

THE ROLE OF ZAKAT IN REALIZING ECONOMIC RESILIENCE AND EDUCATIONAL EMPOWERMENT (ANALYSIS OF THE BRIGHT SCHOLARSHIP PROGRAM YBM BRILIAN)

Lola Yuanda Arlinza¹

¹Salatiga State Islamic University

Paper was presented at the 9th International Conference on Zakat (ICONZ)
9 – 12 December 2025, Jakarta, Indonesia

ABSTRACT

This research aims to analyze the role of zakat in achieving economic resilience and educational empowerment through the YBM BRILLIANT Scholarship program. This research focuses on the topic of Islamic economics, especially the management of productive zakat in building the welfare and independence of the beneficiaries. The problems identified in this study are the lack of utilization of zakat in increasing the economic resilience of the ummah and the low number of research linking zakat with the empowerment-based education sector. The method used in this study is a literature research method with a descriptive qualitative approach, namely by collecting and analyzing data from various literature sources, scientific journals, and YBM BRILLIAN program reports. The results of the study show that zakat through the Bright Scholarship not only provides educational assistance, but also strengthens the economic resilience of recipients through character development, entrepreneurship training, and capacity building of human resources. The conclusion of this study emphasizes that targeted and measurable zakat management can create sustainable socio-economic impacts. The contribution of this research lies in strengthening the paradigm of productive zakat as a strategic tool in realizing community welfare and independence through education.

Keywords: Zakat, Economy, Education, Bright Scholarship

I. INTRODUCTION

Zakat is one of the important tools in the Islamic economic system that has a social and economic role at the same time. Historically, zakat has been an integral part of the economic policy of Muslims since the time of the Prophet Muhammad (peace be upon him). In a more modern context, zakat is increasingly developed productively, not only distributed as a form of consumptive assistance, but directed to empower zakat recipients to be more independent and able to compete. One of the real forms of productive zakat implementation is through scholarship and education programs that are able to produce quality human resources. (Istifhamah 2020)

One of the institutions that implements this concept is the Baitul Maal Foundation (YBM) BRILIAN through the Bright Scholarship program. This program provides educational support to outstanding students from underprivileged families, as well as equipped with character development and entrepreneurship training. The background of the development of this topic stems from the realization that education is the main foundation in realizing the economic resilience of the people. (Fawaiz et al. 2024) When zakat is managed professionally and directed to the education sector, it has the potential to be an effective tool in creating independence and strengthening the economic resilience of the community. (Ardianis 2018)

Previous research has discussed the role of zakat in poverty alleviation and economic empowerment, such as research conducted by Hafidhuddin (2011) and Beik (2015) which emphasized the effectiveness of productive zakat in improving the welfare of zakat recipients. However, there are still limited studies that specifically link the management of zakat with improving the quality of

education as a means of building economic resilience. This shows that the educational dimension in zakat management has not been studied in depth, especially through empowerment-based scholarship programs such as the YBM BRILLIANT Scholarship.

The main purpose of this study is to analyze the role of zakat in realizing economic resilience and educational empowerment through the Bright Scholarship program. The formulation of this research problem includes three aspects, namely:(Fawaiz et al. 2024)

- (1) What is the concept and implementation of zakat in the YBM BRILLIANT Bright Scholarship program.
- (2) The extent to which zakat through the program contributes to the economic resilience of the beneficiaries.
- (3) How can the model of managing education zakat be used as a sustainable strategy in building the independence of the people.

II. LITERATURE REVIEW

The study of zakat as a tool in Islamic economics has long received attention from thinkers and practitioners in the field of Islamic economics. Conceptually, zakat is one of the important pillars in Islam, which has spiritual, social, and economic dimensions. In the historical view, zakat plays a role as a system of fair distribution of wealth and as a means to strengthen weak human power, so as to create a balanced social life. If managed properly, zakat is not only able to overcome the problem of temporary poverty, but also functions as a driver of economic development for the people. Therefore, this study introduces various theories and scientific research results on the role of zakat in economic resilience and its relationship with the education sector.(Izzan and Febrianty 2024)

In modern Islamic economic literature, zakat is understood not only as a ritual obligation, but also as a productive economic mechanism. Qardhawi (1999) explained that zakat has a function that is able to balance between rich and poor groups. On the other hand, Beik (2015) emphasized the importance of transforming zakat from a consumptive form to productive zakat, namely zakat used for sustainable economic activities such as business capital, training, and human resource empowerment.(Makhrus 2019) In the context of economic resilience, zakat is a factor in strengthening the socio-economic structure of the community through reducing inequality and improving mustahik economic skills (Hafidhuddin, 2011).

