

Empowering Zakat to Improve the Quality of Education in Indonesia

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ABSTRACT

Zakat and education are two elements that are bound together. Zakat is an investment for muzaki because zakat can also be interpreted as purifying or purifying. While education is an investment for future knowledge, zakat is a stimulus for the sustainability of education in Indonesia. This research uses a qualitative approach to library research. Library research is a type of approach that at its application level is carried out by collecting and using data from various kinds of literature from books, papers, scientific articles, and so on. In this study, zakat means spending some of the property, given to those entitled to receive it, so that the remaining property becomes clean and the people who get the property become pure in soul and behavior. There are four types of zakat empowerment, namely: 1) Traditional consumptive, i.e., zakat is distributed to mustahiqq to fulfill the daily needs of the asnaf. 2) Creative consumptive, i.e., zakat that is realized in other forms, such as given in the form of school tools, scholarships, hoes, pottery, and so on. 3) Traditional productive, where zakat is given in the form of productive goods, such as goats, cows, shaving tools, carpentry tools, sewing machines, and others. Giving in this form can facilitate the work productivity of the poor. 4) Creative productivity, namely zakat is realized in the form of revolving capital, both for social protection capital and to help or increase the capital of small entrepreneurs. The utilization of zakat funds for the development of education is the right strategy and step. This is because education can provide solutions to poverty in Indonesia. Moreover, soft skills education and other skills can prepare students to directly enter the world of work.

Keywords: *Empowering, Zakat, Improve the Quality of Education*

INTRODUCTION

Zakat as one of the pillars of Islam is the most appropriate medium to connect the rich and the poor and functioning to foster Ukhuwah Islamiya. Basically, the principle of zakat is that the wealth of the rich is distributed to mustahik to fulfill the needs of society and religion. (Abdullah Zaky, 2002:132)

In Islam, zakat is not only given by those who are able to clean their wealth but also benefits the lives of the poor. In fact, zakat can contribute to the progress of human civilization, especially through education.

In Indonesia, the level of education is still very worrying. Education statistics in 2021, namely the Central Statistics Agency (BPS), recorded that only 9.67%

of people have higher education degrees in Indonesia. In addition, many lower-middle-class children still have difficulty accessing education and cannot even complete the 12-year compulsory education program. Therefore, it is difficult for most of them to break out of the poverty cycle.

Often, we are shocked and saddened by the condition of school infrastructure occupied by children in villages and rural areas. As is well known, most of the buildings are in poor condition and this is one of the factors that prevent them from being able to get the full benefits of education.

According to BPS survey data in 2021, damage to primary school buildings reached 57.13 percent, while damage to junior high school buildings reached 42.87

percent, and for high school buildings reached 42.96 percent. As many as 86 percent of the total 1,413,532 school rooms in Indonesia are in a damaged condition. The damaged classrooms range from light, medium, and heavy to totally damaged. The Ministry of Education, Culture, Research and Technology (Kemendikbudristek) noted that during the COVID-19 pandemic in the 2019-2020 academic year, classroom damage increased by 26 percent or around 250 thousand units. (Dompot Dhuafa, 2023)

Education is one of the government's main focuses in each of its work targets. Education is also considered to be one of the catalysts in the country's human resources (HR) and economic development programs. Education is believed to be one of the solutions to break the vicious cycle of poverty. Zakat and education are two elements that are intertwined with each other. Zakat is an investment for muzaki because zakat can also be interpreted as purifying or purifying. While education is an investment for future knowledge, zakat becomes a stimulus for the sustainability of education in Indonesia.

Education is the biggest problem today, which determines the fate of Muslims (and the nation) in the future. Therefore, to improve the quality of Muslims in the future, starting from this moment, there must also be serious and concrete efforts to improve the quality of education. (Alpi Wirda, 2022)

Structural poverty is the biggest obstacle to education, even though education is one of the main indicators to reduce poverty and unemployment. With adequate access to education, a person from a poor and pre-prosperous family can develop skills so that they become a useful and competitive human being. Then, how can the poor and marginalized communities be empowered and free from poverty? One of them is with zakat. In BAZNAZ regulation Number 3/2018 concerning the Distribution and Utilisation

of Zakat, it can be used for educational assistance. Zakat assistance can be given to mustahik to increase their competence of life skills, leadership, entrepreneurship, and the construction of educational facilities and infrastructure. (Halimatussadiyah, 2023)

From the discussion of the background of the problem above, therefore the author will present more in-depth research on "Zakat Empowerment to Improve the Quality of Education in Indonesia".

