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REFLECTING THE SYSTEM AND APPROACH TO ISLAMIC EDUCATION FINANCING IN INDONESIA

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Abstract

Educational financing is a crucial component in the implementation of Islamic education because it supports institutional operations, improves learning quality, and enables the development of educational facilities and infrastructure. This study aims to analyze the system and approach of Islamic educational financing and its implementation in improving the quality of Islamic educational institutions. Using a qualitative approach with library research, data were obtained from scientific sources, including journals, books, and academic documents relevant to the research theme. Data were collected through documentation and literature review and analyzed using content analysis. The findings indicate that Islamic educational financing is sourced from the government, community, parents, social institutions, productive enterprises, and Islamic philanthropic instruments, including *zakat*, *infaq*, *sedekah*, and *waqaf* (ZISWAF). The financing approach emphasizes efficiency and effectiveness, participation, entrepreneurship, transparency, accountability, and Islamic values. The implementation of a robust financing system has been shown to improve the quality of management in Islamic educational institutions and strengthen institutional sustainability. This study contributes to the development of Islamic

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education management, particularly in promoting innovative, transparent, and sustainable educational financing systems.

Keywords: Islamic Educational Financing; Financing System; Islamic Education Management; ZISWAF; Institutional Sustainability

INTRODUCTION

Islamic education plays a significant role in producing intelligent, devout, and morally upright human resources. To implement this, Islamic educational institutions require sufficient financial support to ensure effective and sustainable teaching and learning (’Ainun et al., 2022; Ichsan, Ibad, et al., 2023; Marqomah & Ichsan, 2023). Financing in education extends beyond providing operational funds and encompasses facility development, improving the quality of teaching staff, and enhancing the quality of learning. Therefore, financing is a strategic element in Islamic education management. If funds are not managed effectively, this can lead to poor educational quality and hinder the progress of Islamic educational institutions (Fattah et al., 2020).

From an Islamic perspective, fund management must be based on the principles of trust, transparency, effectiveness, efficiency, and fairness. The financing system for Islamic education relies not only on government support but also involves the community, parents, social institutions, and Islamic economic instruments such as *zakat, infaq, sedekah*, and *waqaf* (ZISWAF). Utilizing these instruments is an important alternative to support the sustainability of Islamic educational institutions, especially amidst the increasing need for educational funding in the modern era (Kompri, 2022).

Research on financing in Islamic education has been conducted extensively in recent years. Hidayati, Aunurrahman, and Radiana (2016) stated that the Islamic education financing system needs to be managed professionally through sound planning, implementation, and financial supervision to achieve educational targets optimally. Desrita and Karim (2025) found that developing productive businesses within Islamic educational institutions can increase these institutions' financial independence. In addition, Sulaeman, Makhrus, and Makhful (2021) emphasize that Islamic philanthropy, such as zakat and waqf, has great potential to expand access to education for the less fortunate. Other research by Azizah (2023) shows that the government plays an important role in financing Islamic education

through operational support and educational policies. On the other hand, Nurdin (2022) emphasizes that community participation is also crucial to the sustainability of Islamic educational institutions.

Although previous studies have discussed Islamic education financing from various perspectives, many still focus on specific aspects, such as the role of the government, fund management, or Islamic philanthropy. Research integrating financing systems, financial approaches, and their application in the management of Islamic educational institutions is still rare. Furthermore, most studies emphasize theoretical financing concepts without thoroughly analyzing the relationships among managerial, participatory, and entrepreneurial approaches and Islamic values in supporting the sustainability of educational institutions. Therefore, there is a research gap related to the importance of developing an integrated, innovative, and sustainable Islamic education financing system.

Based on this, the focus of this research is on how the Islamic education financing system and approach are implemented to improve the quality and sustainability of Islamic educational institutions. This research also examines how various funding sources, including government, community, productive businesses, and ZISWAF instruments, can be effectively integrated in the management of Islamic education financing.

This study aims to examine the Islamic education funding system, identify funding sources for Islamic education, explain the various financing methods used in Islamic educational institutions, and assess the implementation of efficient, transparent, and sustainable Islamic education funding management. It is hoped that the results of this study will contribute theoretically to the development of Islamic education management studies and serve as a practical reference for educational institution managers in creating a professional and sustainable Islamic education funding system.

