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Managing the Costs of Human Development Programs: Strategies for Efficiency, Effectiveness, and Sustainable Improvement

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Abstract : *Managing the costs of human development programs is an essential component of educational management, particularly in ensuring that financial resources are allocated effectively to support institutional objectives and improve program quality. However, the success of human development initiatives depends not only on the availability of financial resources but also on systematic planning, transparent implementation, and continuous evaluation. This study examines how cost management is organized and implemented in human development programs, focusing on the interconnected processes of financial planning, implementation, and evaluation. Employing a qualitative approach, the study draws on interviews, observations, and a review of relevant literature. The researcher serves as the primary instrument, while data are analyzed using the Miles and Huberman framework, encompassing data reduction, data display, and conclusion drawing and verification. The findings indicate that cost management in human development programs involves three interconnected stages: financial planning (budgeting), financial implementation and recording (accounting), and financial assessment (auditing). These stages demonstrate the importance of aligning financial decisions with program objectives and ensuring accountability throughout implementation. This study contributes a practical management perspective by presenting an integrated understanding of cost management as more than an administrative budgeting process. It highlights how coordinated financial planning, implementation, and evaluation can strengthen resource accountability, improve program effectiveness, and support the sustainability of human development initiatives in educational institutions.*

Keywords : *Cost Management; Human Development Programs; Educational Financial Management.*

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INTRODUCTION

The rapid development of science, technology, and social change has significantly transformed the demands placed on individuals and educational institutions. In contemporary society, human development is no longer limited to acquiring formal knowledge but also involves strengthening competencies, adaptability, creativity, and the ability to respond to emerging challenges. Education therefore plays a fundamental role in preparing individuals to participate in social, economic, and professional development. As Fauzi, (2020) argues, education provides individuals with opportunities to determine their future direction, identify meaningful contributions, and develop the knowledge necessary to navigate changing circumstances. These developments require educational institutions to continuously improve the quality of their programs through innovation, effective governance, and appropriate management strategies (Tsauri et al., 2025). Consequently, human development initiatives must be supported not only by relevant educational objectives but also by adequate and systematically managed financial resources.

The increasing importance of human development has also created greater demands for educational institutions to manage their resources responsibly. Changes in societal structures, technological advancement, and industrial development require individuals to acquire new competencies and continuously adjust their knowledge and skills. Gao et al., (2025) and Rifa'i, (2017) emphasizes that social transformation influences people's behavior, expectations, and educational orientation, making adaptation an essential part of human development. However, these demands cannot be addressed solely through the availability of educational programs. Institutions must also ensure that the resources required to implement such programs are properly planned, allocated, and evaluated (AbdelRahman et al., 2025; Huang et al., 2025). In this context, financial management becomes a strategic component of institutional governance because inadequate funding arrangements may interrupt program implementation, restrict access to development opportunities, and weaken the achievement of institutional objectives.

Financial resources constitute one of the fundamental inputs in the implementation of educational activities. Educational costs cover various expenditures, including personnel compensation, professional development, learning facilities, instructional materials, administrative operations, and other activities that support educational objectives (Nugroho & Seni, 2021; Permatasari & Budi, 2026). Nevertheless, the availability of financial resources does not automatically guarantee the effectiveness of educational programs. Problems frequently arise from limited funding sources, inappropriate budget allocation, delays in disbursement, and inconsistencies between financial planning and institutional priorities. Azhari & Kurniady, (2016) highlight the importance of sound financial governance in preventing administrative irregularities and ensuring that institutional resources are managed according to established objectives. Similarly, Arwildayanto et al., (2017) explain that understanding educational financing requires institutions to recognize the various goods and services involved in educational processes. These perspectives demonstrate that cost management should be understood as an integrated managerial process rather than merely an administrative activity concerned with recording expenditures.

In Indonesia, the management of educational financing is supported by a regulatory framework that emphasizes shared responsibility, adequate resources, and institutional accountability. Law of the Republic of Indonesia Number 20 of 2003 concerning the National Education System stipulates that educational financing is a shared responsibility of the central government, regional governments, and society. Article 47 further establishes the principles of equity, adequacy, and sustainability in determining educational funding sources, while Article 48 emphasizes efficiency, transparency, and public accountability in financial management (Republic of Indonesia, 2003). These principles indicate that educational institutions are expected to manage financial resources systematically and responsibly. Such responsibilities become particularly important in institutions that organize specific human development programs, where financial decisions must be aligned with program requirements, institutional capacities, and the expected outcomes of educational activities.

