

Strategy of Financing Management to Improve the Quality of Islamic Education Institution

Riinawati

UIN Antasari Banjarmasin, Indonesia; riinawati@uin-antasari.ac.id

ARTICLE INFO

Keywords:

Budgeting;
Strategy;
Quality

Article history:

Received 2022-02-10

Revised 2022-04-12

Accepted 2022-07-05

ABSTRACT

This study aimed to reveal the strategy of improving the quality of Islamic educational institutions through financing management at MIN 1 Banjarmasin. This study used a qualitative approach with a natural setting as the data source. The data were collected through observation, in-depth interviews, and document review. There were five respondents in this study, namely the head of the madrasa, the head of the curriculum, the treasurer, the school committee, and the new student admissions committee. The results of the were the education financing management strategy in improving the quality of teachers, which emphasizes professionalism and discipline, as well as task commitment to improving school quality. Educational financing management strategies in an effort to foster students are carried out through coaching in the arts, by sports, religion, scouts, English, and personality. The education financing management strategy in the field of facilities and infrastructure is carried out by increasing funding sources, implementing quality improvement programs to support facilities and infrastructure as well as teacher welfare. The conclusion of this study is that the implementation of madrasa finance at MIN 1 Banjarmasin has been going well and its performance needs to be maintained and improved. Financing at MIN 1 Banjarmasin has been managed professionally. Based on the results of the analysis of the quality of education, there is a positive and significant relationship with financing management, where with financing management madrasas are able to plan things that support quality improvement, for example, reliable financing will support the provision of infrastructure that supports learning, teacher self-development, and academic and non- academic achievement. student academics.

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Corresponding Author:

Riinawati

UIN Antasari Banjarmasin, Indonesia; riinawati@uin-antasari.ac.id

1. INTRODUCTION

Education is a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious-spiritual strength, self-control, personality, intelligence, noble character, and skills needed by themselves, society, and the nation. Education is an inseparable part of everyone's life (Khayati 2019). Education affects the economic growth of a nation in improving the quality of Indonesian people (Luluk Aryani Isusilaningtyas, 2015).

Education is expected to produce quality of human resources. Concretely, education must be able to prepare skilled workers (Habsyi 2016). Talking about the quality of human resources, education plays an important role in the process of improving the quality of human resources. Improving the quality of education is an integrated process with the process of improving the quality of human resources itself (Waliyah et al. 2021). Recognizing the importance of the process of improving the quality of human resources, the government together with the private sector continue to strive to realize the mandate through various efforts to develop higher quality education, including through financing, developing, and improving curriculum and evaluation systems, improving educational facilities, developing and procuring teaching materials, and training for teachers and other education personnel. But in reality, the government's efforts have not been significant in improving the quality of education

There are two factors that have caused the quality of education to be less successful. First, the education development strategy has been more input-oriented. Such a strategy relies more on the assumption that when all educational inputs have been met, educational institutions will automatically produce quality outputs (Budaya 2017). It turns out that the input-output strategy introduced by the education production function theory does not function fully in educational institutions but only occurs in economic institutions (Sudrajat 2019). Second, the management of education is more macro-oriented. As a result, many factors are at the macro level and do not work properly at the micro-level (madrasah), so this provides an understanding that education is not only focused on providing educational input factors but also must more pay attention to the educational process factors (Rahmah 2016). Educational input is something that absolutely must exist within certain limits but is not a guarantee that can automatically improve the quality of education (school resources are necessary but not sufficient condition to improve student achievement). In addition, considering that schools are the leading formal education implementing units with various potentials for students who require diverse services, different environmental conditions, schools must be dynamic and creative in implementing the implementation of improving the quality of education. So that quality is maintained and the quality improvement process is controlled, then there must be a nationally regulated and agreed standard to be used as an evaluation of the success of the quality improvement (Fadilah and Wiyani 2020). This thinking encourages the emergence of a new approach, namely the management of future education improvements must be school-based as the foremost institution in education. This approach, later known as education quality improvement management.

