

## Islamic Philanthropy and the Sustainability of Non-Formal Islamic Education: A Case Study of Zakat-Based Educational Financing

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### ABSTRACT

Non-formal Islamic education plays an important role in strengthening religious literacy, character formation, and community empowerment. However, many community-based Islamic education institutions face financial instability that affects program continuity, educator retention, learning facilities, and learner participation. This study examines how zakat, infaq, and sadaqah (ZIS) governance supports the sustainability of non-formal Islamic education. This study employed a descriptive qualitative approach using a single-case instrumental case study design at the Amal Foundation, a mosque-based social and educational organization in Indonesia. Data were collected through semi-structured interviews with nine purposively selected informants, including foundation leaders, ZIS administrators, education managers, teachers, and community representatives. The interviews were supported by participatory observation and document analysis of financial records, program schedules, attendance lists, and institutional meeting notes. Data were analyzed thematically through coding, category development, and theme refinement, with trustworthiness strengthened through triangulation, member checking, and peer debriefing. The findings indicate that structured ZIS governance was associated with greater operational stability in non-formal Islamic education programs. ZIS funds were allocated to educator honoraria, learning facilities, and basic infrastructure support. Documentary and interview evidence showed more regular learning schedules, more predictable teacher honoraria, improved teacher presence, better availability of learning resources, and more consistent learner participation. The study suggests that transparent and accountable Islamic philanthropic governance can function as an institutional financing strategy for sustaining non-formal Islamic education. However, the findings should be interpreted as context-specific evidence of operational and institutional improvement, not as direct causal evidence of improved learning achievement.

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## 1. INTRODUCTION

Education is a fundamental instrument for human development, social transformation, and community empowerment. Beyond formal schooling, non-formal education plays a strategic role in expanding access to learning, strengthening religious literacy, internalizing moral values, and supporting character formation within society (Azizah et al., 2024; Sabarudin et al., 2025; Suhendi et al., 2025). In Muslim communities, non-formal Islamic education institutions, such as Islamic study groups, mosque-based learning programs, and Islamic schools, contribute significantly to the transmission of Islamic knowledge and values. These institutions often serve learners who are not fully reached by formal education systems and provide flexible, community-oriented learning spaces rooted in religious and social needs (Achmadin et al., 2024; Sari et al., 2024; Supriatna et al., 2023).

Despite their important role, many non-formal Islamic education institutions face persistent financial constraints. Unlike formal schools that may receive regular government support or structured tuition systems, community-based Islamic education programs often depend on voluntary donations, irregular contributions, or limited student fees. This unstable financing structure affects institutional sustainability, including the regularity of learning programs, availability of learning resources, teacher retention, and continuity of educational services. In non-formal education contexts, educational quality is therefore not only reflected in academic outcomes but also in practical indicators such as stable educator involvement, consistent learning schedules, sufficient facilities, and sustained learner participation (Fihana, 2024; Novitasari et al., 2025; Pienimäki et al., 2021).

Islamic philanthropy offers a potential response to these challenges. Zakat, infaq, and sadaqah (ZIS) are not merely forms of charitable giving but also social finance instruments that can support welfare, empowerment, and social justice. In contemporary Islamic social finance, zakat and related philanthropic funds are increasingly understood not only as consumptive assistance for immediate needs but also as productive resources that can strengthen community resilience and institutional development (Abdullah & Suhaib, 2011; Mawardi et al., 2023; Obaidullah, 2016). When managed transparently and strategically, ZIS can support education by financing teacher honoraria, learning facilities, infrastructure maintenance, and operational needs, particularly in institutions serving economically vulnerable communities (Mubarok et al., 2021; Nurullaily & Iqbal, 2024).

Previous studies have discussed the role of zakat and Islamic philanthropy in poverty reduction, social welfare, economic empowerment, and sustainable development (Mawardi et al., 2023; Rahmaniya et al., 2025; Said et al., 2023). Other studies have emphasized the importance of accountability and governance in Islamic social finance institutions, showing that transparency, participatory management, and routine reporting can strengthen public trust and institutional legitimacy (Nurkhin et al., 2024; Shaikh et al., 2017). However, empirical studies that specifically examine how ZIS governance contributes to the sustainability of non-formal Islamic education remain limited. Most existing discussions focus on zakat distribution in general welfare programs, while less attention has been given to how philanthropic funds are managed, allocated, and connected to educational quality indicators in mosque-based or community-led learning institutions.

