

Effectiveness of Zakat Fund Distribution System in Mustahik Education Program (Study Case at the LAZ Yatim Mandiri Center, Surabaya)

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Abstract

In Indonesia, the process of improving the quality of education is followed by several inhibiting factors, one of which is the world condition shrouded by the COVID-19 pandemic. This pandemic has an impact on the education sector in Indonesia by increasing the dropout rate. In general, this is rooted in the family's economic crisis during the pandemic. Many parents are unable to pay for education because their income is low and not commensurate with the high cost of education that must be spent. As for the potential of zakat in Indonesia, zakat can be an important instrument capable of being a solution to overcome educational problems if it is interspersed effectively. Therefore, this study intends to explore and attempt to measure the effectiveness of the distribution system of zakat funds on educational programs at one of the National Amil Zakat Institutions, namely LAZ Yatim Mandiri. This study uses a descriptive qualitative method, the techniques used to collect the data are observation, interviews and documentation which were analyzed by triangulation, using data reduction, data presentation, and data conclusions as well as strengthening the analysis with the effectiveness ratio calculation method. The results showed that the distribution system of zakat funds in the education program at LAZ Yatim Mandiri consisted of 6 stages, there are: 1) Determining the mustahik target for the Sanggar program, 2) Recruiting teachers and determining the location of the sanggar, 3) Program socialization, 4) Recruiting students, 5) Acceptance of students, and 6) Monitoring of sanggar students. In addition, this study also shows that the LAZ Yatim Mandiri educational programs, which called the Sanggar Al-Qur'an and the Sanggar Genius, have been effective. This study indirectly shows that the level of effectiveness of the zakat institution program will increase the collection of zakat funds. Furthermore, the benefits of zakat can be felt by many people in need, especially during this pandemic.

Keywords: Distribution, Zakat, Effectiveness, Education Program

JEL Classification : Education and Economic Development

Type of paper: Research Paper

I. Introduction

1.1. Background

Education is a process that builds the quality of resources implemented by a country in preparation for advancing the country. The quality of resources has the competitiveness to improve the economy which also has an impact on the country's economic growth. Like other countries, the government has also provided various policies to improve the quality of education in Indonesia.

The process of improving the quality of education in Indonesia is followed by several factors that can hinder the process, one of which is the living conditions of the world that are covered by the COVID-19 outbreak. The Covid-19 pandemic certainly has an impact on the pace of economic growth in Indonesia through various sectors, such as the industrial sector, MSMEs, investment, health, education, etc. One of the factors that have an impact on the education sector in Indonesia is the increase in the dropout rate. As evidenced by the education statistics of the Ministry of Education and Culture, the dropout rate in Indonesia has reached 59,000 students who did not continue their studies, starting from 2019-2020.¹

One of the root causes of education problems in general can be found in the financing factor. Many

¹ Statistik Pendidikan, 2020, *Jumlah Putus Sekolah Menurut Jenis Kelamin dan Status Sekolah Tiap Provinsi*, per 20 Agustus 2021, < <http://statistik.data.kemdikbud.go.id/> >

parents are less able to pay for their children's education due to low income and not proportional to the high cost of education that must be spent. Therefore, without increased funding from the government, it is clear that education in Indonesia is very difficult to get out of the crisis.

Indonesia has a large zakat potential when viewed from the number of people who are obliged to pay zakat and also the per capita income whose nominal is also quite large and increases every year, the potential for zakat receipts is also estimated to increase. The amount of potential zakat in Indonesia in 2020 was around Rp. 327.6 trillion based on the Zakat Potential Mapping Indicator (IPPZ).² In Islam, the distribution of zakat funds can only be distributed to eight ashnaf. The distribution of zakat funds to improve the quality of mustahik education is considered to be able to overcome the problem of dropout rates in Indonesia. In addition, education is also considered to be able to improve the quality of human resources (HR), through increasing skills and knowledge it will encourage an increase in one's productivity which will lead to an increase in community welfare and poverty reduction.

In Islam education plays an important role in achieving the goals of sharia (maqashid shari'ah) especially in maintaining religion and monotheism, therefore to improve the quality of education and efforts to reduce poverty, zakat instruments are very important to be implemented.

The Amil Zakat Institutions (LAZ) which are officially registered at BAZNAS to date are 27 zakat institutions spread throughout Indonesia and their branches. Each zakat institution has its own distribution program with almost the same sector output. One of the LAZ officially registered with BAZNAS is LAZ Yatim Mandiri.

LAZ Yatim Mandiri, headquartered in Surabaya, is the National Amil Zakat Institution (LAZNAS) belonging to the Indonesian people who is solemn to raise the social dignity of the orphans of the poor with ZISWAF funds (Zakat, Infaq, Shadaqah, Waqf) as well as other halal and legal funds, from individuals, groups, company/institution.

LAZ Yatim Mandiri has several distribution programs such as education programs, empowerment programs, health programs, da'wah programs, etc.³ Among these programs, every year LAZ Yatim Mandiri distributes the largest amount of zakat funds for education programs compared to other programs. This can be seen in the financial report data on the LAZ Yatim Mandiri website for the past three years. The distribution of zakat funds at LAZ Yatim Mandiri which tends to be educational programs is considered capable of helping in improving the quality of education in Indonesia.

