



## Philanthropy of Zakat for Santri Education Scholarship Program

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**Abstract:** Zakat philanthropy plays an important role in alternative financing in Islamic educational institutions. This research aims to analyze the implementation and impact of zakat distribution for the scholarship program for Islamic boarding school students in Simeulue Regency. The research method used is qualitative, where data is obtained from interviews with informants consisting of the main informant from Baitul Mal Simeulue and 10 key informants who are zakat recipients from the program. The research results explain that the scholarship program helps alleviate the economic burden on parents and provides motivation for students to continue their education to a higher level. In terms of socio-economic impact, this program contributes to improving the quality of life for the beneficiaries and helps them rise above the poverty line. In addition, the existence of regular coaching and the implementation of a reward and punishment system for scholarship recipients encourages beneficiaries to maintain and improve their academic performance. This research can serve as a reference for the Zakat Management Organization in the management of zakat for education.

**Keywords:** Education Scholarship Program; Educational Zakat; Philanthropy Zakat

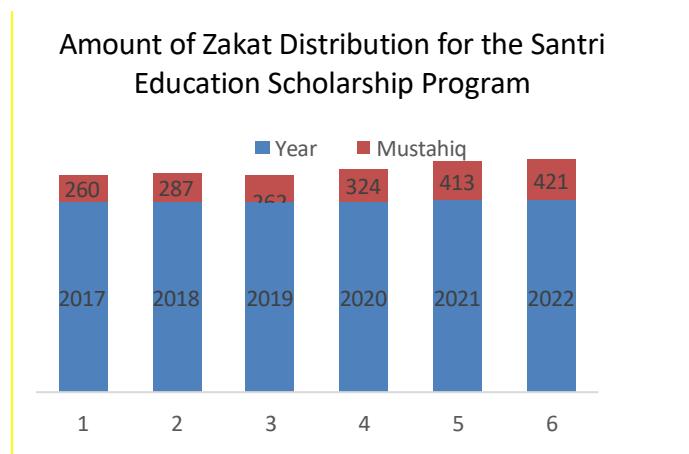
## Introduction

The practice of philanthropy has become an institutionalized tradition since the emergence of Islam. Philanthropy through zakat in the economy serves as a tool for income distribution among the community. The urgency of zakat can reduce the gap that occurs between those who are categorized as having enough and those who are lacking. With the presence of zakat, economic disparities in society can be reduced (Nayak & Hegde, 2023). In the implementation of zakat distribution to the community, it can be channeled in consumptive and productive forms. In consumptive zakat, it is intended to meet the basic needs of the mustahik. Once the basic needs of the mustahik are met, the distribution of zakat can be carried out in the form of assistance to the poor, health services, and educational programs in the form of scholarships given to ibnu sabil. Productive zakat is generally distributed in the form of business capital to the community (Lutfi et al., 2023).

The distribution of zakat for educational scholarships falls under the category of creative consumptive zakat. The distribution of zakat for educational scholarship programs is carried out to assist the government in improving education for citizens. Improving education in Indonesia requires a comprehensive approach. According to Nurullailly & Iqbal (2024), effective and transparent zakat management, as well as collaboration between the government and zakat institutions, are crucial to maximizing its impact on education. Efficient zakat management and the fulfillment of zakat obligations

with full awareness are essential for fair and impactful zakat distribution, especially in the field of education.

Simeulue is one of the regencies in Aceh Province with a low economy and ranks sixth in poverty levels in Aceh Province. The maximum service standards for education in Simeulue, from Elementary School to Junior High School, have not yet been fully met and are only around 40% fulfilled (Hasyim, 2024). In achieving maximum service standards, the Simeulue regency government collaborates with the Baitul Mal of Simeulue regency, which plays an important role in managing zakat in Simeulue regency, with one of its programs being zakat for education from the Junior High School level to the Bachelor's degree level, specifically for students of Islamic boarding schools.



Source: Baitul Mal Aceh Kab. Simeulue, 2022

#### Graph of Santri Education Scholarship Distribution 2017-2022

Based on the graph above, the amount of zakat distribution for education scholarship recipients by baitulmal simeulue regency, specifically for students both within the region, outside the region, and abroad, has increased every year.

