

# Financing in Inclusive Education : Opportunities and Challenges in Islamic Higher Education Institutions

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**Abstract.** *Inclusive education has become a global commitment to ensuring equitable and accessible education for all, including marginalized groups and individuals with disabilities. In realizing this goal, financing remains one of the major challenges, particularly within Islamic higher education institutions. This study aims to explore both the opportunities and constraints in financing inclusive education in Islamic universities and colleges. Using a descriptive qualitative approach, data were collected through in-depth interviews, observations, and document analysis at selected Islamic higher education institutions. The findings reveal that limited internal budgets, dependency on tuition fees, and the underutilization of Islamic social funds such as zakat and waqf are among the key obstacles to implementing inclusive education. Nevertheless, significant opportunities exist through the strategic use of Islamic philanthropic resources, external partnerships, and the strength of institutional capacity for sustainable financing. This study recommends the development of strategic financial planning rooted in Islamic values and the principles of social justice to enhance inclusive education systems in Islamic higher education.*

**Keywords:** inclusive education, education financing, Islamic higher education, zakat, social justice

## Introduction

Inclusive education is an educational paradigm that positions all learners within a unified system that respects diversity and differences. Its main objective is to eliminate barriers to learning and participation, especially for marginalized groups due to factors such as poverty, disability, gender, or socio-cultural background (Baria, 2023). Globally, this approach is emphasized in the Sustainable Development Goals, particularly SDG 4, which promotes inclusive and quality education for all (Edwards Jr et al., 2024).

Within this global framework, Islamic higher education institutions are expected to play a vital role in fostering fairness and inclusivity. As centers of knowledge and social transformation, these institutions are grounded in Islamic values that emphasize justice, equality, and care for the disadvantaged (Sibawaihi, 2020). Ideally, such institutions should create an inclusive environment for all students, regardless of their background (Desmaniar et al., 2022).

However, the realization of inclusive education in Islamic universities remains limited, primarily due to challenges in financing. Adequate and equitable financial support is crucial for implementing inclusive education effectively (Mahdayeni et al., 2021). Marginalized students often face economic barriers that hinder their access to higher education, while institutions themselves struggle with limited funding (Nusselder et al., 2023).

Most Islamic universities rely heavily on student tuition fees and government assistance for operational budgets (Ahzab, 2019). This dependence restricts the development of inclusive programs such as scholarships for underprivileged students, accessible learning facilities, and inclusive teaching practices. As a result, the practical implementation of inclusive values remains far from optimal (Brunhara et al., 2019).

Despite these limitations, Islamic universities hold significant potential in mobilizing alternative funding based on Islamic philanthropic principles. Zakat, infaq, sadaqah, and waqf (ZISWAF) can be strategic instruments to support inclusive education, aligning with the maqasid al-sharia objectives of preserving intellect and human dignity (Kaulika, 2023; Usman & Ab Rahman, 2023).

Nonetheless, this potential remains underutilized. ZISWAF funds are often directed toward external community services rather than internal educational inclusivity. With professional management, these funds could help eliminate financial barriers for marginalized students within the institution (Khanifa, 2018).

Another avenue is collaboration with external stakeholders such as NGOs, donors, Islamic financial institutions, and private corporations through faith-based corporate social responsibility

(CSR) initiatives. These partnerships can be powerful in supporting inclusive educational development when aligned with institutional missions (Suhendri, 2022)

However, managing such resources poses challenges. Many Islamic universities lack inclusive financial planning, do not maintain accurate data on vulnerable student populations, and have limited capacity to design long-term funding strategies. This results in inefficient allocation of resources and poorly targeted programs (Umi Saiful Ummah et al., 2017)

In addition to technical and administrative limitations, internal institutional barriers also hinder inclusivity. There is often no clear policy or budgetary framework supporting inclusive education, while cultural understandings tend to narrow the concept of inclusion to only disability, ignoring economic or gender-based exclusion (Dinç Uyaroglu, 2017; Setiawan Nur Heriyanto & Syarahbil Hudzaifi, 2023)

Given Indonesia's vast socio-economic diversity, Islamic universities are called to play a pivotal role as agents of social justice and transformation. Addressing the challenges of inclusive education financing requires comprehensive reforms in policy frameworks, financial governance, and institutional partnerships. In light of this, the present study seeks to explore and analyze the financing of inclusive education in Islamic higher education institutions through three key objectives. First, it aims to identify the available resources and prevailing constraints that influence these institutions' capacity to support inclusive education, including both internal factors such as institutional budgets and Islamic philanthropic funds and external factors, such as government assistance and strategic collaborations. Second, the study seeks to develop inclusive and sustainable financing strategies that leverage the local and institutional potentials of Islamic universities, particularly through the optimal use of zakat, infaq, sadaqah, and waqf (ZISWAF), along with partnerships with external stakeholders. Third, this research aims to formulate data-driven policy recommendations that can guide university leaders and policymakers in reforming financing systems to become more inclusive, equitable, and responsive to the needs of marginalized groups.

