

Financial Management Supporting Islamic Education at SMP Bina Muda and Smp Al Ma'soem In Bandung

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Abstract

The educational facilities at SMP Bina Muda and SMP Al Ma'ssoem in Bandung are crucial components in achieving learning achievements. However, the availability of representative educational facilities faces challenges, such as insufficient funds, the creativity of managers in seeking funding sources, and suboptimal management. As part of their efforts to meet representative educational facilities, these two schools optimise the utilisation of Zakat, Infaq, Sadaqah, Waqf (Ziswaf), and Corporate Social Responsibility (CSR) for educational financing. This qualitative research focuses on the planning, implementation, and supervision of financing educational facilities, as well as the supporting and inhibiting factors, and the impact of such financing on learning achievements in both schools. A descriptive analysis method was employed to explore the management of Islamic education financing, using management theory, education financing theory, and learning achievement theory as the theoretical framework. The research findings indicate that both schools have systematic plans for financing educational facilities, involving foundations for building investments, and schools for financing learning media facilities. Monthly supervision includes the receipt of BOS funds from the government, integrity of management, supportive facilities, and effective utilisation of Ziswaf and CSR as supporting factors. On the other hand, delays in fund disbursements and payments by parents, dependence on foundation policies, and delays in reporting are inhibiting factors. Overall, the financing of educational facilities in both schools had a positive impact on students' learning achievements.

Keywords: *Educational Facilities; Islamic Education Financing; Learning Achievements.*

Introduction

Education plays a crucial role in human development and serves as a fundamental need to shape individuals into progressive and well-rounded personalities. Despite the fact that quality education requires substantial funding, not all communities can afford these expenses, especially the underprivileged who lack the financial capacity to cover high school fees (Widiansyah, A. 2017). Currently, Public Junior High Schools offer a cost-free option; however, in Bandung, many Muslim communities aspire to educate their children in Islamic environments. Unfortunately, quality Islamic schools in Bandung often impose high fees, posing a challenge to a significant portion of the population.

The National Education System in Indonesia is regulated by Law Number 20 of 2003, which emphasises that education aims to develop the potential of learners to become individuals who are faithful, pious, morally upright, healthy, knowledgeable, competent, creative, independent, and responsible citizens. Society is expected to actively participate in the implementation of education in accordance with this law. Education is defined as a conscious and planned effort to create a learning environment and learning processes that enables learners to actively develop their potential. This aligns with Law Number 20 of 2003, which stipulates that national education must enlighten a nation's life. Investing in education is considered a primary foundation for nation building, and education is now deemed a societal need on par with health, nutrition, and the environment.

Society plays a crucial role in the implementation of national education, especially financing. The cost of education is a critical element that affects the efficiency and effectiveness of educational institutions' activities. The law also stipulates that education management is closely related to financial management, encompassing budget planning, accounting, financial accountability, as well as examination and supervision of education budgets (Sonedi, S., Jamalie, Z., & Majeri, M. 2017). Humans require education as a primary investment in their lives. Education is not only a consumption, but also an investment that can bring about a positive change. In the modern era, education is viewed as an investment that can open doors to progress and succeed.

The community's contribution to the implementation of national education is expected to raise awareness of the importance of developing talent for future generations (. C. 2019). Financing is a crucial aspect of education implementation, and financial management needs to be the primary focus of addressing emerging challenges and issues. In the

context of Islamic education, educational institutions can collaborate with Islamic philanthropy institutions, such as zakat, infak, sedekah, and wakaf (Ziswaf), to assist financially disadvantaged communities (Ahmadi, M. (2017). Islamic education in Indonesia can leverage funding from government, community, and philanthropic institutions to achieve the desired educational quality.

Education financing management not only involves optimizing fund management but also needs to consider other aspects, such as the provision of educational facilities (Rusdiana, M. M. 2021). Both physical and technology-based educational facilities play a crucial role in supporting effective learning processes. As the COVID-19 pandemic has altered the education landscape with a shift to online learning, financing technology-based educational facilities has become increasingly important to support effective learning. Although financial challenges may arise, creative and professional fund management can help achieve educational goals (Firdianti, A. 2018).

