

Faith-Based Financing and Community Mobilization: A Qualitative Study of Madrasah Sustainability in Aceh Besar

Safriadi¹⁾, Syafruddin²⁾, Ahmad Faizuddin³⁾, Wina Rahmayani⁴⁾, Muhammad Rizki⁵⁾

¹⁾ Universitas Islam Negeri Ar-Raniry Banda Aceh, Indonesia

²⁾ Universitas Islam Negeri Ar-Raniry Banda Aceh, Indonesia

³⁾ Sunway University, Malaysia

⁴⁾ Universitas Islam Negeri Ar-Raniry Banda Aceh, Indonesia

⁵⁾ Universitas Islam Negeri Ar-Raniry Banda Aceh, Indonesia

e-mail Correspondent: safriadi@ar-raniry.ac.id

Received: 09-04-2025

Revised: 12-05-2025

Accepted: 17-07-2025

Info Artikel

Keywords:

Faith-Based Financing;
Islamic Philanthropy;
Community
Participation; Madrasah;
Educational
Sustainability.

Abstract

Madrasahs in Indonesia frequently face financial limitations due to minimal government support, unlike public schools that rely heavily on state funding. This condition demands that madrasahs become more independent and innovative in sourcing financial support, particularly through active community participation. This study aims to analyze the sources of community-based financing and the role of Islamic philanthropy in sustaining madrasah education. The research focuses on two senior Islamic schools Madrasah Aliyah Teungku Chiek Oemar Diyan and Al Manar within Islamic boarding schools in Aceh Besar District. A qualitative field research approach was employed, utilizing semi-structured interviews, direct observation, and document analysis. Findings reveal that the primary sources of financing include contributions from students' parents, the general community, educational foundations, self-managed pesantren enterprises, and Islamic philanthropic resources such as zakat, infaq, sadaqah, and waqf. These financial sources are managed under principles of transparency, internal and external accountability, and ethical governance. Such management practices have led to enhanced community trust and increased participation in madrasah development. This study concludes that community-based financing, when supported by faith-driven values and transparent administration, presents a sustainable model for improving madrasah quality, especially in regions with limited government budget allocations for Islamic education.

Kata Kunci:

Pembiayaan Berbasis
Keagamaan; Filantropi
Islam; Partisipasi
Komunitas; Madrasah;
Keberlanjutan Pendidikan.

Abstrak

Madrasah di Indonesia sering menghadapi keterbatasan finansial akibat dukungan pemerintah yang minim, berbeda dengan sekolah negeri yang sangat bergantung pada pendanaan negara. Kondisi ini menuntut madrasah untuk menjadi lebih mandiri dan inovatif dalam mencari dukungan keuangan, terutama melalui partisipasi aktif masyarakat. Penelitian ini bertujuan untuk menganalisis sumber-sumber pembiayaan berbasis komunitas dan peran filantropi Islam dalam mendukung keberlanjutan pendidikan madrasah. Penelitian ini fokus pada dua madrasah Aliyah Madrasah Aliyah Teungku Chiek Oemar Diyan dan Al Manar yang berada di lingkungan pesantren di Kabupaten Aceh Besar. Pendekatan penelitian yang digunakan adalah kualitatif dengan metode penelitian lapangan, yang melibatkan wawancara semi-terstruktur, observasi langsung, dan analisis dokumen. Temuan penelitian menunjukkan bahwa sumber utama pembiayaan mencakup kontribusi dari orang tua siswa, masyarakat umum, yayasan pendidikan, usaha mandiri pesantren, dan sumber daya filantropi Islam seperti zakat, infaq, sadaqah, dan waqf. Sumber-sumber keuangan ini dikelola dengan prinsip-prinsip transparansi, akuntabilitas internal dan eksternal, serta tata kelola yang etis. Praktik pengelolaan seperti ini telah meningkatkan kepercayaan masyarakat dan meningkatkan partisipasi dalam pengembangan madrasah. Penelitian ini menyimpulkan bahwa pembiayaan berbasis komunitas, yang didukung oleh nilai-nilai keagamaan dan administrasi yang transparan, merupakan

INTRODUCTION

The regulation of the Ministry of Religion of the Republic of Indonesia No. 90 of 2013 concerning the implementation of madrasah education emphasizes madrasah-based management as the framework for organizing educational activities (Kartiko et al., 2025). According to Article 41, paragraph 1, madrasah management should adhere to principles of justice, independence, partnership, participation, non-profit motives, efficiency, effectiveness, and accountability (Kemenag, 2013). In the context of financing, madrasah-based management requires madrasahs to be able to plan, implement, evaluate, and ensure the transparent management of funds to both the government and the community. Effective management of madrasah finances can foster trust among stakeholders and enhance the reputation of madrasahs, thereby supporting the educational process.

Improving the quality of madrasahs is strongly influenced by the effectiveness, efficiency, transparency, and accountability of financial management (Mariani et al., 2024; Widjaja et al., 2022). The quality of financing management in madrasahs has been identified as a determining factor in the successful implementation of the educational process and ultimately affects the overall improvement of educational quality (Riinawati, 2022). Madrasah financing management involves optimizing available resources, allocating funds appropriately, and distributing them efficiently to support the learning process (Jahari & Syarbini, 2013). With autonomy, madrasahs are responsible for seeking sources of funds, allocating them, and managing finances according to their specific needs and characteristics.

