

Analysis of Zakat Fund Distribution in the Depok Cerdas Program

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ABSTRACT

This research is motivated by the fact that the quality of education in Indonesia is very low according to the learning ability survey released by the Program For International Student Assessment (PISA), Indonesia is ranked 72nd out of 77 countries surveyed. Moreover, the average IQ score for Indonesia is quite low as reported by World data. Population Review 2022, the average IQ value of the population in Indonesia is just 78.49. This score places Indonesia at 130th position out of a total of 199 countries tested. The research method used in this research is a qualitative method using focused interviews. The author carried out data collection techniques using interviews, documentation and observation. The results of the study shows that mechanism for distributing zakat funds at BAZNAS Depok City in the Depok Smart program is in already in line with Law Number 23 of 2011 about Zakat Management. Meanwhile the distribution of zakat funds at Baznas Depok City in the Depok Smart Program is appropriate given to mustahik based on the scale priority and is quite useful, it can improve the level of education and can reduce the school dropout rate.

Keywords: Zakat Distribution, Smart Depok Program.

INTRODUCTION

Education is a crucial aspect of an individual's life. It is considered important because education is closely related to a person's self-esteem. Education imparts a variety of skills and qualities to an individual. These skills and qualities are developed through a series of processes to create well-rounded individuals, both physically and mentally. Personal quality and moral character do not develop on their own; they require training and cultivation to develop individuals of high quality and moral character (Hakim, 2014: 245).

One of the root problems in education, in general, is funding. Many parents do not have enough money to finance their children's education due to their low income, which is often insufficient to cover the high cost of

education. The 1945 Constitution stipulates that 20 percent of the budget is to be borne by the central and regional governments, but we all know that education funding has not significantly increased. This situation can lead to a long-term loss for the country due to the low intellectual quality of the next generation, leading to child labor, street children, child prostitution, and other social issues caused by poverty (Tho'in, 2017, 162).

Education in Indonesia is at a very low level. According to a survey on learning ability released by the Programme for International Student Assessment (PISA), Indonesia ranks 72nd out of 77 surveyed countries. Factors contributing to the low level of education in Indonesia include a lack of education funding, low-quality educators, inadequate facilities, and various other factors (source: koranbogor.com).

The average IQ score in Indonesia is relatively low compared to other countries. According to data from the World Population Review in 2022, the average IQ of the population in Indonesia is 78.49. This score places Indonesia at the 130th position out of a total of 199 countries surveyed (source: Hardiantoro, 2022).

In 2019, the poverty rate in Depok City was approximately 2.07%, which is equivalent to around 49.45 thousand people. The poverty line per capita per month was set at Rp. 644,860. The poverty line in Depok City is the highest in West Java. However, the Poverty Depth Index is 0.24, which is the best in West Java, and the poverty severity index is 0.04, also the best in West Java. In 2020, the pandemic significantly impacted the poverty situation in Depok City, with poverty indicators increasing to 2.45%, or approximately 60.43 thousand people (source: Prihanto, 2021).

One of the goals of zakat is to address poverty levels, as reflected in one of the missions of the National Amil Zakat Agency (BAZNAS) in Depok City: "To optimize the distribution and utilization of zakat, alms, and charity for poverty alleviation, improving the welfare of the community, and moderating social inequality." The challenge for amil zakat organizations is to maximize their performance so that zakat funds can be effectively used for the benefit of the community. BAZNAS Depok City has been running an education quality improvement program since 2019, known as the "Smart Depok Program," which consists of four initiatives: Educational Cost Scholarships, Outstanding School Fee Assistance, School Supplies Aid, and College Scholarships (BAZNAS Brochure).

There are often questions about how zakat funds should be managed, especially concerning their productive use.

When we look at the management during the time of Prophet Muhammad (peace be upon him) and his companions, and apply it to our current context, the distribution of zakat can be distinguished into two forms: immediate assistance and empowerment. Immediate assistance does not mean that zakat is given only once or for a short period. Immediate assistance means providing aid to the recipients (mustahik) without the specific goal of achieving economic independence or empowerment. This is because some recipients may not be able to achieve economic self-sufficiency, such as elderly parents or adults with disabilities who are unable to be self-reliant. Empowerment, on the other hand, involves distributing zakat with the specific goal of improving the situation of the recipients. This goal is a substantial one that cannot be easily or quickly achieved. Therefore, the distribution of zakat should be accompanied by a comprehensive understanding of the issues faced by the recipients. If the problem is poverty, it is crucial to identify the causes of poverty so that appropriate solutions can be sought to achieve the desired goal (Badriadi, 2005: 25-26).

