

**MANAGEMENT OF OPERATIONAL AND NON-OPERATIONAL FUNDS AT MTS
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16, 2025**Abstract**

This study aims to describe the management of operational and non-operational funds at MTs YPPA Cipulus Purwakarta. This research uses a qualitative approach with a descriptive method. The research subjects include the school treasurer and other parties involved in financial management. Data were collected through interviews and documentation, while data analysis employed the Miles and Huberman model consisting of data reduction, data display, and conclusion drawing. The results show that the management of operational funds sourced from the School Operational Assistance (BOS) has been carried out systematically through planning in the RKAM, quarterly fund disbursement, implementation, recording through accountability reports (SPJ), and reporting via the eRKAM V2 application. The realization of fund utilization is in accordance with the predetermined plan. Meanwhile, non-operational funds sourced from the foundation/committee, annual education contributions (DSP), and building donations are used for school development needs and recorded through the JIBAS application. Overall, the management of operational and non-operational funds at MTs YPPA Cipulus Purwakarta has been implemented in accordance with the principles of transparency and accountability in educational financing.

Keywords: BOS, Fund Management, Madrasah, Non-Operational Funds, Operational Funds

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INTRODUCTION

Education plays a crucial role in determining the quality of human resources, making it a key pillar of national development. Quality education enables students to develop their intellectual, emotional, and social capacities, equipping them to face future challenges. According to the Indonesian Ministry of Education and Culture (Kemendikbud, 2020), education must be implemented in a planned, integrated, and sustainable manner to improve people's lives. Furthermore, education serves as a strategic instrument for increasing a nation's productivity and competitiveness in the era of globalization. Therefore, education management requires support from many sources, such as curriculum, teachers, facilities, and especially financing.

Education financing is crucial for educational success because all school activities cannot run optimally without adequate financial support. According to Tilaar (2009), education financing is the entire funding chain, encompassing planning, allocation, use, and financial accountability, to achieve educational goals effectively and efficiently. This aligns with UNESCO's (2015) claim that strong, equitable, and sustainable funding is key to achieving quality education. Various regulations in Indonesia ensure that the education sector receives a minimum of 20% of the national and regional budgets.

At the educational unit level, funding is typically divided into operational and non-operational funds. Operational funds cover the usual costs required to support academic activities, such as purchasing books, paying honorariums, academic activities, and minor maintenance. In Indonesia, operational funds are primarily derived from School Operational Assistance (BOS) and other internal sources. BOS funds aim to reduce the cost of education paid by the community, allowing them to allocate it to other needs. This is done by the government to ensure that all students can enjoy a decent and quality education up to the senior high school (SMA) level (Halik, Hidayati, & Amin, 2018). Meanwhile, non-operational funds come from government allocations, such as the APBN/APBD budget or the Special/Physical Allocation Fund (DAK/Fisik) for school construction and renovation, grants, donations, contributions from the community, foundations, or the private sector. Non-operational funds include long-term costs, long-term expenditures, or developments such as infrastructure construction, building renovations, procurement of large facilities, and institutional capacity building (Widjajanti, 2019).

The management of operational and non-operational funds in educational institutions is crucial because it is linked to the continuity of the learning process and the quality of educational services. Financial management in Islamic schools, including MTs YPPA Cipulus Purwakarta, requires careful planning. This includes creating a Work Plan (RKAM), allocating funds according to needs, and reporting to foundations, committees, and the government. Effective management will help schools optimally achieve academic and administrative goals. However, poor management can compromise educational quality and erode public trust.

Therefore, studying the management of both operational and non-operational funds is crucial to understanding how educational units plan, manage, and account for funds to support the learning process. As part of efforts to improve the quality of financial management in Islamic educational institutions, this study further investigates the management of both types of funds at MTs YPPA Cipulus Purwakarta.

