

Effectiveness of Education Financing Management in Public and Private Schools: Policy Perspective and Implementation

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ABSTRACT

This study investigates the effectiveness of educational financing management in both State and Private *Madrasah Aliyah* in East Java, emphasizing policy frameworks and implementation practices. A qualitative case study approach was employed, involving 25 informants across three *Madrasah Aliyah*. Data were collected through interviews and document analysis, focusing on financial planning, allocation, and accountability mechanisms. Findings reveal that State *Madrasah Aliyah* benefit from stable financial support through government funding, yet face limited budget flexibility due to bureaucratic constraints. Conversely, Private *Madrasah Aliyah* exhibits greater autonomy in financial management but struggle with financial sustainability, relying heavily on tuition fees (SPP) and donations. The role of school principals is pivotal in both settings, although private institutions encounter more significant transparency issues. Teacher welfare is closely tied to the efficiency of financial management practices. The contrast between financial stability and autonomy highlights the need for policy reform. Enhanced financial training for *madrasah* managers and the adoption of digital financial systems are critical for improving transparency and accountability. Increasing budget flexibility in state madrasahs and fostering strategic partnerships with private *madrasahs* are recommended to support long-term financial health. Optimizing financial management through transparent, flexible, and technology-driven policies can significantly enhance the quality of education in *Madrasah Aliyah* institutions.

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1. INTRODUCTION

Education fund management is a key factor in determining the quality of education services in Indonesia. Both public and private schools face challenges in managing financial resources to ensure the continuity of the teaching and learning process. Although the allocation of the education budget has been set at 20% of the APBN and APBD, its implementation often encounters obstacles in its effectiveness and efficiency (Joudyian et al., 2021; Al-Mamary, 2022). Although the government has allocated an education budget of 20% of the APBN and APBD as mandated by the 1945 Constitution, the implementation and distribution of these funds often raise debates regarding their effectiveness and

efficiency. In addition, the differences in the characteristics of public and private schools in terms of funding sources and management add to the complexity of achieving equitable national education standards (Adhikari et al., 2023; Levinson et al., 2022). Theoretically, education fund management is regulated to ensure that each educational institution can meet operational and development needs optimally. (Tajjour, et al., 2023; Khan, et al., 2022) However, in practice, there is a gap between theory and implementation in the field (Sharma, et al., 2022; Yin., 2022).

Public schools, which are largely funded by the government, often face limited flexibility in the use of funds due to bureaucracy and strict regulations. (Bell, et al., 2022; Teodorovicz, et al., 2023). On the other hand, private schools that rely on independent funding sources through community donations or foundations face challenges in ensuring financial sustainability without burdening students with high fees. (Parker, et al., 202; Perera., 2023) This gap suggests the need for in-depth studies on the effectiveness of financial management in both types of schools.

Previous studies have discussed education financing management a lot, but the focus is often limited to one type of school. For example, research by (Durlak et al., 2022; Crompton et al., 2021). It highlights the effectiveness and efficiency of financing in elementary schools in Bandung Regency but does not compare it with private schools. In addition, research by (del Río et al. 2023; Zguir et al., 2021) discusses education financing policies between public and private schools, but emphasizes more on the policy aspect more without reviewing its implementation in detail. This limitation indicates a research gap that needs to be filled with a comprehensive comparative study between the two types of schools. This study offers novelty by conducting an in-depth comparative analysis of the effectiveness of financing management in public and private schools, both from a policy and implementation perspective. (Srisathan, et al., 2023; Xu, et al., 2024). With this approach, it is expected to obtain a clearer picture of the differences, challenges, and opportunities in managing financing in both types of schools. (Mihalache, et al., 2022; Dwivedi, et al., 2023) In addition, this study will also examine how financing policies are implemented in the field and their impact on the quality of education provided.

The main objective of this study is to analyze and compare the effectiveness of education financing management in public and private schools in Indonesia, by reviewing aspects of established policies and their implementation in the field. This study also aims to identify factors that influence financing management in both types of schools and provide policy recommendations that can improve the effectiveness of education financing management as a whole.

The main argument in this study is that differences in funding sources and management mechanisms between public and private schools contribute significantly to variations in the effectiveness of education financing management. A deep understanding of these differences is important for formulating more adaptive and contextual policies, so as to improve the quality of education in both types of schools.

The importance of this study lies in its contribution in providing comprehensive empirical data on the management of education financing in Indonesia. The results of this study are expected to be the basis for policy makers in formulating more effective and efficient financing strategies, as well as assisting education practitioners in optimizing the management of financial resources in their respective schools. Thus, this study has the potential to positively impact the quality of national education as a whole.