Two schools, SMP Bina Muda and SMP Al Ma'soem in Bandung, have different financing models. SMP Bina Muda receives education funds from Rumah Zakat and School Operational Assistance (BOS), while SMP Al Ma'soem obtains funds from the government, community contributions, donors, CSR, and the school's business unit. Financing covers various aspects including investment, operations, and personnel costs.

Community involvement, transparency, and accountability in education fund management are key to achieving effectiveness and efficiency in educational implementation. Factors such as creativity, sensitivity to opportunities, and the ability to build relationships become crucial in overcoming fund limitations and ensuring maximum learning achievement (Sagitasari, D. A. 2010).

Educational financing poses a challenge, especially for private schools. However, with effective financial management, educational institutions can achieve the expected education quality (Karimah, F. 2022). Financing education is strategic in achieving the national education goal of creating a prosperous society. Thus, the management of Islamic education facility financing is highly relevant and needs careful attention to ensure quality and sustainable education implementation.

Methods

This study employs a qualitative approach to analyse the management of Islamic education facility financing at SMP Bina Muda and SMP Al Ma'soem in Bandung. This approach was chosen because it aims to comprehensively understand the studied phenomena. The research process began with a preliminary study to gather initial information about the programs developed in both schools. This research was conducted using a descriptive analytical method, depicting the management of education facility financing from planning, implementation, and evaluation. Primary data were obtained from school administrators, whereas secondary data were sourced from relevant documents. Data collection techniques included observations, interviews, and documentation. After obtaining the data, analysis was performed through data reduction, data presentation, and drawing conclusions. The research was carried out at SMP Bina Muda and SMP Al Ma'ssoem in Bandung with a focus on the context of education facility financing management (Creswell, J. W. 2014).

Results And Discussion

Planning for Education Facility Financing at SMP Bina Muda Bandung and SMP Al Ma'soem Bandung

This study identified several findings related to the planning of education facility financing at SMP Bina Muda and SMP Al Ma'soem Bandung. Based on an interview with the headmaster of SMP Bina Muda, Putra Muhamad Pajrudin, S.E, it was found that the school has a Strategic Plan (Renstra), but there is no Development Master Plan (RIP), indicating a deficiency in the Development Master Plan. The budgeting process involves all stakeholders, such as the foundation, teachers, administrators, and committee, with the budget prepared twice a year using both top-down and bottom-up approaches. The funds allocated for education financing per year amount to 1.8 billion, while investment financing for facilities such as additional classrooms is handled by the Indonesia Foundation. Observations have also noted changes in school facilities, including the addition of classrooms.

Meanwhile, in the results of an interview with Nandar Sodikin, the Head of Administration doubling as the financial sector at SMP Al Ma'soem, it was found that the school has a Development Master Plan, Strategic Plan, and written Standard Operating Procedures (SOP) for budget planning. The budgeting process is performed annually and per activity and involves both bottom-up and top-down approaches. Budget considerations include the need for implementation and incidental

activities based on an evaluation of the previous year's programs. Education facilities at SMP Al Ma'soem are financed by creating reading corners, a mini studio for learning, and a transformation from physical to digital. Budget corrections were made by the headmaster and verified by the foundation through the finance division.

From the results of observations, interviews, and documentation in both schools, it can be concluded that the planning of education facility financing at SMP Bina Muda and SMP Al Ma'soem was carried out in a structured manner, following the principles of educational management and involving all relevant stakeholders.

Implementation of Education Facility Financing at SMP Bina Muda and SMP Al Ma'soem Bandung

The implementation of education facility financing at SMP Bina Muda, based on an interview with the school principal Putra Muhamad Pajrudin, S. E., provides insights into the procurement of facilities and infrastructure. The school provides facilities such as desks and chairs for students and teachers, whiteboards, markers, erasers, rulers, reference books in the library, and an LCD. Other facilities included classrooms, the principal's office, teachers' rooms, administrative rooms, libraries, laboratories, cafeterias, sports fields, and places of worship. The financing process involves all stakeholders, and an annual budget of 1.8 billion is allocated with adjustments made during the COVID-19 pandemic, including the procurement of tablets, hand sanitisers, hand soap, masks, and compliance with government policies. Meanwhile, at SMP Al Ma'soem, the annual education financing budget reaches around 7 billion, nearly four times that of SMP Bina Muda. Nandar Sodikin, the Head of Administration doubling as the financial sector at SMP Al Ma'soem, emphasized consistency in implementing facility financing according to the plan.