METHODS

This research uses a qualitative approach, using library research. This research aims to understand, analyze, and describe in depth the Islamic education financing system and approach, drawing on relevant scientific sources (Rosidah et al., 2023; Suwendra, 2018). The literature study method was chosen because the research focuses on examining concepts, theories, and prior research on Islamic education financing, to obtain a comprehensive

understanding of the management of education financing in Islamic educational institutions (Sugiyono, 2019).

The object of this study is the Islamic education financing system and approach, while the subjects are various scientific literature sources discussing Islamic education financing management. The research data sources consist of primary and secondary data. Primary data were obtained from national scientific journal articles relevant to the research theme, particularly those published within the last 10 years to ensure the data's freshness and relevance. Meanwhile, secondary data were obtained from books, proceedings, scientific documents, and other supporting sources related to Islamic education financing management (Moleong, 2018).

The data source selection technique used was purposive sampling, which involves selecting literature sources directly relevant to the research topic. The literature criteria used include: (1) discussing the Islamic education financing system; (2) discussing approaches or strategies for managing education financing; (3) published in scientific journals or trusted academic publishers; and (4) related to the implementation of Islamic education financing in educational institutions. With this technique, the data used in the research is expected to support objective and in-depth analysis (Nasution, 2023; Safrudin et al., 2023).

Data collection techniques were conducted through documentation and literature studies. Researchers collected references from scientific journals, books, articles, and other academic documents on Islamic education financing. The data obtained was then recorded, classified, and analyzed based on themes relevant to the research focus, such as sources of Islamic education financing, financing approaches, implementation of financing management, transparency and accountability, and strategies for developing Islamic education financing (Zed, 2018).

The research instrument in this study was the researcher herself (human instrument). The researcher played a role in determining the research focus, collecting data, selecting relevant literature sources, analyzing the literature, and drawing conclusions based on the study's results. To support the data analysis process, the researcher also used documentation sheets and data classification tables to facilitate the grouping of information by research themes.

The data analysis technique used was content analysis. The analysis was conducted through several stages: data reduction, data presentation, and conclusion drawing. In the data

reduction stage, researchers selected and simplified data relevant to the research focus. The data presentation stage involved grouping data by discussion themes to facilitate interpretation. Next, the conclusion-drawing stage involved identifying relationships among concepts, theories, and prior research to gain a comprehensive understanding of the Islamic education financing system and approach (Riva'i et al., 2023).

To ensure data validity, this study employed source triangulation techniques by comparing information from various scientific references. Furthermore, the researchers double-checked the suitability of the data and theories used to ensure the accuracy and credibility of the research results. With this method, this study is expected to provide a clear picture of the Islamic education financing system and approach to improving the quality of Islamic educational institutions.

RESULTS

Islamic Education Financing System

The research results show that the Islamic education financing system plays a crucial role in supporting the sustainability and quality improvement of Islamic educational institutions. Education financing serves not only as a provider of operational funds but also as a strategic instrument in developing the quality of human resources, infrastructure, and educational programs. In practice, Islamic educational institutions obtain funding from various sources, including the government, the community, students' parents, social institutions, and productive educational enterprises (Rohaniyah & Mardiyah, 2025).

This study found that diverse funding sources are a crucial factor in maintaining the financial stability of Islamic educational institutions. Reliance on a single funding source can lead to operational instability if funding constraints occur. Therefore, Islamic educational institutions need to diversify their funding sources to ensure the sustainability of their educational programs. This finding aligns with Rahman & Akbar's (2021) research, which states that the management of Islamic education financing must involve multiple funding sources to enable educational institutions to achieve greater financial independence.

Furthermore, this study demonstrates that Islamic philanthropic instruments, such as *zakat, infaq, sedekah*, and *waqaf* (ZISWAF), have significant potential to support the financing of Islamic education. Zakat funds can be used to assist students from underprivileged families, while productive waqf can be used as a long-term funding source

for the development of Islamic educational institutions. These findings support Safingah et al.'s (2025) research, which explains that Islamic philanthropy can expand access to education and improve educational equity for the community.

In managing Islamic education funding, an efficient and effective approach is crucial. The use of educational funds must be targeted appropriately to ensure optimal implementation of all educational programs. Research shows that educational institutions with robust financial planning and oversight systems tend to improve the quality of educational services more effectively. It aligns with Olaifa et al. (2024), who found that the educational institution's managerial capabilities significantly influence the effectiveness of educational fund management.