Adequate education is inseparable from financing. Costs are a crucial element in the implementation of education. Determining costs will influence the effectiveness of activities within an organization. Activities carried out at relatively low costs but producing quality products are considered effective and efficient (Sugandi & Susanti, 2019). Education financing is a crucial component of education management, serving to ensure the teaching and learning process runs smoothly and sustainably. Mulyasa (2004) states that education financing is the entire process of procuring, distributing, using, and accounting for the funds needed to achieve educational goals. Expenditures on education consist not only of direct costs, such as teacher salaries and the purchase of facilities, but also of indirect costs, such as scholarships, social assistance, and other operational support. Furthermore, Suhardan (2010) states that education financing is closely related to how educational institutions manage their financial resources in an effective, efficient, transparent, and accountable manner. Fattah (2009) explains education financing management as the process of planning, directing, organizing, coordinating, and monitoring the use of educational financial resources to achieve the goals of effective and efficient education delivery. Education financing management also encompasses approaches to mobilizing funding sources from the government, the community, and alternative sources to ensure the sustainability of education programs. Funding management for school activities can be planned, procured, transparently recorded, and used efficiently to finance school programs. The objectives of education financing management are (Depdiknas, 2007):

1. to increase the efficiency and effectiveness of education funding;
2. to ensure that available funds are used for daily school activities and excess funds are reinvested;
3. to increase transparency and accountability in school finances;
4. to maintain school asset inventory;
5. to minimize misuse of school funds;
6. to ensure that applicable regulations and practices for receiving, recording, and disbursing funds are known and implemented.

From an Islamic educational management perspective, managing education funding is not merely a technical administrative process but also a trust that must be managed based on the principles of sharia, justice, and the welfare of the community. The use of funds must consider the values of monotheism, integrity, and moral responsibility, so that every budget allocation truly supports the goal of Islamic education, namely the formation of a perfect human being (Daulay, 2014).

According to Hidayat (2019), the principal's management skills and the performance of the internal accountability system significantly influence the success of managing education funding. Appropriate education funding can improve the quality of education, boost teacher morale, and enhance school facilities. Meanwhile, a report on the School Operational Assistance (BOS) policy from the Ministry of Education and Culture (Kemendikbud, 2020) indicates that community involvement, the use of funds based on the needs of educational units, and public information transparency are crucial factors in ensuring effective use of funds. Therefore, education funding encompasses an integrated management process to achieve the goal of improving the overall quality of education, not just technical issues related to fund distribution. Education financing can truly encourage equality and improve the quality of education in every educational institution if there is collaboration between professional management, transparency, and participation of all stakeholders.

In the provision of education, understanding the components of financing is crucial, particularly in understanding the difference between operational and non-operational financing components. In the context of schools, operational components typically include direct costs required to provide education and daily activities, such as teacher and staff salaries, administrative costs, procurement of consumables, and other non-personnel operational costs. Meanwhile, "non-operational" in education can be defined as costs not included in the school's

daily operational costs, such as investments, fixed asset procurement, building renovations, or long-term development of facilities and infrastructure. In vocational high school operational cost planning documents, the terms "direct costs" and "indirect costs" are used to distinguish costs that directly support the educational process from those that indirectly or indirectly support it in the long term (Chrystiana & Alip, 2014).

Practically, this separation is not simply a difference in terminology; it also enables schools to manage their budgets more transparently, effectively, and responsibly. Schools can map operational costs to ensure that basic needs such as teacher salaries, facility maintenance, and teaching materials are met for the smooth running of education. Meanwhile, non-operational costs, such as investment or facility renovations, can be strategically planned according to the school's budget and priorities.

Education funding management must be implemented based on clear principles to ensure that available funds are utilized optimally, on target, and accountable to the public. According to Khofi and Wafi (2025), school financial management must be based on four main principles: transparency, accountability, efficiency, and effectiveness.

1. Transparency means that educational institutions must be transparent in conveying financial information to all stakeholders, from the planning, implementation, and reporting stages of fund utilization. This allows the community, school committees, and parents to clearly understand how education funds are managed, thereby fostering public trust in educational institutions.
2. Accountability means that every use of education funds must be accountable administratively, legally, and morally. Accountability requires a neat recording system, timely reporting, and legitimate and auditable evidence of fund use. With good accountability, school administrators are responsible not only to the government as the funder, but also to the community as a whole, which benefits from educational services.
3. Efficiency, emphasizing the use of funds economically, appropriately, and free from waste. Efficiency does not mean reducing the quality of services, but rather ensuring schools are able to utilize limited financial resources proportionally to cover operational and non-operational needs. With effective spending, schools can maintain financial stability and meet all basic educational needs.
4. Effectiveness, which refers to how effectively funds achieve established educational goals. Education funding is considered effective if it has a significant impact on improving the quality of learning, the availability of facilities and infrastructure, teacher welfare, and student learning outcomes. Therefore, effectiveness is measured not only by the level of budget absorption, but also by the tangible results achieved from the use of these funds.

