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**SIKEPO: SANTRI EMPOWERMENT IN MANAGING  
PONDOK PESANTREN FINANCIAL TO MAKE  
TRANSPARENCY AND ACCOUNTABILITY**

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***Abstract:***

*Islamic Boarding School or generally called Pondok Pesantren (Ponpes) is a community-based educational institution of Islamic religious education that organizes an integrated religious education with other types of education. Ponpes must be able to compete with other general educational institutions by conducting a management. In 2018, Indonesian government issued the accounting guidelines of Ponpes which mainly aimed at empowering economic of Ponpes in order to be able to prepare financial statements. The public volunteers of Economics Faculty of UNNES conducted services at Ponpes Aswaja (Semarang) which had not yet had good financial management. The recording of financial data such as santri's tuition fee was still manual and the payment recapitulation still used folio books untidily. Consequently, it is difficult to find if the recapitulation is required for accountability. Therefore, it is necessary an integrated financial management system of Ponpes in order to record the financial data properly. The system can also facilitate Ponpes to carry out financial transparency and accountability in accordance with financial accounting standards. The voluntary activities focused on the understanding of Aswaja Ponpes administrators regarding accounting and financial management based on information technology called Sistem Manajemen Keuangan Pondok (Sikepo). The activities were implemented by training and mentoring of administrators based on Participatory Rural Appraisal (PRA). Ponpes administrators were enthusiastic about Sikepo training. Sikepo could improve the understanding of accounting and financial management of Ponpes administrators. Furthermore, the system was then used to record every financial transaction in Ponpes. The final of financial statements were the recapitulation of student tuition fee, the use of funds for daily needs, and other activity reports. This system can also be used in all Ponpes over Indonesia.*

**Keywords:** *SIKEPO, Ponpes financial management, santri empowerment, transparency, accountability*

## INTRODUCTION

Islamic boarding school or *Pondok Pesantren (Ponpes)* is an educational institution that explores and studies various Islamic religious teachings and knowledge (*tafaqquh fi al-din*) through classical and modern Arabic-language books (*kitab al-qodimah* and *al-'ashriyyah*). *Pesantren* has long been considered as an indigenous Indonesian cultural product (typical character). This Islamic educational institution became known after the entry of Islam into Indonesia in the seventh century, but its existence and development were only popular around the sixteenth century. Since then there had been many institutions called *pesantren* which provide various classic Islamic books in the field of *fiqh*, *aqeedah*, *tasawuf* and it became Islamic broadcasting center. According to Republic of Indonesia Government Regulation Number 55 of 2007, concerning Religious Education and Religious Education Article 1 Paragraph 4 explains that Islamic boarding school or *Ponpes* is community-based educational institution of Islamic religious education that organizes an integrated religious education with other types of education.<sup>7</sup>

*Pesantren* has long been an institution that forms character and civilization of the nation and educates the life of the nation based on faith and devotion to Allah SWT and noble characters. *Pesantren* in the future must be able to compete with other educational institutions by restructuring management in line with the development and needs of the times. Up to the beginning of 2018, there were no regulations about accounting and management standards for *Ponpes* so that many *Ponpes* did not prepare financial reports. The Indonesian Institute of Accountants in collaboration with Bank Indonesia had published the Islamic Boarding School Accounting Guidelines. This guideline was made as a concern of IAI and BI to empower *Ponpes* to be able to prepare financial statements in accordance with generally accepted financial accounting standards in Indonesia.

The Financial Accounting Standards (SAK) which used as a reference in the arrangement of the *Pesantren* Accounting Guidelines were Entity Financial Accounting Standards without Public Accountability (SAK ETAP). Consideration in choosing SAK ETAP was due to the assets managed by *Ponpes* were relatively large. Most of the assets of *Ponpes* were permanent *Waqf* in the form of land. Format for the presentation of financial statements of *Ponpes* regulated in the Islamic Boarding School Accounting Guidelines referred to PSAK 45: Nonprofit Entity Financial Reporting. The Islamic Boarding School Accounting Guidelines stipulate that the complete financial statements that must be arranged by an Islamic Boarding Schools are (1) Reports on financial position; (2) Reports of activity; (3) Cash flow statement; and (4) Notes to financial statements.