In addition, education is also considered an important element in building long-term economic resilience. Chapra (2000) stated that education has a direct relationship with increasing productivity and community independence. By combining zakat and education, the concept of zakat education empowerment emerges, which is the use of zakat funds to support education that focuses on character development, skill building, and strengthening human capacity. This concept makes zakat a tool for human development at large, not just as a form of material assistance.

Zakat has an important role in forming a just and economically capable society. In the modern era, zakat management does not only focus on providing consumptive assistance, but is also directed to programs that are productive and able to strengthen human resources. Through a creative distribution approach, zakat can be a tool that supports sustainable development, especially in the fields of education and the economy. One of the tangible examples of such efforts is the Bright Scholarship program developed by YBM BRILIAN.(Fawaiz et al. 2024)

This program not only provides assistance to students from underprivileged families, but also trains them to have good competence and attitude, so that they are able to become actors of social change.(Bahari 2017) With this approach, zakat becomes a link between spiritual obligations and education-based economic empowerment. Therefore, it is important to evaluate the implementation of this program to find out the extent to which zakat is really able to help increase the economic

independence of the community and improve the quality of human resources through fair and sustainable education.(Ratih Kumalasari et al. 2024)

Several studies show that educational zakat is effective in forming quality human resources. However, there is still little research that examines the direct relationship between zakat and economic resilience through continuing education.(Mohammad Haikal and Musradinur 2023) This limitation is the reason why it is necessary to conduct further analysis of the YBM BRILIAN Bright Scholarship program, which combines zakat with academic training and character building. Thus, this literature review confirms that zakat and education have a strategic relationship in realizing the economic resilience of the community. The combination of the two creates a sustainable empowerment model, where zakat is not only a spiritual instrument, but also the main factor in achieving the welfare and independence of the people.(Fajrina, Putra, and Sisillia 2020)

III. METHODOLOGY

This research uses a library research approach that aims to analyze conceptual, theoretical, and empirical data derived from various scientific literature, journals, zakat institution reports, and official documents from the YBM BRILIAN Bright Scholarship program. This approach was chosen because the research aims to analyze the role of zakat in increasing economic resilience and educational empowerment without involving data collection directly in the field.(Kappaja, Munir, and Mokoginta 2019)

In this study, the participants were not in the form of individuals directly, but in the form of data and documents that became the source of analysis. However, to enrich the results of the research, this study also refers to secondary data from the beneficiaries of the YBM BRILIAN Bright Scholarship program from 2018 to 2024. The number of participants referred to in the secondary data is around 250 students from various universities in Indonesia. The general characteristics of the participants included men and women with an age range of 18 to 24 years, coming from families with lower middle economic conditions, and having good academic abilities. The majority of participants have a Indonesian mother tongue, an Islamic education background, and have a high spirit of independence.

The main instruments in this study are literature sources and official documents in the form of books, journal articles, YBM BRILIAN's annual report, and academic publications related to productive zakat and educational empowerment. This study does not use tests or questionnaires like in field research, but content analysis of relevant texts and data. The main task of the researcher is to classify, interpret, and compare content from various sources to find the pattern of the relationship between zakat, education, and economic resilience.(Nurfiana and Sakinah 2022)

The research procedure is carried out in four main stages. The first stage is data collection which is carried out by collecting and searching various scientific literature and reports of relevant institutions. The second stage is source selection, namely selecting valid, up-to-date, and relevant documents on the topic of the role of zakat in education empowerment.(Gunawan and Shindu Irwansyah, Muhammad Yunus 2024) The third stage is content analysis, which involves the interpretation of the text and the extraction of important information regarding the implementation of the Bright Scholarship program. The fourth stage is interpretation and drawing conclusions, where the results of the analysis are compared with the theory of productive zakat and the concept of economic resilience. The study lasted for three months, with a time division to read the literature, analyze the data, and compile a final report.(Sonata 2015)

The data analysis method used is qualitative descriptive analysis with content analysis techniques. The data was analyzed based on thematic categories such as the concept of productive zakat, educational empowerment strategies, and economic resilience indicators. Each finding is

grouped, synthesized, and interpreted to clarify the relationships between the research variables. This technique does not use inferential statistical methods, but rather in the form of analysis and interpretation. The final result is in the form of a conceptual conclusion regarding the effectiveness of zakat management in increasing economic resilience through the education sector.(Ishaq 2017)

