JIFTECH : Journal Of Islamic Financial Technology
Vol. 5 (1), June 2026 :1 - 14

TAHFIZ TEACHER INCENTIVE FINANCING: AN ANALYSIS OF EFFICIENCY AND EFFECTIVENESS AT RTQ HASANATUDDIN BUKITTINGGI

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ABSTRACT
This study aims to analyze the legal basis, efficiency, and effectiveness of teacher incentive funding at the Hasanatuddin Al-Qur'an Memorization Center (RTQ) in Bukittinggi City. This research uses a qualitative approach with a descriptive-analytical design. Data were collected through interviews, document review, and analysis of policies related to non-formal religious education. The informants were the RTQ director and four active teachers selected through purposive sampling. The data were analyzed using thematic analysis by coding and grouping the main research themes.

The results show that RTQ Hasanatuddin has a clear legal basis, including Law No. 20 of 2003, Government Regulation No. 55 of 2007, Decree of the Director General of Islamic Education No. 91 of 2020, and the RTQ Registration Certificate from the Ministry of Religion. However, teacher incentive funding has not been managed efficiently or effectively. Funding sources are still fragmented, incentive payments are often delayed, and the distribution mechanism has changed. The amount of incentives also does not meet teachers' living needs. As a result, all teachers have other jobs besides teaching. The planned teacher training program has also not been implemented. This study recommends better coordination of funding sources, a clearer incentive distribution system, and stronger training programs for tahfiz teachers.

Keywords: education funding, teacher incentives, tahfiz homes, efficiency, effectiveness

INTRODUCTION

Non-formal religious education plays a strategic role in shaping a Qur'anic generation that serves as the spiritual foundation of the nation. As mandated by Law No. 20 of 2003 on the National Education System, the funding of education is a shared responsibility among the central government, local governments, and the community, based on the principles of equity, adequacy, and sustainability (BPHN, 2011). Article 46(1) states that funding for education is a shared responsibility, while Article 48 stipulates that the management of education funds must be based on the principles of fairness, efficiency, transparency, and public accountability. (Depdiknas, 2003). In this context, the funding of teacher incentives in non-formal religious educational institutions is a crucial issue involving aspects of legality, budget allocation efficiency, and the effectiveness of achieving the goal of teacher welfare. An inadequate compensation system affects teachers' job satisfaction and motivation in carrying out their educational duties (Siahaan & Meilani, 2019).

The Hasanatuddin Al-Qur'an Memorization House (RTQ) in Bukittinggi City is a non-formal educational institution established in 2021 and has received the RTQ Registration Certificate No. B-494/Kk.03.13-c/PP.03.2/IV/2021 from the Bukittinggi City Office of the Ministry of Religious Affairs. This institution manages approximately 50 students with four active teachers and one RTQ chairperson. However, field findings indicate that the teacher incentive funding system faces complex dynamics, suggesting serious issues in policy implementation. At the time of its establishment, neither the teachers nor the RTQ chairperson received any honorarium. It was not until 2023 that they began receiving an honorarium from the sub-district office of Rp500,000 per month, from which a 25% tax was deducted, resulting in a net payment of Rp475,000. The program ran for two years, but in the third year it was discontinued and replaced with incentives from the local government through the Forum for Communication of Al-Qur'an Boarding Schools (FKPA) amounting to Rp1,425,000 per quarter, subject to tax deductions and organizational dues.

This phenomenon indicates a gap between the legal framework mandating the state's responsibility for education funding and the on-the-ground reality where teacher incentives fail to meet basic living needs. The low welfare conditions of contract teachers demonstrate that the compensation system has not yet fully met the economic and professional needs of educators (Pitriyani et al., 2022). As noted, 60% of contract PAI teachers in Indonesia earn less than Rp1 million per month, whereas the cost of a decent living for a family of four reaches Rp4–5 million per month (Saidah, AF et al., 2025). This situation is inconsistent with the principle of adequacy mandated by the National Education System Law (Depdiknas, 2003). Therefore, an in-depth study is needed regarding the legal basis, efficiency, and effectiveness of funding for the RTQ Hasanatuddin teacher incentive program to provide evidence-based policy recommendations.

