



# Governance of Productive Zakat-Waqf in Islamic Boarding School Education Management by LAZISKAF Azzainiyah Nurul Jadid

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## Abstract

*This study is motivated by the growing need for sustainable financing models in Islamic boarding schools amid the limitations of conventional funding sources. Productive zakat and waqf are viewed as strategic instruments for supporting Islamic boarding school education when managed through effective and integrated governance. This research focuses on examining the governance of productive zakat-waqf in Islamic boarding school educational management by LAZISKAF Azzainiyah Nurul Jadid, aiming to explore the mechanisms of fund management, utilization, and integration with the school's educational management system. Employing a qualitative approach with a case study design, the research was conducted at Nurul Jadid Islamic Boarding School, Probolinggo, Indonesia. Data were collected through in-depth interviews, observations, and document analysis, and were analyzed using thematic analysis based on an interactive model. The findings reveal that the governance of productive zakat-waqf has contributed significantly to sustaining educational financing, particularly in supporting educational programs and underprivileged students, although its integration into strategic educational planning remains limited. The study implies that strengthening the governance of productive zakat-waqf as an integral component of Islamic boarding school management is essential to achieving sustainable and equitable Islamic education financing.*

## INTRODUCTION

Islamic boarding school (pesantren) education in Indonesia is currently facing increasingly complex structural challenges, particularly in relation to financial sustainability and the improvement of educational service quality (Supardi et al., 2025). Along with the growing demand for higher educational standards, pesantren can no longer rely exclusively on conventional funding sources such as student fees, personal donations, or incidental subsidies. This reality indicates that traditional financing systems have inherent limitations in supporting operational needs, infrastructure development, and continuous pedagogical innovation (Pamungkas et al., 2024).

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In this context, zakat and waqf as instruments of Islamic social finance emerge as strategic potentials that have not yet been fully optimized within the management of pesantren education. The substantial potential of zakat and waqf, both nationally and locally, suggests significant opportunities to strengthen Islamic education financing when these instruments are managed productively and integrated into institutional educational management systems (Febrianty, 2024).

Contemporary developments in Islamic social finance reflect a paradigm shift from purely charitable management of zakat and waqf toward a productive and sustainability-oriented approach. Productive zakat and waqf are no longer understood merely as short-term assistance mechanisms, but rather as social capital that can be developed to support strategic sectors, including education (Binnabie & Sutrisno, 2025). From the perspective of governance theory, the effectiveness of zakat and waqf management is largely determined by the quality of managerial systems encompassing planning, transparency, accountability, and institutional professionalism (Wulansari, 2024). When these principles are consistently implemented, zakat and waqf have the potential to become stable, adaptive, and resilient sources of educational financing in the face of economic dynamics.

Within the framework of Islamic educational management, financing constitutes a key determinant of educational service quality. Educational management theory emphasizes that institutional success is not solely shaped by curriculum and human resources, but also by the ability of educational institutions to manage financial resources effectively and sustainably. Therefore, the integration of productive zakat and waqf into pesantren educational management can be understood as a form of Islamic value-based social entrepreneurship (Anarki et al., 2025). This approach positions pesantren not only as institutions of education and da'wah, but also as socio-economic entities capable of managing communal trust to strengthen institutional independence and educational quality.

Pesantren Nurul Jadid provides a relevant empirical context to examine these dynamics. The existence of LAZISKAF Azzainiyah as an officially recognized institution for managing zakat, infaq, sadaqah, and waqf within the pesantren environment reflects an institutional effort to organize Islamic social finance in a systematic manner. LAZISKAF Azzainiyah functions not only as a fundraising body, but also as a strategic actor in utilizing zakat and waqf funds to support various pesantren programs, including education. This practice illustrates a functional relationship between zakat-waqf governance and pesantren educational management that warrants in-depth academic investigation, particularly from the perspective of productivity and financial sustainability.

