

## OPTIMIZING ZAKAT: A MULTIDISCIPLINARY ANALYSIS OF ZAKAT UTILIZATION FOR ENHANCING INCLUSIVE EDUCATION

Research Article

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**Abstract.** Observing global experiences and successes can provide valuable insights and open opportunities for mutual learning and adopting best practices in utilizing zakat to support inclusive education programs. The objectives of this research encompass a thorough analysis of the implementation and impact of zakat utilization in enhancing access, participation, and quality of education for students with special needs. The aim is to contribute to a better understanding of the potential of zakat as an inclusive financial instrument in improving the education sector. This research employs a qualitative research method with a literature-based approach, drawing from books and journal articles that present research findings on the utilization of zakat in education, particularly focusing on enhancing inclusive education. The findings of this research indicate that the potential of zakat as a financial solution can be relied upon to support inclusive education. The utilization of zakat holds positive value, including the development of inclusive facilities and the enhancement of educational accessibility. The syntax for optimizing zakat for the improvement of inclusive education includes identifying optimal funding sources, Pendistribusian, strategically allocating funds, implementing transparent and accountable management mechanisms, collaborating with educational institutions and relevant stakeholders, continuous monitoring and evaluation, and educating the

### Keywords:

Optimalization; zakat;  
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### Introduction

Within the framework of Islamic teachings, zakat is regarded as one of the pillars of Islam that holds a central position as a manifestation of social and economic obligations for Muslims. (Taisir, 2016) As a form of the muamalah concept or social relations, zakat expresses the values of balance and justice in the distribution of wealth. (Huda, 2017) As an integral part of the Islamic economic system, zakat is not only philanthropic but also normative, reminding Muslims of their responsibility towards the less fortunate in society. (Fadli, 2017) Therefore, a thorough comprehension of the significance

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of zakat in Islam is a crucial prerequisite for formulating optimal strategies in its utilization, particularly in the context of enhancing inclusive education.

Zakat is a form of worship that encompasses two dimensions simultaneously, namely the *hablum minallah* dimension (vertically) and the *hablum minannaas* dimension (horizontally). (Ahmad Syafiq, 2016) The act of performing zakat properly has the potential to enhance the quality of faith, purify and sanctify the soul, and foster the development and blessing of one's possessions. (Priyatna, 2018) If managed well and entrusted responsibly, zakat has the capability to enhance the welfare of the community, elevate the work ethic and ethics of the people, and promote economic equity. (Hafidhuddin, 2002) In the Quran, there are numerous mentions of the command to give zakat, one of which can be found in Surah at-Taubah [9]: 103:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

*Take from their wealth a charity to purify and cleanse them, and pray for them. Indeed, your prayers bring tranquility to them. Allah is All-Hearing, All-Knowing*

In the context of inclusive education, a profound understanding of the role of zakat becomes essential. The concept of zakat is not confined solely to the religious dimension but also involves economic and social principles that can empower the community in a holistic manner. (Fitri, 2017) By understanding how zakat can serve as an instrument of empowerment and fair wealth distribution, we can bridge the gap in inclusive education by ensuring adequate financial resources to support the sustainability of inclusive education programs. (Munir, 2023) Therefore, a multidisciplinary analysis of the role of zakat in inclusive education not only approaches religious issues but also delineates its impacts in enhancing social and economic well-being on a broader scale.

In implementing inclusive education, these institutions are often confronted with significant cost demands to provide adequate resources, facilities, and training for educators. (Nurfadhillah, 2022) These costs encompass classroom adaptations, procurement of specialized learning equipment, and the development of a curriculum that can meet the diverse needs of students. (Mulyadi & Kresnawaty, 2020) Financial constraints pose a tangible obstacle to delivering quality inclusive education, giving rise to inequalities in accessibility and educational services for those with special needs. (Rukmana, 2023) Therefore, these financial challenges not only

impede the effective implementation of inclusive education but also underscore the need to seek sustainable financial solutions to achieve the goal of educational inclusivity.

