



Patterns of Boarding School Partnerships in Education Financing at Nurul Islam Private Schools in Mataran City

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ABSTRACT

This research aims to analyse the partnership pattern in financing education at Pondok Pesantren Nurul Islam, Mataram City, in the period 2023-2024. Using a qualitative approach, this research includes data collection techniques, data condensation, data presentation, and conclusion drawing/verification to gain an in-depth understanding of the financing strategies applied. The results showed that Pondok Pesantren Nurul Islam has successfully developed a multisector partnership model to support the sustainability of education financing. Various funding source diversification strategies are implemented to reduce dependence on a single funding source. Among other things, the pesantren raises donations through a crowdfunding platform that allows broad community participation. In addition, cooperation with local and national companies contributes through corporate social responsibility (CSR) programmes, which support education funding while improving the quality of pesantren facilities and infrastructure. The scholarship programme is one of the key strategies in supporting access to education for underprivileged students, with funding from non-governmental institutions as well as the government. This partnership model not only adds to the sustainability of funding, but also strengthens the pesantren's relationship with various sectors, including government, private, and community. With these various partnership schemes, Pondok Pesantren Nurul Islam demonstrates its adaptability to economic challenges in education financing. A deeper analysis reveals that these multi-sector partnerships play an important role in strengthening the financial stability of the pesantren, as well as improving the quality of education that can be offered to santri. Through innovations in financing patterns and partnerships, Pondok Pesantren Nurul Islam has succeeded in creating a more independent and sustainable financing ecosystem, making it a model for other pesantren in developing strategic partnerships for education.

Keywords: Partnership Patterns, Education Financing, Islamic Boarding Schools, Diversification of Funding Sources, Mataram City.

INTRODUCTION

The development of education in Indonesia cannot be separated from the long history of pesantren education that has existed since the entry of Islam into the archipelago, especially on the island of Java through the preaching of Maulana Malik Ibrahim [1]. Pesantren as a religious-based educational institution has an important role in educating the community and

instilling noble Islamic moral values. Besides focusing on religious education, pesantren also carry out da'wah and social functions, guiding not only santri but also the surrounding community and society.

As a community-based Islamic education institution, pesantren play an important role in the transmission of Islamic teachings in Indonesia. According to Bruinessen (2012), pesantren were

established with the main purpose of transmitting Islamic values.[2] The formal recognition of pesantren in the Indonesian education system was strengthened by the enactment of Law No. 18/2019.

on Pesantren which provides recognition, affirmation, and facilitation, and affirms the position of pesantren as equal to formal education [3].

In practice, pesantren face challenges in obtaining a budget equal to that of general education institutions. Although the national education budget is regulated to be allocated at least 20% of the APBN and APBD, the distribution is often uneven, resulting in inequality in budget allocations that have an impact on the facilities and quality of education in pesantren. Therefore, partnerships between pesantren and various external parties are a potential solution to overcome these limitations[4].

Case studies of several pesantren that have successfully implemented partnerships such as; The partnership pattern applied by Al-Ittifaq Islamic Boarding School, which collaborates with external institutions in the field of agribusiness. Through this partnership, the pesantren received capital support, technology, and market access, which enabled an increase in the quality and quantity of agricultural production in the pesantren environment. This partnership has proven to be effective in encouraging the pesantren's economic independence as well as supporting the santri's skills-oriented education programme."[5]

In addition, Al-Kahfi boarding school partners with industrial companies that support the development of entrepreneurship-based vocational programmes in the boarding school. Through this collaboration, companies provide technical training and internship opportunities for santri, which aim to improve their skills in entrepreneurship.

This case study was conducted at Al-Kahfi Islamic Boarding School and showed an increase in santri competence in the field of technical and managerial skills."[6]

The same thing happened at Nurul Islam Islamic boarding school in Mataram City with BTN Syariah Bank, showing that the partnership pattern in education financing can bring economic benefits and strengthen pesantren education facilities. This partnership pattern is built on the principles of justice, equality, and transparency to achieve mutually beneficial results for both parties.[7] Effective partnerships not only support the sustainability of pesantren operations, but also encourage pesantren to continue to develop and adapt to the demands of a dynamic society.