Nevertheless, this considerable potential is not always matched by effective implementation at the operational level. One fundamental issue frequently encountered is the lack of systemic integration between zakat-waqf governance and pesantren educational management. In many cases, zakat and waqf management operates administratively and separately from educational strategic planning, thereby limiting its contribution to the improvement of educational service quality (Mas'ud et al., 2024). This condition highlights a critical governance problem, particularly in how zakat and waqf funds are planned, allocated, and evaluated within the framework of pesantren educational management.

Another equally important issue concerns the application of good governance principles in the management of zakat and waqf. Governance theory asserts that the management of public and religious social funds must adhere to principles of transparency, accountability, effectiveness, and participation. When these principles are inadequately implemented, zakat and waqf management risks inefficiency and diminished leverage in enhancing educational quality (Rahmadhanis et al., 2024). Within the pesantren context, weak integration between zakat-waqf governance and educational management can hinder financing innovation and reduce the overall contribution of Islamic social finance to strengthening the pesantren education system (Munthe, 2025).

A number of international studies have examined productive zakat and waqf from diverse perspectives. Ascarya and Yumanita (2020) in the *Journal of Islamic Monetary Economics*

and Finance demonstrate that productive zakat can generate significant social impact when managed through strong and professional governance. Mohsin, Hassan, and Muneeza (2021) in the *Journal of Islamic Accounting and Business Research* emphasize the substantial potential of productive waqf as a sustainable source of educational financing, particularly when supported by modern managerial approaches. Meanwhile, Abdullah and Ismail (2022) in the *International Journal of Social Economics* highlight the importance of governance in waqf management to enhance its impact on the public sector. Despite these contributions, most existing studies focus on macro-level contexts or formal educational institutions such as universities, and have not specifically examined pesantren as community-based educational institutions with distinctive socio-religious characteristics.

Based on this review, a significant research gap becomes evident. Studies that integrate productive zakat–waqf governance with pesantren educational management, particularly through the role of internal pesantren institutions such as LAZISKAF, remain limited. This gap is noteworthy given that pesantren possess unique social structures, value systems, and institutional dynamics that differ from other formal educational institutions. The limited attention to this context underscores the need for more contextualized and in-depth research to understand how productive zakat–waqf governance can function effectively in supporting pesantren educational management.

The novelty of this research lies in its integrative approach to understanding productive zakat–waqf governance within pesantren educational management. Rather than merely describing zakat and waqf management practices, this study conducts an in-depth analysis of the functional relationship between Islamic social finance governance and pesantren educational management systems. By focusing on the role of LAZISKAF Azzainiyah as an internal zakat–waqf management institution, this research offers a new perspective that synthesizes Islamic educational management theory, Islamic social finance governance, and pesantren-based social entrepreneurship within a unified analytical framework.

Based on this background, the study aims to analyze in depth the governance of productive zakat–waqf in pesantren educational management by LAZISKAF Azzainiyah Nurul Jadid. The research seeks to examine how governance principles are applied in the management of zakat and waqf and how these are integrated into pesantren educational management to support sustainable educational financing. Consequently, this study is expected to contribute theoretically to the development of Islamic educational management scholarship and practically to the strengthening of zakat–waqf governance within pesantren institutions.

## METHODS

This study employs a qualitative research design with a case study approach. This approach was selected because the research aims to gain an in-depth understanding of the governance of productive zakat–waqf in pesantren educational management as practiced by LAZISKAF Azzainiyah Nurul Jadid (Ainulyaqin et al., 2023). The case study approach enables the researcher to explore the phenomenon in a contextual, holistic, and comprehensive manner, in line with the characteristics of pesantren as value-based and community-oriented educational institutions. The research was conducted at Pondok Pesantren Nurul Jadid, located at Jalan KH. Zaini Mun'im, Karanganyar Village, Paiton District, Probolinggo Regency, East Java 67291. Data were collected through in-depth interviews, participant observation, and documentation study. Data analysis was carried out using thematic analysis, involving stages of data reduction, data display, and conclusion drawing, following the interactive analysis model.

The data sources in this study consist of primary and secondary data. Primary data were obtained from key informants, including administrators of LAZISKAF Azzainiyah, pesantren leaders, and parties directly involved in the management and utilization of productive zakat–waqf for pesantren educational purposes. Secondary data were collected

from official institutional documents, financial and program reports of LAZISKAF, pesantren policy archives, and relevant regulations concerning zakat and waqf management. Informants were selected through purposive sampling, based on their relevance, competence, and level of involvement in relation to the research focus.

