

SUPPORTING AND INHIBITING FACTORS OF FINANCING THE ALIFA TAHFIDZ BOARDING SCHOOL IN SLEMAN

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis faktor pendukung dan penghambat manajemen pembiayaan di Pondok Pesantren Tahfidz Alifa Sleman. Fokus penelitian diarahkan pada peran donatur sebagai salah satu elemen penting dalam keberlangsungan pembiayaan pesantren. Metode penelitian menggunakan pendekatan kualitatif dengan jenis fenomenologi. Subjek penelitian adalah santri dan pengasuh Pondok Pesantren Tahfidz Alifa Sleman. Teknik pengumpulan data dilakukan melalui wawancara mendalam dan observasi partisipatif, sedangkan analisis data menggunakan model analisis interaktif yang melibatkan reduksi data, penyajian data, dan penarikan kesimpulan secara berulang. Hasil penelitian menunjukkan bahwa faktor pendukung utama manajemen pembiayaan pesantren adalah antusiasme tinggi dari para donatur dalam mendonasikan sebagian hartanya. Dukungan tersebut membuat dana yang terkumpul relatif mencukupi kebutuhan operasional pesantren, termasuk penyediaan fasilitas dan program pendidikan tahfidz. Adapun faktor penghambat yang ditemukan adalah adanya donatur baru yang belum memahami alur donasi. Mereka terkadang tidak melakukan konfirmasi terkait donasi yang diberikan, sehingga dalam pencatatan administrasi keuangan pesantren sering ditulis dengan istilah “Hamba Allah.” Simpulan penelitian menegaskan bahwa partisipasi donatur merupakan faktor pendukung yang signifikan dalam manajemen pembiayaan pesantren, namun perlu adanya sistem pencatatan dan komunikasi yang lebih baik agar transparansi dan akuntabilitas dapat terjaga. Temuan ini memberikan kontribusi akademik dengan menyoroti pentingnya pengelolaan partisipasi donatur secara sistematis untuk mendukung keberlanjutan pesantren tahfidz.

Kata kunci : faktor pendukung, faktor penghambat, pondok pesantren, tahfidz

ABSTRACT

This study aims to analyze the supporting and inhibiting factors in financial management at the Tahfidz Alifa Islamic Boarding School in Sleman. The focus of the study is directed at the role of donors as a crucial element in the sustainability of Islamic boarding school financing. The research method uses a qualitative approach with a phenomenological type. The research subjects were students and caretakers of the Tahfidz Alifa Islamic Boarding School in Sleman.

Data collection techniques were carried out through in-depth interviews and participatory observation, while data analysis used an interactive analysis model involving data reduction, data presentation, and drawing conclusions repeatedly. The results of the study indicate that the main supporting factor in Islamic boarding school financial management is the high enthusiasm of donors in donating part of their assets. This support makes the collected funds relatively sufficient for the operational needs of the Islamic boarding school, including the provision of facilities and tahfidz education programs. The inhibiting factor found is the presence of new donors who do not understand the donation flow. They sometimes do not confirm the donations given, so in the Islamic boarding school's financial administration records, they are often written with the term "Hamba Allah." The study's conclusions confirm that donor participation is a significant supporting factor in managing Islamic boarding school financing, but a better recording and communication system is needed to maintain transparency and accountability. These findings contribute to academics by highlighting the importance of systematically managing donor participation to support the sustainability of Islamic boarding school memorization programs.

Keywords: *supporting factors, hindering factors, Islamic boarding school, Quran memorization*

INTRODUCTION

Islamic boarding school financing is a strategic issue because they serve as Islamic-based educational institutions that contribute to shaping the nation's character. They serve not only as educational institutions but also as centers for the moral and spiritual development of the community (Niswah et al., 2025). Without an adequate financing system, Islamic boarding schools risk stagnation in curriculum development, facilities, and the welfare of their teaching staff. Research on Islamic boarding school financing is also crucial for identifying financial sustainability patterns that can support Islamic boarding schools in facing the challenges of globalization and educational modernization (Aripin & Nugraha, 2025). Therefore, the urgency of this research lies not only in the internal aspects of Islamic boarding schools but also in their contribution to human resource development in Indonesia.

Ideal Islamic boarding school financing must reflect the principles of sustainability, transparency, and accountability. The Islamic boarding school endowment fund, as stipulated in Presidential Regulation No. 82 of 2021, is a

crucial instrument for ensuring operational continuity. Furthermore, diversifying funding sources through collaboration with the government, the community, and the private sector can reduce dependence on a single funding source. An ideal financing model also requires a modern financial management system that integrates sharia aspects with contemporary accounting practices (Perpres No. 82 Tahun 2021 Tentang Pendanaan Penyelenggaraan Pesantren, 2021; Suwendi, 2025). Thus, Islamic boarding schools can transform into independent and professional educational institutions.