Based on this background, this study aims to explore the pattern of pesantren partnerships in education financing, with a focus on planning, implementation, evaluation, and supporting and inhibiting factors in partnerships at Pondok Pesantren Nurul Islam, Mataram City.

RESEARCH METHODS

This research aims to understand the partnership pattern in financing education at Pondok Pesantren Nurul Islam. Through an analytical descriptive qualitative approach, this research seeks to explore the meaning behind the partnership pattern and the factors that influence its sustainability. The field research method was chosen to obtain empirical data directly from the main sources, namely pesantren administrators and partners, as well as related financial documents. Data were collected through direct observations, in-depth interviews, and document reviews that included cooperation agreements and financial reports. Observations were made by observing pesantren activities in running the partnership programme as well as the pattern of fund allocation to support operational and educational costs in

pesantren.

In the process of data analysis, the Miles, Huberman and Saldana (2015) technique was referred to, which includes four main stages: data collection, data condensation, data presentation, and

presented in the form of a matrix or graph to facilitate interpretation and further analysis. Finally, conclusion drawing is done through critical reflection to understand the partnership pattern in financing education in pesantren."[8]

This study pays attention to data credibility through a triangulation strategy, which combines data from various sources-observation, interviews, and documents. In addition, extended observation time and observation persistence were used to get an in-depth picture of the pesantren partnership practices. Peer involvement in discussions and member checking were also applied to evaluate and validate the data and research findings. This technique is based on the concept of credibility from Moleong (2018), which emphasises the importance of involving multiple perspectives and direct verification from the research subjects. The results of the study are expected to provide a comprehensive understanding of the dynamics of partnerships in pesantren, as well as their contribution to the sustainability of education financing that focuses on the independence and long-term sustainability of pesantren operations."[9]

RESULTS AND FINDINGS

Pondok Pesantren Nurul Islam, established in July 2014 in Mataram, has developed into a respected NU-based educational institution in the community by providing formal and informal education. As a modern pesantren, it adapts to the times in the aspect of religious education with Ahlussunnah Wal Jamaah Annahdliyah principles, as

conclusion drawing/verification. Data collection is done by selecting relevant information, then the data is condensed through a process of sorting and simplifying in order to obtain the core information that supports the research objectives. Furthermore, the data was well as implementing partnership patterns that support the continuity of education.

A. Partnership Concept

Partnership in the context of globalisation is one of the crucial strategies to build cooperation between the government and the community to achieve common goals. According to Sulistyani (2004), partnership is a cooperative relationship between two or more parties that is mutually beneficial.[10]

Notoatmojo (2003) also suggests that partnerships include commitments and agreements that include the sharing of risks and benefits together.[11] Rukmana (2006) adds that partnerships are cooperation that benefits both parties with the principle of equality.[12] The partnership is a partnership between the two parties.

Partnerships in education have a strong legal basis in Indonesia, including the 1945 Constitution and various other laws. Article 31 paragraph 5 of the 1945 Constitution mandates the government to develop science and technology based on religious values and national unity. National Education System Law No. 20 of 2003 and Government Regulation No. 19 of 2005 provide the basis for schools to build partnerships, including with the private sector, with the aim of establishing quality and transparent education. Law No 17 of 2007 on the National Development Plan also reinforces education partnerships as an effort to improve quality and national unity.

Lendrum (2003)[13] and Rukmana (2006)[14] mention that

effective partnerships need to be based on the principles of trust, integrity, transparency and commitment. These principles aim to ensure that each party in the partnership can trust each other, disclose information, and work together to achieve common goals. Notoatmojo (2003) outlines three main principles of partnership: equality, openness and mutual benefit. These principles ensure that education partnerships can have a positive impact on improving education quality and access[15].

Partnership models are classified into several forms by Sulistyani (2004)[16] and Notoatmojo (2003). One of them is Pseudo Partnership, which shows an imbalance between the partnering parties. Mutualism Partnership is a form of partnership that provides benefits to both parties. In addition, Conjugation Partnership focuses on capacity building between partners.