The proposed activities must be submitted in the form of a proposal to the Foundation's Financial Division, with a 90% compliance percentage with the budget plan and utilisation. Financing implementation also follows Standard Operating Procedures (SOP), and the division responsible for reviewing activity proposals is the Foundation's Inspection and Control Division. Routine financing includes weekly, monthly, and annual expenses such as bottled water, meal allowances, stationery, teacher salaries, and facility maintenance. The authorisation and coordination positions in budget management are entrusted to the foundation's Financial Division. In both schools,

supportive factors for the implementation of education facility financing included program variations, fund availability, and the completeness of facilities and infrastructure. However, the COVID-19 pandemic has become a hindering factor due to policy changes, health financing, and government-set standards. Both schools also have strict mechanisms for budget misuse, with sanctions such as warnings, SP 1,2,3, or termination of employment.

Monitoring Education Facility Funding at SMP Bina Muda and SMP Al Ma'soem Bandung

Regarding the monitoring of education facility funding, interviews with informants revealed the involvement of school committees and the education department in overseeing the use of education budget. Monitoring activities involve school committee meetings, but SMP Bina Muda does not have standard guidelines for budget monitoring. According to the interviews, the weakness of the school lies in the absence of these standards. Regarding the results of education funding monitoring, informants emphasised that the implementation of education budget use at SMP Bina Muda involves submitting absorption reports to the foundation at the end of each month as a condition for budget submission the following month. Delays in monthly reports result in delays in disbursing the budget for the following month. This practice encourages budget discipline, requiring the completion of the previous month's report for submission of the next month's budget. Further interviews on the supporting and inhibiting factors for education funding monitoring show that valid reports and reliable human resources support the process. However, obstacles, especially during the COVID-19 pandemic, occur owing to challenges in using online platforms such as Google Meet. In conclusion, it is recommended that SMP Bina Muda promptly establish standard procedures for educational funding.

Based on interviews with informants regarding the implementation and organisation of education facility funding, SMP Al Ma'soem does not have a specific internal committee to oversee the use of education budgets. Instead, the responsibility falls on the school principal, who monitors the school's education budget based on annual activity and financial reports for each financing activity. Monitoring standards come from approved proposals, and the results of budget monitoring are handed over to the foundation's finance division and further examined by the foundation's audit-and-control division. Interviews indicated the absence of a specific committee for budget oversight at SMP Al Ma'soem, with

oversight responsibility managed directly by the school principal. The results of budget oversight were then submitted to the foundation's finance division and further examined by the foundation's audit and control division. Subsequent interviews regarding findings related to fund misuse show that, if irregularities are found, the audit and control division compiles a findings report, which is then reported to the foundation's chairman. The foundation processes the report by providing warnings, ordering improvements, imposing fines deducted from salaries, and, in more serious cases, terminating employment. Standard Operational Procedures (SOP) were followed for oversight. Supporting factors for budget oversight at SMP Al Ma'ssoem involve authority from the foundation, while reporting delays remain a hindering factor. In conclusion, given the significant amount of funds allocated for education in the school, it is recommended that SMP Al Ma'ssoem establish a specific committee for budget oversight.

Supporting and Hindering Factors in Financing Education Facilities at SMP Bina Muda and SMP Al Ma'ssoem Bandung

SMP Bina Muda Interview results with informants revealed supporting and hindering factors in financing education facilities at SMP Bina Muda. Some supporting factors include good accountability for educational budgets, a balance between income and expenditure, and the creation of accountability reports at the end of each month. This accountability system involves submitting absorption reports to the foundation as a condition for submitting the budget the following month, ensuring controlled budget utilisation. Trusted and honest human resources are also crucial supporting factors, as they can influence the realisation of financing according to the plan. Moreover, continuous improvement practices in education budget utilisation through monthly evaluations and the implementation of the Plan-Do-Check-Act (PDCA) method also support the effectiveness of fund management.

