



Al-Manarah: Journal of Education and Islamic Studies

Available online on the website:
<https://journal.pergunulampung.or.id/index.php/almanarah>

Al- Manarah : Journal of Islamic Education and Studies
(p-ISSN: xxxx-xxx | e-ISSN: xxxx-xxxx)
Volume 1, Issue. 01, 2025, pp. 25-33

The Holistic Education Model in Islamic Religious Education Learning at SMPN Aalu Salim, South Lampung

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Submit: 01-02-2025

Revised : 02-22-2025

Accepted : 04-29-2025

ABSTRACT The study aims to identify the implementation of Holistic Education to Students of MTs Assyifa Karang Sari, South Lampung and the challenges they face. The research method used is a qualitative approach with a descriptive qualitative approach. Data collected through observation, interviews, and documentation, then analyzed through data reduction, data presentation, and data extraction conclusion. Research results show that; there is a method implemented in holistic education implementation that is, give role model, habituation, motivation, give gifts, and use punishment, there is a number of challenges in holistic education implementation that is, socializing outside the school environment, social media influence, and non-compliance of all students in carrying out school rules. Findings This is an important mark in increasing more holistic Islamic religious education, impactful positive on the development of student character, and providing inspiration as well as guidelines for other schools in increasing their religious education.

Keywords : *Holistic Education, Islamic, South, Model.*

 <https://dx.doi.org/xx.xxxxx/al-manarah.vxx0x.xxxx>

How to Cite Ma'ruf, A., Asri, F., (2025). *The Holistic Education Model in Islamic Religious Education Learning at SMPN Aalu Salim, South Lampung*, Al - Manarah : Journal of Islamic Education and Studies, Vol. 1, No. 01, 25-33.

INTRODUCTION

Islamic education in Indonesia has a strategic role in forming a generation with morals, knowledge and skills capable of facing global challenges (Anshori, I., Husaini, U. M., Nurhidayati, D., & Fidiyani, 2025). Islamic educational institutions, starting from madrasas, Islamic boarding schools, to higher Islamic religious education, is the main receptacle in realizing the objective said (Djukardi, D. M., Rachmi, I. G. A. K., & Sumiarni, 2020). However, thus, the quality of Islamic education service is still very much influenced by financing patterns applied (Sodik, N., Oviyanti, F., & Afgani, 2021). Reality on the ground shows that financing problems often become a crucial determining factor for sustainability, quality, and power competition of Islamic education compared with general education institutions (Wasehudin, W., Anshori, I., Rahman, M. T., Syaife'i, I., & Kesuma, 2021).

Education plays a crucial role in improving the quality of human resources (Kessi, A. M. P., Suwardi, W. Z., Mukhtar, A., Asmawiyah, A., & AR, 2022). It has a profound influence on the economic growth of a nation, not only because education increases productivity but also because it shapes the dynamics of society. Education enables human resources to quickly comprehend and adapt to changes in the workplace environment (Doo, M. Y., Bonk, C. J., & Heo, 2021). Therefore, it can be concluded that countries with highly educated populations tend to

experience rapid economic growth. The relationship between the government, society, and the private sector is inseparable in their shared role of improving equity and the quality of education (Fatoni, M. H., & Subando, 2024). In general, education is widely recognized as an essential investment in human resources.

A nation will possess citizens with morals and ethics if education is placed as a primary focus and its programs are implemented with seriousness and commitment. To achieve high-quality education (Nadhifa Ardiana Maharani et al., 2024), sufficient funding is also required for all educational components (Harahap & Junaidi, 2024). When positioning education as the foundation for enlightening the life of the nation within the context of a civil society, substantial investment is needed to strengthen the national education system. Furthermore, there must be serious efforts to strengthen education as the main source of strength not only as a constitutional mandate but also as a response to the real challenges of societal development in the midst of internal conditions and global competition (Anshori, I., Islam, N. N., & Husaini, 2025). One of the primary objectives of Islamic education is to refine an individual's character, and achieving this goal requires full support from the government, including adequate financial backing (Anshori, I., Setiaji, H., & Anita, 2023).