Schools must be able to capture the essence of macro education policies and understand the environmental conditions and formulate them into micro policies in priority programs that implemented and evaluated by the schools concerned in accordance with their vision and mission. Schools must determine quality targets for the following year (Munir 2013). The reality of Islamic education today can be said to have experienced a period of intellectual deadlock. Among the indications is the lack of efforts to reform, and if there are any, they are getting out of hand with social, political, and science, and technology changes. Second, the practice of Islamic education still maintains the old heritage and does not has much creativity, innovation, and critical thinking on actual issues. Third, the Islamic education learning model emphasizes an intellectual-verbalized approach and negates the importance of educative interaction and humanistic communication between teacher-students. Fourth, the orientation of Islamic education focuses on the formation of servants of Allah and is not balanced with the achievement of Muslim human character as khalifatu fi al-ardi (Zulfa 2016). Islamic educational institutions have a responsibility in realizing the ideals of educating life and forming a virtuous nation's personality and preparing quality human resources so that they are able to

compete in global competition (Rusdiana and Wardija 2013). To achieve this by improving the quality of education. Improving the quality of education is not an easy task because it covers a variety of complex issues, which involve planning, funding, as well as the efficiency and effectiveness of the school system.

Islamic educational institutions have an important task, namely how to develop the quality of human resources so that Muslims can play an active role and survive in the era of globalization. In fact, in terms of quantity, Indonesia has abundant human resources, the majority of Muslims. This is undeniable considering that the twenty-first century as an era of globalization is known for its hypercompetitive situation. John Naisbitt and Patricia Aburdene, as quoted by A. Malik Fadjar, once said that the most exciting breakthrough of the twenty-first century is not because of technology, but because of the broad concept of what it means to be human. The development of the quality of human resources is not an easy and simple matter, because it requires a deep and broad understanding at the level of formation of basic human concepts as well as careful calculations in institutional preparation and financing. The development paradigm that is oriented towards comparative advantage by relying more on natural resources and cheap labor is currently starting to experience a shift towards development that emphasizes competitive advantage. In this new paradigm, the quality of human resources, mastery of high technology, and increasing the role of the community receive attention (Mesiono, Siregar, and ... 2021).

Efforts to improve the quality of education are a priority in the implementation of national education development in addition to other priorities, namely the completion of the 9-year compulsory education of basic education, education to spur mastery of science and technology, and increasing relevance through linkages and equivalence policies (Zebua 2020). To achieve quality improvement in accordance with the wishes of various parties, one of the main factors is very closely related to the problem of financing. So, the discussion of the problem of educational resources, facilities, and infrastructure cannot be separated from the problem of financing (Abevit, 2019). In this connection, the greater the amount of education costs, the more likely it is to be able to improve the quality of education (Luthfi et al. 2020). Therefore, if we want to improve the quality, the education fund must be doubled, the education cost factor is important and a strategy in order to improve the quality of education. Improving the quality of education is a task, because of various problems concerning planning, funding, efficiency, and effectiveness of the school administration system.

Education providers are expected to be able to allocate funding according to their needs. In addition, the efforts to improve the quality of education need to be supported by managerial leadership abilities. Managers should strive to manage financial resources, effectively and efficiently in order to achieve the educational goals optimally. In the implementation of educational activities, the management of education financing is very urgent and an inseparable part of the study of education management (Riski 2019). The financing component for schools is a production component that determines the implementation of educational activities in this case the teaching and learning process. Every educational activity will be carried out if the education financing management is good. The financing component will support the achievement of educational goals. The smooth disbursement of the budget from the government will affect the smooth implementation of education. The government has set financing standards so that financing runs well and smoothly (Handayani and Huda, 2020). This point is stated in Law No. 20 of 2003, which contains how schools should manage the education budget that has been budgeted by the government through the State Budget (APBN). Meanwhile, Article 49 states that the allocation of education funds is at least 20% of the State Budget and Regional Revenue and Expenditure Budget. In general, financial management has actually been carried out well by all schools. This diversity is influenced by school status, human resources, location, and a number of students (Sunhaji, 2016).

From these descriptions above, it could be concluded that education financing management functions to launch various activities related to the implementation of education. Adequate management of education funding will determine the achievement of educational goals. Education with little funding is possible, but quality education requires substantial funding. Therefore, there are several

reasons for the importance of education financing management in achieving the quality of education services, among others: Education financing management is very helpful in managing financial resources of educational organizations in creating appropriate control mechanisms for transparent, accountable, and effective financial decision making.