This gap is important because the sustainability of non-formal Islamic education depends not only on the availability of funds but also on how those funds are governed. Predictable and transparent financing can help education managers move from reactive fundraising toward planned program development. In community-based education, structured financing may support regular learning schedules, reduce class cancellations, improve educator commitment, and increase community participation. These outcomes are closely related to institutional sustainability, even though they do not necessarily indicate direct improvement in learners' academic achievement. Therefore, examining the governance of Islamic philanthropic funds in education requires attention to operational, institutional, and social dimensions of sustainability.

The present study focuses on the Amal Foundation, a mosque-based social and educational organization in Indonesia that manages Islamic study groups, an Islamic school, and a Zakat Collection Unit. The foundation provides an information-rich case because it integrates philanthropic fund

management with non-formal education programs serving children and adult learners from the surrounding community. Through this case, the study explores how ZIS funds are collected, managed, and allocated to support educational operations, including educator honoraria, learning facilities, and basic infrastructure needs. It also examines how these allocations are associated with program continuity, teacher stability, learner participation, and community trust.

This study contributes to the literature on Islamic philanthropy and education financing by explaining how ZIS governance operates as an institutional financing mechanism for sustaining non-formal Islamic education. Rather than claiming direct causal effects, the study investigates observable associations between structured philanthropic management and indicators of educational sustainability. In doing so, it offers empirical insight into how mosque-based and community-led educational institutions can strengthen operational resilience through transparent and accountable Islamic philanthropy.

Accordingly, this study aims to analyze the governance of zakat, infaq, and sadaqah in supporting non-formal Islamic education at the Amal Foundation and to explore its contribution to institutional sustainability. Specifically, the study examines how ZIS funds are allocated to educational programs, how such allocations are associated with program continuity and educator stability, and how transparent governance strengthens community trust and participation. The findings are expected to provide practical implications for zakat institutions, non-formal education managers, mosque committees, and policymakers seeking to strengthen sustainable community-based Islamic education.

## 2. METHODS

This study employed a descriptive qualitative approach using a single-case instrumental case study design to examine the role of zakat, charity, and alms in supporting non-formal Islamic education at the Amal Foundation in Indonesia. The case was selected because it is information-rich, integrating a Zakat Collection Unit (UPZ) with community-based educational institutions, namely an Islamic Study Group and an Islamic School, allowing in-depth analysis of education-related outcomes such as educator stability, learning continuity, availability of learning resources, and learner participation. Data were collected between March and June 2024 through nine semi-structured interviews with purposively selected informants, including foundation leaders, UPZ administrators, education managers, teachers, and community representatives. Interviews lasted 45-75 minutes and were complemented by participatory observations of learning activities focusing on instructional regularity, teacher presence, and learner attendance, as well as document analysis of financial reports, program schedules, attendance records, and institutional meeting minutes. Data collection continued until thematic saturation was achieved, indicated by repetition of education-related patterns and the absence of new substantive insights (Creswell & Creswell, 2023).

Data analysis was conducted using thematic analysis following the interactive framework of Miles, Huberman, and Saldaña, involving data familiarization, open coding, category development, and theme refinement (Raskind et al., 2020). Initial codes such as teacher honorarium stability, learning regularity, resource adequacy, and learner participation were organized into broader themes linking philanthropic governance to educational quality and sustainability. Trustworthiness was strengthened through methodological triangulation by cross-checking interview data with observations and documents Assyakurrohim et al., 2022; Patton, 2015, member checking with selected informants after preliminary analysis, and peer debriefing with fellow education researchers to review coding and interpretations (Assyakurrohim et al., 2022; Patton, 2015). Ethical principles were upheld by securing informed consent, ensuring confidentiality, and maintaining analytical objectivity throughout the research process (Ali et al., 2024; Shaheen et al., 2023; Stahl & Eke, 2024).

### 3. FINDINGS AND DISCUSSION

#### 3.1 Findings

##### 3.1.1 Documentary Overview of Educational Financing Before and After UPZ Support

The findings show that the integration of zakat, infaq, and sadaqah (ZIS) through the Zakat Collection Unit (UPZ) was associated with greater operational stability in the non-formal education programs managed by the Amal Foundation. To strengthen the empirical basis of the findings, interview data were compared with financial records, program schedules, attendance lists, and institutional meeting notes. These documents provided evidence of changes in four key areas: program regularity, educator honoraria, teacher attendance, and learner participation.