School-based management (SBM) has become the contemporary management model. This approach is designed to encourage creativity and maximize the use of resources to promote institutional independence and growth (Engkoswara, 2012). Furthermore, community-based financing management provides greater flexibility and autonomy to madrasahs (Trisandi & Rizqi, 2019), enabling direct involvement from madrasah residents (teachers, students, administrators, and staff) as well as from the community, including parents, local leaders, scholars, and entrepreneurs (Fitriani, 2021). This model is integral to improving madrasah quality within the framework of national education policies and relevant laws.

Community-based madrasah financing management is an important aspect and cannot be separated from the overall education management process. Community-based madrasah financing management is a concept that offers autonomy to madrasahs to manage madrasah financing from the community effectively and efficiently in order to improve the quality of education in madrasahs (Karim et al., 2022; Paisun et al., 2024; Supriadi, 2006). Community-based madrasah financing management that is managed effectively and efficiently is expected to prevent errors, leaks, and deviations from the use of the budget from the plans and objectives that have been set (Badrudin et al., 2021). The implementation of madrasah education at Islamic boarding schools in Aceh Besar district is also influenced by financing management as a means of supporting teaching and learning activities which ultimately affects the improvement of the quality of madrasah at Islamic boarding schools.

The improvement in the quality of madrasahs at Islamic boarding schools in Aceh Besar district can be seen from the achievements in recent years both at the local and national levels. In 2021, as many as 15 students from Tgk. Chik Omar Diyan Islamic boarding schools were declared

to have passed the National Selection for Higher Education Entrance (Seleksi Nasional Masuk Perguruan Tinggi - SNMPTN). Additionally, in 2019 six students continued their education at Al Azhar University in Cairo, Egypt (Parisha, 2023a). Three Acehese students passed the 2021 Santri Achievement Scholarship Program (Program Beasiswa Santri Berprestasi - PBSB) selection. The PBSB program is organized by the Indonesian Ministry of Religion through the Directorate of Diniyah Education and Islamic Boarding Schools (Dit PD Pontren) Directorate General of Islamic Education (Kemenag Aceh, 2021). In 2021, seven students of Tgk. Chiek Oemar Diyan Islamic Boarding School again won 7 medals in the POSI national-level science competition (Parisha, 2023b).

Moreover, as many as six students of Madrasah Aliyah Al Manar Modern Islamic Boarding School took part in the National Level Online Madrasah Science Competition (Kompetisi Sains Madrasah Online (KSMO)) which was held simultaneously in all regencies/cities throughout Indonesia by the Directorate of Curriculum, Facilities, Institutions and Student Affairs (Direktorat Kurikulum, Sarana, Kelembagaan dan Kesiswaan - KSKK) Madrasah Director General of Islamic Education, Ministry of Religion (Pesantren Modern Al-Manar, 2020). Even so, there are also a number of pesantren whose achievements are not so outstanding that it gives the impression that their quality is still low and that they are less attractive to the public.

Despite these successes, some Islamic boarding schools in Aceh Besar have not achieved the same level of excellence, indicating that their quality may still be lacking in comparison to others. This paper, therefore, aims to analyze the role of the community in financing madrasahs at Islamic boarding schools in Aceh Besar. The community plays a crucial role as a primary source of funding for these institutions. Effective management of community-based funding such as *zakat*, *infak*, *sadaqah*, and *waqf* has the potential to significantly enhance the quality of education in madrasahs. By analyzing the challenges and successes of this model, this study aims to fill gaps in existing research and provide insights into the effective use of community-based financing management for improving madrasah quality.

RESEARCH METHODS

This study aims to analyze the role of the community in financing madrasahs in Islamic boarding schools. The use of a qualitative approach aims to explore in depth with regard to the role of the community in financing madrasahs in Islamic boarding schools. Sources of community-based financing are very potential and abundant, so it needs to be managed with good management to increase public trust in Islamic boarding schools can be known in real terms according to conditions that occur in the field (Creswell, 2015).

To produce objective research, a qualitative case study method was used in accordance with the nature of the topic under study regarding community-based madrasah financing management as a supporting tool in improving the quality of teaching and learning which ultimately affected the improvement of the quality of existing madrasah at Islamic boarding schools in Aceh Besar district.

The informants consisted of the school leaders of Tgk Chiek Oemar Diyan and Al Manar Islamic boarding schools, teacher councils, madrasah heads, treasurers and teacher councils. Informants were selected based on the consideration that they were the right people and able to provide the right answers according to the research objectives (Sugiyono, 2018). Four informants from the leadership level provided information related to policy support in implementing community-based madrasah financing management. Two teacher councils aim to provide

information relating to planning and supervision in the implementation of community-based financing management. Two teacher councils and one teacher council provided information related to the implementation of community-based education financing management. Table 1 provides a brief background on informants and codes.