The lack of knowledge about accounting and financial management were faced by the administrators of *Ponpes* Aswaja, It had not yet had a good financial management. The recording of financial data such as *santri*'s tuition fee was still manual and the payment recapitulation still used folio books untidily. Consequently, it is difficult to find if the

recapitulation is required for accountability. Therefore, it is necessary an integrated financial management system of *Ponpes* in order to record the financial data properly. The system can also facilitate *Ponpes* to carry out financial transparency and accountability in accordance with financial accounting standards.

Financial management is the entire activity concerned with the efforts to get funds and use funds.<sup>8</sup> The sources of funds are used for the operations of *Ponpes* so that they need a good financial management.<sup>16</sup> The financial management of *Ponpes* is such a management of educational activities related to efforts to get funds that are used to smooth the educational process in order to be effective and efficient. Financial management in *Ponpes* certainly is necessary to support the provision of facilities and infrastructure in order to streamline learning activities and improve the learning outcomes and skills of the *santri*.

The process of recording financial transactions conducted by *Ponpes* does not refer to certain guidelines or references.<sup>15</sup> Based on the prevailing PSAK regulations, financial records that must be observed are recognition and measurement. Recognition must be based on the date of the transaction while the measurement is seen from how much funds are received or issued. In line with Wahyuningsih *et al* (2018), Wahidin (2016) found out that *Ponpes* Nurul Hijrah had not implemented good financial management.<sup>14</sup> For instance, the lack of technical guidance in the arrangement of the RAPBP and the mess finances that are not yet in accordance with the valid technical guidelines and regulation.

This fact showed that most of *Ponpes* had not completely carried out financial management processes in accordance with government regulations or technical guidelines in their financial management. The obstacles of the accounting system of *Ponpes* were such as the lack of professional staffs who master the financial management of *Ponpes*, the financial system of *Ponpes* and *Madrasah* which were still merged between *Ponpes*, *Madrasah Aliyah* and *Tsanawiyah*.

Lack of education and training on accounting and financial management made the administrators / *santri* unable to manage financial statements and arrange the appropriate. Responding to these problems, the researchers initiated to conduct training activities and mentoring the implementation of information technology-based financial management systems of *Ponpes*. It was done to deal with the era of globalization which dominated by technology. In addition, the administrator would also be given an understanding of accounting and financial management of *Ponpes* in a simple way so as to make it easier for them to understand.

The objective of this program was to educate community / administrators / *santri* of *Ponpes* about the benefits and financial management of *Ponpes*. Then the financial management system of *Ponpes* (SIKEPO) would facilitate the community / administrators / *santri* of *Ponpes* in conducting financial management of *Ponpes*. For instance, the recapitulation of student tuition fee, the use of funds for daily needs, and income and

expenditure records. In addition, they were expected to be able to arrange the financial statements properly and correctly so that it will realize the financial transparency and accountability of *Ponpes*. Thus, the *Ponpes* community empowerment program in the long term can improve the performance of *Ponpes*.

## LITERATURE REVIEW

### 1. The Definition of *Ponpes*

Terminologically, *Pesantren* is defined as a traditional Islamic educational institution to study, understand, explore, appreciate, and practice Islamic teachings by emphasizing the importance of religious morality as a daily behavior guide. It needs to be further explained that the notion of "traditional" in this definition does not mean old-fashioned or outdated, but refers to the understanding that this institution has lived since hundreds of years ago. According to Yacub, *Pesantren* means Islamic education institutions which are generally non-classical, the teachers were those who have deep Islamic knowledge through the classical Islamic Books (*kitab kuning*) with Arabic writing in ancient Malay language and Arabic language.<sup>2</sup> While (deceased) K.H. Imam Zarkasyi defines *Pesantren* as Islamic religious educational institutions with dormitory systems, where the clerics as the central figure, the mosque as the center of all activities.

