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## EDUCATION AND CONCERN OF ZAKAT AGENCIES

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### Abstract

*This research examined the zakat agencies which concern to the education program. This research used library reserach. The documents used were the ins and outs of zakat agencies that have educational development programs. These documents were taken from the website of zakat agencies both BAZNAS and Dompot Dhuafa (DD). The data taken consisted of information, data, and news related to the alocation of zakat for education, education variations of education program, the type of zakat disbursement, and the path alocation in education. The data analysis was descriptive qualitative analysis. The results showed that BAZNAS gave scholarships from Elementary School – Undergraduate (Islamic Religious Higher Education and Public Higher Education) and in-country scholarships. DD gave scholarships for undergraduate – Post graduate (Islamic Religious Higher Education and Public Higher Education), in-country scholarships, overseas*

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*scholarships, middle and high school level, education for teacher and literacy school. Zakat agencies are very varied in the development of education especially in Dompot Dhuafa from upstream to downstream.*

**Keywords:** *Education, zakat agencies, scholarship.*

### Abstrak

*Penelitian ini mengkaji lembaga zakat yang peduli terhadap program pendidikan. Penelitian ini menggunakan penelitian kepustakaan. Dokumen yang digunakan adalah seluk beluk lembaga zakat yang memiliki program pengembangan pendidikan. Dokumen-dokumen tersebut diambil dari website lembaga zakat baik BAZNAS maupun Dompot Dhuafa (DD). Data yang diambil terdiri dari informasi, data, dan berita terkait peruntukan zakat pendidikan, variasi pendidikan program pendidikan, jenis penyaluran zakat, dan alokasi jalur pendidikan. Analisis data yang digunakan adalah analisis deskriptif kualitatif. Hasil penelitian menunjukkan bahwa BAZNAS memberikan beasiswa dari Sekolah Dasar – Sarjana (Dikti dan Perguruan Tinggi Negeri) dan beasiswa dalam negeri. DD memberikan beasiswa untuk program sarjana – pascasarjana (Dikti dan Perguruan Tinggi Umum), beasiswa dalam negeri, beasiswa luar negeri, jenjang SMP dan SMA, pendidikan guru dan sekolah literasi. Lembaga zakat sangat variatif dalam perkembangan pendidikan khususnya di Dompot Dhuafa dari bulu bingga bilir.*

**Kata Kunci:** *Pendidikan, lembaga zakat, beasiswa.*

## A. INTRODUCTION

Education is very important for the development of individual capacity. With education, citizens are formed to be able to participate meaningfully in the economy especially knowledge-based economy. Guarantees for every citizen to obtain education need to be protected both nationally and globally.

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Guarantees globally are contained in the <sup>3</sup> Universal Declaration of Human Rights of Article 26 which states: *Everyone has the right to education. Education shall be free, at least in the elementary and fundamental stages. Elementary education shall be compulsory. Technical and professional education shall be made generally available and higher education shall be equally accessible to all on the basis of merit<sup>1</sup>.*

The statement indicates that everyone is required <sup>8</sup> to go to school. Education should be free, at least at the basic level. Technical and professional education must be publicly available and higher education must be accessible to everyone based on their expertise. The guarantee of education, especially basic education must be undertaken by citizens reinforced in the Millennium Development Goals/MDG, which is achieved by universal primary education.

This strategic role makes it financed by all parties – either country, family and society. However, if it is only relying on country funding, it is certain there is an incapacity especially for the country who has financial difficulties. IMF reports that there are many developing countries have no financial resource or political will to meet the educational needs of their citizens<sup>2</sup>.

When the state does not have sufficient financial resources to fund education as well as the political sector, the education sector will be sacrificed. Meanwhile, there is a wide range of costs in education such as investment costs (investment costs of educational land, and in addition to educational land) as well as operating costs (personnel costs and nonpersonal costs). The large variety of these costs and unavailability of two things above will result in the increase of poor people who cannot afford education. As Steer and Smith find that in some developing countries, the distribution across the educational and inter-regional levels in these countries

<sup>3</sup>United for Human Rights, *Article 26 of The Universal Declaration of Human Rights*, 2008, <https://www.humanrights.com/course/lesson/articles-26-30/read-article-26.html>

<sup>2</sup>A. L. Hillman & Jenkner, E., "Educating Children in Poor Countries," *ECONOMIC ISSUES IMF*, 33, (2004), p. 1.