Table 1. Backgrounds of the Informants

No.	Code	Gender	Age	Position
1	PP	Male	43	Pesantren Leader
2	MGO	Male	47	Majlis Guru Oemar Diyan
3	MGA	Male	43	Majlis Guru Al Manar
4	KMO	Male	52	Head of Madrasah Aliyah Oemar Diyan
5	KMA	Male	44	Head of Madrasah Aliyah Al Manar
6	DG	Female	37	Teachers Council
7	BM	Male	38	Madrasah Treasurer

Source: Primary data processed, 2023.

Six informants were male and one female informant. Four people occupy leadership positions, namely the leadership of the pesantren, the head of the madrasa, the teacher's assembly, and members of the teacher's council. The age of the informants ranged from 38 to 52 years with experiences in positions ranging from 5 to 15 years.

Data were obtained through semi-structured interviews and document analysis. Semi-structured interviews are best suited to the nature of the current research because they provide opportunities for informants to describe their experiences and clarify incidents spontaneously (Creswell, 2014). While the analysis of documents was obtained through data related to the Madrasah Expenditure Budget Plan (Anggaran Pendapatan Belanja Madrasah - APBM), policies on pesantren leaders, and policies of the Ministry of Religion of the Republic of Indonesia.

Interviews were conducted in seven sessions with seven individual informants. Interviews took place at Tgk Chiek Oemar Diyan and Al Manar boarding schools from March to July 2022. The interview sessions ranged from 30 minutes to 1 hour. The main research question: What is the description of community-based madrasah funding sources at Teungku Chiek Oemar Diyan and Al Manar boarding schools in Aceh Besar district?

The answers from the informants were recorded and they were informed about the rights and confidentiality of the interview results. In order to comply with ethical principles, informants are required to sign a consent letter in accordance with the methods and procedures, the honesty of report data, and the openness of research to informants.

Data analysis begins with the process of verbatim interview transcripts and avoids the summary method (Lichtman, 2006). The next process is identifying the main ideas of the transcript, coding the data, and classifying the sub-themes and themes of the topics (Bogdan & Biklen, 2007). After the required data is collected, the next step is to reduce the data, display it in tabular form to clarify each unit, compare and analyze one data with another, and then draw conclusions (Moleong, 2015).

Based on the results of the analysis, the last step is to formulate community-based madrasah financing sources at Tgk Chiek Oemar Diyan and Al Manar boarding schools in Aceh Besar district. A few sources of madrasah funding come from Muslims in the form of *zakat*, *infaq*, almsgiving and *waqf*. If these sources of funding can be managed properly, there will be great and abundant potential in building the quality of madrasahs.

FINDINGS AND DISCUSSION

Findings

The findings of this study reveal that funding sources for madrasahs at Tgk. Chiek Oemar Diyan and Al Manar Islamic boarding schools are diverse, reflecting a strong model of community-based financing. The primary source comes from parental contributions, which include monthly tuition payments, donations for learning materials, and support for extracurricular activities. Informant PP (Pesantren Leader, 43 years old) stated, *"We cannot rely entirely on the government. The parents' contributions are the lifeblood of our daily operations from electricity to student meals and teachers' supplies."* These contributions are structured, collected regularly, and managed transparently through the pesantren's internal financial administration. Although the amount of contributions varies based on economic capability, a cross-subsidy system ensures that underprivileged students are not left behind.

In addition to parental support, financial aid from the government both central and regional is present, albeit limited and mainly administrative. The central government provides funding through the School Operational Assistance (BOS) program under the Ministry of Religious Affairs, used for essential costs such as permanent teachers' salaries and basic utilities. However, as stated by informant KMO (Head of Madrasah Aliyah Oemar Diyan, 52 years old), *"The BOS funds only cover the basics. If we want to improve quality for example, training programs for teachers or building new labs we still rely on donors and the community."* Occasionally, regional governments provide infrastructure grants, though these are sporadic and not guaranteed annually. According to the 2022 Madrasah Budget Plan (APBM), only around 18% of the total budget comes from government allocations.

Another notable funding source is derived from foundations and pesantren-managed businesses, which support institutional financial independence. At Tgk. Chiek Oemar Diyan, small-scale enterprises such as fish farming, a student canteen, and agricultural plots generate income that is reinvested in school needs. The madrasah treasurer, informant BM (38 years old), remarked, *"We're not fully independent yet, but the income from our catfish ponds and school store is enough to cover emergency costs, like building repairs or teacher bonuses."* These business units are managed internally by pesantren staff and alumni using a simple but accountable financial system. A similar model exists at Al Manar, where a copy center and convenience kiosk serve both students and staff while supporting minor operational needs. These initiatives illustrate how madrasahs strive for financial self-reliance through local entrepreneurship.