2. METHOD

This study uses a qualitative approach with a case study method in three Madrasah Aliyah in East Java. The selection of locations was based on variations in the status of madrasahs, both public and private, in order to obtain a comprehensive picture of the effectiveness of financing management. The research informants numbered 25 people, consisting of madrasah principals, teachers, madrasah operators, and vice principals of madrasahs for curriculum. Data were collected through in-depth

interviews, participant observation, and document analysis, then analyzed using thematic analysis techniques (Creswell, 2021).

This study was conducted in three Madrasah Aliyah in East Java Province. The selection of locations was based on variations in the status of madrasahs, both public and private, to obtain a more comprehensive picture of the effectiveness of financing management. The research period lasted for three months, namely November 2023 to January 2024. The informants in this study numbered 25 people, consisting of madrasah principals, teachers, madrasah operators, and vice principals of madrasahs for curriculum. The informant determination technique used purposive sampling, with the criteria that informants had direct involvement in managing education financing in their respective madrasahs (Miles & Huberman, 2019).

Data collection techniques used in this study include in-depth interviews, participant observation, and document analysis. In-depth interviews were conducted in a semi-structured manner to gain an in-depth understanding of the implementation of education financing policies and the challenges faced by madrasahs (Patton, 2015). Participant observation was conducted to directly observe how financial management is carried out in madrasahs, including fund allocation, financial recording, and implementation of education programs funded by the school budget (Spradley, 2016). In addition, document analysis was carried out on various related documents, such as the Madrasah Budget and Expenditure Plan (RABM), BOS fund usage reports, and education financing policies implemented by madrasahs (Creswell, 2021). The data obtained were analyzed using thematic analysis techniques (Braun & Clarke, 2006). The analysis steps included verbatim transcription of interview data, data coding to group information into key themes such as policy effectiveness, implementation constraints, and solutions implemented by madrasahs, and data interpretation to understand the effectiveness of education financing management in public and private schools. The validity of the data in this study was guaranteed through triangulation of sources and methods (Denzin, 2017). Source triangulation was carried out by comparing the results of interviews from various informants to obtain consistency of information, while method triangulation was carried out by comparing the results of interviews, observations, and document analysis to increase the credibility of the data. This study is also guided by the principles of research ethics, including informed consent, anonymity, and data confidentiality (Israel & Hay, 2006). With this approach, it is hoped that the study can contribute to improving the effectiveness of educational financing management in state and private madrasahs, especially in East Java.

3. FINDINGS AND DISCUSSION

3.1 Findings

Research shows that madrasah principals have a central role in managing education funds. In public madrasahs, madrasah principals are bound by government policies regarding the use of BOS funds and other assistance, which limits flexibility in budget management. In contrast, private madrasah principals have greater flexibility but face challenges in finding additional funding sources.

Teachers in state madrasahs benefit from government subsidies, but often experience delays in disbursement of funds, which impacts the continuity of learning programs. Financial uncertainty is higher in private madrasahs, although some madrasahs have adopted innovative strategies such as cooperation with donors or school business units.

Madrasah administrators in public schools are burdened with strict administrative reporting, while private madrasah administrators face challenges in maintaining financial transparency. Lack of training in the use of digital financial systems in both types of schools leads to inefficiencies in financial recording and reporting.

The vice principal of madrasah for curriculum also experiences obstacles in adjusting the budget to academic needs. In state madrasahs, the budget that has been set in the Madrasah Budget Plan (RABM) often cannot be adjusted to urgent needs. In private madrasahs, although more flexible,

limited funds often hamper curriculum development. This study aims to analyze the effectiveness of education fund management in state and private madrasahs from a policy and implementation perspective. Data were obtained through in-depth interviews, participant observation, and document analysis in three Madrasah Aliyah (MA) in East Java, with informants consisting of madrasah principals, teachers, madrasah operators, and vice principals of madrasahs for curriculum.

The results of the interviews showed that the madrasah principals have a central role in managing and allocating the education budget. Madrasah principals in public schools are more bound by government policies, especially in the use of BOS funds and other assistance funds, which must follow strict administrative procedures. Meanwhile, madrasah principals in private schools have greater flexibility in managing funds, but often face challenges in finding additional sources of funds for the sustainability of madrasah operations. Several madrasah principals stated that limited funds often hamper school development programs, especially in improving facilities and infrastructure and teacher welfare.