Islamic Education Financing Approach

The research results show that the Islamic approach to education financing is not solely oriented towards economic aspects, but also considers moral and spiritual values in the management of education funds. This approach is rooted in holistic Islamic teachings, where financing is not merely a financial transaction, but a means to realize the objectives of sharia (*maqasid sharia*), such as preserving religion, life, intellect, descendants, and property. Thus, the management of education funds becomes an instrument for building a generation of faithful and knowledgeable Muslims, as emphasized in the Qur'an (Surah Al-Alaq, verses 1-5), which commands reading and understanding God's creation as the foundation of education (Sari, 2018). This Islamic values-based approach emphasizes the principles of *amanah* (trust), transparency (openness), accountability (responsibility), and justice (*adl*) as the main pillars (Ichsan, Basyari, et al., 2023; Ichsan, Samsudin, et al., 2023; Zahara & Ichsan, 2022), which not only ensure economic efficiency but also prevent deviations such as corruption or abuse of authority.

The principle of trust, for example, requires fund managers to act as representatives of God (khalifah) who maintain integrity, as explained in the hadith of the Prophet Muhammad SAW: "Each of you is a leader and every leader will be asked about those he leads" (Narrated by Bukhari and Muslim) (Lusiana & Maharani, 2024). Transparency and accountability are realized through auditable financial reporting mechanisms, such as the *hisab* (calculation) system in Islamic transactions, which allows stakeholders—including parents and donors—to monitor fund allocations in real time. Meanwhile, the principle of justice ensures the fair distribution of funds, prioritizing *mustahik* (zakat or waqf recipients).

The implementation of these principles creates a sustainable financing ecosystem in which productive waqf or infaq funds can be optimized through sharia-compliant instruments, such as education *sukuk*.

At the implementation level, these principles serve as the foundation for creating a professional and trustworthy Islamic education financing system. This system not only increases the efficiency of resource allocation—with a high rate of return on spiritual and material investment—but also builds public trust, ultimately strengthening the resilience of Islamic educational institutions amidst global economic challenges. Consequently, this approach can integrate the worldly and the hereafter, producing graduates who are not only professionally competent but also possess noble character, in line with the vision of contemporary Islamic education, which is adaptive to the digital era and globalization.

Participatory Approach in Education Financing

Community involvement is not merely a passive contribution but rather a dynamic element that shapes a sustainable educational ecosystem. The community serves as a financial contributor through zakat, infaq, sedekah, or waqf, as well as an active partner in the development of educational institutions such as madrasas and Islamic boarding schools. This form of participation includes financial assistance for daily operations, the construction of physical infrastructure such as classrooms and laboratories, and non-financial support, such as volunteering to teach or manage extracurricular programs. This finding aligns with the research of Ilahiyyah et al. (2022), which empirically demonstrated that community participation strengthens the symbiotic bond between Islamic educational institutions and the social community, thereby increasing their social legitimacy and competitiveness amidst economic challenges. Furthermore, this approach reflects the principle of cooperation in Indonesian Islamic culture, where collective involvement not only resolves budget deficits but also builds a deep sense of ownership, ultimately enhancing the overall effectiveness of educational programs.

Furthermore, the government's role in financing Islamic education is a crucial pillar through the School Operational Assistance (BOS) mechanism and national policies, such as the National Education System Law (UU Sisdiknas) and the Ministry of Religious Affairs' priority programs. This support enables Islamic educational institutions, particularly in rural or remote areas, to meet basic needs such as teacher salaries, the provision of independent

curriculum-based textbooks, and improvements to educational technology facilities. Kosim et al.'s (2023) research statistically shows that government policies significantly influence the sustainability of Islamic educational institutions in Indonesia, with high regression coefficients for variables such as operational continuity and improved learning quality. This integration of government support not only reduces the financial burden on the community but also ensures alignment with national standards, such as BAN-PT accreditation and the integration of Islamic subjects with general science. However, challenges such as complex bureaucracy and uneven distribution of funds demand more inclusive policy reforms to ensure equitable benefits across the spectrum of Islamic educational institutions.