In the context of these financial challenges, the role of zakat as a potential source of funds becomes relevant. (Najiyah et al., 2022) A profound understanding of the financial resources needed to address the challenges of inclusive education raises questions about how zakat, as a principle of wealth redistribution in Islam, can be optimally integrated to support inclusive education programs. (Yudhistira Ardana, 2023) Thus, this point opens up space to explore the role of zakat in overcoming financial barriers that impede the progress of inclusive education, supporting the realization of a more equitable and just educational environment.

In grappling with this financial complexity, it is imperative to acknowledge that inclusive education is not only a moral commitment but also a long-term investment in the development of an inclusive society. (Bilgies, 2023) Therefore, a profound understanding of the significance of financial support becomes crucial in formulating policy strategies and sustainable approaches to meet the needs of inclusive education. According to calculations by the National Zakat Agency (BAZNAS), Indonesia's zakat potential reaches Rp 327 trillion, equivalent to 75% of the Indonesian national budget for social protection. (Satrio, 2022) This potential implies that zakat plays a significant role when channeled appropriately and utilized to its fullest extent.

Through multidisciplinary analysis, this research will explore how zakat can be effectively integrated into the inclusive education system. The utilization of zakat potential goes beyond financial aspects, taking into account the inclusive values and justice that underlie zakat practices. Therefore, a detailed understanding of zakat's potential as a funding source for inclusive education can pave the way for more sustainable policy innovations and implementations. Through this research, it is anticipated that solutions enhancing the effectiveness of zakat utilization can be identified, providing valuable input for policymakers and enriching the academic literature in this field.

## **Results and Discussion**

### **The Potential of Zakat as a Financial Solution**

The Potential of Zakat as a Financial Solution in Efforts to Enhance Inclusive Education. A thorough analysis of zakat potential as a financial resource yields significant findings that provide both theoretical and practical

foundations for understanding the role of zakat in supporting inclusive education. In an economic context, the analysis results indicate that zakat, as an economic instrument in Islam, can serve as an effective financial solution to overcome financial constraints in inclusive education. (Nurfalah & Rusydiana, 2019) Zakat funds, when collected correctly and managed efficiently, can create a sustainable and reliable financial resource for inclusive education institutions.

The religious aspect is also a primary consideration in this analysis. Zakat, as a religious obligation in Islam, holds moral and ethical dimensions that can add value to inclusive education. (Tahir, 2017) Understanding the religious and moral values inherent in zakat becomes crucial in designing utilization strategies to support inclusive goals in education. Effectively managing zakat requires a profound understanding of its social dimensions. Empowering communities through zakat funds can serve as a means to reduce social disparities, including in education access. (Madjakusumah & Saripudin, 2020) Therefore, this point underscores the importance of integrating social aspects in the design of zakat policies for inclusive education.

In practical terms, the implementation of zakat utilization in inclusive education must consider mechanisms for easy and transparent fundraising. Providing the general public with easy access to contribute zakat can enhance participation and financial contributions to inclusive education. Additionally, it is essential to design zakat utilization programs that have clear and measurable impacts in the context of inclusive education. This involves establishing performance indicators that can be objectively assessed to ensure that zakat funds bring tangible benefits to the development of inclusive education.

The management of risks is also a critical consideration in zakat utilization. (Syahputra, 2023) The identification of potential risks, such as inaccuracies in fundraising or lack of transparency in fund allocation, must be carefully managed to ensure the integrity and sustainability of inclusive education programs. In an international context, the results of this analysis can contribute to understanding zakat policies for inclusive education on a broader scale. Through the exchange of experiences and learning from best practices, countries can adopt strategies that are suitable for their respective contexts.

Furthermore, the role of Islamic financial institutions in supporting the optimization of zakat needs to be considered. The involvement of institutions that adhere to Sharia principles can facilitate the collection and management of zakat more efficiently and in accordance with Islamic

principles.(Soemitra, 2017) The importance of financial literacy and public education on the concept of zakat and its impact on inclusive education must not be overlooked. Improving public understanding can strengthen active participation in giving zakat and ensure that the funds are used correctly for inclusive purposes.

Multidisciplinary analysis also encompasses ethical considerations in the collection and management of zakat. Clarity in the ethics of zakat practices can strengthen public trust and enhance the sustainability of inclusive education programs supported by zakat funds. The social impact aspect of zakat utilization needs special attention. In discussing the potential of zakat as a financial solution, it is essential to explore how zakat funds can create positive social change through improved accessibility to inclusive education and community empowerment.

