

IMPLEMENTATION OF THE UTILIZATION OF ZAKAT MAL FUNDS IN THE EDUCATION SECTOR (STUDY OF THE JABAR CERDAS EDUCATION PROGRAM OF BAZNAS WEST JAVA PROVINCE)

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Abstract:

BAZNAS as a philanthropic institution in charge of collecting and managing zakat funds contributes to the state to be able to improve the quality of human resources (Human Resources) to achieve development targets, one of which is through planning JABAR CERDAS education programs as a utilization step to maximize the zakat mal funds that have been collected. The purpose of this study is to find out the utilization and optimization of appropriate and targeted zakat mal funds in the JABAR CERDAS Education Program of BAZNAS West Java Province. In the preparation of this thesis, the author uses a descriptive qualitative approach. The data sources used are primary data and secondary data. Research data collection techniques are carried out by observation, interviews, and documentation. The data analysis, techniques used in this study are qualitative inductive with data reduction, data presentation, and the last step is the withdrawal of conclusions. The result of this study is the utilization of zakat mal funds in the JABAR CERDAS Education Program of West Java Province, which is overall creative consumption. But in addition, the programs implemented are conventional productive in which scholarship recipients are given opportunities in the form of mentoring activities as a form of human empowerment efforts that are expected to change those who were original as *mustahik*, it will become *muzakki*. The utilization stage is included in the distribution of utilization. For the utilization pattern, it can be seen that the utilization pattern implemented by BAZNAS West Java Province is a contemporary (productive) pattern.

Keywords: Utilization, Zakat Mal, Education

Type of paper: Research Paper

I. Introduction (section)

1.1. Background (Sub-section)

Education is a very influential thing for the sustainability of human life in all aspects of life. Education has a big enough impact on humans to be able to survive by building harmonious interactions with others so that their life needs can be met easily. Education is also a process of personal formation where systematic education will form the personality of a human being.¹

Education occupies a central position in development because the goal is to improve the quality of human resources (Human Resources). Therefore, education is also the middle flow of development from all development sectors.² Even the process carried out in the education business is targeted and aims to direct students to the optimal point of their ability. While the goal to be achieved is the formation of a complete personality as an individual human being, social, and servant of God

¹Siti ShafaMarwah, MakhmudSyafe'i, Elan Sumama "RelevansiKonsep Pendidikan Menurut Ki Hajar DewantaraDengan Pendidikan Islam", *JurnalTarbawy*, Vol. 5, No. 1 2018, p.15

²Wan Zulkarnain, "AnalisisImplementasiPenyaluran Dana ZIS UntukBeasiswa Pendidikan (StudiKasus: LAZISMU MEDAN)", *Jurnal Al-Qasd*, Vol. 2 No. 1 February 2020, p 12

who devotes himself to Him. This is by the concept of *Maqashid Sharia* Imam Al-Ghazali, namely maintaining religion, soul, reason, descendants, and treasures. Education itself is one way to maintain reason in *Maqashid Sharia*³⁴, therefore education is very important to synergize all components of life as a chain between each other therefore education becomes an important foundation in the change of society towards welfare.

But unfortunately, in Indonesia, not a few children who drop out of school are not even able to go to school and continue their education to a higher level. PISA research shows the low literacy rate of Indonesia compared to countries in the world. This is the result of a study of 72 countries. Indonesia is ranked 62 out of 70 countries surveyed. The Ministry of Culture noted that in 2018 the number of out-of-school children in Indonesia reached 32,127 students.⁵ In addition, one of the factors that become an obstacle to public education is the inability of parents to pay for school for their children because of low income, education costs that are not proportional to income causes a lack of interest or school participation.

From the table above, it can be concluded that the report of the Central Statistics Agency (BPS) shows that the poor population in Indonesia is mostly centered on the island of Java until March 2021. There are about 4.2 million people who fall into the category of poor in West Java with the highest percentage reaching 8.4% of the total poor population in Indonesia occupying the second position after East Java.⁶

In addition, BAZNAS Data in West Java based on the Human Development Index (HDI) and the Central Statistics Agency (BPS) shows that there are several statement problems in West Java related to education. *First*, the average school length is 8.55 years based on West Java HDI in 2020. *Second*, the average school expectation figure is 12.50 years based on West Java HDI in 2020. *Third*, namely the Pure Participation Rate (APM) of Junior High School / MTs is 82.06 based on BPS in West Java in 2020. *Fourth*, the Gross Participation Rate (APK) of SMP / MTs is 91.75 based on BPS in West Java 2020. *Fifth*, the Pure Participation Rate (APM) of SMA / SMK / MA is 57.90 based on BPS in West Java 2020. *Sixth*, the Gross Participation Rate (APK) of SMA / SMK / MA is 78.26 based on BPS in West Java in 2020. *Seventh*, the Number of College Dropouts in West Java Province in 2019 was about 9% of the total 878,512 students which numbered 79,098 students based on Statistics. Indonesian Higher Education 2019.

Without increased financing from the government, it is clear that education in Indonesia is difficult to get out of the crisis. The 1945 Constitution (after amendments) stipulates a 20% budget borne by the central and local governments, but what is happening today is that there has not been a significant increase in the education budget. Central Statistics Agency noted that the percentage of funds set aside by the government for education by calculating the Indonesian GNP was only around 1.4%. When compared to ASEAN countries, the allocation of education

³KhaironRasyadi, *Pendidikan Profetik*, (Yogyakarta: Pustaka Pelajar 2004), Cet. I, p. 135

⁴Abu Hamid Al-Ghazali, *Mustashfa*, (Lebanon: Ar-Risalah, 1997). p. 417

⁵Manager Web JendelaKemendikbud, *Angka PartisipasiSekolah Naik Meski Belum Capai Target* at [07.00], <<http://www.jendela.kemendikbud.go.id>>, Accessed on 11th of November 2021

⁶ Manager Web Databox, *JumlahPenduduk Miskin Jawa Barat Turun 4,7% pada September 2021* at [09.00], <<http://www.databoks.katadata.co.id>>, Accessed on 07th of March 2022

funds issued by the government in Indonesia is still relatively small.⁷

Law No. 20 of 2003 concerning the National Education System article 46 explains the manifestation of legitimacy for movements that have been carried out and developed by individuals and institutions in overcoming the reduction of dependence on education funds. This religious-based generosity can be an alternative to financing or funding in the field of education. One of the philanthropies that can help fund education is zakat By-Law No. 23 of 2011 which is a renewal of Law No. 38 of 1999 explains that the government is responsive in preparing things to explore the potential of zakat in Indonesia.⁸ The potential of zakat in Indonesia itself in 2018 – 2020 has increased significantly, quoted to the 2022 Zakat Indonesia Outlook, the amount of zakat potential is followed by the growth of zakat collection every year. According to data from the National Zakat Statistics (2019), the collection of zakat around 2015 – 2019, experienced a large increase of 122%, or around Rp. 4.5 trillion.⁹ The potential of zakat is so great that it should awaken the *muzakkito* distribute some of their wealth to the *mustahik*, and pump the motivation of the *amil zakat* to be more active in empowering and releasing zakat, one of which is a distribution for welfare in the sector of education.