The National Amil Zakat Agency (Baznas) in Depok City has achieved recognition in the Baznas West Java Awards 2022. The awards received include the Best Empowerment Innovation in West Java and three nominations: for having the highest number of productive recipients, the best digital donations, and the best institutional performance among Baznas organizations (Berita Depok, 2022). Additionally, the Mayor of Depok, Mohammad Idris, received an award as the Head of the Region Caring for Baznas from the National Amil Zakat Agency (Baznas) in West Java during the Baznas West Java Awards ceremony in 2022 at the Pullman Hotel in Bandung. In 2022, BAZNAS in Depok City successfully managed to collect ZIS-DSKL funds amounting to Rp 5.3 billion for the benefit

of 11,235 recipients. These funds were distributed through various programs encompassing economic, education, healthcare, social, and religious initiatives (Berita Depok, 2022).

Based on the background issues outlined above, the author will conduct research at the National Amil Zakat Agency (BAZNAS) in Depok City regarding the mechanism of zakat fund distribution within the Depok Cerdas program and the accuracy of zakat fund distribution by BAZNAS Depok City within the context of the Depok Cerdas program.

LITERATURE REVIEW

Definition of Distribution

The term "Pendistribusian" is derived from the word "Distribusi." In English, "distribute" means the allocation or distribution of something. In distribution terminology, it refers to the division, allocation, or delivery of something to various individuals or places. Therefore, "pendistribusian" is a sequence of processes or steps for the transfer of goods from one person to another or from one place to another (Poerwadarminta, 1999: 269).

According to Philip Kotler, distribution is a set of interdependent organizations involved in the process of making a product or service ready for use or consumption. In this context, distribution can be understood as the activity of delivering or sending products to individuals or various locations. In broad terms, distribution can be defined as a marketing activity that aims to facilitate the smooth and efficient delivery of goods and services from production to consumers, ensuring that they are provided in accordance with their needs (type, quantity, price, and when needed) (Fuad, 2006: 129).

The distribution of zakat involves the allocation or disbursement of zakat funds to those who are eligible. Zakat distribution has specific targets and objectives. The targets are individuals or entities allowed to receive zakat, and the objective is to improve the welfare of the community, thereby reducing the number of less fortunate individuals, ultimately leading to an increase in the group of contributors (muzaki) (Mursyidi, 2003: 169).

Understanding Zakat

From a linguistic perspective, the word "zakat" is derived from the root word "Masdar (زَكَى يُزَكِّى زَكَاةً)," which means to grow, be pure, and be good. Something is called "zakat" when it grows and prospers (Al-Qaradwi, 1999: 34).

In terms of terminology, zakat refers to a portion of obligatory wealth that is given to beneficiaries or mustahik. Alternatively, from an operational standpoint, it involves giving a portion of one's wealth at specific intervals (haul) or during harvest, at a fixed percentage (2.5%, 5%, 10%, or 20%), and to specific recipients (the poor, the needy, collectors of zakat, new converts, those in bondage, debtors, those in the path of God, and travelers) (LAZNAS IZI).

According to Sayyid Sabiq, zakat is something (wealth) that humans are obligated to give as a right to God, to be delivered to the poor and needy. This act brings blessings, purifies the soul, and leads to the growth of one's wealth (Sabiq, 2002: 213).

The word "zakat" in its linguistic (Lughat) sense means growth, development, and blessing, or it can also mean purification and sanctification. Someone who pays zakat out of their faith will undoubtedly receive goodness. In terminology, according to the Hanafi

school of thought, zakat means having a specific portion of certain wealth to be given to those designated by Allah SWT in seeking His pleasure. According to the Maliki school of thought, zakat is the act of giving a specific portion of wealth that has reached the nisab (minimum threshold) to those who are eligible, once it has been fully owned and a year has passed, excluding mining, agriculture, and found items. In the terminology of Islamic law (sharia), zakat means the obligation on certain wealth or a specific amount of wealth for a specific group within a specified timeframe. Zakat also refers to the specified type, amount, and timing of a mandatory donation of wealth or assets, and its utilization has been determined by the Islamic community for the benefit of the Muslim community (Rosid, 2021: 9-10).

Understanding Usability

According to the Big Indonesian Dictionary (KBBI), the meaning of the word "ketepatan" is precision or accuracy. Another meaning of "ketepatan" is meticulousness. The word "kegunaan," according to KBBI, means usefulness or importance. In the Big Indonesian Dictionary (KBBI), the term "ketepatangunaan" is defined as efficiency. "Ketepatangunaan" is derived from the base word "tepat," which means precise or accurate. So, "ketepatangunaan" refers to efficiency, which is the precision in carrying out a task, managing something without wasting a significant amount of energy, time, and cost. Efficiency can also be interpreted as utility or effectiveness.

