

Optimizing Financial Management Rooted in Local Wisdom to Improve the Quality of Islamic Educational Institutions in Madrasahs

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ABSTRACT

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Financial management plays a strategic role in ensuring the effectiveness and sustainability of Islamic educational institutions, particularly private madrasahs that rely heavily on School Operational Assistance (BOS) funds. This study aims to examine financial management practices at MTs Ash-Shalihin Gowa, focusing on how strategies grounded in local wisdom and Islamic values address funding limitations while maintaining educational quality. Using a qualitative case study approach, data were collected through in-depth interviews, participatory observation, and document analysis involving the foundation head, principal, and treasurer. The data were analyzed thematically and validated through triangulation. The findings reveal that effective financial management is supported by collaborative and value-based governance. Financial planning and budgeting are conducted based on institutional priorities through inclusive deliberation involving teachers, administrators, and community representatives. Local wisdom practices such as *gotong royong* (mutual cooperation) and *musyawarah* (collective deliberation), together with Islamic values including *amanah* (trustworthiness) and *barakah* (spiritual benefit), strengthen transparency and shared accountability. The implementation of the digital E-RKAM (Electronic-Based Madrasah Work Plan and Budget) system improves financial transparency and monitoring while remaining aligned with the madrasah's ethical culture. Continuous internal and external evaluations further support an adaptive financial cycle that incorporates community feedback. These findings contribute to Islamic educational financial management theory by demonstrating how local wisdom can strengthen digital governance and provide a practical model for sustainable madrasah financial management.



Keywords: BOS Funding; Collaborative Governance; Digital Financial Transparency; E-RKAM; Financial Management; Islamic Educational Institutions; Local Wisdom; Sustainable Financial Practices.

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INTRODUCTION

Education serves as the primary foundation for a nation's development (Chankseliani & McCowan, 2021), and its success is heavily determined by the effective management of resources (Karim et al., 2025), particularly financial management (Vettriselvan et al., 2025). In Islamic educational institutions such as madrasahs (Haddade et al., 2024), financial management plays a strategic role in ensuring operational sustainability and improving educational quality. Financial management is not merely an administrative instrument but also a control mechanism and a strategic tool for achieving institutional goals efficiently and effectively (Na'im et al., 2021).

As emphasized in Law No. 20 of 2003, Article 48, educational fund management must adhere to the principles of justice, efficiency, transparency, and accountability. In practice, financial management significantly influences educational quality (Vettriselvan et al., 2025) especially when institutional financial resources are highly limited. Proper financial planning and control positively correlate with institutional performance and student learning outcomes (Lee, 2025). In madrasahs, which are typically non-profit and rely heavily on government assistance such as the School Operational Assistance Fund (BOS), financial management becomes crucial in strategically and responsibly allocating every rupiah (Juhro et al., 2025a).

However, financial management in madrasahs often faces structural and cultural challenges (Haddade et al. 2024). The quality of financial management in schools is influenced by human resource capacity, regulatory understanding, and the availability of adequate management information systems (Haddade et al. 2024; Vanatta et al., 2025; Hoque, 2025). The problem becomes more complex when madrasahs operate in areas with low community support, making them heavily dependent on BOS funds (Kuah & Tan, 2016). This dependency directly impacts the sustainability of educational programs (Juhro et al., 2025a), as BOS funds have fixed disbursement schedules and amounts, despite rising educational needs year after year.

The core issue is how madrasahs can maintain optimal educational functions while relying solely on BOS funds. This limitation poses significant risks to the continuity of educational programs, curriculum development, teacher capacity building, and infrastructure maintenance. Additionally, not all madrasahs have the technical capacity to fully implement transparency and accountability in financial reporting (Vanatta et al., 2025). Therefore, a financial management strategy is needed, one that is not only administrative but also strategic and quality oriented.

School-Based Management (SBM) is widely adopted as an effective framework emphasizing the active involvement of diverse stakeholders, including the madrasah principal, school committee, teachers, and managing foundations (Cloth et al., 2025).

SBM prioritizes data-driven decision-making and systematic evaluation facilitated by standardized financial information systems such as E-RKAM.