Furthermore, the Presidential Instruction or Presidential Instruction No. 3 of 2014 regulates the optimization of zakat collection in ministries/institutions, secretary-general of state institutions, secretariat general of state commissions, local governments, SOEs, and BUMD through national zakat *amil* agencies. Plus, public awareness to pay zakat continues to increase every year and technological advances are very helpful in the payment and distribution of zakat.

To be able to collect and distribute zakat funds to be more optimal, especially in the West Java area which is recorded to be the province with the 2nd highest poverty rate in Indonesia, by the Decree of the Minister of Religious Affairs No. 86 of 2016 concerning changes to the Ministry of Religious Affairs Number 118 of 2014 through the establishment of a national zakat *amil* agency, BAZNAS West Java Province was inaugurated. In the beginning, BAZNAS West Java Province started under the leadership of Mr. H. Nuryana under the name BAZIS whose management under the Bureau of Yansos PEMPROV JABAR in 1998. Through a long journey, then at the end of 2014, the Governor instructed BAZ West Java Province or better known as BAZNDA to adjust to the Law. No. 23 of 2011 concerning zakat management, after the issuance of PP. No. 14 of 2014 followed by the decree of the Minister of Religious Affairs of the Republic of Indonesia Number 118 of 2014 concerning the Establishment of the Provincial National *Amil Zakat* Agency, which eventually made BAZ West Java Province or BAZDA institutionally changed to BAZNAS West Java Province.¹⁰

BAZNAS West Java Province which is still very active for 24 years since 1998 until now by implementing various programs that aim to help the welfare of various areas of life, one of which is in the field of education. BAZNAS West Java Province itself has great potential in distributing zakat funds to various lines of

⁷MuisFauziRambe, Afdhal, “Kontribusi Zakat Maal dalam Mengembangkan Lembaga Pendidikan di Kota Medan”, *Jurnal Riset Akuntansi dan Bisnis*. Vol. 8. No. 2 2018, p. 65 – 74

⁸Pengelola web JDIH BPK RI, *Undang-Undang (UU) No. 23. Tahun 2011: Pengelolaan Zakat* at [07.00], <<http://www.peraturan.bpk.go.id>>, diakses pada 14 Juli 2021

⁹Badan Amil Zakat Nasional, *Outlook Zakat Indonesia 2022*, (Jakarta: Pusaka BAZNAS, 2021), p. 24

¹⁰ Manager BAZNAS web Javanese West. *Profil BAZNAS Provinsi Jawa Barat* at [16.00], <<http://www.baznasjabar.org>> Accessed at 6 March 2022

problems of Muslims today, one of which is in the field of education. In the field of education itself, BAZNAS West Java has the JABAR CERDAS program as a routine program and many incidental programs which at any time are held by the conditions, the needs of the people in the sector.

1.2. Objective

To find out the utilization of zakat mal funds in the Education program in BAZNAS West Java Province and to find out about optimizing the appropriate and targeted zakat mal funds in the education sector, especially in the JABAR CERDAS Program.

II. Literature Review

2.1. Background Theory

Utilization of Zakat

Utilization comes from the word "daya" which means the ability to do something or perform a task well. While the word "guna" has the meaning of benefits. Utilization itself has the meaning of:¹¹

- a. Entrepreneurship to be able to bring results and benefits.
- b. Entrepreneurship (energy and so on) to be able to carry out tasks properly.¹²

The meaning of utilization in another meaning is *utility* and is interpreted as "*useful, especially through being able to perform several functions*". Meanwhile, according to Nurhattad Fuad, utilization is interpreted as entrepreneurship to be able to bring results and benefits.¹³

The utilization of zakat is everything related to the government's efforts in utilizing or managing the results of collecting zakat to be distributed to *mustahik* based on sharia, appropriate, and effective utilization through a distribution pattern that is productive and has benefits by the economic goals of zakat itself.¹⁴

The success of zakat depends on its utilization. A person who must pay zakat (muzakki) if he knows and can estimate the amount of zakat he must spend is not allowed to hand it over to just anyone. Zakat must be given to people who are entitled to receive it (mustahik) as stipulated by religion. The most appropriate submission is through National Amil Zakat Agency, any Amil Zakat Agency still has an obligation to streamline the utilization of zakat. Effective utilization is if it is effective in its utilization and in accordance with the purpose, the meaning is on target to the people who are entitled and appropriate.

The biggest challenge of optimizing zakat itself is how to utilize zakat funds to be appropriate and on target. Appropriate is related to utilization programs that are

¹¹Dendy Sugono, *Kamus Besar Bahasa Indonesia*, (Jakarta: Gramedia Pustaka, 2005), p. 300

¹²Departemen Pendidikan dan Kebudayaan, *Kamus Besar Bahasa Indonesia*, (Jakarta: DEPDIKBUD), p. 189

¹³Mu'inan Rafi', *Potensi Zakat (dari Konsumtif-Konsumtif ke Produktif-Berdayaguna)*, (Yogyakarta: Citra Pustaka, 2011), p. 82

¹⁴Rahmat Hakim dkk, *Pendayagunaan Dana Zakat Dalam Rangka Pemberdayaan Ekonomi Mustahik Studi Lazismu Kabupaten Malang*, *Jurnal Al-Urban*, Vol. 4 No. 1 2020, p.89

able to be a solution to the problem of poverty. While on target related to *mustahik* zakat fund recipients. In the context of Indonesia with a large poor population of about 40 million people, the poor occupy the first priority as recipients of zakat.¹⁵

The distribution or utilization of zakat is usually categorized as follows:

- a. It is educative, productive and economical so that zakat recipients at one time do not need zakat anymore, even expected to be the one who pays zakat;
- b. For *the poor, converts, and ibn sabil*, the distribution of zakat is focused on his person not on the legal institution that takes care of it. The policy is carried out so that the educational elements contained in the distribution of zakat are more noticeable and felt;
- c. For *the amil, gharim, and sabilillah groups*, the division is focused on its legal entities or to institutions that take care of or carry out Islamic activities.

The types of zakat fund utilization activities are:¹⁶

- a. Social Based
 - 1) To maintain the basic needs of *mustahik*;
 - 2) Maintaining the dignity and honor of *mustahik* from begging;
 - 3) Provide rides for *mustahiks* to increase revenue;
 - 4) Prevent the exploitation of *mustahik* for deviant interests.
- b. Based on Economic Development
 - 1) Traditional Consumptive
 - 2) Creative Consumptive
 - 3) Conventional Productive
 - 4) Creative Conductive
 - 5) Zakat and Poverty Alleviation

Utilization can be done with several stages, namely:

- a. Pure Channeling

At this stage, generally every existing fund is allocated for the distribution of consumptive grants, compensation or direct activities. Usually at the time of distribution, funds will be directly spent in accordance with the delivery of assistance carried out, at the stage of pure distribution of activity orientation is the arrival of funds to *mustahik*. That is, at this stage of distribution, which is important, namely ZIS to people who are indeed included *mustahik*.