**Table 1.** Summary of Documentary Evidence Before and After UPZ Support

Indicator	Before UPZ Support	After UPZ Support	Documentary Source
Program regularity	Learning activities depended mainly on voluntary donations and were often conducted irregularly, approximately one to two sessions per month.	Learning activities became more regularly scheduled, with weekly study sessions and more stable school operations.	Program schedules and meeting notes
Educator honoraria	Honoraria for teachers and ustadz were uncertain and depended on the availability of donations.	Honoraria became more predictable because ZIS funds were allocated to support educator incentives.	UPZ financial records and budget reports
Teacher attendance	Class cancellations sometimes occurred when operational funds were unavailable or when teachers could not be consistently supported.	Teacher presence became more stable, and managers reported fewer cancellations of learning activities.	Attendance records and manager reports
Learning facilities	Learning resources were limited and depended on incidental contributions from the community.	ZIS funds supported basic learning needs, including teaching materials, stationery, sound systems, and classroom maintenance.	Financial records and facility procurement notes
Learner participation	Participation was less stable because learning activities were not always conducted regularly.	Attendance in religious study activities became more consistent alongside the regularization of program schedules.	Attendance lists and observation notes
Community trust and accountability	Financial reporting was less systematically connected to educational program planning.	Financial summaries and meeting notes were shared with stakeholders, increasing transparency and community trust.	Meeting minutes and financial summaries

##### 3.1.2 Funding Stability and Program Continuity

Before UPZ support, the Islamic Study Group and Islamic School relied mainly on voluntary donations, tuition contributions, and incidental community support. Documentary evidence from program schedules indicates that learning activities were not always conducted regularly because program implementation depended on the availability of operational funds. Financial records and meeting notes also show that managers frequently had to adjust learning activities according to available donations.

After ZIS funds were allocated through the UPZ, the programs showed greater regularity. Study sessions were scheduled more consistently, and school operations became more stable. This change was confirmed by both documentary data and interviews with foundation managers. One administrator explained:

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*“Before the UPZ support, activities depended on whether donations came in or not. Sometimes programs had to be postponed because there was no operational budget.”*

This statement was consistent with program records showing that learning activities became more regular after the UPZ began supporting operational financing. The findings therefore suggest that structured philanthropic financing helped reduce uncertainty in program planning and supported the continuity of non-formal education activities.

### 3.1.3 Educator Honoraria and Teacher Stability

Financial records indicate that a substantial portion of ZIS allocation was directed toward teacher and ustadz honoraria. Before UPZ support, educator incentives were irregular and depended on the amount of donations collected from participants or the surrounding community. This situation created uncertainty for educators and sometimes affected the regularity of teaching activities.

After UPZ support was introduced, honoraria became more predictable, although the amount remained modest. Teachers reported that payment regularity made them feel more appreciated and encouraged them to remain involved in the program. One teacher stated:

*“The amount is not large, but knowing that it is paid regularly makes us feel valued and more committed.”*

Attendance records and observation notes supported this perception. During the fieldwork period, teacher presence appeared more stable, and program managers reported fewer cancellations of classes. These findings indicate that ZIS-based financing contributed to educator stability by providing more regular support for teaching personnel. However, the study does not claim that this directly improved teaching performance, as such an outcome would require further classroom-based assessment.

### 3.1.4 Learning Facilities and Instructional Support

Document analysis also shows that ZIS funds were used to support basic learning facilities, including teaching materials, stationery, sound systems, and classroom maintenance. Before UPZ support, the availability of these resources was limited and depended largely on incidental donations. Informants reported that this sometimes affected the smooth implementation of learning activities.

After UPZ support, learning resources became more available and learning sessions were easier to organize. Observations showed that classes were conducted in a more orderly environment, with basic materials prepared before learning activities began. A community member stated:

*“Now learning feels more comfortable; the materials are available, and classes run more smoothly.”*

These findings suggest that ZIS allocation improved the institutional capacity to provide basic learning support. Nevertheless, the improvement should be understood as an operational indicator of learning quality, not as direct evidence of improved learner achievement.

### 3.1.5 Learner Participation and Community Involvement

Attendance lists and observation notes indicate that learner participation became more consistent after learning schedules were regularized. Before UPZ support, participation fluctuated because activities were not always conducted according to a fixed schedule. After the allocation of ZIS funds, more predictable scheduling helped participants and families plan their involvement in religious study activities.

In addition, the transparent management of funds strengthened community trust. Financial summaries and meeting notes were shared with relevant stakeholders, including foundation leaders, mosque administrators, education managers, and community representatives. A community representative explained:

*“We trust the institution more because we know where the funds go and see the programs running.”*

This finding indicates that community participation was not only influenced by the availability of funds but also by the perceived transparency of fund management. The collaborative governance model involving the UPZ, mosque committee, and education managers helped reinforce institutional legitimacy and collective responsibility for sustaining non-formal Islamic education.