In a study conducted by M. Abu Abdilah with the title *Financial Management: Multi-Case Study at MTsN Tunggangri Kalidawir and MTs Darul Falah Bendiljati Kulon Sumbergempol Tulungagung*, in 2012, the problems that became the subject of this research were how to plan financially, how to implement finance, how to organize bookkeeping and reporting, how the implementation of supervision at MTsN Tunggangri Kalidawir and MTs Darul Falah Bendiljati Kulon Sumbergempol Tulungagung. This study uses a qualitative approach. The results of this study are financial management at MTsN Tunggangri and MTs Darul Falah Kulon Sumbergempol Tulungagung is implemented with financial planning, financial implementation, financial bookkeeping and report submission as well as budget execution supervision. Ida AES' research entitled *Analysis of Education Costs and Its Impact on the Quality of the Learning Process and Students' Educational Aspirations (Study on Perceptions of Dwijendra Denpasar High School Students in the 2011/2012 Academic Year)* contains (1) the average cost incurred by students (2) there is a significant correlation between education financing management and the quality of the learning process (3) there is a significant correlation between education financing management and educational aspirations (4) there is a correlation between education financing management simultaneously with the quality of the learning process and students' educational aspirations. has a significant correlation with the quality of the learning process and educational aspirations. Sri Haryati, *Development of International Standard School Funding Management Model (SMP) in Magelang City*, the results show that RSBI Junior High School in Magelang City has implemented performance-based education financing management through four stages, namely: planning, organizing, implementing, monitoring and evaluation. This study also found a pattern of financing management in education units in the form of SOPs for Education Financing Management and a model for calculating unit cost per student per year per education unit. Both models have been tested and proven effective. Thomas Suyatno, *"Determining Factors for the Quality of High School Education in Jakarta"*. Research results School quality can be improved through improvement and improvement of education financing management and improvement of principal's integrity and school environment.

From this research, it appears that there has been no significant change in the orientation of education financing management. Public schools in general still rely on funds from the government while schools, in general, are very dependent on students' parents. The study also found that funds from the community, business world, and production units were still low. This indicates that schools have not been able to explore alternative sources of funds from the community, the business/industry world, and the utilization of their potential. However, there are studies that show that education financing management is not necessarily able to improve the quality of education, Dedy Achmad Kurniady stated that education financing management is not based on plans made due to limited funds, financing is based on urgent matters only, and based on experience last year, so this has an effect on the decline in the quality of education.

From the explanation above, it is clear that financial management is an important thing in an effort to improve the quality of education. Therefore, researchers want to explore information and research findings relating to effective financial management in improving the quality of education at MIN 1 Banjarmasin. Madrasah is the spearhead of basic education, Madrasah holds the main key in basic education.

2. METHODS

This study aimed to reveal the strategy of improving the quality of Islamic educational institutions through financing management at MIN 1 Banjarmasin. This research uses qualitative research. Qualitative research, which is research that aims to carry out an in-depth study of a social unit so as to

produce a well-organized and complete picture of the social unit. The main data sources in qualitative research are words and actions, with the hope of providing adequate information and information in accordance with the aspects of the study being formulated (AR and Usman, 2015).

The interview technique used was the in-depth interview. Interviews were conducted with the principal, teachers, employees, committees, students, and guardians of MIN Ambarawa students. Things to be asked in this interview among others: (a) education quality improvement strategy (b) financing planning (c) financing management implementation (d) financing supervision.

Observations made by researchers at MIN Ambarawa to determine the real conditions in the field and to identify quality improvement activities through financing management. These observations include observing activities on (a) strategies for improving the quality of education which include teaching and learning processes, extracurricular activities; (b) allocation financing (c) Utilization and maintenance of school facilities and infrastructure. Observations carried out by researchers at MIN 1 Banjarmasin aim to determine the real conditions in the field and to determine quality improvement activities through financing management. The observations include observing activities on (a) strategies for improving the quality of education which include teaching and learning processes, extracurricular activities; (b) allocation of financing (c) utilization and maintenance of school facilities and infrastructure.

Document analysis for financing management planning includes: (a) minutes of meetings discussing the planning of the annual agenda of activities, (b) Madrasah Revenue and Expenditure Budget Draft, (c) inventory books, (d) monthly reports, journals of expenses and income, ledgers, cash, etc. (e) madrasa activity book. For the analysis used data analysis techniques model Miles and Huberman (1992) which consists of data reduction activities, data exposure, and drawing conclusions.