- b. Semi Utilization

At this stage, existing funds in addition to being used for consumptive grants, compensation and charitable activities are also used for human resource development (HR) activities. When distributed funds are also directly spent. While

¹⁵DirektoratJendralBimas Islam dan DirektoratPemberdayaan Zakat, *Panduan OrganisasiPengelola Zakat*, (Jakarta: 2012), p. 88

¹⁶ImronChoeri, *Pendayagunaan Zakat Produktif; Studi Analisis di Badan Amil Zakat Nasional KabupatenJepara, JurnalIsti'dal* Vol. 3 No. 2 (2016), p. 149 – 158

the orientation at this semi-utilization stage in addition to the arrival of funds to *mustahik* is also the orientation of the benefits of funds (programs) for *mustahik*.

c. Utilization

At the utilization stage, existing funds are channeled to grant activities, both for direct and indirect *karitas* activities, human resources development and economy. Because of productive economic activities, then in general the funds distributed are not immediately exhausted, either because it continues to circulate among the *mustahik*, or because the funds flow following productive economic activities. It flows following productive economic activities. While the orientation of the utilization stage is *amustahik* change. Therefore, in this context that needs to be considered, namely the extent of *mustahik* changes after getting assistance or following the program from the zakat institution.¹⁷

Zakat funds that have been collected need to be planned for conceptional utilization in order to benefit in the empowerment of *asnaf* groups or zakat recipients. Therefore, utilization can be programmed whether for consumptive or productive purposes. In addition, it is also necessary to adjust to the conditions of people who are targeted for distribution.¹⁸

a. Traditional Consumptive

Zakat is distributed to *mustahik* directly for daily consumption needs, such as the distribution of zakat *fitriah* in the form of rice and money to the poor who are in dire need because of lack of food or because of experiencing disaster. This pattern is a short-term program that can be given in the form of:

- 1) Distribution of foodstuffs directly
- 2) Giving money to buy daily necessities
- 3) Clothing purchase
- 4) Administration of medicines

b. Creative Consumptive

Zakat is realized in the form of consumptive goods and is used to help the poor in overcoming the social and economic problems that comfort them. The assistance include:

- 1) Scholarships for children of poor families.
- 2) School tools for students.
- 3) Assistance of worship facilities such as sarongs, praying veil and prayer mats.
- 4) Assistance of agricultural tools such as hoes for farmers.
- 5) Assistance of business facilities for small traders such as sales carts and so on.

c. Conventional Productive

Zakat is given in the form of productive goods, by using these items, the

¹⁷Didin Hafidhuddin dan Ahmad Juwaini, *Membangun Peradaban Zakat*, (Jakarta: Institut Manajemen Zakat, 2007), p. 69

¹⁸Direktorat Pemberdayaan Zakat, Direktorat Bimas Islam, *Zakat Ketentuan dan Permasalahannya*, (Jakarta: Departemen Agama RI, 2008), p. 85 - 86

mustahiq can create a business, such as:

- 1) Providing assistance for goats, dairy cows or cows to plow rice fields.
- 2) Provision of facilities for craftsmen such as, carpentry tools, sewing machines and so on.

d. Creative Productive

Zakat is realized in the form of giving revolving capital or for the capital of social projects such as:

- 1) Building schools in poor residential areas.
- 2) Providing business capital to help or for the business development of small traders.
- 3) Building health facilities in slums.
- 4) Building a place of worship.

According to Lili Bariadi, the patterns of zakat utilization are:

a. Traditional Patterns (consumptive)

The traditional pattern is the distribution of zakat funds given directly to *mustahik*. With this pattern, the distribution to *mustahik* is not accompanied by targets, the existence of independence of social conditions and economic independence (empowerment). This is done because the *mustahik* concerned is no longer possible to be independent such as the elderly, disabled people, etc. The collection and utilization of zakat is intended for *mustahik* directly to meet daily needs. In accordance with what has been explained by the law, *mustahik* eight *asnaf* in its application can include the most economically helpless people, such as orphans, the elderly, the disabled, people who study, boarding schools, abandoned children, people who are in debt and so on.

b. Contemporary Patterns (productive)

Productive pattern is the pattern of distributing zakat funds to existing *mustahiks* loaned by *amil* for the benefit of business or business activities. The pattern of productive distribution (empowerment) is the distribution of zakat or other funds accompanied by the target of changing the condition of the recipient (more devoted to *mustahiks* or groups poor) from the condition of *the mustahik* category to *muzakk* category. In the zakat management system in Indonesia is known for the distribution of zakat for productive fund assistance, which is intended for *mustahiks* who have entrepreneurs. Zakat management for empowerment will be easy to run if the zakat fund collection model is collected and managed through zakat management institutions.¹⁹

Zakat Mal

Zakat is included in the third pillar of Islam, where zakat is recited in the month of Syawwal the 2nd year of Hijriyyah, after the decline of the mandatory order of fitrah in Ramadan, it is mandatory for Muslims to issue mal zakat or also called

¹⁹Lili Bariadi, Muhammad Zen, M. Hudri, *Zakat dan Wirausaha*, (Jakarta: CED, 2005),

zakat wealth.²⁰ Zakat comes from the word *Zakaa - Yazkuu* which means blessing, clean, good and increased. The meaning of zakat in language is²¹ *At-Thaharah* (holiness). Then *Al-Barakah* (blessing), and *An-Nama'* (development).²² The meaning of the word literally refers to the meaning of zakat is a process of self-purify obtained after carrying out the obligation to pay zakat.²³

Allah SWT said by mentioning zakat and prayer in the Qur'an as many as 27 verses.²⁴ From this statement we can know that after prayer, zakat is a pillar of Islam that is so important. If man performs prayer is a symbol of the good relationship of a person with his God, then zakat is a symbol of harmony between fellow humans. This shows that zakat has a very significant meaning, both in religious and social life.²⁵

So realized the words if Islam is the forerunner of brotherhood between people, by helping each other to help fellow human beings. So, the conclusion of the explanation above is, zakat is to issue some of the property that is required for each Muslim addressed to *mustahik* in accordance with the provisions of Islamic sharia. That way economic inequality can be eroded and further strengthen the relationship of friendship of fellow human beings.

While Zakat mall itself as the name suggests, issued by every Muslim who has property that must be issued if it has arrived at *nishab* and *haul* as mentioned in Law no. 23 of 2011 which includes:

- a) Gold, silver, and other precious metals;
- b) Money and other securities;
- c) Business;
- d) Agriculture, plantation, and forestry;
- e) Livestock and fisheries;
- f) Mining;
- g) Industry;
- h) Benefits and services;
- i) *Rikaz*. (Article 4 paragraph 2)

In general, the terms of zakat according to the agreement of the cleric, the mandatory requirements are independent, Islamic, balinese and sensible, have full property, reach *nishab*, and achieve *haul*, *jumhur* zakat is required of the master because he is the one who owns the property of his servant. Therefore, he is the one who is obliged to issue his zakat.