METHODOLOGY

The type of research described by the author utilizes qualitative methods. Qualitative research is a research approach that generates data through the analysis of what is stated by the research subjects, whether in written or oral form, and their observable behaviors (Mamuji, 2005: 67).

Qualitative research is characterized by its in-depth nature, following a process conducted by the researcher themselves, without delegating or instructing others to collect data (Abdullah, 2006: 146). This research is conducted through centralized interviews with an empirical approach. Empirical means that it is based on real facts, so the empirical approach is an effort to approach the problem being studied with a legal aspect that is real or corresponds to the reality that exists in society. Empirical studies are techniques performed by a researcher in the process of observing through human senses, allowing others to observe and understand the procedures used (Sugioni, 2013). The data collection techniques used by the researcher include gathering information from interviews, observations, and documentation.

FINDINGS AND DISCUSSION

The mechanism for distributing zakat funds in the Depok Smart Program.

The role of zakat is crucial in addressing economic issues. To make its implementation more effective, it's necessary to establish an organization or institution responsible for collecting, distributing, and utilizing both zakat and non-zakat funds. This ensures that the management is more optimal and organized. It also raises awareness among potential contributors (uzzaki) about the importance and benefits of both zakat and non-zakat funds that have been contributed for economic matters (Muawanah, 2017: 38).

The issue that exists in society today is related to the low standard of living, which falls below the sufficiency line. This has resulted in many families being unable to afford the educational expenses for their children. It's not only external factors, institutional factors, or environmental conditions that can influence a child's academic success, but it

can also be attributed to family factors, including the social status of the child's parents and their low income. This can pose a barrier to students in achieving academic success (Tho'in, 2017: 160).

According to Ibu Ai Nur Ilmi, the first step in the mechanism of zakat fund distribution involves several stages. First, the mustahik (recipient) directly visits the BAZNAS Kota Depok office to apply to the BAZNAS. Second, the mustahik can also be indirectly recommended by local mosque UPZs (Zakat Collection and Distribution Institutions), foundation UPZs, or internally within BAZNAS as a recommendation, while still following the necessary procedures to become eligible as a mustahik at BAZNAS Kota Depok (Ai Nur Ilmi, 2023).

In the second stage, mustahik who apply to complete the attachments to the requirements to become mustahik at the first Depok City BAZNAS, have an Identity Card (KTP) and Family Card (KK) domiciled in Depok city. Second, attach a Certificate of Incapacity (SKTM) because it goes to asnaf zakat. Third, fill out the form. (Ai Nur Ilmi, 2023).

The third stage, after registering and completing all the requirements, the Depok city BAZNAS team conducted a survey and verified the data, which was processed by the Chief Executive of the Depok city BAZNAS and related to the amount of money received by mustahik. (Ai Nur Ilmi, 2023).

The zakat distribution program in BAZNAS Kota Depok in the field of education (Depok Cerdas) includes the following:

1. Educational Cost Assistance This assistance is provided by BAZNAS Kota Depok to mustahik (recipients of zakat) to help cover the administrative costs of their children's education when the parents' income is

insufficient. This assistance program is intended for the underprivileged, targeting levels from elementary school (SD/MI) to high school (SMA/SMK).

2. Arrears of School Fees Assistance Arrears of school fees assistance is provided by BAZNAS Kota Depok to mustahik who are unable to pay their school fees due to their parents' insufficient income. This assistance program is directed at the underprivileged and covers levels from elementary school (SD/MI) to high school (SMA/SMK).
3. School Supplies Assistance School supplies assistance is provided to mustahik in the form of notebooks, pens, pencils, erasers, rulers, pencil cases, bags, and other supplies. This program is intended for the underprivileged who cannot afford these necessities and covers levels from elementary school (SD/MI) to high school (SMA/SMK).
4. College Scholarships The college scholarship program is educational assistance distributed by BAZNAS Kota Depok to students whose universities have collaborated with BAZNAS Kota Depok and have a Memorandum of Understanding (MoU). This program is a derivative of BAZNAS Pusat and provides scholarships to high-achieving students, with an obligation to serve the community as part of their scholarship commitment.