The participation of authorised bodies such as administrators, committees, and foundations provides input from both top-down and bottom-up perspectives, adding a supportive dimension to education financing. During the COVID-19 pandemic, crucial support came from the provision of online learning facilities, such as Zoom, indicating a positive response from school management. Finally, the availability of adequate funds for teacher honorariums, along with clear salary procedures, is a key supporting factor. On the other hand, hindering factors include delays in the disbursement of funds from the government and untimely payments or arrears from parents. Constraints in preparing

accountability reports, especially due to busy schedules or a lack of human resources, also hinder budget management.

SMP Al Ma'ssoem interviews with informants at SMP Al Ma'ssoem identified supporting and hindering factors in financing education facilities. Supporting factors include accurate accountability in the use of education budgets with a balance between income and expenditure. The existence of mechanisms to address funding shortages by implementers and the submission of replacement requests to the foundation, as well as the return of excess funds, provides flexibility in budget management.

The application of Standard Operating Procedures (SOP) for budget accountability, continuous evaluation, and program improvements based on previous evaluations also supports the effectiveness of fund management. Granting freedom to stakeholders and foundations to provide input along with periodic audits and evaluations demonstrates efforts to maintain the efficiency and effectiveness of budget management. On the hindering side, delays in the disbursement of funds from the government and untimely payments or arrears from parents were the main constraints. The lack of human resources and time limitations in preparing accountability reports also hinder education facility financing management.

Impact of Education Facility Financing on Learning Achievements at SMP Bina Muda and SMP Al Ma'soem Bandung

Based on interviews with informants regarding the impact of education facility financing on learning achievements in SMP Bina Muda, several outcomes include the achievement of the KKM value target, a 100% student graduation rate, and the ability of students to continue to prefer high schools in Bandung (interview with the principal of SMP Bina Muda Putra Muhamad Pajrudin, S. E. Thursday, 20 January 2022). The academic and non-academic achievements of students were also recorded on the official website, with average report card scores covering several subjects. The learning process at SMP Bina Muda includes face-to-face learning for one semester, and online and offline learning. During online learning, students use modules prepared by the school, and online learning facilities include Zoom, GCR, Video Call, and WAG. The school's educational facilities, both during offline and online learning, are considered adequate, including providing tablets to students during online learning (interview with the parent of SMP Bina Muda Mrs. Hartini, Tuesday, 18 January 2022). Based on the interviews, the

educational facilities at SMP Bina Muda have a positive impact on learning activities and support students' academic achievement.

From interviews and documentation related to the impact of education facility financing on learning achievements at SMP Al Ma'soem, it is evident that facility financing management had a positive impact. This is reflected in the school's increased KKM scores, a 100% student graduation rate, and 100% of students continuing to high school (Interview with Dadan Suprianto, Curriculum Vice Principal, and Science Teacher at SMP Al Ma'soem Bandung, Monday, 10 January 2022). The school's education costs are not listed on the school's website, with the aim of attracting prospective students to come directly to the school and be interested in the school environment. During the pandemic, various online platforms, such as Google Classroom, Google Meet, and paid Zoom, were used for learning. Additionally, the school created videos in a mini studio (Interview with Dadan Suprianto, Curriculum Vice Principal, and Science Teacher at SMP Al Ma'soem Bandung, Monday, 10 January 2022). Student achievements at SMP Al Ma'soem can be accessed through the official website.

Development of Educational Facility Financing Planning at SMP Bina Muda and SMP Al Ma'soem Bandung is based on observations, interviews, and documentation in schools. SMP Bina Muda has a School Strategic Plan (Renstra) that aligns with Akdon's theory (2017), where fund expenditures are directed towards profit-sharing efforts or savings for purposes such as land acquisition, building construction, and the library. The involvement of stakeholders such as foundations, teachers, administrators, and school committees is a key aspect in formulating budgets for facilities and infrastructure.