²⁰Direktorat Pengembangan Zakat dan Wakaf Bimas Islam dan Penyelenggaraan Haji Depag RI, *Pedoman Zakat*, (Jakarta: 2003), p.108

²¹Munawir, Ahmad Warson. *Kamus Al-Munawir Arab-Indonesia Terlengkap*, (Surabaya: Pustaka Progresif, 1997), p. 577

²²Ash Shiddiqy, Teuku Muhammad Hasbi. *Pedoman Zakat* (Semarang: PT. Pustaka Rizki Putra, 2006) cet. 10, p. 3

²³Rahman, Fazlur, *Economic Doktrines of Islam*. Terj. Suroyo Nastangin "Doktrin Ekonomi Islam", (Yogyakarta: Dana Bhakti Wakaf, 1996), p. 235

²⁴Yusuf Al-Qardhawi, *Fiqhus Zakat*, (Beirut: Muassasah, 1991), p. 41

²⁵Muhammad, *Zakat Profesi: Wacana Pemikiran Dalam Fiqh Kontemporer*, (Jakarta: PT. Pustaka Firdaus, 1994), p. 12

- a. Islam according to *ijma'*, zakat is not required for disbeliever (kafir) because zakat is a sacred worship while disbeliever is not a holy person. The Syafi'i school is different from other schools, requiring apostates to issue zakat before his pleasure occurs, which is a property owned when he was still a Muslim.
- b. Independent according to the agreement of scholars, zakat is not required for slaves because slaves have no property rights. It is the master who has what is in the hands of his servant.
- c. The property issued is a treasure that must be blessed with treasures that have this criterion there are five types, namely: a) Money, gold, silver, both in the form of coins and banknotes b) Mining goods and goods found c) Merchandise d) Crop and fruit products e) According to the *jumhur* of livestock animals that make themselves.
- d. The treasure that is blessed has reached *nishab* or is worth it. The meaning is *nishab* which is determined by the *syara'* as a sign of wealth of a person and the following levels that require zakat. The treasures that are blessed are fully owned. Hanafi School, argues that what is meant is a property that is owned intact and in one's own hands that is completely owned and in its own hands that are truly owned. The Maliki School argues that what is meant by fully owned property is the property that is originally owned and the right of expenditure is in the hands of the owner.²⁶

The People Who Are Entitled to Zakat Recipient

- a. *Fakir*
- b. *Poor*
- c. *Amil Zakat*
- d. *Muallaf*
- e. Freeing slaves
- f. People in debt
- g. *Sabilillah*
- h. *Ibn sabil*

Asnaf Related to the Distribution of Educational Zakat:²⁷

- a. *Fii Sabilillah*
and all paths of virtue. He shared the meaning of *sabilillah* accompanied by *infaq* for general and specific purposes. The general meaning is to refer to the original pronunciation covering all things goodness, obedience and all paths of virtue including seeking knowledge.
- b. *Fakir and Poor*

²⁶Wahbah Zuhayly. *Zakat, Kajian Berbagai Madzhab*, (Bandung: Remaja Rosdakarya: 2000), p. 99

²⁷Zakaria Bahari, "Peran Zakat dalam Pendidikan Masyarakat Islam: Ulasan Kasus Zakat Pulau Pinang". *Media Syariah Journal*, Vol. XVI No. 1 June 2014, p. 180.

The Ministry of Islamic Affairs, Endowments, Da'wah and Advice of the Government of Saudi Arabia defines the poor as people who need help and they do not earn enough income to meet their basic needs. To help the asnaf and the poor to fulfill their basic needs, it is also necessary to improve their quality of life such as eating and drinking, clothing and housing, education for their children and health for all family members.

c. *Muallaf*

To help the asnaf and the poor to fulfill their basic needs, it is also necessary to improve their quality of life such as eating and drinking, clothing and housing, education for their children and health for all family members.

d. *IbnuSabil*

Among the zakat mustahik that need to be considered, even though it is only limited in time, is Ibn sabil (traveler) who is a person who travels and runs out of provisions, and is not on an immoral journey, and does not have sufficient provisions to return to his place of residence. So, in Islamic law that person (traveler) is entitled to a share of zakat. Even though he was a rich man where he lived. In defining and establishing ibn sabil as mustahik zakat, the scholars differ. Abu Ja'far stated, scholars of interpretation differ on the definition of ibn sabil; Mujahid and Ar-Rabi' argued, Ibn Sabil was a traveler; while Ibn 'Abbas, Qatadah and Adh-Dhahak argued that ibn sabil was a guest. And the students of knowledge are included in the sabil science group, one of which is students who study outside the city and away from their families.

Cost of Education Based from Philanthropy

Financing in KBBI is all that relates to financing. According to Fatah, the cost of education is defined as the amount of money generated and spent on various school education implementation needs that include teacher salaries, improving teachers' professional abilities, procurement of furniture/furniture, procurement of learning tools, drawing stationery, extra-curricular activities, educational management activities and supervision/educational development, and school companies. While Nanang Fatah also said in the Journal of Education Volume 5 of 2007 that the cost of education is the value of money in monetary form (rupiah) from all resources (inputs) used in the implementation of educational activities at the level of educational units or schools/islamic school.²⁸

Philanthropy in terminology means compassion for others; generosity; charitable or humanitarian agencies; and can mean also, generosity, or social contribution; something that shows love to humans.²⁹ This term comes from the Greek, namely philos (love) and anthros (human), which literally means a conceptualization of the practice of giving, service and association voluntarily to help others in need as an expression love. In terms, philanthropy can be interpreted as

²⁸Nanang Fatah, "Indikator Kemandirian Pembiayaan Madrasah". *Jurnal Edukasi*, Vol.5. No. 1 Januari-Maret 2007, p. 35

²⁹Uswatun Hasanah, "Potret Filantropi Islam di Indonesia," Dalam Idris Thaha (Ed). *Berderma Untuk Semua: Wacana dan Praktek Filantropi Islam*. (Jakarta: Teraju, 2003), hal. 205–206.

sincerity to help and give part of wealth, energy and thoughts, voluntarily for the benefit of others. These terms show the attitude of giving freely to others.

Educational philanthropy is one of the philanthropic services in the educational aspect. By including Islamic-based education philanthropy, I want to show that the management of philanthropic funds used for education is through Islamic perspectives and teachings. This is also to distinguish other philanthropic institutions generated from donors or companies, such as CSR and other charities. Therefore, the Islamic-based educational philanthropy model has certain characteristics and the funds obtained follow the rules set by Islam. In addition to acceptance, distribution cannot be separated from what has become a stipulation in Islamic teachings.

The types of Islamic philanthropy can be categorized into 6, namely: zakat, sunnah alms, infaq (family and community donations), waqf, grants and gifts, and wills. In this study, the theoretical framework used is Islamic philanthropy in the form of zakat. Zakat is a charity that is required by all Muslims who have reached the level of payment obligations.