To ensure data validity, this study applied source and method triangulation. Source triangulation was conducted by comparing information obtained from various informants, while method triangulation involved cross-checking interview data with observational and documentary evidence. In addition, member checking was carried out to ensure that the researcher's interpretations were consistent with the empirical realities. Through these procedures, the study seeks to achieve a high level of credibility, reliability, and analytical accuracy, enabling the findings to represent faithfully the governance of productive zakat-waqf in pesantren educational management.

## RESULTS AND DISCUSSION

### Results

#### **Institutional Governance of Productive Zakat-Waqf within the Pesantren Structure**

The findings indicate that the governance of productive zakat-waqf at Pesantren Nurul Jadid is implemented through a relatively established institutional structure that is integrated into the pesantren system. LAZISKAF Azzainiyah functions as a specialized institution mandated to professionally manage zakat, infaq, sadaqah, and waqf, while simultaneously serving as a bridge between community-based funds and the strategic needs of the pesantren, particularly in the educational sector. Observational data show that LAZISKAF has a clear organizational structure, division of roles, and operational mechanisms covering the stages of fundraising, management, and utilization of zakat-waqf funds. Institutional documents further reveal that LAZISKAF does not operate as a fully autonomous entity, but rather under the policy coordination of the pesantren leadership, ensuring that fund management aligns with the pesantren's educational vision and mission.

Interview findings reinforce these observations. One LAZISKAF administrator stated, "*LAZISKAF does not merely collect funds, but is directed to support the strategic needs of the pesantren, especially education, in accordance with the guidance of the pesantren leadership.*" This statement suggests that zakat-waqf governance at Nurul Jadid is not partial in nature, but structurally integrated into pesantren educational management. The interpretation of this quotation indicates that zakat-waqf management is positioned as an integral component of the educational management system, rather than as a philanthropic activity detached from institutional planning.

#### **Patterns of Collection and Management of Productive Zakat-Waqf**

The study finds that zakat and waqf collection by LAZISKAF Azzainiyah is conducted through multiple channels, both internal and external to the pesantren. Internally, funds are sourced from the pesantren community, students' parents, and alumni, while externally they are obtained from the wider public and institutional partners. Observations reveal that LAZISKAF has implemented relatively well-organized administrative and reporting systems, including systematic recording of incoming funds and their allocation. Annual report documentation indicates that funds are classified by type, such as consumptive zakat, productive zakat, cash waqf, and asset-based waqf.

One informant explained during an interview, "*We try to direct zakat and waqf funds not only toward short-term assistance, but also toward productive and sustainable programs.*" This statement reflects an institutional awareness of the importance of productive zakat-waqf. Its interpretation suggests that LAZISKAF Azzainiyah has adopted a productive paradigm in managing zakat-waqf, although further strengthening is still required in long-term planning and impact evaluation related to pesantren education.

#### **Utilization of Productive Zakat-Waqf for Pesantren Education**



The findings show that a portion of zakat–waqf funds managed by LAZISKAF Azzainiyah is directly allocated to support pesantren educational management. These allocations include student scholarships, operational assistance for educational institutions, infrastructure development, and support for programs aimed at improving learning quality. Field observations indicate that several educational facilities within the pesantren were constructed or renovated with waqf support, while productive zakat funds are used to sustain educational programs for students from economically disadvantaged backgrounds.

A leader of an educational unit stated in an interview, *“Many educational programs can operate because of the support from zakat and waqf managed by LAZISKAF.”* This statement highlights the direct relationship between zakat–waqf management and the continuity of pesantren educational programs. The interpretation suggests that productive zakat–waqf functions as a significant alternative financing instrument in pesantren educational management, particularly in maintaining access and sustainability of educational services.