DATA AND METHODOLOGY

This research uses a qualitative approach to library research. Library research is a type of approach that in its application level is carried out by collecting and using data from various literatures from books, papers, scientific articles, and so on (Sukardi, 2020:34-35). Moleong (2018:231) tends to be defined as a type of research conducted based on the procedure of searching for meaning from scientific literature to obtain analytical descriptive data. In this context, the research will involve a lot of scientific literature in the form of data on zakat empowerment and its contribution to education in Indonesia. The literature can take many forms, ranging from articles, papers, and scientific journals published in nationally indexed journals. Therefore, this research will be conducted to examine important data related to the literature which will then be analyzed so that it can produce authentic scientific findings.

Basic Concept of Zakat

Etymologically (language), zakat comes from the word "zakaa" which means "growth, cleanliness, and praiseworthiness". The definition of zakat in terminology (term) is as follows: (Nasution, 1992:1003)

1. In the encyclopedia of the Qur'an, it is stated that according to Islamic legal terms, zakat means giving out some of

the property, given to those entitled to receive it, so that the remaining property becomes clean and the people who get the property become pure in soul and behavior. (Fahrudin, 1992:618)

Issuing zakat is an order (obligation). The use of the Fill 'Amr in the word 'Athu clearly indicates the meaning of the command as in the verses of the Qur'an:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا
مَعَ الرَّاكِعِينَ ٤٣

Meaning: *And perform the prayer, pay the alms, and bow with those who bow.*

وَالْمَسْكِينِ وَقُولُوا لِلنَّاسِ حُسْنًا
وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ ۗ ثُمَّ تَوَلَّيْتُمْ
إِلَّا قَلِيلًا مِّنْكُمْ وَأَنْتُمْ مُّعْرِضُونَ ٨٣

Meaning: *And speak kindly to mankind, perform the prayer and pay the alms." But then you turn away, except for a few of you, and you are (still) dissenters.*

2. Zakat According to the Law. According to the Indonesian Zakat Law No. 23 of 2011 concerning Zakat Management Chapter I Article 1 Paragraph 2, Zakat is an asset that must be issued by a Muslim or business entity to be given to those entitled to receive it in accordance with Islamic law. (UU Zakat RI, 2011)
3. Zakat According to the Madhab Scholars the definitions of zakat put forward by the mazhab scholars are: *First*, the Maliki Madhab scholars define it as "issuing a certain portion of certain assets that have reached a nisab for those entitled to receive it, provided that the property is fully owned, has haul, and is not a mining item". This definition only applies to zakat mal and does not include the definition of zakat fitrah. *Secondly*, the Hanafi madhab defines it as "the ownership of a certain portion of certain assets that a person owns

based on Allah's decree". This definition is only for zakat on wealth because the definition of certain wealth refers to wealth that has reached the nisab. *Thirdly*, the Shafi'i madhab defines it as "something that is removed from the wealth or soul in a certain way". In the definition of the Shafi'i madhab, zakat refers to the zakat of wealth and zakat fitrah. *Fourthly*, the Hanbali madhab defines it as "an obligatory right on certain assets for certain groups of people at a certain time". This definition covers only wealth zakaah and does not include zakat al-fitr, because the phrase "certain wealth" implies that the wealth has reached one nisab, while one nisab is one of the conditions for obligatory wealth zakah. (Wahbah, 730)

Zakat Empowerment in Education

Empowerment is an ongoing process to increase the ability and independence of the community in improving their standard of living, the effort can only be done by awakening their empowerment, to improve life on their own strength. Through zakat empowerment, it is expected to reduce poverty and even make poverty zero. (Muzdalifah, at all 2023:58)

As is known in Surah At-Taubah verse 60, it is clearly stated that there are 8 groups or asnaf who are entitled to receive zakat.

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ
وَالْعَمَلِينَ عَلَيْهَا وَالْمَوْلَاةِ قُلُوبُهُمْ وَفِي
الرَّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ
السَّبِيلِ ۗ فَرِيضَةً مِّنَ اللَّهِ ۗ وَاللَّهُ عَلِيمٌ حَكِيمٌ
٦٠

It means: *"Indeed, the zakat is only for the poor, the poor, the administrators of the zakat, the mu'allaf who are persuaded, for (freeing) slaves, those who are in debt, for the way of Allah and for those who are traveling, as a decree required by Allah, and Allah is All-Knowing and All-Wise".*

(Depag RI, 2005: 148)

Surah at-Taubah verse 60 explains that zakat is distributed through eight asnaf or eight groups, namely: the poor, the poor, amil (people who take care of zakat), muallaf, riqab (slaves), gharim (people in debt), fisabilillah (people who study in the way of Allah), and ibnu sabil (people who travel). (Prihar, 2019:7)