Educational Facility Financing Planning at SMP Bina Muda and SMP Al Ma'soem Bandung

Educational facility financing planning at SMP Bina Muda also includes an evaluation of the previous year, needs identification, budget formulation, and internal socialisation. The planned budget of 1.8 billion per year is considered adequate to finance education, considering the number of students. SMP Bina Muda excels in innovation by providing students with tablets and demonstrating a commitment to technology in education.

Although Standard Operating Procedures (SOP) have not yet been written, SMP Bina Muda has been successful in planning financing educational facilities. The School Operational Plan and Budget (RAPBS)

involve the school principal, vice principal, and administration, with budget allocations for textbooks, school uniforms, and extracurricular activities (Yulianti, E., Aliman, A., & Juarsa, O. 2017).

The SMP Bina Muda describes educational facility financing planning as a rational, systematic process involving the participation of all school members. Learning facilities include school buildings, classrooms, sports fields, and other facilities, in line with Dimiyati and Mudjiono's (2009) theory. Sources of education funds include government assistance and community contributions. On the other hand, SMP Al Ma'soem has a Development Master Plan (RIP) and school Renstra. The process of formulating educational budgets is both bottom-up and top-down and involves stakeholders from the foundation, management, teachers, and school committees. Educational work programs at SMP Al Ma'soem include innovations such as reading corners and mini studios for online learning.

The budget formulation at SMP Al Ma'soem adheres to management principles, with the allocation of BOS funds following government regulations. School Standard Operating Procedures (SOP) in budget planning are crucial despite time constraints. Both schools, SMP Bina Muda and SMP Al Ma'soem, share similarities in budget formulation steps, including inventorying plans, setting priorities, formulating work programs, calculating funds, and determining funding sources (Rohmaniyah, R. 2020). In their efforts to achieve a sound budget, both schools paid attention to management principles, performance evaluations, and support from authorities. Thus, both SMP Bina Muda and SMP Al Ma'soem have conducted educational facility financing planning well, following structured procedures and relevant management and education theories.

Implementation of Educational Facility Financing at SMP Bina Muda and SMP Al Ma'soem in Bandung

Based on observations, interviews, and documentation at SMP Bina Muda, it was found that the procurement of school facilities involves desks and chairs for students and teachers, whiteboards, markers, erasers, rulers, reference books in the library, and liquid crystal displays (LCD). The educational facilities included classrooms, principal's office, teacher's room, administrative room, library, laboratory, cafeteria, sports field, and place of worship. Types of routine expenditure include weekly meetings and guest consumption, office stationery (ATK), monthly electricity, and annual building and electronic equipment maintenance.

The school is effective in budget utilisation, with each work programme required to be submitted in the form of a budget proposal. Financing related to information and technology (IT) systems and media includes online financial systems, online attendance, online employee performance assessments, online databases, internal communication media (internal email and Telegram), official websites, and social media (YouTube: Bina Muda TV, IG SekolahBina Muda. id, Facebook). The addition of classrooms or laboratories is the foundation's responsibility.

In financial management, SMP Bina Muda observes basic principles, such as accountability, transparency, integrity, consistency, effectiveness, and efficiency. Before the COVID-19 pandemic, budget management considered the efficiency aspects in line with the proposed budget. However, after the pandemic, financing changed according to needs, including the procurement of tablets, hand sanitisers, masks, and compliance with government policies (Siti Maryam, N. 2017). Despite variations in programs and fund availability, incidental expenditures, such as student accidents and social funds, are still beyond planning. The school treasurer manages Bantuan Operasional Sekolah (BOS) funds, and the foundation is only aware of the BOS income and expenditure reports. The foundation treasurer manages other funds such as SPP, DSP, DKT from LAZ, student almsgiving, and individual donors, with disbursements at the beginning of the month through proposals.

At SMP Al Ma'ssoem, the educational budgeting process follows proposals submitted to the foundation. There are two types of proposals: monthly and per activity costs. The school treasurer also manages BOS funds with the authority to use the funds held by the school principal. The implementation of facility financing follows Standard Operating Procedures (SOP), but during the pandemic, the budget is directed according to government standards and the financing of health tools (Sugiarti, D. 2023). Financing and expenditures at SMP Al Ma'ssoem comply with the limitations of financing or sacrificing economic resources. Budget authorisation was held by the foundation's Financial Division. The implementation of facility financing aligns with the plan, with approximately 90% consistency between the budget plans and utilisation. Principles such as justice, efficiency, transparency, and public accountability must be considered when managing educational funds in both schools.