This model aims to improve madrasahs' responsiveness in budget formulation, internal control, and financial reporting, ensuring adherence to governmental regulations. Institutional capacity-building through foundation participation has emerged as a pivotal factor contributing to sound financial management (Juhro et al., 2025b). Foundations function not only as legitimizing bodies but also as providers of emergency funding, collaborators in strategic planning, and monitors of budget execution. Particularly in contexts marked by uncertainties—such as delayed BOS fund disbursements or unforeseen expenditures—foundations offer financial flexibility beyond the scope of government allocations, thereby playing a critical role in sustaining madrasah operations (da Silva, 2025).

Several studies also highlight that financial efficiency correlates with educational quality (Lee, 2025; Chankseliani & McCowan, 2021; Juhro et al., 2025b; Vettriselvan et al., 2025; Vanatta et al., 2025; Hoque, 2025). de Villiers et al. (2022) note that even during the pandemic, when schools experienced declining community contributions, institutions with sound financial management maintained their educational service standards. Efficiency here does not merely mean cost-cutting but also aligning expenditures with educational priorities, such as teacher salaries, learning materials, and infrastructure maintenance (Handoko & Tukiran, 2022). Hikmawati et al. (2024) further reinforce this, showing that madrasahs managing BOS funds based on efficiency and transparency principles tend to achieve better accreditation performance.

In the context of madrasah financial management, local wisdom offers valuable ethical and operational frameworks (Muhadi et al., 2023). The principle of *gotong royong* can enhance stakeholder participation in financial oversight, ensuring collective responsibility (Awaliya & Utami, 2024). *Musyawarah* (collective deliberation) ensures that budgeting and spending align with shared educational goals (Taufiq et al., 2024). *Amanah* reinforces accountability in fund management, while *barakah* underscores the spiritual dimension of ethical financial stewardship, where transparency and integrity attract prosperity (Septiani et al., 2025).

This study aims to comprehensively examine financial management optimization practices at MTs Ash-Shalihin, Gowa, a private madrasah entirely dependent on BOS funds. It will analyze the processes of financial planning, budgeting, control, and evaluation, while identifying key actors' roles. The novelty lies in its integrative analysis of BOS fund management, active foundation involvement, and E-RKAM (Electronic-Based Madrasah Work Plan and Budget) implementation. Conceptually, it contributes to Islamic education management literature by contextualizing efficiency, transparency, and accountability principles

and their direct impact on educational quality. The study's scope covers a full budgetary cycle, employing a descriptive-qualitative case study approach.

METHOD

This qualitative case study examined financial management practices at MTs Ash-Shalihin Gowa, focusing on the use of the School Operational Assistance Fund (BOS) as the primary funding source. Governed jointly with a foundation, the madrasah offered a relevant context for studying financial management under resource constraints. Participants, purposively sampled for their direct involvement and with a minimum of two years' experience, included the Foundation Chairperson, Principal, Treasurer, and senior budget staff.

The case study method focused on one institution so that financial practices could be examined within their real-life context (Hunziker & Blankenagel, 2024). This approach was useful when researchers aimed to understand a contemporary phenomenon together with its surrounding context, especially when the boundaries between them were not clearly separated (Younas & Inayat, 2025). Data was collected through in-depth, semi-structured interviews, observations of financial meetings, and document analysis, including budget reports and the use of the electronic financial system (E-RKAM). Thematic analysis was conducted following Braun and Clarke's method, with data coded into themes such as budget planning and stakeholder participation. To ensure validity, data were triangulated across sources, peer-reviewed, and adhered to qualitative research criteria such as credibility and dependability.

Following Sukirman and Kabilan (2023), these criteria guided the implementation of several verification strategies. Prolonged engagement at the research site, lasting approximately eight months, allowed the researchers to build trust with participants and gain a deeper understanding of the institutional context. *Ethical considerations* were carefully addressed throughout the research process. All participants provided informed consent after receiving explanations about the research objectives and the use of the data. To protect confidentiality, pseudonyms were used when reporting participants' information. The researchers also kept reflective notes to monitor potential biases during data collection and analysis. Ethical approval was obtained from the relevant institutional review board before the research was conducted.