These four principles are interrelated and form a unity in realizing sound education financing governance. Transparency enhances public trust, accountability ensures accountability, efficiency prevents waste, and effectiveness ensures the achievement of educational goals. Consistently implementing these principles will help educational institutions manage education financing professionally, prevent irregularities, and encourage continuous improvement in education services.

Operational costs represent all costs incurred by a company to fund its operational activities in order to achieve its goals (Rusdiana, 2019). School or madrasah operational funds are funds used to finance non-personnel operational activities of educational units to ensure quality learning. According to Minister of Education and Culture Regulation Number 6 of 2021 concerning the Management of School Operational Assistance (BOS) Funds, BOS funds are intended to support the operational costs of providing education in elementary and secondary schools. These funds are intended to ease the burden of education costs borne by parents and students and to ensure that students receive a proper education.

In the context of madrasas, the definition of BOP Funds is explained in the Ministry of Religious Affairs' BOP Madrasah Technical Instructions. This fund is a government assistance fund provided to madrasas to help fund educational operational costs so that the quality of educational services can be continuously improved. These funds stimulate and support daily learning activities. Fattah (2009) states that school or madrasah operational costs consist of investment costs, operational costs, and personnel costs. Operational costs are defined as the costs regularly incurred to carry out daily educational activities, such as school administration, maintenance of infrastructure, learning, and the welfare of teaching and learning staff. Therefore, school or madrasah operational funds directly support the sustainability of education.

The government is the primary source of funding for educational operations through allocations from the national and regional budgets (Fattah, 2009). These funds are then distributed to educational units to cover routine operational needs. The primary sources of school and madrasah operational funds come from the State Budget (APBN) and the Regional Budget (APBD). The Ministry of Education, Culture, Research, and Technology is responsible for the School Operational Assistance (BOS) funds for schools and the School Operational Assistance (BOP) funds for madrasahs. These funds are distributed directly to educational unit accounts based on the number of students registered in national data systems, such as Dapodik and EMIS.

In addition to the central and regional governments, funds for school and madrasah operations can also come from other legitimate and non-binding sources, such as the business sector, parents, school committees, and the community. However, public funds may not be used as a substitute for the state's obligation to pay for basic education. Suryosubroto (2018) explains that community participation in education funding is a consequence of the school-based management concept, in which schools are empowered to manage resources, including finances, independently and responsibly.

The use of school/madrasah operational funds is principally directed towards financing routine needs that directly support the learning process. According to Minister of Education and Culture Regulation Number 6 of 2021, BOS funds can be used to finance learning and extracurricular activities, library development, maintenance of school facilities and infrastructure, provision of stationery and consumables, and payment of honorariums for teachers and non-civil servant education personnel. These funds can also support learning evaluation activities, assessments, and other educational support services.

The Ministry of Religious Affairs stipulates that BOP Madrasah funds are intended to support routine operational activities such as teaching and learning activities, madrasah administration, facility maintenance, and improving the quality of educational services. These funds are not permitted for the construction of new buildings or other major investment projects. Therefore, operational funds are short-term and intended for process needs.

Suryosubroto (2018) emphasized that the use of operational funds must be based on systematic planning through the school budget so that each expenditure has a clear and accountable basis. Therefore, the use of operational funds must be in accordance with the budget planning in the School/Madrasah Activity and Budget Plan (RKAS/RKAM). This is done to ensure that all operational expenditures are planned, accountable, and align with the priority needs of the educational unit.

Non-operational funds, or development funds/education investment funding, are part of the school financing system that are not intended for routine operations. These funds are intended for the long-term construction, maintenance, and development of educational institutions. Education financing encompasses budgeting, allocation, implementation, accounting, and accountability. Non-operational funds are included in medium- to long-term financing that supports institutional investment and school facilities (Arwildayanto, Lamatenggo, & Sumar, 2017). Therefore, conceptually, non-operational funds can be defined

as funds used for matters unrelated to routine operations, such as constructing new buildings, renovating facilities, purchasing permanent equipment, or investing in school or madrasah development. These funds are not used for daily activities, such as teacher honoraria, electricity, stationery, or consumables.

Education financing, including non-operational funds, can come from various sources, such as the community, the government (central or regional), and contributions from external parties or partners. These sources are in accordance with the financing model used in educational financial management (Tiwa, 2022). More specifically, non-operational funds can come from government development funds (APBN/APBD), development assistance funds, special government programs, grants, or cooperative/private funds (in the form of CSR, donations, community contributions, etc.) (Arwildayanto, Lamatenggo, & Sumar, 2017). Funding is not only for routine operations but also investment in facilities and institutional development.

