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# Concept, Implementation, and Development of Productive Zakat Management for Social, Educational, and Humanitarian

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**Abstract:** *The management of zakat funds for education can be realized in the form of an education care program by providing education costs to students who come from poor families. However, zakat institutions that distribute aid for education are still widely used by the community for their own operational needs. Research was conducted to gain an understanding of the management of zakat funds in education at the Yatim Mandiri zakat institution, as well as the perspective of Sharia economic law in managing zakat at this institution. The research method used is qualitative with a descriptive approach through interviews and observation. The research results show that there are five fund management procedures implemented by schools, as determined by the Yatim Mandiri Foundation, namely: financial planning, receiving funds, disbursing funds, accountability for funds, and financial control. The distribution of zakat funds for education by Yatim Mandiri is included in the productive zakat given directly by mustahik, namely schools, as a real investment which is considered to be on target.*

**Keywords:** *implementation, development, management, productive zakat, humanitarian.*

## INTRODUCTION

The problem of poverty is not new to Indonesian society. The causes vary, including the low quality of human resources and inequality of people's income. To improve the quality of human resources, it is necessary to empower people in the economic sector so that they can use their potential to work or try and improve their welfare. In addition, zakat can be used as a financial instrument to equalize income and create social justice among the ummah or community. Zakat is one of the pillars of Islam and is expected to help alleviate poverty and reduce income inequality in the community. According to

Islamic teachings, a person or legal entity is obliged to pay zakat upon attaining the nishab [1], [2].

The use of zakat, infak, and alms funds must be carried out effectively to achieve goals that benefit society and the economy. The funds should be used in programs that strengthen communities, especially disadvantaged people among Muslims. Thus, the use of zakat, infak, and alms funds has not only social but also economic benefits. In general, the use of funds from zakat, infak, and alms is intended to help build society to achieve a prosperous life. The level of ability of a society can be measured by how much it can empower itself and improve the quality of life. Various ways can be done to empower people and improve their quality of life [3]–[5].

Education is considered a valuable national treasure and is a leading indicator of a country's progress. To ensure a good quality of education, it is not only the management that needs to be improved but also the infrastructure that supports a comfortable learning environment. This is by Article 31 Paragraph 4 of the 1945 Constitution which mandates that the education budget must be at least 20% of the APBN and APBD. One of the institutions that plays a role in distributing zakat funds, especially for education in Indonesia, is Lembaga Amil Zakat (LAZ) [6], [7].

Education inequality also has an impact on lagging behind the quality of Indonesian society when compared to other countries. However, education has a very important role in building the nation's character and driving the economy. Data shows that the development of education in Indonesia is still lagging compared to other developing countries. According to UNESCO's Education For All Global Monitoring Report 2011, which summarizes the results of education monitoring worldwide, Indonesia is ranked 69th in the Education Development Index (EDI) out of 127 countries. This position was lost to Malaysia which is ranked 65th and Brunei which is ranked 34th. In addition, access to education in Indonesia remains a problem, with more than 1.5 million children each year unable to continue school. The quality of teachers is also a concern, as 54% of teachers have not met the required qualification standards, and about 13.19% of school buildings need improvement [8]–[10].

Social institutions and amil zakat institutions have paid special attention to the problem. Until now, there are 32 Community Institutions in the Field of Education and Culture and 20 Zakat recipient and distribution institutions recognized by the Directorate General of Taxes that participate in maintaining education. They assist in the form of education funds to the lower middle economic community to help those who have difficulty paying for education [11].

One way to facilitate access to education for students from lower-middle or underprivileged economic backgrounds is through the use of zakat. The management of zakat funds can be done by allocating them to the education budget through the education care program, which provides education costs to financially disadvantaged students, starting from the elementary level to the college level. However, although many Amil Zakat institutions donate educational assistance, there are still some people who use these funds to meet operational needs in living their lives. Thus, amil zakat institutions use various ways to distribute aid such as giving money or goods to schools or ATK directly to individuals. However, the effectiveness of zakat management and distribution is still lacking due to the absence of zakat collection rules. Therefore, scholars and governments must pay attention to the majority of the population in implementing religious law to provide solutions to social problems and poverty significantly [12]–[14].