Significantly, Islamic philanthropy including zakat, infaq, sadaqah, and waqf (ZISWAF) emerges as a crucial and increasingly structured source of funding. These contributions intensify during religious months such as Ramadan, Eid al-Fitr, and the Prophet's birthday. Informant MGA (Teacher at Al Manar, 43 years old) shared, *"We have a special team working with alumni and community leaders to collect zakat and infaq. The funds are used for scholarships, subsidized meals, and covering tuition for orphans."* Al Manar has implemented an innovative practice of leasing waqf land to local farmers, with the profits redirected into school operations. This reflects the emerging practice of productive waqf, which aligns with recent literature highlighting the potential of Islamic endowments as long-term sustainable financial instruments for education.

Transparency and accountability are vital in sustaining community trust, as emphasized by multiple informants. Both madrasahs publish financial reports annually and hold parent meetings to disclose expenditures and budgets. Informant KMA (Head of Madrasah Al Manar) explained, *"We believe transparency strengthens community participation. That's why we report every rupiah that comes in and*

goes out to the parents.” This open financial management model has not only improved stakeholder confidence but also attracted consistent donations from private individuals and alumni. Several donors even provide large periodic contributions after observing the madrasahs’ ethical and professional financial practices. These findings reinforce that religious values such as *amanah* (trustworthiness) and community ownership, when embedded in institutional financial culture, can significantly enhance the sustainability and quality of madrasah education.

To provide a comprehensive understanding of the study’s findings, the following table summarizes the key elements related to community-based financing practices observed at Madrasah Aliyah Tgk. Chiek Oemar Diyan and Al Manar in Aceh Besar. These findings highlight the diversity of funding sources, the strategic role of Islamic philanthropy (ZISWAF), the implementation of innovative productive financing models, and the emphasis on transparency and accountability in financial management.

Table2. Key Findings of the Study on Community-Based Madrasah Financing

No.	Key Aspect	Explanation
1	Diverse Sources of Madrasah Funding	<ol style="list-style-type: none"> 1. Parental contributions: monthly tuition, activity fees, learning materials 2. Limited government aid (primarily BOS program) 3. Self-managed pesantren enterprises: catfish farming, school canteen, kiosks, printing services 4. Islamic philanthropy: Zakat, Infaq, Sadaqah, and Waqf (ZISWAF)
2	Strategic Role of ZISWAF	<ol style="list-style-type: none"> 1. Scholarships for orphans and underprivileged students 2. Subsidized meals and tuition support 3. Madrasah operations funded by leasing waqf land to local farmers
3	Innovative Productive Financing	<ol style="list-style-type: none"> 1. Implementation of productive waqf schemes 2. Establishment of internal business units 3. Transition from “charity-based” to “self-reliant” financing models
4	Transparency and Accountability Enhance Trust	<ol style="list-style-type: none"> 1. Annual financial reports disclosed to parents 2. Regular community meetings held 3. Emphasis on trustworthiness (<i>amanah</i>) and integrity in fund management

The sustainability and quality of madrasah education in Aceh Besar are strongly supported by diverse community-based funding mechanisms. These include parental contributions, Islamic philanthropy (ZISWAF), and innovative income-generating activities. The effective integration of transparency, accountability, and religious values in financial management not only enhances community trust but also promotes long-term financial self-reliance and educational excellence.

Discussion

Sources of Funding for Madrasah Education

Madrasah income sources can come from the government, madrasah independent businesses, parents of students, and other sources such as grants that do not conflict with applicable laws and regulations (Noor, 2023). Private educational institutions also finance

education from the foundation itself and the general public who want to help. The source of madrasah/school income is from the government, which can come from the central government and district/city governments. The source of education finance comes from the central government through the State Revenue and Expenditure Budget (Anggaran Pendapatan dan Belanja Negara - APBN). Sources of funds originating from students' parents can be in the form of donations to student learning facilities, donations for building construction, and committee fees (Dermawan et al., 2021). Sources of funds from the world of business and industry are carried out through cooperation in various activities, both in the form of money and in the form of assistance in educational facilities (Fitriani, 2021).

Sources of funding for Tgk. Chiek Oemar Diyan and Al Manar boarding schools are dominant by the parents of the students, the government, the foundation, and society in general. Meanwhile, for state schools, the dominant source of education funding comes from the government, which generally consists of routine funds, namely salaries, as well as school operational and facility maintenance costs (OPF), and also includes funds from students' parents and donations from the wider community or the business world. Figure 1 describes the sources of education funding at Tgk. Chiek Oemar Diyan and Al Manar boarding schools.