IV. RESULTS AND DISCUSSION

Results

This research produced important findings regarding the role of zakat in realizing economic resilience and educational empowerment through the *Bright Scholarship* YBM BRILLIANT. Analysis of literature data and program reports shows that zakat that is managed productively and education-based has a significant impact on improving the quality of human resources and the economic independence of beneficiaries.(Fawaiz et al. 2024)

Table 1. Impact of the Bright Scholarship Program on Beneficiaries (2018–2024)

Empowerment Aspects	Success Indicators	Percentage Increase
Individual Economic Resilience	Ability to meet needs without external assistance	78%
Academic Achievement	GPA above 3.50 national average	82%
Independence and Leadership Spirit	Active in social and organizational activities	74%
Student Entrepreneurship	Opening a micro-business after training	46%
Job and Career Readiness	Be accepted into the workforce within 6 months of graduation	68%

Source: YBM BRILIAN Annual Report 2024, processed by researchers)

The data in the table above shows that zakat through the Bright Scholarship program not only functions as an educational scholarship, but also has a sustainable impact on the economic and social aspects of the beneficiaries. The findings of this study are divided into three main aspects. First, the education aspect: the education zakat program has been proven to be able to improve the academic quality and competence of beneficiaries. Through character development, leadership training, and non-academic skill development, participants become more empowered and competitive in the world of work. Second, the aspect of economic resilience: zakat assistance provided in the form of productive scholarships has a long-term economic impact.

Recipients are not only free from the burden of education costs, but also given the opportunity to become entrepreneurs through ongoing training and mentoring. This increases financial independence and minimizes dependence on social assistance. Third, social and spiritual aspects: this program strengthens public awareness of the importance of zakat as a tool of empowerment, not just a form of temporary assistance. Bright Scholarship alumni also play a role as social movers who contribute to society through various da'wah, educational, and socio-economic activities.

The relationship between the variables of zakat, education, and economic resilience shows a positive and synergistic correlation. Zakat managed in the form of productive scholarships improves the quality of the recipients' education which then has a direct impact on increasing economic resilience. Thus, the results of this study confirm that the utilization of education-based zakat is an effective model in building a sustainable and highly competitive economy of the ummah.(Azizah and Nafi'ah 2022)

The results of the study show that the YBM BRILLIANT Scholarship program has an important role in improving the quality of education and economic resilience of its beneficiaries. Through this zakat-based scholarship, students not only receive assistance for tuition fees, but also are

provided with assistance in developing character, skills, and increasing entrepreneurial insights. This approach emphasizes that zakat not only plays a role in helping financially, but is also able to create a wide impact on the economic independence of the recipient and the surrounding environment.(Muzammil and Nasrullah 2022)

Many participants who after participating in this program showed increased ability to adapt to the world of work, social care, and the desire to participate in improving the welfare of the community. In addition, YBM BRILIAN's transparent and measurable management system makes this program effective as an example of productive and human resource development-oriented zakat distribution. Thus, zakat managed through an educational approach has been proven to be able to strengthen the economic resilience of the people, create a generation that has high competitiveness, and realize the vision of zakat as a tool to achieve social justice and transform people's welfare.(Khoirul Ma'arif 2023)

Discussion

This research reaffirms that zakat has an important role in building economic resilience and encouraging educational empowerment, especially when managed effectively and directed. The main idea of this research is that zakat is not only an obligation of worship, but can also be an Islamic economic tool that is able to create sustainable social change. Through the YBM BRILIAN Bright Scholarship program, zakat is implemented in the form of educational assistance that is integrated with training, character development, and strengthening human resources. Thus, zakat not only functions as a tool for wealth distribution, but also as a means of economic development that focuses on human empowerment.(Nurhasanah, Arfah, and Bahri Pane 2023)

The results of the study show that the productive implementation of zakat through the education scholarship program is able to strengthen the economic resilience of the beneficiaries in real terms. Based on data from the YBM BRILIAN report (2018–2024), most of the recipients of the Bright Scholarship show increased academic achievement, financial independence, and job readiness. The percentage of participants who are economically able to be independent reaches 78%, while their average GPA is above 3.50. This shows that zakat-funded education has a big impact on improving the quality of life and competitiveness of the younger generation.

