The Role of the Foster Parent Program in Financing Islamic Education for Dhuafa Students at Maskanul Huffadz

M. Alifarqi, Siti Helmalia K., Nani Afriyani
Program Studi Manajemen Pendidikan Islam, Universitas Darunnajah, Jakarta, Indonesia
m.alifarqi@darunnajah.ac.id

Abstract: *Islamic educational institutions in Indonesia continue to face financial challenges, especially in serving dhuafa students who need sustained support to remain in pesantren-based learning environments. This study examines the role of the Foster Parent Program in financing Islamic education for dhuafa students at Maskanul Huffadz. A qualitative case study approach was employed, with beneficiary students (or their guardians) as informants. Data were collected through semi-structured interviews on May 15, 2026, and analyzed using Miles, Huberman, and Saldaña's qualitative framework. The findings indicate that the program provides comprehensive support (covering tuition, boarding, and meals), enabling students from non-pesantren backgrounds to enter tahfidz education. Beneficiaries reported reduced financial stress, improved focus on learning, and heightened motivation. Regular communication about student progress to donors created transparency and trust. The program is perceived as a form of ongoing charitable participation that supports program continuity. The study concludes that the Foster Parent Program functions not only as a financing mechanism but as a community-based educational support system ensuring the continuity of tahfidz education for dhuafa students. The results imply that pesantren and Islamic philanthropic institutions can strengthen inclusive education by integrating financial assistance, accountability, and donor engagement in structured programs.*

Keywords: *Islamic education financing; foster parent program; dhuafa students; pesantren; qualitative case study*

Introduction

Islamic educational institutions in Indonesia play an important role in expanding educational access, strengthening religious values, and supporting social welfare in Muslim communities.[1] Pesantren and tahfidz-based institutions not only function as centers of religious learning but also as social institutions that provide educational opportunities for students from economically disadvantaged backgrounds.[2] However, financial sustainability remains a major challenge for many Islamic educational institutions, particularly those that serve dhuafa students through subsidized or free educational programs. In recent years, Islamic philanthropy has increasingly been viewed as an alternative mechanism for supporting educational sustainability through zakat, infaq, sadaqah, waqf, and community-based donation programs.[3]

The growing role of Islamic philanthropy in education is closely related to persistent socioeconomic inequality in Indonesia. Data from Badan Pusat Statistik (BPS) show that poverty and limited educational access remain significant issues in several regions, particularly among vulnerable Muslim communities. In response to these conditions, many Islamic institutions have developed community-based

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[1] Azyumardi Azra, *Pendidikan Islam: Tradisi Dan Modernisasi Di Tengah Tantangan Milenium III* (Jakarta: Kencana, 2019).

[2] Zamakhsyari Dhofier, *Tradisi Pesantren: Studi Pandangan Hidup Kiai Dan Visinya Mengenai Masa Depan Indonesia* (Jakarta: LP3ES, 2015).

[3] Kuni Safingah, Nurchamidah, and Nurlaela, "The Role of Islamic Philanthropy in the Development of Religious Education: A Contemporary Literature Review," *Journal of Research in Islamic Education* 7, no. 2 (2025): 699–711, https://journal.iaimnumetrolampung.ac.id/index.php/jrie/article/view/6581.

financing strategies to support students who are unable to afford educational expenses. Recent studies also indicate that Islamic philanthropic practices have expanded beyond traditional charity and increasingly contribute to educational empowerment, institutional sustainability, and social welfare programs. The development of educational philanthropy demonstrates that public trust and religious solidarity remain important social capital in supporting Islamic education.

One prominent example is the Foster Parent Program at Maskanul Huffadz. Through this initiative, individual donors sponsor *dhuafa* students by covering their complete educational and living expenses, effectively eliminating financial barriers to *tahfidz* education. Driven by the Islamic principles of mutual assistance and social responsibility, this program embodies deep religious and social solidarity.[4] To maintain sustainability and transparency, the institution directly manages donor relations, student selection, and financial accountability.

Maskanul Huffadz represents one of the Islamic educational institutions implementing a foster parent program to support students from low-income families. Preliminary observations indicate that the institution actively manages donation collection, donor communication, fund allocation, and reporting mechanisms to ensure that educational assistance reaches targeted beneficiaries. The program also reflects collective social participation in supporting Qur'anic education and student welfare. In practice, the management process involves administrative coordination, verification of student eligibility, financial distribution, and institutional accountability toward donors and beneficiaries. These practices illustrate how Islamic educational institutions adapt philanthropic approaches to address educational financing challenges at the grassroots level.