This study analyzes the legal basis for the funding of RTQ Hasanatuddin teacher incentives, evaluates the efficiency of budget allocation and distribution mechanisms, and measures the effectiveness of achieving teacher welfare and the sustainability of learning. This study is expected to provide a theoretical contribution to the development of non-formal religious education funding policies and offer practical recommendations for improving the quality of the implementation of tahfiz teacher incentive policies.

Previous research has mostly discussed the welfare of honorary teachers in general, whereas studies specifically examining the legal basis, efficiency of budget distribution, and effectiveness of incentive funding at community-based Al-Qur'an memorization centers remain very limited.

LITERATURE REVIEW

The legal basis for funding non-formal religious education in Indonesia is found within an integrated hierarchy of laws and regulations. Law No. 20 of 2003 on the National Education System serves as the primary legal framework governing education funding. Article 46 stipulates that education funding is a shared responsibility among the central government, local governments, and the community. Article 47 affirms that sources of education funding are determined based on the principles of equity, adequacy, and sustainability, while Article 48 stipulates that the management of education funds must be based on the principles of equity, efficiency, transparency, and public accountability (BPHN, 2011). These principles serve as the framework for evaluation in this study.

Government Regulation No. 55 of 2007 on Religious and Spiritual Education provides a specific framework regarding non-formal religious education. Article 21(1) states that non-formal diniyah education is conducted in the form of Quranic study circles, religious study groups, Quran education, diniyah takmilah, or other similar forms (Salas, 2024). This provision provides legal legitimacy for the existence of RTQ as a non-formal educational unit. Furthermore, Government Regulation No. 55/2007 regulates the status, functions, objectives, curriculum, forms, levels, educators, facilities and infrastructure, and venues for the implementation of religious and Islamic education. Thus, RTQ Hasanatuddin, which has obtained a registration certificate from the Ministry of Religious Affairs, has a clear operational legal basis.

Decision of the Director General of Islamic Education No. 91 of 2020 regarding Guidelines for the Implementation of Al-Qur'an Education reaffirms that RTQ is a non-formal Islamic religious educational institution specializing in memorizing the Al-Qur'an, practicing its teachings, and instilling its values in daily life based on the home, environment, and community (Kemenag, 2020). This decision provides technical guidance for the operation of RTQs, including aspects of operational funding and incentives for teaching staff.

Educational funding efficiency refers to the ability to achieve maximum output with minimal input or to utilize available resources optimally. Educational funding management does not focus solely on budget availability but also encompasses the systematic processes of planning, organizing, implementing, and monitoring funding. Effective funding management has implications for improving educational quality and ensuring the sustainability of educational programs. In the context of non-formal religious education, the effectiveness of teacher incentive management is a crucial component in maintaining the quality of learning and the stability of the teaching staff (Mafazi & Ahmad, 2024). The management of operational funding for Islamic boarding schools must be carried out through a systematic process of planning (budgeting), organizing, implementing, and monitoring. Efficiency can be measured by the ratio of costs incurred to benefits obtained (Muctar et al., 2016). In the context of teacher incentives, efficiency is reflected in the budget's ability to reach target recipients with minimal administrative costs and in a timely manner.

The effectiveness of educational funding refers to the degree of success in achieving predetermined objectives. Teacher well-being is a structural determinant of educational quality (Saidah, AF et al., 2025). The provision of fair compensation—whether in the form of salaries, allowances, or performance-based incentives—significantly contributes to enhancing teachers' motivation and productivity. Salary levels and compensation are closely linked to teachers' work motivation. Low income can affect work enthusiasm, loyalty, and the quality of educational task performance (Yudiarto & Karo, 2021). Compensation influences the performance of contract teachers because it is directly related to work motivation and professional responsibility in teaching (Ikbal et al., 2021). However, their findings indicate that the monthly incentive of Rp250,000 for non-civil servant religious education teachers is far from sufficient to meet the needs of a decent standard of living. This situation directly impacts the quality of religious practice, health, intellectual capacity, family stability, and financial resilience of teachers.

