

THE EMPOWERMENT OF PRODUCTIVE ZAKAT IN IMPROVING THE QUALITY OF MUSTAHIK EDUCATION

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ABSTRACT

Productive zakat is the management and distribution of zakat funds that have long-term effects on zakat recipients and are invested in productive activities. This study aims to determine the role of productive zakat empowerment in improving the quality of mustahik education. This is reviewed based on graduate competency standards, educational assessment standards, and infrastructure standards. The research methodology employed in this study is qualitative research with a descriptive approach. Data collection techniques include focus group discussions (FGDs), interviews, and document analysis. The data analysis procedure employed in this study utilized the Miles and Huberman data analysis model. The findings of this study indicate that productive zakat empowerment is a significant factor in enhancing the quality of mustahik education through scholarship programs aligned with three national education standards. In accordance with the graduate competency standards, students are expected to complete the memorization of 30 juz of the Qur'an. In terms of educational assessment, students have demonstrated a notable enhancement in their academic performance, as well as an improvement in their ability to memorize the Quran. With regard to the standard of facilities and infrastructure, students who previously experienced economic difficulties are now experiencing changes due to the scholarship program. As a result, students are now able to pay school fees and have access to complete school equipment, including books and school uniforms, which optimally supports their learning process.

Keywords: Education; Empowerment; Mustahik; Zakat; Quality

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INTRODUCTION

Welfare is defined as the family's capacity to fulfill all necessary requirements for a decent, healthy, and productive life. One crucial indicator of the level of community welfare is the state of education. It can be demonstrated that the higher a person's level of education, the better the quality of their human resources. In other words, education is an important factor that can facilitate the transition out of poverty. Education plays a pivotal role in the long-term reduction of poverty, both in Indonesia and in other countries (Susanto & Pangesti, 2019).

Table 1. Percentage of Poor Population in Bogor City 2016-2020

Year	Number of Poor Population (thousand)	Percentage of Poor Population
2017	76,5	7,11
2018	64,85	5,93
2019	63,97	5,77
2020	75,04	6,68
2021	80,09	7,24

Source: BPS Bogor City in 2021

As illustrated in Table 1, the poverty rate in Bogor City exhibited a downward trend from 2017 to 2019. Nevertheless, the poverty rate increased in 2020 and 2021. The rise in the poverty rate can be attributed to the impact of the Covid-19 pandemic, which has led to an increase in unemployment (Awaludin, 2022). The stability and welfare of individuals and families are inextricably linked to their economic security. One significant factor influencing economic resilience is the quality of education.

Nevertheless, concerns have emerged in recent years, with reports of an increasing number of students dropping out of school. The issue of students dropping out of school is one that cannot be resolved and will have a negative impact if not resolved properly. The following table presents the number of dropout cases that

occurred in Bogor City from October 2020 to March 2021 (Lestari et al., 2020).

Table 2. Table of Dropout Cases in Bogor City October 2020-March 2021

District	Number of Cases
Bogor Selatan	170
Tanah Sareal	107
Bogor Barat	99
Bogor Tengah	70
Bogor Utara	55
Bogor Timur	13
Total	514

Source: Republika Jabar in 2021

A multitude of variables contribute to the phenomenon of student attrition. These factors may be internal or external. Zakat, as defined in Islamic teachings, is an instrument that is capable of addressing a multitude of challenges, particularly those related to economic difficulties and poverty, which can have a detrimental impact on educational opportunities. The zakat instrument can ensure income balance in society (Putra & Widiastuti, 2020).

The management of zakat distribution in Indonesia employs two distinct methods: consumptive and productive. Productive zakat is the distribution of zakat assets to mustahik, which are managed and developed through business behaviors. The distribution of productive zakat funds can be accomplished by providing business capital or through educational assistance funds or scholarships to mustahik (Putra & Widiastuti, 2020). LAZ Al Bunyan is one of the Amil Zakat Institutions in Bogor City, which is responsible for the administration of zakat, infaq, sadaqah, and other humanitarian funds. The government's objective of enhancing the quality of education will be challenging to achieve in the absence of an active role for zakat managers (amil) in the administration of productive zakat funds, particularly in the context of educational programs. It is therefore anticipated that LAZ Al Bunyan, as a duly constituted legal entity, will be

able to achieve this objective (LAZ Al Bunyan, 2022).