The reality on the ground shows that many Islamic boarding schools still face limited operational funding. Dependence on fluctuating community donations makes it difficult for them to plan long-term programs. Furthermore, minimal local government support and weak internal management capacity result in suboptimal fund management. This situation directly impacts the quality of education, the welfare of teaching staff, and the learning facilities of students (Atikah et al., 2021; Djauhari, 2025; Siregar et al., 2024). These issues highlight the gap between ideal regulations and their implementation on the ground, necessitating further research to find contextual solutions.

The financing problem of Islamic boarding schools cannot be separated from the supporting and inhibiting factors that influence the success of fund management. Supporting factors include visionary leadership, community participation, and the existence of Islamic boarding school entrepreneurship programs that can generate independent income. Conversely, inhibiting factors include limited human resources in financial management, minimal government assistance, and traditional management patterns that are less adaptive to current developments (Mashadi, 2023; Muctar, 2023; Nurhamzah, 2019). Analysis of these two factors is crucial for formulating more effective and sustainable financing strategies.

Previous research has focused on the general financial management of Islamic boarding schools, such as those at the Darussalam Islamic Boarding School in Purwokerto (Ardhan, 2023), the Al-Hikmah Islamic Boarding School in Lampung (Pangestu, 2019), and the Sunan Drajat Islamic Boarding School in Lamongan (Malinda, 2024). However, studies specifically addressing the supporting and

inhibiting factors in tahfidz Islamic boarding schools are rare. Tahfidz Islamic boarding schools have unique characteristics because they focus on fostering Qur'an memorization, which requires ongoing financial support for intensive programs. Therefore, this research is novel in that it fills the gap in academic research through an in-depth analysis of the supporting and inhibiting factors in financing at the Alifa Tahfidz Islamic Boarding School in Sleman.

The purpose of this study is to analyze in-depth the supporting and inhibiting factors for financing at the Alifa Tahfidz Islamic Boarding School in Sleman. This will provide a comprehensive overview of the current financing conditions of tahfidz Islamic boarding schools and offer an academic contribution in the form of an analytical model that can fill the gaps in previous research. By focusing on one tahfidz Islamic boarding school, this study is expected to provide a new, more contextual and relevant perspective for the development of Islamic boarding school financing management in Indonesia.

METHOD

This research uses a qualitative approach with a phenomenological approach. This approach was chosen because the research seeks to understand the real-life experiences of students and administrators in navigating the dynamics of Islamic boarding school financing. Phenomenology allows researchers to explore the subjective meaning of these experiences, thus gaining a deeper understanding of the supporting and inhibiting factors in Islamic boarding school financing (Creswell, 2014; Moustakas, 1994; Sugiyono, 2013).

The subjects of this study were students and caretakers at the Tahfidz Alifa Islamic Boarding School in Sleman. Subjects were selected purposively, based on their direct experience with Islamic boarding school financing. Students were selected because they directly experience the impact of limited funding and support, while caretakers were selected because they are involved in the management of funds and financing strategies at the Islamic boarding school (Miles et al., 2014; Moleong, 2007; Patton, 2015).

Data collection techniques used in-depth interviews and participant observation. Interviews were used to explore the experiences, perceptions, and

perspectives of students and caregivers regarding Islamic boarding school financing. Meanwhile, observations were conducted to directly observe fund management practices and daily activities at the Islamic boarding school. The combination of these two techniques is expected to provide rich and comprehensive data (Bungin, 2020; Denzin & Lincoln, 2018; Spradley, 2016).

Data analysis was conducted using an interactive analysis model. This model involves three main components: data reduction, data presentation, and conclusion drawing/verification, which are carried out cyclically and repeatedly. With interactive analysis, researchers can continuously review data, discover patterns, and connect findings to relevant theoretical frameworks. This approach allows for more valid and in-depth research results (Miles et al., 2014; Strauss & Corbin, 1998; Sutopo, 2006).

DISCUSSION

Every activity is inseparable from supporting and inhibiting factors. A supporting factor in financial management at the Tahfidz Alifa Islamic Boarding School in Sleman is the educational background of the school's competent supervisors. The supervisors of the Tahfidz Alifa Islamic Boarding School in Sleman are alumni of State Universities in Indonesia with Bachelor's and Master's degrees. They are also alumni of renowned Islamic boarding schools in Yogyakarta, allowing them to apply their experience while supervising at the Tahfidz Alifa Islamic Boarding School in Sleman, Yogyakarta.