Within this framework, Ma'had Aly represents an important educational institution in the development of human resources, particularly in strengthening Islamic scholarship and preparing future religious scholars. Under Minister of Religious Affairs Regulation Number 32 of 2020, Ma'had Aly is recognized as a formal Islamic boarding school-based higher education institution that provides academic education focused on Islamic religious sciences and the study of classical Islamic texts (*kitab kuning*) (Lasawali et al., 2025; Munawwaroh & Sain, 2026). Its educational orientation involves more than the transmission of religious knowledge; it also supports the development of intellectual competence, scholarly responsibility, and the capacity to respond to contemporary social challenges (Habsi et al., 2026; Hushin et al., 2025). The implementation of these objectives requires various educational and developmental activities supported by appropriate financial arrangements. Therefore, the management of program costs becomes essential to ensure that available resources can support institutional priorities and the continuous development of students' competencies. Financial assistance and scholarship initiatives, including those introduced by the National Zakat Agency (BAZNAS), also illustrate the importance of financial support in expanding opportunities for the development of religious human resources.

Previous studies have examined educational financing and financial management from several institutional and programmatic perspectives. Futaqi and Machali (2018), for example, investigated financing practices at Rumpin BAZNAS Piyungan and found that financial resources were obtained through zakat funding from the central BAZNAS and the institution's annual budget allocations. Their findings demonstrate the importance of diversifying funding sources to sustain educational and social development activities. Tanan and Dhamayanti (2020), although focusing on financial management within the micro-enterprise sector, highlighted the importance of financial reporting and resource utilization in improving organizational performance and profitability. Meanwhile, Astuti et al. (2019) examined the effectiveness of the Bidikmisi scholarship program at Surabaya State University, identifying improvements in educational access, timely graduation, and student achievement as important indicators of program effectiveness. Ismail and Sumaila (2020) further demonstrated that financial management in the administration of School Operational Assistance funds involves interconnected planning, implementation, and supervision functions. Collectively, these studies

establish the importance of financial planning, funding availability, resource utilization, and financial accountability in supporting institutional and programmatic objectives.

Despite these contributions, the existing studies primarily emphasize funding sources, financial administration, scholarship effectiveness, or the management of specific educational assistance programs. Comparatively less attention has been given to understanding cost management as an integrated process that connects financial planning, implementation, and evaluation with the objectives of human development programs. This distinction is important because the effectiveness of a development program cannot be assessed solely through the amount of funding received or the completion of financial administration. Rather, it also depends on how financial resources are translated into planned activities, how expenditures are controlled during implementation, and how financial outcomes are evaluated in relation to program objectives. This study addresses this concern by examining cost management through three interconnected dimensions: budgeting, accounting, and auditing. By bringing these dimensions together, the study seeks to provide a more comprehensive understanding of how financial management supports the implementation and accountability of human development initiatives within educational institutions.

Accordingly, this study aims to analyze the management of costs in human development programs by examining the processes of financial planning, implementation, and evaluation. Its contribution lies in presenting an integrated perspective that connects budgeting, accounting, and auditing as complementary functions rather than separate administrative procedures. This perspective extends the discussion of educational financing beyond the conventional emphasis on budget preparation and expenditure reporting toward a broader understanding of financial governance in human development programs. Practically, the study is expected to provide insights for educational managers in aligning financial allocations with program priorities, strengthening financial accountability, and evaluating the use of resources more systematically. Through this approach, cost management can be positioned as an important managerial instrument for improving program effectiveness, supporting institutional sustainability, and ensuring that financial resources contribute meaningfully to the development of human capabilities.

METHOD

This study employed a descriptive qualitative research design to examine the management of costs in human development programs. A qualitative approach was considered appropriate because the study focused on understanding financial management practices, institutional procedures, and the processes involved in allocating and utilizing financial resources. Rather than measuring financial performance statistically, the research sought to describe how cost management was organized and implemented through three interconnected dimensions: financial planning (budgeting), financial implementation (accounting), and financial evaluation (auditing). This design enabled the researcher to obtain a contextual understanding of financial management practices in supporting human development initiatives within an educational institution.