B. Education Financing

Education financing is an important element in achieving optimal education quality. It includes all costs incurred for the provision of education, such as labour costs, facilities, as well as academic and non-academic activities in schools."[21]

In the context of the economics of education, this financing aims to allocate limited resources to develop people's intellectual capacity, skills, and character through education."[22] Educational institutions function as producers of educational services that produce graduates with work-ready competencies."[23] The educational institution functions as a producer of educational services that produce graduates with work-ready competencies.

The regulations underpinning education financing in Indonesia include Law No. 20 of 2003 and Government Regulation No. 19 of 2005, which

Notoatmojo (2003) also divides partnerships into Network-based Partnership and Solid Partnership, where network partnerships are more flexible, while solid partnerships demand more intensive involvement from each party[17].

Working attitudes in partnerships, as outlined by Rukmana (2006), include loyalty, respect for differences, and mutual trust.[18] Cohen and Branford in Rukmana (2006) mention that a good partnership must have loyalty to common goals, accept differences, and work in a spirit of mutual assistance.[19] Lendrum (2003) emphasises the importance of trust and sustainable cooperation as indicators of strategic success in partnerships.[20] Lendrum (2003) emphasises the importance of trust and sustainable cooperation as indicators of strategic success in partnerships.

stipulate that education funding is a shared responsibility between the government, regions and communities. It emphasises fairness, adequacy and sustainability of resources for education[24].

In practice, education cost management involves budget planning, implementation and evaluation, ensuring that every resource is used efficiently to support the sustainability of education programmes. Financing models such as Flat Grant, Power Equalising and Foundation Plan offer methods of allocating funds that take into account the equity and economic capacity of each region."[25]

Overall, education financing requires the active role of government and community participation to ensure equitable access to quality education in Indonesia.

DISCUSSION

1. Education Financing Partnership Patterns

Pondok Pesantren Nurul Islam in Sukarbela, Mataram, demonstrates effective mutualistic partnership practices in financing education with various funding sources. By focusing on the synergy between the pesantren and external parties, the pesantren is able to ensure

Support from the local community, especially the residents of Sukarbela and Mataram, is a key factor in the sustainability of Nurul Islam Islamic Boarding School. These community resources include monetary donations, building materials, and labour. Community participation shows a strong social bond between the pesantren and the surrounding community. In this context, community contributions do not only have an impact on financing, but also strengthen a sense of belonging and shared responsibility for the religious education provided at the pesantren." [26]

b. Islamic Banking Partnership

Partnerships with Islamic banks, such as Bank BTN Syariah, Bank Indonesia, and Bank Dinar Asri, have a positive impact on the funding of pesantren infrastructure. Islamic banks offer financing schemes based on sharia principles, such as murabahah, musyarakah, and ijarah contracts, which provide flexibility and security in meeting the financial needs of pesantren without violating sharia principles. [27] This cooperation benefits both parties, where the bank gains social value as an institution that supports Islamic education, while pesantren obtain funds for infrastructure with a system that is in accordance with Islamic

sustainability and development in supporting santri education. The following is an in-depth explanation of the various funding sources that support the operations of pesantren Nurul Islam:

a. Community Donations

values. [28]

c. Corporate Social Responsibility (CSR) Programme

Pegadaian Syariah Mataram is an important partner in economic empowerment and education through its Corporate Social Responsibility (CSR) programme. The CSR programme provides financial support and other material assistance aimed at the development and operation of pesantren. CSR allows pesantren to obtain additional funds without incurring a high burden of debt or liability. The programme also reinforces the company's positive image in the community, and increases their social value as an institution that cares about education [29].

d. Government Support

Support from the government through programmes such as the School Operational Assistance (BOS) and the Smart Indonesia Programme is very helpful, especially in easing the burden of education costs for underprivileged santri. BOS funds and the Smart Indonesia Programme serve as subsidies that encourage the sustainability of pesantren education, especially for santri who come from low-income families. [30] These subsidies not only ease the financial burden of pesantren but also contribute to improving the quality of equal

education.