### **Research Methodology**

This study adopts a qualitative approach with a descriptive-exploratory design to explore how inclusive education financing is planned, implemented, and challenged in Islamic higher education institutions (Solihin, 2021). Research locations were purposively selected based on criteria such as the presence of inclusive programs, use of Islamic social finance (e.g., zakat and waqf), and support for marginalized student groups (Wibowo, 2015). Informants included university leaders, financial unit managers, lecturers, underprivileged or disabled students, and external stakeholders such as zakat institutions, NGOs, and CSR actors (Handoko et al., 2024)

Data were collected through in-depth interviews, non-participant observation, and document analysis (Lexy J. Moeleong, 2023; Rivaldi et al., 2023; Susanto et al., 2023). Analysis used Miles and Huberman's model: data reduction, data display, and conclusion drawing (Fadli, 2021). Triangulation techniques source, method, and time were used to ensure data validity (Anggito & Setiawan, 2018). The study also followed strict ethical standards, including informed consent, confidentiality, and researcher objectivity (M. Fathun Naim, Emma Rumahlewang, Hesti Umiyati, 2024).

### **Discussion**

The issue of financing in inclusive education has become a significant concern among academics and education practitioners. Inclusive education aims to ensure that all learners, without exception, have equal access to quality education services. In practice, the availability and management of financial resources are key factors in the success of such programs. Without adequate financial support, efforts to realize inclusive and equitable education will face numerous obstacles. Therefore, discussions surrounding financial aspects in inclusive education are crucial in order to find effective solutions (Ebersold & Meijer, 2016).

Previous studies affirm that adequate financing is a fundamental pillar of inclusive education. For instance, highlight the importance of sufficient financial support to enable schools and higher education institutions to provide genuinely inclusive services. This is particularly vital for vulnerable groups who require special attention and facilities; without appropriate funding allocations,

networking and quality of education cannot be guaranteed. Hence, the availability of funding is not merely a technical matter but also a strategic prerequisite for strengthening inclusive education systems (Shutaleva et al., 2023).

In Indonesia, several studies have shown that budget constraints are a real barrier to the optimal implementation of inclusive education. Research by Yusuf (2015) reveals that higher education institutions continue to face various challenges in implementing inclusive education, such as the lack of disability-friendly facilities, limited special training for educators, and insufficient scholarship support for students from low-income families. These barriers hinder equitable access to inclusive education, especially for those from socio-economically disadvantaged backgrounds. This situation indicates the need for a reformulation of education financing policies and a more equitable and inclusive budget allocation strategy (Yusuf, 2016).

In the context of Islamic higher education, research by Junaidi, Lael, Shaleh, and Husin (2025) reveals that Islamic philanthropic funds such as zakat and waqf hold great potential as alternative financing sources to support inclusive education, particularly within Islamic higher education institutions. However, this potential remains underutilized and is not managed professionally by many educational institutions. In fact, zakat and waqf have strategic value because they originate from communities with strong social and religious commitments. Therefore, optimizing the management of zakat and waqf funds can become an innovative and sustainable solution to support the achievement of Sustainable Development Goals (SDGs) in the education sector, particularly within Islamic institutions (Lael & Husin, 2025).

Theoretically, the financing of inclusive education can be analyzed through two main approaches. The first is the theory of distributive justice proposed, which emphasizes the fair distribution of resources to ensure that all individuals have equal opportunities to benefit from education. Inclusive education must be supported by policies that not only provide formal access but also ensure equitable financial support. This is particularly crucial for social groups that are structurally disadvantaged and require specific support to compete equally. The second approach comes from the economics of education, which views inclusive education financing as a strategic investment. This investment is believed to yield long-term social and economic benefits, such as improving human capital quality and reducing social inequality. As such, inclusive education financing is not merely an expense but a worthwhile investment that contributes significantly to sustainable development and societal progress (Mugambi, 2017).

Field observations show that Islamic higher education institutions still face various challenges in financing inclusive programs. One of the main issues is the high dependency on tuition fees. This dependency makes higher education less accessible to those economically disadvantaged and vulnerable groups. Such conditions highlight the need to diversify funding sources so that institutions can provide more inclusive and accessible services for all.

Although the government has provided financial aid programs such as the Indonesia Smart College Card (KIP Kuliah), these schemes have not fully addressed the diverse needs of students from various socio-economic backgrounds. Limited funding and suboptimal disbursement mechanisms mean that vulnerable groups still face difficulties in accessing adequate education support. This indicates the need to improve both the quality and quantity of financial aid as well as to enhance the delivery systems to be more responsive to the needs of underprivileged students.

