Journal of Islamic Education Management
OPEN ACCESS
E-ISSN: 3090-9430
Publisher:
Jl. Sekolah Yapia,No. 23, Rt. 03 Rw. 04, Ds. Cidokom, Kec. Gunung Sindur, Kab. Bogor, Jawa Barat, Indonesia, 16340

MANAGEMENT OF FOSTER PARENT-BASED EDUCATIONAL FINANCING AT *MASKANUL HUFFADZ TAHFIDZ* BOARDING SCHOOL

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Received: 2026-08-11; Accepted: 2026-09-24; Published: 2026-10-09

Abstract

Educational financing is an essential component of Islamic educational management, particularly in Tahfidz Boarding Schools that integrate education, residential services, and student development. Maskanul Huffadz Tahfidz Boarding School has developed an *Orang Tua Asuh* (OTA) program as a form of community participation in supporting students' educational and living needs. This study aims to examine the management and implementation of foster-parent-based educational financing at Maskanul Huffadz Tahfidz Boarding School. A qualitative approach was employed, with data collected through interviews, focus group discussions, observations, and document analysis. Participants were purposively selected based on their involvement in educational financing and the OTA program. Data were analyzed using the Miles, Huberman, and Saldaña model through data condensation, data display, and conclusion drawing and verification. The findings reveal that OTA-based educational financing is managed through six interconnected processes: student financing needs planning, foster-parent recruitment, fundraising, budgeting, fund distribution, and monitoring and evaluation. The OTA program functions not merely as a fundraising mechanism but as an institutional educational financing mechanism that integrates student needs, community participation, financial planning, resource allocation, and accountability. These findings demonstrate the importance of integrating community philanthropy into a systematic educational financing management process within a Tahfidz Boarding School.

Keywords: *Educational Financing; Orang Tua Asuh; Financing Management; Tahfidz Boarding School; Educational Philanthropy; Maskanul Huffadz.*

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INTRODUCTION

Education is an essential instrument for developing individuals who possess knowledge, faith, and noble character. In Islamic education, the provision of education is not only an institutional responsibility but also a form of social responsibility that requires community participation. Therefore, educational financing needs to be understood not merely as a technical process of obtaining and allocating funds, but also as an integral part of fulfilling the educational mission and promoting social welfare.

The philosophical foundation of community participation in educational financing can be found in Islamic teachings concerning mutual assistance, trust, and social responsibility. Allah ﷻ states in Qur'an Surah Al-Ma'idah verse 2:

...وَتَعَاوَنُواْ عَلَى ٱلۡبِرِّ وَٱلتَّقۡوَىٰۖ وَلَا تَعَاوَنُواْ عَلَى ٱلۡإِثۡمِ وَٱلۡعُدۡوَانِۚ

"And cooperate in righteousness and piety, but do not cooperate in sin and transgression."

This principle of *ta'awun* provides a normative foundation for community participation in supporting education. It is also consistent with the Prophet Muhammad's ﷺ teaching that whoever helps fulfill the needs of another person, Allah ﷻ will help fulfill his needs (narrated by Bukhari and Muslim). In addition, Qur'an Surah An-Nisa verse 58 emphasizes the obligation to fulfill trusts and administer responsibilities with justice.

These principles are relevant to the orang tua asuh (OTA) program, through which individuals or groups voluntarily provide financial support for students' educational and living needs. Thus, OTA can be understood as a form of community philanthropy based on the principles of ta'awun, amanah, and social benefit. Historically, Islamic educational institutions in Indonesia, particularly pesantren, have 6developed through strong community participation. Contributions from society, religious scholars, charitable giving, and waqf have played an important role in supporting the continuity of Islamic education.

The development of Qur'anic education through the Tahfidz Boarding School model has created increasingly complex financing requirements. Students require not only instructional services but also accommodation, food, health services, religious activities, and other residential services. Consequently, Islamic educational institutions need financing mechanisms that can connect community participation with institutional educational needs. The OTA program represents one form of this development by connecting community philanthropic participation with the financing of students' educational and living needs.