In addition, previous research has rarely explored how educational institutions construct donor trust and maintain funding continuity through relational and organizational practices. Existing literature generally emphasizes the economic contribution of Islamic philanthropy rather than the lived experiences and institutional dynamics behind program implementation.[5] Limited research has explored how foster parent programs function as integrated systems involving multiple institutional actors, including beneficiaries, program administrators, and fundraising units. Existing literature tends to emphasize financial models rather than the interaction between donor management, program implementation, and beneficiary experience.

Furthermore, there is still a lack of empirical qualitative studies that examine how transparency, accountability, and fundraising strategies are practiced simultaneously within a single educational sponsorship program. This study addresses this gap by analyzing the Foster Parent Program at Maskanul Huffadz through multiple stakeholder perspectives, including beneficiaries, program administrators, and partnership officers.

Literature Review

1. Main Concept of the Study

The Foster Parent Program is a community-based educational financing model in which individuals or groups voluntarily support the educational expenses

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[4] Hilman Latief, *Islamic Philanthropy and Social Development in Contemporary Indonesia* (Jakarta: Ministry of Religious Affairs, 2020).

[5] Ilman Faqih Shibgotulloh and Farid Septian, "Islamic Philanthropy for Inclusive Education and Its Impact on Sustainable Development," *Pendas: Jurnal Ilmiah Pendidikan Dasar* 10, no. 2 (2025): 310, https://journal.unpas.ac.id/index.php/pendas/article/view/27915.

of underprivileged students through regular contributions.[6] This concept relates to Islamic social philanthropy, which emphasizes collective responsibility (*ta'awun*) and charitable support for the needy. According to Latief, Islamic philanthropy has evolved from traditional charity to organized social development programs that include education support.[7] In this context, the Foster Parent Program represents a form of social investment in human capital, combining religious duty with social welfare. It creates interpersonal bonds between donors, institutions, and students, reflecting the integration of educational objectives and philanthropic values in pesantren.

Educational financing theory views funding as a strategic component influencing educational quality, accessibility, and institutional sustainability.[8] In pesantren, financing challenges are heightened by the independent nature of many boarding schools and the low income of many students' families. Thus, alternative, community-driven financing mechanisms like foster parent sponsorship become critical. From an educational management perspective, a financing program can also be seen as part of institutional governance and resource mobilization. This study considers the Foster Parent Program not only in economic terms but also as an organizational practice requiring management, accountability, and trust-building.[9]

2. Islamic Education and Pesantren Context

Pesantren are among Indonesia's oldest Islamic educational institutions,[10] traditionally focused on Qur'anic learning, moral development, and community leadership. In contemporary Indonesia, pesantren have expanded their roles by integrating formal education, social services, and outreach programs. They continue to be important pathways for marginalized youth to access education, especially in rural and underserved areas. However, many pesantren face chronic funding shortages. Research indicates that pesantren often depend on variable donation income and minimal fees, making them financially unstable.[11] This situation is even more pressing for institutions serving predominantly dhuafa students, who contribute little or no fees themselves.

In practice, pesantren have begun to integrate Islamic social finance instruments into their funding models. Instruments such as waqf (endowment), zakat, infaq, and sadaqah are increasingly mobilized for educational purposes. These developments reflect the dual role of pesantren as educational institutions and social service organizations. They highlight the need for innovative financing governance to ensure that pesantren can sustain operations while fulfilling their mission to educate and empower poor communities.

3. Waqf or Endowment Governance

Waqf (Islamic endowment) governance refers to the management, distribution, and accountability of waqf resources for public benefit. Traditionally, waqf has supported mosques, schools, and public services. Modern scholarship

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[6] Robert D. Putnam, *Bowling Alone: The Collapse and Revival of American Community* (New York: Simon & Schuster, 2000).

[7] Latief, *Islamic Philanthropy and Social Development*, 45.

[8] Agus Wibowo, *Management of Islamic Educational Financing* (Jakarta: Rajawali Press, 2022), 17.

[9] Nanang Fattah, *Ekonomi Dan Pembiayaan Pendidikan* (Bandung: Remaja Rosdakarya, 2020).

[10] Nurcholish Madjid, *Bilik-Bilik Pesantren: Sebuah Potret Perjalanan* (Jakarta: Paramadina, 2017).