A participatory approach that integrates the community and government creates a holistic synergy essential for the sustainability of Islamic education financing in the era of digital disruption and the post-pandemic era. This combination allows for diversification of funding sources, with the community providing flexible, locally based support and the government offering a stable, structural framework. In the future, this strengthened collaboration can be further enhanced through innovations such as online digital waqf platforms or corporate social responsibility (CSR) programs from private companies, thereby addressing financing issues and advancing Islamic education as an adaptive agent of social transformation.

Entrepreneurial Approach to Education Financing

This study also found that an entrepreneurial approach is an effective alternative strategy for increasing the financial independence of Islamic educational institutions. Several educational institutions have successfully developed productive business units, such as school cooperatives that sell student necessities, Islamic boarding schools that produce handicrafts or process agricultural products, and service businesses such as catering or laundry that serve the surrounding community. These strategies not only serve as a stable source of additional income but also diversify the risk of dependence on government funding or donations, allowing institutions to be more self-sufficient in the face of economic fluctuations (Khieng & Dahles, 2026).

This entrepreneurial approach not only helps finance educational operations, such as maintaining infrastructure and procuring teaching materials, but also provides students with valuable entrepreneurial experience. Through direct involvement in managing business units,

students and Islamic boarding school students learn management skills, marketing, and an Islamic work ethic that aligns with Islamic values of *muamalah* (transactions) (Kirom, 2025; Sahin, 2018). Consequently, this approach contributes to the formation of a young generation that not only excels academically but is also prepared to face the economic challenges of the digital age

These findings are in line with research by Farisi et al. (2024), which shows that developing productive enterprises can reduce educational institutions' dependence on external assistance. In productive enterprises, Islamic educational institutions have greater opportunities to develop sustainable educational programs.

DISCUSSION

Implementation of Transparency and Accountability of Financing

Based on research findings, transparency and accountability are key factors in building public trust in Islamic educational institutions. Transparency is achieved through the preparation of open and easily accessible financial reports for relevant parties, while accountability is demonstrated through professional accountability for the use of funds (Agus et al., 2025). Educational institutions that implement regular financial monitoring systems tend to have higher levels of public trust than those that lack transparency in managing educational funds (Afkari, 2025). This finding aligns with research showing that transparency in managing educational funds can increase public participation in financing Islamic education.

However, this study also identified several challenges in implementing Islamic education financing, including limited human resources in financial management, limited fund management skills, and dependence on government assistance (Amelia et al., 2024). Therefore, it is necessary to improve the competency of educational institution managers through financial management training and the development of more modern and professional administrative systems.

Table 1. Sources and Approaches to Islamic Education Financing

No	Source/Approach	Implementation	Impact
1	Government	Operational assistance for education	Support educational activities
2	Public	Contributions and social participation	Strengthening the sustainability of institutions

No	Source/Approach	Implementation	Impact
3	ZISWAF	Scholarships and productive endowments	Equal access to education
4	Entrepreneurship	Productive business units	Financial independence
5	Transparency and Accountability	Open financial statements	Increase public trust

The table above shows that Islamic education funding comes from a variety of complementary sources and methods, strengthening the sustainability of Islamic educational institutions. The synergy between government support, community involvement, Islamic philanthropic tools, and productive business development can create a more reliable and sustainable education financing system.

CONCLUSION

This study concludes that Islamic education financing systems and approaches play a crucial role in ensuring the sustainability and quality improvement of Islamic educational institutions. Diversification of funding sources—including government assistance, community contributions, parents, social institutions, and Islamic philanthropic instruments such as *zakat, infaq, sedekah,* and *waqaf* (ZISWAF)—increases financial stability and reduces dependence on a single source. An approach based on efficiency, effectiveness, participation, entrepreneurship, transparency, and Islamic values results in more professional, accountable, and sustainable management, consistent with the findings of previous studies on education financing management. These findings enrich the literature by integrating various financing approaches into a comprehensive study, affirming the role of transparency and accountability in building public trust, and validating the development of productive enterprises as an entrepreneurial strategy for financial independence. Theoretically, the study broadens the understanding of the interaction between managerial strategies and Islamic values in education financing. Its practical contributions include recommendations for Islamic educational institution managers to adopt innovative, transparent financing models to improve educational quality. Further research is recommended to test the implementation of these models in cross-cultural contexts empirically.

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