e. Pesantren Internal Business Unit

Pondok Pesantren Nurul Islam also develops internal business units consisting of cooperatives and various services, which are operated as additional

financially independent and does not rely entirely on external assistance.[31] This also provides opportunities for santri to learn entrepreneurial skills, which can be a provision for them after graduating from the pesantren.

f. Zakat, Infaq, and Waqf (ZISWAF)

Zakat, infaq, and waqf (ZISWAF) funds from the surrounding community are one of the main sources of financing for pesantren. ZISWAF funds are used for daily operational costs as well as the development of pesantren facilities and infrastructure. Waqf, for example, is often used for infrastructure development, such as dormitories and classrooms, while zakat and infaq support the daily needs of santri. Proper management of ZISWAF can increase the transparency and accountability of pesantren, so that the community has more trust and continues to support the pesantren financially." [32]

The implementation of a mutualistic partnership pattern at Pondok Pesantren Nurul Islam reflects a strategic effort to improve the efficiency of sharia fund management and build a mutually beneficial relationship between pesantren and the community, financial institutions, companies, and the government. This partnership, in turn, increases the capability of pesantren in providing quality education without burdening parents or santri.

2. Partnership Implementation and Evaluation

In its implementation, the pesantren establishes various forms of cooperation, such as: Pesantren, as Islamic educational institutions that integrate traditional and modern

sources of income. The existence of this business unit contributes significantly to the pesantren's income, which in turn can cover operational costs and support the sustainability of the institution. By managing independent businesses, the pesantren becomes more values,

have developed various forms of cooperation to improve the sustainability and effectiveness of their operations. This cooperation involves not only educational institutions, but also the community, alumni, and the financial sector. One form of cooperation that has developed is sharia-based financing, which allows pesantren to build educational facilities without relying on conventional financing. The concept of profit sharing (mudharabah) applied in this cooperation serves as a fair financing model and is in accordance with sharia principles. This system allows pesantren to obtain development funds while maintaining the integrity of Islamic principles, such as justice and shared prosperity.

In this case, the pesantren cooperates with Islamic banks that provide mudharabah-based financing to build facilities that can support the teaching and learning process. With this collaboration, pesantren can expand their capacity to provide quality education without being burdened by loan interest that is not in accordance with sharia principles.[33] Therefore, this sharia-based financing provides a double benefit, namely the development of better educational facilities and strengthening pesantren's understanding of the Islamic economic system.

In addition, collaboration with alumni and parents is also an important pillar in the sustainability of the pesantren. The scholarship programme initiated through this collaboration provides opportunities for students from underprivileged families to continue their education in pesantren. These scholarships are often channelled through

funds collected from alumni and parents' donations, which shows a collective awareness to advance the pesantren. In addition to scholarships, alumni and parents also play a role in providing sustainable educational facilities, such as building renovations, provision of books, or procurement of learning tools. This collaboration not only benefits the pesantren, but also strengthens the relationship between the pesantren and its community, which creates a more inclusive and solid educational environment[34].

The use of digital technology in the management of pesantren is also growing, especially to increase transparency in the management of funds and finances. By utilising digital applications, pesantren can provide clear financial reports that are easily accessible to the community, alumni, and parties who play a role in supporting pesantren operations. This not only strengthens public trust in the management of pesantren funds, but also opens up opportunities for donors or sponsors to see transparently how the funds they provide are used. According to research conducted by Kurniawan (2019), pesantren that adopt digital technology in fund management have a higher level of trust in the eyes of the community and donors, which in turn increases the stability and continuity of funds received by pesantren."[35]

Evaluation of the use of funds in pesantren shows that the transparency and effectiveness of the use of funds are highly valued by pesantren partners. The success of pesantren operations is greatly influenced by the stability of donations coming from the community, alumni, and other institutions that care about the development of pesantren. This stability will ensure that the pesantren can not only run its daily activities well, but can also develop a wider range of educational and social programmes, which ultimately contribute to the empowerment of the ummah."[36]

3. Supporting and inhibiting factors

The financial sustainability of pesantren in Indonesia is strongly influenced by interrelated internal and external factors. In this context, it is important to look at the supporting and inhibiting factors that play a role in maintaining the financial sustainability of pesantren.