Based on interviews with teachers, it was found that the management of education funding has a direct impact on the learning process. Teachers in state madrasahs generally feel the benefits of government subsidies, such as incentives and regular training. However, they also complained about delays in the disbursement of funds which have an impact on the sustainability of the teaching program. On the other hand, teachers in private madrasahs often face uncertainty regarding salaries and supporting facilities, especially if the madrasah is experiencing financial constraints. However, some private madrasahs adopt innovative strategies in financial management, such as collaborating with donors or developing school business units.

Observations in madrasahs show that madrasah managers play an important role in financial management. Managers in state madrasahs are more burdened with detailed financial reporting and must meet administrative requirements from the Ministry of Religion. Meanwhile, managers in private madrasahs have more flexible tasks but often have difficulty in preparing transparent and accountable financial reports. Another challenge found is the lack of special training for managers in using digital-based financial management systems, so there is the potential for errors in recording and reporting.

Meanwhile, the results of interviews with the deputy head of madrasah for curriculum showed that budget constraints often have an impact on academic and non-academic programs. In state madrasahs, the budget that has been set in the Madrasah Budget Plan (RABM) often cannot be adjusted to urgent needs in the field. As a result, several curriculum enrichment programs must be postponed or adjusted due to limited funds. In private madrasahs, financing management is more flexible, but dependence on funding sources from students and donors often makes it difficult for academic programs to run sustainably.

Tabel 1. Aspects of State Madrasahs and Private Madrasahs

Aspect	State Madrasah	Private madrasahs
Madrasah head	Bound by government policies in the use of BOS funds and other assistance. Limited funds limit the development of facilities and teacher welfare.	More flexible in managing funds, but facing challenges in finding additional funding sources.
Teacher	Benefiting from government subsidies, but delays in disbursement of funds hamper learning programs..	Benefiting from government subsidies, but there are delays in disbursing funds for learning programs. Facing uncertainty regarding salaries and facilities, some madrasahs are implementing innovative strategies such as cooperation with donors or school business units.

Madrasa Operator	High administrative burden due to having to meet strict financial reporting requirements. Lack of training in using digital financial systems.	More flexible in preparing financial reports but less transparent. Often have difficulty in financial administration.
Deputy Head of Madrasah Curriculum Fields	Funds in the RABM often cannot be appropriated to meet urgent needs, resulting in delays or cancellations of academic programs.	Management is more flexible, but dependence on funding from students and donors makes academic programs difficult to maintain.
Observation Results	Financial management is more systematic but less flexible. There are many financial administrations that must be fulfilled.	Management is more dynamic but less accountable and transparent. Many madrasahs rely on external funding sources.
Document Analysis Results	Budget planning and implementation is more structured but limited in the flexibility of fund use.	Not all madrasahs have good budget planning. Dependence on funding sources from students and donors is quite high.

Document analysis shows that budget planning and implementation in state madrasahs are more systematic but less flexible, while private madrasahs are more dynamic but have challenges in financial transparency. Overall, the effectiveness of education financing management is influenced by policy factors, the managerial capacity of the madrasah principal, operator skills in financial administration, and support from teachers and vice principals in academic planning. Thus, a more adaptive and innovative strategy is needed to manage education financing to improve the quality of education in state and private madrasahs.

3.2 Discussion

Educational financing management plays a very important role in ensuring the sustainability and quality of educational services (Tay et al., 2022; Abulibdeh., 2024). Effective financial management allows schools to allocate resources efficiently, thereby ensuring the availability of infrastructure, teacher salaries, and learning materials (Mayerle et al., 2022; Yu et al., 2024). Several studies have shown that schools with good financial management tend to achieve better student achievement and better overall educational outcomes (Dwangu et al., 2021; Robert et al., 2021). However, various challenges such as budget constraints, bureaucratic inefficiencies, and misallocation of funds, often hinder the optimal use of financial resources (Musiega et al., 2023; Zhu et al., 2024).

Several frameworks have been proposed to improve the effectiveness of financial management in educational institutions. The integration of digital financial management systems has shown promise in increasing transparency and accountability (Alliou et al., 2023; Lootah., 2024). Furthermore, participatory budgeting involving stakeholders in financial decision-making has been identified as a key strategy to improve the efficiency of resource allocation (Bartocci et al., 2023; Szczepańska, A, et al., 2022). Despite these advances, many institutions face difficulties in the practical implementation of these strategies due to a lack of technical expertise and resistance to change (Malhotra et al., 2021; Volberda et al., 2021). Empirical studies highlight the importance of financial literacy among school administrators in improving the efficiency of financial management. Schools whose administrators and financial officers undergo regular training on budget management demonstrate better financial planning and utilization (Abernethy et al., 2021; Mustafa et al., 2023). However, there is a persistent

gap in the standardization of financial management practices across educational institutions, leading to gaps in funding efficiency and teaching quality (Mizrahi, 2021; Dwangu et al., 2021).