Zakat for education is distributed to children/adults from the poor in order to improve human resources for their welfare. From this explanation, zakat that is used for educational purposes can be explained through a model of classifying those who are entitled to receive zakat. If it is associated with educational institutions, students who are classified as indigent, poor, gharimin, ibn sabil, can be the target recipients of educational programs. Meanwhile, the management of educational institutions has the right to receive the category of 'Amil (zakat administrator).³⁰

According to Supriyadi, the source of education financing at the macro level comes from state revenues from around taxes, income from the non-tax sector for example from the utilization of natural resources and other national production whose utilization is in gas and non-oil and gas, profits from exports of goods and services, assistance in the form of grants and foreign loans.³¹ Nawawi said the source of funds in the educational institution environment is not only from the government through the State Budget (APBN) and Regional Expenditure Budget (APBD). Other sources are from students / parents in the form of educational development donations (SPP) and from community sources through the Education Development Assistance Agency (BP3).³²

Due to the limited government budget, so this financing is charged to other than the government as well as to the family and the community. Due to the limited government budget, this financing is charged to other than the government as well as to the family as well as to the family and the community. According to H.A.R. Tilaar,

³⁰SauqiFuraqi, Imam Machali. "Pembiayaan Pendidikan berbasisFilantropi Islam: Strategi RumahPintar BAZNAS Piyungan Yogyakarta". *ManageriaJurnalManajemen Pendidikan* Vol. 3 No. 2 November 2018. p. 235

³¹DediSupriyadi. *SatuanBiaya Pendidikan Dasar dan Menengah*, (Bandung: RemajaRosdaKarya, 2003), p. 5

³²Hadari Nawawi. *Administrasi Pendidikan*. (Jakarta: PT. TokoGunung Agung, 1997), p.

dividing the sources of financing into 3, namely: ³³

- a. Government in the form of routine costs, construction costs of Presidential Expenses and subsidies for educational development assistance.
- b. Educational Development Contribution (SPP) which is currently still valid for SLTA and Higher Education.
- c. Donations to the Education Development Assistance Agency (BP3)

2.2. Previous Studies

Nur Jamilah, 2020, *Pendayagunaan Dana Zakat BAZNAS Dalam Bidang Pendidikan (Studi Kasus Pengelolaan SMP Cendekia BAZNAS Cingkarong Cemplang Bogor)*. The purpose of this study is to find out how the utilization of zakat funds for BAZNAS Scholar Junior High School and what needs are met by the existence of zakat which is a supporter of mustahik empowerment. The method used by this study was a descriptive qualitative approach that starts from mass selection followed by a live interview by making notes or recordings during the interview, and the next documentation was concluded. The results showed that the utilization of zakat funds at BAZNAS Scholar Junior High School was granted, focusing on distribution to orphans and *dhuafa*, because it only met some of its needs but could not meet other needs. What distinguishes this research from the research that will be carried out is that this research examines what needs are met from BAZNAS funds while researchers research the mechanism of distributing and optimizing zakat in the education sector.³⁴

Nourmalinda, 2015, *Pendayagunaan Dana Zakat Untuk Program Bantuan Biaya Tunggal Sekolah di Badan Amil Zakat Infaq dan Shadaqah (BAZIS) Provinsi DKI Jakarta*. The purpose of this study was to find out the utilization of zakat funds in the school arrears fee assistance program in BAZIS DKI Jakarta province used SWOT analysis. This research used a qualitative approach, namely by conducting research that produces descriptive data in the form of written words from people or behaviors that can be observed directly or records of related sources. The results showed that the utilization of zakat funds in school arrears assistance programs was a grant. SWOT analysis obtained on the utilization of zakat funds in the school arrears fee assistance program was the opportunity to hold arrears program, namely the number of mustahiks who applied for scholarships but BAZIS DKI Jakarta Province cannot cover the overall weaknesses faced by BAZIS based on BAZIS data, currently the number of applications is quite large and continues to increase in recent years, however, the funds collected are still small and insufficient to meet all applicants for scholarship payments and basis legal arrears to be the power to run the program. The threat of BAZIS in the utilization of zakat funds is about the Governor's Decree. What distinguishes this study from what will be studied is that this study uses SWOT analysis while researchers do not use SWOT analysis.³⁵

Arif Rahman Hakim, Suyud Arif, and Hidayah Baisa, 2014, *Peran Zakat*

³³H. A. R. Tilaar, *Analisis Kebijakan Pendidikan Suatu Pengantar*. (Bandung: PT. Remaja Roesda Karya, 1995), p. 424

³⁴Nur Jamilah, Skripsi: “*Pendayagunaan Dana Zakat BAZNAS Dalam Bidang Pendidikan (Studi Kasus Pengelolaan SMP Cendekia BAZNAS Cingkarong Cemplang – Bogor)*” (Jakarta: UIN Syarif Hidayatullah Jakarta, 2020), p. i

³⁵Nourmalinda, Skripsi: “*Pendayagunaan Dana Zakat Untuk Program Bantuan Biaya Tunggal Sekolah di Badan Amil Zakat Infaq dan Shadaqah (BAZIS) Provinsi DKI Jakarta*” (UIN Syarif Hidayatullah Jakarta, 2015), p. i

Dalam Pembangunan Pendidikan di Kota Bogor (Studi Kasus Pendayagunaan Zakat Bidang Pendidikan Dompot Peduli Ummat Daarut Tauhid Cabang Bogor). The purpose of this research was to know the contribution of zakat managed DPU-DT in education development efforts. The method used by the author in this study is a research method that descriptive. This research was based on a theoretical basis which was used as a guide so that the focus of research is by the facts on the ground. From 2010 to 2013, DPU Daarut Tauhid Bogor has contributed to the development of education in the city and district of Bogor. This is evident from the various educational programs that have been launched and continue to be developed as well as the allocation of Zakat funds continues to increase from year to year. These programs include Scholarships Achievement, Independent Scholarship (BEM), Tunas Cita Scholarship (BTC), Educational Benefits for Orphans (SPAY), SMK IT DT, Free Language Scholarship (BBC), and Adzkie Islamic School (AIS). These programs are operated in the formal and informal fields which have helped many mustahik to get the opportunity to a decent education. The difference between this research and current research is that the object of research is Dompot Peduli Ummat Daarut Tauhid Cabang Bogor. While the object of research is the National Amil Zakat Agency of West Java Province.

Noor Ain Alin, Nordin, and Asmak Ab Rahman, 2018, *Role of Infaq Financing Students in Malaysian Public Universities*. The research aims to study the concept of infaq in Islam, analyze its practices in Malaysia, analyze its role at State University (PU), investigate the problems and constraints of infaq for financing in universities in Malaysia, and suggest recommendations for improvement. This research uses qualitative methods and is carried out to obtain information about *infaq* practice in the financing of higher education in Malaysia to learn about what is recommended *infaq* practice in Islam by analyzing its implementation. As well as exploring the obstacles faced in high financing in Malaysia. The results of this study showed that *infaq* practices help ease the burden of rising costs and living costs for students. This research is different from the case that will be studied by researchers, namely, this study only examines infaq for education financing practices at the university level. While researchers conducted research on zakat mal in the education sector in general.³⁶

II. Methodology

3.1. Data

Primary data is data that is directly collected by researchers.³⁷ Primary data is data generated from answers, interviews, and observations.³⁸ The implementation of the primary source in this case is a direct interview with the administrators related to the implementation of educational programs, especially JABAR CERDAS in BAZNAS West Java Province.

Secondary data is data that indirectly provides data to researchers or data researchers, for example from other parties or in the form of documents.³⁹ The secondary data contained in this study is data sourced from Al-Qur'an, literature

³⁶Noor Ain Alin, et, al, "Role of Infaq in Financing Students in Malaysian Public Universities", *New Development in Islamic Economics*, 22 October 2018. p. 35

³⁷Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, dan R dan D*, (Bandung: Alfabeta, 2012), p. 225

³⁸*Ibid*, *Metode Penelitian Sosial*, ... p. 129

³⁹*Ibid*, *Metode Penelitian Kuantitatif*, ... p.129

books, written laws and regulations, journals, newsletters, as well as some materials related to the discussion of this issue. Researchers use secondary data with the aim of making it a means to obtain additional data to compare it with primary data that has been obtained before.