Zakat philanthropy plays an important role in alternative financing in islamic educational institutions (kaulika, 2023). Several studies have discussed zakat for education and the attention of academics regarding educational scholarship programs implemented by the zakat management agency and zakat institutions. Pratiwi (2022) reiterates yusuf al-qardhawi's view that in the implementation and application of zakat programs for education, scholarships are categorized within the groups of the poor, the needy, and those in the path of allah. Fitriyah & supriyadi (2022) concluded that the distribution of zakat in the orphan scholarship program effectively improves the welfare of mustahik. Hubara & yafiz (2022) explained that the number of zakat recipients in the batu bara cerdas education program at baznas batu bara regency is 13.49% per year, as a solution for underprivileged communities facing higher education costs and supporting community development in batu bara regency. Bahri et al., (2023) described the effectiveness level of baznas distribution in bandung city, covering five program areas: education, economy, health, da'wah, and humanity

The focus of several studies is on the types of programs implemented by the Zakat Management Agency or Zakat Management Institutions, which aim to improve the

economy of mustahik. However, there is a need for a more in-depth focus on the implementation and impact of zakat philanthropy on educational programs for students at the Junior High School and Senior High School levels, particularly mustahik in Simeulue Regency, Aceh Province. The program is one form of synergy between the community, related institutions, and the government. Therefore, its implementation impacts the economy of the santri who fall into the mustahik category, and it can achieve the set targets in accordance with the current economic conditions of Simeulue Regency.

## Literature Review

### Philanthropy Zakat

The global and national economic conditions in Indonesia provide a role for Islamic philanthropic institutions that contribute to addressing social issues. One of them is the zakat institution, which is part of the Islamic financial system. Zakat is not only a fundamental aspect of Islam, but it also contributes to the economy with its primary goal, which is poverty alleviation and sustainable development. Zakat philanthropy plays a role similar to taxation, as an instrument for wealth redistribution to the community (Andam & Osman, 2019). Philanthropy through zakat focuses on distribution to the 8 asnaf or mustahik clearly mentioned in the Quran. That redistribution can help break the concentration of wealth in the hands of a few people and encourage increased consumption among segments of society, thereby contributing to economic improvement.

The Strategic Study Center of the National Amil Zakat Agency shows that zakat can narrow the income gap of zakat recipients (mustahik) with its distribution to 33.9 million mustahik and help the country reduce the poverty rate more quickly, with 463,154 people rising above the poverty line (BAZNAS, 2024). Developing countries have also implemented zakat as a means to reduce poverty levels. For example, a study in Malaysia concluded that zakat significantly reduces poverty and contributes to the improvement of the lives of the poor community (Nashir & Nurzaman, 2019).

The contribution of philanthropy in Indonesia is very important to bridge the funding gap in achieving sustainable development goals and to mitigate the impact of climate change in Indonesia. This strengthens the hypothesis of the significant potential of zakat and other religious social funds as alternative sources of funding for development and community welfare improvement programs through blended finance schemes (BAZNAS, 2024). Philanthropic zakat institutions also play their role in addressing economic turmoil, such as during the Covid-19 pandemic, through charitable programs and empowerment initiatives (Marwini, 2021).

### Distribution of Zakat for Education

In the context of Indonesia, Islamic political economy manifests in the form of government intervention, such as setting regulations, actively participating in industries, and initiating movements to ensure effective management of zakat (Harahap, 2022). The zakat philanthropy institution in Indonesia is managed by a central body established

by the government, namely the National Zakat Amil Agency (BAZNAS), and supported by Zakat Amil Institutions (LAZ) established by the community. BAZNAS's contribution to the management of zakat currently aligns with all components of the concept of the eight pathways to economic equity for the community or the 8 asnaf (mustahik), through the programs implemented by BAZNAS (Darmawan & Desiana, 2021).

Referring to Law Number 23 of 2011 on zakat management, zakat management organizations have a role in the collection, management, and distribution of zakat. However, this discussion focuses on the management and distribution of zakat for educational scholarship programs for santri, aimed at addressing socio-economic disparities and promoting access to quality education. As a fundamental principle of Islamic finance, zakat has the potential to become a significant source of funding and can be directed towards educational initiatives, especially for underprivileged communities (Haji-Othman et al., 2020).

