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IMPLEMENTATION OF EDUCATIONAL FINANCING MODELS IN HIGH-QUALITY EDUCATIONAL INSTITUTIONS

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Abstract

The implementation of financing models in educational institutions generally relates to the management of financial resources to ensure operational sustainability and the improvement of educational service quality. An effective and efficient financing model is one that contributes to service quality enhancement, enables the achievement of targeted outcomes, supports human resource empowerment, fosters community participation, and strengthens the stability and long-term sustainability of educational institutions. This study employs a qualitative research approach, specifically descriptive qualitative design. Informants include the leadership and caretakers of Pondok Pesantren Al-Mashduqiah, as well as human resources within the finance and facilities directorates, selected through purposive sampling and supplemented with snowball sampling. Data analysis consists of data collection, reduction, display, and conclusion drawing.Findings reveal that Pondok Pesantren Al-Mashduqiah s a hybrid financing scheme combining the Public-Private Partnership (PPP) model and the Need-Based Financing Model. Implementation is carried out through systematic need assessments of institutional units, PPP planning based on these assessments, integrated budgeting that combines BOS funding, regional/national government budgets (APBD/APBN), government grants, donor support through UPIZ Al-Mashduqiah, private sector contributions (DUDI), foundation funds, and independent economic initiatives, followed by continuous monitoring and evaluation aligned with financing targets.

Keywords: *Financing Model Implementation; High-Quality Educational Institutions.*

ملخص

يرتبط تطبيق نماذج التمويل في المؤسسات التعليمية عمومًا بإدارة الموارد المالية لضمان الاستدامة التشغيلية وتحسين جودة الخدمات التعليمية. ونموذج التمويل الفعال والكفء هو النموذج الذي يساهم في تحسين جودة الخدمة، ويمكّن من تحقيق النتائج المستهدفة، ويدعم تمكين الموارد البشرية، ويشجع مشاركة المجتمع، ويعزز الاستقرار والاستدامة على المدى الطويل للمؤسسات التعليمية. تستخدم هذه الدراسة نهجًا نوعيًا بتصميم نوعي وصفي. يشمل المشاركون في الدراسة قادة ومقدمي الرعاية في مدرسة المشدقية الإسلامية الداخلية، بالإضافة إلى الموارد البشرية في مديرية الشؤون المالية والمرافق، الذين تم اختيارهم من خلال عينة موجهة واستكملت بعينة كرة الثلج. يتكون تحليل البيانات من جمع البيانات وتقليل البيانات وعرض البيانات واستخلاص النتائج. تكشف النتائج أن مدرسة المشدقية الإسلامية الداخلية تطبق نظام تمويل مختلط يجمع بين نموذج الشراكة بين القطاعين العام والخاص (PPP)ونموذج التمويل القائم على الاحتياجات. يتم التنفيذ من خلال تقييمات منهجية لاحتياجات الوحدات

المؤسسية، وتخطيط الشراكة بين القطاعين العام والخاص بناءً على نتائج هذه التقييمات، وإعداد ميزانية متكاملة تجمع بين أموال BOS ، وميزانيات الحكومة المحلية/الوطنية (APBD/APBN) ، والمنح الحكومية، ودعم المانحين من خلال UPIZ Al-Mashduqiah ، ومساهمات القطاع الخاص (DUDI) ، وأموال المؤسسات، والمبادرات الاقتصادية المستقلة، يلي ذلك مراقبة وتقييم مستمران بما يتماشى مع أهداف التمويل.

الكلمات المفتاحية: تنفيذ نموذج التمويل؛ مؤسسات تعليمية عالية الجودة

Abstrak

Implementasi model pembiayaan pada lembaga pendidikan umumnya berkaitan dengan pengelolaan sumber daya keuangan untuk memastikan keberlanjutan operasional dan peningkatan kualitas layanan pendidikan. Model pembiayaan yang efektif dan efisien adalah model yang berkontribusi terhadap peningkatan mutu layanan, memungkinkan tercapainya hasil yang ditargetkan, mendukung pemberdayaan sumber daya manusia, mendorong partisipasi masyarakat, serta memperkuat stabilitas dan keberlanjutan jangka panjang lembaga pendidikan. Penelitian ini menggunakan pendekatan kualitatif dengan desain deskriptif kualitatif. Informan meliputi pimpinan dan pengasuh Pondok Pesantren Al-Mashduqiah, serta sumber daya manusia yang berada di direktorat keuangan dan fasilitas, yang dipilih melalui purposive sampling dan dilengkapi dengan snowball sampling. Analisis data terdiri atas pengumpulan data, reduksi data, penyajian data, dan penarikan kesimpulan. Temuan penelitian mengungkapkan bahwa Pondok Pesantren Al-Mashduqiah menerapkan skema pembiayaan hibrida yang menggabungkan model Public-Private Partnership (PPP) dan Need-Based Financing Model. Implementasi dilakukan melalui asesmen kebutuhan yang sistematis pada unit-unit kelembagaan, perencanaan PPP berdasarkan hasil asesmen tersebut, penyusunan anggaran terintegrasi yang mengombinasikan dana BOS, anggaran pemerintah daerah/nasional (APBD/APBN), hibah pemerintah, dukungan donor melalui UPIZ Al-Mashduqiah, kontribusi sektor swasta (DUDI), dana yayasan, serta inisiatif ekonomi mandiri, kemudian diikuti dengan monitoring dan evaluasi berkelanjutan yang selaras dengan target pembiayaan.