3.2. Model Development

The data collection technique in this study is to use the Triangulation data collection method, such as observation, interview, and documentation. The study used a qualitative approach to the description which means that the data collected is in the form of words, pictures, and not numbers. Thus, the research report will contain excerpts of data to give an idea of the presentation of the report.⁴⁰ Observation techniques are used to dig up data in the form of events, places or locations and objects, as well as recording images.⁴¹ Researchers with this method can also engage in diverse roles, from being non-participants to becoming full participants.⁴² Namely observing by taking a closer look at the implementation of the use of Zakat funds and management managed by BAZNAS West Java Province to be allocated to education funds, especially in the JABAR CERDAS program. An interview is a conversation with specific intent. The conversation was conducted by two parties, namely the interviewer who asked the question and the interviewee who gave the answer to the question. The purpose of holding the interview according to Lincoln and Guba included concentrating on people, activities, organizations, feelings, motivations, demands and concerns.

In this study, researchers used a guided type of free interview. Researchers conduct interviews with speakers online using the help of communication media tools such as Zoom and similar devices, but within a certain period of time researchers can contact participants for several times to conduct interviews. The interview conducted was to related sources who can be trusted, namely the distribution and utilization of zakat including the management of Lembaga Beasiswa BAZNAS (LBB) West Java Province. Documentation comes from documents that mean any written material, or film prepared due to the request of the educator. A document is a record of events that have passed. Documents can be in the form of writings, drawings, or monumental works of a person. Documents in the form of writing such as diaries, life history (*historical life*), stories, biographies, living rules, sketches, and others. The author also used this step to add document data in BAZNAS West Java Province in addition to strengthening and enriching the research data needed at the time of writing.

3.3. Method

The study used a qualitative approach to description which means that the data collected is in the form of words, pictures and not numbers. Thus, the research report will contain excerpts of data to give an idea of the presentation of the report.⁴³

The meaning of descriptive itself is a study that is shown to describe an existing variable with the problem being studied without questioning the relationship

⁴⁰Lexy J Moleong. *Metode Penelitian Kualitatif*, (Bandung: PT. Remaja Rosdakarya, 2002) h. 3

⁴¹H.B. Sutopo, *Pengantar Penelitian Kualitatif*, (Surakarta: Universitas Sebelas Maret Press, 2002), p. 64

⁴²John W. Creswell, *Research Design Pendekatan Kualitatif Kuantitatif dan Mixed*, (Yogyakarta: Pustaka Pelajar, 2015), p. 267

⁴³Lexy J Moleong. *Metode Penelitian Kualitatif*, (Bandung: PT. Remaja Rosdakarya, 2002) h. 3

between variables.⁴⁴ Descriptive research is research that aims to gather facts and elaborate as a whole and thoroughly in accordance with the problem to be solved.⁴⁵ Through a descriptive qualitative approach, researchers can describe the utilization of zakat mal funds in the field of education in BAZNAS West Java Province.

III. Results and Analysis

4.1. Results

Zakat Mal Fund Management in the Sector of Education in BAZNAS West Java Province

National Amil Zakat Agency (BAZNAS) of West Java Province is one of the zakat management institutions formed to manage and distribute zakat funds to *asnaf* who are deserve. The form of distribution is distribution to several sectors, one of which is in the field of education. BAZNAS West Java Province made various efforts to improve and maximize the process of managing and distributing mal zakat funds in the sector of education, so in October 2019 the BAZNAS West Java Scholarship Institute Team (LBB) was formed with the implementation of the program in December 2019.

In education sector, there are two forms of zakat mal management, namely utilization and distribution. Utilization in BAZNAS West Java Province is programmatic management that takes one of the steps to optimize mall zakat funds with the design of several routine programs and structured and more productive accompanied by assistance to control and supervise the course of the program. The program is expected to be able to develop superior Human Resources. BAZNAS Utilization Program of West Java Province in education sector is called JABAR CERDAS. Furthermore, there is distribution, distribution itself is the distribution of mal zakat funds that are incidental, namely distribution that is carried out at any time by looking at the situation and conditions that are is happening in the sector, for example, when there are submissions from students or from students who need funds for unaccompanied school payments.

BAZNAS Scholarship Institute of West Java Province is a program from the Division of Distribution and Utilization, which is tasked with providing education funds for the guaranteed continuity of education programs for underprivileged/poor students as intergenerational accountability. In its duties, LBB organizes the functions of Planning, Implementation, Control and Reporting.

⁴⁴Adhi Kusumastuti, Ahmad MustamilKhoiron, *MetodePenelitianKualitatif*, (Semarang: Lembaga Pendidikan Sukarno Pressindo, 2019), p. 2-3.

⁴⁵Burhan Bungin, *MetodePenelitianSosial*, (Surabaya: Airlangga University Press, 2001), p. 29

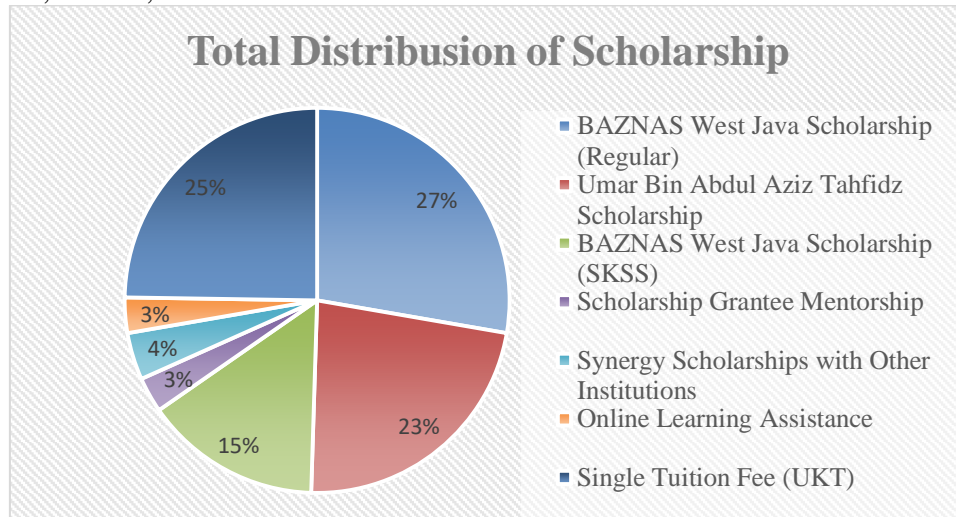


Figure 1. Total Distribution of Scholarship
 Source: BAZNAS West Java Province

For the distribution of BAZNAS West Java scholarships 2020, the nominal zakat funds that have been distributed are Rp. 2,411,389,015. The funds are distributed through several programs, namely:

- a. BAZNAS West Java's Scholarship (Regular)
- b. BAZNAS West Java Scholarship (SKSS)
- c. Tahfidz Umar bin Abdul Aziz Scholarships
- d. Single Tuition Fee (UKT)
- e. Synergy Assistance with Other Institutions
- f. Scholarship Recipient Mentorship