- a) Fakir, namely people who have no assets and do not have a job or a permanent business to meet their needs (nafkah), while people who bear or guarantee are not there.
- b) Poor, namely people who cannot meet their needs, even though they have a job or a permanent business, but the results of the business have not been able to meet their needs, and people who bear or guarantee are not there.
- c) Amil, namely people or committees or organizations that take care of zakat, whether collecting, distributing, or empowering use.
- d) Muallaf, namely people who are still weak in faith, because they have just embraced Islam but are still weak (hesitant) in their will. Riqab (slave) who has a covenant to be freed. Muallaf, is a person who is still weak in faith because he has just embraced Islam but is still weak (doubtful) in his will.
- e) Riqab (slave servant) has an agreement to be freed by his employer by redeeming it with money.
- f) Gharim, i.e., people who have debts due to an interest that is not sinful and are unable to pay it off.
- g) Fisabilillah, i.e., efforts whose purpose is to elevate the syiar of Islam such as defending and defending religion, establishing places of worship, education, and other religious institutions.
- h) Ibn sabil, is a person who runs out of provisions to travel for other purposes. (Depag RI, 2007:9)

However, contemporary scholars generally view that the category of *fi sabīlillah* includes everything that is used for the benefit of the people, including the funding of da'wah and education activities, the construction of public facilities, and so on. (Direktorat Pemberdayaan Zakat, 2006:85)

Therefore, the idea arises that the utilization of zakat is also used for the purposes of financing the process of providing quality education. Starting from the salaries of teachers and education personnel, learning facilities, and building facilities including the operations of research institutions. The allocation of zakat funds utilised is not limited to the category of *fi sabīlillah* only, but also through the categories of fakir, poor, amil (schools take the initiative as amil), *fi sabīlillah* and *ibn al-sabīl*. (Ali, 2011)

The Directorate of Zakat Empowerment of the Ministry of Religious Affairs of the Republic of Indonesia also interprets the category of *fi sabīlillah* in a broad sense, namely as an effort to exalt the *syi'ar* of Islam. The right of *fi sabīlillah* to zakat funds can be used for social religious purposes such as to build places of worship, schools/madrassas, make irrigation/waterways, and so on. While *ibn al-sabīl* can be included in its students/students/students who are overseas, who are experiencing financial difficulties, both living expenses and education. (Direktorat Pemberdayaan Zakat, 2006:251)

According to Rafiqah Hidayati (2018), the issue of zakat is no longer just a Muslim problem but has become a common problem in the Indonesian nation. The role of the government and society is a manifestation of the mandate of the founding fathers, that education is the basic right of citizens, so zakat can be utilized for educational purposes, not only related to the mandate of the law but also the religious mandate to study.

Furthermore, so that the distribution of zakat can accommodate the

interests of the people at large, the distribution of zakat needs to pay attention to the following sectors of life: (Hasibuan, 2007)

1) The circle of economic problems, including the relatively low opinion of the community due to lack of business capital, less ability to work on agricultural land, and weak performance in the field of agribusiness.

2) The circle of religious sector problems such as religious education institutions and community groups engaged in religious affairs such as gharim, imams, preachers, TPQ (Qur'anic Education Park) teachers, MD (Madrasah Diniyah) teachers, death attendants, and so on who receive less attention from the community.

3) The circle of social problems such as the lack of public service facilities and amenities (poli clinics, business capital, cooperatives for small farmers, and so on).

4) Circle of office problems such as certain groups that must be empowered, and need special handling (calamity, illness, and debt burden).

5) The company's neighborhood issues such as education, houses of worship, and community economic empowerment in the form of farming and social services.

Related to this, the zakat guidebook explains that there are four types of zakat empowerment patterns, namely: (Pemberdayaan Zakat, 241-242.)

- a) Traditional consumptive, which is zakat distributed to mustahiqq to fulfill the daily needs of the asnaf.
- b) Creative consumption, which is zakat, is realized in other forms, such as in the form of school tools, scholarships, hoes, pottery, and so on.
- c) Traditional productive, where zakat is given in the form of productive goods, such as goats, cows, shaving tools, carpentry tools, sewing machines, and others. Giving in this

form can facilitate the work productivity of the poor.

- d) Creative productivity, where zakat is realized in the form of revolving capital, both for social protection capital and to help or increase the capital of small entrepreneurs.