MATERIALS AND METHODS

Empowerment

Empowerment is a dynamic and continuous process of encouraging the involvement of all existing potentials in a synergistic manner, with the ultimate goal of evolving all potentials. The context of empowerment encompasses participation, specifically the manner in which the community is engaged in the process of development and the entitlement to benefit from the outcomes of this development. Empowerment is concerned with the subject's recognition of the ability or power possessed by the object (Rasang, 2020).

Zakat in General

Zakat is defined as the act of distributing a specific amount of wealth to individuals or entities who are entitled to receive it, in accordance with the stipulations set forth by Allah SWT. Zakat is an act of worship that has twofold value: *ḥablumminallah* (vertical) and *ḥablumminannas* (horizontal). It encompasses both ritual and social dimensions. Consequently, those who consistently fulfill their zakat obligations will experience an enhancement of their faith and piety towards Allah SWT, a cultivation of a sense of social responsibility, and the establishment of social community relations (Sarundajang, 2021).

In the Indonesian legal system, zakat is defined as a type of property that must be set aside by a Muslim or a body owned by a Muslim in accordance with religious provisions to be distributed to those who are entitled to receive it. This definition extends the obligation of zakat to encompass not only personal assets but also the assets of groups of Muslims, including companies and other institutions (Fasiha, 2017).

Productive Zakat

Productive zakat is the management and distribution of zakat funds that have a long-term effect on zakat recipients. Zakat funds distributed to mustahik are not consumed but rather invested and utilized to meet the ongoing needs of the recipients. The distribution of productive zakat funds is carried out with the objective of achieving one of the goals of the zakat law, namely the gradual and continuous alleviation of poverty (Asmawi, 2017).

The productive distribution of zakat is divided into two forms. Firstly, zakat is distributed directly to mustahik, who then invest it. This form of distribution is also referred to as non-investment productive zakat distribution. Secondly, the productive distribution of zakat that is currently being developed is the distribution in the form of investment. This differs from the previous method, whereby zakat is not directly handed over to mustahik. This is known as creative productive (Akmal, 2018).

Furthermore, in accordance with the prevailing consensus among scholars regarding the social function of zakat, a framework for zakat empowerment for education financing was devised. The most common method is to channel zakat funds (in addition to *infaq* and *sadaqah*) as a source of scholarships for underprivileged Muslim children. This is typically done by the Amil Zakat Agency/Institution in Indonesia. Moreover, there is the empowerment of zakat that is not allocated to individuals but is directed towards the operational expenses associated with education in educational institutions, including physical infrastructure (Abubakar, 2015).

Quality of Education

In etymological terms, quality can be defined as an increase in level towards an improvement or establishment. The term "quality" is defined as the weight or height of an object. In contrast, the term quality is defined as the level of excellence or

inferiority of a given entity. In his work, Edward Deming posited that quality is a predictable level of uniformity and dependence on low costs and in accordance with the market (Silviyana, 2021).

The term "quality of education" is a comprehensive description and characterization of educational services, both internally and externally. Its ability to satisfy expected or implied needs encompasses inputs, processes, and educational outputs. In the context of UNESCO, education quality is defined as the desired characteristics of learners (healthy and motivated students), processes (competent teachers using active pedagogy), content (relevant curriculum), and systems (good governance and fair resource allocation) (Patras et al., 2019).

In the context of the Indonesian education system, the term "education quality standards" refers to the Government Regulation of the Republic of Indonesia Number 32 of 2013 concerning Amendments to Government Regulation (PP) No. 19 of 2005 concerning National Education Standards (SNP). This regulation encompasses a number of key areas, including: graduate competency standards, content standards, process standards, educator and education personnel standards, facilities and infrastructure standards, management standards, financing standards and education assessment standards.

