

FINANCIAL MANAGEMENT ASSISTANCE AT THE SALAFIAH ISLAMIC BOARDING SCHOOL IN LUMAJANG

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Kata Kunci :

Pendampingan,
Manajemen, Bimbingan
Konseling, Literasi
Keuangan, Santri

Abstrak

Artikel mendeskripsikan pendampingan manajemen keuangan di Pondok Pesantren Salafiah Lumajang. Penelitian menggunakan metode konstruktif. Kegiatan pengabdian ini dilakukan menggunakan metode participatory rural approach (PRA) melalui penyuluhan, demonstrasi dan pendampingan. Berdasarkan hasil penelitian, maka pendampingan manajemen keuangan di Pondok Pesantren Salafiah Lumajang telah dilaksanakan kegiatan-kegiatan sebagai berikut : pendampingan literasi keuangan santri dilakukan melalui proses yang sistematis, dimulai dari pendampingan penyusunan, pendampingan pengembangan, rencana anggaran, pendampingan penerimaan dan pengeluaran dana. Sistem pengawasan pesantren Salafiah Lumajang dilakukan melalui evaluasi dan pertanggung jawaban.

Keywords :

Assistance, Management,
Counseling Guidance,
Financial Literacy,
Students

Abstract

The article describes financial management assistance at the Salafiah Islamic Boarding School in Lumajang. The research uses a constructive method. This community service activity was carried out using the participatory rural approach (PRA) method through counseling, demonstrations, and mentoring. Based on the research results, financial management assistance at the Salafiah Islamic Boarding School in Lumajang has been carried out through the following activities: financial management at the Salafiah Islamic Boarding School in Lumajang is carried out through a systematic process, starting from assistance in the preparation, assistance in the development of the Islamic Boarding School Revenue Budget plan, assistance in the receipt and expenditure of Islamic boarding school funds. The supervision system at the Salafiah Islamic Boarding School in Lumajang is carried out through evaluation and accountability.

Keywords:

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INTRODUCTION

Islamic boarding schools based economy (pondok pesantren) are one of the non-formal educational institutions spread throughout Indonesia. With the changing times, they have adapted, experiencing changes in accordance with growth and development. Throughout their development, Islamic boarding schools function as centers for developing a people-based economy.¹

To achieve success, an Islamic boarding school must implement sound financial management, ensuring accountability and transparency at every stage of its budget planning and implementation, and maintaining accountability through financial reports that comply with financial accounting standards.² To ensure sound financial management, it is recommended that Islamic boarding schools recruit competent finance and accounting personnel, establish a boarding school committee or other supervisory authority representing stakeholders, and strictly separate the boarding school's assets from the management's personal assets.³

The Salafiah Lumajang Islamic boarding school in Lumajang is one such institution that has developed business units, including a minimarket, laundry, catering, photocopying, sound system rental, and a canteen. Transactions at the Salafiah Islamic Boarding School have reached 50-100 million Rupiah per month. The importance of accounting at the Salafiah Islamic Boarding School in Lumajang, both as a financial recording system and as a means of financial accountability for relevant stakeholders, is undeniable, especially for non-profit institutions, such as Islamic boarding schools with their own unique characteristics.

Several phenomena observed in the field include transactions occurring in modern Islamic boarding schools today that can be considered quite large. Therefore, Islamic boarding school finance staff need to prepare financial reports based on Islamic boarding school financial accounting standards, to implement these guidelines in the actual conditions of the Islamic boarding school.⁴

¹ Agnes Cahyatria Manaku, "Contribution of Islamic Boarding Schools to Community Economic Development," *CREATE: Journal Management & Business* 11, no. 1 (2025).

² Heti Hendrayati, "Building Economic Independence of Islamic Boarding Schools Through the Integration of Digital Business and Entrepreneurship Introduction Islamic Boarding Schools (Pesantren) Have Long Served as Centers for Religious Education and Character Development I," *Proceedings of the 3rd International Conference on Pesantren (3rd ICOP) 2025* 22, no. 3 (2025).

³ Leli Indra Beti, "Boarding School and Economic Change in Modern Islamic Boarding School Nurul Ikhlas, Tanah Datar Regency," *Journal of Philology and Historical Review* 11, no. 2 (2023): 83–99, <https://doi.org/10.61540/jphr.v1i2.52>.

⁴ M. Anisul Fata and Rosemary Mnongya, "Strengthening the Islamic Boarding School-Based Economy and Entrepreneurship Towards Economic Independence (Case Study at the Al-Bahjah Sumber Islamic Boarding School,

These guidelines for Islamic boarding schools apply specifically to foundation-based Islamic boarding schools, aiming to maintain accountability for their financial reports. Here, the author examines the importance of preparing financial reports for the business units run by the Salafiah Islamic Boarding School in Lumajang. Overall, all business units must have financial report components, such as purchase, sales, and credit reports, as well as operational costs. With financial reports, we can evaluate and determine plans. Financial reports serve as a planning tool; by creating them, we can optimize our costs and enhance our planning.