Overall, the findings show that ZIS governance through the UPZ was associated with improvements in the operational sustainability of non-formal Islamic education at the Amal Foundation. The strongest evidence was found in program regularity, more predictable educator honoraria, greater stability of teacher presence, improved availability of basic learning resources, and more consistent learner participation. These outcomes were supported by interviews, observations, financial records, schedules, attendance lists, and meeting documents. However, the findings should be interpreted as evidence of institutional and operational improvement rather than direct causal evidence of improved learning achievement.

### 3.2 Discussion

The findings indicate that structured governance of *zakat*, *infaq*, and *alms* (ZIS) at the Amal Foundation is closely associated with improved operational stability and learning continuity in non-formal Islamic education. From the perspective of education financing theory, predictable and earmarked funding enables educational institutions to move away from reactive financial practices such as emergency fundraising and ad hoc budgeting toward more planned and sustained learning provision (Abdullah & Suhaib, 2011; Obaidullah, 2016; Samsudin et al., 2025). In this case, stable ZIS allocation allowed learning activities to be scheduled regularly, operational costs to be anticipated, and basic educational needs to be consistently met. This condition reflects key assumptions in school improvement literature, which emphasizes that financial stability is a prerequisite for maintaining instructional regularity, retaining educators, and ensuring the availability of learning resources, particularly in non-formal and community-based education settings (Demir & Usxak, 2025; Samsudin et al., 2025; Thuy et al., 2025).

The regularization of teacher and ustadz honoraria further illustrates how financial governance relates to educator-related outcomes. Interview data suggest that although honoraria levels remained modest, payment consistency reduced uncertainty and contributed to perceived improvements in educator motivation and commitment (Jonek-Kowalska et al., 2021). This finding is consistent with broader education studies showing that financial security, even at a basic level, supports professionalism, reduces turnover, and strengthens institutional attachment among educators in community-based learning environments (Hafidhuddin, 2018). At the same time, this study carefully differentiates between perceived benefits such as increased motivation and commitment reported by teachers and observable indicators, including reduced class cancellations and more consistent teacher attendance. Claims regarding direct improvements in student learning achievement are therefore not asserted and remain an important agenda for future quantitative investigation (Asyuti et al., 2025; Nurullaily & Iqbal, 2024; Rosyidi et al., 2024).

Moreover, the collaborative governance arrangement involving the Zakat Collection Unit (UPZ), mosque committees (DKM), and educational units reflects core principles of community education and participatory management. Transparency in fund allocation, shared decision-making, and routine reporting contributed to increased trust among educators, managers, and community members. Previous studies have highlighted that such governance structures strengthen institutional legitimacy and sustainability by fostering social trust and collective responsibility (Shaikh et al., 2017). In this context, *zakat*, *infaq*, and *alms* function not merely as short-term charitable assistance but as structured financial mechanisms embedded within an institutional system that supports program continuity, educator commitment, and accountable management.

Overall, these findings demonstrate that when Islamic philanthropic funds are governed through transparent and accountable mechanisms, they can meaningfully contribute to the sustainability and perceived quality of non-formal education. The outcomes observed in this study align with broader education development goals that emphasize equitable access, continuity of learning, and institutional

resilience. They also resonate with the objectives of maqashid al-shariah, particularly the preservation of intellect (*hifz al-'aql*), which underscores the importance of sustained access to education as a foundation for individual and social development (Khuluq & Asmuni, 2025; Nurcahyo et al., 2024; Yazid et al., 2025).

#### 4. CONCLUSION

This study concludes that structured and integrative governance of zakat, infaq, and alms at the Amal Foundation contributes to the sustainability of non-formal Islamic education. The findings show that predictable philanthropic funding supports program continuity, regular learning activities, and more stable teacher honoraria, thereby strengthening learning stability and community participation. Collaborative governance among zakat collection units (UPZ), mosque councils (DKM), and educational managers also enhances accountability and public trust, positioning Islamic philanthropy not merely as short-term charity but as a strategic mechanism for sustaining community-based education.

The study contributes to the field by highlighting the educational value of accountable and collaborative Islamic philanthropic governance in non-formal learning contexts. Practically, education managers, zakat institutions, and local governments are encouraged to strengthen transparent budgeting, clear allocation guidelines, routine reporting, and coordination between zakat bodies and community education providers. However, because this study is based on a single qualitative case and does not measure long-term learning outcomes quantitatively, future research should employ comparative and quantitative approaches to examine the broader applicability and educational impact of structured Islamic philanthropic governance in diverse non-formal education settings.

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