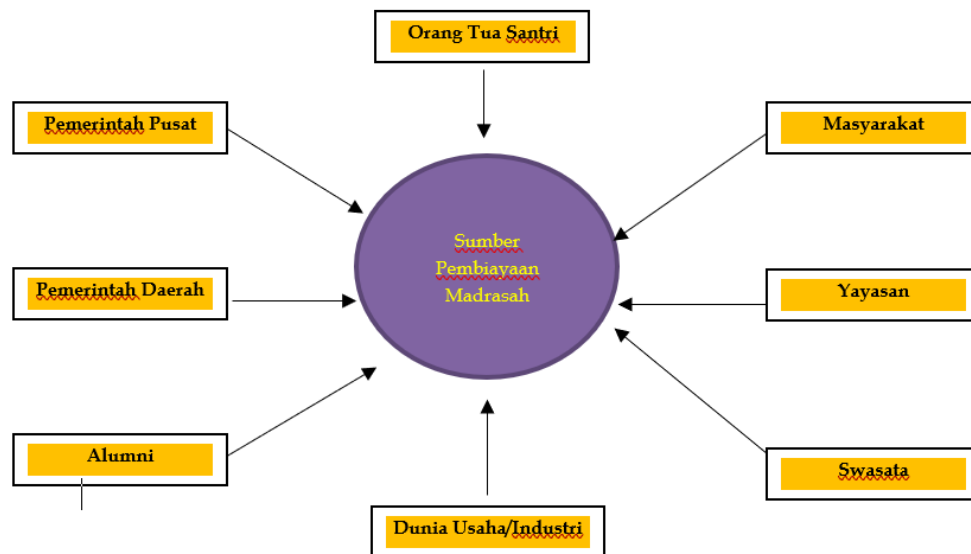


Figure 1. Sources of Madrasah Fundings

Some sources of financing obtained by Tgk Chiek Oemar Diyan and Al Manar boarding schools are from parents of students, district government, central government, foundations, and the community in the form of *infaq*, *sadaqah*, *zakat* and *waqf* as well as other non-bonded sources. This source of education funding is in accordance with Riinawati's (2022) opinion, namely madrasah/school financial sources can come from students' parents, the central government, the regional government, the private sector, the business world, and alumni (Akdon et al., 2017; Moeis, 2022).

From the above elaboration, financing is closely related to the trust. This means that if madrasahs want to get support from public sources of funding, then the programs created by madrasahs must have selling power, be attractive, be of good quality and be beneficial to society in general (Hakim, 2020). In other words, madrasahs must be able to package education programs that convince the community as owners and sources of education funding.

In Indonesia, the issue of education funding is the responsibility of all elements of government and society. From a formal juridical point of view, the government only allocates 20% of the state budget for education, so that community participation can cover the shortfall of the 20% allocation (Syaddad, 2020). This is where the role and participation of the community are important in improving the quality of madrasah education through education funding sourced from the community.

Madrasah Sources of Funding from Muslims Community

Indonesian people, who are predominantly Muslim, have a very potential, large, rich, abundant, and sustainable source of education funding. The sources are from *zakat*, *infaq*, *sadaqah* and *waqf*. In Islam, it is the duty of every Muslim to help one another, including helping in education (Nurmayuli & Afda, 2023; Saihu, 2020), so that people who have been relatively difficult have the opportunity to obtain education according to their needs (equity), then with *zakat*, *infaq*, almsgiving and endowments they can get quality education in madrasahs.

However, our understanding today is "as if" *zakat*, *infaq*, *sadaqah*, and *waqf* are only intended for the receivers (*mustahiq*) and are rarely intended for the provision of education (Piliyanti, 2010). Such conditions should be a source of education funding in madrasahs. If this source of funding can be managed properly, it will become an abundant source of education funding in madrasahs.

1. Zakat

In a social context, *zakat* is an obligation for Muslims to help each other, as proof of the love of fellow human beings. Islam does not allow its people to be weak and squeezed by poverty and ignorance (Rozalinda, 2016). In the social field, with *zakat* for the poor, the poor can play a role in their lives. With *zakat*, the poor also feel that they are part of society, not people who are neglected or belittled because they are assisted and valued.

The potential for *zakat* in Indonesia is very large. In a rough calculation, based on the total Indonesian Muslim population of 166 million people (83% of Indonesia's population of 204.8 million), it is assumed that those who are *muzakki* are 18%, the potential for *zakat* in Indonesia is 19.3 trillion per year (Rozalinda, 2016). If this figure of 19.3 trillion is used for the development of all madrasahs in Indonesia, then the problem of lack of financial resources in madrasahs will be resolved. If this potential source is realized, it will be able to improve the quality of madrasah education throughout Indonesia.

2. Infak

Infak is any form of expenditure (spending) either for personal, family, or other interests (Arifin, 2011). Therefore, *infak* has a very big opportunity as a source of education funding. However, arrangements are needed in terms of timing, frequency, distribution, and management. *Infak* managers can be the government, community, and educational institutions. If an educational institution (*madrasah*) is the manager, the withdrawal and distribution can be focused on achieving certain quality targets such as investment and operational costs.

3. Sadaqah

According to Shari'a terminology, *sadaqah* is a voluntary gift made by someone to another person, especially to the poor, at every open opportunity that is not determined by type, amount, or time. Those who give alms in the way of Allah will receive a reward from Allah seven hundred

times the value of the treasure donated, even more than that . In this case, sadaqah can be a source of education funding that can be allocated for the personal costs of students, especially the poor.

4. Wakaf

Waqf is a donation in a general sense, a gift given to meet many spiritual and temporal needs of Muslims. The funds obtained from these donations are used for the construction and maintenance of places of worship, building schools and hospitals, and empowering scholars and preachers (Munadi & Umar, 2022).