Non-operational funds within the framework of education financing management are used for investment and institutional development. These include the construction or rehabilitation of school or madrasa buildings, the procurement of permanent facilities and infrastructure (such as libraries, laboratories, sports facilities, new classrooms), permanent equipment, and increasing institutional capacity and educational infrastructure (Tiwa, 2022). Furthermore, non-operational funds can also be used to improve the quality of education, such as teacher training, curriculum development, school management systems, and institutional strengthening programs. This aligns with the approach that education financing should focus on long-term development to ensure the sustainability and quality of education (Nurhalimah, 2019).

RESEARCH METHOD

This research uses a qualitative approach with descriptive methods. The qualitative approach was chosen because it aimed to gain a deeper understanding of the operational and non-operational fund management process at MTs YPPA Cipulus Purwakarta, by observing actual conditions on the ground. Descriptive methods are used to describe direct phenomena without altering the research variables.

The research was conducted at MTs YPPA Cipulus Purwakarta, located in Kp. Cipulus, RT/RW. 07/03, Nagrog Village, Wanayasa District, Purwakarta Regency. The research subjects were the treasurer and other relevant parties involved in the planning, implementation, and reporting of operational and non-operational funds. The researchers used two primary methods for data collection: interviews and documentation. Interviews were conducted directly with informants to obtain information about the decision-making process, accountability and transparency practices, and fund management mechanisms. Written data, such as the Madrasah Work Plan and Budget (RKAM), financial reports, and other supporting documents, were obtained through documentation methods, which supported the interview results.

The Miles and Huberman analysis model is used to conduct data analysis, which consists of three stages, namely data reduction, data presentation, and drawing conclusions.

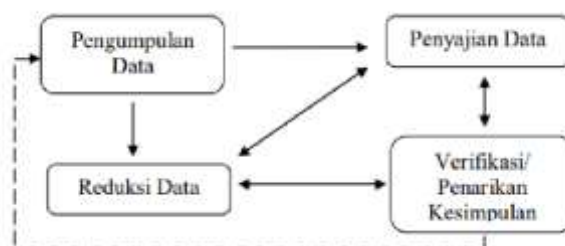


Figure 1. Qualitative Data Analysis Model Flow According to Miles and Huberman (1992)

Data reduction was carried out by selecting and simplifying important information from interviews and documentation. The data was presented in narrative form, making it easier for researchers to see patterns and relationships between the information. In the final step, conclusions were drawn by formulating the main findings regarding the management of operational and non-operational funds at MTs YPPA Cipulus Purwakarta.

RESULTS AND DISCUSSION

Interviews with the treasurer and BOS operator at MTs YPPA Cipulus indicate that the madrasah's financial management, both operational and non-operational, is carried out through a structured and well-documented mechanism. These mechanisms include budget planning, disbursement procedures, reporting on fund use, and accountability to stakeholders, particularly parents, for the use of these funds.

In terms of budget planning, MTs YPPA Cipulus systematically prepares a Madrasah Activity and Budget Plan (RKAM) each year. The RKAM is created by considering the actual needs of the madrasah, including administration, learning processes, and maintenance of facilities and infrastructure. This RKAM then serves as the basis for every realization of BOS fund use, ensuring that funds are not used spontaneously but based on a predetermined plan. The RKAM preparation only involves the madrasah principal, treasurer, and BOS operator, with no teachers involved in the formulation process. However, teachers remain aware of the RKAM's contents after its approval, thus maintaining transparency even though the formulation process is not participatory. This also demonstrates that budget decision-making remains centralized, yet still geared toward meeting general learning needs.

Regarding the disbursement mechanism for BOS funds, they are currently disbursed in quarterly installments. The disbursement process cannot be carried out immediately, as it must comply with government regulations and requirements. BOS operators are responsible for completing all administrative requirements through a predetermined system. This includes student data, previous fund usage reports, and other supporting documents. Once all requirements are deemed complete and validated by the system, BOS funds can be disbursed.

However, there are obstacles in the disbursement process, including significant delays. For example, funds that were supposed to be disbursed in July were not disbursed until October. To address this, madrasahs implemented a "bridging fund" strategy, or pre-funding operational needs to ensure learning activities continue.