Research Methods

The methodology employed in this study is qualitative research with a descriptive approach. The sampling technique employed in this research is purposive sampling, whereby the sample is selected from the population according to the researcher's specific criteria. The sampling technique employed in this study, which is based on a purposive sampling approach, will involve LAZ Al Bunyan managers and representatives from Al Bunyan School.

The data collection techniques employed in this study include focus group discussions (FGDs), interviews, and document analysis. The data analysis procedure in this study employs the Miles and Huberman data analysis model, which comprises three stages: data reduction, data presentation, and conclusion drawing.

RESULTS AND DISCUSSION

Zakat Management at LAZ Al Bunyan

The management activities carried out by LAZ Al Bunyan include the collection and distribution of zakat funds. As an amil zakat institution, Al Bunyan derives its funds from the collection (fundraising) of zakat, infaq, shadaqah, and waqf (ZISWAF) funds, as well as other resources from the community, including individuals, groups, and organizations. These funds are then distributed and utilized for mustahik. The funds collected are managed in a manner that ensures their ability to meet the requirements of the programs, thereby enabling them to achieve their intended objectives.

Zakat funds at LAZ Al Bunyan are allocated to a number of program areas. Zakat funds may be distributed directly to the mustahik or through institutions that collaborate with LAZ Al Bunyan, such as Al Bunyan School and Ibnu Siena Mulia Integrated Islamic School. The following table illustrates the distribution of zakat funds by LAZ Al Bunyan to mustahik in accordance with their respective program fields.

Table 3. Nominal Amount of Zakat Distribution per Program Field in 2021

No.	Program Field	Number of Distributions
1	Pendidikan	Rp. 1.391.423.997
2	Kesehatan & Lingkungan Sosial	Rp. 227.459.134
3	Ekonomi	Rp. 892.440.646
4	Kemanusiaan	Rp. 148.149.850

5	Dakwah	Rp. 2.297.363.010
6	Dana Sosial Keagamaan	Rp. 402.750.182
7	Total	Rp. 5.359.586.819

Source: Annual Report LAZ Al Bunyan 2021

Table 3 indicates that in 2021, the majority of zakat funds distributed by LAZ Al Bunyan were allocated to the field of da'wah, followed by the field of education. The following sectors were also allocated funds: socio-economic, other religious social funds, health and environment, and finally, humanitarian. The distribution of zakat in the field of education, which is in second place, indicates that the field of education is also a top priority for LAZ Al Bunyan.

Consumptive Zakat

In the distribution of consumptive zakat, LAZ Al Bunyan prioritizes individuals who are unable to meet their daily needs or those who are below the poverty line. In Bogor City, the poverty line in 2023 is Rp. 661,384,-. This figure represents the average income of those who are considered to be living below the poverty line in Bogor City, with an income below Rp. 661,384,-. These individuals are therefore eligible for assistance or zakat (BPS Bogor City, 2024).

Productive Zakat

Currently, LAZ Al Bunyan is engaged in three ongoing productive zakat empowerment programs in different fields. These programs encompass the establishment of educational institutions, or pesantren, the provision of vocational training, and the implementation of food security initiatives within the pesantren environment.

In the school establishment program, LAZ Al Bunyan has established boarding schools in two locations, namely Bogor City and Tasikmalaya. These schools provide education at various levels, ranging from junior high school to high school. The productive empowerment component of this program entails the provision of

educational scholarships to individuals who are unable to continue their formal education due to financial constraints. The scholarships are awarded on a differential basis, taking into account the economic circumstances of each recipient.

Additionally, Al Bunyan offers support in the form of skills and expertise training programs for individuals who have entered the productive age range or for those who have recently entered the job market. The training encompasses a range of managerial competencies, including barista skills and cashier management, as well as hospitality services.

Furthermore, LAZ Al Bunyan is engaged in the advancement of food security through collaboration with Islamic boarding schools. The collaboration has resulted in the establishment of a pesantren minifarm in cooperation with Ibnu Siena Mulia and Eco Farm. This minifarm represents an initiative to enhance food security within the pesantren environment. The produce from the minifarm will be utilized to fulfill the food needs of the pesantren and the surrounding community.