Monitoring of Educational Facility Financing at SMP Bina Muda and SMP Al Ma'soem Bandung

Based on observations, interviews, and documentation in SMP Bina Muda under the foundation, it can be concluded that the school principal and the Foundation's Finance Division monitored the use of educational budget funds. The Finance Division, referred to as the Finance Department, is responsible for overseeing and auditing the educational budget. External supervision is carried out by the school committee and the Education Office through monitoring and evaluation activities (Junaedi, E., & Enas, E. (2018). The School Committee, following Permendikbud Number 75 of 2016, oversees educational services, provides considerations in education policies, and oversees the use of educational budget per semester. The school does not have official (guidelines) standards for monitoring educational budget. It was found that monthly budget absorption reports are a requirement for submitting budgets in the following month; delays in monthly reporting can lead to delayed budget disbursements (Nursanti, R., Dwikurnaningsih, Y., & Mawardi, M. 2020).

Through the school operational assistance team, the Bandung City Education Office conducts monitoring and evaluation at various schools. This is aimed at ensuring school compliance with School Financial Management Standards, especially regarding School Operational Assistance (BOS) funds. Monitoring the educational budget aims to measure, compare, and assess the allocation and use of funding. To achieve optimal educational goals, school financial management must be responsible, accountable, and transparent (Hayati, E. D. (2012).

At SMP Al Ma'soem, internal monitoring of the use of educational budget funds is carried out by the school principal and Al Ma'soem Foundation's Finance Division. The principal supervises annual activities and related financing reports. Standards (guidelines) for supervision of SMP Al Masoem were obtained from approved proposals. The results of the monitoring are submitted to the Foundation's Finance Division for examination by the Foundation's Audit and Control Division. If there are deviations, findings reports are submitted to the foundation chairman and corrective actions can involve sanctions, including salary deductions or dismissals. Monitoring at the SMP Al Ma'soem was carried out in accordance with Standard Operating Procedures (SOP). Authority from the foundation is a supporting factor; however, there are obstacles, such as delayed reporting. Monitoring the use of educational budget funds at SMP Al Ma'ssoem involves four types of supervision: inherent,

functional, legislative, and community.

The community can oversee the use of BOS funds through the official Kemendikbud website, which provides transparent information and facilitates public complaints regarding fund misuse (Pramukti et al., 2016). In conclusion, both schools provided valid reports, but after the pandemic, online supervision became a hindrance. Standard Operating Procedures (SOP) and authority from the foundation support supervision at SMP Al Ma'soem; however, delayed reporting remains a barrier. Community participation in overseeing BOS funds at SMP Al Ma'ssoem is done through the official Kemendikbud website and online complaints. Accountability for the use of BOS funds is also emphasised as a joint responsibility between the government and the community.

Supporting and Inhibiting Factors of Educational Facility Financing at SMP Bina Muda and SMP Al Ma'soem Bandung

Educational facility financing at SMP Bina Muda Bandung was supported by several factors. First, cooperation with Rumah Zakat allows the receipt of assistance funds for underprivileged students with fundraising from the community and companies through Corporate Social Responsibility (CSR). Second, contributions from parents are considered adequate for finance education. Third, tiered evaluations from the school to the foundation provided a good overview of fund use. Fourth, periodic audits by the foundation, committee, and Ministry of Education and Culture (Kemendikbud) ensure transparency and accountability in the use of School Operational Assistance (BOS) funds. Fifth, trustworthy and responsible managers perform their duties, including budget accountability (Kebudayaan, 2016).

Additionally, SMP Bina Muda notes other supporting factors, such as continuous improvement in budget utilisation, the foundation's freedom to provide input, quick responses to facility needs, and obtaining BOS funds from the government. Adequate teacher salaries focus on providing learning facilities, while a positive response to the fulfilment of digital-based facilities and the use of pesantrens under the foundation for Quranic memorisation is an additional supporting factor.