The actual use of BOS funds found no discrepancy between planned and realized funds, as the realized amount always matched the amount stated in the RKAM. However, fund use is usually adjusted to reflect the actual circumstances of the madrasah. These adjustments are evident in changes to indicators or activity items, although the total nominal amount remains in accordance with the established RKAM. In the allocation of BOS funds, it was also found that the allocation for teacher honorarium payments differs based on certification status. Certified teachers receive honorariums from BOS funds, while non-certified teachers are paid using non-operational funds, namely the Education Contribution Fund (DSP). Non-certified teachers receive an honorarium of Rp5,000 per face-to-face meeting, calculated per week at Rp40,000. The number of teachers at MTs YPPA is 69, and the total number of stakeholders reaches 85 people. On average, the honorarium received by non-certified teachers is approximately Rp1,400,000 per month. The remainder is allocated according to the RKAM and daily operational needs.

When reporting the use of BOS funds, MTs YPPA Cipulus records realization based on manually generated transaction evidence in the form of an Accountability Letter (SPJ). This SPJ is then entered into the eRKAM V2 application, the school's official reporting system. Reports are inputted and attached quarterly, or quarterly, during the BOS disbursement period.

Reports are compiled based on the amount of funds received, ensuring a consistent nominal balance between the disbursed and reported funds.

In addition to BOS funds as operational funds, MTs YPPA Cipulus also manages non-operational funds. These funds come from several sources, including the madrasah committee under the auspices of the Islamic boarding school foundation, the annual Education Contribution Fund (DSP), and building donations collected upon initial student registration. These non-operational funds are used for madrasah development needs that cannot be funded through BOS funds, particularly those related to the construction and procurement of physical facilities. Non-operational funds are used not only for major rehabilitation and infrastructure development, but also to finance operational activities that are not permitted to use BOS funds, such as Porseni (Sports and Arts) activities, PPKM team honoraria, religious activities, and other special, incidental needs. Thus, non-operational funds serve as a flexible source to cover BOS funding shortfalls.

Regarding non-operational fund reporting, all receipts and expenditures of funds other than BOS are recorded specifically in a financial application called JIBAS. This application serves as a tool for recording and archiving all non-operational financial transactions, ensuring systematic financial data storage and retrieval when necessary.

As a form of accountability to parents, MTs YPPA Cipulus regularly holds parent meetings. In these forums, the madrasah submits reports on the use of funds, particularly those from the DSP (School Funds) and building donations. Through this mechanism, the madrasah strives to maintain transparency of financial information and foster parental trust in how education funds are used in accordance with the principles of education financing management.

Table 1. Findings

Aspects Studied	Research Findings	Description
Budget Planning (RKAM)	The School Operational Plan (RKAM) is structured annually.	The School Operational Budget (RKAM) serves as the primary guideline for the use of BOS funds, prepared based on the actual needs of the madrasah. The RKAM is prepared only by the Principal, Treasurer, and BOS Operator. Teachers are not directly involved, but are aware of the RKAM for transparency.
BOS Fund Disbursement Mechanism	BOS funds are disbursed quarterly.	Disbursements are made after all requirements have been met and inputted by the BOS Operator.
BOS Fund Realization Against RKAM	The actual amount is the same as the RKAM amount.	There is no discrepancy between planned and actual funds.
Adjustment of Funding Needs	Funds are adjusted to actual needs.	Adjustments are made only to activity indicators, but the amount remains in accordance with the RKAM.
BOS Fund Reporting	Manual SPJs are entered into eRKAM V2.	Reporting is done quarterly, based on valid transaction evidence.
Non-Operational Fund Sources	Islamic boarding school committees/foundations, annual DSPs, and building donations.	It is used for development needs that cannot be funded by BOS.
Recording of Non-Operational Funds	Recorded in the JIBAS application.	All non-BOS transactions are recorded neatly and systematically.

Reporting Parents	to Done through parent meetings.	This includes reports on the use of DSP funds, committee funds, and building donations.
Financial Administration System	Using eRKAM V2 and JIBAS.	This strengthens transparency and accountability in fund management.
Teacher Honorarium Allocation	Teacher honorariums vary based on certification status.	Certified teachers are paid from BOS. Non-certified teachers are paid from DSP (Rp 5,000/face-to-face hour, Rp 40,000/week, an average of Rp 1,400,000/month). The number of teachers is 69, and the total number of stakeholders is 85.
Non-Operational Fund Allocation	Used for expenses not permitted with BOS.	This includes: major rehabilitation, construction, Sports Week (Porseni) activities, PPKM team honoraria, and other activities not permitted by the BOS technical guidelines.
Barriers to BOS Fund Disbursement	Disbursement delays occur, for example, funds are disbursed in July and disbursed in October.	This hampers operational activities that rely on BOS funds.
Strategies to Overcome Barriers	Using bridging funds (internal madrasah bridging)	The bridging fund ensures the learning process continues uninterrupted.