Waqf can also be an alternative source of education funding as long as it is not used for consumptive purposes but as a productive source, so that waqf assets can be used continuously for the public interest (Futaqi & Machali, 2018; Zulfa, 2013). By empowering waqf assets (including cash waqf) that are owned and managed by the community, student guardians, and the school, the results can be used as a source of funding for education in schools that have great potential both for investment, operational and personal costs.

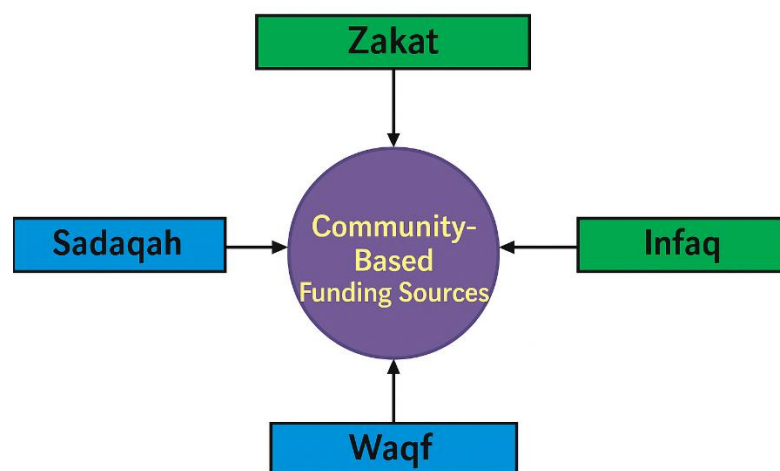


Figure 2. Community-Based Madrasah Sources of Fundings

If madrasahs can manage the sources of financing originating from Muslims in an accountable manner, it will have a positive influence and public trust for madrasahs (Hashim, 2009); (Bisri, 2020). Accountability has a high trust value if madrasahs carry out internal accountability. In this case, the management of education costs is disseminated to all madrasah residents, because in this process madrasahs will have higher trust due to an emphasis on the values of commitment, loyalty, a sense of belonging and skills based on professional responsibility (Zulfa, 2013).

The practice of community-based education financing management carried out in a transparent, internally accountable, externally accountable and accountable world-hereafter will encourage the level of community participation in madrasahs (Nurmayuli, 2022). Community participation in madrasahs in the form of zakat, infak, sadakah and waqf will be able to improve the quality of education in madrasahs (Musa, 2022).

Community based education financing management practices that are transparent, and internally and externally accountable for the world and the hereafter will encourage the level of community participation in madrasahs (Akmalia et al., 2023). Community participation in madrasahs in the form of *zakat*, *infaq*, *sadaqah* and *waqf* will be able to improve the quality of education in madrasahs.

CONCLUSION

This study revealed that the sustainability of madrasah education in Islamic boarding schools in Aceh Besar specifically Tgk. Chiek Oemar Diyan and Al Manar can be effectively supported through community-based funding mechanisms, particularly those rooted in Islamic philanthropy such as zakat, infaq, sadaqah, and waqf. One of the key findings is that madrasahs that implement transparent, accountable, and religiously guided financial management systems tend to receive stronger community support than previously expected. This evidence challenges traditional assumptions that madrasah survival is solely dependent on state funding, and instead highlights the critical role of public trust, local ownership, and Islamic values in sustaining educational institutions.

The study contributes to the body of knowledge in Islamic education management by providing empirical evidence from field interviews and document analysis that validate the operational effectiveness of faith-based financing. It also enriches the scientific discourse by introducing the concept of *ethical religious governance* a model in which transparency, trust (amanah), and shared responsibility are emphasized as integral principles in financial management. Furthermore, the study introduces productive waqf and madrasah-managed business units as emerging alternatives to conventional education financing, thus expanding the paradigm of Islamic financial sustainability beyond charity into self-reliance and innovation.

However, the research is limited to two case studies within Aceh Besar District, which constrains the generalizability of the findings to a broader national or international context. The sample size is relatively small, with limited demographic diversity in terms of gender, age, and socioeconomic background of the informants. Additionally, the study did not account for variables such as alumni networks, external donors, or the influence of political structures on funding mechanisms. Future research should explore comparative studies across regions, incorporate larger and more diverse samples, and include additional factors such as school typology, alumni engagement, and institutional leadership to deepen understanding of sustainable Islamic school financing models.

REFERENCES

- Akdon, Kurniady, D. A., & Darmawan, D. (2017). *Manajemen Pembiayaan Pendidikan*. Bandung: Remaja Rosdakarya.
- Akmalia, R., Nst, W. N., Siahaan, A., & Kunci, K. (2023). Influence of Self-Efficacy, Organizational Culture, and Job Satisfaction on The Performance of Madrasah Aliyah Teachers. *Nidhomul Haq: Jurnal Manajemen Pendidikan Islam*, 8(3), 437–453. <https://doi.org/10.31538/NDH.V8I3.4091>
- Arifin, G. (2011). *Dalil-dalil dan Kentamaan: Zakat, Infak, Sedekah*. Jakarta: Elex Media Komputindo.
- Badrudin, Gustini, N., & Amirulloh, C. I. (2021). Correlation of Financing Management Towards the Quality of Education in Madrasah Diniyah Takmiliyah Awaliyah in Bandung District. *AL-TANZIM: Jurnal Manajemen Pendidikan Islam*, 5(2), 96–104. <https://doi.org/10.33650/al-tanzim.v5i2.2163>
- Bisri, A. M. (2020). Studi Analisis Komite Sekolah/Madrasah dalam Mengawal Kualitas Pendidikan. *Munaddhomah: Jurnal Manajemen Pendidikan Islam*, 1(1), 51–64. <https://doi.org/10.31538/MUNADDHOMAH.V1I1.31>