In the context of impact evaluation, it is essential to formulate evaluation methods aligned with the goals of inclusive education. Periodic assessments of the effectiveness of zakat programs in supporting inclusive education can provide valuable insights for improvement and further development. Finally, the overall findings and discussions laid the groundwork for policymakers, education practitioners, and the general public to adopt a sustainable approach in optimizing zakat to enhance inclusive education. Considering these various aspects, it is anticipated that the utilization of zakat can become an effective and positively impactful instrument in realizing quality inclusive education.

### **Utilizing Zakat for the Enhancement of Inclusive Education**

The positive impact of zakat utilization in education provides an in-depth overview of the analytical results concerning the positive contributions that can be generated through optimizing zakat utilization to support inclusive education. This positive impact encompasses various aspects, ranging from the development of inclusive educational facilities to the improvement of accessibility and teaching quality in these educational institutions. The analytical findings indicate that one significant positive impact of zakat utilization is its ability to support the physical development and infrastructure of inclusive educational facilities. Well-managed zakat funds can be allocated to the construction of inclusive classrooms, supportive facilities, and the improvement of accessibility for students with special needs.(Fakhriansyah, 2022) In this context, zakat serves not only as an additional source of funds but also as an instrument for creating an inclusive learning environment.

Furthermore, another positive impact is the improvement of educational accessibility for groups that may face barriers. The analysis indicates that zakat utilization can help overcome financial constraints that often hinder students with special needs or those from low-income families from accessing inclusive education. In this regard, zakat serves not only as a source of funds but also as a tool to create more equitable educational opportunities. The positive impact of zakat utilization is not only material but also involves psychosocial aspects. (Bahri, 2019) The development of inclusive facilities and improved accessibility creates a learning environment that supports the social and emotional development of students with special needs. This reflects that the utilization of zakat has broader implications, creating positive impacts that encompass aspects of well-being and social integration.

It is important to highlight that the positive impact of zakat utilization can also enhance the quality of teaching in inclusive education. Well-managed zakat funds can be allocated for teacher training, the development of inclusive curricula, and other supportive resources. This creates a more responsive and effective learning environment, ensuring that each student receives education tailored to their needs. However, to achieve these positive impacts, there needs to be accountable and transparent mechanisms for zakat management. (Ghofur & Suhendar, 2021) The implementation of these mechanisms helps ensure that zakat funds are used efficiently and in line with the goals of inclusive education. Moreover, transparency also builds public trust and provides a clear understanding of how zakat contributes to inclusive education.

Furthermore, in the context of managing zakat funds, it is essential to consider the sustainability of programs. The positive impact resulting from zakat utilization needs to be preserved and extended through long-term planning. Therefore, zakat utilization strategies should incorporate sustainability aspects to ensure that its positive impact can be experienced continuously by inclusive education institutions. Moreover, the positive impact of zakat utilization can also serve as inspiration for sustainable inclusive models. (Muzakki, 2021) The analysis results indicate that the utilization of zakat can serve as a best practice for other educational institutions to adopt inclusive practices. This creates the potential to disseminate the positive impact of zakat utilization by implementing successful inclusive models.

The positive impact of zakat utilization is not only relevant at the level of inclusive educational institutions but can also contribute to a broader social level. Utilizing zakat creates opportunities to build a more inclusive and equitable society, reducing educational disparities and enhancing the

overall well-being of the community.(Anurogo & Napitupulu, 2023) The success of zakat utilization in supporting inclusive education also raises ethical questions. The ethical discussion on the collection and management of zakat becomes crucial, ensuring that every step taken aligns with the values of justice, sustainability, and human rights.

Finally, it is essential to note that this contribution is not a sole solution but part of a larger effort to create an inclusive education system. The utilization of zakat is a crucial step in the right direction but requires sustained support from policymakers, communities, and other stakeholders to achieve sustainable changes in inclusive education. Leveraging zakat for the improvement of inclusive education in the current era should enhance the quality of education and create an inclusive learning environment for all children, including those with special needs. The use of zakat for education offers several advantages, including: Firstly, improving access to education, especially for less privileged communities; Secondly, enhancing the quality of education through adequate provision of technology and information; Thirdly, promoting educational equality by providing equal opportunities for all to access quality education. With proper zakat utilization, it can indeed be an effective solution to address educational challenges in the current era.