In addition, education zakat programs such as the Bright Scholarship also have a wide social impact. In addition to gaining academic knowledge, beneficiaries are also formed into individuals who have integrity, social spirit, and a sense of care for others. It can be seen from the high participation of alumni in various social activities and community leadership. In other words, zakat in the form of scholarships not only produces knowledgeable individuals, but also creates agents of change who are able to disseminate the value of empowerment.(Fawaiz et al. 2024)

The YBM BRILIAN Scholarship Program describes a change in the way zakat is managed from focusing on direct use towards sustainable empowerment. This program uses an education-based approach to direct zakat in creating quality and independent human resources. The scholarships awarded not only help reduce tuition fees, but also play a role in shaping the character and improving the academic abilities of the recipients. There is regular coaching that includes leadership training, financial understanding, and social insights, which contribute to increasing the economic resilience of recipients individuals and families.(Sahrani et al. 2022)

This shows that zakat can be a driving force in creating a productive and competitive society. In the macro context, YBM BRILIAN's strategy is in line with the purpose of zakat in Islam, which is to create social justice and reduce economic inequality. Thus, the management of zakat through educational programs like this is considered an ideal model in combining spiritual, social, and economic aspects to realize the welfare of the people that is just and sustainable.

These findings reinforce the Islamic economic theory that welfare can not only be achieved through material giving, but must also be accompanied by moral and educational improvement.(Arifin

2020) Zakat can be an important means of achieving this balance. With transparent and empowerment-based management, institutions like YBM BRILIAN have succeeded in making zakat a social and economic capital for the community. Thus, this study concludes that the combination of zakat and education is an innovative model in the development of the ummah.(Nurnasrina and Putra 2021) When zakat is used to develop human potential, the economic resilience of the community can be achieved sustainably and independently.(Alim 2023)

V. CONCLUSION

The results of this study confirm that zakat has a very important and diverse role in supporting economic resilience and improving educational empowerment, especially through the implementation of the YBM BRILLIANT Scholarship program. In the context of the research question, the findings show that zakat that is managed productively not only eases the financial burden for the beneficiaries, but also helps build their independence and competitive ability in the economic field. Zakat scholarship recipients who received entrepreneurship training and character development showed a significant increase in their ability to adapt to economic challenges, as well as make a positive contribution to their social environment. This proves that the management of education zakat is one of the effective strategies in improving the quality of human resources and strengthening the economic resilience of the community in a sustainable manner.

However, the study also found some findings that were not entirely in line with expectations. Although most of the beneficiaries have improved in academic and economic aspects, a small percentage of them are still not able to develop their entrepreneurial potential optimally. This is due to internal factors such as lack of interest in entrepreneurship, as well as external factors such as limited access to additional capital and markets. Therefore, a more adaptive approach is needed in supporting scholarship recipients so that the results of economic empowerment can be more equitable and sustainable. The limitation of this research lies in its nature as a literature research, so the analysis is carried out based on secondary data and available literature.

The researcher did not conduct direct observations or interviews with the beneficiaries of the Bright Scholarship program, so empirical aspects such as subjective experience, social perception, and psychological factors of zakat recipients have not been revealed in depth. In addition, this study has not used quantitative methods that can strengthen the validity of the findings through a more comprehensive statistical analysis. Based on this, the suggestion for future research is to apply a mixed methods approach that combines qualitative and quantitative analysis to obtain a more complete picture of the impact of education zakat on economic resilience.

The next researcher is also advised to conduct a field study involving the active participation of beneficiaries and managers of zakat institutions in order to obtain more actual and in-depth data. In addition, comparative research between educational zakat programs from various amil zakat institutions can also be conducted to evaluate the effectiveness of different empowerment models. With this kind of research direction, it is hoped that zakat can be used optimally as a tool for sustainable human development and beneficial for the economic progress of the people.

REFERENCES

- Alim, Hadi Nur. 2023. "Analysis of the Meaning of Zakat in the Quran: A Study of Text and Context." *ACADEMIC: Humanist Student Journal*. doi: 10.37481/jmh.v3i3.617.
- Ardianis, Ardianis. 2018. "The Role of Zakat in Islam." *Al-Intaj : Journal of Sharia Economics and Banking*. doi: 10.29300/aij.v4i1.1205.
- Arifin, Mohammad Zaenal. 2020. "Analysis of the Implementation of Zakat Distribution for Education Scholarships." *SYAR'IE*.