### **Integration of Zakat-Waqf Governance with Educational Management**

The study reveals that the integration of zakat–waqf governance with pesantren educational management remains functional and gradual. Conceptually, zakat–waqf management has been directed toward supporting education, yet technically it has not been fully embedded in the strategic educational planning of the pesantren. Observations indicate that coordination between LAZISKAF and educational units occurs through specific forums, but is not consistently based on measurable performance-oriented educational planning.

One pesantren administrator noted, *“Coordination already exists, but going forward it needs to be more systematic so that zakat and waqf truly become part of educational planning.”* The interpretation of this statement indicates that while integration is underway, there remains substantial room for strengthening systemic aspects, particularly in joint planning between zakat–waqf management institutions and pesantren educational management.

### **Transparency and Accountability in Zakat-Waqf Governance**

The findings also demonstrate that LAZISKAF Azzainiyah has applied principles of transparency and accountability in managing zakat–waqf, albeit with varying levels of implementation. Financial and program documentation reflects efforts to report to the public and pesantren stakeholders. Observations of administrative practices suggest that financial reports are prepared periodically, although not yet fully based on uniform accounting standards.

One LAZISKAF administrator stated, *“We strive to be transparent to donors and the pesantren, although we are still continuously learning to improve our reporting systems.”* The interpretation of this quotation indicates an institutional commitment to good governance principles, alongside an awareness of existing limitations that require ongoing improvement. This suggests that productive zakat–waqf governance within the pesantren is undergoing a process of continuous institutional strengthening.

### **Impact of Zakat-Waqf Governance on Educational Sustainability**

The study finds that productive zakat–waqf governance has had a positive impact on the sustainability of pesantren education. Zakat–waqf funds help maintain financial stability, particularly for students from disadvantaged backgrounds, and enable the pesantren to develop educational programs without relying entirely on conventional funding sources. Observations of educational activities indicate that zakat–waqf support contributes to the continuity of educational services and reinforces the social function of the pesantren.

One informant remarked, *“With zakat and waqf, the pesantren feels more secure in running educational programs, especially for students in need.”* The interpretation of this statement suggests

that productive zakat-waqf acts as a financial buffer for pesantren education, thereby strengthening sustainability and inclusivity.

**Table 1.** Key Findings on Productive Zakat-Waqf Governance

Governance Aspect	Key Findings	Data Sources
Institutional Structure	LAZISKAF integrated with pesantren policies	Observation, Documentation
Fund Management	Zakat-waqf directed toward productive programs	Interviews, Documentation
Utilization	Supports scholarships and educational operations	Interviews, Observation
Transparency	Reporting implemented, but system strengthening is needed	Interviews, Documentation
Impact	Enhances sustainability of pesantren education	Interviews, Observation

Overall, the findings demonstrate that productive zakat-waqf governance by LAZISKAF Azzainiyah Nurul Jadid has made a tangible contribution to supporting pesantren educational management. Although limitations remain in terms of systemic integration and performance-based governance strengthening, current practices indicate a positive trajectory toward a sustainable pesantren education financing model. These findings affirm that productive zakat-waqf, when governed effectively and integrated with educational management, can serve as a strategic instrument in strengthening the sustainability and quality of pesantren education (Amirudin et al., 2025).

## Discussion

The results of this study indicate that productive zakat-waqf governance by LAZISKAF Azzainiyah Nurul Jadid functions as a supportive instrument for pesantren educational management, although its integration remains gradual and not yet fully systemic. This finding aligns with Ascarya and Yumanita (2020) in the *Journal of Islamic Monetary Economics and Finance*, who argue that productive zakat holds significant potential for supporting social development, including education, when managed through strong and sustainability-oriented governance. However, this study reveals that within the pesantren context, the effectiveness of productive zakat-waqf is shaped not only by financial governance quality, but also by the extent to which it is structurally and strategically integrated into pesantren educational management systems (Masyhadi, 2024).

In contrast to the findings of Mohsin, Hassan, and Muneeza (2021) in the *Journal of Islamic Accounting and Business Research*, which emphasize the role of productive waqf as a financing source for formal education such as universities, this study demonstrates that pesantren possess more complex characteristics. Pesantren manage not only formal education, but also value-based education, residential life, and socio-religious development (Sofiani et al., 2025). Consequently, the utilization of productive zakat-waqf in pesantren should not be assessed solely from a financial perspective, but also from its capacity to sustain holistic educational services. This finding extends prior studies by positioning pesantren as community-based educational entities that require more contextualized zakat-waqf governance approaches.