One of the key indicators of the success of the zakat program for education is the level of coordination and collaboration between zakat institutions, educational entities, and the community (Razali et al., 2022). Effective and well-defined strategic communication is crucial to ensure that zakat funds are allocated to the most impactful educational initiatives, such as scholarship programs, infrastructure development, and teacher training (Zaki et al., 2020). Another indicator is the transparency and accountability of the zakat distribution process. Zakat institutions must build a strong mechanism to track the use of funds and demonstrate tangible results achieved through the educational programs undertaken (Saad et al., 2014). Feedback from zakat recipients and continuous monitoring and evaluation are components needed by zakat institutions to improve their distribution strategies.

## Research Methods

This research is qualitative, analyzing the phenomena experienced by the subjects of this study, namely students receiving zakat scholarship programs from Baitul Mal Simeulue. There were 10 students selected based on random sampling techniques from a total of 375 students for whom monitoring and evaluation data from Baitul Mal Simeulue were available. Therefore, the selection of informants was based on the snowball sampling technique, as chosen by Baitul Mal Simeulue. This research focuses on the experiences, perceptions, and impacts experienced by the recipients of zakat. The object of this research is the implementation of the zakat program for student education in Simeulue Regency. However, to answer the research problem more deeply, key informants are needed, namely Baitul Mal Simeulue, which plays an active role in the zakat program for student education. Data collection in this study involved direct observation of zakat program implementers at Baitul Mal Simeulue, semi-structured in-depth interviews with scholarship recipients and informants from Baitul Mal Simeulue to uncover the perspectives, experiences, and impacts felt by students from the scholarship program. The next data collection stage is the analysis of documents related to

the annual report of Baitul Mal Simeulue, data on zakat recipients, and materials related to the scholarship program. This documentation serves as additional information to support the results of interviews and observations. The next technique involves thematic data analysis aimed at obtaining comprehensive conclusions regarding the implementation of the zakat program for student education. The final process at this stage is the compilation of conclusions, which includes the main findings of this research, the implications of the zakat program for students, and recommendations for future program improvements.

## Results And Discussion

### Management of Educational Zakat at Baitul Mal Simeulue

In the effective and targeted management of zakat, planning is necessary. In the planning section, Baitul Mal Simeulue designs various zakat distribution programs for education, one of which is a scholarship program for students at the Junior High School and Senior High School levels. The initial planning begins with the collection of data on potential recipients of educational zakat, selected according to criteria from families classified as poor.

*"At Baitul Mal Simeulue, there are various programs for the management of zakat funds, one of which is the utilization of funds for education through scholarships. Baitul Mal Simeulue also has a program for distributing zakat funds through scholarships for general education as well as religious education. This is done so that underprivileged communities can continue their education, allowing those with economic limitations to study just like other capable citizens at higher levels of education. And the management of zakat funds is carried out in accordance with existing regulations, and we also follow the SBU."* (Interview: Head of Baitul Mal Simeulue, 2023).

The explanation from the head of Baitul Mal Simeulue states that there is a scholarship program funded by zakat for the education of the poor and needy as mustahik. The management of the program is in accordance with the legal basis of the Quran and Hadith, Law Number 23 of 2011 concerning the management of zakat, Government Regulation of the Republic of Indonesia Number 14 of 2014 concerning the management of zakat, as well as MUI Fatwa Number Kep-120/MU/II/1996 concerning the provision of zakat for scholarships. In the management and distribution of educational scholarship zakat at Baitul Mal Simeulue, it also refers to operational standards based on the General Cost Standards (SBU) and the Simeulue Regent Regulation Number 77 of 2017 concerning the mechanism for managing zakat, infak, and sedekah.

In its management, planning is the most basic and initial device to be prepared. This planning determines the goals and outcomes of the Baitul Mal Simeulue targets, so with proper planning, it can enhance the potential success of the program. Sawmar &

Mohammed, (2021) also revealed that the success of zakat management can be linked to its strong management and the level of community compliance in the collection and implementation of zakat programs. The process of managing zakat for the scholarship program, especially for the santri, begins with the collection of data on prospective scholarship recipients, who belong to the poor and needy group in Simeulue Regency. The data will undergo a validation process and be established in a decree letter according to the selection results. That process is important so that the established program aligns with the targets and can have an impact on the recipients or beneficiaries. That with proper education, they can be lifted out of the poverty line. Several programs designed in zakat management are an application of zakat management before the distribution stage. Educational scholarship programs are important to implement because they significantly support educational opportunities for asnaf or mustahik (Sabik Khumaini et al., 2023).