Table 1. Data on Distribution of Zakat, Infaq and Alms Funds for LAZ Yatim Mandiri

No	Distribution Program Fund	Year			Total Fund
		2018	2019	2020	
1	Economy	Rp 3,723,679,435	Rp 3,170,860,620	Rp 1,823,792,944	Rp 8,718,332,999
2	Da'wah	Rp 5,736,766,137	Rp 10,624,802,792	Rp 44,080,768,040	Rp 60,442,336,969
3	Social	Rp 4,788,815,278	Rp 4,345,667,888	Rp 4,334,112,363	Rp 13,468,595,529
4	Health	Rp 903,897,030	Rp 1,102,835,845	Rp 13,696,092,178	Rp 15,702,825,053
5	Education	Rp 26,632,649,209	Rp 44,833,628,679	Rp 55,389,197,640	Rp 126,855,475,528

² BAZNAS, 2021, *Outlook Zakat Indonesia 2021*, PUSKAZ BAZNAS, Jakarta, p. 4

³ LAZ Yatim Mandiri, *Profil Yatim Mandiri*, per 20 Agustus 2021, <<https://www.yatimmandiri.org/about/profil>>.

	Total Funds Per Year	Rp 41,785,807,089	Rp 64,077,795,824	Rp 119,323,963,165	Rp 225,187,566,078
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Source: Orphans Mandiri Surabaya Distribution Fund Report

Based on the explanation above, it can be seen that the overall distribution of zakat, infaq and alms funds for education programs at LAZ Yatim Mandiri increased significantly from 2018 of Rp. 26,632,649,209 increased to Rp. 55,389,197,640 in 2020.⁴ The distribution funds that increase every year at LAZ Yatim Mandiri prove that this institution has a good operational program that creates trust in the community.

1.2. Objective

This research aims 1) to find out and analyze the distribution system of zakat funds in mustahik education at LAZ Yatim Mandiri and 2) to find out and analyze the effectiveness of the distribution of zakat funds in educational programs at the Yatim Mandiri institution.

II. Literature Review

2.1. Background Theory

Zakat Concept

Etymologically, zakat is an-nama' (growth), al-barakah (blessing), at-taharah (holy), and kastsratul khair (a lot of good). Some scholars prefer the word an-nama' with the understanding that the more wealth they spend on infaq, not the less it decreases, but the more it grows and develops. As for zakat, in terminology, zakat is a certain amount of property that is given to certain groups with provisions that have been prescribed.⁵ The certain groups are called mustahik zakat which is already contained in Surah At-Taubah: 60.

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ
 فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ⁶

It means:

“Indeed, zakat is only for the needy, the poor, the amil zakat, those who are softened in their hearts (converts), to (liberate) slaves, to (liberate) people who are in debt, for the way of Allah and for people who are on their way, as obligation from God. Allah is All-Knowing, All-Wise.”

The above verse and hadith serve as our guide on how to collect zakat funds and their distribution, which is collected from rich groups and distributed to groups who are entitled to receive zakat in accordance with sharia provisions.⁷

1. Fakir. That is, people who are in need and don't get what they need.
2. Poor, means people who have wealth but not enough to meet their needs.
3. Amil, means zakat administrators who are in charge of collecting, distributing and managing zakat funds.
4. *Muallaf*, means people who have recently embraced Islam. This aims to strengthen their hearts to embrace Islam and also to feel at peace in Islam.
5. *Ibn Sahaya*, means to free slaves. In this case, zakat funds are intended for someone who wants to free himself from slavery or zakat funds are used to free a slave. The goal is because Islam itself rejects the practice of slavery.

⁴ Yatim Mandiri, *Laporan Keuangan Yatim Mandiri*, per 25 Agustus 2021
 <<https://www.yatimmandiri.org/download/keuangan>, tanggal >

⁵ Jamal Ma'mur & Asmani, 2016, *Zakat Solusi Mengatasi Kemiskinan Umat*, Yogyakarta: Aswaja Pressindo, p. 5

⁶ Qur'an, At-Taubah:60

⁷ Shalih Al-Fauzan, 2003, *Mulakhas Al-Fiqh*, Darul Ibnu Haitsam, Kairo, p. 219-221.

6. *Gharimin*, means people who have debt dependents due to the bankruptcy of a business or being hit by a disaster.
7. *Ibn Sabil*, means for every Muslim who is on a journey not for immorality and is running out of provisions on the road.
8. *Fisabilillah*, means people who are jihad in the way of Allah such as jihad in war, jihad in fighting for religion such as da'wah, seeking knowledge and so on.

The meaning of zakat in terms of sharia or fiqh is an obligatory property that has been determined by Allah, then distributed to eight groups, these are the indigent, poor, amil, converts who have just entered Islam. To free slaves, gharimin who are unable to pay their debts, fisabilillah, and for Ibn Sabil who is on his way for religious matters.⁸ Meanwhile, the meaning of zakat in terms according to the views of the scholars of the four schools of fiqh in the book of studies of various schools of thought by Wahbah al-Zuhaily quoted by Bank Indonesia is as follows:⁹

The Distribution of Zakat Funds for Education

The purpose of distributing zakat has been determined as stated in the letter At-Taubah verse 60, divided in to eight groups. Distribution is a procedure or act of distributing goods or services to other parties with a specific purpose.¹⁰ In fact, zakat can be an alternative for economic growth and equity, which has been going on for inequality. This can be realized if the collection and distribution of zakat can be done correctly.