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has exacerbated the inequities that exist between socioeconomic groups and has limited the provision of education to the poor and the marginalized population<sup>3</sup>.

In order for the poor and marginalized populations to be educated, the contribution of the society is needed for assisting the government and schools/madrasahs in education funding through various means, like from zakat funds. Society assistance in this type is protected by Law no. 20 of 2003 as stated in the explanation of Article 46 paragraph 1 which states that funds and funding resources of education from the society include education contributions, grants, endowments, zakat, nadzar payments, loans, corporate donations, waqf and tax abolition for education, and other legitimate receipts. Surveys of developing country stakeholders in government, civil society and the private sector demonstrate strong demand for broader educational support<sup>4</sup>. It can be caused that Zakat for education can help to educate poor people<sup>5</sup> through social safety net for education<sup>6</sup> for examples by zakat distribution<sup>7</sup>,

<sup>3</sup>S. Liesbet & K. Smith, *Smith Financing education: Opportunities for global action*, (2015) July, p. 16.

<sup>4</sup>P. Rose, L. Steer, K. Smith, & Zubairi, A. "Financing for global education: Opportunities for multilateral action," *A Report Prepared for the UN Special Envoy for Global Education for the High-Level Roundtable on Learning for All, September*, 44 (2013), p. 1, <http://unesdoc.unesco.org/images/0022/002232/223289E.pdf>

<sup>5</sup>M. S. Islam & Y. Talim. "THE CONCEPT OF ZAKAT AND DEVELOPMENT: A CASE OF MADRASAH", (2017), *Mohammad Sajful Islam Ph. D. Candidate, Department of Fiqh & Usul al-Fiqh International Islamic University Malaysia (IIUM) Mail: saiful.netbd@yahoo.com Assoc. Prof. Dr. Abd Halim Mohd Noor. September 2020.*

<sup>6</sup>M. Ahmad, S. F. Dziegielewski, I. Tariq, & A. Z. Bhutta. "Zakat as a Social Safety Net: Assessing its Perception in a Less-Developed Rural District in Pakistan". *Journal of Social Service Research*, 43(3) (2017), p. 369–380. <https://doi.org/10.1080/01488376.2017.1310687>

<sup>7</sup>A. Q. Suhailb. "Contribution of Zakat in the Social Development of Pakistan". *Pakistan Journal of Social Sciences (PJSS)*, 29(2) (2009), p. 313–334. [https://www.bzu.edu.pk/PJSS/vol29no2\\_2009/FinalPJSS12.pdf](https://www.bzu.edu.pk/PJSS/vol29no2_2009/FinalPJSS12.pdf)

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education scholarship<sup>8</sup>, and scholarship for all levels<sup>9</sup>. From all of these, it can be seen that zakat can develop education access<sup>10</sup>, and also improve human skill and expertise<sup>11</sup>.

The distribution of zakat according to Said cited by Amuda and Embi<sup>12</sup> *Proceeds of zakat can be extended in the form of unproductive aid that involves monthly remuneration, special aid, home rental and educational aid, .....Zakat results can be extended in the form of unproductive assistance involving monthly remuneration, special assistance, house rent and educational assistance. It was confirmed more by the author that Zakat can be used to educate children from poor and less privilege family in order to develop them mentally, physically, spiritually, socially and economically*<sup>13</sup>. This opinion is strengthened by Al-Qardawi<sup>14</sup> stating that *A person who can earn but is a full-time student (i.e. if he or she were to take an earning job, they must quit seeking education) is eligible for zakat. This person can benefit Muslims by his or her knowledge. A person who is not expected to achieve in a branch of knowledge and can work and earn is not eligible for zakat, even if he or she resides at school.*

<sup>8</sup>Sutrisno & R. Haron. "Increasing the Role of Zakat Institutions in Poverty Reduction Through Productive Zakat Programs in Indonesia". *Humanities & Social Sciences Reviews*, 8(3) (2020), p. 1243–1250. <https://doi.org/10.18510/hssr.2020.83127>

<sup>9</sup>P. H. A. Chatib, Hidayat, H., Pd, M., Hi, M., & Ali, P. H. "Management of Zakat to Support Education : National Agency in the Amil Zakat of Jambi Province (Studies in the City of Jambi , East Tanjung Jabung and Batanghari)". *Academia.Edu*, 6(6) (2016), p. 24–31. <https://doi.org/10.9790/7388-0606012431>

<sup>10</sup>M. Ashiq & U. Mushtaq. "The Convergence of Crowd Funding and Zakat System in India: An Integrated Approach for Human Welfare". *Ibtifaz: Journal of Islamic Economics, Finance, and Banking*, 3(1) (2020), p. 2/1. <https://doi.org/10.12928/ijefb.v3i1.1819>

<sup>11</sup>Osman, M. F., Suib, S., & Md Noor, N. H. "The Function of the Zakat Funds Continuance Modal Insan in Their". *Journal of Critical Reviews*, 7(6) (2020), p. 526–530.