Supporting Factors

1. High Public Trust

Community trust in pesantren is very important in creating financial stability. As an educational institution that has strong roots in Islamic tradition, pesantren often receive support from the local community in the form of donations. This trust is one of the major social capitals in maintaining the continuity of pesantren. For example, in the context of zakat and infaq, the community feels a responsibility to support pesantren as part of efforts to maintain religious traditions and Islamic education.

2. Islamic Banking Support

Islamic banking offers a financing model based on the principles of fairness and transparency. This sharia-based financing can be a solution in improving pesantren's access to financial resources. The principle of fairness in Islamic banking allows pesantren to obtain funds without being burdened by high interest rates, which are often a burden for other educational institutions. In addition, a transparent system in fund management makes pesantren easier to supervise, reduces the potential for misuse of funds, and increases financial accountability."[37]

3. Government Policy

programmes that can be used for infrastructure development and education quality improvement.

Inhibiting Factors

1. Economic Fluctuations

Economic fluctuations that occur in society can affect the ability of individuals and groups to donate. When economic conditions decline, people tend to reduce their contributions to pesantren. This can disrupt the cash flow of the pesantren, which relies heavily on community donations, whether in the form of zakat, infaq, or other donations."[38]

2. Fund Disbursement Bureaucracy

The bureaucratic process of disbursing funds from external institutions, be it the government or financial institutions, is often an obstacle for pesantren. Long and complicated procedures often hinder efficient fund management. This makes it difficult for pesantren to access funds on time, which in turn hinders the sustainability of pesantren operations (Salim, 2019)."[39]

3. Limited Human Resources

Many pesantren face obstacles in managing funds and other resources due to limited experts in the field of financial management. The lack of competent experts in financial management makes it difficult for pesantren to plan budgets, manage existing funds, and optimise available resources. This can risk the inability of pesantren to maintain financial stability in the long term."[40]

The sustainability of pesantren requires strategic partnerships with various parties, including the community, financial institutions, and the government. High community support, a transparent sharia-based financing system, and government policies that accommodate pesantren are essential in maintaining their financial stability. However, challenges such as economic fluctuations, fund disbursement bureaucracy, and limited human resources need to be overcome with a more effective and efficient approach. Therefore, the implementation of a transparent financial system and strong partnerships with various parties are the keys to success in achieving pesantren sustainability.

CONCLUSIONS

The partnership pattern of Islamic boarding schools in financing Islamic education shows the importance of collaboration with various parties to ensure the sustainability and quality of education. Boarding schools, through multisectoral cooperation, can build partnerships with various parties, including the government, donor agencies, the private sector, and the community. This cooperation allows the boarding school to access various sources of funding, thereby reducing dependence on a single source. One concrete example is Pondok Pesantren Nurul Islam Kota Mataram, which diversifies its financing sources, such as through donations, crowdfunding, partnerships with companies, and scholarship programmes. This approach helps to create more stable and sustainable financing. Transparency

and accountability in fund management are important aspects that must be considered in every partnership. Transparent and accountable fund management can build trust between pesantren, partners, and donors. Thus, pesantren can manage funds more efficiently and maximise their benefits for improving the quality of education. In addition, involving the community in the process of financing and managing the pesantren can strengthen the sense of belonging to the pesantren. This sense of collective responsibility plays an important role in creating long-term support from various elements of the community. With a collaborative and strategic approach, this partnership pattern is not only able to fulfil funding needs, but also improve the quality of education in pesantren. This will make the boarding

school more prepared to face the challenges of the times and make a significant contribution in producing a smart and noble generation. Well-established partnerships also have the potential to encourage innovation in the management of Islamic education that is more responsive to social change and global needs.

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- Government policies also play a role in supporting the sustainability of pesantren. One example is Law No. 18/2019 on Pesantren, which gives legal recognition to pesantren as educational institutions that have an important role in national education. This policy opens up opportunities for pesantren to get assistance and access to various government funding