### **Distribution of Zakat for Santri Education Program**

The stage after the management of zakat is its distribution. Baitul Mal Simeulue distributes zakat in both consumptive and productive forms. The distribution of zakat in the form of educational scholarships is a form of productive distribution, as the zakat funds provided can have an impactful effect on the quality of life of the mustahik.

*“The zakat fund budget that we successfully allocated for educational scholarships in one year reached around Rp 500,000,000.00 to Rp 600,000,000.00.”* (Interview: Head of Baitul Mal Simeulue, 2023).

*“So far, I have received scholarships from Baitul Mal several times. I receive the funds once a year, amounting to around Rp 1,000,000,00 but I have also received Rp 1,500,000,00”* (Interview: Mustahik, 2023).

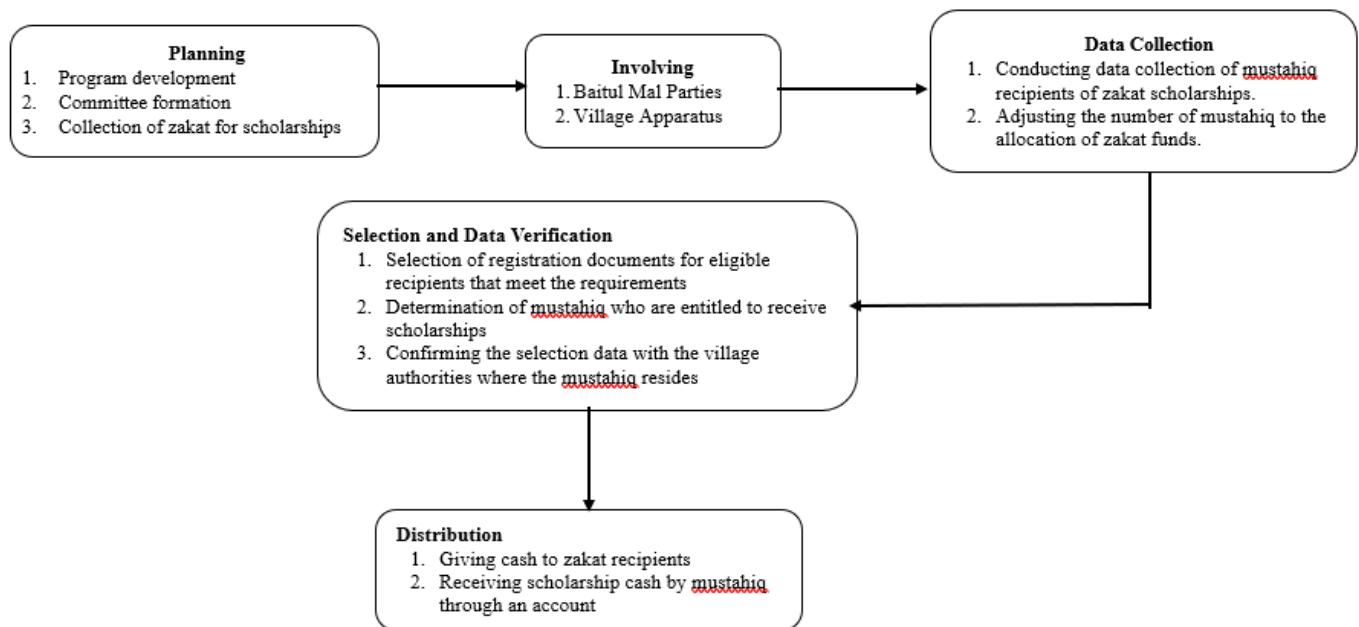
The explanations from the two informants above prove the existence of an educational zakat program for the mustahik in Simeulue Regency.

*“The students submit a request letter to the Baitul Mal office, the staff in the student scholarship section will verify and validate the documents, after which it is submitted to the head of Baitul Mal here, then the proposal is approved for the student scholarship, the documents are forwarded to the sub-section of programs and finance, then returned to the Baitul Mal finance treasurer to create an SPM (Payment Order) and delivered to the regional financial management office for the issuance of SPPD, then the treasurer makes a posting to be delivered to the BPD and the BPD transfers the money to the respective student's account. After being transferred to the students' accounts, the bank informs the Baitul Mal officers that the money has been deposited into each account, and the offic-*

ers confirm back to the students that the money has been credited to their respective accounts". (Interview: Head of Baitul Mal Simeulue, 2023).