<sup>12</sup>Y. J. Amuda & N. A. C. Embi. Creation of Company through Zakat Funds for Sustainability of Malaysian Asnaf With Reference to Shari'ah Justification Department of Islamic Finance , Kulliyah of Economics and Management Sciences , *Am-Euras. J. Agric. & Environ. Sa*, 16(5) (2016), p. 1009. <https://doi.org/10.5829/idosi.aejas.2016.16.5.12957>

<sup>13</sup>Y. J. Amuda & N. A. C. Embi. Creation of Company through Zakat Funds for Sustainability of Malaysian Asnaf With Reference to Shari'ah Justification Department of Islamic Finance , Kulliyah of Economics and Management Sciences , *Am-Euras. J. Agric. & Environ. Sa*, 16(5) (2016), p. 1011. <https://doi.org/10.5829/idosi.aejas.2016.16.5.12957>

<sup>14</sup>Y. Al-Qardawi. *Fiqh al Zakat (Vol II)*, (2000), p. 25.

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The opinion indicates that a person who can earn zakat is a full-time student. However, according to Yusoff<sup>15</sup> zakat can be used for education as long as there is a careful zakat collection and spending that can increase human capital stock in accordance with the needs of the country to generate growth and sustain the development of Muslim society.

The above opinion is strengthened by Al-Qardawi<sup>16</sup> says a person who studies is given the right to receive zakat because he is carrying out obligations that are fardhu kifayah, and also because the benefits of knowledge to be achieved are not limited to himself, but the benefits of his knowledge is used for the benefit of all mankind so it is fair if then he is assisted with zakat money, because in essence, zakat is only for Muslims in need or for people who are needed by the Muslimins, while the students is included into those two criteria.

The Indonesian Council of Ulama (MUI) has made a fatwa on the provision of zakat for scholarship through a fatwa stipulated on 29 Ramadhan 1416/19 February 1996 on Fatwa Decree Number 120/MUI/1996). This fatwa states that the provision of zakat money for educational purposes, especially in the form of scholarship, has a legal law because it is included in *asnaf sabilillah*, that is aid issued from zakat fund based on Al-Quran At-Taubah letter paragraph 60 on the grounds that the definition of *fi sabilillah* according to some scholars of fiqh from some mazhab and interpretation scholars are common lafaz.

According to the MUI fatwa, the criteria of the students/ scholars of the recipient of scholarship should have (1) academic achievement, (2) been prioritized for the underprivileged, and (3) been studying science useful for the Indonesian nation<sup>17</sup>.

<sup>15</sup>M. B Yusoff. "Zakat Expenditure, School Enrollment, and Economic Growth in Malaysia". *International Journal of Business and Social Science*, 2(6) (2011), p. 175.

<sup>16</sup>Y. Al-Qardawi. *Fiqh al Zakat (Vol II)*, (2000).

<sup>17</sup>MUI. Pemberian zakat untuk beasiswa. *Majelis Ulama Indonesia*, (2000).



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Imtizai quoted by Mek Wok Mahmud and Sayed Sikandar Shah Haneef<sup>18</sup> states that zakat can function as: *leads to production of goods and service, to finance projects such as education, medical care and social welfare again raising productivity of the poor*. Zakat can direct the production of goods and services, to finance projects such as education, medical care and social welfare and improve the productivity of the poor.

Kahn's research findings showed that Zakat can be used to fund entrepreneurship skills education and training at the Punjab Vocational Training Council (PVTC).

This research used library reserach. The documents used are the ins and outs of zakat institutions that have educational development programs. This document is taken from the website of zakat institution both BAZNAS and Dompet Dhuafa (DD). The data taken consist of information, data, and news related with the alocation of zakat for education, education variations of education program, the type of zakat disbursement, and the path alocation in education. Data analysis applied was descriptive qualitative analysis.