In its most fundamental form, education constitutes an inseparable part of societal life. Through education, communities transmit their worldview to younger generations, enabling them to live in accordance with these values (Anshori, I., & Wasehudin, 2024). Education also functions as a medium to prepare younger generations to assume specific roles in the future, as expected by both parents and society. Accordingly, education serves as an instrument of social engineering. The type and quality of education developed within a society will, in turn, determine the character and direction of that society in the future (Hamilton, J., Purdy, N., Willems, R. A., Smith, P. K., Culbert, C., Brighi, A., ... & Völlink, 2020). One of the critical factors in achieving this goal is adequate financing. Funding is an essential aspect of sustaining educational institutions, as it allows various activities to be carried out with greater enthusiasm and diversity, ultimately producing high-quality outcomes (Altinay, Z., Altinay, F., Sharma, R. C., Dagli, G., Shadiev, R., Yikici, B., & Altinay, 2024).

Lampung Province, as one of the regions with a significant number of Islamic educational institutions, also faces similar challenges. On the one hand, some Islamic educational institutions have been able to thrive with strong financial support from the community or management organizations. However, on the other hand, many Islamic educational institutions still face financial constraints, making it difficult to improve the quality of learning, improve infrastructure, or develop the competency of teaching staff (Wahyudin, W., Wahyudi, D., & Khotijah, 2020). This situation highlights the disparity in the financing and management of Islamic education funds in Lampung.

A study of Islamic education financing patterns in Indonesia, particularly in Lampung Province, is crucial for critiquing the current mechanisms (Febriana, D., & Masya, 2023). A critical analysis is expected to uncover weaknesses, opportunities, and alternative strategies for developing a more equitable, sustainable, and adaptive financing system to meet current needs (Husaini, U. M., Aji, N. W. R., Zulfitri, R., Izzudin, M., Saputra, G., Handoko, R. D., ... & Faozi, 2025). Therefore, this research not only provides theoretical contributions to the development of Islamic education studies but also provides practical recommendations for policymakers, educational institution managers, and the community in developing a more ideal model for Islamic education financing in the future.

Numerous studies have been conducted on Islamic education financing in Indonesia, but most tend to focus on normative policy aspects, the effectiveness of government funds such as the School Operational Assistance Program, or the role of the community in supporting the sustainability of educational institutions (Putra, 2023). Previous research has also focused on

general issues related to education financing at the national level or within general educational institutions, while more specific studies on financing patterns in regional Islamic educational institutions, particularly in Lampung Province, are still limited.

Furthermore, most studies are primarily descriptive in nature, lacking a critical analysis of the structure, mechanisms, and sustainability of financing patterns. Consequently, a conceptual model capable of addressing the gap between increasingly complex financing needs and the financial capacity of Islamic educational institutions at the regional level remains elusive. Therefore, there is scope for research to examine financing patterns in greater depth using a critical, contextual approach, highlighting the potential for sustainable alternative funding innovations.

This study aims to analyze the financing patterns of Islamic education in Lampung Province by examining funding sources, distribution mechanisms, and the roles of actors involved in funding Islamic educational institutions. The novelty of this research lies in its critical approach to the financing patterns of Islamic education at the regional level (Lampung Province), which not only describes the conditions but also offers an alternative financing model based on the integration of public funds, community participation, and Islamic philanthropy. This provides a new contribution to strengthening the literature on financing Islamic education in Indonesia, while also presenting practical solutions tailored to local needs.

METHOD

The method employed in this study is a systematic literature review using the PRISMA model (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) Data collection was carried out through library research, namely by examining and analyzing theories from various relevant sources. The data obtained consists of secondary data derived from the review of research articles published in various online journals. The literature search in this study began with the development of a list of relevant keywords, such as "*educational financing*," "*challenges in educational financing*," "*educational financing system in Indonesia*," and other related terms. This research employed a library-based method, as it is considered more efficient and effective in collecting the required data without the need for time-consuming and costly fieldwork. Based on an in-depth review of various credible sources, this study comprehensively reveals the role of blockchain technology in the management of Islamic education, including its benefits and potential in addressing contemporary challenges.