The distribution stages described by the informant above illustrate caution in the process.

The mechanism for distributing zakat for educational scholarships goes through several stages, as shown in the following image:



**Diagram of the mechanism for distributing zakat for student scholarships by Baitul Mal Simeulue**

An overview of the zakat distribution mechanism for student scholarships by Baitul Mal Simeulue is designed according to the needs and conditions of the environment and human resources in Simeulue Regency. In principle, this mechanism is designed and implemented to facilitate the zakat fund distribution program specifically for student scholarships. In the process, Baitul Mal Simeulue collaborates with the government and the community of Simeulue Regency.

The distribution of zakat for scholarships for students as mustahik implemented by Baitul Mal Simeulue uses coordination and collaboration methods between Baitul Mal Simeulue, educational entities such as Islamic boarding schools, and the community as muzaki and mustahik. This collaboration is a key indicator of the success of the zakat program for education (Razali et al., 2022). The process and method of distributing zakat for scholarships are the main keys to achieving the targets set by Baitul Mal Simeulue. Scholarships for mustahik students are an effort to provide quality education and

serve as an important pathway to empower mustahik students to rise above the poverty line, thereby giving socio-economic impact to the mustahik students.

### **Impact of the Santri Education Scholarship Program**

The implementation of the educational scholarship program funded by zakat applied by Baitul Mal Simeulue has a unique impact on the socio-economic life of the Simeulue Regency community, especially for the mustahik.

*“If we look at the impact of this program, it certainly alleviates the economic burden on parents for their children's school fees. And we can also see the emergence of outstanding generations of students from this program, because with the existence of this scholarship program, some students are motivated to continue their studies.”* (Interview: Head of Baitul, 2023).

The explanation from the interview results above is that this program can motivate recipients to continue developing their education to a higher level.

Another impact on the academic performance index of recipients of educational zakat funds. The Baitul Mal Scholarship of Simeulue Regency motivates beneficiaries to achieve high academic performance. Regular monthly training conducted by the Baitul Mal of Simeulue Regency, along with the implementation of punishment for beneficiaries who experience a decline in academic performance, are effective ways to ensure that beneficiaries consistently maintain or even improve their academic performance. In addition, it also motivates the mustahik to become role models. In addition to being required to achieve good academic grades, students are also expected to possess good character. In this case, the mustahik are expected to act in accordance with the rules and norms that apply in the community. The students are considered the spearhead of the nation's transformation towards becoming better. Therefore, to realize this, santri must behave well so that they can be beneficial to their surroundings and to themselves as students.

The potential of zakat for educational programs is an area that needs further discussion. Several studies accompanying this discussion have previously highlighted the challenges faced by zakat management institutions, so their role can enhance the socio-economic development of the community. The significant achievements of zakat are evidenced by the persistent issues of poverty and wealth disparity. One of the key areas where zakat has an impact is education, which plays an important role in breaking the cycle of poverty and empowering individuals to become economically independent. The distribution of zakat aimed at supporting educational initiatives such as scholarships, school infrastructure, and educational programs can have a transformative impact on the lives of mustahik individuals.

The implementation of scholarship programs for santri is a program applied by zakat philanthropy institutions to play their role in addressing economic turmoil, such as during the Covid-19 pandemic, through charitable programs and empowerment programs (Marwini, 2021). The management and distribution of zakat for educational scholarship programs for students have an impact on addressing socio-economic dispar-

ities and promoting access to quality education. As a fundamental principle of Islamic finance, zakat has the potential to become a significant source of funding and can be directed towards educational initiatives, especially for underprivileged communities (Haji-Othman et al., 2020).

The results of this study's analysis are a continuation of Latief's (2016) research findings, which explain that Islamic philanthropic institutions have not shown interest in Islamic universities as their main partners. However, their involvement in supporting research at the university level, particularly regarding Islamic studies, is highly needed because it provides a balance to the development of Islamic studies in the West, which is also funded by Muslim philanthropists. As explained in Atiza's et al., (2024) research, scholarship programs with Islamic philanthropy must align with the principles of Islamic economic ethics, namely tawhid (the oneness of God), justice (al-'adl), welfare (maslahah), and amanah (responsibility). So that the distribution of scholarships to the poor, needy, zakat collectors, travelers, those in the path of Allah, and debtors can be achieved.