In Islam, Zakat is considered one of the five main pillars that must be fulfilled by every Muslim who meets certain requirements. The purpose of paying zakat is to cleanse themselves and their property from sin and gain the blessings and pleasure of Allah. The Yatim Mandiri Zakat institution has carried out zakat collection and

distribution activities, as well as utilizing zakat funds to help education through its network that focuses on education, namely the Yatim Mandiri Education Division. All educational programs are fully funded by zakat funds managed by Yatim Mandiri and other zakat institutions. The management of the allocation of zakat funds for education in Yatim Mandiri is carried out very carefully and disciplined through strict supervision. So this study aims to determine the management of zakat in education at the Yatim Mandiri Zakat institution and to find out the perspective of Sharia economic law in the management of zakat at the Yatim Mandiri Zakat institution [15].

## LITERATURE REVIEW

Literature Review on the concept, implementation, and development of productive zakat management in Indonesia shows an increasing interest and focus on the use of zakat as a sustainable economic instrument. According to previous research, the concept of productive zakat management has attracted the attention of Islamic financial researchers and practitioners in Indonesia. The article describes how productive zakat management leads to the use of zakat funds to finance income-generating projects, such as micro, small, and medium enterprises (MSMEs), as well as entrepreneurship training programs [15].

In addition, the implementation of productive zakat management in Indonesia has shown encouraging results, as presented in previous studies, which observed that these programs have succeeded in increasing the economic independence of zakat recipient communities. However, challenges remain in optimizing productive zakat management, as explained in previous research that there is a need for better cooperation between zakat institutions, the government, and the private sector to achieve maximum efficiency and effectiveness in the utilization of zakat funds. Nevertheless, the development of productive zakat management in Indonesia shows great potential in strengthening the economic base of Muslims and reducing social and economic inequality in the country [16].

**Table 1. Literature Review on the Concept, Implementation, and Development of Productive Zakat Management in Indonesia**

Writer	Article Title	Research Objectives	Key Findings
Rosid, M.A.	Productive Zakah Management: A Study of BAZNAS in Indonesia.	Analyze the implementation and effectiveness of the National Amil Zakat Agency (BAZNAS) in managing productive zakat in Indonesia.	Finding that BAZNAS has successfully allocated zakat for productive projects such as education, skills training, and infrastructure development, which contribute to the empowerment of the poor.
Arifin, M. R.	Zakat Management in Indonesia: The Role of Zakat Institutions.	Review the role of zakat institutions in managing productive zakat in Indonesia.	Highlighting the importance of transparency, accountability, and professionalism in productive zakat management to improve efficiency and its impact on community welfare.
Hasan, Z.	The Impact of Productive Zakat on Economic Empowerment: A	Analyze the impact of productive zakat programs on the economic	Shows that productive zakat has helped increase income, skills, and market access for zakat recipient

	Case Study in Indonesia.	empowerment of communities in Indonesia.	communities, thereby improving their overall welfare.
<b>Firmansyah, A. S.</b>	Challenges and Opportunities in Developing Productive Zakat Management in Indonesia.	Presenting challenges and opportunities in developing productive zakat management in Indonesia.	Identify the need for cooperation between the government, zakat institutions, and the private sector to overcome barriers such as low awareness of the potential of productive zakat and lack of supporting infrastructure.
<b>Moleda, S. H.</b>	The Development of Productive Zakat Management in Indonesia: Lessons Learned and Future Directions.	Highlighting lessons learned from the experience of productive zakat implementation in Indonesia and the direction of its future development.	Advocate expanding the reach of productive zakat programs to more diverse economic sectors as well as increasing assistance and training for zakat recipients to improve results sustainably.

This table provides an overview of several articles relevant to the topic of productive zakat management in Indonesia, including the author, article title, research objectives, and main findings. By presenting information in tabular form, readers can easily understand the various contributions that have been made by researchers in this field and the latest development trends.

## METHODOLOGY

The research conducted is a type of qualitative research with a normative approach. Descriptive analysis is used to provide an overview of zakat in education at the Yatim Mandiri Zakat institution. The researcher himself acts as a perpetrator and data collector by conducting direct interviews with the principal, treasurer, and zakat manager at Yatim Mandiri. Primary data is obtained through field research such as interviews and documentation, while secondary data is obtained through literature research and direct observation of the field. After that, the information obtained is analyzed using content analysis techniques. In this study, a data analysis method called an interactive model was used. This method consists of three main stages, namely: reducing data, presenting data, and drawing conclusions/verification [16].