In terms of language, the word distribution comes from English, (distribution) which means distribution or delivery of goods or services to several people or places.¹¹ However, if the word distribution is viewed in the language of the Qur'an, it means "dulah" as stated in the letter al-Hashr verse 7 which means the flow of movement or exchange of a commodity from one place to another or a designation for objects that are rotated by a people.¹²

In terms of the word distribution according to Idri is the flow of movement or exchange of goods or services from producers to consumers and users.¹³ According to Afzalur Rahman, distribution is the process of distributing national wealth to several factors of production that contribute to individuals, society and the state.¹⁴

The distributed zakat funds can be efficient and effective if they are managed properly. For this reason, there are two forms of zakat distribution according to Lili Bariadi, among others:

1. Traditional distribution pattern (consumptive) or the distribution of zakat funds given directly to mustahik. Through this pattern, distribution is not accompanied by the target of independence in social conditions and economic independence.¹⁵

⁸ Bank Indonesia, 2016, *Pengelolaan zakat yang efektif : Konsep dan Praktik di beberapa negara*, Jakarta: Departemen Ekonomi dan Keuangan Syariah – Bank Indonesia, p. 59 – 61.

⁹ *Ibid*

¹⁰ Pusat Bahasa Departemen Pendidikan Nasional, *Kamus Bahasa Indonesia*, (Jakarta: Balai Pustaka, 2003)

¹¹ Idris, 2015, *Hadist Ekonomi Ekonomi Dalam Perspektif Hadis Nabi*, Jakarta: Kencana, p. 128.

¹² Naerul Edwin Kiky Aprianto, 2016, *Kebijakan Distribusi Dalam Pembangunan Ekonomi Islam*, *Jurnal Al-Amwal*, Volume 8, No. 2, p. 442.

¹³ Idris, 2015, *Hadist Ekonomi Ekonomi ...*, p. 128.

¹⁴ Afzalur Rahman, 1997, *Muhammad Seorang pedagang*, Jakarta: Yayasan Swarna Bhumi, p. 285

¹⁵ Lili Bariadi dkk, 2005, *Zakat dan Wirausaha*, Jakarta: CED, p.34

While the distribution of consumptive zakat funds is classified into 2 categories, namely.¹⁶

- a. The distribution is traditional consumptive, namely zakat which is distributed to mustahik to be used directly, such as zakat fitrah or zakat mal which is distributed to ashnaf zakat.
 - b. Distribution is consumptive creative, namely zakat funds that are realized in other forms from the original goods such as in the form of school equipment or scholarships.
2. Productive distribution pattern, this time the distribution of zakat funds to mustahik with the target of changing the condition of the recipient from the condition of the mustahik category to being muzaki.¹⁷

Meanwhile, the distribution of zakat funds productively is also classified into 2 categories, namely.¹⁸

- a. Distribution is traditional productive, zakat funds are given in the form of productive objects or goods such as goats, cows, and others. Giving in this form will create a business that opens up job opportunities for the poor.
- b. Distribution in the form of creative productive, namely zakat funds that are realized in the form of capital costs, either to build a social project or increase small business capital.

The Concept of Effectivity

In etymology effective is a word taken from English, which means 1) there is an effect, 2) efficacious and efficacious, 3) can bring results.¹⁹ Then developed into effectiveness. Effectiveness is the ability to do something well and correctly. Effectiveness has a lot to do with goals, because the closer an organization is to its goals, the more effective the organization will be.²⁰

Effectiveness can also be defined as the level of success that can be achieved from a particular business in accordance with the objectives to be achieved.²¹ And simply explained that effectiveness is the completion of work on target as determined.

Meanwhile, according to Febriyana Tri Achyani, et al in their research defines effectiveness as a program or activity cycle which includes inputs, processes, and outputs that refer to the results of an organization, program, or activity that states the extent to which goals have been achieved, successful or not. not in achieving its targets, in this case the measuring tools are quality, quantity,

¹⁶ Mufraini, M. Arif, 2006, *Akutansi dan Manajemen Zakat*, Jakarta: Kencana, P.53

¹⁷ Lili Bariadi dkk, 2005, *Zakat dan...*p.34

¹⁸ Mufraini, M. Arif, 2006, *Akutansi...*, P.53

¹⁹ Tim Penyusun, 1997, *Kamus Besar Bahasa Indonesia*, Departemen Pendidikan dan Kebudayaan, Jakarta: Balai Pustaka, cet ke-9, p.250

²⁰ Badrudin, 2013, *Dasar-dasar Manajemen*, Bandung: Alfabeta, p. 21

²¹ Zakiah Drajat, 1996, *Ilmu Pendidikan Islam*, Jakarta: Bumi Aksara, p. 126

and time.²² Based on the definitions of effectiveness above, it can be concluded that effectiveness is the output process of a program or organization that has succeeded in achieving its goals and targets by using quality, quantity and time measurement tools.

