toddlers and Children (RUTABA) Sidoarjo is one of the educational institutions that is committed to providing tahfidz education services for toddlers and children in Sidoarjo. Like other educational institutions, RUTABA Sidoarjo is also faced with various challenges, especially related to financing management. Institutional managers have deficiencies in managerial knowledge and skills that can lead to a lack of transparency or inefficient use of funds. Financing management has the meaning of optimizing the management of owned funds by allocating available funds and distributing them in the form of facilities or means to support the learning process[5]. Meanwhile, what is meant by education costs is all the needs incurred to meet the needs of the educational process in an institution. And expenditures that are not directly related to the educational process can be called waste [6]. Adequate sources of funds, if not managed properly so that there is no waste, and good planning, must have the suitability of school expenditure with plans, supervision and accountability need to be managed properly[7].

Education financing can be interpreted simply as the cost that must be owned to finance the education process in an institution to achieve the vision and mission that has

been set. These education costs are needed for various needs such as school infrastructure, teacher and employee salaries, as well as teaching aids for the teaching and learning process and so on [8]. The concept of education costs is all expenditure in the form of money or not to achieve the educational goals that have been determined so that they can be achieved effectively and efficiently. Furthermore, education costs must be sourced from various places and managed effectively and efficiently [9].

The Education budget is a combination of income and expenditure. Meanwhile, income is the amount of funds obtained by the institution from its own sources. Therefore, each institution must maximize the potential of funding sources from the surrounding that are allowed according to the National Education System Law in article 46 paragraph 1, which reads "education financing is a shared responsibility between the government, local government and the community"[10]. Financial sources and funding for Islamic education can be broadly grouped into three sources, namely; assistance from the government, assistance from students or parents of students, and community assistance [8].

The basics of fund allocation usually use components such as classrooms, teacher salaries, and student activities. Apart from this component, there is also the allocation of funds that can calculate the weight of the goals of an education, and the number can be adjusted based on the number of student participation figures[11]. In the context of managing and allocating education funds, leaders should take policies based on the principles of transparency and accountability. This is because education funds can be managed effectively and efficiently. Leaders must also pay attention to the priority scale in allocating funds in order to facilitate and improve the quality of the learning process [12].

This article aims to explore the implementation of financing management in RUTABA Sidoarjo. By taking an in-depth look at the institution's fund management system and revenue sources, this article aims to provide a better understanding of how RUTABA Sidoarjo manages their finances to support their Tahfidz education programs. Through a comprehensive analysis, this article will also attempt to identify the main challenges faced by RUTABA Sidoarjo in terms of financing management, as well as provide strategic suggestions to improve the efficiency and financial sustainability of this institution. Thus, this article is expected to make a meaningful contribution to stakeholders in the education sector, especially in the context of the implementation of financing management in educational institutions that have a Tahfidz Al-Qur'an program for toddlers and children.

METHODS

This article is prepared by a qualitative method with the type of field research. Data collection was carried out with the manager of RUTABA, namely the head and treasurer of RUTABA Sidoarjo. Data collection is carried out by means of observation,

interviews and documentation. This article examines the financing management of RUTABA Sidoarjo which is a process that will be carried out in July 2024. After the study material is collected, then the material is researched and studied, then the author tries to conclude a new knowledge as a result of the analysis of the study material [13].

RESULTS AND DISCUSSION

According to the Ministry of National Education, financial management is an act of financial management/administration which includes recording, planning, implementation, accountability and reporting. [14] Financial management is a process in optimizing and allocating funds and distributing them as facilities to support the learning process so that an effective and efficient learning process is created. RUTABA Sidoarjo as an educational institution that focuses on tahfidz learning for children and toddlers also optimizes financing management so that existing funds can be managed as well as possible. According to Mirzatus/W/1 states that:

"The management of RUTABA Sidoarjo funds is carried out by planning, implementation and bookkeeping, accountability and evaluation."

Financing management can be effective and efficient in the funds managed for learning activities and needed facilities. This research involves people who understand the management of daily funds at RUTABA Sidoarjo, namely the treasurer of the Institution. And the data is complemented by interviews and documentation with TU Institutions.