Data were collected through interviews, observations, and a review of relevant documents and literature. Interviews were conducted to obtain information about financial planning, budget allocation, expenditure implementation, and financial accountability in human development programs. Observations were used to examine relevant institutional activities and understand how financial management procedures were implemented in practice. Meanwhile, document analysis and literature reviews provided supporting information concerning institutional financial policies, program implementation, and relevant theoretical perspectives. The combination of these techniques was intended to provide complementary information and strengthen the comprehensiveness of the research findings.

The researcher served as the primary instrument throughout the research process, including data collection, interpretation, and analysis. In this role, the researcher was responsible for identifying relevant information, conducting interviews, observing institutional practices, examining supporting documents, and interpreting the collected data in accordance with the research objectives. Data from different collection techniques were compared to identify consistencies and differences in the information obtained. This process also helped strengthen the credibility of the findings by examining financial management practices from multiple sources of evidence.

Data analysis followed the interactive model developed by Miles and Huberman, which consists of three interconnected activities: data reduction, data display, and conclusion drawing and verification. Data reduction involved selecting, organizing, and focusing the collected information on the three dimensions of cost management: budgeting, accounting, and auditing. Data display was conducted by arranging the findings into systematic descriptions to identify relationships among financial planning, implementation, and evaluation. Finally, conclusions were drawn by interpreting the emerging patterns and verifying them against the available evidence. This analytical process provided a structured basis for explaining how cost management was implemented and how its different stages contributed to the management of human development programs.

RESULT AND DISCUSSION

Results

The findings reveal that the management of costs in human development programs involves three interconnected aspects: the sources and allocation of financial resources, the implementation of institutional development activities, and the management of financial processes through budgeting, accounting, and auditing. These aspects demonstrate how financial resources are mobilized and utilized to support educational activities, student development, and institutional operations. The findings also indicate that financial management is closely related to institutional priorities because the allocation of resources must accommodate both routine academic activities and additional programs designed to strengthen students' knowledge, competencies, and scholarly development.

Sources of Funding and Cost Allocation

The findings indicate that the financing of educational and human development activities is supported by two main sources: public and private funding. Public funding is obtained through external financial assistance, including government-related grants and scholarship programs. One example is the BAZNAS Ma'had Aly Scholar Scholarship introduced in 2021, which provides educational assistance and self-development support for students studying at participating Ma'had Aly institutions. Meanwhile, private funding refers to financial contributions borne by individuals, particularly students and their families, to support educational needs. The combination of these funding sources provides financial support for institutional activities and helps facilitate students' participation in educational and development programs.

The BAZNAS scholarship program represents an important form of financial support because its objectives extend beyond providing educational assistance. The program also seeks to strengthen the intellectual and scholarly capacities of students in Islamic higher education institutions. Its broader orientation is to prepare graduates who possess a comprehensive understanding of specific Islamic scholarly traditions and are capable of contextualizing Islamic knowledge within contemporary Indonesian society. Through this initiative, students are expected to develop into future Islamic scholars who can contribute to social justice and public welfare. At the institutional level, the administration of this scholarship involves the administrative management team IV, which is responsible for coordinating implementation mechanisms, financial accountability, monitoring, reporting, and supervision.

Regarding financial allocation, the findings show that institutional expenditures are determined according to the priority needs of educational programs and operational activities. The allocation process differs from institution to institution because each educational institution has specific objectives, organizational structures, and operational requirements. At Ma'had Aly, financial resources are primarily directed toward lecturer honorariums and institutional operational expenditures. Other allocations are adjusted according to the needs identified during the annual planning process. Consequently, the amount of expenditure may vary from year to year, depending on the activities to be implemented and the institutional requirements that must be fulfilled. Each organizational unit is expected to identify and detail the activities requiring financial support as part of the budget preparation and reporting process. This arrangement indicates that financial allocation is closely connected to institutional priorities rather than being determined solely by a fixed annual expenditure structure.