[11] Acep Mulyadi, Ahmad Rodoni, and Hilman Fauzi, "Waqf Based Pesantren of Education Financing," *International Journal of Nusantara Islam* 9, no. 2 (2021): 514–523, https://journal.uinsgd.ac.id/index.php/ijni/article/view/14962.

emphasizes productive waqf and educational endowments as tools for sustainable development.[12] Effective waqf management requires transparent financial practices, donor trust, and clear governance structures.[13] Furqon notes that successful waqf institutions combine financial assets with strong organizational governance to maximize impact.

Although the Foster Parent Program is not a formal waqf scheme, it shares key governance principles. The program relies on structured contributions and formal agreements between donors and the institution. Management tasks include tracking contributions, selecting beneficiaries, and reporting outcomes. These processes mirror the accountability mechanisms found in waqf and zakat management. Understanding the program from a governance perspective helps explain how trust and institutional credibility are established and maintained.

4. Relevant Theoretical Framework

This study is grounded in Islamic social finance theory and educational financing management. Islamic social finance theory examines how Islamic values motivate collective giving and social welfare. It emphasizes concepts like sadaqah (voluntary charity) and *birr al-walidayn* (honoring parents, extended to community elders and benefactors).[14] The Foster Parent Program can be seen as an expression of these values, where donors perform sadaqah through educational support. From an educational management perspective, the study draws on financing management theory, which considers budgeting, resource allocation, and accountability within educational institutions.[15] This framework highlights how funding affects student outcomes and institutional stability.

In addition, this study adopts institutional governance perspectives to examine the relationship between trust, accountability, and sustainability in community-based financing programs. Governance theory emphasizes that institutional legitimacy depends on transparent management, stakeholder participation, and organizational credibility.[16] This framework helps explain how the Foster Parent Program maintains donor trust and operational continuity within the pesantren environment.

5. Previous Studies

Recent studies have explored various aspects of Islamic educational financing and philanthropy. Mulyadi et al. (2022) analyzed waqf-based financing in pesantren and found that while waqf assets can support investment needs, operational funding often remains unstable.[17] Lahuri and Lutfiah (2024) examined a cash waqf crowdfunding model and highlighted the potential of fintech platforms for funding education, noting that organized crowdfunding can mobilize wide participation.[18] Afif et al. (2025) studied Islamic social finance in pesantren, showing that zakat and waqf contributions positively affect educational sustainability,

[12] Ahmad Furqon, "The Ideal Model of Waqf Financing," *Journal of Islamic Economics Management and Business* 2, no. 2 (2020): 160–170, https://journal.walisongo.ac.id/index.php/JIEMB/article/view/8083.

[13] Ibid., 164.

[14] Latief, *Islamic Philanthropy and Social Development*, 59.

[15] Wibowo, *Management of Islamic Educational Financing*, 31.

[16] Inge Stupak, Maha Mansoor, and C. Tattersall Smith, "Conceptual Framework for Increasing Legitimacy and Trust of Sustainability Governance," *Energy, Sustainability and Society* 11, no. 1 (2021): 5, https://doi.org/10.1186/s13705-021-00280-x.

[17] Mulyadi, Rodoni, and Fauzi, "Waqf Based Pesantren of Education Financing," 519.

[18] Setiawan Bin Lahuri and Asti Lutfiah, "Optimization of Cash Waqf-Based Crowdfunding: An Alternative Finance for Quality Education," *Journal of Islamic Economics and Finance Studies* 5, no. 1 (2024): 88–102, https://ejournal.upnvj.ac.id/JIEFeS/article/view/7918.

especially when integrated with community programs.[19] Marlina et al. (2025) investigated strategic financing management in a tahfidz institution and emphasized the need for diverse funding sources and SWOT-based planning to strengthen financial resilience.[20] Furqon (2020) proposed an "ideal" waqf financing model in Central Java, underscoring the importance of a mixed mechanism (donations, government support, sharia contracts) for developing waqf assets.[21]

These studies contribute significantly to discussions of Islamic educational financing, waqf governance, and institutional sustainability. However, most focus on financial structures, policy models, or managerial strategies. Limited research specifically investigates foster parent programs as lived institutional practices within pesantren environments. Furthermore, previous studies rarely explore the experiences, meanings, and social interactions that sustain educational sponsorship programs for dhuafa students.