The efficiency and effectiveness of education funding are not only related to budget management but also to the ability of educational institutions to optimize resources to achieve sustainable educational quality. Effective education funding must be able to simultaneously support the learning process, the well-being of educators, and institutional development (Mesiono & Roslaeni, 2021). Thus, the management of teacher incentives in non-formal educational institutions needs to strike a balance between budgetary efficiency and the sustainability of educational quality.

In addition to its economic impact, the low welfare of contract teachers also affects their psychological well-being. Economic pressures, job insecurity, and low financial compensation can affect the emotional stability, work motivation, and professional satisfaction of contract teachers in Indonesia (Gunawan & Hendriani, 2020). These conditions have the potential to impact the quality of learning and the sustainability of educators' service.

The concept of maqasid syari'ah is relevant in analyzing the effectiveness of teacher incentive funding. As reflected in the hifz mal (preservation of wealth) dimension of maqasid syari'ah, this encompasses a teacher's ability to meet basic needs, save, invest, and secure their family's future (Saidah, AF et al., 2025). Surveys indicate that approximately 74% of contract teachers have no savings or investments at all because their entire income is spent on daily necessities (GreatEduNesia, 2025). In the context of RTQ Hasanatuddin, the first teacher, who holds a Bachelor's degree in Electrical Engineering, had to work as a seller of electrical equipment; the third teacher, who is a student, had to become an online ride-hailing driver; and the RTQ chairperson, who is a lecturer at a public university, did not receive any honorarium at the time of the RTQ's establishment. This phenomenon indicates that the incentives received have not been effective in fulfilling the principle of hifz mal.

METHODS

This study employs a qualitative approach using a descriptive-analytical research design. The qualitative approach was chosen because it provides a comprehensive and in-depth understanding of legal phenomena, as well as the efficiency and effectiveness of incentive financing (Moleong, 2018). This study was conducted at RTQ Hasanatuddin, located at Jalan Belakang Balai, Pakan Labuah Village, Aur Birugo Tigo Baleh Subdistrict, Bukittinggi City, West Sumatra Province.

This research was conducted over a one-month period in April 2026. This timeframe was utilized for field observations, document collection, in-depth interviews, and data analysis regarding teacher incentive funding at RTQ Hasanatuddin in Bukittinggi City.

The selection of RTQ Hasanatuddin as a case study was based on several academic considerations. First, RTQ Hasanatuddin is a non-formal tahfiz educational institution that has obtained official legal status through the RTQ Registration Certificate issued by the Ministry of Religion of Bukittinggi City. Second, this institution has undergone a shift in the mechanism for funding teacher incentives from the village government to a grant system through the FKPA/Kesra, making it relevant to analyze from the perspectives of policy funding efficiency and effectiveness. Third, RTQ Hasanatuddin has teachers with diverse professional and economic backgrounds, providing rich empirical data on the impact of incentive policies on the sustainability of teaching.

In-depth interviews were conducted in five main sessions with five informants, consisting of the RTQ chairperson and four active teachers. Each interview lasted approximately 30 minutes using a semi-structured interview guide. In addition to the main interviews, the researcher also conducted informal follow-up clarifications to ensure data consistency and strengthen the validity of the information obtained.

Data analysis was conducted using thematic analysis. Interview data was first transcribed, followed by an open coding process to identify key themes such as legal foundations, incentive distribution mechanisms, budget efficiency, teacher welfare, additional work, and the sustainability of learning. Subsequently, the data was categorized and interpreted to identify relationships between themes, thereby yielding systematic research conclusions.

Research subjects were selected using purposive sampling. Informants included: (1) RTQ Hasanatuddin Chair (state university lecturer, male), (2) First tahfiz teacher (Bachelor of Electrical Engineering, 3 years and 16 days of teaching experience), (3) Second tahfiz teacher (Bachelor of History Education, female, 2 years and 10 days of teaching experience), (4) Third tahfiz teacher (Bachelor of Islamic Studies with a focus on Qur'anic Exegesis, male), and (5) Fourth teacher (female, Head of MDTA Hasanatuddin).