Effectiveness Benchmark

The level of effectiveness can also be measured through a comparison between the plans that have been determined and the actual results that have been realized. And if the plan that is carried out is not right, causing the goal not to be on target, then in this case the plan can be said to be ineffective.²³

There are several criteria that can be used to assess the effectiveness of a business. In this case, the author refers to the opinion of Ni Wayan Budiani in his scientific work regarding the benchmark of its effectiveness, namely:²⁴

- a. Target accuracy. That is the extent to which program participants are on target that has been previously planned.
- b. Program socialization. That is the ability of program implementation in conducting program socialization so that information about programs that have been implemented can be conveyed to the public.
- c. Program goals. That is, how much is the suitability of the results of the program that has been implemented with the program objectives that have been previously planned.
- d. Monitoring. An activity that is carried out after the program objectives are implemented as a form of concern and evaluation material for program participants.

2.2. Previous Studies

Before going to the discussion, there are several studies and previous research that need to be analyzed and reviewed to make it easier to find the core point of the problem to be discussed. The following are some of the previous studies:

Previous research as written by Husnul Hami Fahrini in his research entitled 'The Effectiveness of the Professional Zakat Fund Distribution Program in the Form of Scholarships for Underprivileged Muslim Students by the National Amil Zakat Agency (BAZNAS) in Tabanan Regency in 2015'. This study aims to determine 1) the level of effectiveness of the professional zakat fund distribution program in the form of scholarships, 2) the obstacles faced in distributing professional zakat funds in the form of scholarships, 3) the efforts made to overcome the obstacles in the distribution of zakat funds in the form of scholarships. The method of collecting data in this study using the method of documentation and interviews.

²² Febriyana Tri Achyani, dkk, 2015, "Efektivitas Hubungan Kerja Komisioner Dengan Sekretariat Komisi Pemilihan Umum Provinsi Nusa Tenggara Timur" *JKAP: Jurnal Kebijakan Dan Administrasi Publik*, Vol. 19 No. 1, p. 47.

²³ Maria Kristina, 2018, "Penerapan Metode Primavista Bagi Mahasiswa Praktek Instrumen Mayor (PIM) VI Piano". Thesis Magister. Universitas Yogyakarta, P. 66, per 21 Oktober 2018 <<http://eprints.uny.ac.id/9331>>

²⁴ Ni Wayan Budiani, 2007. "Efektivitas program penanggulangan Pengangguran Karang Taruna "Eka Taruna Bhakti" Desa Sumerta Kelod Kecamatan Denpasar Timur Kota Denpasar", *INPUT Jurnal Ekonomi dan Sosial* Volume 2 Nomor 1, Bali: Universitas Udayana, p. 53

Then the second previous research written by Nurul Ichsan and Rona Roudhotul Jannah wrote about ‘The Effectiveness of Distribution of Zakat, Infaq and Alms (ZIS) Funds: A Case Study of LAZ Success Open High Schools in Depok City’. This study uses a descriptive qualitative method, by measuring the level of effectiveness using 4 variables including, targeting accuracy, program socialization, program objectives, and program monitoring.

The third previous research was written by Ahmad Yudhira entitled “Analysis of the Effectiveness of Distribution of Zakat, Infaq and Alms Funds at the Rumah Zakat Foundation, Scientific Journal of Financial and Business Accounting, Vol. 1 No.1, 2020”. This study aims to determine the effectiveness of the distribution of funds at the Rumah Zakat Foundation by using the allocation to collection ratio (ACR).

Then the fourth previous study was written by Anita Indrianti, et al with the title “Effectiveness of Management and Distribution of Professional Zakat Funds in Education by Amil Zakat Institutions (Case Study of YBM Regional Office of BRI Makassar), Qadauna, Vol.2, Special Edition October 2021”. This study aims to determine the effectiveness of the distribution of zakat funds channeled through educational programs.

The fifth previous study was written by Mayang Indah Sari with the title “Analysis of the effectiveness of the Zakat Fund Distribution Program for Scholarships for Pre-Prosperous Muslim Students at BAZNAS Provsu, Scientific Journal of Islamic Religious Education Students, Vol.2 No.1 2020”. This study aims to determine the effectiveness of the zakat fund distribution program for scholarships for underprivileged Muslim students at BAZNAS, North Sumatra Province.

III. Methodology

3.1. Data

In the preparation of this thesis, the author uses two types of data sources, the types are’ 1) Primary data, in this study, primary data were obtained from direct observations and interviews with the main informants, namely Abdul Mu’thi Said as the chief of staff of the Sanggar Al-Qur’an program, Sidrotul Muntaha as the chief of Sanggar Genius program in LAZ Yatim Mandiri, Risal as the program staff and teacher and Agustia as the teacher of Sanggar Al-Qur’an and Sanggar Genius at LAZ Yatim Mandiri. 2) Secondary data, secondary data in this study are in the form of financial reports received, notes on the allocation of zakat funds in the form of educational programs that have been realized.

3.2. Model Development

In this study, the data will be analyzed descriptively, and that is by selecting data that is important, unique and related to the formulation of the problem. In addition, the data that has been collected through interviews, documentation, and observations will be analyzed.²⁵ While the data analysis model uses the Miles and Huberman model.