Overall, the research findings indicate that the management of operational and non-operational funds at MTs YPPA Cipulus has been carried out in a relatively systematic manner through the planning, implementation, recording, and reporting stages. There is a balance between adherence to budget planning and flexibility to meet the school's actual needs. This is demonstrated by the alignment between the nominal RKAM and the realization of funds, as well as adjustments to needs at the activity indicator level. There are efforts by the madrasah to implement orderly and technology-based financial administration, as demonstrated by the manual SPJ mechanism for BOS funds entered into the eRKAM V2 application and the recording of non-operational funds through the JIBAS application.

1. Management of School/Madrasah Operational Funds

a. Budget Planning (RKAM) and BOS Funding Sources

Research shows that MTs YPPA Cipulus systematically prepares the Madrasah Activity and Budget Plan (RKAM) every year and uses it as the main guideline in the use of operational funds sourced from BOS funds. (Rahayuningsih, 2020). The School Operational Assistance Program is commanded by the Ministry of Education and Culture, which in its implementation the distribution and management of BOS funds must be guided by the Technical Guidelines for the Use of BOS funds issued by the Ministry of Education and Culture and the Ministry of Religious Affairs (Mulyono, 2010). This finding is in accordance with the theory of Mulyasa (2004), which states that education financing is the entire process of procurement, distribution, use, and accountability of funding sources to achieve educational goals. In addition, the Ministry of Religious Affairs' BOS Technical Guidelines stipulate that educational units must create a planned and measurable RKAM plan based on the actual needs of the madrasah using a priority scale approach. In situations like this, creating a School Budget (RKAM) not only ensures that funds are used properly and accountably, but also that every funded activity truly supports improving the quality of learning and the management capabilities of the madrasah.

According to Nanang Fattah (2009), planning must be the first step in managing education funding to ensure effective use of funds. Sa'ud and Makmun (2009: 17) state, "Planning is the process of formulating various decisions to be implemented in the future to achieve predetermined goals" (Sa'ud & Makmun, 2009). In the context of MTs YPPA Cipulus, the RKAM was prepared based on the school's actual needs, such as learning activities, administration, and facility maintenance. This demonstrates that the budget planning task has been carried out in accordance with the theory used to manage education funding. In terms of funding sources, the results indicate that operational funds primarily come from the School Operational Assistance (BOS). This aligns with Minister of Education and Culture Regulation Number 6 of 2021, which stipulates that BOS funds are government funds used to finance the operational needs of educational units.

The preparation of the RKAM at MTs YPPA Cipulus only involved the principal, treasurer, and BOS operator, with no teachers directly involved in the preparation. However, teachers were kept informed of the final RKAM results, thus maintaining transparency in the planning process. This illustrates that the madrasah implements a centralized (top-down) planning model while maintaining openness of information. As explained by Wahjosumidjo (2011), transparency does not necessarily require the involvement of all stakeholders in the formulation, but rather ensures that all parties are aware of the plans.

Although not fully participatory, the planning still adheres to the principle of transparency-driven governance, namely, a decision-making process that is accessible and understandable to the entire school community. Thus, RKAM planning remains in line with the principles of education financing management, which emphasize information transparency and public accountability.

b. Mechanism for Disbursement and Use of Operational Funds

The research results indicate that BOS funds are disbursed quarterly through a mechanism to fulfill administrative requirements, which are then entered into the system by the BOS operator. The results align with Minister of Education and Culture Regulation Number 6 of 2021, which stipulates that BOS fund disbursement must be carried out in stages and systematically with the aim of monitoring the use of these funds. The amount of BOS funds received is based on the number of students in a school multiplied by the size of the assistance unit (Sairani and Sinarwati 2021 in Arismun et al., 2022). Furthermore, Fattah (2009) argues that, from the perspective of educational financing management theory, fund use must be regulated, coordinated, and monitored to align with educational plans and objectives. Regarding fund use, it was found that the nominal realization of funds always matched that stated in the School Budget (RKAM), although adjustments were made at the activity indicator level to reflect the actual needs of the madrasah. This condition indicates that fund use remains under budget planning control.