## B. DISCUSSION

This research focuses only on educational awareness programs at one national zakat charity agency named BAZNAS and national amil zakat institution named LAZ Dompot Dhuafa. The main program relating to education at these two institutions can be seen in the following table:

Institution	Name of Main Education Program
BAZNAS	Indonesia Cerdas
Dompot Dhuafa	Education/Pendidikan

Table 1. Main Education Program at Zakat Institution

<sup>18</sup>Mek Wok Mahmud and Sayed Sikandar Shah Haneef. "Debatable Issues in Fiqh Al-Zakat: A Jurisprudential Appraisal". *Jurnal Fiqh APIUM*, no. 5 (2008), p. 121.

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The main program with a specific name is stated by BAZNAS, which is Indonesia Cerdas. This is different from the DD which gave a legal protection for the main program under the name of Education/Pendidikan. The main program is derived by BAZNAS into the following programs:

Institution	Name of Main Education Program	Main Program Derivatives
BAZNAS	Indonesia Cerdas	Program Satu Keluarga Satu Sarjana (SKSS) (Program of One Family One Bachelor Degree) – Beasudi Mahasiswa (Student Scholarship)
		Rumah Pintar (Smart House)
		Mobil dan Motor Pintar (Smart Car and Smart Motorbike)
		DINAR (dana infaq abadi anak negeri)
		Pelatihan Kewirausahaan (Entrepreneurship Training)

**Table 2. Derivative of the Main Education Program of BAZNAS**

Educational derivative programs at BAZNAS appear to focus on providing educational assistance (SKSS and DINAR and training (Entrepreneurship Training) as well as providing facilities for learning infrastructure for students (Smart House, Smart Car and Smart Motorbike). The detail can be described as follows:



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Institution	Name of Main Education Program	Main Program Derivatives	Activity
		Program Satu Keluarga Satu Sarjana (SKSS) (Program of One Family One Bachelor Degree) – Beastudi Mahasiswa (Student Scholarship)	scholarship government-bond program to each recipient to become a bachelor pioneer of community empowerment in their village.
BAZNAS	Indonesia Cerdas	Smart House	a society learning center house in which there is a library with 5,000 book units, educational play facilities, skill tools for children, youth, mothers and the surrounding society.
		Smart Car and Smart Motorbike	plus library program that not only carrying 3,000 book titles for Smart Cars and 1,000 book titles for Smart Motorbike, but also contains computers, video player and interactive CDs, educational games and the stage arena.

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DINAR ( <i>dana infaq abadi anak negeri</i> )	Excellence Scholarship Program for elementary and high school students throughout Indonesia. Program with the distribution system of Infaq funds from the community, which then managed by shariah. The revenue share is distributed to fund scholarships for underprivileged students.
Entrepreneurship Training	non-formal education programs that provide the skills to each participant to be ready to enter the workforce or build an independent business. This program works with several stakeholders, both local government and the private sector. This program system is to prioritize the skills and quality of graduates so as to have the feasibility as a business partner.

**Table 3. Description of Education Program Derivation at BAZNAS**

The description above shows that BAZNAS targets for education is not only in the form of scholarship level and certain pathways but all areas. The realm of education focuses in both knowledge and skills.

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No	Educational Path	Name of the Program
1.	Formal	None
2.	Non Formal	Entrepreneurship training
3.	Informal	Smart House Smart Car and Smart Motorbike

**Table 4. Educational Paths served by BAZNAS**

The data indicates that BAZNAS is rather broad in its role. It focuses in both non-formal and informal line of education, but does not focus in formal education .

BAZNAS targeted consumers only focus on three consumers as follows:

No	Consumers of Education	Name of the Program
1.	Student	Smart House Smart Car Smart Motorbike
2.	University Student	Smart House Smart Car Smart Motorbike
3.	Society	Smart House Smart Car Smart Motorbike
4.	Teacher	None
5.	School	None

**Table 5. Consumers of Education served by BAZNAS**

The table above shows that Smart House Program, Smart Car, and Smart Motorbike are organized for students, university students and society consumers.