And to strengthen the analysis, the authors tested and assessed each data that had been collected using the program effectiveness analysis method according to Subagyo which was formulated as follows.
²⁶

²⁵ Sugiyono. 2014, *Metode Penelitian Kualitatif...* p.175.

²⁶ Subagyo, Ahmad Wito, and Prof.Dr.Mubyarto, 2000, *Efektivitas program penanggulangan kemiskinan dalam pemberdayaan masyarakat perdesaan: Studi kasus di Kabupaten Kediri Jawa Timur*. Thesis Magister. University of Gadjah Mada Yogyakarta: *not published*

Program effectiveness = x 100% (Subagyo: 2000)

Information:

R = Realization of professional zakat funds distributed.

T = Target of professional zakat funds distributed.

3.3. Method

This approach uses a descriptive qualitative approach, it was a research procedure that produces descriptive data analysis in the form of written or spoken words from the characters and observed behavior.²⁷ Qualitative methods are used in research with natural objects that make the researcher the key instrument.²⁸ Qualitative research is inductive, meaning that it is based on the facts found and then designed into a hypothesis or theory.

IV. Results and Analysis

4.1. Results

Zakat Fund Distribution System for Educational Programs

The educational programs at LAZ Yatim Mandiri come from various sources of funds, and only a few programs come from zakat funds, namely; 1) Sanggar Al-Qur'an; 2) Sanggar Genius; 3) Beasiswa Yatim Mandiri (BESTARI). In addition, there are educational programs that come from infaq and alms funds, such as; 1) ICMBS; 2) Kampus Kemandirian; 3) Rumah Kemandirian, 4) dan Alat Sekolah Ceria.

With the explanation above, this research only focuses on the Sanggar Al-Qur'an and Sanggar Genius programs, because these two programs come from zakat funds, which is in accordance with the title of this study which discusses about "The Effectiveness of the Zakat Fund Distribution System in the *Mustahik* Education Program".

Sanggar Al-Qur'an is an educational program for orphans and poor people to learn outside school about the Qur'an. Meanwhile, Sanggar Genius is an educational program for orphans and poor people to learn about mathematics and general knowledge outside the lessons given by school. This program is only intended for orphans and poor people who are still in elementary school and the equivalent. And for the teaching system, LAZ Yatim Mandiri recruits teaching teachers from students or graduates who are proficient in their fields.

Sanggar Al-Qur'an and Sanggar Genius LAZ Yatim Mandiri have approximately 800 sanggars spread to remote areas in Indonesia. and for the teaching and learning schedule, the Sanggar Al-Qur'an and the Sanggar Genius are held in the afternoon, because this program is a non-formal program outside of school.

In this sub-chapter, the author will explain the distribution system of zakat funds for educational programs at LAZ Yatim Mandiri, especially for the Sanggar Al-Qur'an and Sanggar Genius programs. In the Big Indonesian Dictionary, the system can mean an orderly arrangement of views, theories, principles, or it can also be interpreted as a method.²⁹ So it can be understood that the word system in the sentence of the distribution system of zakat funds through educational programs means the arrangement or procedure or method of distributing zakat through the educational program of the Sanggar Al-Qur'an and also the Sanggar Genius.

The meaning of distribution according to Anas Zarqa distribution is the process of transferring

²⁷ Lexy J Moeleong, 1994, *Metode Penelitian Kualitatif*, Bandung: PT. Remaja Karya, p.3

²⁸ Sugiyono. *Metode penelitian bisnis (pendekatan kuantitatif, kualitatif dan R&B)*, Bandung: Alfabeta, p. 9.

²⁹ Pusat Bahasa Departemen Pendidikan Nasional, *Kamus Besar Bahasa Indonesia*, per 20 Februari 2022, <<https://kbbi.kemdikbud.go.id/entri/sistem>>

property or wealth from one person or more to another with a small or large amount of wealth through the process of exchanging goods or services in the market or through other means such as through the payment of zakat, infaq, shadaqah and waqf.³⁰ The definition of distribution according to Anas Zarqa when used to discuss the distribution of zakat through the educational program of the Sanggar Al-Qur'an and the LAZ Yatim Mandiri Sanggar Genius will have the right meaning. Because in its implementation, people who are obliged to pay zakat (Muzakki) pay their zakat through LAZ Yatim Mandiri, then LAZ Yatim Mandiri gives zakat to zakat recipients (Mustahik) in the form of education. Here LAZ Yatim Mandiri acts as the manager of zakat funds that have been collected before being given to mustahik.

In the implementation of the distribution of zakat funds from LAZ Yatim Mandiri to the mustahik of the Sanggar Al-Qur'an and Sanggar Genius education programs, there are several stages; *the first stage* is determining the target for the mustahik program of the Sanggar. The determination of the mustahik target must of course be in accordance with sharia provisions. In sharia, there are eight groups of people who are entitled to receive zakat (ashnaf), which include; 1) Fakir; 2) Poor; 3) Amil; 4) *Muallaf*; 5) *Ibnu Sahaya*; 6) *Gharimin*; 7) *Ibnu Sabil*; 8) *Fisabilillah*.³¹ In the education program of the Sanggar Al-Qur'an and the Sanggar Genius, the mustahik of the zakat funds of LAZ Yatim Mandiri for the education program of this sanggar are orphans and poor people. What is meant by underprivileged children are children who are economically weak for school fees, be it children whose parents are poor or *gharimin*. Meanwhile, orphans are children who are poor because one or both of their parents have passed away. And the objects are orphans and poor people aged 6-13 years or grade 1 to grade 6 Elementary School.³²