Implementation of Human Development Programs

The findings further show that human development programs are implemented through two organizational mechanisms: activities initiated by the Student Executive Board (BEM) and programs organized directly by the institution. Both mechanisms contribute to

students' academic, intellectual, and organizational development, although they differ in their implementation arrangements and activity orientations. Student-led activities provide opportunities for students to develop independent learning initiatives and participate in collective academic activities. Meanwhile, institutionally organized programs are integrated into the regular academic structure and broader institutional agenda. The existence of these two mechanisms illustrates that human development is not limited to formal classroom instruction but also involves student participation, intellectual interaction, and organized academic experiences.

One example of a student-led activity is *musyawarah kutubiyah*, which is generally conducted once every two months for male students. This activity is designed to strengthen students' abilities to identify and examine *ibarah* or textual evidence in understanding classical Islamic books. Through collective discussion and the examination of classical texts, students are encouraged to develop analytical skills, deepen their understanding of Islamic scholarly traditions, and improve their ability to construct arguments based on authoritative references. Such activities demonstrate how student organizations can serve as supporting structures for academic development beyond routine classroom learning.

In addition to student-led activities, the institution organizes regular academic programs through teaching and learning activities involving classical Islamic texts. These activities are conducted across the *marhalah tamhidiyah*, *i'dadiyah*, and Ma'had Aly levels as part of the institution's daily educational agenda. The academic structure provides continuity in students' learning experiences and supports the gradual development of their scholarly competencies. The institution also organizes additional activities, including national seminars, *ngaji* sessions, and intellectual discussions. These activities are intended to broaden students' knowledge, encourage critical perspectives, strengthen their intellectual potential, and improve their ability to respond to contemporary developments, including changes in technology and information. The combination of routine academic activities and supplementary programs reflects the institution's efforts to develop students through formal and non-formal educational experiences.

Budgeting, Accounting, and Auditing Practices

The findings identify three main stages in the management of human development program costs: financial planning (budgeting), financial implementation and recording (accounting), and financial evaluation (auditing). These stages constitute the institutional framework for determining financial needs, managing expenditures, and assessing the use of financial resources. Their implementation is connected to the various activities conducted by the institution, including academic programs, student development initiatives, lecturer compensation, infrastructure requirements, and operational activities. The three stages also demonstrate that cost management involves more than determining the amount of money

required for a program; it includes organizing, recording, and evaluating financial activities to maintain alignment between institutional objectives and available resources.

The budgeting stage involves identifying institutional needs and preparing financial allocations for specific activities. The planned expenditures include routine institutional operations, educational infrastructure, lecturer honorariums, and activities intended to improve students' competencies, such as training and participation in academic competitions. Budget preparation is adjusted to the activities and priorities identified by the institution, with each organizational unit detailing the programs requiring financial support. This process enables the institution to establish expenditure priorities and estimate the financial resources needed to implement its educational and development activities.

The accounting stage concerns the implementation and recording of financial transactions derived from available funding sources. Financial activities are generally organized into two main categories: income and expenditure. Income includes financial resources obtained through institutional funding and external assistance, while expenditure covers the costs required to support educational activities and institutional operations. The findings indicate that financial transactions are expected to be recorded systematically in accordance with established management procedures and institutional agreements. In the administration of BAZNAS scholarship funds, bookkeeping and reporting arrangements are also intended to maintain orderly financial records and support accountability throughout program implementation.

The auditing stage involves assessing and supervising the management of financial resources to ensure that their utilization corresponds with established plans and institutional requirements. This process includes monitoring expenditures, evaluating financial records, and preparing reports concerning the implementation of financial activities. In the context of scholarship management, monitoring and reporting are part of the administrative responsibilities assigned to the management team. The evaluation process is intended to identify whether financial resources have been utilized appropriately and whether the implementation of funded activities has followed the established procedures. These practices indicate that budgeting, accounting, and auditing operate as interconnected components of financial management in supporting the implementation of human development programs.