The coordination system at the Alifa Tahfidz Islamic Boarding School is also quite effective. If there are any problems at the boarding school, the caretaker will report them to the foundation. If the foundation encounters any problems, they will be resolved collaboratively, involving the community and donors. Communication between the foundation, the boarding school, and donors via WhatsApp has been running smoothly, facilitating the dissemination of information regarding activities at the Alifa Tahfidz Islamic Boarding School in Sleman. Furthermore, collaboration between stakeholders significantly supports the learning process and various activities at the Alifa Tahfidz Islamic Boarding School. Support and assistance from various parties can alleviate various challenges faced by the boarding school. This

support and assistance can be in the form of material assistance such as money and goods, as well as non-material assistance such as time and energy.

Cash and in-kind donations are the primary source of support for Islamic boarding schools' operational needs, from building infrastructure to providing students with their daily needs. Research shows that cash waqf and in-kind donations have a significant impact on the economic independence of Islamic boarding schools, as they can be used for productive investments and to meet immediate needs (Akbar, 2024; Rakhman, 2025; Utama, 2020). With financial and material support, Islamic boarding schools are able to reduce dependence on student education costs and expand access to education for underprivileged communities.

The combination of financial, in-kind, time, and labor support provides comprehensive benefits to Islamic boarding schools. First, Islamic boarding schools can become more economically independent by developing entrepreneurial-based business units. Second, community social solidarity is strengthened through direct involvement in supporting Islamic boarding schools. Third, the continuity of students' education is more assured because Islamic boarding schools have diverse resources to support their operations.

The high level of enthusiasm from donors is a supporting factor in the financial management of the Tahfidz Alifa Islamic Boarding School in Sleman. Donors regularly transfer funds at the beginning of each month. Although they sometimes forget to transfer funds in a given month, they will double their contribution at the beginning of the following month. This enthusiasm ensures that learning activities are carried out according to plan and the goals set by the Islamic boarding school are achieved. The availability of adequate funds from donors greatly facilitates the financial management of the Islamic boarding school at the Tahfidz Alifa Islamic Boarding School in Sleman. This is in accordance with information provided by the Islamic boarding school treasurer:

“Thank God, funds come into the Islamic boarding school regularly at the beginning of each month, with a relatively fixed amount, making it easier for the treasurer to prepare the budget. Although the Islamic boarding school doesn't charge its students, the existing funds are always sufficient, so all activities can be carried out smoothly. Furthermore, the presence of non-regular donors also significantly eases the burden on the Islamic boarding school. They are family members of the foundation's administrators and local

residents. Sometimes they come to the boarding school bringing blessed Friday meals, rice, and other items.”

The sincere dedication and patience of the Islamic boarding school's caretaker contributed to the smooth running of learning activities at the Alifa Islamic Boarding School in Sleman, including its financial management. Supported by the Islamic boarding school's treasurer's patience in managing finances, ensuring that no money or funds are wasted, the management of the Alifa Islamic Boarding School in Sleman runs smoothly.

The enthusiasm of Islamic boarding school administrators is a key factor in maintaining the institution's sustainability. Highly committed administrators are able to mobilize all elements of the Islamic boarding school to work together to overcome funding constraints. Research shows that visionary and dedicated leadership from administrators can increase community trust, making it easier to obtain financial and non-financial support (Faris, 2015; Ulya & Triyuliasari, 2024).

The passion for achieving goals also has a positive impact on financial management at the Alifa Islamic Boarding School in Sleman. This enthusiasm is not only felt by the school's administrators, but also by the students participating in activities at the school, the foundation's administrators providing services, and the donors' support. This is done solely to seek the blessings of Allah SWT in realizing our shared goals and aspirations. Having a clear goal, coupled with a passion for seeking Allah SWT's blessing, is certainly a powerful motivator in organizing various activities at the Alifa Islamic Boarding School in Sleman.

The realization that good deeds will bring rewards that will then lead to heaven is certainly a strong incentive for people to constantly compete in doing good. Furthermore, the prayers of pious children, orphans, and pious individuals, seen as easily answered, will further encourage people to do good deeds. This goodness is what facilitates the smooth running of activities at the Alifa Tahfidz Islamic Boarding School in Sleman.

Donor participation is a key factor in the financial management of the Alifa Tahfidz Islamic Boarding School in Sleman. Adequate funding is a result of the high level of donor participation, which allows activities to run smoothly. Although the Alifa Tahfidz Islamic Boarding School in Sleman is relatively new, the

caretakers and teachers who provide guidance have strong educational backgrounds, facilitating the implementation of management within the boarding school.