Additionally, internal financial planning in many Islamic higher education institutions has not specifically addressed inclusivity. Data on the economic conditions of vulnerable students are often not utilized as the basis for budgeting. As a result, financial allocations are difficult to direct strategically in support of inclusive programs. The reality demonstrates the importance of developing accurate data-driven planning and information systems to enhance the effectiveness of education budget utilization.

On the other hand, there is a considerable potential from managing Islamic social funds such as zakat, infaq, and waqf. These funds hold great promise as financial sources for inclusive education, especially in providing scholarships and support facilities for underprivileged and disabled students. With proper and professional management, zakat and waqf funds can become essential instruments for sustaining inclusive programs in Islamic higher education institutions.

Some Islamic universities have started to develop zakat-based scholarship programs. However, many institutions still lack professional and sustainable management systems to effectively handle these funds. This leads to suboptimal utilization of social funds that could significantly improve access and quality of inclusive education. Strengthening the management capacity for zakat and waqf is therefore essential to ensure that these funds are well-managed and generate meaningful impact.

Beyond internal potential, opportunities for inclusive education financing can also be derived from external partnerships. For instance, companies can contribute through Corporate Social Responsibility (CSR) programs, while international donor agencies can provide financial assistance for inclusive initiatives. Multi-stakeholder collaboration offers a strategic alternative to increase financial resources in higher education institutions. However, to optimize these opportunities, systematic and professional management is required.

One of the main challenges faced by Islamic universities in managing external funds is the absence of dedicated units with the capacity and authority to manage third-party funding. The lack of such units means that potential external financing cannot be fully optimized. Establishing specialized financial management units is a viable solution to ensure CSR and donor funds are managed effectively and contribute to long-term benefits.

Higher education institutions which have successfully managed funding from multiple sources often have support institutions such as Productive Waqf Management Bodies or Inclusive Service Centers. These entities enhance the effectiveness of fund management and ensure the sustainability of inclusive education programs. Such institutions also serve as coordination platforms to integrate various funding sources and maximize their social benefits.

Strengthening the financing aspect of inclusive education cannot be separated from improving institutional governance. This includes enhancing financial management capacity, developing clear internal policies that support inclusivity, and ensuring transparency in managing Islamic social funds. Good governance is a prerequisite to ensure that available funds are used efficiently, targeted appropriately, and managed responsibly.

Leadership commitment also plays a crucial role in the success of inclusive education financing. Visionary leaders can formulate long-term financing strategies that do not rely solely on a single funding source but rather integrate various potential sources synergistically. Committed leadership also fosters a deep culture of inclusivity, ensuring that programs are sustainable and generate real impact.

Developing a contextual model for inclusive education financing is essential. This model must be tailored to the social and cultural conditions of each higher education institution. An inclusive and sustainable approach is the key to realizing social justice in education—not merely as a slogan, but as a measurable and impactful practice.

Institutional capacity building through training in financial management and social fund administration should be prioritized. With enhanced capacity, professionalism and accountability in resource utilization will improve, making inclusive education funding more effective and efficient. Training and mentoring are critical investments for the long-term success of these programs.

Furthermore, inclusive education financing must align with Islamic values that emphasize justice, the welfare of the ummah, and social responsibility. This alignment provides a unique strength for Islamic higher education institutions in developing financing strategies that are not only efficient and accountable but also grounded in institutional Islamic values and missions. This value-based approach offers both moral strength and distinctiveness in education management.

Overall, the integration of Islamic values, principles of social justice, and financing strategies forms an essential foundation for strengthening inclusive education in Islamic higher education institutions. These three elements must support and integrate with one another to achieve inclusive education goals optimally and sustainably.

In conclusion, financing inclusive education in Islamic higher education institutions is at a critical juncture between limitations and opportunities. On one hand, challenges such as limited budgets, inadequate internal policies, and constrained institutional capacities remain major obstacles. On the other hand, there is great potential in Islamic social funds and multi-stakeholder collaboration that can be optimized.

Therefore, innovation is needed in developing financing models that can integrate various funding sources synergistically. This effort must be accompanied by capacity building, internal policy reform, and strong leadership commitment to inclusivity. Through this approach, inclusive education in Islamic higher education can grow substantively.

Inclusive education must not only be formally realized but also manifested in practices that provide fairness and equitable opportunities for all students. A strategic and value-based approach will be the key to achieving educational justice, which is a shared aspiration.

## Conclusion

Inclusive education financing in Islamic higher education institutions faces significant challenges, particularly due to overreliance on tuition fees and weak, non-inclusive financial planning. Although programs like KIP Kuliah and Islamic social funds offer potential support, their utilization remains suboptimal due to limited institutional capacity and professional management. However, opportunities exist through better use of zakat, infak, waqf, and CSR partnerships.

To address these constraints, institutions need strong governance, leadership commitment, and innovative financing models that integrate internal and external sources while upholding Islamic values and principles of social justice

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