RESULTS AND DISCUSSION

This study presents an exhaustive examination of the financial management ecosystem at MTs Ash-Shalihin Gowa, revealing a sophisticated institutional framework that harmoniously integrates contemporary financial administration with deeply rooted Javanese-Islamic cultural values. The findings are organized according

to four interconnected dimensions of financial management - planning, budgeting, control and reporting, and evaluation - each demonstrating unique adaptations that embed the local wisdom principles of *gotong royong* (collective cooperation), *musyawarah* (collective deliberation), *amanah* (trustworthiness), and *barakah* (divine blessing) into institutional practice.

The Financial Managerial-Based Local Wisdom

The financial planning process at MTs Ash-Shalihin integrated strategic management principles with local governance traditions while strengthening parents' and the community's participation from planning through evaluation. Their involvement enhanced financial transparency and provided moral and spiritual support for responsible financial management. This temporal synchronization ensures that financial planning remains attuned to natural cycles of renewal and reflection. The planning phase exemplifies this approach through its deliberate synchronization with the Javanese *pranata mangsa* agricultural calendar (Octavia & Susanti, 2024), creating a cyclical rhythm of financial preparation that aligns with natural cycles of renewal while simultaneously meeting the requirements of Indonesia's National Education Standards (SNP). This temporal harmonization is operationalized through a multi-stakeholder deliberation system that begins with classroom-level *rembug cilik* (small deliberations) and culminates in institution-wide *musyawarah agung* (Taufiq et al., 2024), employing traditional Javanese conflict resolution techniques such as *wangsalan* (metaphorical language) (Wijoyanto et al., 2025).

The process is fundamentally grounded in *musyawarah* principles manifesting through a multi-tiered deliberation system that begins with classroom-level *rembug cilik*, small deliberations and culminates in the grand *musyawarah agung* involving all stakeholders (Awaliya & Utami, 2024). Traditional Javanese conflict-resolution techniques, including the use of *wangsalan* (a metaphorical language of response) and the application of *the seliruh concept* (a comprehensive perspective-taking), are used to ensure all voices are heard without hierarchical dominance. The foundation's role extends beyond conventional oversight to include cultural stewardship, ensuring financial plans maintain fidelity to the institution's spiritual mission while addressing practical operational needs. This dual focus is encapsulated in the annual *selamatan anggaran* ceremony, where budget documents are ritually presented alongside agricultural produce, symbolizing the interconnection between material resources and spiritual prosperity.

The annual *selamatan anggaran* ceremony (Nisfiyanti, 2010) epitomizes the *madrrasah's* success in sacralizing financial processes, where budget documents are ritually presented alongside agricultural produce to symbolize the interdependence

between material resources and spiritual prosperity (Syamsuddin, 2017), thereby transforming a technical administrative procedure into a culturally meaningful institutional tradition.

MTs Ash-Shalihin's budget formulation surpasses traditional participatory approaches by embedding the *gotong royong* ethic via adaptations of Javanese communal practices. The E-RKAM process utilizes *dolanan*-inspired tokens and chessboard-like priority mapping to democratize budget discussions, enabling meaningful involvement of non-financial stakeholders. Furthermore, the madrasah reconceptualizes the *traditional lumbung* as a three-tier resource allocation framework balancing operational needs, educational quality, and long-term sustainability (Nurhayati & Deonardo, 2021; Darma, 2024; Kafrawy, 2024).

The madrasah has ingeniously adapted the *lumbung* (communal rice barn) concept to create a three-tiered resource allocation framework that balances immediate operational needs (*sandang*), educational quality investments (*pangan*), and long-term institutional sustainability (*papan*). This system demonstrates how indigenous knowledge systems can inform contemporary resource allocation strategies, particularly in addressing the chronic underfunding challenges faced by Islamic educational institutions. The budget revision protocols similarly reflect cultural wisdom, incorporating the Javanese *nemu kuna* principle (finding solutions through collective wisdom) when responding to unexpected financial shortfalls, rather than resorting to top-down austerity measures.

MTs Ash-Shalihin's financial control and reporting system innovatively integrates the government-mandated E-RKAM digital platform with culturally rooted verification practices. This hybrid approach employs *traditional pager ayu* stamps alongside digital records, ensuring compliance and cultural legitimacy. The monthly *simbahan buku ritual*, involving ceremonial review during *dhuha* prayers, reinforces accountability through cultural validation. These combined mechanisms have led to a 72% reduction in audit discrepancies and enhanced stakeholder trust (Octavia & Susanti, 2024). The digital interface incorporates design elements inspired by Javanese batik patterns and Islamic geometric art, creating cognitive bridges for users more familiar with traditional than technological systems.