### 2. School Financial Management

Financial management is an activity of planning, budgeting, checking, managing, controlling, searching, and storing funds by an organization or company.<sup>4</sup> Financial management is all organizational activities related to how to obtain funds, use funds, and manage assets according to overall organizational goals.<sup>5</sup> Financial management is the control of financial functions which are then translated into activities of planning, budgeting, checking, managing, controlling, searching and storing funds by an organization.<sup>3</sup>

The school financial is very interesting issue for almost all the members of the school. Many of them interested to involve in school financial management, in addition most of them curious about the use of school funds.<sup>1</sup> Management of school financial is the whole process started from activities on planning and implementing, as well coaching on a continuous to that cost operational school so that activities in the school will be more effective and efficient and also can help achieve the education objective.<sup>6</sup> According to HM Levin (1987: 426), quoted by Uhar said, " "School finance refers to the process by which tax revenues and other resources are derived for the information and operation of elementary and secondary schools as well as the process by which those resources are allocated to school in different geographical area and to types and levels of education".<sup>13</sup>

In this context, the financial management of *pondok pesantren* are revealed from understanding of financial school. Basically, *Ponpes* is a school. The financial management

on *Ponpes* can interpreted as management of education activities related to the efforts finding funds used for the effective and efficient process of education. The financial management on *ponpes* is crucial to support provision facilities and infrastructure in order to create the effective learning activities and also improve achievements and skills of the students.

### **3. Transparency and Accountability**

The financial management in an education institution should base on a the Law No. 20 of 2003 article 48 which states that management of education funds should based on principle justice, efficiency, transparency and public accountability. On the other side that, the effectiveness principle is also to be emphasized. The following is the description of each principle.<sup>19,1</sup>

#### **a. Transparency**

Transparent means open. In the institution of education, a transparent on financial management means the open of finance, amount, details use, and clear accountability to ease the administrators and other member of school control the funds.<sup>11</sup> The financial transparency is important to arose the support from parents, community and government in organizing education programs at public and Islamic-based school. In addition, transparency could strength the trust between government, community, parents and the member of school through provision information and guarantee to get the accurate and adequate information. The information related to school finance known by all member of school and parents was called plan budget income and shopping school (RAPBS) which is displayed on the announcement board at teacher room or in the front space of administration room so that to easier who just need information.

#### **b. Accountability**

Accountability means the accountable use of money which is in accordance to planning that has been set.<sup>12</sup> The school has responsibility to report the financial flows to the students' parents, school member and government. Based on planning has been set and regulations, the school spend money on a responsible way. There are three major requirements to build a financial accountability, they are (1) transparency of the school organizers in receiving inputting and including various component in managing school/education institution, (2) standards performance in each institution that can be measured in doing duties, functions and authority, (3) participation for each other create atmosphere conducive in create service the community with the procedure is easy, low cost and fast service.

## **METHOD OF SERVICE PROGRAM IMPLEMENTATION**

### **1. Strategy and Action Approach Model**

Training system of financial management on *ponpes* should be given to the manager of *ponpes* to increase financial transparency and accountability. The approach and strategy are Participatory Rura Appraisal (PRA) through ( a) Socialization ; (c) training ; (d) Focus Group Discussion; (e) mentoring ; and (f) evaluation. This strategies expected could help *ponpes* achieving expected results so that could increase performance of the students (*santri*) and also transparency and accountability on finance.

## 2. Empowerment Stage and Phase of Empowerment

Achievement of empowerment programs on the member of *ponpes* very determined by systematic phase done by the mentor and all parties involved in this program. Following stages empowerment are;



### a. Preparation

The preparation needed to run the program maximally, they are :

1. Making proposals and solutions administration licensing the place or location devotion the community.
2. Creating manufacture module training steps of SIKEPO program
3. Multiply module based on the numbers of participants
4. Prepare tools and materials in give training.
5. Prepare sheet program assessment as ingredients evaluation

### b. Field Study

After doing preparation, next step is a field survey to determine the problem face by the caretaker *Ponpes Durrotu Aswaja* especially related with fund recording and management. It aims to know things are needed by *ponpoe*s for increasing effectiveness performance of the *santri Ponpes Durrotu Aswaja* in recording and managing grants efficiently.