Based on this category, the empowerment of zakat for education is included in creative consumptive zakat. The usual way is through educational assistance and scholarships. Usually, existing Islamic educational institutions such as madrasas that have private status, of course, really need help. In addition to financial assistance, they also need help with teachers, books/references, and so on. Another problem faced by the Islamic community is the level of social life, most of which is still far from the line of sufficiency. As a result, many children are unable to continue their schooling, not even a few who dropout of school. In this case, the programs that can be carried out are by providing rocks to organizations or foundations engaged in education, either in the form of money whose management is left entirely to the management, or in the form of educational facilities that are urgently needed to be provided. Such assistance can be given incidentally as an effort to provide stimulation or also routinely to improve the quality of education. In addition to this, it can also be done in the form of scholarship assistance to underprivileged children, so that they can continue their education, at least 9 years of basic education. From the legal aspect, the empowerment of zakat for education, especially those channeled to institutions, not to individuals, is a breakthrough *ijtihad* that needs to be strengthened. So that Muslims can accept it as part of the teachings of Islam. (Suharsono, 2004)

Zakat and the Quality of Education in Indonesia

As we know education is the main element

that must be considered because it will determine the quality and quality of a nation. Education must always be prioritized in many ways, so it requires support and encouragement from many parties for the realization of quality education for all Indonesians. The support in question can be in many ways such as manpower, resources, and funding systems. An advanced education will be able to feed back on the progress of human resources which in turn will also affect progress in every sector of life. Community empowerment through education is something that must be mobilized together, this is a sign that education is the best solution in alleviating poverty. The formation of superior human resources is the main task of education through the cultivation of values that can develop their life potential. (Vina et. all, 2017:97)

The potential in question is the spiritual, intellectual, social, cultural, and other potentials that are inherent in an individual. Through education, an individual will be equipped with intelligence, faith, confidence, readiness, and positive behavior so that he can be responsible for himself and society. This potential is also a provision for the individual to be able to develop and explore the resources and natural resources owned so that it is also expected to bring great changes to the surrounding environment. Based on Law Number 23 Year 2011, zakat management is the activity of planning, implementing, and coordinating the collection, distribution, and utilization of zakat.¹⁷ However, zakat is basically an activity that aims to prosper the life of the Indonesian people and the economic equality of the people. Through education, zakat does not only function as a momentary consumerism but more on how to build a system. The main goal is to educate the life of the Indonesian people. A smart nation certainly has the potential to develop and use its potential and competence to be able to make changes in the life of the nation for the better. This

means that the distribution of zakat in education can be said to be an investment in the cadres of the people who are expected to provide welfare, to alleviate poverty in Indonesia. Akmal explained that the utilization of zakat funds for education development is the right strategy and step. This is because education can provide solutions to poverty in Indonesia. Moreover, soft skills education and other skills can prepare students to directly enter the world of work. (Akmal)

This means that good education can provide skills to students so that they can absorb labor and open as many jobs as possible. This will certainly absorb unemployment to be able to work. In the context of developing human resource competencies, education has a very large role. Strengthening human resources is a strategic step, especially in contributing to the development of human resources and society in a sustainable manner. Abilities/skills that are nominated with expertise, and intelligence will certainly be very helpful for the community in the context of their lives. The abilities and skills they have obtained from education will greatly help them to obtain a good life so that they can be released from the shackles of poverty. (Supardi, 2019:70)

Considering the importance of zakat and education, the management of zakat should be maximised to form and improve human resources in accordance with the needs of the nation. The existence of an agency in charge of zakat such as the National Amil Zakat Agency (BAZNAS) which specifically manages zakat funds forms an institution called the Naznas Scholarship Institute (LBB). This institution is specifically formed with the task of managing and distributing zakat funds in the field of education. This certainly indicates that serious efforts have been made to ensure equality and equalisation of education so that it can be accessed by anyone. In its implementation, this institution takes several strategic steps, especially in terms of providing

scholarship services for underprivileged students, including (Husnul, 2002:2)

First, improving skills and skills to prepare a generation that is directly absorbed by the workforce. *Second*, improving skills and skills to prepare the nation's children who experience a lag in knowledge and technology so that they are less able to compete with others; third, preparing competitive human beings who can play an active role in the development of the nation and state, especially in the fields of education and economy.

CONCLUSION AND RECOMMENDATION

Zakat and education are two elements that are bound together. Zakat is an investment for muzaki because zakat can also be interpreted as purifying or purifying. While education is an investment for future knowledge, zakat is a stimulus for the sustainability of education in Indonesia. While empowerment is a process that runs continuously to improve the ability and independence of the community in improving their standard of living, the effort can only be done by awakening their empowerment, to improve life on their own strength. Through zakat empowerment, it is hoped that it can reduce poverty and even make poverty zero.

There are four types of zakat empowerment, namely: 1) Traditional consumptive, where zakat is distributed to mustahiqq to fulfill their daily needs. 2) Creative consumptive, which is zakat that is realized in other forms, such as given in the form of school tools, scholarships, hoes, pottery, and so on. 3) Traditional productive, where zakat is given in the form of productive goods, such as goats, cows, shaving tools, carpentry tools, sewing machines, and others. Giving in this form can facilitate the work productivity of the poor. 4) Creative productivity, namely zakat is realized in the form of revolving capital, both for social protection capital and to help or

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