Community participation in educational financing has a legal basis in Indonesia. Law of the Republic of Indonesia Number 20 of 2003 concerning the National Education System establishes that education funding is a shared responsibility of the government, regional governments, and society. Furthermore, Law of the Republic of Indonesia Number 18 of 2019 concerning Pesantren recognizes pesantren as part of the national education system and acknowledges their educational, religious, and community empowerment functions.

These legal provisions provide a foundation for community participation in supporting Islamic education, while simultaneously emphasizing the importance of accountable and professional institutional management.

Educational financing is an integral component of educational management involving planning, organizing, implementation, and supervision of financial resources. Financing management therefore concerns not only the availability of funds but also how resources are planned, allocated, utilized, monitored, and accounted for.

Priatna et al. (2018) demonstrate that educational financing management in pesantren involves systematic processes of planning, implementation, recording, supervision, and accountability. Meanwhile, Mulyadi et al. (2022) demonstrate the potential of Islamic philanthropy, particularly waqf, as an alternative source of educational financing for pesantren, while emphasizing the importance of transparency and accountability.

Based on these perspectives, the OTA program can be understood as a community-based educational financing mechanism that integrates philanthropic resources into institutional financial management. The process involves the transformation of community contributions into financial resources that support educational and student welfare needs.

At Maskanul Huffadz Tahfidz Boarding School, the OTA program has been developed as a mechanism for community participation in financing students' educational and living needs. The program involves several interconnected processes, including identifying student financing needs, recruiting foster parents, fundraising, budgeting, fund distribution, and monitoring and evaluation.

However, the existence of financial contributions alone does not guarantee effective educational financing. The institution needs to manage the entire process systematically so that community contributions can be aligned with educational priorities and student needs. This makes the management of OTA-based financing an important subject for investigation.

Previous studies have discussed pesantren financing and Islamic philanthropic instruments, but studies specifically examining the management of foster-parent-based educational financing in a Tahfidz Boarding School remain limited. This gap provides the basis for the present study.

Therefore, this study aims to analyze the management and implementation of foster-parent-based educational financing at Maskanul Huffadz Tahfidz Boarding School. The study focuses on understanding the processes through which student needs are identified, foster parents are recruited, funds are collected and budgeted, resources are distributed, and financial activities are monitored and evaluated. The findings are expected to contribute to the development of Islamic educational financing management and provide practical insights for strengthening community-based financing mechanisms in Tahfidz Boarding Schools.

METHODS

This study employed a qualitative research approach to examine the management and implementation of foster-parent-based educational financing at Maskanul Huffadz Tahfidz Boarding School. The qualitative approach was selected to obtain an in-depth understanding of the financing practices within their institutional context.

The research participants were selected using purposive sampling, based on their positions and direct involvement in educational financing and the *Orang Tua Asuh* (OTA) program. The participants consisted of the Director of Pesantren Affairs, Director of Partnership, Secretary of Pesantren Affairs, Partnership Supervisor, and OTA Coordinator. The researcher served as the primary research instrument and was directly involved in data collection, analysis, and interpretation.

Data were collected through semi-structured interviews, focus group discussions (FGD), observations, and document analysis. Interviews and FGD explored the processes of student financing needs planning, OTA recruitment, fundraising, budgeting, fund distribution, and monitoring and evaluation. Observations and document analysis were used to complement and verify information obtained from participants.

Data were analyzed using the interactive model of Miles, Huberman, and Saldaña (2014), consisting of data condensation, data display, and conclusion drawing and verification. Data from interviews, FGD, observations, and documents were coded and categorized into relevant themes, displayed systematically, and continuously compared to identify patterns and formulate verified conclusions.