6. Research Gap

This study addresses these gaps by focusing on the Foster Parent Program as a social practice within an Islamic educational institution. Unlike prior research, it centers on the experiences of beneficiaries, administrators, and donors involved in a pesantren sponsorship program. The analysis is structured around three main dimensions: (1) the program implementation process (how donors are recruited, how funds are distributed, and how students are selected); (2) institutional strategies for program sustainability (including communication, governance, and accountability); and (3) the social meanings of the program (its impact on students' motivation, family welfare, and community participation). By examining these aspects, the study provides an empirical understanding of how community-based philanthropy operates in financing Islamic education.

Research Methodology

This study used a qualitative case study design to explore the Foster Parent Program at Maskanul Huffadz. A qualitative approach was chosen to gain in-depth insights into participants' experiences, perceptions, and the social processes underlying the program. Case study design is suitable for examining a specific program in its real-life context.

The research was conducted at the Maskanul Huffadz institution on May 15, 2026. Informants consisted of a beneficiary student receiving support through the Foster Parent Program, a program administrator responsible for donor management and beneficiary administration, and a Partnership and Media officer involved in fundraising and partnership development. The selection of informants was based on their direct involvement in the implementation and operation of the Foster Parent Program. This approach enabled the study to capture perspectives from both beneficiaries and institutional stakeholders. Informants were selected through purposive sampling, focusing on individuals who had participated in the program. This ensured that the data were rich and directly relevant to the research questions.

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[19] Mufti Afif et al., "The Role of Islamic Social Finance in Enhancing Productive Waqf for Sustainable Islamic Boarding School Education," *Proceeding of International Conference on Islamic Boarding School* 2, no. 1 (2025): 70–81, https://ejournal.darunnajah.ac.id/index.php/icop/article/view/602.

[20] Elvia Hani Marlina et al., "Strategic Financing Management in an Islamic Educational Institution: A SWOT-Based Case Study of Rumah Tahfidz Qur'an Al Harun," *Tadbir: Jurnal Studi Manajemen Pendidikan* 9, no. 1 (2025): 39–55, https://journal.iaincurup.ac.id/index.php/JSMPI/article/view/13173.

[21] Furqon, "The Ideal Model of Waqf Financing," 166.

Data were collected through semi-structured interviews. The interview guide covered topics such as the informants' background, how they learned about the program, the forms of assistance received, and the perceived impact on their education and family. Interviews were conducted in a flexible manner to allow informants to share their experiences in their own words. All interviews were recorded (with permission) and transcribed to preserve accuracy.

To ensure data validity, member checking was used. After initial coding and analysis, key findings and summaries were shared with informants for confirmation. Informants reviewed the interpretations to ensure they accurately reflected their views. This process helped reduce misunderstanding and strengthened the credibility of the findings.

Data analysis followed the Miles, Huberman, and Saldaña model.[22] First, all interview transcripts were reviewed and coded to identify meaningful units related to the research focus. Codes were then grouped into categories corresponding to emerging themes (e.g. "program support," "educational motivation," "donor communication"). In the data display stage, these categories were organized to reveal patterns and relationships. The researcher iteratively developed themes and interpretations, comparing them across transcripts. In the final stage, conclusions were drawn by relating the themes to the research questions and verifying them against the data. This iterative process ensured a thorough qualitative analysis.

Research ethics were observed throughout the study. Participation was voluntary, and informants were informed of the study's purpose and their right to withdraw at any time. For student informants, parental consent was obtained when required. Confidentiality was maintained by anonymizing informant identities. The researcher used the data only for academic purposes and handled all information with care. The study followed ethical guidelines for research involving human subjects.

Research Results

The field data revealed several interrelated themes regarding how the Foster Parent Program operates and its effects on beneficiaries. The main themes were: Educational Access and Religious Motivation, Forms of Educational Support and Coverage, Educational Focus and Psychological Relief, Transparency and Institutional Trust, and Sustainability Expectations and Community Participation. Each theme is described below, with illustrative quotes from an informant (denoted as P1) and an interpretation of their meaning.

1. Program Implementation and Institutional Management

Interviews with the program administrator (A1) and the Partnership and Media officer (A2) revealed that the Foster Parent Program is managed as a structured educational sponsorship initiative designed to support students from disadvantaged backgrounds. The program provides full educational assistance by connecting donors with beneficiary students and ensuring that the support is distributed according to students' educational and living needs. According to A1, program management includes beneficiary registration, donor administration, and periodic reporting to foster parents. Meanwhile, A2 explained that the program operates under the Partnership Department, which is responsible for fundraising activities, partnership development, and ensuring the availability of operational funding for educational programs.