The educational assistance organized by BAZNAS covers for students and university students. The variety of scholarships can be seen as follows:

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Name of Scholarship	Type of Scholarship
Scholarship	Program Satu Keluarga Satu Sarjana (SKSS) (Program of One Family One Bachelor Degree) – Beastudi Mahasiswa (Student Scholarship)
	Dinnar (dana infaq abadi anak negeri) (Infaq fund for children of the country) – Scholarship for students of Elementary School – Senior High School

**Table 6. Type of BAZNAS Scholarship**

The scholarships distributed by BAZNAS are unique because they form a bond of service to each recipient to become a pioneer bachelor of community empowerment in their village. There are two unique things: the nature of the school-government bond and the scholarship recipients must serve the village where they live after graduation.

As for Dompot Dhuafa education program can be described in the following table:

Institution	Name of Main Education Program	Main Program Derivatives
Dompot Dhuafa	Education	SMART Ekselensia Indonesia.
		Future Islamic School – Filial
		Sekolah Guru Indonesia (Indonesian Teachers School)
		Indonesian Study Scholarship
		School of Leadership Engeenering (SLE)
		Makmal Education
		Umar Ustman Bussiness School
		SMASH (School of the Humanist Mosque)
SELARAS		

**Table 7. Derivatives of The Main Program of Dompot Dhuafa Education**



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Education derivative programs in DD appear to vary in education (SMART Ekselensia Indonesia, Future Islamic School, Makmal Education, SMASH), providing educational assistance (Indonesian Study Scholarship, Scholarship via SMART Ekselensia Indonesia), entrepreneurship training (Umar Ustman Bussiness School) as well as non-entrepreneurship training (Indonesian Teachers School, School of Leadership Engeneering (SLE), and Selaras). Descriptively the derivative education program in DD can be seen as follows:

Institution	Name of Main Education Program	Main Program Derivatives	Activity
Dompet Dhuafa	Education	SMART Ekselensia Indonesia.	Junior High School and Senior High School (SMA) for five years, boarding and free of charge for marginal children coming from various regions and provinces in Indonesia
		Future Islamic School – Filial	SMPIT Future Islamic School is a school in cooperation with SMART-EI Dompet Dhuafa

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Sekolah Indonesia	Guru	The Indonesian Teachers School is dedicated to Indonesian youths who are ready to devote themselves to being teachers (competent in teaching, educating and social leadership spirit) and ready to contribute to the advancement of education throughout the archipelago.
Indonesian Scholarship	Study	Various scholarship
School of Engeneering (SLE)	Leadership	Specific, systematic, gradual and sustainable leadership training programs to orbit new figures
Makmal Education		The Indonesian Literacy School is divided into four development areas, namely village schools, town schools, urban schools (urban), and homestays schools (borders, remote, and outer islands).
Umar Bussiness School	Ustman	Program to give birth to Entrepreneurs, new business

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SMASH (School of the Humanist Mosque)	Non-formal and in-formal education programs based on mosques to create a moral and independent society.
SELARAS	Programs that focus on child sexual violence prevention Education.

Table 8. Description of Dompot Dhuafa Program Derivatives

The table shows that Dompot Dhuafa has a variety of education which can be classified into educational path, educational level, education, consumer, and educational assistance, it can be seen as follows:

No	Educational Path	Name of the program
1.	Formal	SMART Ekselensia Indonesia, Makmal Education, Future Islamic School – Filial,
2.	Non Formal	Smash, Umar Ustman Bussiness School, School of Leadership Engeneering (SLE)
3.	Informal	Selaras

Table 9. Education Paths served by DD

These data indicate that DD is very broad in its role. It does not only focus on formal education but also non formal and informal path. The non-formal pathway is developed through the creation of entrepreneurship through the Umar Utsman Bussiness School program by DD which is almost similar to that organized by

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BAZNAS. This finding is consistent with the opinion of Yusoff<sup>19</sup> that *Zakat should provide for training short courses which are relevant to market demand.*

Viewed from the level of education, it can be seen in the following table:

No	Level of Education	Name of the Program
1.	SMP	SMART Ekselensia Indonesia.
2.	SMP	Future Islamic School – Filial,
3.	SMA	SMART Ekselensia Indonesia.

Tabel 10. Education Levels served by DD

SMART Ekselensia Indonesia serves junior and senior high schools separately. The schools are in one place and location.