Donor participation is a crucial supporting factor in managing Islamic boarding school finances. Donor support is not limited to cash, but also includes in-kind contributions, facilities, and social networks, strengthening the sustainability of Islamic boarding schools. National research shows that donor contributions can cover operational funding shortfalls, support the construction of physical facilities, and expand educational access for students from low-income families. With donor participation, Islamic boarding schools can focus more on improving the quality of education without being overly burdened by financial constraints (Pangestu, 2019; Putra et al., 2024; Siregar et al., 2024).

Furthermore, donor participation also serves as a form of social legitimacy for Islamic boarding schools. Consistent community support demonstrates trust in the management of Islamic boarding schools, thereby strengthening accountability and transparency in financial management. Relevant research confirms that Islamic boarding schools that successfully build strong relationships with donors tend to have more stable and sustainable financing systems (Djauhari, 2025; Malinda, 2024; Mashadi, 2023). This shows that donor participation is not just financial assistance, but also part of the social ecosystem that supports the sustainability of Islamic boarding schools.

Furthermore, donor participation encourages Islamic boarding schools to be more innovative in managing funds. Many Islamic boarding schools utilize donor support to develop productive business units, such as cooperatives, agricultural enterprises, or small Islamic boarding school-based businesses. National research confirms that productively allocated donor support can increase the economic independence of Islamic boarding schools and reduce dependence on student education costs (Akbar, 2024; Rakhman, 2025; Utama, 2020). Thus, donor participation becomes a supporting factor that is not only short-term, but also contributes to the long-term sustainability of Islamic boarding schools.

There are several obstacles in financial management at the Tahfidz Alifa Islamic Boarding School in Sleman, namely related to donations given to the

Islamic boarding school. Sometimes there are donors who do not want their identity known, they usually use the title of Servant of Allah. Although this is not too disruptive, during the evaluation process, the treasurer sometimes has a little difficulty in conveying it. In addition, there are also donors who do not confirm after distributing their donations through transfers to the foundation or Islamic boarding school, resulting in the allocation of funds being carried out after several months of waiting for confirmation from the donor to avoid misunderstandings.

Regular donors who sometimes forget to transfer funds at the beginning of the month will have their payments doubled the following month. This requires careful financial management by the treasurer to avoid underfunding or overfunding, ensuring all activities run smoothly. New donors are also unsure about how to distribute their donations. Some send donations without confirmation. They typically intend to simply make a donation, while leaving the entire use of the funds to the foundation and Islamic boarding school. They seem to not require reports or evaluations from the foundation or Islamic boarding school; they trust that the funds they distribute will be used for good.

Furthermore, the busy schedules of individuals, such as foundation administrators, donors, and Islamic boarding school administrators, make it difficult to reach agreements regarding the evaluation process at the Tahfidz Alifa Islamic Boarding School in Sleman. Currently, coordination is conducted solely through digital media or WhatsApp, thus minimizing the possibility of gathering in person and together in one location or in one assembly.

So far, there have been no significant obstacles in implementing financial management at the Tahfidz Alifa Islamic Boarding School in Sleman. Activity planning, implementation, and evaluation have proceeded smoothly, despite some challenges. These challenges were successfully resolved so as not to disrupt the learning objectives. Ustadzah Nilna, the treasurer of the Islamic boarding school, stated:

“There weren't any major obstacles, except for the occasional donor who forgot to transfer funds that month, requiring them to budget according to the available funds. Furthermore, many new donors didn't understand the donation system and didn't confirm their donations with the Islamic boarding school administrators or foundation administrators, so sometimes the sender wasn't identified or the recipient was often referred to as "Hamba Allah.”

The most important aspect of budgeting is how to utilize funds effectively and efficiently. They must be allocated appropriately according to priorities and support all learning activities at the Alifa Tahfidz Islamic Boarding School in Sleman. Supporting and inhibiting factors are inherent in financial management activities at the Alifa Tahfidz Islamic Boarding School in Sleman.

CONCLUSION

The supporting factor for financial management at the Tahfidz Alifa Islamic Boarding School in Sleman is the high enthusiasm of donors in donating part of their assets to the Islamic boarding school, so that the collected funds can meet the needs. The inhibiting factor for financial management at the Tahfidz Alifa Islamic Boarding School in Sleman is the presence of new donors who do not understand the donation flow, they sometimes do not confirm their donations so that in the records it is written with the term Servant of Allah. The results of this study are expected to provide information related to financial management so that it is implemented more effectively, efficiently, accountably and transparently. The results of this study are expected to be input for Islamic boarding schools to further improve their understanding of management so that all activities can run smoothly.

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