Inclusive education represents a model that ensures equal rights and services for every learner, including those with special needs (ABK - Anak Berkebutuhan Khusus). This inclusive form of education can be likened to a home and serves as an initial step for society to become more accommodating to children with special needs. Inclusivity in every educational process provides equal rights for all learners to assume roles in line with their abilities, interests, and talents. Disabilities or exceptionalities in children with special needs do not mean they should be restricted from pursuing their desired activities, including receiving education and engaging socially with peers of the same age.

### **Syntax: Optimizing Zakat for the Enhancement of Inclusive Education**

In the optimization of zakat for the improvement of inclusive education, the researcher provides the following syntax:

*Firstly*, the Identification of Optimal Funding Sources involves a profound understanding of potential zakat sources and effective methods of collecting them, including accountable mechanisms for collection and distribution. *Secondly*, the Strategic Allocation of Funds is crucial, emphasizing the strategic allocation of zakat funds by considering the specific needs of inclusive education institutions. This includes prioritizing allocations, such as

the development of inclusive facilities, educator training, or providing educational assistance for students with special needs.

*Thirdly*, the Implementation of Transparent and Accountable Management Mechanisms includes the adoption of a clear and open financial reporting system. This ensures that policymakers and the public can monitor and assess the effectiveness of zakat fund utilization for inclusive education. *Fourthly*, Collaborating with Educational Institutions and Relevant Stakeholders is crucial. Building close collaborations with inclusive education institutions and other relevant stakeholders is essential in optimizing zakat. Collaboration can enhance synergy, ensure specific needs are met, and promote efficiency in zakat fund utilization.

*Fifthly*, Continuous Monitoring and Evaluation involve establishing a continuous monitoring system and evaluating the impact of inclusive education programs supported by zakat. This allows for strategic adjustments over time. *Sixthly*, Community Education on the Philosophy of Zakat is essential. Optimizing zakat for inclusive education also involves efforts to educate the community. Providing information about the philosophy of zakat and its positive impact on inclusive education can encourage community participation in giving zakat and understanding their role in the development of inclusive education.

The aforementioned syntax points aim to provide practical guidance in optimizing zakat as a financial resource to support inclusive education. By taking these elements into account, it is expected that the implementation of zakat can be more effective and have a positive impact in realizing quality inclusive education.

## **Conclusion**

The findings of this research indicate that in the context of inclusive education, multidisciplinary analysis provides a comprehensive understanding of the role of zakat, encompassing economic, social, and religious aspects. This approach lays a strong foundation for designing sustainable strategies for zakat utilization. The effective utilization of zakat can create a significant positive impact in supporting inclusive education, ranging from infrastructure development to improved accessibility. Zakat proves itself as an instrument capable of bringing about tangible changes in the inclusive education environment.

The utilization of zakat requires active community involvement and an enhancement of financial literacy. Public awareness of the role of zakat in supporting inclusive education is crucial to ensure sustained and effective participation. This analysis also holds relevance on an international scale,



enabling countries to learn from each other and adapt best practices in utilizing zakat for inclusive education according to their local contexts. In optimizing zakat, ethical considerations become crucial. The sustainability of zakat programs supporting inclusive education needs to be maintained by ensuring that values of justice, sustainability, and human rights continue to be upheld.

The analysis results imply that the utilization of zakat can become a sustainable inclusive model. Taking note of the positive impact and developing best practices from zakat utilization can lay the foundation for other educational institutions to adopt successful inclusive models. The involvement of Islamic financial institutions in zakat management can enhance efficiency and compliance with Sharia principles. This opens opportunities to improve transparency and trust in zakat fund management.

The conclusion of this article underscores the challenges and opportunities in the future optimization of zakat for inclusive education. Challenges such as risk management and sustainability need to be addressed, while opportunities to create a more equitable and widespread inclusive education system remain open. Taking these aspects into consideration, this article contributes to a practical and theoretical understanding of how zakat optimization can be a crucial pillar in enhancing global inclusive education.

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