DD does not only focus on one consumer only. The detail is as follow:

No	Consumer of education	Name of Program
1.	Students	SMART Ekselensia Indonesia, Future Islamic School – Filial, Makmal Pendidikan
2.	University students	School of Leadership Engineering (SLE), Makmal Education
3.	Society	SMASH, SELARAS, Makmal Education
4.	Teacher	Indonesian Teachers School
5.	School	Makmal Education

Tabel 11. Consumer of education served by DD

<sup>19</sup>W. S. bin W. Yusoff. "Modern Approach of Zakat As an Economic and Social Instrument for Poverty Alleviation and Stability of Ummah". *Jurnal Ekonomi & Studi Pembangunan.*, 9(1) (2008), p. 105–118. <https://doi.org/10.18196/jesp.9.1.1529>.



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The table above shows that the DD provides many services relates to the institutional side and human resources.

Educational assistance is still focused on students. Various scholarships can be seen as follows:

Name of Scholarship	Type of Scholarship
Indonesian Study Scholarship	Beastudi Etos
	Beasiswa Bina Tunas Unggul: Beasiswa Anak Tani (BAT) (Scholarship for Agricultural Students)
	Beasiswa Bina Tunas Unggul: India S1 Scholarship Program (Bachelor Degree Scholarship to India)
	Beasiswa Kemitraan: Beasiswa Prestasi Chevron – DD (Partnership scholarship between Chevron – DD)
	Beasiswa Kemitraan: Beasiswa Skripsi Yarob (Yarob Thesis Scholarship)
	Beasiswa Kemitraan Kedubes Australia (Australian Embassy scholarship)
	Beasiswa Aktivistis Nusantara (Indonesian Activists Scholarship)
	Beasiswa Kepakaran: Program Beasiswa S2 Al Azhar (Al Azhar Master Degree Scholarship)
	Beasiswa Kepakaran: Program Beasiswa Dokter Spesialis (Doctoral Specialist Scholarship Program)
	Beasiswa Kepakaran: Beastudi Ekonomi Syariah (Shariah Economics Scholarship)
	Beastudi Kepemimpinan (Leadership Scholarship)
	Beastudi Indonesia Preparatory School (BIPS) untuk mahasiswa pasca sarjana (Scholarship for post graduate students)

Table 12. Types of Scholarships Provided by DD

The scholarships in the DD program are limited for all graduated level of students in domestic and a abroad. The granting of scholarships can be taken by students who take religious majors

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and non-religious majors. The variety of scholarships is also very varied. There are scholarships for specialists and post graduates, partnerships, superior shoots, leadership, and activists.

The above data is slightly different from the scholarship model given by BAZNAS which is intended for elementary to graduate students. The DD program provides scholarships for students in primary and secondary education. It is limited to students of SMART Ekeselensia. This school was established and funded directly by this institution. Granting scholarships for students in accordance with the opinion of Wan Sulaiman bin Wan Yusoff<sup>20</sup> that *Zakat should provide students with scholarships for higher education.*

BAZNAS and DD are zakat institutions and bodies that have activities at the national level. However, a very unique thing happened in DD because according to the findings of Munadi and Susilayati<sup>21</sup> that there is a synchronization between the vision, mission, goals and DD programs that make the work target have local, national, regional and global scale. Both institutions provide scholarships for education and training. Type of scholarship for gaining certain skills will improve future work skills<sup>22</sup>. This is further confirmed by Amuda & Embi<sup>23</sup> that zakat allocated in education and training can develop it mentally, physically, spiritually, socially and economically.

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<sup>20</sup>W. S. bin W. Yusoff. "Modern Approach of Zakat As an Economic and Social Instrument for Poverty Alleviation and Stability of Ummah". *Jurnal Ekonomi & Studi Pembangunan*, 9(1) (2008), p. 105–118. <https://doi.org/10.18196/jesp.9.1.1529>.

<sup>21</sup>M. Munadi & M. Susilayati. "KINERJA LEMBAGA ZAKAT DALAM PEMBERDAYAAN UMMAT (Studi pada Web Dompot Dhuafa, Lazis NU dan Lazis Muhammadiyah)". *Inferensi*, 10 (2) (2016), p. 289. <https://doi.org/10.18326/infsl3.v10i2.289-308>

<sup>22</sup>Y. J. Amuda & N. A. C. Embi. Creation of Company through Zakat Funds for Sustainability of Malaysian Asnaf With Reference to Shari'ah Justification Department of Islamic Finance, Kulliyah of Economics and Management Sciences, *Am-Euras. J. Agric. & Environ. Sci.*, 16(5) (2016), p. 1010. <https://doi.org/10.5829/idosi.aejaes.2016.16.5.12957>