[22] Matthew B. Miles, A. Michael Huberman, and Johnny Saldaña, *Qualitative Data Analysis: A Methods Sourcebook*, 3rd ed. (Thousand Oaks, CA: SAGE, 2020).

Both informants emphasized that the program serves not only as a funding mechanism but also as an institutional strategy for expanding access to Qur'anic education. Through coordinated management, donor relations, and educational support, the institution seeks to ensure that students from vulnerable backgrounds can continue their learning without financial barriers.

2. Educational Access and Religious Motivation

The Foster Parent Program opened a pathway into tahfidz education for students who had no prior pesantren background. The informant explained that before joining Maskanul Huffadz, she had only attended public school and never experienced pesantren learning. Joining the program after high school allowed her to enter a pesantren that she otherwise could not afford. This opportunity was seen not merely as an educational opportunity but also as a form of spiritual calling. The informant expressed deep gratitude, perceiving her acceptance into the program as a divine blessing (*hidayah*).

> *"Before joining Maskanul Huffadz, I only studied in general schools and never had any pesantren background at all." – P1*
>
> *"I feel grateful because this is one of Allah's guidance. No one in my family had ever studied in a pesantren before." – P1*

These quotes indicate that the program served as an entry point for broader religious education and personal transformation. The initial meaning of this theme is that the Foster Parent Program does not merely provide funding; it creates new educational pathways for motivated dhuafa students who view the opportunity as spiritually significant.

3. Forms of Educational Support and Coverage

The program provided comprehensive support covering the students' essential needs. According to the informant, the foster parents fully paid for tuition, boarding (*asrama*), and daily meals. In addition, beneficiaries received supplementary aid: monthly provisions of food and groceries, and special gift packages (hampers) at holidays.

> *"The assistance covers three main things: education costs, dormitory expenses, and daily meals." – P1*
>
> *"We receive meals three times a day, and everything is fully covered by the foster parents." – P1*

These statements show that the program addressed not only formal educational expenses but also day-to-day living needs. The initial meaning is that the Foster Parent Program functions as an integrated welfare support system. By covering both academic and living costs, it ensures that dhuafa students' basic needs are met, which is crucial for the feasibility of their continuous study.

4. Fundraising, Accountability, and Program Sustainability

The findings indicate that fundraising and accountability are central components of the Foster Parent Program. According to A1, donor trust is maintained through regular communication, including student profiles, activity updates, documentation, and progress reports. The institution also conducts beneficiary monitoring and evaluates the use of funds to ensure that assistance reaches the intended recipients.

A2 explained that fundraising activities are conducted through digital campaigns, social media platforms, WhatsApp networks, and donor relations. These strategies are intended to broaden community participation in supporting Islamic education. However, both sustainability and donor retention remain ongoing challenges. A1 noted that some donors discontinue their contributions before the sponsorship period ends, which can affect program stability. To address these challenges, the institution continues to strengthen donor engagement, improve reporting systems, and develop more effective fundraising strategies. These efforts demonstrate the importance of transparency, accountability, and community participation in sustaining educational financing programs.

5. Educational Focus and Psychological Relief

The data revealed that removing financial burdens had a positive effect on students' learning environment. The informant reported that, with all costs covered, students could concentrate fully on memorizing the Qur'an without worrying about money. This also alleviated anxiety for their families, as parents no longer had to find funds for tuition or boarding.

> *"This program really helps because we can focus on memorizing without thinking about educational costs anymore." – P1*
>
> *"Our families no longer worry about education costs because everything has already been covered by the Foster Parent Program." – P1*

The informant further noted that tahfidz programs at other institutions often require significant fees, whereas Maskanul Huffadz provided this comprehensive program at no cost. The meaning here is that financial security from the program creates emotional and psychological stability. This stability allows students to engage in their studies wholeheartedly and supports families' peace of mind, illustrating the intangible benefits of the program beyond financial aid.

6. Transparency and Institutional Trust

Another prominent theme was the importance of communication and accountability. The informant described that Maskanul Huffadz regularly informs foster parents about the students' progress in memorization and academic activities. This transparency was seen as building trust between donors and the institution.