RESULTS AND DISCUSSION

Result

Financing Of Islamic Educational Institutions

In Law of the Republic of Indonesia on the National Education System No. 20 of 2003, Article 46 paragraph (1) states that educational financing constitutes an interrelated system encompassing both micro and macro components within educational institutions. Its objectives include enhancing the potential of quality human resources, providing sources of educational funding, establishing systems and mechanisms for fund allocation, ensuring the effective and efficient use of funds, and maintaining accountability that is measurable in terms of outcomes at each educational unit. Furthermore, educational financing aims to minimize problems related to the use and management of financial resources in education.

Another definition of educational financing, as expressed by Nanang Fattah, refers to the total amount of money generated and expended for the implementation of education. This includes teacher salaries, professional development, the provision of classrooms, renovation of

facilities, procurement of equipment, teaching aids and textbooks, office supplies, extracurricular activities, educational management activities, and educational supervision.

Educational financing is also associated with the rights of parents and students to choose schools, which in turn generates overall social benefits. According to Levin, school financing is the process through which income and resources are made available and utilized to formulate and operationalize schools across different geographic areas and levels of education.

Financing in an educational institution plays a crucial role in determining the continuity and development of educational programs. Without adequate financial support, the implementation of education will be hindered and may ultimately cease to operate.

Educational Financing Sources in Indonesia

In educational financing, there are two key influencing factors: external and internal. External factors include the development of educational democracy, government policies, the growing demand for education, and the presence of inflation. Meanwhile, internal factors consist of educational objectives, the approaches employed, the content delivered, as well as the level and type of education.

Funding in educational institutions is a fundamental responsibility of the national education administration, which also encompasses religious education, and rests primarily on the government. The government is responsible for financing, facilitating, and formulating educational concepts. The administration of education falls under the authority of the Ministry of Education and the Ministry of Religious Affairs in the case of Islamic educational institutions, and this responsibility is delegated to the relevant agencies down to schools in each region. Official sources of government funding are derived from the State Budget, in accordance with the mandate of the 1945 Constitution and Law No. 20 of 2003. In addition, the Regional Budget is also obliged to provide educational funding from the provincial to the district/city levels. Furthermore, the School Operational Assistance program represents direct operational funding allocated to schools to support daily activities.

In addition to official government funding, educational institutions may also obtain financial support from alternative sources such as donations, grants, international partnerships, as well as contributions from communities and the private sector. In the funding model of Islamic educational institutions (madrasas), state madrasas primarily rely on government support, which accounts for approximately 80–90% of their funding. In contrast, private madrasas depend more heavily on parental contributions, ranging from 60–85%. Additional funding may also be generated through independent income-generating activities, such as bazaars or other school-organized events. All these sources of funding are managed in cooperation with banking services to ensure the proper safekeeping and administration of the funds.

Regulatory Basis of Education Funding

The legal foundation of educational financing constitutes the legal framework that provides the basis for the implementation and regulation of educational funding within a country. The Constitution of the Republic of Indonesia of 1945 (Fourth Amendment) stipulates that every citizen has the right to education, all citizens are obliged to receive basic education, and the government is responsible for financing the administration of the national education system. The objectives of this provision include strengthening faith, piety, and noble character, as well as advancing the intellectual life of society. Furthermore, the state mandates a minimum allocation of 20% of the national budget for education. The legal foundation of educational financing is further regulated in the Law on the National Education System, as outlined below:

Sources of Islamic Education Funding in Lampung Province

Based on a literature review, in the form of books, scientific articles, and policy documents, several main findings were obtained regarding the financing patterns of Islamic education in Indonesia with a focus on Lampung Province:

No	Finding	Information
1	Dependence on Government Funding	Most Islamic educational institutions, both madrasahs and Islamic boarding schools (pesantren), remain dependent on funding from the central and regional governments, primarily through the School Operational Assistance scheme and grants. While these funds have been shown to support the institutions' operational continuity, they are insufficient to address the overall need for quality development
2	Diverse Community Contributions	Funding sources from student fees and community support vary significantly. Islamic educational institutions in urban areas are relatively better able to raise funds from the community, while those in rural areas face limitations due to lower socioeconomic conditions. This creates a gap in educational quality between urban and rural areas
3	Minimal Utilization of Islamic Philanthropy	Although Indonesia has significant potential in managing zakat, infaq, sedekah, and waqf (endowments), their utilization to finance Islamic educational institutions in Lampung remains limited. Several institutions affiliated with Islamic community organizations have begun developing productive waqf (endowments) to support education, but this practice has not yet become widespread.
4	Limitations of Funding Innovation	In fact, the financing pattern is still conventional, very few institutions take the initiative to develop alternative funding sources such as collaboration with the private sector, CSR-based partnership models, or productive business unit management.

DISCUSSION

Given the substantial budget allocated by the government for approximately 441,000 schools across Indonesia (as of April 2025), it should be sufficient to cover the needs of each school and to enhance the overall quality of education (Kesuma, A. S., Hakiki, K. M., & Shomad, 2022).

No	Finding	Information
1	Direct and Indirect Costs	Direct costs refer to the budget allocated by an educational institution to cover all school needs, activities, and facilities. These include the teaching and learning process, new student admissions, orientation programs, extracurricular activities, office supplies, and other administrative needs.
2	Social Private Costs and Social Costs	Private costs refer to direct family expenditures on education. In contrast, social costs are expenditures funded by society, such as donations or grants, that support educational needs. These can be direct or indirect contributions, through which society plays a role in ensuring access to quality education.
3	Monetary costs and non-monetary costs	Although Indonesia has significant potential in managing zakat, infaq, sedekah, and waqf (endowments), their utilization to finance Islamic educational institutions in Lampung remains limited. Several institutions affiliated with Islamic community organizations have begun developing productive waqf (endowments) to support education, but this practice has not yet become widespread.
4	Limitations of Funding Innovation	This cost refers to the total financial outlay for obtaining educational services. This cost includes expenses such as tuition and textbooks. Non-monetary costs include intangible sacrifices, such as time spent studying and the opportunity cost of sacrificing leisure time or alternative activities, both of which are equally important in education. (Syafe'i, I., Yusnita, E., & Anshori, 2024)

From the above discussion, it can be concluded that the concept of educational costs is an abstract representation of empirical observations regarding the amount of funding required for education. In Indonesia, with approximately 441,000 schools nationwide, the total state budget allocated for education reaches IDR 724.3 trillion in 2025, with a projected increase to IDR 757.8 trillion in 2026 (Basyar, S., Zuhannan, Z., & Muzakki, 2020). Considering the magnitude of these figures, the education sector is expected to improve its quality and enhance its facilities and infrastructure. To ensure that these efforts are effectively implemented, it is essential to involve competent individuals with noble character and strong faith who are capable of addressing the persistent challenges within the education system.

Without the presence of qualified human resources to manage such a large budget, all existing concepts and programs cannot be implemented effectively and may even generate new problems or prolong existing ones. This is supported by Anwar Abidin who stated that the fundamental functions of a budget are as a tool for planning, coordinating, and controlling (Kholis, F. N., & Gunarto, 2025). The steps in budget preparation are as follows;

1	Inventorying the plans to be implemented
2	Developing plans based on their priority of implementation
3	Determining work programs and their detailed components
4	Defining the requirements for the implementation of each program component
5	Estimating the necessary funding
6	Identifying the sources of funding to finance the plans

Law Number 20 of 2003 serves as the legal foundation governing the national education system, including its objectives, principles, administration, learners, and other aspects related to educational institutions. In addition, the law regulates various other components of the national education system, such as education quality standards, curriculum, educational personnel, facilities and infrastructure, financing, management, community participation, evaluation, accreditation, the establishment of educational units, as well as supervision and sanctions (Anshori, I., Putri, A. S., & Qonitah, 2024).