<sup>23</sup>Y. J. Amuda & N. A. C. Embi. Creation of Company through Zakat Funds for Sustainability of Malaysian Asnaf With Reference to Shari'ah Justification Department of Islamic Finance, Kulliyah of Economics and Management Sciences, *Am-Euras. J. Agric. & Environ. Sci.*, 16(5) (2016), p. 1011. <https://doi.org/10.5829/idosi.aejaes.2016.16.5.12957>

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Main Program Derivative owned by DD is more than BAZNAS. But the variations can be seen as follows:

Institution	BAZNAS	DD
	Elementary School – Undergraduate	undergraduate – Post graduate
Assistance	National	National and Abroad
	Islamic Religious Higher Education and Public Higher Education	Islamic Religious Higher Education and Public Higher Education

Table 13. Summary of Education Support Programs in BAZNAS and DD

There is different composition between BAZNAS and DD in providing scholarship assistance. BAZNAS is more evenly distributed from the education level, but DD focuses more on providing assistance for undergraduate and post undergraduate students with different backgrounds on the work of parents and places of learning. Research conducted by Srinovita et al.<sup>24</sup>, shows that Beastudi Etos of DD scholarship program is one of the most effective programs in breaking the cycle of poverty through education and economic improvement. Zakat which has allocated for education scholarship can decrease the number of dropping out students in Malaysia<sup>25</sup>. The role of zakat can be varied, one of the role is improving the quality of education by supporting the facilities to support the learning activities<sup>26</sup>. It can be stated that

<sup>24</sup>Y. Srinovita, P. Udiutomo, & P. Haryadi. "The Effectiveness of Zakat Funding Through Dompot Dhuafa Beastudi Etos Scholarship Program". *Journal of Islamic Monetary Economics and Finance*, 1 (2) (2016), p. 118. <https://doi.org/10.21098/jimf.v1i2.534>

<sup>25</sup>M. Y. M. Hussin, F. Muhammad, A. A. Razak, M. A. M. Nor, & M. Z. I. Aliyasaq. "Zakat Localization in Schools: Reality or Fantasy?". *International Journal of Academic Research in Business and Social Sciences*, 9(1) (2019), 856–867. <https://doi.org/10.6007/ijarbs/v9-i1/5486>

<sup>26</sup>D. R. S. Putra & T. Widiastuti. "Zakat Produktif dalam Meningkatkan Kualitas Pendidikan Mustahiq Ditinjau dari Standar Penilaian Pendidikan, Standar Proses, dan Standar Sarana Prasarana (Studi Kasus Laz Inisiatif Zakat Indonesia Cabang Jawa Timur)".

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zakat is one of important funds to support education especially for the poor, and it also can decrease unemployment<sup>27</sup>. The program is effective in creating a very good and independent generation.

Institution	BAZNAS	DD
School Ownership	None	Having educational institutions junior high and high school level

Table 14. Summary of School Ownership Programs in BAZNAS and DD

BAZNAS does not have its own educational institution. This is different from the DD which has its own educational institution because supported by DD institution that also has a program of acceptance of wakaf from Muslims. Wakaf obtained is intended for buying land and buildings.

Educational programs handled by these two institutions can be seen in the following table:

Institution	BAZNAS	DD
Education Paths	Formal and non-formal	Formal, informal and non-formal

Table 15. Summary of Education Paths handled by BAZNAS and DD

The table shows that the paths developed by DD are wider in scope than BAZNAS.

Institutions	BAZNAS	DD
Consumer	Students, university students, and society	Students, university students, society, teachers and schools.

Table 16. Summary of Service Scope on BAZNAS and DD

*Jurnal Ekonomi Syariah Teori Dan Terapan*, 6(5) (2019), 993–1006. [https://www.e-journal.unair.ac.id/JESTT/article/view/11055/Dimas Rizky Syah Putra](https://www.e-journal.unair.ac.id/JESTT/article/view/11055/Dimas%20Rizky%20Syah%20Putra)

<sup>27</sup>A. Raies. "Islamic versus Conventional Fiscal policy: The effect of zakat on education and employment". *Academic Journal of Interdisciplinary Studies*, 9(1) (2020), 27–33. <https://doi.org/10.36941/ajis-2020-0003>



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The description above shows that the breadth of service by DD compared to BAZNAS.