Kata kunci: *Implementasi Model Pembiayaan; Lembaga Pendidikan Berkualitas*

INTRODUCTION

Educational financing constitutes one of the most crucial components in delivering high-quality education.(Wahyudi & Harris, 2023) Appropriate financing models enhance resource management efficiency, widen access, and encourage educational and instructional innovation.(Seechaliao, 2017) Various financing models have been adopted progressively by many institutions, often guided by the practices of long-established and reputable educational organizations. These models range from government-based financing and public–private collaboration to cost-sharing approaches between institutions and communities.(Arwildayanto, Nina Lamatenggo, 2020) However, not all educational institutions are able to fully optimize these models for improving service quality, which subsequently affects other management components within the framework of Total Quality Management.(Rifa'i, Fajar, et al., 2023)

The implementation of financing models is closely linked to financial resource management aimed at ensuring operational continuity and institutional development. The ultimate goal is to enhance the quality of all service components that require funding.(Pane, 2017) Effective models ensure financial efficiency, equitable access, facility development, accountability, transparency, community participation, innovation, institutional stability, and competitiveness.(Sholihat, 2017)

Financing models serve as strategic frameworks for managing financial resources(Fattah & Gautama, 2017) to support the continuity and development of educational institutions. They involve planning, targeted allocation, and evaluation of funds.(Sri Pristiwanti, Desi, Bai Badariah, Sholeh Hidayat, 2022) Financing may originate from government agencies, communities (including parents), and donor institutions. Selecting the right model is crucial for balancing institutional needs and financial availability without compromising service quality.(Borghei & Ghassemi, 2020)

Well-implemented financing models enable institutions to design priority programs such as teacher capacity building, facility procurement, curriculum development, and other educational management components.(Wahyudi & Harris, 2023) School-Based Management (SBM), for instance, grants institutions autonomy to manage funds based on internal needs, enhancing community participation and financial transparency.(Caldwell, 2005)

Nonetheless, challenges persist, especially regarding the unequal distribution of resources and limited governmental funding-particularly in remote regions and within private institutions under foundations.(Ceesay, 2020) Consequently, diversifying funding sources becomes essential, including partnerships with the private sector, BOS funds, and independently managed business units.(Verbeeten, 2010) Institutions must also maintain accountability to gain public trust.(Sagnak et al., 2017)

Previous studies have primarily focused on identifying types of educational financing, financing management,(Arifudin et al., 2016) and its distribution across regions. Yet, many have not explored how financing model implementation directly contributes to educational quality. Additionally, studies tend to focus on public schools, while private institutions-despite their major contributions-are underexamined.(Wardi & Bidaula, 2025)

The perspective of this research gaps, empirical studies addressing how high-quality institutions-public or private-successfully implement financing models to achieve superior educational performance remain limited.(Zatonatska et al., 2019) Understanding such successful practices is essential for policymakers and educational leaders seeking effective, efficient, and sustainable financing strategies.(Rifa'i, Fajar, et al., 2023)

Pondok Pesantren Al-Mashduqiah presents an illustrative case. The institution actively collaborates with government bodies, state-owned enterprises (BUMN), industries, and civil society actors in financing infrastructure and educational services.(Armstrong, 2015) Shared responsibility among the government, partners, and parents fosters innovation, efficiency, and continuous adaptation to contextual and evolving needs.(Zheng et al., 2025)

This study therefore aims to explore effective financing models used by high-quality educational institutions and their implementation processes in improving overall educational service quality. Because of those, I need to do a research in-dept for more information to increase quality service in schoo.