The trustworthiness of the data was established through source and technique triangulation. Source triangulation was conducted by comparing information from participants with different institutional roles, while technique triangulation involved comparing interview, FGD, observation, and document data. Clarification with relevant participants was also conducted when necessary to confirm the accuracy of the researcher's interpretation.

The research was conducted at Maskanul Huffadz Tahfidz Boarding School during April-July 2026, covering data preparation, data collection, analysis, and verification.

RESULTS

The findings indicate that the management of foster-parent-based educational financing at Maskanul Huffadz Tahfidz Boarding School is implemented through a series of interconnected processes. Based on interviews, focus group discussions, observations, and document analysis, six main processes were identified: (1) student financing needs planning, (2) foster-parent recruitment, (3) fundraising, (4) budgeting, (5) fund distribution, and (6) monitoring and evaluation.

1. Student Financing Needs Planning

The first stage of the financing process is the identification and planning of students' educational and living needs. The institution identifies the various costs required to support students throughout their educational program. These needs include educational activities, accommodation, food, health services, student development programs, and other operational requirements.

The findings show that student needs serve as the primary basis for determining the amount of financing required through the OTA program. The financing requirements are subsequently translated into targets for fundraising and foster-parent participation.

2. Foster-Parent Recruitment

The second process involves recruiting individuals or groups to become foster parents. The Partnership division plays an important role in identifying potential donors, communicating the OTA program, and establishing relationships with prospective foster parents.

The recruitment process is conducted through personal communication, institutional networks, community relationships, and partnership activities. The findings indicate that the relationship between the institution and foster parents is not limited to the initial provision of funds but involves continuous communication regarding the program and the students supported.

3. Fundraising

Fundraising constitutes the process of mobilizing financial resources from foster parents and other community supporters. The findings indicate that fundraising is carried out through the partnership function and involves communication, dissemination of program information, and follow-up with prospective and existing foster parents.

The amount of funds obtained varies according to the number of foster parents, their contribution levels, and the continuity of their support. Therefore, fundraising is closely connected to the institution's ability to maintain relationships with existing donors while continuously developing new sources of support.

4. Budgeting

Funds received through the OTA program are incorporated into the institution's financial planning. The findings indicate that budgeting is related to the estimated educational and living needs of the students and the availability of financial resources.

The budgeting process functions as a mechanism for aligning available funds with institutional priorities and student needs. Financial management involves coordination between the relevant educational, partnership, and financial functions within the institution.

5. Fund Distribution

The next process is the allocation and utilization of funds to support students' educational and living needs. Funds are distributed according to the needs identified in the institution's financing plan.

The findings show that OTA contributions are utilized to support various student needs within the boarding school system. The distribution of funds is therefore directly connected to the fulfillment of educational services and student welfare.

6. Monitoring and Evaluation

Monitoring and evaluation constitute the final identified process in the management of OTA-based educational financing. Monitoring is conducted to ensure that the utilization of funds corresponds to established needs and institutional objectives.

The findings also indicate the importance of financial reporting and communication with relevant stakeholders. Information concerning the utilization of OTA funds is used as a basis for accountability and maintaining relationships with foster parents.

DISCUSSION

The findings demonstrate that foster-parent-based educational financing at Maskanul Huffadz Tahfidz Boarding School is not merely a fundraising activity but an integrated institutional financing process. Six interconnected processes were identified: student financing needs planning, foster-parent recruitment, fundraising, budgeting, fund distribution, and monitoring and evaluation. These findings directly answer the research question concerning how OTA-based educational financing is managed and implemented.

The first finding shows that the financing process begins with identifying students' educational and living needs. These needs become the basis for determining financing requirements and fundraising targets. This finding confirms that educational financing should be aligned with institutional objectives and student needs rather than being oriented solely toward the amount of funds that can be collected.