The second stage is program socialization. The socialization of the Sanggar Al-Qur'an dan Sanggar Genius program is carried out every time there are social activities for LAZ Yatim Mandiri in the community, such as health activities, school tours, and so on. In addition, LAZ Yatim Mandiri also conducted socialization to local government teams such as traveling to neighbourhood and hamlet in the community regarding the Sanggar program. The socialization of the Sanggar program continues to be carried out by program staff prior to recruitment and as long as there is a quota of student members at LAZ Yatim Mandiri at the center and at branches, both offline and online.³³

The third stage is teacher recruitment. After determining the mustahik target, the next step is to find and recruit teachers for the Al-Qur'an Sanggar and the Genius Sanggar. The teachers recruited by LAZ Yatim Mandiri are usually students or graduates who are proficient in the Qur'an and general knowledge.³⁴ The sanggar teacher is paid by LAZ Yatim Mandiri for each teaching and learning meeting. This teacher salary is the flow of zakat funds for this sanggar program. The teacher's salary for the Genius Sanggar program is Rp. 40,000 per meeting, while for the Al-Qur'an Sanggar program it is Rp. 35,000 per meeting. Teacher salaries are sent by bank transfer by the central LAZ Yatim Mandiri per month according to the number of teacher meetings. Meanwhile, if there is a teacher who wants to resign or resign due to an obstacle, the teacher must try to complete the contract. However, if forced cannot complete the contract, then there is leeway from the central LAZ Yatim Mandiri.³⁵

³⁰ Taqiyuddin Nabani, 1999, *An-Nidlam al-Iqtishadi fi al-Islam (Membangun Sistem Ekonomi Alternatif: Perspektif Islam)*, terjemah Maghfur Wahid, Surabaya: Risalah Gusti.

³¹ Shalih Al-Fauzan, *Mulakhas Al-Fiqh...*, p. 219-221

³² Interview with Sidrotul Muntaha as Head of the Sanggar Genius LAZ Yatim Mandiri, Surabaya, 7 February 2022.

³³ Interview Abdul Mu'thi Said as Head of the Sanggar Al-Qur'an LAZ Yatim Mandiri Surabaya, 7 February 2022.

³⁴ Interview with Risal as Staf Program at LAZ Yatim Mandiri, Ponorogo, 24 February 2022

³⁵ Interview with Agustia as Teacher of Sanggar Al-Qur'an and Sanggar Genius LAZ Yatim Mandiri, Ponorogo, 24 February 2022

After recruiting teachers, the next stage or *the fourth stage* is determining the location of the sanggar as a place for teaching and learning. The location of the sanggar can also vary from place to place and region. The sanggar can be placed in the teacher's house, LAZ Yatim Mandiri branch office, mosque or local village hall.³⁶

The fifth stage is student recruitment. The recruitment process is carried out after conducting socialization, recruiting teachers and determining the location of the sanggar. The recruitment of prospective students of the Sanggar Al-Qur'an and the Genius Sanggar is carried out for 2 periods. In the first period, recruitment was carried out for the Al-Qur'an and Genius Sanggars in East Java, this was because there were a large number of sanggars in East Java. The first submission period is carried out from January to May. Furthermore, the submission of the second period is carried out for sanggars outside Java from July to October. Student recruitment is done by submitting documents by prospective sanggar students through the orphanage or sanggar teacher. The documents submitted there are; Certificate of Incapacity, Parents' Death Certificate, Family Card, and Guardian's approval letter. Then the submission must be registered through the branch, then verified by the branch, then submitted to the center.³⁷

The last, *sixth stage* is monitoring of sanggar students or zakat mustahik. Monitoring on the Al-Qur'an and Genius Sanggar program is carried out by giving annual report cards to sanggar students and also through the Al-Qur'an and Mathematics Olympiad which is held every year by LAZ Yatim Mandiri.³⁸

Effectiveness of Distribution of Zakat Funds for Educational Programs

the effectiveness of the distribution of zakat funds for the LAZ Yatim Mandiri education program can be measured because the LAZ Yatim Mandiri educational program has input in the form of zakat funds from muzakki, The indicators that will be used to measure the distribution of zakat through education programs at LAZ Yatim Mandiri are as follows:

- a. Target accuracy. The first indicator of effectiveness is the accuracy of the targeting of the Sanggar Al-Qur'an and Sanggar Genius educational programs. The target for the educational program of the Sanggar Al-Qur'an and the Genius Sanggar LAZ Yatim Mandiri is someone who is included in the category of zakat mustahik. In this case, LAZ Yatim Mandiri took the mustahik group from orphans and poor people. As explained in the previous sub-chapter, according to Taha as the head of the program and teacher of Sanggar Genius, what is meant by poor children are children who are economically weak in school financing, be it children whose parents are poor, poor or *gharimin*.. While what is meant by orphans are children who are poor because one or both of their parents have passed away.