3. FINDINGS AND DISCUSSION

Strategy to Improve the Quality of Islamic Educational Institutions

The strategy to improve the quality of education, especially education at Madrasah Ibtidaiyah Negeri 1 Banjarmasin is the most important factor in improving the quality of human resources. In other words, madrasahs are required to be able to produce students who are advanced and responsive to the times. For this reason, madrasahs need to manage the educational components optimally so that the learning process is oriented towards improving the quality of education. The quality of education according to national education standard is education that produces graduates who are in accordance with the expectations of the community, both in terms of personal quality, morals, knowledge, and work competencies, which are an absolute requirement in the life of a global society that continues to develop today. The quality of education at MIN 1 Banjarmasin is measured by criteria based on the national education standard which include content standards, process standards, graduation competency standards, educators and education personnel standards, infrastructure standards, management standards, financing standards, and valuation standards.

Researchers conducted interviews to find out about the strategy improving the quality of education at MIN 1 Banjarmasin with the head of the madrasa at last November. The following is an excerpt of the interview.

“Our school is also implementing a strategy to improve the quality of education. We carry out this strategy so that quality improvement in schools can be achieved properly so as to facilitate the achievement of educational goals. In addition, a quality improvement strategy is also carried out to find out the extent to which the results of the quality of education have been achieved.”

The above statement was confirmed by the deputy head of the Curriculum section who stated as follows.

“Our education quality improvement strategy is carried out to facilitate the achievement of quality education in our schools. By doing this strategy, it will be easier for us to identify and fix existing deficiencies.”

Based on the results of the interviews above, it can be seen that the strategy for improving the quality of education at MIN 1 Banjarmasin is to make it easier for madrasas to analyze deficiencies in the quality improvement process. In diagnosing needs, MIN 1 Banjarmasin really pays attention to the needs of students, in addition to paying attention to the needs of students, the diagnosis should also not be out of the vision and mission of madrasas as models of Islamic educational institutions and their relevance to community needs and government policies on Education Unit Level Curriculum.

So that quality can be achieved in accordance with predetermined targets, teamwork is very effective, all parties are involved in improving the quality of MIN 1 Banjarmasin, good or bad the quality of education is a shared responsibility.

MIN 1 Banjarmasin has set 8 standards to measure the level of achievement of the quality of education. This is in accordance with the standards set by the national education standard. So madrasas need to make breakthroughs to improve quality.

All activities at MIN 1 Banjarmasin will be reported and accounted for at the end of each lesson and all parties for the mandate given by the madrasa. With the hope that the quality of madrasas can be monitored and the level of success can be measured. While the supporting factors for improving the quality of educational institutions include educators with IS background, Madrasahs have clear programs and a conducive Madrasah environment? While the inhibiting factors include: The level of teacher discipline is still low and the availability of madrasa funds is still limited.

Financing Management at MI Negeri 1 Banjarmasin

Data regarding Financing Management at MI Negeri 1 Banjarmasin was obtained from observations and interviews. The cost of education at MIN 1 Banjarmasin is in the form of operational costs are costs incurred by madrasas that directly support the implementation of education. Cost Madrasah operations are used to meet routine madrasah expenses and non-routine madrasah expenses including maintenance of facilities and infrastructure, procurement of madrasah inventories, electricity and telephone bills, taxes, and extracurricular activities.

The following is an excerpt of the researcher's interview with the head of the madrasa:

"The operational costs in this madrasa are used to meet the routine expenses of the madrasa, for example, salaries, teaching and learning activities equipment, electricity, telephone, water, and others."

Financial and financing sources at madrasas can be broadly grouped into several sources, namely (1) the government, both the central government through the State Budget through the Budget Implementation Fund (DIPA), regional governments through the regional budget for education, (2) parents, (3) funds community, (4) madrasa economic efforts, (4) other sources that are not binding.

The following is an excerpt of the researcher's interview with treasurer:

"To meet the financial needs of madrasas, we get funds from DIPA from the APBN and Regional Bosses from the APBD."