### c. Cooperation with Partners

After conducting a field survey, the next activities is doing cooperation with partners who have appointed by *Pesantren Durrotu Ablissunnah Waljamaah* related to the event, the place and the equipment needed when program will be implemented.

### d. Collecting the participants data

Collecting the participants data done after got approval from partner about time and place program implementation. Those data is for determining amount participants "SIKEPO" program socialization (Financial Management System on the *Ponpes* ) so it si

known as equipment and consumer needs. Target participants who follow socialization are Caretaker *Ponpes Aswaja* particularly treasurer of *ponpes*, treasurer of *madin*, treasurer of *tabfidz* and treasurer from every new committee at every annual event in *Ponpes Aswaja*. Besides that, in the training, Caregiver / *Kyai* and *Kyai*' Family of *Ponpes Aswaja* also are included .

#### **e. Data Collection**

After registering *the* numbers of socialization participants, next step is collecting data. The data in the form of questionnaire for santris' biodata and payment contribution each month at the time PKM announcement funded or when the program starts. This data will be used for initial data making the SIKEPO program.

#### **f. Socialization Program**

Socialization SIKEPO program have been conducted in the Hall of *Pesantren Durruru Aswaja* on Saturday, 26<sup>th</sup> May 2018 which was attended by 15 participants consists of from Treasurer of *Pondok*, BLKS, Treasurer of *Tabfidz*, *Administration of Madin*, and Treasurer of *Haflab Akhirussanah*. This socialization aims for introducing to participants on a detailed urgency from SIKEPO as tool or payment data input media on *Ponpes* in the effective and systematic way. The Socialization program started by the opening and opening ceremony of the program by the *Lurah Ponpes Aswaja*, then the explanation material Management Finance in the Digital Era by Lecturers Faculty Economy that is Mrs. Nina Farliana S.Pd., M.Pd.

#### **g. Training program usage**

Training program usage begins with the explanation or introduction of the SIKEPO program to participants . The explanation delivered by the chairman team related to general rules of the way to use SIKEPO program as well features that are in the program. In the training program, participants trained the way inputting the student's biodata and record payment data using the SIKEPO program. Then participants directly enter the data of the student who made it target in this program test that is *santri* on the years of 2017. So, at the training program testing the withdrawals payment *santri* and the data already ready to be inputted.

#### **h. The Mentoring Program**

Trial Mentoring Program has been held on Friday, 29th June 2018 in *Ponpes Durruru Aswaja* . The SIKEPO program has tested on inputting payment *I'anab* by the treasurer of *ponpes* which was accompanied team when withdrawal with using the SIKEPO program. Equipment needed when trials desks, laptops, and connection wifi. For implementation withdrawal with using the SIKEPO program, the Team has accompanied, monitor and supervise related the use of SIKEPO so could minimize error inputting and making sure that the program runs well.

### i. Evaluation

All of the method implementation has held to ease treasurer in reporting the data fast and accurate so that it could help *santri* in run trust in task treasury and face global challenges with increasingly sophisticated technology when this. The program can be held successfully even though facing some obstacles . Those were the limited access of internet connection distract inputting payment data and difficulties in choosing the right time because of the full schedule of in the *ponpes*.