The data collection techniques consisted of three methods. First, in-depth interviews using a semi-structured interview guide developed based on a framework of legality, efficiency, and effectiveness. Interviews were conducted individually to obtain data on the history of incentives, the mechanism of implementation, and economic impacts. Second, documentation included the RTQ Registration Charter, statistical data on Quranic education, administrative records of honoraria, and relevant regulations. Third, policy analysis of Law No. 20/2003, Government Regulation No. 55/2007, Director General of Religious Education Decree No. 91/2020, and relevant local regulations.

Data validity was tested through source triangulation and methodological triangulation. Data analysis consisted of data reduction, data presentation, and drawing conclusions (Miles & Huberman, 1994). Efficiency analysis utilized indicators such as the ratio of administrative costs to the total budget, timeliness of distribution, and recipient coverage. Effectiveness analysis used indicators of the adequacy of incentives relative to basic living needs, the level of dependence on additional work, and the sustainability of teaching.

RESULT AND DISCUSSION

Based on the results of interviews, documentation, and policy analysis, this study identified several key interrelated themes regarding the funding of incentives for RTQ Hasanatuddin teachers in Bukittinggi City. These themes include the legal basis for funding, the efficiency of budget distribution, the effectiveness of incentives on teachers' well-being, and their implications for the sustainability of learning. The relationships among the research themes can be seen in the following diagram.

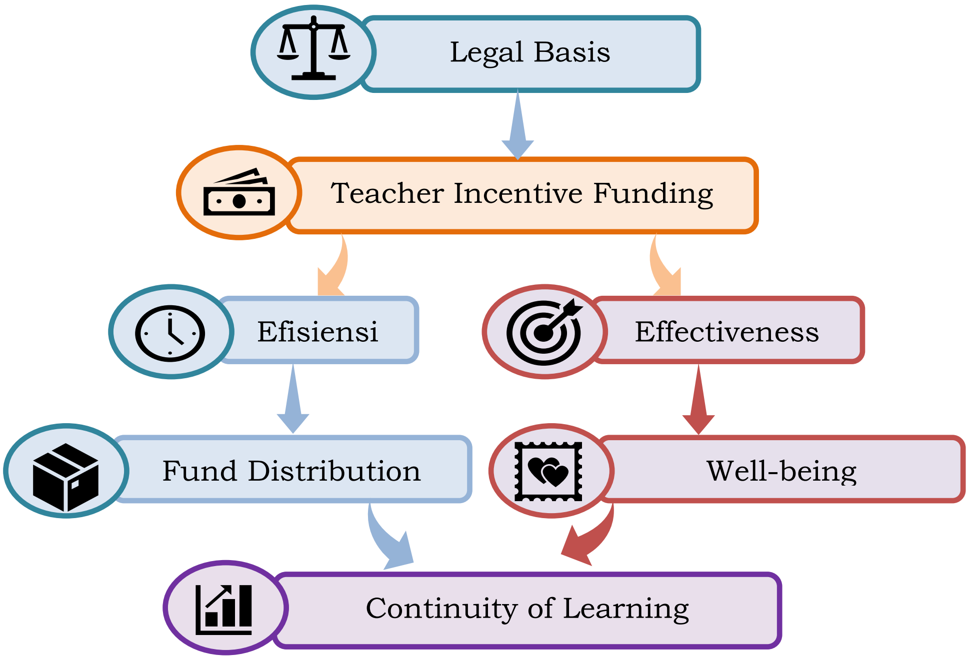

Figure 1. Thematic Breakdown of Teacher Incentive Funding

Legal Basis for Teacher Incentive Funding

The results of document analysis and interviews indicate that the operational legal basis for the Hasanatuddin RTQ consists of an integrated hierarchy of laws and regulations. First, the Charter of Registration for the Al-Qur'an Memorization Center (RTQ) No. B-494/Kk.03.13-c/PP.03.2/IV/2021, issued by the Bukittinggi City Office of the Ministry of Religious Affairs on April 1, 2021, provides operational legitimacy for the institution. This charter includes the Al-Qur'an Education Statistical Number 431203130021, which affirms the official status of RTQ Hasanatuddin as a non-formal religious educational unit.