The research findings at Baitul Mal Simeulue fundamentally confirm the vital role of Zakat Philanthropy as an instrument for alternative financing of Islamic educational institutions and wealth redistribution. Zakat, in this context, functions as an institutionalized income redistribution mechanism, aiming to reduce economic disparities between those who are able (muzakki) and those in need (mustahik). This scholarship program for santri (Islamic students) falls under the category of creative or productive zakat, as the funds distributed (consumptive) are strategically directed toward increasing the human resource capacity (education) of the recipients, ultimately aiming to lift them above the poverty line (productive). This aligns with the view that zakat has significant potential as a source of funding for educational initiatives for underprivileged communities and can contribute to achieving the Sustainable Development Goals. The socio-economic impacts found namely, alleviating the economic burden on parents, providing motivation for higher education, and improving quality of life directly support the hypothesis about the potential of zakat in poverty alleviation and economic equality. Additionally, the guidance and reward and punishment system implemented by Baitul Mal Simeulue reflect efforts not only to distribute funds but also to internalize character values and improve academic performance, which aligns with Islamic economic ethical principles such as welfare (maslahah) and responsibility (amanah) in zakat distribution.

The Baitul Mal Simeulue program has similarities and differences with the practices of other zakat institutions in Indonesia:

Aspect	Baitul Mal Simeulue (Simeulue)	BAZNAS/LAZ (Gresik, Jombang, Batu Bara, Bandung)
<b>Program Focus</b>	Educational scholarships for santri (junior high school to bachelor's degree) from poor/underprivileged families.	Scholarship programs are diverse, such as: Productive Student Scholarship (BAZNAS Gresik), Achieving Orphan Scholarship (Yatim Mandiri Jombang), and general programs (BAZNAS Batu Bara, Bandung).
<b>Category of Mustahik</b>	Intended for the poor and needy who are students.	BAZNAS Gresik categorizes scholarships into the groups of Fakir, Miskin, and fi Sabillah (according to Yusuf Al-Qardhawi).

<b>Goal/Impact</b>	To alleviate burdens, motivate education, and lift recipients above the poverty line.	Improving the educational welfare of beneficiaries and providing a solution for educational costs.
<b>Mechanism</b>	Structured process: application, verification, validation, SK determination, disbursement flow thru the treasurer to BPD, and direct transfer to student accounts.	Studies generally highlight the effectiveness of distribution (such as 94% ACR at BAZNAS Bandung) and transparent management, but are less detailed about the complex banking bureaucracy of Simeulue.
<b>Key Coordination</b>	Emphasizes coordination and collaboration between Baitul Mal, educational institutions (pesantren), and the community.	Coordination and collaboration are also recognized as indicators of the overall success of the educational zakat program.

Baitul Mal Simeulue menunjukkan spesialisasi pada segmen santri dengan fokus pada peningkatan kualitas hidup dan akademik melalui pendampingan, yang selaras dengan pandangan Al-Qardhawi tentang pemanfaatan zakat untuk beasiswa pendidikan bagi fakir, miskin, dan *fi sabilillah*.

## Conclusion

Effective zakat management at Baitul Mal Simeulue demonstrates the importance of thorough planning to achieve precise targets, especially in educational scholarship programs for students from impoverished families. This process begins with the collection and validation of data on potential zakat recipients, ensuring that assistance is given to those who truly need it. This scholarship program not only helps alleviate the economic burden on parents but also provides motivation for students to continue their education to a higher level. In terms of socio-economic impact, this program contributes to improving the quality of life for the beneficiaries and helps them rise above the poverty line. In addition, the presence of regular mentoring and the implementation of a reward and sanction system for scholarship recipients encourages them to maintain and improve their academic performance. Thus, zakat not only serves as a tool for wealth distribution but also as an investment in education that can transform the lives of individuals and society as a whole. Overall, the management of zakat at Baitul Mal Simeulue reflects a commitment to empowering the community through education, which is an important step in breaking the cycle of poverty and creating a better generation. However, this research concludes that further studies are needed to quantitatively measure the success rate of the zakat program for the education of students.

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