More substantively, the madrasah has developed the *klik sambil dzikir* protocol, where each digital transaction submission requires a mandatory pause for spiritual reflection, effectively transforming routine data entry into moments of ethical reaffirmation. This cultural-technological hybridity extends to the control architecture itself, which combines digital workflows with physical *pager ayu* (beautiful fence) verification mechanisms. Financial approvals require both digital signatures and the application of traditional stamps bearing Islamic calligraphic designs, creating multiple layers of cultural and technological accountability. The monthly *simbahan buku ritual*, where financial records are ceremonially reviewed in the school mosque

during *dhuha* prayers, exemplifies how the institution has sacralized conventional financial oversight processes through cultural framing. These innovations have yielded measurable improvements in financial discipline, with audit discrepancies decreasing by 72% since implementation while simultaneously increasing stakeholder trust in financial processes.

The evaluation system at MTs Ash-Shalihin integrated modern performance assessment with local wisdom and Islamic values. Beyond conventional financial indicators, the madrasah applied a holistic evaluation framework that considered both measurable outcomes and ethical impacts. To support wider adoption, developing training modules or operational guidelines based on these principles would help other madrasahs replicate this model in a more structured way. Monthly *muhasabah* sessions employ traditional Javanese assessment tools like the evaluation boards using culturally significant color coding, while annual reviews incorporate sophisticated adaptations of Javanese harvest evaluation techniques.

The financial management model developed at MTs Ash-Shalihin offers profound theoretical implications for both educational administration and indigenous management studies. It demonstrates how traditional knowledge systems can be systematically institutionalized rather than merely symbolically referenced, creating governance structures that are simultaneously culturally authentic and administratively rigorous. The *madrasah's* experience suggests that the common dichotomy between "traditional" and "modern" management approaches may be false, showing instead how their thoughtful integration can yield synergistic advantages. Particularly noteworthy is how the institution has avoided the common pitfalls of either cultural tokenism or unreflective Western-model adoption, instead developing a genuinely hybrid system that addresses local realities while meeting national standards.

The findings show that transparency and accountability enhance public trust and school governance. [Octavia and Susanti \(2024\)](#) emphasize that strong regional oversight of BOS financial reports by the inspectorate improves financial discipline. Effective BOS fund management depends not only on funding levels ([Cumming & Dai, 2011](#)) but also on internal controls and skilled financial personnel ([Nor & Raheem, 2025](#)). MTs Ash-Shalihin introduces an innovative spiritual audit (*audit ruhani*) that evaluates financial management through four spiritual dimensions – *niat* (intention), *ikhlas* (sincerity), *manfaat* (benefit), and *masalah* (communal welfare) – which account for 60% of the assessment, with traditional financial metrics accounting for 40%. Monthly *muhasabah* sessions employ Javanese papan evaluasi featuring culturally meaningful color coding, and annual reviews adapt harvest-based evaluation methods. The process culminates in the *pesta hasil* (harvest festival), where financial outcomes are shared through *wayang* shadow puppetry and *tembang* (Javanese poetic

songs), making fiscal data accessible while celebrating cultural heritage. This multidimensional approach reconceptualizes financial success by prioritizing spiritual and social impacts, reflecting the Islamic philosophy of *tarbiyah*, or holistic nurturing.

The Financial Wisdom Triangle framework

The findings of this study demonstrate that optimizing financial management in madrasahs through the integration of local wisdom constitutes not merely a contextual adaptation but a transformative governance model that enhances institutional effectiveness and legitimacy. The incorporation of values such as *gotong royong*, *musyawarah*, *amanah*, and *barakah* operationalizes financial management beyond technical compliance, transforming it into a culturally embedded system of participatory accountability. This model strengthens stakeholder engagement by redistributing decision-making authority through deliberative mechanisms, thereby reducing information asymmetry and fostering collective ownership of financial decisions.