Second, Law No. 20 of 2003 on the National Education System provides the constitutional foundation. Article 46 establishes shared responsibility for education funding; Article 47 affirms the principles of equity, adequacy, and sustainability; and Article 48 establishes the principles of efficiency, transparency, and accountability in the management of education funds (BPHN, 2011). In the context of RTQ Hasanatuddin, this principle of adequacy has not been met because teacher incentives do not meet basic living needs.

Third, Government Regulation No. 55 of 2007 on Religious Education specifically regulates non-formal religious education. Article 21(1) states that non-formal religious education is conducted in the form of Quranic education and other similar forms (Salas, 2024). Article 26 addresses Islamic boarding schools (pesantren) and other non-formal religious educational institutions. Thus, RTQ Hasanatuddin has a strong legal framework as a non-formal educational institution.

Fourth, the Decision of the Director General of Islamic Education No. 91 of 2020 provides technical guidelines for the implementation of Quranic education. This decision stipulates that RTQs are non-formal Islamic religious educational units based on residential, environmental, and community contexts (Ministry of Religion of the Republic of Indonesia, 2020). Although it does not explicitly specify the amount of incentives, this decision provides guidance for local governments to support RTQ operations, including incentives for teaching staff.

These findings indicate a consistent legal hierarchy from the level of law down to technical decisions that accommodate the existence of RTQs. However, there is a gap between the legal foundation mandating funding responsibilities and implementation on the ground. As criticized by several experts, the National Education System Law contains ambiguities because although Article 31(2) of the 1945 Constitution stipulates that the government is obligated to fund basic education, Law No. 20/2003 uses the terms “grant” and “shared responsibility,” which obscure the government’s primary responsibility (BPHN, 2011).

The Efficiency of Teacher Incentive Funding

The analysis of the efficiency of incentive funding was conducted using three key indicators: budget allocation mechanisms, timeliness of distribution, and the ratio of administrative costs to benefits.

First, the budget allocation mechanism indicates fragmentation of funding sources. During the 2021–2023 period, the incentive was sourced from the Pakan Labuah Subdistrict budget at Rp500,000 per teacher per month, subject to a 25% tax deduction (DJP, 2025). Consequently, teachers received a net amount of Rp475,000 per month or Rp5,700,000 per year. This program was part of the Bukittinggi Mayor’s initiative for the 2021–2025 term. However, in the third year (2024), the sub-district program was discontinued due to the “exhaustion of the sub-district’s honorarium funds” and was replaced by an incentive from the local government through the Forum for Communication of Al-Qur’an Boarding Schools (FKPA) amounting to Rp1,425,000 per quarter, subject to a 25% tax deduction and an organizational contribution of Rp25,000 per quarter.

This change in funding sources created uncertainty and increased administrative costs. Teachers had to adapt to different disbursement mechanisms, including changing administrative requirements. As noted, a good education financing system must ensure sustainability and predictability (Muctar et al., 2016). In the context of RTQ Hasanatuddin, the sudden shift from village-level funding to FKPA funding indicates inefficiencies in medium-term budget planning.

To clarify the changes in funding sources, incentive amounts, and distribution mechanisms, the following table presents the funding structure for RTQ Hasanatuddin teacher incentives.

Table 1. Funding Efficiency

No.	Period	Funding Source	Incentive Amount	Deduction	Net Amount Received	Disbursement Mechanism
1.	2021–2023	Kelurahan Pakan Labuah	Rp500,000 per month	Amount (25%)	Rp475,000 per month	Bank transfer then cash
2.	2024	Kesra	Rp1,425,000 per quarter	Taxes + agency fees	Approx. Rp475,000 per month	Bank transfer

Furthermore, there are differences in the incentive disbursement mechanisms, indicating inconsistencies in the distribution system. Incentives from village heads were initially disbursed through regional bank accounts in the first, second, and third months of disbursement. However, subsequent incentives were disbursed directly in cash to teachers. This shift in disbursement method from bank transfer to cash indicates instability in the financial administration system. This change in disbursement method poses risks of administrative tracking loss, distribution delays, and difficulties in verifying receipt. This situation indicates that the funding system has not been managed optimally, contrary to the principles of educational funding management that emphasize consistency in budget planning and oversight (Mafazi & Ahmad, 2024).