The zakat fund distribution program in BAZNAS Kota Depok in the field of education consists of two types. The first type is one-time assistance specifically targeted at the elementary school (SD/MI), middle school (SMP/MTS), and high school (SMA/SMK) levels. For one-time assistance, BAZNAS Kota Depok provides a service for requesting assistance in covering school fees arrears. Following

this, their team conducts an assessment directly at the recipient's home. After the assessment, the case undergoes verification by the distribution department and is then presented to the leadership to determine if the recipient is eligible for assistance. If the recipient is deemed eligible, BAZNAS Kota Depok proceeds to transfer the funds to the school's bank account as specified in the assistance application.

Table 1. List of Recipients of Educational Scholarship and School Fee Arrears Assistance

No	Recipient's Name	Total Distribution	Description
1	Arman Tono	1.700.000	Assistance for Arrears at SMK YAJ
2	Nuraini	1.500.000	Assistance for Arrears at MTS Sirojul Atfal
3	Nasyatin	500.000	Assistance for arrears at SMAN 1 Depok
4	Satria	1.750.000	Assistance for arrears at SMK An-Nur
5	Hannas Bilqis	1.000.000	Assistance for arrears at MI Miftahul Huda

Based on the research conducted by the researchers on the recipients of the Depok Cerdas Program at the elementary schools (SD/MI), junior high schools (SMP/MTS), and high schools (SMA/SMK) in BAZNAS Depok City.

The distribution of zakat funds in BAZNAS Depok City in the field of education also includes scholarship assistance. For scholarship assistance, BAZNAS Depok City provides a service for applying for financial aid to cover tuition fees (UKT) for a period of 2 years. Afterward, our team conducts direct assessments at the homes of potential beneficiaries. Following the assessment, there is a verification process conducted by the distribution department, and the application is then submitted to the leadership to determine whether the potential beneficiary qualifies for

assistance or not. If the potential beneficiary is deemed eligible, BAZNAS Depok City proceeds to transfer the funds to their personal bank account in installments over a 2-year period. (Ai Nur Ilmi, 2023).

Table 2. List of Scholarship Beneficiaries

No	Recipient's Name	Total Distribution	Description
1.	Resya Septia	STAI AL-QUDWAH	7.200.000/ 2 tahun
2.	Azizi Rahin Setoyawan	STT NURUL FIKRI	20.000.000/ 2 tahun
3.	Faith Dhiaulhaq	STEI SEBI	20.000.000 / 2 tahun
4.	Asep Hilman	STAI AL-QUDWAH	7.200.000/ 2 tahun

The data above represents one of the Depok Cerdas programs, namely the UKT scholarship assistance program. This program is administered by BAZNAS Depok City and is intended for students enrolled in universities that have established partnerships with BAZNAS Depok City and have signed a Memorandum of Understanding (MoU) with them. The provided funds are used to assist students in paying their Single Tuition Fee (UKT). There are 25 students who have received scholarships provided by BAZNAS Depok City. This scholarship assistance is granted to students starting from their 3rd and 5th semesters.

The description above provides information that the mechanism for distributing zakat funds in the Depok Cerdas program is in line with the zakat distribution in Indonesia, as outlined in Law Number 23 of 2011 concerning the Management of Zakat.

Analysis of the Appropriateness of Zakat Fund Distribution at BAZNAS Depok City in the Depok Smart Community Program

In Law Number 23 of 2011 concerning the Management of Zakat, Article 25 stipulates that zakat is mandatory to be distributed to mustahik

(those eligible to receive zakat) in accordance with Islamic sharia, while Article 26 states that the distribution of zakat, as mentioned in Article 25, is carried out based on a prioritization scale, taking into account the principles of equitable distribution, justice, and regional considerations. (Law Number 23 of 2011, Articles 25 and 26)

In this section, the researcher will discuss the analysis of the appropriateness of zakat fund distribution in the Depok Cerdas Program at BAZNAS Depok City. Since the establishment of BAZNAS Depok City in 2014, many programs have been planned, including the zakat empowerment program that has had a significant impact on improving the quality of human life. One of the ongoing programs at BAZNAS Depok City is the Depok Cerdas Program.

According to Mrs. Khoirunnisa, zakat management at BAZNAS Depok City has several fields, namely First, the field of collection. Second, the field of distribution and utilization. Third, the areas of planning, finance and reporting. Fourth, administrative, HR and general affairs. The funds received by the Depok City BAZNAS from muzakki, either individuals or offices from UPZ, will be managed again. And if received from individuals, we will meet the person directly and then there is a way to calculate zakat, starting from the management of the zakat and has been distributed into what percentage for distribution, operational costs and others. (Khairunnisa, 2023).