Effective Islamic boarding school empowerment is characterized by the presence of financial reports that demonstrate accountability in accordance with Financial Accounting Standards. The standard used is the Islamic Boarding School Accounting Guidelines, a standard developed by the Indonesian Institute of Accountants (IAI) in collaboration with the Bank Indonesia (BI) Department.⁵

The presentation of financial statements for non-profit entities is prepared in accordance with the report structure requirements and the Financial Accounting Standards Regulations. Therefore, the financial statements consist of a statement of financial position, a statement of comprehensive income, a statement of changes in net assets, a statement of cash flows, and notes to the financial statements.⁶

Upon completion of this community service activity, the Islamic boarding school partners will benefit from the ability to prepare financial reports in accordance with Islamic boarding school accounting standards, using applicable financial accounting standards and easy-to-use technology. Polibatam also provides assistance and easy-to-use applications for preparing financial reports. This ensures that all Islamic boarding school stakeholders receive accountable,⁷ helpful information that can serve as an example or model for mentoring programs for other Islamic boarding schools in preparing financial reports.

This article is the result of community service in assisting the preparation of financial reports for cooperatives within the Salafiah Islamic Boarding School in Lumajang. This community service program is one of the Tri Dharma functions of

Cirebon Regency)," *Ecopreneur: Jurnal Ekonomi Dan Bisnis Islam* 6, no. 1 (2025): 37–48, <https://doi.org/10.47453/ecopreneur.v6i1.3085>.

⁵ Feri Sandria et al., "Entrepreneurship Management of Islamic Boarding Schools," *At Turols: Jurnal Pendidikan Islam Vol.* 6, no. 2 (2024): 650–62.

⁶ Mustofa Anwar et al., "Optimizing the Economic Independence of Sharia-Based Islamic Boarding Schools," *International Journal of Islamic Economics* 6, no. 01 (2024): 58, <https://doi.org/10.32332/ijie.v6i01.8944>.

⁷ Hasan Hasan and Dina Yustisi Yurista, "Social Entrepreneurship Management of Islamic Boarding School in Indonesia," *Indonesian Journal of Business and Entrepreneurship* 11, no. 1 (2025): 82–92, <https://doi.org/10.17358/ijbe.11.1.82>.

higher education, which lecturers must implement. This program is a process and takes the form of professional activities related to development programs with a cooperative perspective, in accordance with the entrepreneurial paradigm. This program involves participating in the proportionate mobilization of all partnership components in a concrete work project as a form of community service by the lecturers.

RESEARCH METHOD

This community service activity was conducted using the Participatory Rural Approach (PRA) method, a method of educating the community through outreach, demonstrations, and mentoring.⁸ The PAR method was chosen because it offers advantages, including the active involvement of community members, specifically partner groups, as subjects.

Data collection utilized three techniques: (1) in-depth interviews; interviews were conducted three to four times, lasting between 42 and 70 minutes. The interviews were recorded and transcribed verbatim; (2) non-participant observation; and (3) documentary study.⁹ The natural setting of the research subjects served as a direct source of data, including words, actions, documents, and other supporting data. The Implementation Team began assessing and collecting data through both secondary and primary sources, including direct mentoring of the participants.¹⁰

Data analysis was conducted both during and after the fieldwork. Fieldwork analysis was conducted to establish an intense study focus by developing analytical questions. At the conclusion of the fieldwork analysis, the researcher created a reflection on the focus of the research.¹¹ Meanwhile, data analysis after leaving the field is conducted to organize and review the results of the analysis to determine whether the researcher has found complete and optimal data to reflect the focus of the final research report. Checking data validity is a crucial and integral part of this

⁸ Dewi Andriany, "Pengembangan Model Pendekatan Partisipatif Dalam Memberdayakan Masyarakat Miskin Kota Medan Untuk Memperbaiki Taraf Hidup," in *SEMINAR NASIONAL EKONOMI MANAJEMEN DAN AKUNTANSI (SNEMA) FAKULTAS EKONOMI UNIVERSITAS NEGERI PADANG*, 2015.

⁹ Greet Peersman, "Data Collection and Analysis Methods," *Revista Latinoamericana de Psicología* 34, no. 3 (2018): 241–49.

¹⁰ J. Michael Spector et al., "Handbook of Research on Educational Communications and Technology," in *Handbook of Research on Educational Communications and Technology: Fourth Edition*, 2014, 1–1005, <https://doi.org/10.1007/978-1-4614-3185-5>.

¹¹ Carrie Williams, "Research Methods; Qualitative and Quantitative Analysis," *Journal of Business & Economic Research* 5, no. 3 (2022): 81–82, https://doi.org/10.1007/978-3-319-10906-0_5.

research. The implementation of data validity checking in this study is based on four criteria: credibility, transferability, and confirmability.¹²

RESULT AND DISCUSSION

Financial management mentoring is implemented through the following stages:

a. Financial Planning

Research has found that the budget planning process at the Salafiah Islamic Boarding School is carried out at the beginning of each academic year through a budget planning meeting attended by the entire academic community, including the principal and several other relevant parties. During this meeting, each school provides a draft of upcoming needs/programs for analysis.