RESEARCH METHOD

This study focuses on the implementation of financing models used to improve educational services at Pondok Pesantren Al-Mashduqiah. A qualitative descriptive-analytic approach was chosen to obtain an in-depth understanding of processes, dynamics, and practices within the institution's financial management.(Dodgson, 2017) the informants needed is include the Kiai, finance directors, staff, and infrastructure managers selected through purposive sampling.(Etikan et al., 2016) Data collection techniques include in-depth interviews, participant observation, and documentation. Data analysis employs data reduction, data display, and conclusion drawing.(Ott & Longnecker, 2010) Data validity is ensured through triangulation, member checks, and extended engagement.(Luna-Romera et al., 2018)

RESULTS AND DISCUSSION

Educational institutions generally adopt several financing models, including the Need-Based Financing Model, Performance-Based Financing, Public-Private Partnership (PPP), School-Based Budgeting (SBB), and digital or EdTech-based financing approaches.(Leshanych et al., 2018) The present study identifies two financing models that are both effective and efficient for enhancing the overall service quality at Pondok Pesantren Al-Mashduqiah.(Amos et al., 2022) These models are applied in an integrated manner, according of public-private partnership (PPP) and need-based financing model.

Financing Models Used at Pondok Pesantren Al-Mashduqiah

Public-Private Partnership (PPP) Model

As an Islamic boarding school under the supervision of the Ministry of Religious Affairs (Pekapontren), Pondok Pesantren Al-Mashduqiah maintains a strong commitment to collaborating with the government in advancing high-quality educational services.(Scott & Boyd, 2023) In addition to government collaboration, the institution also strengthens its economic independence by engaging with private partners, industries (DUDI), and the broader community through voluntary contributions. These partnerships directly support the enhancement of service quality.(Marx, 2019)

This finding aligns with Damayanti (2019),(Lestari et al., 2019) who emphasizes the importance of collaboration in improving educational quality. It also affirms Rifa'i (2019),(Rifa'i, 2019) who argues that educational institutions must develop independent economic activities from their early establishment to sustain their educational services through efficient and effective financial control.(Dian Sudiantini et al., 2023)

Anita et al. (Anita et al., 2025) further highlight that PPP financing is effective for improving service quality, especially under limited funding conditions.(Febrian, 2023) This model becomes a strategic approach for institutions to ensure the availability of resources-a key indicator for enhancing service quality.(Nadjib & Setiawan, 2020)

Forms of PPP-based financing at Pondok Pesantren Al-Mashduqiah include corporate sponsorship, CSR initiatives, internal foundation support, external foundations offering grants, and public donations.(Anita et al., 2025) Such financing strengthens institutional resilience and reduces excessive dependence on government budgets (APBN/APBD), which are limited due to the large number of institutions requiring funding nationwide.(Anggal et al., 2020)

The primary advantage of the PPP model is its ability to stimulate innovation, efficiency, and social responsibility among private actors while sustaining educational quality. This is consistent with Haryati (2012)(Haryati, 2012) and Musthafa (2017),(Musthafa & Se, 2017) and Aryawati(Aryawati et al., 2023) who note that privately managed schools receiving partial government subsidies can maintain quality when supported by diverse financing sources. It's good idea for quality improvement.

Pondok Pesantren Al-Mashduqiah utilizes the PPP model as a key strategy for improving educational service quality. Collaboration with private companies, industries, and community donors creates financial independence and reduces dependency on government support. Because of those, this Pondok Pesantren can give a great service according of all educational management component.

Need-Based Financing Model

The second financing model implemented by Pondok Pesantren Al-Mashduqiah is the Need-Based Financing Model.(Kemendikbud, 2019) This model is applied flexibly depending on the institution's financial needs and operational priorities.(Radinmanesh et al., 2021) Funding allocation is based on unit-level needs, such as student characteristics (e.g., low-income students, students with disabilities, students from remote areas), infrastructure, programs within each directorate that according of five element, teacher capacity, and technology requirements.(Sholihat, 2017)

The Need-Based Financing Model at Pondok Pesantren Al-Mashduqiah is implemented through five stages, are following: Comprehensive needs identification across at least seven educational management components,(Rifa'i, Yaqin, et al., 2023) including facilities, programmatic needs, teacher competency development, and support for underprivileged students; Priority-based planning, where urgent and strategic needs are addressed first; Allocation and implementation of funds sourced from government grants,(Alisman, 2014) parental contributions, partnerships, or the institution's own business units; Monitoring and evaluation of budget utilization to determine whether expenditures positively impact educational service quality;(Sailin et al., 2023) and Continuous reflection and adjustment, enabling dynamic responses to unit needs and institutional development.

Nafarin et al. (2025)(Nafarin et al., 2025) argue that the Need-Based Financing Model supports the acceleration of inclusive education implementation in Indonesia. This model ensures equitable distribution of resources and promotes effective quality improvement aligned with institutional conditions. Zulfa (2016)(Zulfa, 2016) and Musthafa (2017)(Musthafa & Se, 2017) also recognize the effectiveness of need-based schemes such as BOS funding in ensuring equal access to quality education.(Rifa'i, 2019)

The conclusion explains that Pondok Pesantren Al-Mashduqiah applies a dual-model approach-combining Need-Based Financing with PPP-to strengthen financial management and ensure targeted improvements in educational quality. This step makes the institutional can ensure that the quality service of the all-educational component increased because of this decision done.