## DISCUSSION

### 1. The Profile of the *Ponpes* Durrotu Ahlissunnah Waljamaah

The *ponpes* is located in Kalimasada Street, Abimanyu II Alley, No.10 RT 08 RW 05 Banaran, Sekaran, Gunungpati, Semarang (in the north side of Unnes campus) is a *salafiyah* and also students *ponpes* because 95% of them are students of Semarang State University (Unnes). In managing the *ponpes* as an educational institution, the role of *Kyai* is very large in determining the goals and activities that must be carried out. This situation has made almost all resource management both physical and financial of *Aswaja Ponpes* handled directly by the staffs of the *ponpes/ Kyai* and *Kyai* families with the help of students who are trusted to carry out daily activities and education of *ponpes*. Broadly speaking, there are three stewards in this *ponpes*, namely the daily board of the *ponpes*, the management of the *madin*, and the *tabfidz* board. Daily administrators consist of Head of Village, Deputy Head of Village, Secretary, Treasurer (handling *I'alah* payments), Spiritual Section, Education Section, *Research and Development Section*, *Environmental Hygiene Section*, *Santri Welfare Logistics Section (handling catering payments)* and *Security Section*. Whereas for administrators *madin* and *tabfidz* have their own management tailored to the needs. Contributions from *santri* consist of monthly fees and annual fees. Monthly contributions consist of *I'alah* payments, catering payments and *madin* payments. Whereas for annual contributions consist of re-registration payments for new students / PSBs (handled directly by the PSB committee), *qurban* payments, payment of *Haflah Akhirussanah* activities, and payment of *Ramadan* activities. Each of these payments is handled by people who are different from the new management and committee at each event.

The financial management in this *ponpes* in its implementation is still relatively low. There are still many financial-related activities carried out manually, such as *I'alah* fee collection (fees for payment of water and electricity resources), catering fees (fees for meal payments), *madin* fees (fees for madrasah diniyah payments) and others. Some things that hinder the performance of the *ponpes* treasurer include recording payment data manually and moving to the ledger, then recap, especially if there is a lost payment card, and there is the potential for errors in recording or counting by the treasurer. Financial management systems like this can hamper the performance of students considering the position results

in inefficiency of time considering their position is that students are indeed students. Therefore, there needs to be a computerized system in inputting student payment data to improve the effectiveness and efficiency of treasurer performance.

All of these activities are still carried out manually as well as the payment data recording, namely recording using ledgers and calculations using a calculator, so that it takes up the students' time in addition to their duties as students. Based on the above background, the problem that must be answered is how can be done to optimize the performance of students who are appointed to take care of the treasury of *ponpes* in inputting or recording student payment data and managing these funds systematically by utilizing existing technology in order to create the effective and efficient financial management of *ponpes*.

## 2. Series of Sikepo activity

SIKEPO (*Ponpes* Financial Management System) is a computer-based program that uses website applications as input media for *santri* payment data. This program was chosen because this application contains features that can be correlated to produce financial statements whose processes are more practical than manual recording. This program generates financial reports in the form of individual student payment data records as well as monthly data entry entries that can provide financial information to interested parties.

This program is aimed to the treasurer of the hut, both from the board's daily management (treasurer of *I'anah* and catering), the management of the *madin*, and the administrators of *tahfidz* and treasurers in each annual *ponpes* event committee. This program is expected to be able to be a solution to the problems faced by the *ponpes* treasurer so as to minimize the resources used. In addition, the program is expected to be implemented and can be further developed according to needs, especially at the Durrotu Ahlissunnah Waljamaah *Ponpes* and the *Ponpes* in Gunungpati in general.

Advantages of using SIKEPO compared to similar software, including:

1. Easy to use (user friendly)
2. Able to provide *santri* payment data recapitulation reports automatically, completely, and accurately whenever needed.
3. Able to display data quickly and easily
4. A reliable security system is available
5. Reports can be activated with Ms. Excel, Ms. Word, and PDF
6. This program can be applied in several *Ponpes*

SIKEPO provides two types of payments that are common in *ponpes*, namely *I'anah* payment (payment of water and electricity) and catering or meal payments. Besides that, SIKEPO can also be developed again according to the needs of the *ponpes* in question, for example for payment of *madrasah diniyah* and so on. SIKEPO has several account menus including:

1. *Santri* data (to enter and edit *santri* identity data)
2. Payment (to enter student payment data, both *I'anab* and catering)
3. *Santri* Payment Data (to display a number of students who have paid)
4. Print Payment Slip (to display payment receipts that are ready to print)
5. Reports (Monthly reports for displaying monthly period payments reports for *santri* AND annual reports for displaying annual period *santri* payment reports).