Unlike the disbursement mechanism through village heads, incentives from the Department of Social Affairs (Kesra) are consistently disbursed via regional bank accounts from the first to the final month. This mechanism demonstrates greater consistency in budget distribution and facilitates the audit process as well as fund tracking. The consistency of the disbursement method through the regional bank account by Kesra indicates a more structured and accountable financial administration system compared to the disbursement mechanism from village heads, which involves changes in manual methods.

Second, the timeliness of distribution reveals delays and uncertainty in the disbursement schedule. Based on an interview with the first teacher, the incentive from the FKPA for the fourth year “was only disbursed in the first quarter.” A similar situation was experienced by the second teacher, who transferred to an MDTA and received the incentive through the FKDT (Forum for Communication on Diniyah Takmiliyah). This delay in disbursement indicates inefficiencies in the budget distribution mechanism.

Third, the ratio of incentives to operational needs reveals a significant gap. With 50 students and 4 active teachers, the total annual pre-tax incentive for teachers is Rp24,000,000 (4 people × Rp500,000 × 12 months) during the kelurahan period, or Rp22,800,000 after taxes. During the FKPA period, the total annual incentive before deductions is Rp22,800,000 (4 people × Rp1,425,000 × 4 quarters). However, when compared to the estimated cost of a decent standard of living in Bukittinggi City—approximately Rp3–4 million per month per family—this incentive covers only 12–16% of basic needs. Incentives for non-civil servant religious teachers that are below Rp1 million per month do not meet the principle of adequacy mandated by the National Education System Law (Saidah, AF et al., 2025).

The Effectiveness of Teacher Incentive Funding

The effectiveness analysis was conducted using three indicators: the adequacy of incentives relative to living expenses, the level of reliance on additional work, and the sustainability of teaching.

First, the adequacy of incentives relative to living expenses yielded unsatisfactory results. The first teacher, holding a Bachelor's degree in Electrical Engineering, received Rp475,000 per month during the village administration period and Rp1,425,000 per quarter (approximately Rp475,000 per month after taxes) during the FKPA period. Nevertheless, he had to work as an electrical equipment vendor to supplement his income. The third teacher, a Bachelor of Islamic Studies student specializing in Qur'anic Exegesis, had to work as an online ride-hailing driver to supplement his income. The RTQ Chairperson, who held the status of a state university lecturer, initially received no honorarium at all.

National data indicates that over 60% of contract PAI teachers earn less than Rp1 million per month (Saidah, AF et al., 2025). Approximately 74% of contract teachers have no savings or investments at all (GreatEduNesia, 2025). In the context of the maqasid al-shari'ah, the dimension of hifz al-mal (preserving wealth) remains unfulfilled, as teachers are unable to save or invest for their families' futures.

Second, the level of reliance on side jobs serves as a key indicator of effectiveness. Interview results indicate that 100% of active teachers at RTQ Hasanatuddin hold side jobs outside of teaching. This situation indicates that the compensation received by teachers is insufficient to ensure adequate economic well-being (Pitriyani et al., 2022). The first teacher works as an electrical appliance vendor, the third as an online ride-hailing driver and a student, the fourth as the Head of the MDTA, and the RTQ Chairperson as a lecturer at a state university. This situation impacts time management and teaching focus. Contract teachers with low incomes tend to seek additional work, leading to increased workloads and a decline in the quality of instruction (Saidah, AF et al., 2025). The fact that teachers must seek additional work outside of teaching activities indicates economic pressures that may affect their psychological well-being (Gunawan & Hendriani, 2020).