Productive Zakat in the Education Sector

The most significant productive zakat program in the education sector, implemented by LAZ Al Bunyan, is entitled "My Pesantren My Way of Heaven." The "Pesantrenku Jalan Surgaku" campaign is an initiative designed to engage the broader community in supporting Islamic boarding schools, with a particular focus on those located in West Java. The program, initiated by LAZ Al Bunyan, comprises five pillars: the superior community pillar, the economic independence pillar, the professional institution pillar, the collaboration pillar, and the environmental health pillar. These pillars are implemented in several Islamic boarding schools in the West Java area.

Among the programs initiated by LAZ Al Bunyan, the educational scholarship

program, which is included in the superior community pillar, is of particular importance and has a direct impact on society, especially for those who experience financial obstacles in obtaining a decent education. Scholarships are provided in the form of monthly Educational Contribution Assistance and Educational Contribution Funds, or alternatively, in the form of annual tuition fees. In addition, students have access to other facilities typically available at Islamic boarding schools or schools.

Table 4. Table of Number of Students Receiving Scholarships 2019-2023

No	School year	The number of students
1	2019/2020	41 orang
2	2020/2021	18 orang
3	2021/2022	34 orang
4	2022/2023	28 orang
5	2023/2024	27 orang

Source: Al Bunyan School Internal Data 2024

Table 4 presents the number of students who receive scholarships from LAZ Al Bunyan on an annual basis. The number of students who receive scholarships varies from year to year, as this figure is calculated based on 30% of the total number of students. In addition, the amount of funds provided in the form of scholarships is subject to change, contingent upon the financial capabilities of the student's parents.

The selection process for scholarship recipients is comprised of several stages. Firstly, prospective students must take a written examination to evaluate their knowledge and abilities in a range of subjects. In addition, prospective students must also undergo a psychological assessment using the Strengths and Difficulties Questionnaire (SDQ), with the objective of identifying any emotional or behavioural disorders that may be present at an early stage. Following the completion of a battery of tests, the parents of

prospective students will be interviewed. The interview is designed to elicit information about the family's background and economic circumstances, with the objective of enabling the school to assess the extent to which the parents are able to provide the necessary support for their son's educational needs. Al Bunyan School

Al Bunyan School is a boarding school that is one of the partners of LAZ Al Bunyan in Bogor City, West Java. It comprises middle and high school levels. Al Bunyan School is a participating institution within the Pesantrenku Jalan Surgaku empowerment program. The implementation of this program entails the provision of scholarships to students from economically disadvantaged backgrounds.

The curriculum currently in use is the national plus curriculum, which comprises an independent curriculum with several additional, more in-depth subjects, including Indonesian literacy, English literacy, and the Academic Potential Test. Furthermore, the curriculum is integrated with that of the Islamic boarding school, which is aligned with the Ministry of Religion. In addition, at the high school level, a special coaching program is provided to prepare students for entrance into state universities in Indonesia. The objective of the program is to prepare students for admission to state universities at the 10th grade of high school.

Additionally, Al Bunyan School employs a comprehensive assessment system to evaluate students' academic progress, encompassing both general subjects and the memorization of the Quran. In general subjects, the assessment is comparable to that of other public schools, involving written examinations such as the UTS (Mid-Semester Exam) and UAS (Final Semester Exam). The UTS and UAS are employed to assess students' comprehension of the subject matter taught during the aforementioned semester. The results can provide teachers and students with insight into their

learning progress in general subjects. Additionally, for the purpose of memorizing the Quran, there is the munaqosyah. Munaqosyah is a test of the ability to read and memorize the Quran, which is carried out to assess students' progress in tahsin (correct reading skills), tahfidz (memorization skills), and understanding of tajwid theory (rules for reading the Quran). The Ibnu Siena Mulia Putri and Putra Integrated Islamic School is also a partner of LAZ Al Bunyan. The school is situated in Tasikmalaya City for female Islamic boarding schools and in Ciamis Regency for male Islamic boarding schools. In addition to providing scholarships, the empowerment program implemented at SIT Ibnu Siena Mulia includes the construction of a minifarm in collaboration with LAZ Al Bunyan. The objective is to establish sustainable and independent food resources. The minifarm not only confers direct benefits upon the Islamic boarding schools, but also has a broad positive impact on food security and the welfare of the surrounding community.