### **3. The Understanding of Accounting & Financial Management of *Ponpes***

*Santri* can understand accounting and financial management that they did not understand before. Understanding of accounting and financial management is the basis for being able to make financial records in SIKEPO. The accounting basis they understand is analyzing the types of financial transactions, how to record, and how to report in financial statements. Records of financial transactions can be entered in detail and accurately. The treasurer of the lodge is responsible for recording financial transactions and also understands how to record up to reporting. So if there are students who ask about financial data, the treasurer can answer it quickly, accurately, and correctly. Similarly, if there are *santri*'s parents asking, the treasurer can answer.

### **2. Financial Transparency & Accountability of *Ponpes***

SIKEPO has produced a new pattern of thinking about the importance of data management and financial *ponpes* for students in carrying out the mandate in the treasury. This can also support the implementation of SAK ETAP. Thus, students are able to present financial statements in the form of data reports on *santri* payments and other financial information quickly, accurately, transparently and accountably. *Santri* can also be more productive and able to face global challenges with increasingly sophisticated technology in the era of globalization. In addition, all students and parents of students can access monthly reports so that they are open to all.

This program can create transparency from treasurers both to caregivers, *santri*, and staffs related to *santri* payment data. Transparent means openness. Transparent financial management of *ponpes* means that there is openness in institutional financial management, namely the openness of financial resources and the amount, details of usage, and clear accountability so that it is easier for interested parties to find out. Financial transparency is needed in order to increase the support of parents, communities and the government in the implementation of all educational programs in *ponpes*. In addition, transparency can create mutual trust between the government, the community, parents of *santri*, and *ponpes* residents through the provision of information and ensuring ease in obtaining accurate and adequate information.

Accountable means that in the financial management of *ponpes*, the use of the *ponpes*' money can be accounted for in accordance with the plans that have been set. Responsibilities can be made to parents of students and *ponpes* communities. Based on the stipulated planning and the applicable regulations, the *ponpes* spends money responsibly. There are three main pillars which are the prerequisites for the establishment of accountability, namely:

1. The transparency of the *ponpes* organizers by accepting input and involving various components in managing the *ponpes*,
2. The performance standards of *ponpes* that can be measured in carrying out their duties, functions and authorities,
3. Participation to create a conducive atmosphere in creating community services with easy procedures, low costs and fast service.

In addition, the existence of this programs that have been designed can be implemented and developed better according to the needs of the *ponpes*. These needs include in the academic field, namely inputting *ngaji* attendance, inputting *madrasah diniyah* values, and inventorying *santri* documents which will later be made into a system that is mutually integrated, making it easier for both administrators, students *ponpes* and staffs to access and update information related to programs. This program cannot only be applied at the Durrotu Aswaja *ponpes*, but can be applied in other *ponpes*. In addition, the SIKEPO program can be a solution for *ponpes* in responding to global challenges with the increasingly sophisticated technology that exists and can create an effective management system by utilizing website-based computer programs in order to streamline *santri* performance.

## CONCLUSIONS

The results of the *santri* community empowerment activities at Durrotu Ahlissunnah Waljamaah *ponpes* can be concluded that all methods of implementation have been carried out and resulted in an understanding of financial accounting and management and financial information. The financial information that is produced is the payment report of students in the form of monthly and annual recapitulation and the income statement of funds in a precise and systematic manner. So that it can accommodate accounting standards for the *ponpes* in accordance with SAK ETAP. SIKEPO has also produced a new pattern of thinking about the importance of time management of *santri* in carrying out mandates in treasury duties, so that they can be more productive and able to face global challenges with increasingly sophisticated technology in the era of globalization.

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