Implementation of Financing Models in High-Quality Educational Institutions

The implementation of the PPP and Need-Based Financing models at Pondok Pesantren Al-Mashduqiah involves a structured and strategic process.(Rifa'i, Fajar, et al., 2023) The PPP model is used to mobilize public and private resources, while the Need-Based Financing Model ensures equitable and priority-based allocation of funds.(Fiki, 2018)

The finance model implementation follows five key stages, there are need assessment, planning PPP partnership, integrative budgeting, and monitoring and evaluation. This decision influences toward quality service are targeted by educational management.

Need Assessment

Institutional leaders, managers, and committees conduct comprehensive needs assessments for infrastructure, learning facilities, teacher training, educational technology, and other priorities of educational service are offered.(Rifa'i & Muchyiddin, 2022) The results are documented in annual strategic financing plans. This requires strong managerial competence, transparent financial reporting, community participation, and clear regulatory frameworks that enable fair private-sector involvement. This aligns with OECD (2015)(Koske et al., 2015) and Fatmawati & Nugraha (2024),(Fatmawati & Nugraha, 2024) who emphasize that funding estimates must be aligned with the institution's real needs to ensure financial stability.

Planning PPP Partnerships

Based on the need assessment, leaders design PPP cooperation schemes involving government units, industries (DUDI), loyal donors, and parents.(Kemendikbud, 2019) Private-sector involvement supports the financing of physical and non-physical development, digital technologies, and teacher professionalization.(Sailin et al., 2023) This strategy improves the availability of learning facilities, business units, and professional capacities.

PPP becomes a solution to budget limitations, increasing expectations for educational quality, and promoting equitable distribution of financing across all units within the institution-consistent with Mesiono & Roslaeni (2021).(Mesiono & Roslaeni, 2021) This financing model is a collaborative agreement between a government entity and a private-sector company to finance all educational projects.(Rifa'i, Fajar, et al., 2023)

Integrative Budgeting

The finance and infrastructure directors integrate various funding sources, including BOS, APBD/APBN, government grants, independent business income, industry support, and community donations. Funds are then allocated proportionally based on urgency and unit needs. Transparency, accountability, participation, efficiency, and need-based allocation form the guiding principles.(Rifa'i, Yaqin, et al., 2023) Budgeting follows several steps:(Oliver & Nin, 2019) Each unit identifies its annual needs; The finance director disseminates information on financing sources; Units prepare integrated budgets aligned with RKAS; Implementation follows approved cost structures; Monitoring and evaluation occur periodically, serving as feedback for future planning.

This process optimizes fund use, strengthens strategic planning, and increases public trust. **Integrative Budgeting** is an approach that aligns **plans, resources, and performance** across government agencies or organizations.(Lestari et al., 2019) The budget goals as following: Align plans and budgets, improves coordination across sectors and agencies, increases resource efficiency, strengthen transparency and accountability, focus on results, not just spending, and Support evidence-based decision-making.(Purba, 2025)

Monitoring and Evaluation

Periodic monitoring is conducted through stepwise reporting from unit heads to their respective directors.(Wahyudi & Harris, 2023) Units must provide documentation such as original receipts and expense reports before accessing new funding.(Rifa'i, 2019) Monitoring ensures accuracy in budget usage and alignment with program objectives. Evaluation is carried out weekly and monthly, focusing on effectiveness, efficiency, and overall impact on educational service quality.(Zeldovich & Alexandrowicz, 2019) Key indicators include staff performance, teacher competency, student learning outcomes, and parent satisfaction. This aligns with Rifa'i (2017)(Rifa'i & Muchyiddin, 2022) and Sellang (2019),(Syamsuddin et al., 2019) emphasizing that effective financing must generate measurable improvements in service quality.

Table 1. Research Focus Result

No.	Item	Description
1.	Financing Models Used at Pondok Pesantren Al-Mashduqiah	Public-Private Partnership (PPP) Model
		Need-Based Financing Model
2.	Implementation of Financing Models in High-Quality Educational Institutions	Need Assessment
		Planning PPP Partnerships
		Integrative Budgeting
		Monitoring and Evaluation

CONCLUSION

The conclusion should answer the objectives of the research and research discoveries. This section should be written briefly, clearly, and concisely based on the research findings and discussions presented in paragraph form (not numerical). The concluding remark should not contain only the repetition of the results and discussions or abstract. You should also suggest future research and point out those that are underway.

In this section, you can acknowledge any support given, which is not covered by the author's contribution or funding sections. This may include administrative and technical support, or donations in kind (e.g., materials used for experiments).

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