Productive Zakat in Graduate Competency Standards

Graduate competency standards are standards related to minimum criteria regarding the unity of attitudes, skills, and knowledge that indicate students' ability to achieve the learning outcomes at the end of the educational level. In this study, the benchmark for competency standards for graduates at Al Bunyan School is the memorization of 30 juz of the Al-Qur'an during the educational process.

To assess the progress of students in memorizing the Al-Qur'an, schools administer the munaqosyah, a test designed to evaluate their tahsin and tahfidz skills, at the conclusion of each lesson. Students will be tested by munaqis or examiners who have received qualifications for the quality standards of tahsin and tahfidz learning from their own teacher education institutions. This ensures that students also have a teaching

sanad. The objective of this munaqosyah is to integrate it into the Al Bunyan school curriculum. The school's objective is to achieve 30 juz tahfidz for its students. Therefore, it is essential to ensure that students demonstrate the highest levels of achievement in both tahsin and recitations, and that these achievements are tested through munaqosyah.

Table 5. Table of Number of Hafidz Students for 30 Juz 2019-2023

No	Student Academic Year	Hafidz	Student
1	2019/2020	10	14
2	2020/2021	5	7
3	2021/2022	9	11
4	2022/2023	5	10
5	2023/2024	7	10

Source: Al Bunyan School Internal Data

Table 5 presents data on the number of scholarship recipients who have successfully completed memorizing 30 juz of the Al-Qur'an within a three-year period. From the 2019/2020 to 2023/2024 academic year, scholarship recipients who have successfully memorized 30 juz of the Al-Qur'an continue to represent a significant proportion of the total student population, with a rate of over 50%. This demonstrates that the scholarship program at LAZ Al Bunyan is effectively fostering the development of students who are able to achieve the objective of memorizing the Al-Qur'an.

This outcome provides compelling evidence that at Al Bunyan School, education is not solely focused on academic achievement; it is also oriented towards the cultivation of spiritual and religious dimensions that shape students' character, particularly through the study of the Quran. The strengthening of these spiritual and religious aspects also prepares students to face challenges in the real world with strong beliefs and solid values.

Consequently, the provision of scholarships to support productive zakat has a significant impact on graduate competency standards. The scholarship

program, which includes a target of memorizing the Koran, has demonstrated that students are able to achieve this goal. The successful memorization of 30 juz of the Al-Qur'an by students not only reflects academic achievement but also indicates an improvement in spiritual and character aspects.

Productive Zakat in Educational Assessment Standards

Educational assessment standards are standards related to mechanisms, procedures and instruments for assessing student learning outcomes. In this research, the standard benchmark for educational assessment for students is the increase in academic grades during the education period, in the form of test scores from daily tests, mid-term exams and final semester exams.

The results of the Focus Group Discussion with the Executive Director of Al Bunyan School, Mr. H. Ahmad Zaeni, ME and the Principal of Al Bunyan SMPIT, Mr. Reval Dzrixhon Lauchilmagi, S.Pd.Si, showed that on average, students/santri received scholarships education from LAZ Al Bunyan has progressed or increased in their academic achievement. This is due to the provision of uniform facilities and services to all students, without any differences in treatment between regular students and students who receive scholarships.

Table 6. Table of Average Report Card Scores for Scholarship Recipient Students

No	Scholarship grantee	Report Card Value		
		Clas s 7	Class 8	Class 9
1	Student to 1	86	89	95
2	Student to 2	88	89	93
3	Student to 3	87	85	89
4	Student to 4	85	86	91
5	Student to 5	86	87	94

Source: Al Bunyan School Internal Data

Table 6 illustrates that four of the five scholarship recipients exhibited a continued increase in their average report card grades from seventh to ninth grade. Conversely, the third student exhibited a

decline in academic performance. In grade 7, the students achieved an average report card score of 87, which declined to 85 in grade 8. However, in grade 9, the score increased again to 89.