Field findings indicate obstacles in the form of delays in BOS fund disbursement, for example, funds that were supposed to be disbursed in July were only disbursed in October. This can hamper operational activities if not addressed strategically. To ensure the smooth running of school programs, MTs YPPA Cipulus employs a bridging fund strategy, or pre-funding operational costs. This bridging strategy aligns with the concept of educational financial risk management (Halim & Kusufi, 2012), which emphasizes the importance of institutional preparedness in facing budget uncertainty through alternative financing mechanisms. This demonstrates the madrasah's independence in overcoming disbursement constraints without disrupting educational services.

One of the largest allocations of operational funds is used for honorariums for certified teachers, while non-certified teachers are paid using non-operational funds (DSP) at Rp 5,000 per face-to-face hour, or approximately Rp 40,000 per week. With 69 teachers and 85 stakeholders, the average honorarium for non-certified teachers reaches Rp 1,400,000 per

month. This teacher budget allocation aligns with Tilaar's (2009) theory that education financing should prioritize educators, as they are the key actors in improving the quality of learning.

c. Monitoring and Reporting of Operational Funds

Funding reporting at MTs YPPA Cipulus is conducted through the preparation of a Manual Accountability Letter (SPJ) and input into the eRKAM V2 application every quarter. This reporting is based on valid transaction evidence and corresponds to the funds received. These results align with Mulyasa's (2004) opinion that a clear system must be used to record and report education funding.

Furthermore, Suhardan (2010) emphasized that education funding must be managed transparently and accountably. The principles established by Khofi and Wafi (2025) for education financial management, namely transparency, accountability, efficiency, and effectiveness, also support Suhardan's (2010) opinion. Reporting through the SPJ and eRKAM V2 demonstrates that MTs YPPA Cipulus has implemented the principle of accountability because all fund use is accompanied by valid administrative evidence, and the principle of transparency because it can be audited through the system. Thus, the monitoring and reporting of operational funds at MTs YPPA Cipulus aligns with the theoretical study used in this study.

2. Management of School/Madrassa Non-Operational Funds

a. Sources of Non-Operational Funds

In the context of managing educational funding, each educational unit has different funding patterns and characteristics in accordance with its needs and environmental support. This is also evident at MTs YPPA Cipulus, where research indicates that building donations, Islamic boarding school committees or foundations, and the annual Education Donation Fund (DSP) are sources of non-operational funding. According to the theory put forward by Arwildayanto, Lamatenggo, and Sumar (2017), non-operational funds or educational investment funds can come from grants, the government, the community, or other legitimate sources. Therefore, the presence of non-operational funds at this madrasah demonstrates strong institutional support, as the foundation contributes directly to the sustainability of education.

Tiwa (2022) states that educational funding does not solely rely on government allocations but also involves community participation as part of the financing process. This indicates that the non-operational funding sources at MTs YPPA Cipulus, which come from students' parents and the Islamic boarding school community, align with the concept of educational financing in contemporary theoretical studies. The alignment between this field research and the literature reinforces the notion that madrasas have the capacity to build a funding system that focuses on government funds and engages the community as a strategic partner in improving the quality of education.

The diversity of non-operational funding sources at MTs YPPA Cipulus reflects the implementation of the principles of independence and community participation in education. This also demonstrates that support from foundations and parents can strengthen the madrasa's financial stability and support various development programs not covered by government funds. Therefore, this funding model can serve as a good example for other educational institutions in expanding their funding sources sustainably.

b. Allocation of Non-Operational Funds

In managing education funding, each school must ensure that available funds are allocated proportionally to meet short-term and long-term needs. Research results indicate that, in this case, non-operational funds at MTs YPPA Cipulus were used to meet madrasah development needs that could not be funded by BOS funds, particularly for the construction and procurement of physical facilities. They were also used for non-BOS operational activities

such as Porseni (Sports and Arts) activities, PPKM team honoraria, Islamic boarding school activities, and learning needs not permitted by BOS technical guidelines. These results align with the theory of Arwildayanto, Lamatenggo, and Sumar (2017), which states that non-operational funds fall into the medium- and long-term financing category, focusing on investment in educational facilities and infrastructure. This approach emphasizes that the sustainability of educational institution development is highly dependent on how well madrasahs manage investment funds.