Moreover, the hybridization of modern tools (e.g., digital platforms such as E-RKAM) with culturally grounded practices (e.g., *klik sambil dzikir* and ritual audits) introduces a dual-layered control system that is both procedurally rigorous and ethically reinforced, resulting in greater financial discipline and trust. Importantly, adopting indigenous resource allocation frameworks, such as the *lambung* model, reflects a strategic reorientation toward sustainability, balancing short-term operational needs with long-term institutional resilience. Thus, the study provides compelling evidence that culturally rooted financial governance is not antithetical to modernization; rather, it offers a synergistic pathway to improve transparency, accountability, and, ultimately, the quality of Islamic educational institutions.

The MTs Ash-Shalihin model presents practical, replicable strategies applicable to similar madrasahs. First, its cultural-technological hybridity exemplifies how digital platforms like E-RKAM can integrate cultural significance through interface modifications and spiritual practices such as "*klik sambil dzikir*." Second, the governance structure, ranging from grassroots "*rembug cilik*" meetings to broader "*musyawarah agung*" deliberations, offers a robust framework for inclusive decision-making. Third, resilience mechanisms like the "*nemu kuna*" principle and the "*lambung*" resource allocation system serve as viable alternatives to austerity during financial constraints.



Figure 1: Financial Management Based on Local Wisdom

Figure 1 shows that the effectiveness of madrasah financial management is not solely determined by the availability of financial resources but by the institution's ability to integrate local wisdom values, participatory governance, and digital systems within a holistic management framework. Arguably, cultural values such as gotong royong provide an operational foundation that broadens participation and distributes responsibilities, while deliberation (*musyawarah*) and trustworthiness (*amanah*) serve as governance mechanisms that ensure the legitimacy of decisions and moral accountability in every financial cycle. Integration with digital systems like E-RKAM not only enhances administrative transparency but also reinforces ethical-spiritual dimensions through the concept of barakah, shifting the management orientation from mere technocratic efficiency toward collective benefit and institutional sustainability.

Thus, the causal relationships in this model are synergistic: cultural values strengthen managerial practices, managerial practices improve governance quality, and high-quality governance ultimately enhances educational quality. This model also challenges the conventional paradigm that tends to separate managerial rationality from cultural values, demonstrating that both mutually reinforce one

another in creating an adaptive, transparent, and sustainable educational financial system.

Ultimately, MTs Ash-Shalihin's experience proves that Islamic educational institutions can achieve financial sustainability without compromising cultural or spiritual values. By reconceiving financial management as both a technical process and cultural practice, *madrasahs* could transform fiscal challenges into opportunities for institutional innovation and civilizational preservation. This study not only documents a successful local model but also provides a theoretical framework for reimagining Islamic educational finance in diverse contexts worldwide.

For policymakers, this case underscores three main considerations: revising funding formulas that disadvantage smaller *madrasahs*; developing capacity-building programs that blend cultural and technological competencies; and permitting indigenous financial practices within national regulatory frameworks. Future research directions should include comparative analyses of *madrasahs* employing similar culturally embedded financial models, quantitative studies examining correlations between spiritual accountability indicators and institutional performance, and longitudinal investigations tracking the implementation of the Financial Wisdom Triangle framework.

CONCLUSION

This study reveals that MTs Ash-Shalihin Gowa, a private *madrasah* dependent solely on BOS funding, has developed a structured, adaptive, and effective financial management system. Its success is driven not by the amount of resources but by the quality of management, stakeholder collaboration, and strict adherence to national education standards. The *madrasah* innovatively integrates culturally grounded planning, participatory budgeting, hybrid control systems, and holistic evaluation, offering valuable insights for other resource-limited Islamic schools. Three key factors underpin this success: first, institutional leadership transforms financial limitations into innovation through strategic cultural adaptation; second, the foundation actively supports operational continuity by providing bridge funding; and third, the *madrasah's* self-evaluation team ensures budget responsiveness and regulatory compliance, demonstrating what is termed "regulatory agility." Additionally, the adoption of the E-RKAM digital reporting system enhances transparency, reducing audit discrepancies while sustaining stakeholder trust. Theoretically, the study contributes by challenging the resource-dependency model, introducing "spiritual accountability" through Islamic ethical audits -*ruhani frame work*-, and proposing the Financial Wisdom Triangle model—comprising *gotong royong*, *musyawarah*, and *barakah*—as a faith-based governance framework.

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