Abdullah and Ismail (2022) in the *International Journal of Social Economics* emphasize weak governance as a major factor limiting the impact of waqf on public sector development. The findings of this study confirm this argument, particularly with respect to planning integration. Although LAZISKAF Azzainiyah has implemented basic principles of transparency and accountability, the results indicate that deeper integration of zakat-waqf into strategic educational planning remains necessary (Soleh et al., 2025). Thus, the

issue lies not in the absence of governance, but in the depth and systematization of governance within the framework of pesantren educational management.

Furthermore, this study reveals a dimension that has been insufficiently addressed in prior international literature, namely the role of pesantren leadership and religious legitimacy in strengthening zakat–waqf governance. While international studies tend to emphasize institutional and managerial aspects, this research finds that public trust in LAZISKAF Azzainiyah is strongly influenced by its relationship with pesantren authority. This factor contributes to the sustainability of zakat–waqf collection and utilization, and constitutes a key distinction between zakat–waqf governance in pesantren and in other formal educational institutions.

Additionally, the findings reinforce the concept of social entrepreneurship in Islamic education as articulated by Huda et al. (2020) in the *Journal of Social Entrepreneurship*, which posits that Islamic educational institutions can function as agents managing social resources productively. This study adds a new dimension by demonstrating that zakat–waqf-based social entrepreneurship in pesantren requires governance that is not only efficient, but also aligned with pesantren values, structures, and culture (Faiza et al., 2023). Accordingly, the success of productive zakat–waqf in supporting pesantren educational management cannot be reduced to technical financial considerations alone, but must be understood as a complex socio-institutional process.

Overall, the discussion confirms that the findings not only corroborate previous studies, but also extend and critically engage with them by introducing the pesantren context as a distinctive locus of analysis. The integration of productive zakat–waqf governance with pesantren educational management emerges as a key issue that remains underexplored in international literature, and constitutes a significant contribution of this study to the development of Islamic educational management and Islamic social finance scholarship.

## CONCLUSIONS

This study concludes that the governance of productive zakat–waqf implemented by LAZISKAF Azzainiyah Nurul Jadid plays a strategic role in supporting pesantren educational management, particularly in maintaining financial sustainability and expanding access to educational services. The most important finding indicates that zakat and waqf function not merely as instruments of religious philanthropy, but also as socio-economic capital capable of sustainably supporting educational programs when managed productively and integrated into the pesantren management system. The key lesson drawn from this research is that the effectiveness of zakat–waqf in pesantren education is largely determined by the quality of institutional governance, especially in terms of planning integration, inter-institutional coordination, and the orientation of fund utilization toward strategic educational needs.

In terms of scholarly contribution, this study strengthens and at the same time renews perspectives within the field of Islamic Educational Management by offering an integrative approach that connects Islamic social finance governance with pesantren educational management. The strength of this article lies in its contextual analysis of productive zakat–waqf through the role of internal pesantren institutions, thereby expanding the discourse on social entrepreneurship in Islamic education, which has predominantly focused on formal educational institutions. Furthermore, the qualitative case study approach enables an in-depth exploration of meanings, practices, and institutional relationships that are rarely captured through quantitative studies. Nevertheless, this research is limited by its focus on a single pesantren and one zakat–waqf management institution, which constrains the generalizability of the findings across pesantren in Indonesia.

Based on these limitations, future research is recommended to develop comparative studies across multiple pesantren with diverse characteristics and to combine qualitative

and quantitative approaches (mixed methods) in order to obtain a more comprehensive understanding of the effectiveness of productive zakat–waqf governance in pesantren educational management. Further studies should also examine more deeply the impact of productive zakat–waqf on educational performance indicators, such as service quality, learning outcomes, and institutional sustainability, so that research findings can serve as a sound basis for formulating more targeted and sustainable Islamic education financing policies.

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