The type of madrasa finance designed and planned by MIN 1 Banjarmasin is on operational costs. Before planning the Madrasah Revenue and Expenditure Budget Draftprocess, the madrasah head must pay attention to the available sources of funds in the madrasa. Madrasah's financial sources come from the government in the form of DIPA obtained once a year, namely at the beginning of the fiscal year period which falls in January-February. The income is used to meet operational expenses including allowances, salaries, costs for developing teachers and education staff, learning activities, student activities, consumables, meeting activities, official trips, doubling of test or exam questions, power and services, and other unexpected costs.

MI Negeri 1 Banjarmasin is a formal educational institution, which is trusted in carrying out educational activities requires careful planning as an effort to achieve educational goals, for that MI Negeri 1 Banjarmasin plans in various ways, one of which is in the field of financing as excerpts from interviews of researchers with the head of the madrasah :

“We always do planning in financing by considering various things, including the data we collect obtained as a basis for consideration so that financing is right on target, efficient and effective.”

Planning is a goal-setting process that is to be achieved and determine the sources of funds needed to achieve those goals as efficiently and effectively as possible. The first thing to do is to formulate the goals to be achieved based on the vision and mission of education at MIN 1 Banjarmasin. Second Choosing a program that will be carried out in the next year is guided by the objectives to be achieved by taking into account the estimated amount of funds obtained and other resources, as well as existing human resources. The third is the identification and mobilization of existing resources, namely by collecting data and information from various parties, which are then processed by the head of the madrasa and the planning team.

The approach taken to the various things above by Madrasas is used to develop plans that are expected to be able to meet the needs of the coming year so that the goals that have been set can be achieved.

The budget at MIN 1 Banjarmasin is an income and expenditure plan that is used as a guide to carry out institutional activities within the next year. Therefore, in the madrasah budget, there is a description of the needs of the activities to be carried out. In MIN 1 Banjarmasin, the budget functions as an estimator of the required costs and details of the activities to be carried out, as an estimator containing estimates of income from various types of revenues and expenses for various madrasah needs. In addition, the budget functions as an authority tool in issuing funds according to the plan. As for an efficiency tool, the budget is to determine whether there is waste and also as a budget controller.

In preparing the budget, Budget User Power is assisted by the deputy's head discuss the amount of cost allocation needed in the implementation of the program that will be compiled in the madrasa work plan and budget. In madrasa finance, the budget consists of revenues and expenses. Sources of revenue are funds received by educational institutions from various sources, namely the central government, local governments, and committees. While expenditures are usually described as indirect expenses, indirect expenses, and other expenses.

MIN 1 Banjarmasin carried out a planning process that was carried out for the new academic year and involved the guardians of students and the madrasa committee. Before the RAPBM is made, the madrasah provides a letter of notification to the parents of the students to be present in the process of making the RAPBM. Planning as a process Achieving goals as effectively and efficiently as possible. Under the leadership of the head of the madrasah, they carry out the planning process by paying attention to various things through data and information collected from various parties. The most influential parties are the guardians of students, the community so that the vision carried out by the madrasa can be realized. The data will be reviewed and in the end, it will be compiled as input in the preparation of the RAPBM. The above activities are carried out by madrasas to prepare planning is expected to be able to meet current and future needs and in the process of preparing the RAPBM, the head of the madrasah is assisted by his deputy and teachers to conduct negotiations with the guardians of the students. These negotiations are used to determine the size of the allocation of costs needed to implement the programs that will be compiled which will eventually become the RAPBM. In the planning process, the estimated income and expenses are then included in the RAPBM. After the plan is prepared properly, the next process is to develop the plan.

After the madrasa financial planning is completed and approved by all parties involved, the next step in management is the implementation of the plans that have been made. In the implementation of finance, madrasas carry out two types of activities, namely the receipt of education funds and expenditures for various needs.

Implications of Improving the Quality of Islamic Educational Institutions Through Financing Management

Based on the observations that have been made, efforts to improve the quality of education, especially education at MIN 1 Banjarmasin is the most important factor in improving the quality of

human resources. In other words, madrasas are required to be able to produce students who are advanced and responsive to the times. For this reason, madrasas need to manage the education component optimally so that the learning process is oriented towards improving the quality of education. Quality can be seen if in madrasa students have experienced changes in both attitudes, behavior, and increased knowledge and skills of students attending madrasas. All of that cannot be separated from the financing of madrasas in allocating education costs for the needs of improving the quality of education. Therefore, MIN 1 Banjarmasin has given great attention to the three components that determine the success of madrasas in improving the quality of education which requires an allocation of funds.