In contrast, several inhibiting factors have been identified in the SMP Bina Muda. The main constraints are delays or untimeliness in the disbursement of funds from the government, irregular or overdue payments from parents, and delays in accountability for the use of educational budgets (Rahman, 2021). Additionally, difficulties in meeting sudden needs and limited school land for expansion are also

inhibiting factors.

At SMP Al Ma'soem Bandung, supporting factors for educational facility financing include support from the Al Ma'soem Foundation, such as LAZ Mus'adatul Ummah and Al Ma'soem People's Sharia Financing Bank. Complete school facilities, adequate student contribution funds, tiered evaluations, and periodic audits were also positive drivers. Trust and flexibility from the foundation in financing, a positive response to digital facility fulfilment, and sufficiently adequate teacher salaries also support the financial balance (Muhaimin, 2009). In line with Akdon (2017), however, SMP Al Ma'soem also faces several inhibiting factors, such as untimely fund disbursement, irregular payments from parents, and delays in accountability for educational budget use. This is due to limited human resources at the school, busy with other tasks, or being ill, slowing down the reporting process.

In general, both face challenges, with most students having adequate educational facilities at home, especially due to the demands of the COVID-19 pandemic. In conclusion, the main supporting factors include BOS funds, cooperation with Zakat institutions, manager integrity, adequate teacher salaries, educational facilities both at school and at home, and positive responses to digital technology. SMP Al Ma'soem, with support from the Al Ma'soem Foundation and LAZ Mus'adatul Ummah, and SMP Bina Muda, with partnerships with Rumah Zakat and the Indonesia Bina Muda Foundation, demonstrate significant efforts in supporting educational facility financing.

Impact of Educational Facility Financing on Learning Achievement at SMP Bina Muda and SMP Al Ma'soem in Bandung

The impact of educational facility financing on learning achievements at the SMP Bina Muda in Bandung encompasses various aspects. First, it is evident in the academic achievements of the students, with a 100% graduation rate for each cohort. Students consistently achieve the targeted minimum passing grade (KKM) and excel in various fields of knowledge, in both Islamic and general studies. This success is also reflected in the number of graduates accepted to prestigious public and private schools through achievement-based pathways.

The availability of educational facilities as tools to support the learning process significantly influences students' learning motivation and achievement. Well-equipped educational facilities facilitate students' learning, while a lack of necessary tools or facilities hinders their progress. At SMP Bina Muda, educational facilities are available and

meet the criteria for supporting students' learning, as mentioned by S.B.. Djamarah & Aswan (2010). The school's facilities include adequately furnished classrooms that provide a conducive environment for learning. This aligns with the views of Prianto and Putri (2017), who emphasised that the availability of complete and adequate educational facilities fosters student motivation.

Second, non-academic achievement in various competitions reflects the positive impact of educational facility financing. Students at SMP Bina Muda have excelled in extracurricular activities, such as futsal, flag-raising (Paskibra), scouting, archery, photography, creative video production, poster design, martial arts (pencak silat), and speeches in both Arabic and English. This demonstrates that educational facilities not only affect academic performance, but also strengthen students' abilities and interests in various fields. This aligns with motivation theory, suggesting that well-equipped educational facilities enhance student motivation in the learning process.

Overall, the financing of educational facilities at SMP Bina Muda in Bandung had a positive impact on students' learning achievements. Adequate facilities not only support the smooth progress of the learning process, but also encourage the development of students' potential in both academic and non-academic domains.

The impact of educational facility financing on learning achievement at SMP Al Ma'soem in Bandung covers various aspects as well. First, in terms of academic achievement, students consistently achieved a 100% graduation rate in each cohort, met the targeted minimum passing grade, and attained championships in Islamic studies. Moreover, students from Al Ma'soem have excelled in Olympiads, and many graduates have been accepted into various public schools through achievement-based pathways.

Non-academic achievements have garnered attention, with students winning championships in various competitions, such as futsal, flag-raising (Paskibra), scouting, archery, photography, creative video production, poster design, martial arts (pencak silat), swimming, speeches in Arabic, English, and Quranic memorisation (tahfiz). This success is attributed to the support provided by adequate facilities, especially in extracurricular activities.