> *"All information about students' memorization progress is delivered to the foster parents, so there is transparency between donors and the institution." – P1*
>
> *"The support provided is truly in accordance with our essential needs, especially education, meals, and dormitory facilities." – P1*

These observations suggest that the institution's clear reporting and needs-based distribution reinforce donor confidence. The initial meaning is that institutional accountability is crucial for sustaining the program. The foster parents feel assured that their contributions are used as intended, which encourages ongoing support.

7. Sustainability Expectations and Community Participation

The final theme concerned the program's perceived continuity and its role in fostering community involvement. The informant expressed the hope that the program would continue indefinitely, noting that Maskanul Huffadz was founded specifically for dhuafa students. The program was also described as a form of ongoing charity for the donors. Moreover, the student noted that the program allows people who cannot physically join a pesantren to still contribute materially to its mission.

> *"I hope this program continues forever because Maskanul Huffadz was established especially for dhuafa students." – P1*
>
> *"This program opens opportunities for people outside to contribute financially even if they cannot directly participate in Qur'anic education." – P1*

These comments indicate that the foster parent scheme is viewed as a sustainable model of participation. The program is not only a funding mechanism but also an act of religious solidarity. The initial meaning is that the Foster Parent Program integrates philanthropy and educational continuity: donors see their role as contributing to *sadaqah jariyah* (ongoing charity) through education, and beneficiaries see the program as a community of support that extends beyond the classroom.

Discussion

The findings illustrate how the Foster Parent Program serves multiple functions within the Islamic educational context. The first theme shows that the program enables students from non-pesantren backgrounds to access tahfidz education. This aligns with the concept of social philanthropy in Islam, which emphasizes equitable access to knowledge and community responsibility. In contrast to studies like Mulyadi et al.[23] and Lahuri and Lutfiah[24] – which focus on institutional funding mechanisms (e.g. waqf assets or crowdfunding platforms) – the present study highlights grassroots, interpersonal sponsorship. While previous research examines macro-level financing, this study reveals the program as a micro-level strategy that converts individual donations into educational access. It extends the literature by showing the lived experience of students entering pesantren through donor support.

Regarding the forms of support, the program's comprehensive coverage of tuition, boarding, and meals mirrors the recommendations of Marlina et al.,[25] who emphasize that effective pesantren financing should diversify funding streams to meet all institutional needs. However, whereas Marlina et al. identified strengths and weaknesses in institutional budgeting, the current findings focus on student-centered welfare. The Foster Parent Program effectively packaged educational and living costs together, ensuring that no aspect of the student's support was overlooked. This beneficiary-focused approach suggests a model where funding programs are directly aligned with student needs, reinforcing the idea that pesantren sustainability depends on both academic and operational support.

Educational focus underscores the psychological benefits of the program. By eliminating financial stress, students can concentrate on religious study. This has parallels in educational theory: financial hardship is known to impede academic performance,[26] so alleviating that hardship should improve learning outcomes. While earlier literature (e.g. Marlina et al.) notes the importance of stable funding for institutional plans, our findings highlight the individual-level effect: students and families experience relief and improved motivation. This supports the view of financing as not only an institutional mechanism but also a factor in student well-being and achievement.[27]

The role of transparency resonates with broader governance literature. Furqon[28] emphasized that accountability and clear communication are central to sustaining waqf projects. Similarly, Lahuri and Lutfiah[29] noted the need for oversight in crowdfunding schemes. In our case, Maskanul Huffadz's practice of

[23] Mulyadi, Rodoni, and Fauzi, "Waqf Based Pesantren of Education Financing," 519.

[24] Lahuri and Lutfiah, "Optimization of Cash Waqf-Based Crowdfunding," 94.

[25] Marlina et al., "Strategic Financing Management in an Islamic Educational Institution," 44–51.

[26] Selcuk R. Sirin, "Socioeconomic Status and Academic Achievement: A Meta-Analytic Review of Research," *Review of Educational Research* 75, no. 3 (2005): 417–53.

[27] Edward L. Deci and Richard M. Ryan, "The 'What' and 'Why' of Goal Pursuits: Human Needs and the Self-Determination of Behavior," *Psychological Inquiry* 11, no. 4 (2000): 227–68.

[28] Furqon, "The Ideal Model of Waqf Financing," 166.