All planned activities are categorized by their future impact, the amount of funding required, and the adjustments made to available funds. If the plan does not align with available funds, solutions are sought, including prioritizing the most basic needs and then addressing additional needs. In preparing the budget plan, the Salafiah Islamic Boarding School divides the allocation into several things, namely: (a) Honorarium: GTT honorarium, PTT honorarium, and additional hour honorarium for teachers, (b) main activities: teaching and learning activities, and student development, (c) student meal costs: costs for three meals per day, (d) supporting: office stationery, activity honorarium, official travel, school household, maintenance and other activities, (e) quality improvement activities: additional lessons, preparation for competitions, seminars (i) physical development: addition of educational facilities, and building rehabilitation.

In developing financial planning, the Salafiah Islamic Boarding School examines the first month of the established plan to determine whether it is running smoothly. If the established plan is running well, there will be no changes. However, if it is not running well, adjustments will be made to the budget plan, either mid-semester or at the beginning, to assess whether the budget situation is appropriate. The plan development steps at the working group level, in collaboration with the school committee, and subsequent socialization and legalization occur when the established plan is running smoothly.

b. Budget Implementation

The Salafiah Islamic Boarding School (Pesantren Salafiah) receives various funding sources, including: Government-funded School Operational Assistance (BOS) funds, with each school having a different amount. MA (Islamic Senior High

¹² Mariette Bengtsson, "How to Plan and Perform a Qualitative Study Using Content Analysis," *Journal of Business & Economic Research* 12, no. 2 (2019): 8–14, <https://doi.org/10.1016/j.npls.2016.01.001>.

School) receives approximately IDR 160,000,000, MTS receives IDR 110,000,000, and SMP Islam receives IDR 116,000,000. Funds also come from donations, both fixed and variable. Funds also come from a cooperative managed by the Islamic boarding school. Store rental funds amount to IDR 53,000,000. The largest source of funds is monthly student tuition fees (SPP), amounting to approximately IDR 160,000,000.

Meanwhile, funds at the Salafiah Islamic Boarding School are used for all school and Islamic boarding school operations, including student meals, stationery, school development, teacher honorariums, lesson planning, extracurricular textbooks, religious studies, scouting, additional tutoring, and remedial teaching. Regarding the use of scholarships specifically for orphans and underprivileged students, the Islamic boarding school directly allocates these funds to the recipients and does not use them for school operations.

Based on the points above, it is clear that financial management at the Salafiah Islamic Boarding School is systematic, starting with the preparation and development of the Madrasah Budget and Expenditure Plan, as well as revenue and expenditure.

c. Evaluation and Accountability System

The evaluation and accountability system implemented by the Salafiah Islamic Boarding School consists of three parts: first, before reporting BOS funds to the government, the school conducts a quarterly evaluation with the committee, the principal, the entire academic community, and representatives of parents. Second: Funds from donors are evaluated annually, along with evaluations of planned programs, attended by relevant parties. Third: Assistance for underprivileged students is not evaluated because these funds are reported immediately upon disbursement. The management of Salafiah Islamic Boarding School funds is audited annually by the Supreme Audit Agency (BPK).

The source accounts for Salafiah Islamic Boarding School funds. If the funds are obtained from the government, they are accounted for to the government. Likewise, if the funds come from parents, the principal is accounted for by the parents. This accountability demonstrates that Salafiah Islamic Boarding School is indeed receiving and using its funds appropriately. Based on the points above, it is clear that evaluation and accountability, as part of Sharia financial oversight, have been carried out by Salafiah Islamic Boarding School.

Evaluation and accountability will improve financial performance, ensuring that funds are not wasted. With proper, thorough, and transparent management, donors will feel a genuine willingness to contribute, as they are being used

appropriately. If government funds are not evaluated and accounted for, fraud and misappropriation are indicated. This fraud and misappropriation constitute sin, as government funds, which should be used for their intended purposes, are instead used for wasteful purposes. This includes misappropriating Muslim assets, which should be used for the common good (education).

CONCLUSIONS

Based on the research findings, financial management assistance at the Salafiah Islamic Boarding School in Lumajang is provided through a systematic process, starting with assistance in the preparation and development of the Islamic Boarding School Revenue Budget Plan, and assistance in the receipt and disbursement of Islamic boarding school funds. Islamic boarding school funds are sourced from the government, namely from the BOS (Bos), and funds for people experiencing poverty and orphans. These funds also come from the community, namely donations, both fixed and variable. In addition, the Islamic boarding school has a cooperative that is currently operating, with profits allocated annually to the school's total revenue.

The Salafiah Lumajang Islamic boarding school's oversight system is carried out through evaluation and accountability. The evaluation is divided into three parts: first, the BOS funds before being reported to the government. Second, funds from donors are evaluated annually, along with all planned programs. Third, BSM supporting funds are not evaluated because they are reported immediately upon disbursement. For funds sourced from community donations, oversight is limited to reporting on the use of these funds at the beginning of the year, regarding any development plans for the school in the new academic year. The source of the funds accounts for the Salafiah Lumajang Islamic boarding school's funds

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