- Bogdan, R., & Biklen, S. K. (2007). *Qualitative Research for Education: An Introduction to Theories and Methods*. Pearson A & B.
- Creswell, J. (2014). Research Design: Qualitative, Quantitative and Mixed Methods Approaches (4th ed.). Thousand Oaks, CA: Sage. In *Sage*.
- Creswell, J. (2015). *Riset Pendidikan, Perencanaan, Pelaksanaan, dan Evaluasi Riset Kualitatif & Kuantitatif (Kelima)*. Yogyakarta: Pustaka Pelajar.
- Dermawan, O., Wulandari, A., Efferi, A., & Alhamuddin. (2021). Implementation Of Education Business Management In Bandar Lampung. *AL-TANZIM: Jurnal Manajemen Pendidikan Islam*, 5(2), 136–144. <https://doi.org/10.33650/al-tanzim.v5i2.2114>
- Engkoswara. (2012). *Administrasi Pendidikan*. Bandung: Afabeta.
- Fitriani. (2021). Implementasi Manajemen Berbasis Madrasah. *Adaara: Jurnal Manajemen Pendidikan Islam*, 11(1), 13–23. <https://doi.org/10.35673/AJMPI.V11I1.2116>
- Futaqi, S., & Machali, I. (2018). Pembiayaan Pendidikan Berbasis Filantropi Islam: Strategi Rumah Pintar BAZNAS Piyungan Yogyakarta. *MANAGERIA: Jurnal Manajemen Pendidikan Islam*, 3(2), 231–256. <https://doi.org/10.14421/MANAGERIA.2018.32-02>
- Hakim, L. (2020). The The Participation of the Community in Enhancing Education Quality. *Attractive : Innovative Education Journal*, 2(1), 177–188. <https://doi.org/10.51278/AJ.V2I1.34>
- Hashim, R. (2009). Peningkatan Mutu Madrasah Melalui Penguatan Partisipasi Masyarakat. *Jurnal Pendidikan Serambi Ilmu*, 1(September), 2–7.
- Jahari, J., & Syarbini, A. (2013). *Manajemen Madrasah: Teori, strategi, dan implementasi*. Alfabeta.
- Karim, A., Siregar, B., Prayoga, B. I., Suyitno, S., & Kartiko, A. (2022). Pengaruh Kompetensi Kepala Sekolah Dan Komitmen Organisasi Terhadap Motivasi Kerja Guru Pada Madrasah Tsanawiyah. *Munaddhomah: Jurnal Manajemen Pendidikan Islam*, 3(3), Article 3. <https://doi.org/10.31538/munaddhomah.v3i3.287>
- Kartiko, A., Arif, M., Rokhman, M., Ma'arif, M. A., & Aprilianto, A. (2025). Legal Review of Inclusive Education Policy: A Systematic Literature Review 2015-2025. *International Journal of Law and Society*, 4(1), Article 1. <https://doi.org/10.59683/ijls.v4i1.152>
- Kemenag. (2013). *Peraturan Menteri Agama Republik Indonesia No. 90 Tahun 2013 Tentang Penyelenggaraan Pendidikan Madrasah*. <https://dki.kemenag.go.id/informasi/peraturan-menteri-agama-republik-indonesia-nomor-90-tahun-2013-tentang-penyelenggaraan-pendidikan-madrasah>
- Kemenag Aceh. (2021). *3 Santri Aceh Lulus Seleksi PBSB Nasional 2021*. <https://aceh.kemenag.go.id/index.php/baca/3-santri-aceh-lulus-seleksi-pbsb-nasional-2021>
- Lichtman, Marilyn. (2006). Qualitative Research in Education: A User's Guide. *SAGE Publications (CA)*, 249.
- Mariani, A., Warlizasusi, J., Usman, M. U. K., & Harahap, E. K. (2024). Principal Supervision in Improving the Quality of Learning Administration Services at the State Islamic Elementary School. *Kharisma: Jurnal Administrasi Dan Manajemen Pendidikan*, 3(2), Article 2. <https://doi.org/10.59373/kharisma.v3i2.53>
- Moeis, F. R. (2022). Unraveling the myth of madrasah formal education quality in Indonesia: A labor quality approach. *Educational Research for Policy and Practice*, 21(2), 177–200.
- Moleong, L. J. (2015). *Metodologi Penelitian Kualitatif*. Bandung: Remaja Rosdakarya.
- Munadi, M., & Umar, A. (2022). *Manajemen Madrasah: Teori, Riset dan Praktik*. Elex Media Komputindo.