Students are the most important input for educational institutions needed for teaching and learning to take place. Without adequate human resources, the teaching and learning process will not be achieved, students play an important role in educational institutions, and acceptance of new students is the spearhead.

In the process of accepting new students, all of them are funded by madrasas without charging for new students, MIN 1 Banjarmasin is quite attractive to the people around the city of Banjarmasin, this is evidenced by the number of applicants who enter.

The following is an excerpt from an interview with the New Student Admissions committee:

"Students at MIN 1 Banjarmasin come from around the Banjarmasin area, and Alhamdulillah our madrasas are quite attractive for areas around Banjarmasin, and for this we do not collect funds from prospective new students."

It is also validated by the treasurer:

"In the acceptance of new students at MIN 1 Banjarmasin everything is funded by BOS starting from the procurement of registration forms, the installation of banners is all funded by BOS without any fees."

Teachers are human resources who have an important role as media to support student learning. The quality of students depends on how the role of the teacher in conveying learning to students in order to improve the quality of education. In addition, the education that has been taken by the teacher also affects the improvement of the quality of education.

The following is an excerpt of the researcher's interview with the head of the madrasa:

"I gave the opportunity for teachers at MI Negeri to develop themselves, some of them received scholarships from the Ministry of Religion and some were independent to continue their studies"

"This is also confirmed by the deputy head of the curriculum:

We do provide the widest opportunity for the teachers to take turns to do self-development provided that it does not interfere with teaching and learning activities at MI Negeri 1 Banjarmasin."

In improving the quality of education, teachers are the most important factor that supports education in educating students, teachers at MIN 1 Banjarmasin receive training, training, workshops, besides that, teachers at MIN 1 Banjarmasin get increased welfare including material increases in the form of salaries and allowances, non-material increases and improvement of work performance. With this increase in welfare, it is intended to increase the professionalism of teachers' work. This welfare improvement aims to refer to quality improvement in the education and learning process so that teachers can compete in improving their teaching performance and simultaneously will have implications for the quality of students in improving the quality of education.

Improving the quality of education is influenced by one of them is the facilities and infrastructure. Therefore, madrasas need to manage facilities and infrastructure as well as possible to support the implementation of learning. MIN 1 Banjarmasin manages educational facilities and infrastructure with the aim of creating clean, neat, beautiful schools or madrasas so that they are fun for madrasa residents. Availability of adequate facilities and infrastructure both in quality and quantity and relevant to the interests and needs of education.

Researchers conducted interviews to find out about the implementation of management of educational facilities at MI Negeri 1 Banjarmasin with the principal. The following is an excerpt of the interview:

"Our school also manages facilities and infrastructure education. We do this management so that the facilities and infrastructure in schools can be managed properly so that easy to use. Besides, he did management also aims to determine the condition of the facilities and whether the infrastructure can still be used or not."

The above statement is confirmed by the deputy head of infrastructure which states the following:

"Management of educational facilities and infrastructure at MI Negeri 1 Banjarmasin provides benefits for all school members. Case I felt that when I was waka of infrastructure. By managing these facilities and infrastructure, I find it easier to set it up and know the means of what infrastructure needs to be repaired or replaced."

Based on the results of the interviews above, it can be seen that the purpose of management of facilities and infrastructure at MI Negeri 1 Banjarmasin is to make it easier for teachers to maintain and utilize existing facilities and infrastructure in schools.

At MIN 1 Banjarmasin, planning for learning facilities and infrastructure is carried out by school principals and teachers by analyzing the needs for learning facilities and infrastructure. Planning activities are carried out to find out what needs to be prepared by schools to meet learning infrastructure.

Planning activities in facilities and infrastructure management aim to seek the procurement of educational facilities and infrastructure through a careful and thorough planning and procurement system so that madrasas have good facilities and infrastructure in accordance with efficient funding needs. In addition, it also aims to strive for the maintenance of educational facilities and infrastructure carefully and precisely, so that the existence of these facilities and infrastructure will always be in a state of readiness.