Public and private schools operate under different financial structures, which have a significant impact on their management efficiency. Public schools rely primarily on government funding, which ensures stability but imposes rigid bureaucratic processes (Dahlström et al., 2022; Cohen, et al., 2023). In contrast, private schools rely on tuition fees, donations, and sponsorships, which provide financial flexibility but also face sustainability challenges (Moshtari et al., 2024; Bradley, et al., 2021). These differences result in variations in financial decision-making, which affect the quality and accessibility of education.

Public schools often face challenges related to delays in the disbursement of funds and stringent spending regulations, which limit their ability to allocate resources dynamically (Okunola, 2025; Dodd et al., 2024). Bureaucratic constraints also hinder innovation in financial management, which limits public schools from adopting more efficient financing models. In contrast, although more financially independent, private schools struggle to maintain affordability for students while maintaining operational costs, which raises issues related to accessibility and equity (Jayabalan et al., 2021; James et al., 2022). Comparative studies show that private schools tend to adopt more innovative financial management practices due to market competition, while public schools rely on standard government policies that may not be flexible enough to meet unique institutional needs. However, in both cases, misuse of funds, lack of financial oversight, and corruption remain major barriers to achieving financial efficiency.

Education funding policies are designed to provide a foundation for equitable distribution of resources across schools. Governments implement various funding models, such as direct funding for schools, student-based funding, and conditional grants, to support public and private institutions (Bolhaar et al., 2024; Shi et al., 2024). However, inconsistencies in policy implementation often result in inequities in access to financial resources, which exacerbates gaps in education quality.

Several studies have emphasized the importance of adapting policies to meet the needs of different types of schools. For example, more targeted funding models that take into account students' socio-economic backgrounds have been proposed to improve financial equity in education (Devlin et al., 2023; Finch et al., 2022). In addition, decentralized financial management policies have been recommended to give schools more autonomy in budget allocation (Gavin et al., 2023; Khilji et al., 2022). Despite the benefits of these policies, challenges remain in their implementation. In many countries, corruption and lack of transparency in fund allocation undermine the effectiveness of policies. Furthermore, inefficient oversight mechanisms contribute to the leakage of funds, which reduces the impact of allocated budgets on educational outcomes (Debnath et al., 2023; Ikilidih et al., 2024).

Practical implementation of education financing policies often faces obstacles such as bureaucratic inefficiencies, misallocation of funds, and low financial literacy among school administrators (Wang et al., 2023; Olumba et al., 2025). Public schools, in particular, are hampered by regulatory frameworks that limit their ability to adapt to changing financial needs (Skare et al., 2023; Gao et al., 2022). Private schools, on the other hand, must balance between generating revenue and maintaining affordability, which can affect their financial sustainability. Empirical evidence suggests that improving financial governance mechanisms, increasing stakeholder engagement, and leveraging technology can improve the effectiveness of education financing management. Schools that adopt financial management software and digital audit systems report higher transparency and better financial oversight (Otia et al., 2022; Lootah, 2024).

A comparative review of financial management in public and private schools shows that both models have their own strengths and weaknesses. Public schools benefit from stable government funding but struggle with bureaucratic inefficiencies, while private schools enjoy financial flexibility but face sustainability challenges. Policy frameworks need to be adjusted to address this gap by promoting fairer and more efficient financial management practices. Implementing more flexible,

transparent and technology-based financial policies can help bridge the financial efficiency gap between public and private educational institutions.

The results of this study indicate that the effectiveness of educational financing management in State and Private Islamic Senior High Schools is greatly influenced by the role of the principal, teachers, madrasah operators, and vice principals of madrasahs for curriculum. Differences in financial management policies between state and private madrasahs also have an impact on flexibility, transparency, and efficiency in the use of education funds. The principal of the madrasah has a strategic role in managing the education budget. In state madrasahs, the principal must follow strict government regulations, especially in the use of School Operational Assistance (BOS) funds and other assistance. Studies by (Opabola et al., 2023; D'Agostino., 2024) show that a financial system based on government regulations often limits innovation in school fund management due to complex bureaucracy. On the other hand, private madrasah principals have greater flexibility in determining fund allocations, but they often face challenges in finding additional funding sources to maintain the sustainability of school operations (Nawas et al., 2024; Abdullah., 2025). In this context, the school-based management (SBM) theory proposed by (Ulfatin et al. 2022; Bandur et al., 2022) emphasizes the importance of the authority of the madrasah principal in managing finances independently. However, this study found that the principals of state madrasahs tend to be limited by policies that require every expenditure to go through a long administrative process. This is in line with research by (Deming., 2022; Busch et al. 2021), which found that bureaucratic constraints often hinder the effectiveness of school fund management in the public sector.