The above research is in line with the findings of Radzi & Kenayathulla<sup>28</sup> regarding the contribution of zakat in improving equality of education among poor students of Muslim cities. This is because the management of zakat is institutional, so its role can help the government in implementing education policy and provide better opportunity for education for poor students of the city. Providing zakat funds to poor students has helped the government in implementing educational policies that seek justice and equitable access to education for all children.

From the study conducted by Bahari<sup>29</sup>, zakat for education is based on *asnaf fi sabilillah* and *asnafghorimin*. The allocation is for supporting the formal education activities, counseling, courses etc. The two institutions which used in the research are both distributed zakat the same as what DPU DT Kota Bogor did. DPU DT Bogor also allocated funds for formal and informal education program which helped the poor to get education. The result showed that the allocation of the zakat distribution is less variety compared to the allocation of zakat in Aceh which distributed more in all levels of education scholarships, and some helps for others education program<sup>30</sup>.

Education becomes a central thing in the utilization of zakat funds due to its broad role is: *to produce knowledgeable, trained, and skilled workforce; to mould a disciplined, diligent, and motivated individual; to provide individuals who are innovative and knowledgeable in technology, management, and related skills, especially to the industrial sector*<sup>31</sup>. Education can produce

<sup>28</sup>N. M. Radzi & H. B. Kenayathulla. "Educational equity for Malaysian urban poor muslim students". *Malaysian Online Journal of Educational Management*, 5(4) (2017), p. 59. <https://doi.org/10.22452/mojem.vol5no4.4>

<sup>29</sup>Bahari, Z. "Peran Zakat dalam Pendidikan Masyarakat Islam: Ulasan Kasus Zakat Pulau Pinang". *Media Syariat*, XVI(1) (2014), p. 203.

<sup>30</sup>E. G. Saputro & S. Sidiq. "The Role of Zakat, Infaq and Shadaqah (ZIS) in Reducing Poverty in Aceh Province". *International Journal of Islamic Economics and Finance (IJIEF)*, 3(3) (2020), p. 80. <https://doi.org/10.18196/ijief.3234>

<sup>31</sup>E. Suprayitno, M. Aslam, & A. Harun. "Zakat and SDGs: Impact Zakat on Human Development in the Five States of Malaysia". *International Journal of Zakat*, 2(1) (2017), p. 61. <https://doi.org/10.37706/ijaz.v2i1.15>

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knowledgeable, trained and skilled workers; and to form disciplined, diligent, and motivated individuals; as well as to make innovative and knowledgeable individuals in technology, management, and related skills, especially to the industrial sector.

The facts show that zakat works to strengthen access to education for the poor actually reaffirms Saidurrahman's research findings<sup>32</sup> that since the beginning of Indonesian history, zakat is most widely used in funds to build mosques and madrasah as their religious educational institutions. Besides, the education institutions which funded by zakat and wakaf tend to last longer than those who funded by government which influenced by politics, economy, and regime change<sup>33</sup>. Similarly, during the Dutch era in Indonesia, religious leaders used zakat funds for education and welfare of the people and armed struggle against Dutch colonialism.

### C. CONCLUSION

The concerns of BAZNAS and DD on the education has their variations. In general the concerns in education implemented through institutions establishment in all degrees, education scholarships, strengthening programs for the scholarship recipients and the strengthening of skills for the nation's children. BAZNAS gives scholarships from Elementary School – Undergraduate (Islamic Religious Higher Education and Public Higher Education) and in-country scholarships. DD gives scholarships for undergraduate – Post graduate (Islamic Religious Higher Education and Public Higher Education), in-country scholarships, Overseas scholarships, and having middle and high school level, education for teacher and literacy school. Zakat institutions are very varied in the development of education especially in Dompot Dhuafa from upstream to downstream.

<sup>32</sup>Saidurrahman. "The politics of zakat management in Indonesia: The tension between BAZ and LAZ". *Journal of Indonesian Islam*, 7(2) (2013), p. 371. <https://doi.org/10.15642/JIIS.2013.7.2.366-382>

<sup>33</sup>K. M. Arif. "ANGGARAN PENDIDIKAN NASIONAL". *El-Arbab: Jurnal Ekonomi, Bisnis Dan Perbankan Syariah*, 1(1) (2018), p. 95. <https://doi.org/10.34005/clarbah.v1i101>

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