Third, the sustainability of teaching faces threats. The fifth teacher, who was a support teacher from outside the RTQ, became inactive after the midpoint of the third year because they could not manage two positions simultaneously and experienced lower back health issues. The second teacher transferred to the MDTA department in the third year after receiving a specific honorarium from MDTA, allowing them to focus more on that department. This phenomenon indicates that inadequate incentives threaten the sustainability of teaching and lead to teacher turnover. The government plays a strategic role in improving the well-being of non-permanent teachers through incentive policies, labor protections, and sustainable financial support (Kulsum, 2023).

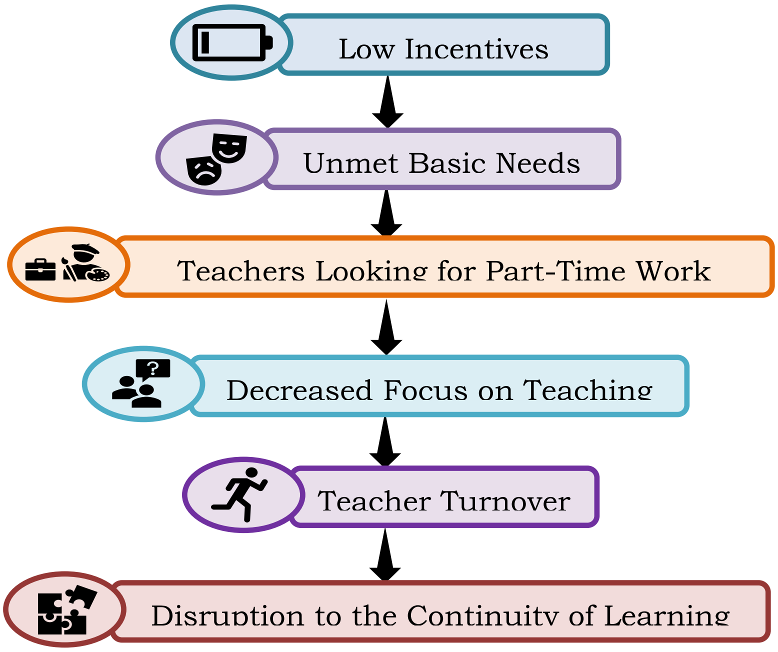

Figure 2. Effectiveness of Teacher Incentive Funding

The findings regarding the effectiveness of the RTQ Hasanatuddin teacher incentive funding program are summarized in the following table.

Table 2. Effectiveness of Teacher Funding

No.	Effectiveness Indicator	Research Findings
1.	Adequacy of incentives	Does not yet meet the basic needs for a decent standard of living
2.	Teachers' additional work	100% of teachers have side jobs
3.	Teacher stability	There has been a turnover and reduction in the number of teachers
4.	Continuity of learning	Potentially disrupted
5.	Savings/investment holdings	Very limited
6.	Teacher training programs	Not yet realized

From the perspective of policy effectiveness, the incentives provided have not yet achieved their primary objective, which is to ensure teachers' well-being and the continuity of learning. The incentive program for Quran teachers should be aligned with local cost-of-living indicators so that the amounts are realistic, not merely symbolic (YSQI, 2025). Standardizing incentives based on regional cost of living through a tiered scheme based on qualifications and years of service is a key recommendation.

The Availability of Teacher Training Programs as an Indicator of Funding Effectiveness

In addition to monetary incentives, the effectiveness of non-formal education funding can also be measured by the availability of teacher competency development programs. Interview results indicate that the training for tahfiz teachers, which was planned to take place from 2023 to 2024, was not implemented at all. The absence of this training program indicates that the budget allocated for human resource development was not effectively utilized, despite having been scheduled in the planning phase.

Furthermore, field findings reveal that teachers have only taken the initiative to conduct independent training outside the structure of official programs. These collaborative initiatives demonstrate a commitment to professionalism among educators in enhancing their competencies; however, they simultaneously indicate a systemic failure to provide adequate development support. Human resource management in Islamic educational institutions must include the development of teacher competencies through continuous training as an effort to improve educational quality (Mulyasa, 2013; Sagala, 2009). Teacher competency development through continuous training is a crucial component of educational human resource management to improve the quality of learning (Uno & Lamatenggo, 2022). The absence of formal training has the potential to hinder improvements in the quality of tahfiz education and reduce the institution's competitiveness.