Discussion

The findings demonstrate that cost management in human development programs should be understood as an integrated managerial process that connects the availability of financial resources with institutional priorities and program implementation. The distinction between public and private funding illustrates that educational institutions rely on multiple financial sources to sustain their activities. This finding is consistent with Rehman et al., (2025) explanation that educational costs represent the economic value of resources required to support educational processes and may originate from government, society, and individual

contributions. Public costs generally include financial assistance obtained through government revenues, grants, and other external funding mechanisms, whereas private costs refer to expenditures borne by individuals and families (Selomane et al., 2025). In this context, the combination of funding sources provides an important financial foundation for educational activities. However, the availability of different funding sources does not automatically ensure program effectiveness (Amalia & Issalillah, 2025; Yang et al., 2026). The more fundamental managerial issue concerns how these resources are prioritized, distributed, and controlled to meet institutional objectives. Therefore, cost management requires institutions to move beyond identifying where funding originates and pay greater attention to how financial resources are translated into meaningful educational outcomes.

The role of the BAZNAS Ma'had Aly Scholar Scholarship further illustrates the relationship between financial assistance and human development. The scholarship is not merely a mechanism for reducing students' educational expenses but also represents an investment in developing Islamic scholarly competencies. Its orientation toward preparing future Islamic scholars demonstrates that educational financing can serve broader intellectual and social objectives. This interpretation is relevant to the findings of Sugianto et al., (2025), who identified zakat-based funding as one of the sources supporting educational and social development activities at Rumpin BAZNAS Piyungan. Both studies indicate the importance of alternative financial sources in supporting educational initiatives, particularly those that aim to expand access and strengthen human capabilities. Nevertheless, the present findings extend this discussion by emphasizing the relationship between financial support, student development, and institutional responsibility. Financial assistance becomes more meaningful when its management is connected to clearly defined development objectives, appropriate administrative arrangements, and mechanisms for monitoring and accountability.

The allocation of financial resources according to institutional priorities also indicates that effective cost management cannot be determined solely by the size of an institution's budget. The allocation of resources for lecturer honorariums and operational activities reflects the need to maintain the continuity of academic services and institutional functions. At the same time, the variation in annual expenditure demonstrates that financial planning must respond to changing institutional needs. This situation reinforces the argument presented by Nugroho and Seni (2021) that educational costs constitute an important instrumental input in the implementation of educational processes. However, the strategic value of financing lies not only in the amount allocated but also in the appropriateness of its distribution. In other words, an institution may possess sufficient financial resources but still experience difficulties achieving its objectives if expenditures are not aligned with program priorities. Effective cost management therefore requires a balance between routine operational requirements and investments in activities that directly strengthen students' knowledge, skills, and competencies.

The implementation of human development programs through student organizations and institutional academic activities further demonstrates that the development of human

capabilities requires multiple learning environments. The *musyawarah kutubiyah* program, for example, provides students with opportunities to develop analytical abilities through the examination of classical Islamic texts, while seminars, *ngaji* activities, and intellectual discussions broaden their academic perspectives. These activities suggest that human development involves not only the transmission of knowledge through formal instruction but also the development of critical thinking, intellectual independence, communication, and the capacity to respond to changing social conditions. This interpretation is consistent with the broader perspective of Rifa'i (2017), which emphasizes the need for individuals to adapt to social transformation and changing societal demands. From a management perspective, the diversity of these programs also creates different financial requirements. Student-led activities and institutionally organized programs may require different allocation mechanisms, operational support, and accountability arrangements. Consequently, financial planning should consider the specific characteristics and expected outcomes of each program rather than applying an undifferentiated budget allocation.

The findings also highlight the importance of integrating budgeting, accounting, and auditing as three complementary dimensions of educational financial management. Budgeting provides the foundation for identifying needs, establishing expenditure priorities, and determining the resources required for program implementation. Accounting ensures that financial transactions are recorded and organized systematically, while auditing provides an evaluation mechanism to assess whether financial activities correspond with established plans and procedures. These three dimensions should not be treated as separate administrative activities because weaknesses in one stage may affect the effectiveness of the entire financial management process. This interpretation is supported by Ismail and Sumaila (2020), who found that financial management in the administration of School Operational Assistance funds involves planning, implementation, and supervision functions. Their findings reinforce the importance of a structured financial management cycle, while the present study places particular emphasis on the relationship between these financial functions and the implementation of human development programs (Munawwaroh & Hina, 2026; Mundiri et al., 2025). Accordingly, financial management should be designed as a continuous process in which budget preparation informs implementation, financial records support monitoring, and evaluation provides a basis for subsequent planning.