Baznas Education Program of West Java Province after the establishment of BAZNAS Scholarship Institution, namely BAZNAS West Java Scholarship, DesaCerdas BAZNAS West Java, Tahfidz Scholarship, Partnership Scholarship, and Alumni Scholarship.

a. BAZNAS JABAR SCHOLARSHIP

BAZNAS Jabar Scholarship is a scholarship program, mentoring and capacity building for West Java students to achieve smart, character, and contributive values to be able to be role models and agents of change in the community towards *JabarJuara Lahir Batin*. This program is supported by various campuses in West Java to facilitate BAZNAS in optimizing utilization with assistance and supervision. There are about 15 universities that cooperate with BAZNAS West JavaProvince. But not all people are allocated in this scholarship program, there are several stages of selection in the registrationflow with various provisions that prospective recipients must meet to reaching the appropriate and targeted target. After various strict selections and declares passed by BAZNAS, the scholarshiprecipients must meet the applicable terms and conditions as long as they become *awardees*. After being declared qualified, the *awardees* will receive various facilities to develop themselves and are expected to build quality human resources, accompanied by

the facilitator or responsible party in mentoring and supervision for the *awardee* during the program.

The implementation flow of the BAZNAS West Java scholarship program has 3 years of assistance:

- 1) Year 1 is the Formulation of the Future. This first year will be focused on *Talentmapping* by exploring skills or talents from students. Then make *Design Thinking* by finding problems that can be explored and used as opportunities so that their contributions can be presented there. Then there is religious and tahfidz 1 juz, so students are also given spiritual facilities, such as being required to deposit a *umiyah* worship and deposit rote memorization.
- 2) The 2nd year is Follow Your Dream, in the first year it is more focused on developing the future by exploring the skills and potential in each student. For this second year, students are required to realize this dream with a by BAZNAS. There is a Zakat Love Movement so that not only get religious materials, but they are trained for experts in the sector of zakat. By practicing this principle is also one of the main goals of zakat, namely changing *mustahik* to become a *muzakki*. Then there is still *design thinking* assistance, then there is Entrepreneur BMC (Business Model Canvas), leadership training as an activity to train themselves in leadership, and Public Speaking so that students are trained to speak, argue, and channel aspirations in front of the public.
- 3) The 3rd year is Joint Success. In this past year, when the *awardee* gets a scholarship focused on zakat campaign agents or can also be called zakat ambassadors. In addition, they can also realize entrepreneur Business Model You in the sector of villages aimed at the community such as businesses with mentoring services. Unlike BMC which is intended for products, while BMY is more intended for skills or talents that can be used as a business.

Every year's mentoring period formed a timeline to maximize activities and focus on achieving the program's targets that are being run to be on time and on target. In addition, in mentoring there are also aspects built into the challenge of BAZNAS West Java Scholarship is intended to realize students who are character, innovative, and contribute. aspects that will focus on coaching include physical, spiritual, intellectual, and emotional factors. Here is **the Timeline of Assistance** for awardees during the self-development assistance program.

b. DESA CERDAS BAZNAS

The emergence of Desa Cerdas BAZNAS is also synchronized with village development projects with SDG's or *Sustainable Development Goals* point 4, namely Quality Village Education. SDGs also collaborates with the Village Community Empowerment Office or Pentahelix Village Development (Collaboration of West Java LBB x DPMD). The purpose of pentahelix village development is to participate in the involvement of the government,

government elements, community elements struggling in the education sector, academia, entrepreneurs and media to jointly build and realize village innovation. Because this program is not only forming education in the village, also utilizing the local potential to be more empowered.

For the stages of implementing the program itself, there are several stages to achieve the objectives of DesaCerdas BAZNAS. The stages of implementation are started by survey, then an *assessment*, this *assessment* BAZNAS uses primer data from the village BPM, namely IDM (Building Village Index), then from there selected villages that fall into the lagging category. Then also based on the lowest HDI (Human Development Index) will be checked in advance which areas have not reached the average target.

Next is the survey and *assessment* directly, starting from the village device and parents, then the child will also be socialized. After passing the village survey and assessment, the next stage is the recruitment of a companion or facilitator with several stages of selection such as administrative files and certain requirements. After going through the facilitator selection stage there is also upgrading facilitators where will equip the selected facilitators with education, teaching, socialpreneurs, religious, and community development. Upgrading this facilitator aims to improve the facilitator's ability before jumping into the field. To improve the quality of facilitators, this program also conducts monitoring and evaluation of activities. The assistance of the built community in DesaCerdas includes the religious sector, learning motivation, and improving literacy. As an effort to improve literacy, BAZNAS collaborates with the Regional Library Office or Dispusipda, and social projects intended to utilize of local potential depending on the potential of the village each built.

c. BEASISWA TAHFID

The tahfidz scholarship program is a program intended for potential young people, passionate in memorizing the Quran, having the ability to preach, who come from underprivileged families. Then this program also synergizes with the West Java Provincial government program, namely "One Village One Hafidz" or *Satu Desa Satu Hafidz* (SADESHA). The purpose of this program is the condition of access and equalization of the opportunity to memorize the Quran for the citizens of West Java, the provision of assistance for the cost of tahfidz education and living cost of santri tahfidz, as well as the establishment of OPOP (One Pesantren One Product).

d. STEI SEBI

STEI SEBI is one form of partnership scholarship that is run for 2022. STEI SEBI has the same program as previous BAZNAS scholarship partnership universities such as ITB and UNPAD and is still running today. For this student because of the form of partnership, it will be directly related to the relevant campus regarding the program. The cooperation carried out is 4 years, so from the first year of students to get a Bachelor's degree.

BAZNAS West Java Education Program in planning a utilization program accompanied by a facilitator certainly sees the problems that exist in the community first before entering the field. That way BAZNAS can design the right to achieve the expected goals.

Various evidences of the realization and final success of the running of the BAZNAS JABAR Scholarship program, Tahfidz BAZNAS JABAR Scholarship and DesaCerdas BAZNAS JABAR can be described as follows,

- 1) According to West Java in the 2021 Figures, in 2020 the number of registered job seekers in West Java, based on the last education in the form of scholars amounted to 13,000 people (6206 men and 6802 women). Furthermore, the number of job seekers registered in West Java based on the last education in the form of diplomas amounted to 6,303 people (2650 men and 2650 women). In addition, the Open Unemployment Rate (TPT) of West Java is 10.46. *Interconnection program* is, namely LBB, provides provisions about entrepreneurship through the BBJ program as one of the efforts to answer these problems by generating about 60 efforts initiated by awardees that have been running until now.
- 2) According to West Java in the 2021 Figures, in 2020 it shows that the number of students in universities under the Ministry of Research and Technology of PTN & PTS (751,785) in 2020 and the Ministry of Foreign Affairs of PTN & PTS (115,182) in 2019. Then according to The Statistics of Indonesian Higher Education 2019 in 2019 recorded the number of dropouts in West Java province was recorded at 9% of the total 878,512 students or about 79,098 students. *Interconnection program* is LBB, through the BBJ program assist in the form of education costs to improve the level of education of West Java residents and reduce the number of college dropouts. The resulting progress is the distribution of 149 scholarships in 2020 & the distribution of scholarships of 139 people in 2021 and there are 2 scholarship recipients passed undergraduate in 2020 & there are 20 scholarship recipients who passed S1 in 2021.
- 3) According to the Public Relations of West Java Province in 2020, *the real problem* faced is the triggering of the target of one village one hafidz around 5312 people per village in West Java in 2022. *The interconnection program* is the SADESHA Program from the West Java Provincial Government in line with the **Scholarship of Tahfidz** program for Quran memorizers initiated by the BAZNAS Scholarship Institute of West Java Province. The progress is that there are 13 tahfidz scholarship recipients and the average memorization of tahfidz scholarship recipients is as much as 24 juz 1 page.
- 4) According to West Java in the 2021 figures, the real problem is the number of schools, state and private junior high schools of West Java under the Ministry of Education and Culture in 2020-2021 as many as 5456. Then total student of Junior High School (SMP) State & Private West Java under the Ministry of Education and Culture in 2020-2021 as many as 1,791,002. The number of State & Private Madrasah Schools of West Java under the Ministry of Religious Affairs in 2019-2020 is 2,989. Then the number of Students of Madrasah Tsanawiyah (MTs) State & Private West Java under the Ministry in 2019-2020 as many as 595,975. And the Pure Participation Rate (APM) and The Gross Participation Rate (APK) of the junior high school / MTs level in West Java in