According to Tiwa (2022), non-operational funds have a strategic function in supporting institutional development through building construction, facility rehabilitation, procurement of permanent infrastructure, and capacity building of other educational infrastructure. In this case, MTs YPPA Cipulus has utilized non-operational funds in accordance with these objectives. Thus, the madrasah's financial management approach reflects the implementation of the ideal concept of education financing. By utilizing funds for physical development and strengthening infrastructure, the madrasah demonstrates its commitment to improving educational services by providing adequate support facilities.

The management of non-operational funds at MTs YPPA Cipulus reflects a sound understanding of the concept of education financing as a form of long-term investment. The madrasah has strengthened the foundation of its educational sustainability by appropriately allocating funds to the development and construction of facilities. This demonstrates that non-operational funding management has been carried out in accordance with the concept of responsible and visionary education financial management.

c. Non-Operational Fund Reporting and Accountability System

A transparent reporting mechanism that is easily monitored by all stakeholders is necessary to ensure that the use of funds within the madrasah is systematically accounted for. The study showed that MTs YPPA Cipulus uses the JIBAS application as an administrative system for recording non-operational funds. This system helps the school manage its finances in an orderly and organized manner. These findings align with the principles of education financing management according to Khofi and Wafi (2025), who emphasize the importance of transparency and accountability at every stage of education fund management. The digital recording system at madrasahs allows them to ensure that all financial transactions are properly recorded, reducing the possibility of errors and increasing public trust.

Accountability for non-operational funds is also communicated directly to parents through parent-teacher meetings, in addition to app-based recording. This practice demonstrates the implementation of public accountability. According to Mulyasa (2004), all stakeholders must be informed about educational financial accountability. The use of the JIBAS app demonstrates that the financial administration system meets good governance standards, and open reporting to parents demonstrates the madrasah's transparency. Therefore, the non-operational fund reporting mechanism at MTs YPPA Cipulus aligns with theoretical research on transparency and accountability in education financing management.

The reporting and accountability system for non-operational funds at MTs YPPA Cipulus demonstrates a strong commitment to transparent, accountable, and technology-based financial management. By combining digital record-keeping and direct reporting to parents, madrasahs not only adhere to sound financial management standards but also build community trust as a form of public responsibility.

CONCLUSION

This research demonstrates that a systematic process is used to manage operational and non-operational funds at MTs YPPA Cipulus, starting from planning, implementation, recording, and reporting. During the preparation stage, the Madrasah Activity and Budget Plan (RKAM) is prepared annually and serves as the primary standard for the use of operational funds. Although the preparation process remains top-down and only involves the principal, treasurer, and BOS operator, the principle of transparency is maintained by providing teachers with access to information on the final RKAM results.

During the implementation stage, BOS funds are disbursed quarterly through a system-based system governed by government regulations. Obstacles such as delays in disbursement are addressed through a bridging fund strategy, ensuring uninterrupted learning activities. The use of other operational funds is in accordance with the RKAM, both in terms of nominal value and priority needs, with flexibility to adjust activity indicators. Furthermore, the allocation of operational funds is intended to improve teacher welfare, including differences in payment schemes between certified and non-certified teachers.

Reporting and accountability for operational funds are carried out manually through the preparation of Accountability Letters (SPJ) and then input into the eRKAM V2 application. This process demonstrates the application of the principles of transparency and accountability as emphasized in educational financing management theory.

At MTs YPPA Cipulus, the management of non-operational funds also demonstrates sound financial governance. Funds come from the Islamic boarding school foundation, committees, the Education Donation Fund (DSP), and building donations. Long-term needs, such as the construction and rehabilitation of facilities, the procurement of infrastructure, and financing activities prohibited by the School Operational Assistance Program (BOS), such as the Porseni (Sports and Arts) competition, PPKM team awards, and religious activities, are funded with these funds. The JIBAS application is used to record non-operational fund reports. This allows for more organized, systematic, and easily audited records. Parental meetings establish accountability to parents to foster a clear relationship between the school and the community.

Overall, financial management at MTs YPPA Cipulus reflects the application of educational financial management principles, namely transparency, accountability, efficiency, and effectiveness. Despite some obstacles, such as delays in the disbursement of BOS funds, the school has been able to overcome these through internal financing strategies without disrupting educational services. The integration of the eRKAM V2 and JIBAS applications also demonstrates that the madrasah is moving toward more modern and accountable technology-based financial governance. Therefore, the management of operational and non-operational funds at MTs YPPA Cipulus can be assessed as being quite effective and supporting the continuous improvement of educational quality.

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