The new provision under Article 31 of the 1945 Constitution mandates a larger budget allocation to fulfill citizens' rights in the field of education. In addition to covering teachers' salaries and school operational costs, at least 20% of the State Budget and 20% of the Regional Budget must be specifically allocated to education. Such a significant portion of educational funding, derived from both the APBN and APBD (Evan, 2023), particularly for financing teachers' and lecturers' salaries, must be utilized optimally to enhance the quality and standards of education.

From the above discussion, it can be concluded that funding in educational institutions may originate from various sources, including government funds (both central and regional), contributions from parents or guardians, community donations, and allocations from the institutions themselves. The utilization of educational funds is already supported by a clear legal framework, with the primary aim of preventing misuse of the education budget. To achieve the objectives of national education, adequate, fair, and transparent funding sources are indispensable (Sulaiman, M. A., Nisoh, A., Anshori, I., Kahfi, A., & Mohamoud, 2025). Proper management of educational finances will significantly facilitate the achievement of national education goals. Furthermore, if the education sector demonstrates a consistently high level of quality, the aspiration to realize Indonesia's Golden Generation by 2045 will no longer remain just an ideal but will present a tangible prospect. There are three essential stages in educational financing, namely Budgeting, Accounting and Evaluation.

The findings of this literature study demonstrate that the financing patterns of Islamic education in Lampung Province reflect the classic problems faced by Islamic educational institutions in Indonesia in general. High dependence on government funding indicates a lack of independence for Islamic educational institutions in managing financial resources. This condition aligns with Tilaar's (2009) analysis, which states that educational financing in Indonesia remains "state-dependent," potentially creating stagnation in institutional innovation.

The diverse contributions of society also demonstrate the unequal access to education. This is in line with *educational theory. Inequality*, as proposed by Bourdieu, states that differences in economic capital in society have direct implications for the quality of education received. In the context of Lampung, Islamic educational institutions in urban areas are superior in obtaining financial support from parents compared to those in rural areas. The limited utilization of Islamic philanthropy is paradoxical. Yet, in both classical and contemporary literature, waqf and zakat have a long history of supporting Islamic education, particularly during the golden age of Islamic civilization. This underscores the need for synergy between educational institutions and waqf management institutions to develop sustainable financing models (Herwanis, D., Zakaria, R., Rusmiati, R., & Wahyuningsih, 2024).

Survival strategies. rather than developing long-term financial strengthening strategies. From the perspective of educational management theory, this condition indicates the weakness of *entrepreneurial leadership* in the management of Islamic educational institutions. Therefore, this study emphasizes the importance of developing a financing model that integrates government funds, community contributions, Islamic philanthropy, and cross-sector collaboration. Thus, the results of this literature review reinforce the urgency of developing a more innovative, equitable, and sustainable Islamic education financing model in Lampung. This model is expected to become an alternative model that can be replicated in other provinces in Indonesia.

CONCLUSION

Educational financing involves the concept of resource allocation to support educational operations, activities, and programs. In this context, financing is not solely the responsibility of the government but also involves all stakeholders, including parents and the wider community. The legal foundation of educational financing in Indonesia is regulated under the 1945 Constitution of the Republic of Indonesia (Fourth Amendment) and the National Education System Act. The types of educational financing include direct and indirect costs, recurrent and development costs, private and community-based costs, as well as monetary and non-monetary costs. Education plays a crucial role in enhancing the quality of human resources. It significantly influences the economic growth of a nation, not only because education impacts productivity but also because it shapes the dynamics of society. Education equips human resources to better understand and adapt to changes in the work environment. Educational financing also holds a vital role in improving the quality of human resources. Nations with a highly educated population generally experience faster economic growth. Therefore, educational financing becomes a matter of paramount importance. In the historical development of Islamic education, funding sources were not limited to the government, parents, and students, but also included *waqf* institutions. Waqf institutions play a pivotal role in alleviating ignorance and underdevelopment within the Muslim community by promoting education and the advancement of knowledge, while maintaining a commitment to the perfection of the Islamic mission (*treatise Islamiyah*) in pursuit of *khaira ummah* (the exemplary community).

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