This is consistent with Priatna et al. (2018), who emphasize the importance of systematic planning, implementation, supervision, and accountability in pesantren financing. However, this study extends the perspective by demonstrating that in a Tahfidz Boarding

School, financing needs are directly connected to community participation through the OTA program. Thus, the process can be characterized as needs-oriented financing, in which educational needs become the starting point for mobilizing community resources.

The second and third findings show that OTA recruitment and fundraising are closely related to partnership development and continuous communication with the community. The institution does not simply seek financial contributions but develops relationships with prospective and existing foster parents.

This finding supports the broader perspective of Islamic philanthropy, in which trust, transparency, and accountability influence the continuity of community participation. Mulyadi et al. (2022) similarly demonstrate the potential of Islamic philanthropy to support pesantren education while emphasizing the importance of appropriate governance.

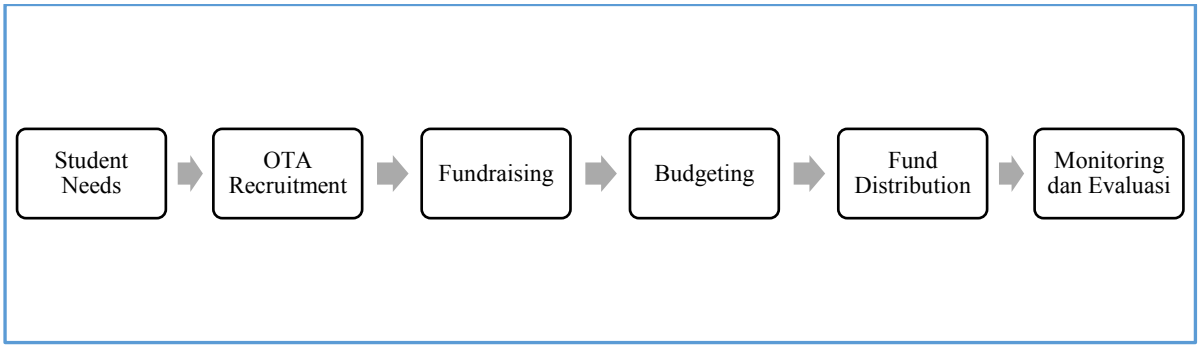
The findings therefore indicate that OTA recruitment should be understood as relationship management rather than merely donor acquisition. The sustainability of community contributions depends not only on the number of donors but also on the institution's ability to maintain communication and trust.

The fourth and fifth findings demonstrate that OTA funds are incorporated into financial planning and allocated according to students' educational and living needs. Budgeting therefore functions as a bridge between community contributions and educational services.

This process demonstrates that the value of philanthropic resources depends on their transformation into concrete educational benefits. Because a Tahfidz Boarding School provides both educational and residential services, financial management requires coordination between partnership, financial, and educational functions.

The sixth finding, monitoring and evaluation, reinforces the importance of accountability. OTA funds originate from community trust and therefore require responsible utilization and reporting. In this context, accountability has both managerial and ethical dimensions, reflecting the Islamic principle of amanah.

The six processes can be understood as an interconnected financing cycle:



The cycle is dynamic because the results of monitoring and evaluation can inform subsequent financing planning. This finding extends conventional perspectives on educational financing by demonstrating that community-based financing in a Tahfidz Boarding School involves not only financial resource management but also philanthropic relationships and stakeholder engagement.

Based on the findings, OTA-based educational financing can therefore be understood through three interconnected dimensions: (1) needs identification and planning, (2) community resource mobilization, and (3) financial management and accountability. These dimensions integrate educational management with Islamic philanthropy.

Thus, the study confirms existing principles of educational financing management while providing a contextual modification for Islamic boarding schools: community-based educational financing is not simply a source-of-funds mechanism but a relational financing management system that connects student needs, community participation, financial management, and accountability.

Overall, the OTA program at Maskanul Huffadz Tahfidz Boarding School has developed beyond a conventional fundraising initiative and functions as an institutional educational financing mechanism supporting the educational and welfare needs of students.