2020 were 91.75. *The interconnection program*, namely through the *DesaCerdas* program, provides assist in the "Education Room" regarding junior high school / equivalent education as one of the efforts to answer the problem of dropping out of school and improving the quality of education in the village. *The progress* achieved is that there are 10 villages are assisting the "Education Room" study group in DesaCerdas BAZNAS JABAR and there are 210 students who participate in the "Education Room" study group in DesaCerdas BAZNAS JABAR.

- 5) According to West Java in the figures of 2021, the percentage of people aged 15-24 years who are literate according to age group and area of residence in West Java 2020 is 99.97. *Interconnection Programm* is through providing assist in the form of learning facilities and public libraries in the village "Reading Room" to increase literacy and improve literacy of children in the village. The progress achieved is that there is a place to form a public library facility in the village "Reading Room".

In addition, the BAZNAS Scholarship Institute of West Java Province also published the achievements of programs that have been running around 2020 to 2021 on the official account and website of the Lembaga Beasiswa BAZNAS (LBB) of West Java as evidence of BAZNAS' performance in the utilization of zakat funds that are held as follows. The research concluded that the utilization carried out by BAZNAS West Java Province in the field of Education, especially in the JABAR CERDAS Program, is quite good with the distribution of zakat mal funds that are appropriate and on target and are used as well as possible to improve human resources better. In each program, scholarship recipients take various assistance and coaching from facilitators who have been upgraded to maximize the mobilization of scholarship recipients to become superior individuals for the achievement of BAZNAS goals and zakat mal themselves, one of which is by fostering moral and moral values based on religious and spiritual education and self-development steps or guidelines by exploring skills and achievements periodically.

IV. Conclusion and Recommendation

5.1. Conclusion

Utilization of zakat mal funds in the JABAR CERDAS BAZNAS Education Program of West Java Province

The utilization of mal zakat funds in the JABAR CERDAS BAZNAS Education Program of West Java Province managed by the BAZNAS Scholarship Institute of West Java Province as a whole is creative consumption. Because of all the programs launched ranging from BAZNAS West Java Scholarships, DesaCerdas BAZNAS West Java, BAZNAS West Java Tahfidz Scholarships to STEI SEBI Partnership Scholarships as a whole implemented in the form of scholarships. But in addition, in the implementation, the programs implemented are conventional productive in which scholarship recipients are given opportunities in the form of mentoring activities as a form of human empowerment efforts that are expected to change those who were originally *asmustahik* zakat, it will become *muzakki* zakat.

The stage of utilization of mal zakat funds in the JABAR CERDAS BAZNAS Education Program of West Java Province is included in the distribution of utilization because researchers can observe the *mustahik* changes after getting assistance and following the program and assistance from BAZNAS West Java that the recipients of zakat funds have undergone changes or improvements ranging from financial improvement due to the support of entrepreneurship support activities that are realized

in the form of Pioneering entrepreneurship that starts from mentoring activities, even zakat fund recipients from all programs are trained to give alms.

For the utilization pattern, can seen that the utilization pattern implemented by BAZNAS West Java Province is a contemporary (productive) pattern because the distribution of zakat funds accompanied by the target of changing the state of recipients from *mustahik* category conditions to *muzakki* categories. Therefore, to achieve this target BAZNAS West Java designed various mentoring programs for zakat fund recipients to develop themselves to be more productive by exploring the existing potential.

Optimization of zakat mal funds in the JABAR CERDAS BAZNAS as Education Program of West Java Province

The biggest challenge of optimizing zakat itself is how to utilize zakat funds to be appropriate and on target. Appropriate is related to utilization programs that can be a solution to the problem of poverty. While on target related to *mustahik* zakat fund recipients. BAZNAS West Java Province's efforts to optimize the mal zakat funds to be appropriate can be seen from various efforts and programs that have been planned and already underway. Achievement after achievement has been achieved by the scholarship recipients. With various assistance in each program that runs, BAZNAS West Java Province has succeeded in increasing superior Human Resources and even the various programs that have been present can provide extraordinary output not only for the recipients of these funds, even for the people involved in it, such as BAZNAS members themselves and facilitators.

In addition to distributing appropriate zakat funds, optimization must also be on target, the name is managed zakat mal funds can be distributed to 8 *asnaf*, the registration of BAZNAS JABAR Scholarships by collecting evidence of requirements, namely administrative files. Money requirements must be met, one of which includes a Certificate of Inadequacy (SKTM) and a salary slip/information on parental income. In addition, scholarship recipients must be people who are committed and have a great sense of responsibility for what they have obtained. Therefore, whoever violates or underestimates the provisions or agreements that have been agreed upon by both parties, BAZNAS authorities revoke and dismiss scholarships that have been distributed. Furthermore, for the DesaCerdas BAZNAS Program, before starting the program, BAZNAS will conduct a survey, then *assessment*, *assessment* directly, namely so that the village that will implemented this program is really a village that is left behind and includes a low average from various aspects.

5.2. Recommendation

Based on the results of interviews with researchers with BAZNAS JABAR that the level of distribution of scholarship funds to scholarship recipients, especially the regular BAZNAS scholarships, has decreased nominally due to a relatively stable annual budget but the number of target recipients of scholarships increases every year, this is intended for equal distribution of funds to all scholarship recipients. From these observations, the education budget should be increased by adjusting the number of scholarship recipients each year so that there is no nominal decline. One way to achieve this is to realize the formation of an alumni program for scholarship recipients (people who have received scholarships) who have a business thanks to the success of the BAZNAS education program to Unite and work together as donors or even help

manage the zakat funds they collect together to become zakat. productive so as to increase the education budget of BAZNAS.

Researchers are too broad and general in explaining the sustainability of the education program at BAZNAS JABAR and not narrowing it down to a discussion in the economic field, considering the results and goals of zakat are to create *mustahik* so that they can become *muzakki*, which element is the most influential, namely how *mustahik* can optimize a program organized by BAZNAS JABAR to create an independent person with an entrepreneurial spirit.

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