- Musa, F. (2022). Aspek-aspek Finansial Pendidikan Islam. *EDU-RILIGIA: Jurnal Ilmu Pendidikan Islam Dan Keagamaan*, 5(2). <https://doi.org/10.47006/ER.V5I2.12916>
- Noor, R. F. (2023). Implication of Education Financing on Student Academic Achievement. *Nidhomul Haq: Jurnal Manajemen Pendidikan Islam*, 8(2), 338–350. <https://doi.org/10.31538/ndh.v8i2.4107> Journal
- Nurmayuli, & Afda, M. A. (2023). Creative Student Day Program Management In Developing Student's Talents Interests. *Idarah: Jurnal Manajemen Pendidikan*, 7(1), 59–72. <https://doi.org/10.24252/IDAARAH.V7I1.35151>
- Nurmayuli, N. (2022). The Management of Facilities and Infrastructures in Educational. *Idarah (Jurnal Pendidikan Dan Kependidikan)*, 6(1), 87–102. <https://doi.org/10.47766/idarrah.v6i1.92>
- Paisun, P., Syarifah, & Masuwd, M. (2024). Investigating The Relationship Between Teacher Self-Efficacy and Student Achievement. *Andragogi: Jurnal Pendidikan Dan Pembelajaran*, 4(2), Article 2. <https://doi.org/10.31538/adrg.v4i2.1303>
- Parisha. (2023a). 11 santri/wati Oemar Diyan Diterima di Beberapa Perguruan Tinggi Ternama Melalui Jalur SNBP 2023—Pesantren Modern Tgk Chiek Oemar Diyan. <https://www.oemardiyan.com/11-santri-wati-oemar-diyan-diterima-di-beberapa-perguruan-tinggi-ternama-melalui-jalur-snbp-2023/>
- Parisha. (2023b). Santri Oemar Diyan: Alhamdulillah Kami Bawa Pulang Beberapa Penghargaan Lomba—Pesantren Modern Tgk Chiek Oemar Diyan. <https://www.oemardiyan.com/santri-oemardiyan-alhamdulillah-kami-bawa-pulang-beberapa-penghargaan-lomba/>
- Pesantren Modern Al-Manar. (2020). 9 Santri Pesantren Al Manar Ikuti Kompetisi KSMO Nasional. <https://almanar.id/9-santri-pesantren-al-manar-ikuti-kompetisi-ksmo-nasional/>
- Piliyanti, I. (2010). Transformasi tradisi filantropi Islam: Studi model pendayagunaan zakat, infaq, sadaqah wakaf di Indonesia. *Jurnal Ekonomika*, 11(2).
- Ruinawati. (2022). Building Public Accountability Through Financial Management in Madrasah. *Al-Tanzim: Jurnal Manajemen Pendidikan Islam*, 6(1), 268–280. <https://doi.org/10.33650/al-tanzim.v6i1.3069>
- Rozalinda. (2016). *Ekonomi Islam: Teori dan Aplikasi pada Aktivitas Ekonomi*. Depok: Raja Grafindo Persada.
- Saihu. (2020). Pendidikan Sosial Yang Terkandung Dalam Surat At-Taubah Ayat 71-72. *Edukasi Islami: Jurnal Pendidikan Islam*, 9(01), 127–148. <https://doi.org/10.30868/EI.V9I01.703>
- Sugiyono. (2018). *Metode Penelitian Pendidikan*. Afabeta.
- Supriadi, D. (2006). *Satuan biaya pendidikan dasar dan menengah*. Remaja Rosdakarya.
- Syaddad, A. (2020). Sistem Manajemen Pembiayaan Sekolah Gratis. *Salimiya: Jurnal Studi Ilmu Keagamaan Islam*, 1(3), 1–17. <https://doi.org/10.2906/SALIMIYA.V1I3.146>
- Trisandi, & Rizqi, A. A. (2019). Manajemen Peningkatan Mutu Berbasis Sekolah (MPMBS) di Daerah Perbatasan: Studi di SMP N 2 Bokan Kepulauan, Banggai Laut, Sulawesi Tengah. *MANAGERIA: Jurnal Manajemen Pendidikan Islam*, 4(2), 335–352. <https://doi.org/10.14421/MANAGERIA.2019.42-08>
- Widjaja, G., Supriani, Y., Badri, K. N. bin Z., Bangkara, B. M. A. S. A., & Zuhri, Moh. I. I. (2022). Improving The Quality of Madrasah Through Financial Management. *Nidhomul Haq : Jurnal Manajemen Pendidikan Islam*, 7(3), 330–343. <https://doi.org/10.31538/NDH.V7I3.2606>

- Zulfa, U. (2013). Membangun Madrasah Bermutu Melalui Praktik Manajemen Pembiayaan Pendidikan Berbasis Potensi Umat (Sebuah Alternatif Model Pembiayaan Pendidikan Di Indonesia). *Jurnal Kependidikan*, 1(1), 12–23. <https://doi.org/10.24090/JK.V1I1.529>