- Azizah, Hafidzotul, and Hafidzotun Nafi'ah. 2022. "Implementation of Islamic Philanthropy in the Financing of Islamic Education Institutions at Lazis UNISIA Yogyakarta." *Educational Journal of Islamic Management*. doi: 10.47709/ejim.v2i2.1936.
- Bahari, Z. 2017. "The Role of Zakat in the Education of the Islamic Community: A Review of the Penang Zakat Case." *Media Shari'ah: A Forum for the Study of Islamic Law and ...*
- Fajrina, Alifah Nur, Farhan Rafi Putra, and Annisa Suci Sicillia. 2020. "Optimizing Zakat Management: Implementation and Its Implications in the Economy." *Journal of Islamic Economics and Finance Studies*. doi: 10.47700/jiefes.v1i1.1918.
- Fawaiz, Aiz Affwa, M. Rizky Aditya Prayoga, Hasriyah F, and Anisa Widiawati. 2024. "Implementation of Educational Philanthropy at the Baitul Maal BRILiaN Foundation Yogyakarta." *Paedagogie: Journal of Education and Islamic Studies*. doi: 10.52593/pdg.05.1.01.
- Gunawan, Rudy, and Shindu Irwansyah, Muhammad Yunus. 2024. "Analysis of Zakat Law Number 23 of 2011 on the Utilization of Zakat for Education Scholarships." *Bandung Conference Series: Islamic Family Law*. doi: 10.29313/bcsifl.v4i1.11580.
- Ishaq. 2017. *Legal Research Methods and Writing Thesis, Thesis, and Dissertation*.
- Istifhamah, Lia. 2020. "The Potential of Zakat as Islamic Philanthropy in Economic Empowerment." *Journal of Islam*. doi: 10.54298/jk.v3i1.3120.
- Izzan, Ahmad, and Vina Febrianty. 2024. "Analysis of Islamic Law in the Management of Zakat, Infaq and Alms at Salman Garut Charity House." *Journal of Sharia Economic Law (JHESY)*. doi: 10.37968/jhesy.v2i2.478.
- Kappaja, Ismail, Ammar Munir, and Siska Kafka Mokoginta. 2019. "The Role of Zakat Fund Utilization in Improving the Quality of Education by the Indonesian Zakat Initiative Institute (IZI) South Sulawesi Branch." *Al-Azhar Journal of Islamic Economics*. doi: 10.37146/ajie.v1i2.23.
- Khoirul Ma'arif. 2023. "Zakat Empowerment Products Issued by the National Amil Zakat Agency in Indonesia in the Field of Education." *QULUBANA: Journal of Da'wah Management*. doi: 10.54396/qlb.v3i2.537.
- Makhrus, M. 2019. "Productive Zakat Management in Poverty Alleviation Efforts in Indonesia." *Journal of Sharia Economic Law*. doi: 10.30595/jhes.v2i1.4458.
- Mohammad Haikal, and Musradinur Musradinur. 2023. "The Role of Zakat in Community Poverty Alleviation in Aceh." *At-Tasyri': Scientific Journal of Muamalah Study Program*. doi: 10.47498/tasyri.v15i2.2362.
- Muzammil, Achmad, and Alfian Nasrullah. 2022. "The Contribution of Zakat in the Development of Education in Indonesia." *FIKROTUNA: Journal of Islamic Education and Management*. doi: 10.32806/jf.v16i02.6264.
- Nurfiana, Nurfiana, and Sakinah Sakinah. 2022. "Zakat and its Study in Indonesia." *Milkiyah: Journal of Sharia Economic Law*. doi: 10.46870/milkiyah.v1i1.158.
- Nurhasanah, Nurhasanah, Arfah Arfah, and Saiful Bahri Pane. 2023. "The Role of Zakat Institutions in Education." *Al-Mutharahah: Journal of Religious Social Research and Studies*. doi: 10.46781/al-mutharahah.v20i1.615.
- Nurnasrina, Nurnasrina, and P. adiyes Putra. 2021. "Implementation of Zakat Fund Management in Sharia Commercial Banks in Indonesia." *Scientific Journal of Economics and Business*. doi: 10.31849/jieb.v18i1.4537.
- Ratih Kumalasari, Puja Hayati, Lidya zanti, Hanifah Hanifah, and Wismanto Wismanto. 2024. "The Value of Education in the Implementation of Zakat." *Journal of Islamic Ethics*. doi: 10.61132/jbpai.v1i6.41.
- Sahrani, Nita, Harmona Daulay, Linda Elida, Rizabuana Ismail, and Henry Sitorus. 2022. "Agent Practices and Structures: Empowerment of Zakat Funds in an Effort to Improve the Quality of

Education Case Study of the Amil Zakat Madhani Human Care Institution (LAZ MHC) Dumai City." *Journal of Syntax Admiration*. doi: 10.46799/jsa.v3i2.392.

Sonata, Depri Liber. 2015. "Normative and Empirical Legal Research Methods: Distinctive Characteristics of Law Research Methods." *FIAT JUSTISIA: Journal of Legal Science*. doi: 10.25041/fiatjustisia.v8no1.283.

[1] CONTACT Lola Yuanda Arlinza: lolayuandaarlinza@gmail.com; Salatiga State Islamic University