With good facilities and infrastructure, it is hoped that support the teaching and learning process. For this reason, the existing facilities and infrastructure at MIN 1 Banjarmasin need attention in the allocation of funds. And for the management of facilities and infrastructure at MIN 1 Banjarmasin has been arranged in the RAPBM planning. During its development, MIN 1 Banjarmasin always strived to increase the number of students' facilities and infrastructure. In addition, madrasas also annually allocate budget funds for the improvement of facilities and infrastructure listed in the RAPBM.

Understanding the quality of education can be seen from two sides, namely the normative aspect and the descriptive aspect. In a normative sense, quality is determined based on intrinsic and extrinsic considerations. Based on intrinsic criteria, the quality of education is a product of education, namely humans who are educated according to ideal standards. Meanwhile, based on extrinsic, education is an instrument to educate a trained workforce. Meanwhile, in a descriptive sense, quality is determined based on reality, for example, test results. Thus, the quality of education is the degree of excellence in managing education effectively and efficiently to give birth to academic and extracurricular excellence in students who are declared to have passed one level of education or completed certain learning.

The components related to the quality of education are the students' readiness and motivation. Second, the ability of professional teachers and cooperation in school organizations. Third, the curriculum includes the relevance of the content and operations of the learning process. The four infrastructure facilities include adequacy and effectiveness in supporting the learning process. Fifth is community participation in the development of school education programs.

The implementation of madrasa finance at MIN 1 Banjarmasin has been going well and needs to be maintained and its performance improved. Financing at MIN 1 Banjarmasin has been managed professionally by educators and education staff both in terms of planning, implementation, and evaluation involving the role of the madrasa committee. MIN 1 Banjarmasin is one of the madrasas favored by many people around the city of Ambarawa and has a good reputation in the eyes of the

community itself. In order to improve services, facilities, and other extra supporting activities, madrasas must have other alternative sources not only waiting for funds from the government.

Efforts to improve the quality of education, especially in Madrasahs, are an important part of improving the quality of human resources. The existence of superior human resources is also influenced by factors that support learning in madrasas. These factors include professional teachers, adequate facilities and infrastructure, as well as supporting student learning in the form of extracurricular activities. All of this will not be fulfilled if there are no funds sufficient to meet the needs to improve the quality of education in madrasas. Therefore, costs need to be managed as well as possible for the sake of smoothness and quality improvement in madrasas. The management of financing at MIN 1 Banjarmasin is managed directly by the head of the madrasah assisted by the treasurer so that the head of the madrasa knows financial expenses and receipts directly. In addition, the head of the madrasa is in charge of implementing how to improve the quality of education, namely by coordinating activities for the sake of improving the quality of education through financing that has been regulated in the RAPBM. Financing management in improving the quality of education in madrasas needs to pay attention to the three components that determine the success of madrasas in improving the quality of education that require attention to the allocation of funds, including students, teachers, and infrastructure.

4. CONCLUSION

The strategy taken by MIN 1 Banjarmasin to improve the quality of education is to form a quality improvement team tasked with planning, implementing, evaluating the quality of education at MIN 1 Banjarmasin. The implementation of education based on the national education standard in the planning, implementation, and supervision of education aims to ensure the quality of national education. MIN 1 Banjarmasin has fulfilled the national education standard. This achievement is supported by various factors including students, curriculum, and infrastructure, while the inhibiting factor is the educational assessment system which only focuses on learning outcomes and pays less attention to the assessment of the learning process. Implementation of education financing management in MIN 1 Banjarmasin in the financing planning process has involved active participation from all parties, this is done to reduce the burden of costs in providing education. The use of an education financing budget that is in accordance with the established financing program is a key factor in implementing the education process in madrasas. MIN 1 Banjarmasin tends to prioritize needs that support improving the quality of education so that financing can run effectively and efficiently. In financing the MIN 1 Banjarmasin tends to wait for the disbursement of funds from the government. The implementation of madrasa finance at MIN 1 Banjarmasin has been going well and needs to be maintained and its performance improved. Financing at MIN 1 Banjarmasin has been managed professionally. Based on the results of the analysis of the quality of education, there is a positive and significant correlation with financing management where with financing management madrasas are able to plan things that support quality improvement, for example, reliable financing will support the provision of infrastructure that supports learning, teacher self-development and student academic and non-academic achievements. Thus, financing management plays a very vital role in improving the quality of education at MIN 1 Banjarmasin.

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