The data indicate that the majority of students exhibited notable growth in their academic performance over the past three years, although a third student demonstrated a decline. This evidence indicates that the provision of productive zakat through scholarships can enhance students' academic performance.

In addition, the significance of assistance when studying at night is a crucial element to consider. Such assistance enables students to interact directly with the accompanying teacher, who can provide direct guidance and answer questions as they arise. The opportunity to ask questions or clarify material that is not yet understood enhances the effectiveness and depth of the learning process.

Consequently, the empowerment of productive zakat plays a role in enhancing students' academic values. Through programs such as educational scholarships and assistance with educational facilities, productive zakat facilitates broader access for underprivileged students to quality education.

Productive Zakat in Infrastructure Standards

Facilities and infrastructure standards are national education standards that set minimum criteria regarding study rooms, places for sports, places of worship, libraries, laboratories, and other learning resources needed to support the learning process, including the use of technology and information. In this study, the standard benchmark for student infrastructure is the ownership of school equipment and necessities, such as school uniforms, books, and other facilities.

The results of interviews conducted with two informants who are parents of scholarship recipients (mustahik) from LAZ Al Bunyan led the researcher to

conclude that the productive zakat managed by LAZ Al Bunyan and distributed to mustahik in the form of scholarships plays a role in improving the quality of mustahik education. This is achieved through the provision of standard facilities and infrastructure, including the improvement of school supplies and equipment, as well as other needs that support learning activities. In addition, the mustahik are provided with other facilities, including a dormitory room, three meals a day, a bathroom and toilet, and other amenities.

The first informant, who was the parent of a Mustahik student, indicated that his son had received a 50% scholarship from the educational institution. The scholarship is a significant financial assistance that alleviates the financial burden of monthly tuition fees and the purchase of school supplies. The scholarship also covers the costs of uniforms and school books, ensuring that his son's educational needs are met.

The second informant also corroborated this assertion. He asserted that the scholarship his son received significantly alleviated the financial strain associated with meeting his daily needs, including purchasing school supplies. In addition, his son benefits from the provision of suitable and comfortable facilities, including spacious dormitories, clean toilets, and nutritious and appetizing food. These facilities not only facilitate his son's academic pursuits but also guarantee his physical and emotional well-being during his educational journey.

By providing these facilities, Al Bunyan School not only helps reduce the financial burden borne by students and their families, but also ensures that every student has equal access to the infrastructure needed to support their learning process. This creates an inclusive and supportive learning environment, where students can focus on their academic and personal development

without being constrained by financial concerns.

Thus, empowering productive zakat has a very important role for mustahik or students in fulfilling and improving educational facilities and infrastructure, which in this case are school equipment and other school needs. Through programs such as educational scholarships supported by productive zakat, financially disadvantaged students can gain better access to quality education.

CONCLUSION AND IMPLICATION

The findings of the analysis and discussion indicate that the following conclusions can be drawn from the research:

LAZ Al Bunyan currently oversees three productive zakat empowerment programs, which are currently operational in different fields. In the education sector, LAZ Al Bunyan has established two boarding school-based schools and provides scholarships to underprivileged students. In the economic sector, LAZ Al Bunyan facilitates the economic empowerment of the community through the provision of vocational training for individuals entering the productive age bracket. In the social and da'wah fields, LAZ Al Bunyan collaborates with Islamic boarding schools to enhance food security in Islamic boarding schools and their surrounding communities through the establishment of minifarms.

The empowerment of productive zakat plays a role in enhancing the quality of mustahik education in terms of three standards. Firstly, with regard to graduate competency standards, the provision of scholarships in the form of productive zakat can be said to contribute to an improvement in the quality of graduates. Secondly, with regard to educational assessment standards, the empowerment of productive zakat in the form of scholarships has been demonstrated to enhance students' academic performance.

Thirdly, in terms of infrastructure standards, the empowerment of productive zakat can ensure that students have access to adequate educational facilities. This facility encompasses the provision of school books, complete uniforms, stationery equipment, and access to complete supporting facilities, including those available in the school or Islamic boarding school environment.

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