From a budget efficiency perspective, the allocation of funds for training that is not realized is an indicator of serious inefficiency in financial planning. Funds that should be used for teacher capacity building are not disbursed, while teachers still have to spend their own money through pooled contributions for independent training. This situation creates an additional burden for teachers who are already low-income, while also indicating a misallocation of resources within the RTQ funding system.

Policy Implications and Recommendations

The findings of this study have significant implications for policies on the financing of non-formal religious education. First, there is a need for policy harmonization among the central government, local governments, and village administrations regarding the allocation of the RTQ teacher incentive budget. The fragmentation of funding sources from the village level to the FKPA creates uncertainty and inefficiency.

Second, the amount of the incentive must be aligned with the principle of adequacy mandated by the National Education System Law (UU Sisdiknas). Considering the cost of a decent standard of living in Bukittinggi, estimated at Rp3–4 million per month, the minimum RTQ teacher incentive should reach 50–60% of basic needs, or approximately Rp1,500,000–2,000,000 per month. This is in line with the policy to increase the professional allowance for non-civil servant teachers from Rp1,500,000 to Rp2,000,000 per month (Kemenag, 2020).

Third, standardization of the incentive disbursement mechanism is needed to improve efficiency and accountability. Based on field findings, the disbursement mechanism through regional bank accounts managed by the Social Affairs Office demonstrates consistency and ease of tracking funds. Conversely, the shift in disbursement methods from bank transfers to cash payments carried out by village heads indicates administrative inconsistencies. Therefore, it is recommended that all teacher incentive distributions be uniformly conducted through regional bank accounts to ensure transparency, facilitate audits, and reduce the risk of administrative tracking errors.

Fourth, there is a need to revitalize planned but unimplemented teacher training programs. The absence of tahfiz teacher training during the 2023–2024 period indicates a failure in the implementation of competency development programs. Local governments and the Ministry of Religious Affairs must ensure that the budget for non-formal teacher training is not only planned but also effectively implemented. Alternatively, a reimbursement or training subsidy scheme could be considered for teachers who take the initiative to pursue independent competency development, given the finding that teachers at RTQ Hasanatuddin had pooled their own funds for training outside the official program.

Fifth, a mechanism for periodic monitoring and evaluation of incentive distribution and training program implementation is needed. Supervision of pesantren operational funding must be carried out by a committee consisting of the head of the institution, the treasurer, and the foundation's board to ensure accountability (Muctar et al., 2016). Periodic evaluations of training budget implementation can prevent the misallocation of resources and ensure that teacher development programs are actually carried out as planned.

CONCLUSION

The funding of teacher incentives at the Hasanatuddin RTQ in Bukittinggi City has a clear and integrated legal basis through Law No. 20 of 2003 on the National Education System, Government Regulation No. 55 of 2007 on Religious Education, Decision of the Director General of Islamic Education No. 91 of 2020, and the RTQ Registration Certificate from the Ministry of Religious Affairs of Bukittinggi City. These regulations provide legitimacy for the implementation of non-formal tahfiz education while reaffirming the principles of fairness, adequacy, efficiency, transparency, and sustainability in education funding.

Nevertheless, the implementation of teacher incentive funding has not yet been carried out efficiently and effectively. From the perspective of efficiency, there is fragmentation of funding sources, changes in the mechanism for disbursing incentives, and delays in budget distribution, indicating that funding management is not yet optimal. From the perspective of effectiveness, the amount of incentives received by teachers is insufficient to meet their basic living needs, so all teachers still have additional jobs outside of their teaching activities. These conditions have an impact on teachers' welfare, the stability of the teaching workforce, and the sustainability of tahfiz learning.

Additionally, the planned teacher training programs have not been implemented, so competency development is carried out independently through collaborative initiatives among teachers. These findings indicate that the funding system for non-formal religious education still requires policy strengthening, particularly in harmonizing funding sources, increasing incentive amounts based on local living costs, standardizing fund distribution mechanisms, and implementing sustainable teacher competency development programs.

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