[29] Lahuri and Lutfiah, "Optimization of Cash Waqf-Based Crowdfunding," 94.

reporting student progress to donors creates a trust-based relationship. This confirms that transparency in educational financing – by sharing tangible outcomes – can strengthen donor commitment. It contributes to Islamic finance theory by illustrating that educational outcomes, not just financial audits, are critical in philanthropic accountability.

The perspectives of A1 and A2 provide additional evidence that transparency and accountability are embedded within the operational structure of the Foster Parent Program. Regular reporting, beneficiary monitoring, and ongoing communication with donors reflect governance principles that emphasize trust and institutional legitimacy. These practices support previous studies highlighting the importance of accountability in philanthropic educational programs. In this case, transparency functions not only as a reporting mechanism but also as a strategy for sustaining donor participation and ensuring the continuity of educational support.[30]

Finally, the program's perception as sustainable charity connects to Islamic social finance principles. The donor's view of the program as *sadaqah jariyah* echoes Afif et al.,[31] who highlighted how zakat and waqf can generate ongoing community benefits. The Foster Parent Program transforms donors into long-term stakeholders in education. It also opens a channel for community members to participate in pesantren life without being physically present, democratizing access to educational philanthropy. This insight adds to previous studies by demonstrating how an institutional program can embed Islamic altruism into everyday practice. Theoretically, it shows how educational sponsorship can be framed as religious service, thereby mobilizing donor motivation beyond financial returns.

In summary, this study contributes to Islamic educational financing theory by linking the concepts of philanthropy, trust, and student welfare. It bridges the gap between structural financing models and interpersonal sponsorship practices. Practically, the findings suggest that pesantren and Islamic education managers should develop structured sponsorship programs. Key elements include covering full student needs (education, boarding, meals), maintaining open communication with donors, and framing support as an ongoing charitable act. Waqf organizations and zakat funds could adopt similar approaches by partnering with schools to create donor–student relationships.

The study's limitations include its single-case, qualitative design. The findings are based on interviews with a small number of beneficiaries at one institution, which may limit generalizability. Future research should examine multiple pesantren with foster parent programs, incorporate perspectives of donors and administrators, and consider quantitative measures (e.g. educational retention rates). Longitudinal studies could assess the long-term impact of sponsorship on educational outcomes. Despite these limitations, the study provides a detailed view of a community-based financing model that can inspire further exploration in Islamic education funding.

Conclusion

The Foster Parent Program at Maskanul Huffadz plays a vital role in sustaining Islamic education for dhuafa students by providing comprehensive financial support. The study found that the program enabled students from non-traditional backgrounds to enter a tahfidz institution, covering tuition, boarding,

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[30] Gregory D. Saxton and Chao Guo, "Accountability Online: Understanding the Web-Based Accountability Practices of Nonprofit Organizations," *Nonprofit and Voluntary Sector Quarterly* 40, no. 2 (2011): 270–95.

[31] Afif et al., "The Role of Islamic Social Finance," 76.

and meals without cost to the family. This support reduced economic anxiety and allowed students to focus on learning. Regular progress reports to donors fostered transparency and trust. Importantly, participants viewed the program as a form of ongoing charitable participation, which strengthened community bonds and commitment to the program.

In answering the research questions, the study showed that the program's implementation involved careful beneficiary selection, structured financial management, and clear accountability measures. Beneficiaries experienced tangible academic and psychological benefits. Theoretically, the study contributes to Islamic education financing literature by highlighting the interplay of social philanthropy, governance, and student outcomes. Practically, it offers a model for pesantren to engage donors effectively to support marginalized students.

Limitations of the research include its narrow focus on one institution and a small sample of participants. For more robust conclusions, future studies should include multiple stakeholder perspectives (such as donors and educators) and compare different schools' models. Future research could also quantitatively assess the impact of foster parent programs on educational attainment and institutional stability.

This study has several limitations that should be considered. First, although the research includes multiple informants (beneficiaries, program administrators, and partnership officers), the study remains limited to a single institutional case at Maskanul Huffadz. Therefore, the findings cannot be generalized to all pesantren or Islamic educational institutions.

Second, the study relies primarily on qualitative interview data without incorporating quantitative financial records or longitudinal data on program outcomes. As a result, the analysis focuses on perceptions and reported experiences rather than measurable financial performance indicators.

Third, this study does not include direct perspectives from donors or foster parents, which limits the understanding of donor motivations and decision-making processes. Future research is recommended to include broader stakeholder participation and mixed-method approaches to strengthen empirical validation.

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