Furthermore, orphans and poor people here are children who are still in elementary school or orphans and poor people aged 6-13 years. So it can be concluded that this program is right on target because those who receive this program are included in the mustahik zakat and are orphans and poor people who are aged 6-13 years or who are still in elementary school.

Besides that, To strengthen the analysis of the effectiveness of the distribution of zakat funds on this educational program, the researcher uses the method of program effectiveness analysis according to Subagyo. Based on data on target mustahik in the Sanggar Al-Qur'an and Sanggar Genius program provided by LAZ Yatim Mandiri, it can be seen the level of effectiveness in distributing zakat funds in the form of the Sanggar Al-Qur'an and Sanggar Genius program as follows.

³⁶ Interview with Sidrotul Muntaha as Head of the Sanggar Genius LAZ Yatim Mandiri, Surabaya, 7 February 2022.

³⁷ Interview with Sidrotul Muntaha as Head of the Sanggar Genius LAZ Yatim Mandiri, Surabaya, 7 February 2022.

³⁸ Interview with Risal as Staf Program at LAZ Yatim Mandiri, Ponorogo, 24 February 2022

Target Accuracy of Program Sanggar Al-Qur'an and Sanggar Genius				
No	Tahun	Target	Realization	Effectiveness Ratio
1	2019	9912	9599	97%
2	2020	11016	9027	82%
3	2021	9300	9368	101%
Total		30228	27994	93%

Based on calculations made through Subagyo's analysis of effectiveness, it can be seen that the level of targeting of this sanggar's educational program reaches 93%. The level of accuracy in targeting the Sanggar education program is categorized as very effective, because the percentage shows >90%.

- b. Program socialization. The next thing to do is socialize the education program. This socialization is carried out so that mustahik or student guardians understand the implementation of the Al'Qur'an Sanggar program and also the Genius Sanggar. According to Abdul Mu'thi (Head and teacher of the Sanggar Al-Qur'anat LAZ Yatim Mandiri), the Sanggar education program has carried out socialization to the mustahik recipients of the program during the period of the sanggar's student recruitment. The same thing was also conveyed by the sanggar teacher that there was socialization of this sanggar program in schools, community activities and also outreach to neighbourhood and hamlet. The socialization delivered according to Abdul Mu'thi was about LAZ Yatim Mandiri, about zakat, the Sanggar Al-Qur'an program and the Genius Sanggar, its objectives, system, and duration of the program. This socialization is carried out to neighbourhood and hamlet in the regions and also to the community or schools. Based on the presentation of the program recipients at the time of the interview, it can be concluded that the sanggar students already understand the educational program of the Sanggar Al-Qur'an and also the Genius Sanggar.³⁹
- c. Program goals. The purpose of the program becomes something important in making a program. So that when the program will be implemented it already has a direction and goals that must be achieved. The objectives to be achieved from the educational program of the Sanggar Al-Qur'an and the LAZ Yatim Mandiri Genius Sanggar are to help mustahik in continuing their education and furthermore from this assistance they can produce orphans and poor people who are smart, polite, and tough. The ultimate goal of this program is that mustahik are able to be independent in their education and independent in their worship. So in this case it can be said that the Sanggar Al-Qur'an and Genius Sanggar at LAZ Yatim Mandiri already have program goals. Based on the results of interviews with sanggar teachers, it can be seen that most of the students of the Sanggar Al-Qur'an succeeded in increasing their reading of the Qur'an from the previous volume to the next volume. In addition, some Sanggar Genius students have also improved in their mathematics lessons. This can be seen from the student's ability to increase from the previous level to the next level in each semester. And from the results of these interviews, it can be concluded that the objectives of the Sanggar program have been achieved in terms of intelligence and politeness. As for the Sanggar program, there are few obstacles in achieving program objectives in terms of resilience.

³⁹ Interview with Agutia as a teacher Sanggar Al-Qur'an and Sanggar Genius LAZ Yatim Mandiri, Surabaya, 28 of February 2022

This obstacle can be seen from the presence of a small number of sanggar students who are still below 70%. This is because sanggar students who are still in the category of small children prefer to play with their peers. The existing achievements and obstacles were also confirmed by the sanggar teacher who stated the same thing, that the objectives of the sanggar program in terms of intelligence and politeness had been achieved, while in terms of toughness it was still less effective.⁴⁰ And to overcome these obstacles, the Sanggar program staff have made solutions to these problems, one of which is by making the Ceria Genius Sanggar program, where for one day the sanggar students do not study mathematics, but do other activities such as playing, being creative, and so on.

- d. Program monitoring. After doing the things above, the next step is to monitor the program. Monitoring is an activity that is carried out after the program objectives are implemented as a form of concern and evaluation material for program participants. In this case, LAZ Yatim Mandiri monitors the Sanggar Al-Qur'an and Sanggar Genius programs by distributing annual report cards to sanggar students. When distributing report cards, program staff will invite parents to attend and also for recommitment to the Sanggar program and also explain the evaluation of students' learning. Furthermore, LAZ Yatim Mandiri also held Al-Qur'an and Mathematics competitions nationally and regionally called OMATIQ (Olimpiade Matematika dan Al-Qur'an). The contestants are the best sanggar students in every Sanggar Al-Qur'an and National Genius Sanggar. From the results of the competition, it can be seen the learning outcomes and evaluations of the Sanggar students for a year. With the distribution of report cards and the OMATIQ competition, it can be said that LAZ Yatim Mandiri has monitored the Sanggar Al-Qur'an and Genius Sanggar programs. And from the results of interviews with mustahik, it was said that LAZ Yatim Mandiri had conducted monitoring in the form of distributing report cards every semester and also holding OMATIQ competitions for the best students in the Sanggar.