In addition, the budgeting process identified in this study emphasizes the importance of connecting financial planning with actual institutional needs. The preparation of budgets should not merely reproduce previous expenditure patterns but should consider changing program requirements, institutional priorities, and the expected benefits of planned activities. This perspective is relevant to the budgeting principles discussed by Mulyana, drawing on Morphet's perspective as cited in Jaja Jahari and Amirulloh Syarbini, which emphasize the need for effective planning systems, the improvement of ineffective procedures, and continuous assessment of educational outcomes. Such principles suggest that budgeting is not simply a

technical process of calculating expenditures but also a strategic instrument for directing institutional development. When financial planning is based on clearly identified needs and program priorities, institutions can establish more rational expenditure decisions and reduce the possibility of allocating resources to activities that have limited relevance to their objectives. This is particularly important for educational institutions that manage routine academic activities alongside supplementary programs requiring different forms of financial support.

The accounting and auditing dimensions further strengthen the institutional accountability required in managing educational resources. Systematic financial recording enables institutions to identify the sources of income, monitor expenditures, and provide information for evaluating the implementation of funded activities. Meanwhile, auditing and supervision help ensure that financial transactions are consistent with established procedures and that potential deviations can be identified. Djuwairiyah et al. (2021) emphasize that financial evaluation involves monitoring, assessment, and reporting to ensure that financial management activities are implemented effectively and efficiently. This perspective is particularly relevant to the administration of scholarship funds, where accountability extends beyond the receipt and distribution of financial assistance to include the documentation and reporting of its utilization. Therefore, transparent accounting and systematic auditing are essential not only for administrative compliance but also for maintaining institutional credibility and ensuring that financial resources are used in accordance with their intended purposes.

Taken together, these findings contribute to a broader understanding of cost management as a strategic instrument for supporting human development programs in educational institutions. Previous studies have addressed funding sources, financial administration, and the effectiveness of educational assistance programs (Futaqi & Machali, 2018; Astuti et al., 2019; Ismail & Sumaila, 2020). The present study brings these concerns together by examining how budgeting, accounting, and auditing function as an interconnected management process that supports the implementation of academic and student development activities. Its contribution lies in highlighting that the effectiveness of financial management depends not only on the availability of resources or the accuracy of financial records but also on the alignment between financial decisions and the developmental objectives of educational programs. In practical terms, this perspective encourages educational managers to establish needs-based budgeting, maintain systematic financial documentation, and conduct continuous financial evaluation. Nevertheless, the findings should be interpreted within the institutional context examined and do not establish a direct causal relationship between financial management practices and measurable improvements in student competencies. Future research could therefore examine the relationship between cost allocation, program implementation, and measurable human development outcomes across different educational institutions.

CONCLUSION

This study concludes that the management of costs in human development programs involves the integration of funding sources, institutional priorities, and financial management practices. The findings indicate that financial resources are obtained through public and private funding, including external assistance such as the BAZNAS Ma'had Aly Scholar Scholarship and individual contributions. These resources are allocated according to institutional needs, with lecturer honorariums and operational expenditures representing the main financial priorities. Meanwhile, human development activities are implemented through both institutionally organized academic programs and student-led initiatives, including classical Islamic text studies, *musyawarah kutubiyah*, seminars, and intellectual discussions. These activities demonstrate that financial management supports not only the continuity of institutional operations but also the provision of academic and developmental opportunities for students.

The main contribution of this study lies in highlighting the interconnected roles of budgeting, accounting, and auditing as essential components of cost management in human development programs. Budgeting enables institutions to identify needs and establish expenditure priorities, accounting supports systematic financial recording and implementation, while auditing provides mechanisms for monitoring, evaluation, and accountability. The findings further demonstrate that cost management should not be understood merely as an administrative process of preparing budgets and recording expenditures, but as a managerial instrument for aligning financial resources with institutional and human development objectives. This perspective provides practical insights for educational managers in strengthening needs-based financial planning, improving resource utilization, and maintaining institutional accountability. Ultimately, effective cost management requires continuous coordination between financial decisions, program implementation, and institutional priorities to support the sustainability of human development initiatives.

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