Good financial management has a direct impact on teacher welfare and performance (Yeh, et al., 2021; Umar, et al, 2022). In public madrasahs, government subsidies, including certification allowances, provide financial stability for teachers (Baidi, et al., 2022; Loganathan, et al., 2022). However, delays in disbursement of funds often disrupt the sustainability of teacher competency development programs. Research by (Opabola et al., 2024; Nyawira, et al., 2022) found that delays in disbursement of education funds can reduce teacher motivation in improving the quality of teaching. In contrast, teachers in private madrasahs face challenges in terms of welfare due to the uncertainty of school funding, especially if schools rely on student fees and external donations (Bennell., 2024; Latief, et al., 2021). This finding supports the results of research (Dinerstein, et al., 2021; Jørgensen., 2023) which shows that teacher welfare in private schools is highly dependent on the school's ability to manage additional sources of income. Some private madrasahs adopt innovative strategies, such as collaborating with third parties or opening school business units to increase income (Sarkar., 2023; Ullah., 2023).

Madrasah managers have a crucial role in ensuring that fund management is carried out accountably and in accordance with applicable policies (Yizengaw et al., 2021; Mariani, et al., 2022). In public madrasahs, madrasah managers must comply with strict reporting procedures, which often adds to their administrative burden (Rodliyah, et al., 2024; Hamoon, et al., 2025). revealed that the lack of training in the use of digital financial systems in the education sector often leads to errors in financial recording and reporting. In private madrasahs, madrasah managers have more flexibility in preparing financial reports, but transparency is often a major challenge. Several studies, such as those conducted by (Allakulov, et al., 2023; Muslim, et al., 2024), show that private madrasahs that do not have a structured financial management system tend to have difficulty in maintaining stakeholder trust. Therefore, the implementation of a more transparent digital financial management system can be a solution to increase the efficiency and accountability of financial management in state and private madrasahs (Teodorovicz et al., 2023).

The vice principal of madrasah for curriculum faces challenges in adjusting the budget to academic needs. In public madrasahs, the allocation of funds for curriculum development is often set in the Madrasah Budget Plan (RABM) so that it is difficult to adjust to urgent needs (De Grandis, et al., 2023; Wang, et al., 2022). This is in line with research (Kuhlmann, et al., 2021; Anaya, et al., 2021) which states that a regulatory-based funding system often hinders flexibility in academic innovation.

In contrast, private madrasahs have greater flexibility in determining the allocation of funds for academic programs. However, due to unstable funding sources, some curriculum development programs are often hampered or even stopped due to limited funds.

Based on the findings of this study, it can be concluded that the effectiveness of education financing management is highly dependent on policies, the managerial capacity of madrasah principals, the transparency of financial operators, as well as teacher welfare and budget support for the curriculum. To improve the effectiveness of madrasah financial management, several recommendations can be given, include: a) Improving training for madrasah principals and financial operators to understand more efficient and transparent budget management strategies. b) Adopting a digital-based financial management system to reduce financial recording errors and increase accountability. c) Increase the flexibility of the use of BOS funds in state madrasahs so that they can better adapt to curriculum needs and teacher development. d) Encouraging cooperation between private madrasahs and various external parties, such as the business world and philanthropic institutions, to ensure the sustainability of education funding.

By implementing more flexible, innovative and transparent financial policies, it is hoped that the management of education financing in state and private madrasahs can be more effective in improving the overall quality of education.

4. CONCLUSION

This study found that the effectiveness of education financing in *madrasahs* is shaped by policy structures, the leadership capacity of school principals, financial transparency, teacher welfare, and budget flexibility. State *madrasahs* benefit from structured systems and government support but face limited flexibility and delays in fund disbursement, which can hinder school operations and curriculum development. Private *madrasahs* enjoy more financial freedom but struggle with sustainability due to reliance on tuition fees and donations. Both types face issues with financial reporting and lack of training in digital systems. A key limitation of this research is its focus on only three *madrasahs* in East Java, which may not reflect broader national conditions. Future studies should explore a wider range of regions and include quantitative analysis to strengthen the findings. To improve financial management, this study recommends increasing training for principals and financial staff, adopting digital financial systems to boost accountability, allowing more flexible use of government funds in state *madrasahs*, and encouraging partnerships between private *madrasahs* and external donors. These steps can support more effective, transparent, and sustainable financial practices that ultimately enhance educational quality.

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