SMP Al Ma'soem Bandung has also demonstrated adaptability to online learning during the COVID-19 pandemic by utilising platforms such as Zoom, Google Classroom, and WhatsApp. The school's well-equipped facilities, including a mini studio for video production, have

contributed to a smooth transition to online learning. Relevant motivation theories and the impact of educational facilities on student achievement support these findings.

In the era of the ASEAN Economic Community (MEA) and technological advancements, technology-based facilities are crucial indicators, as highlighted by Muhamad et al. (2019). The COVID-19 pandemic has underscored the importance of adapting educational facilities to the current conditions, aligning with the theory that optimal educational facilities support effective learning.

Educational facilities at home are also emphasised as an integral part of the education ecosystem, with adequate home facilities supporting student achievement. Home facilities, including study spaces, learning tools, and educational media are necessary for successful learning (Nurfatimah et al. 2022). Overall, the financing of educational facilities at SMP Al Ma'soem Bandung plays a crucial role in achieving students' learning achievements. Facilities that support effective and efficient learning, both at school and home, form the foundation for successful learning outcomes, in line with relevant motivation and facility impact theories (Rahmawati & Yulianti, 2020).

This study proposes a management plan for financing educational facilities, focusing on the utilisation of zakat, infak, sedekah, wakaf (Ziswaf), and Corporate Social Responsibility (CSR). The conceptual model emphasises synergistic elements to form an effective mechanism for financing Islamic educational facilities. Planning involves stakeholders at all levels of education, including foundation managers, school principals, vice principals, teachers, parents, and government officials, as well as zakat institutions and corporations.

The first step in implementing this concept is to identify schools' needs by applying management principles. Subsequently, financing for educational facilities is planned, involving all stakeholders, including the government, education department, foundations, school leaders, teachers, educational staff, students, parents, community, and donors. Educational facility financing is implemented collaboratively, involving all responsible parties, followed by an evaluation to review the results. The final stage involves disseminating information to all stakeholders regarding the use, maintenance, and prevention of damage to educational facilities.

The assumptions underlying this model's implementation include competent human resources, adequate financing, and comprehensive facilities. Engaged human resources must be competent in educational

management and receive support from all parties including foundations, school leaders, vice principals, teachers, educational staff, and parents. Adequate financing includes effective and efficient budgeting and funding as well as funding from Ziswaf and CSR. Adequate and comprehensive facilities are essential prerequisites for smooth implementation of this program (Asman, 2021).

The novelty of this research lies in the management approach to financing educational facilities that utilise Ziswaf and CSR, with a focus on their impact on learning achievements. This study is unique because there is no similar research that integrates both financing sources to improve Islamic educational facilities.

Conclusion

Based on the research findings, it can be concluded that educational facility planning in SMP Bina Muda and SMP Al Ma'soem demonstrates effective financial planning through the PCDA (Plan, Do, Check, Act) approach with structured steps, including budget planning, funding source determination, budget formulation, budget proposal revision, and budget approval. The implementation of educational facility financing in both schools involved collaboration between the foundation and school. Funds are requested from the foundation's financial division and disbursements occur regularly each month. In SMP Bina Muda, fund requests and disbursements involve both routine monthly and temporal financing, while in SMP Al Ma'soem, there is a separation between routine and temporal financing, each regulated separately. Supervision of educational facility financing is conducted monthly, involving internal oversight units, such as the foundation's financial division, with government oversight managing BOS funds. Supporting factors for educational facility financing include BOS funds, honest and accountable management, adequate educational facilities, sufficient teacher salaries, positive responses to digital facility fulfilment, and the optimisation of Ziswaf and CSR funds. Hindering factors include delays in government fund disbursements, delayed payments from parents, foundation policies, time constraints for reporting, and delays in report generation. The financing of educational facilities in both SMPs has a positive impact on student learning achievements, which is evident through the attainment of KKM, championship victories, report card grades, grade promotions, a 100% graduation rate, and acceptance of the next educational level through achievement pathways, including admission to favoured schools.

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