Educational financing is an integral component of educational management because the achievement of educational objectives depends not only on human resources and educational programs but also on the availability and effective management of financial resources. Educational management encompasses the processes through which educational institutions organize and coordinate resources to achieve institutional objectives. Bush (2011) emphasizes that educational management should be understood in relation to the organizational context in which management practices occur. In this study, educational management provides the broader framework for understanding how Maskanul Huffadz Tahfidz Boarding School manages financial resources to support educational and residential services.

Within this framework, educational financing management provides a more specific perspective on how financial resources are planned, obtained, allocated, utilized, monitored, and accounted for. Cohn and Geske (1990) explain that educational finance involves decisions concerning educational costs, financing, and the allocation of limited resources to achieve educational benefits. In the context of pesantren, financing management requires systematic planning and accountability because educational institutions must simultaneously meet instructional, residential, and student welfare needs. Priatna et al. (2018) demonstrate that pesantren financing involves planning, implementation, recording, supervision, and accountability.

The present study extends this perspective by examining educational financing based on the orang tua asuh (OTA) program. The OTA mechanism connects the identification of students' educational and living needs with community resource mobilization, budgeting, fund distribution, and monitoring. Thus, financing is not viewed merely as a process of obtaining funds but as an integrated management cycle that connects educational needs with available community resources.

The OTA mechanism is also closely related to Islamic philanthropy. Islamic philanthropic practices, including zakat, sadaqah, and waqf, have historically contributed to the development of Islamic education and social welfare (Latief, 2013). Recent studies also demonstrate the potential of Islamic philanthropy, particularly waqf, to support the financing and sustainability of Islamic education when managed through appropriate institutional mechanisms (Bundo et al., 2025; Mulyadi et al., 2022). In this context, OTA participation can be understood as a form of community-based philanthropic support for education, grounded in Islamic values such as *ta'awun* (mutual assistance), *amanah* (trust), and *maslahah* (public benefit).

Furthermore, the relationship between the pesantren and foster parents can be understood through stakeholder theory. Freeman (1984) argues that organizations need to consider individuals and groups whose interests are affected by organizational activities. As external stakeholders, foster parents contribute resources to support the educational mission of the institution. Therefore, the management of OTA financing requires not only financial

administration but also communication, trust, transparency, and accountability in maintaining relationships with foster parents.

Based on these theoretical perspectives, OTA-based educational financing can be understood as an integrated community-based educational financing mechanism. It combines educational management, financing management, Islamic philanthropy, and stakeholder relationships. The findings of this study consequently contribute to extending the understanding of educational financing in Islamic boarding schools by demonstrating that the effectiveness of community-based financing depends not only on resource availability but also on how resources and stakeholder relationships are systematically managed.

CONCLUSION

This study concludes that the management of foster-parent-based educational financing at Maskanul Huffadz Tahfidz Boarding School operates as an integrated institutional financing process rather than merely a fundraising activity. The management process consists of six interconnected stages: student financing needs planning, foster-parent recruitment, fundraising, budgeting, fund distribution, and monitoring and evaluation.

The findings indicate that student needs serve as the starting point for determining financing requirements, while foster-parent recruitment and fundraising function as mechanisms for mobilizing community resources. These resources are subsequently incorporated into institutional budgeting and allocated to support students' educational and living needs. Monitoring and evaluation provide an accountability mechanism to ensure that the utilization of funds remains aligned with institutional objectives and stakeholder expectations.

The main contribution of this study is the identification of OTA-based financing as a community-based educational financing mechanism that integrates financial management with Islamic philanthropy and stakeholder relationships. Thus, the effectiveness of the OTA program is determined not only by the availability of financial resources but also by the institution's ability to systematically manage needs, resources, allocation, and accountability. These findings provide an empirical basis for strengthening the management of community-based educational financing in Tahfidz Boarding Schools and offer a conceptual foundation for developing a more structured and sustainable financing model in future research.

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