Source of financing for RUTABA Sidoarjo

According to Law No. 20 of 2003 concerning education, articles 46 and 47 state that education funding is the responsibility of the government, local governments and the community. And according to King Muhammad Kadri, funding for Islamic schools can be through several sources, including; assistance from parents, students, the government, and community assistance. [8] As for RUTABA Sidoarjo as an Islamic and non-formal educational institution, it has the main income, namely tuition fees from students. And secondly, RUTABA Sidoarjo has incidental donors for the activities held, both individual donors and donors from a business venture managed by the family of RUTABA Sidoarjo's leaders. As stated by Mirzatus/W/1 RUTABA Sidoarjo financing sources, that:

"RUTABA Sidoarjo has 7 children in the morning class, 26 children in the afternoon class and 4 children in the weekend class with a total of 37 tahfidz students. The morning class (Monday-Friday) is subject to a tuition fee of Rp.200,000.00, the afternoon class (Monday-Friday) is subject to a tuition fee of Rp.150,000.00 and the weekend class (Friday and Saturday) is Rp.50,000.00."

Thus, it can be calculated that the funds managed that are sourced from SPP are around;

Tahfidz class	SPP	Number of students	Total
Morning	200.000	7	1.400.000
Afternoon	150.000	26	3.900.000
Weekend	50.000	4	200.000
Total in one month			5.500.000
Total in one year			66.000.000

Implementation of RUTABA Sidoarjo financial management

According to Alfi Zahrotul Hamidah, "financing management has stages; Budgeting, Counting, and Auditing." [5]

1. RUTABA Sidoarjo financial planning

Planning is an important thing that an institution must do in managing its finances. In this case, RUTABA Sidoarjo started by holding an annual meeting to discuss activities and budgets or commonly known as RKAM (madrasah activity plans and budgets). This is done so that the funds owned are sufficient and can be used effectively and efficiently. The benefits of madrasah financial planning are to analyze the program of activities and their priorities, analyze the funds that exist and that may be held from various sources of income and from various activities. [5]

In the budget meeting and annual activities carried out by RUTABA Sidoarjo, there are details of budget planning as follows;

Activities	Budget
Teacher salary	43.200.000
Electricity	2.400.000
Air	288.000
Teacher meetings	600.000
PPDB	400.000
Semester exams	100.000
Meeting of guardians of students and report cards	1.000.000
Activities	2.000.000
Infrastructure	2.000.000
Total	51.988.000

2. Financial implementation of RUTABA Sidoarjo

Implementation is a stage of running that has been planned in advance, in this case it is the realization of the budget that has been made at the beginning of the year work meeting or RKAM. In this implementation, it is still open to revisions to adjust what happens whether it is according to plan or not. [14] In the implementation of the budget in RUTABA Sidoarjo, there are several things that are done, including:

- The treasurer immediately records spending needs and realizes them if they are related to routine operational needs such as salaries, electricity, and water. Expenditure data will be recorded and become a treasurer's report.
- Teachers submit budget proposals for major activities carried out with children such as commemorations of holidays, Ramadan activities and so on. When there is a shortage of funds, it will involve donors to achieve the target needs. For example, such as the procurement of the slaughter of sacrificial animals, the funds are not entirely from the RUTABA Sidoarjo treasury but are assisted by the guardians of the students and the community who donate their sacrificial animals are slaughtered and managed by RUTABA Sidoarjo. Likewise, when

Ramadan holds activities for takjil, guardians of students and the community are also involved in giving takjil which will be distributed by RUTABA Sidoarjo.

C. Teachers or activity committees make accountability reports for the activities carried out and report the use of activity funds to the treasurer and head of RUTABA Sidoarjo.

3. RUTABA Sidoarjo's financial assessment

Assessment is an auditing process carried out by the principal to supervise the flow of financing. [15] in this case, the head of RUTABA Sidoarjo will conduct an assessment of the performance of the treasurer or committee of activities related to financial flows. An accountability report will be requested every time an activity is completed that requires a budget from the RUTABA Sidoarjo treasury. And financial statements will be required every month to monitor income and expenses on cash flow

CONCLUSION

The implementation of RUTABA Sidoarjo's financing management has been running as per the principles of transparency and accountability. The Head of RUTABA Sidoarjo has controlled cash flow so that the funds managed are in accordance with priorities and in accordance with existing needs. The principles of preparation, implementation and assessment in financing management have also been carried out well. And what is a suggestion in RUTABA Sidoarjo financing management is that there is still a lot that can be done to fundraise and increase the institution's fund income. RUTABA Sidoarjo has not yet accessed funds from the government, waqf and infaq agencies. RUTABA Sidoarjo also has not accessed community social funds that can be used for the education of RUTABA Sidoarjo students such as orphans and poor people. As for what RUTABA Sidoarjo has done, it is still limited to utilizing tuition funds for guardians/students and donors from the community, which is limited. Hopefully, RUTABA Sidoarjo's financing management can be expanded to not only manage effectively and efficiently but also find the funds needed for better quality education [9].

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