Table 3. List of Depok Cerdas Program Beneficiaries

No	Recipient's Name	Total Distribution	Description	Category
1	Arman Tono	1.700.000	Assistance for arrears of SMK YAJ	Miskin
2	Afifah	1.700.000	SPP Wira Buana 1	Fakir

			arrears assistance	
3	Nasua Nadia	1.700.000	Arrears assistance for SMK Tadika Pertiwi	Sabilillah
4	Saunah	1.500.000	Assistance for arrears of SMK Darul Ulum An-Anwariyah	Gharimin
5	Zahra Almahera	1.000.000	School entrance assistance	Sabilillah

Based on the data above, it can be concluded that the distribution of zakat funds at BAZNAS Depok City in the Depok Smart Program has been distributed appropriately to eight mustahiks, namely Fakir, Miskin, Amil, Riqab, Gharimin, Mualaf, Ibn Sabil, and Sabilillah, according to the priority scale, namely prioritized to asnaf Fakir, Miskin, Gharimin and Sabilillah new to other asnaf.

Table 4. Participatory Rate in 2019, 2020 and 2021

Education Level	Net Participation Rates			Gross Participation Rates		
	2019	2020	2021	2019	2020	2021
SD/MI Elementary School	92.88	98.23	98.19	103.5	101.29	100.06
SMP/MTs Junior High School	77.21	78.19	78.71	101.32	85.27	83.51
SMA/SMK/MA Senior High School	70.99	76.57	77.18	92.92	105.14	102.64

Based on the data above, before the implementation of the Depok Cerdas Program and after the implementation of the Depok Cerdas Program, BAZNAS Kota Depok experienced a decrease in the Gross Participation Rate (Angka Partisipasi Kasar, APK) for the elementary

school level (jenjang SD/MI). In 2019, it was 103.5, in 2020, it was 101.29, and it became 100.06 in 2021. The Gross Participation Rate (APK) for junior high school level (jenjang SMP/MTS) also experienced a decrease. In 2019, it was 101.32, in 2020, it was 85.27, and it became 83.51 in 2021. And for the Gross Participation Rate (Angka Partisipasi Kasar, APK) at the senior high school level (jenjang SMA/SMK/MA), there was an increase from 92.92 in 2019 to 105.14 in 2020, but it decreased to 102.64 in 2021. Meanwhile, the Gross Participation Rate (APM) for elementary school level (jenjang SD/MI) increased from 92.88 in 2019 to 98.23 in 2020 and became 98.19 in 2021. The Pure Participation Rate (APM) for junior high school level (jenjang SMP/MTS) decreased from 77.21 in 2019 to 78.19 in 2020 and 78.71 in 2021. The Pure Participation Rate (APM) for senior high school level (jenjang SMA/SMK/MA) increased from 70.99 in 2019 to 76.57 in 2020 and reached 77.18 in 2021.

In conclusion, the school dropout rates in Depok have decreased both before and after the implementation of the Depok Cerdas Program based on the Gross Participation Rate (Angka Partisipasi Kasar, APK). There was a decrease for the elementary school level (jenjang SD/MI) from 103.5 to 100.06 between 2019 and 2022, a decrease for the junior high school level (jenjang SMP/MTS) from 101.32 to 83.51 during the same period, and an increase for the senior high school level (jenjang SMA/SMK) from 92.92 to 102.64 from 2019 to 2022.

Based on the above description, the researcher can conclude that the analysis of the appropriateness of zakat fund distribution by BAZNAS Kota Depok indicates that the funds have been given to the eligible recipients according to the priority scale, giving priority to the categories of fakir, miskin, gharimin, and

fisabilillah before distributing to other categories. Furthermore, the zakat funds have been effectively utilized as they have contributed to improving the level of education and reducing the school dropout rates in Depok City.

CONCLUSION

Based on the research findings conducted by the researcher on the distribution of zakat funds in the Depok Cerdas Program, the following conclusions can be drawn:

1. The mechanism for distributing zakat funds in the Depok Cerdas Program is in accordance with the zakat distribution practices in Indonesia, as outlined in Law Number 23 of 2011 concerning Zakat Management.
2. The distribution of zakat funds by BAZNAS Kota Depok in the Depok Cerdas Program is appropriate, as it is directed to the eligible recipients in accordance with the priority scale, prioritizing the categories of fakir, miskin, gharimin, and fisabilillah before other categories. Furthermore, these zakat funds have been effectively utilized, contributing to the improvement of the education level and reducing the school dropout rates in Depok City.

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- Wawancara dengan bidang pendistribusian dan pendayagunaan Badan Amil Zakat Nasional Kota Depok, Ibu Ai Nur Ilmi.