4.2. Analysis

Based on the above analysis, it can be concluded that the distribution system of zakat funds for mustahik education programs at LAZ Yatim Mandiri has 6 stages of methods. These six stages already have indicators of effectiveness according to Ni Wayan Budiani. So it can be said that the effectiveness of the zakat fund distribution system for mustahik education programs at LAZ Yatim Mandiri can be measured through effectiveness indicators according to Ni Wayan Budiani. The six stages above can be summarized in the flow chart below.

Beside that, based on the results of the analysis of the four effectiveness indicators for the distribution of zakat funds in the Sanggar Al-Qur'an and Sanggar Genius LAZ Yatim Mandiri program above, it can be concluded that the distribution of zakat funds for the Sanggar Al-Qur'an and Sanggar Genius programs has been effective. This is based on the accuracy of the targets of the Sanggar Al-Qur'an and Genius Sanggar programs, The accuracy of the target of this program is seen from the mustahik of this program, which are orphans and poor people who are still classified as ashnaf zakat. Then LAZ Yatim Mandiri through program staff has also carried out socialization of the Sanggar Al-Qur'an and Sanggar Genius programs to the community, schools, neighbourhood and hamlet. The goal of the Sanggar program has also been achieved in producing students who are smart, polite, and tough, although there are a few obstacles in the low percentage of student

⁴⁰ Interview with Agutia as a teacher Sanggar Al-Qur'an and Sanggar Genius LAZ Yatim Mandiri, Surabaya, 28 of February 2022

attendance. In addition, monitoring of the program has also been carried out by LAZ Yatim Mandiri every semester by distributing report cards and procuring the Al-Mathematics and Qur'an Olympiad (OMATIQ).

5. Conclusion and Recommendation

5.1. Conclusion

1. Zakat distribution system through the education program at LAZ Yatim Mandiri consists of six stages of the mechanism, *the first* stage is determining the mustahik target for the Sanggar program, the second stage is the recruitment of teachers and the determination of the Sanggar place, *the second* stage is the recruitment of teachers and the location of the Sanggar. *The third* stage, socialization of the program to the community and government teams such as neighbourhood and hamlet, *the fourth* stage of student recruitment, *the fifth* stage of student acceptance, and the sixth stage is the monitoring of the program for Sanggar students by staff education program.
2. Furthermore, based on this analysis, it can be concluded that the distribution of zakat funds in educational programs at LAZ Yatim Mandiri has been effective because the educational programs from zakat funds, namely the Sanggar Al-Qur'an and Sanggar Genius have been implemented according to the effectiveness indicators, *the first* indicator is targeting accuracy. The Sanggar Al-Qur'an and Sanggar Genius programs have been distributed according to the ashnaf zakat, namely orphans and poor people who cannot afford to pay school fees. *The second* indicator is program socialization, LAZ Yatim Mandiri has socialized the Sanggar Al-Qur'an and Sanggar Genius programs to the community and neighbourhood and hamlet as long as the Sanggar program quota is still there. *The third* indicator is the program objectives. The realization of the goals of the Sanggar program can already be felt by looking at the number of orphans and poor people who have increased their volume in reading the Qur'an and have also leveled up in the field of mathematics. Then *the fourth* indicator is program monitoring or monitoring, which can be seen from the existence of a Qur'an and mathematics competition called OMATIQ (Olimpiade matematika dan Al-Qur'an). In addition, monitoring is also carried out by distributing report cards of learning outcomes in each semester.

5.2. Recommendation

This research is certainly not perfect, therefore the researcher suggests that this research can be developed by other researchers with the same object and with a different point of view, so that later

it is expected to enrich literacy and study of zakat. It is hoped that further research will further examine the distribution of zakat funds in the educational programs of the Sanggar Al-Qur'an and Sanggar Genius by looking at it from another approaches or by using quantitative methods with existing data on LAZ Yatim Mandiri to measure the effectiveness of their educational programs, so that new research can bring up better concepts.

As for the suggestions for LAZ Yatim Mandiri, the researchers gave 2 suggestions for the problems above.

1. The first suggestion for LAZ Yatim Mandiri for the Sanggar Al-Qur'an and Sanggar Genius programs is to make a better contract agreement with the sanggar teacher, in which the contract requires the teacher to complete his contract period as a sanggar teacher. And if the teacher is forced to not be able to complete the contract, then the LAZ Yatim Mandiri requires the teacher to find a replacement teacher in the sanggar.
2. The other suggestions is to hold training to improve the quality of teachers, not only in terms of academics and the Qur'an, but in terms of their approach to Sanggar students. The training in question is training in teaching methods for teachers, in order to attract Sanggar students' interest in learning.
3. In addition, researchers also suggest that LAZ Yatim Mandiri make standard data reports on targets and program achievements that are standard every year. This is so that the report data on the results of the LAZ Yatim Mandiri program can be conveyed clearly and accurately.

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