## RESULT AND DISCUSSIONS

### Management of Zakat in Yatim Mandiri Zakat Institute

Yatim Mandiri is a non-profit organization dedicated to improving the social and humanitarian welfare of underprivileged community groups by collecting ZISWAF funds such as Zakat, Infaq, Shadaqah, and Waqf, as well as other legitimate and legal sources of funds, both from individuals, groups, companies, and institutions. The beginning of this organization was established from the mutual concern of the journalist community who had experience interacting with poor and rich groups. Therefore, Yatim Mandiri creates synergy with everyone who also pays attention to the fate of the poor. This organization has four main areas, namely health, education, economy, and social development [17], [18].

In the field of education, any organization must implement fund management so that the current financial circulation becomes smooth. Five standard procedures must be adhered to by schools in fund management, and these have been set by the Yatim

Mandiri Foundation as standard provisions. These procedures include: 1. Financial Planning Procedure; 2. Receipt of Funds; 3. Disbursement of Funds; 4. Fund Accountability; 5. Financial Control. All programs under the auspices of the Yatim Mandiri Pendidikan division must comply with these five standard procedures [19], [20]. Here is a breakdown of each step:

1. Planning. Planning funding sources for education is an important first step to identifying organizational needs. In schools, budget planning is called RAPBS (Rencana Anggaran Pendapatan dan Belanja Sekolah). It is important to note that the management of funds in schools originating from the Yatim Mandiri Foundation through the Zakat program is a top priority. This was conveyed by the school treasurer who explained that: "The school does not receive financial income from tuition fees or student fees, but comes from the main revenue purely from zakat funds managed by the Yatim Mandiri foundation and allocated to schools in the form of budgets" [6].

In addition to funding sources derived from zakat funds managed by the Yatim Mandiri Foundation, the school also receives funding from the government. The assistance from the government provided to schools is in the form of funds BOS (Bantuan Operasional Sekolah). The headmaster said, "We also receive hundreds of millions of government aid, usually called the BOS fund, and we report annually with the committee and parents".

In general, when preparing a budget, the period taken is usually one year. Such is the case with the budget period in schools which starts from July to June of the following year. However, the Yatim Mandiri Pendidikan division has its provisions that must be obeyed. Before entering the budget period, 2 important things need to be done in the context of planning, namely preparing a work plan and a budget plan. As one of the managing members of Yatim Mandiri said "We apply 2 conditions before the school receives funds, namely planning, which includes work plan and budget reports, it is very necessary because we must know how much school income and expenditure according to the report to be transparent" [21], [22].

In the work planning activity, it will be discussed about the programs planned to be carried out next year. Starting from learning programs, and student events, to activities aimed at improving the quality of human resources. All these things will be discussed in detail and then fixed and processed. While in the preparation of the budget plan, the focus will be given to ensuring that all necessary costs do not exceed the ceiling of available funds. Every year, the Yatim Mandiri Foundation informs the Yatim Mandiri Pendidikan division about the amount of budget that will be allocated for these programs in the following year. Therefore, the budget preparation process must be adjusted to the available budget ceiling [23].

In the implementation of education fund planning, in this case, the school treasurer said: "Usually we hold program meetings, discuss the program for the next year, and approximately how much budget is needed, and of course adjust to the ceiling that has been agreed with Yatim Mandiri, after that yes we report to disburse funds" [24].

In addition to this, Yatim Mandiri also held an event called the Strategic Plan Meeting. In the meeting, they plan activities and programs that will be implemented for the next five years, and each year they evaluate whether the plan is still relevant to the times. According to one of the managers of Yatim Mandiri, "The meeting is a very important first step before we start all activities". During the planning stage, we formulate strategies by identifying opportunities and threats that may arise from both inside and outside the organization. Also identify the internal strengths and weaknesses of Yatim Mandiri [25], [26].

2. Receipt of Funds. The school receives the main donation from the Zakat fund managed by the Yatim Mandiri Foundation. These funds are used for educational

programs, including one of which is a school program. Every year, the receipt of education funds in schools tends to increase. This was said by one of the managers of Yatim Mandiri "The receipt of school funds every year increases in my opinion, an increase of about 3%. Maybe because of the increase in teachers' salaries as well as assistance for poor and high-achieving students" [27].

It can be concluded that the average school pays great attention to the welfare of teachers by adjusting their salary increases to the increase in the Regional Minimum Wage in each region. In addition, students are also expected to receive financial assistance every semester for daily activities at school. This proves that the allocation of zakat funds for education received by schools has been done well. This can be seen from the increase in fund income according to the manager of the Yatim Mandiri.

3. Disbursement of funds. In schools, the expenditure of funds is based on a budget plan that has been drawn up since the beginning of the school year. The procedure for applying for funds at the school has been agreed upon with the Yatim Mandiri Foundation. According to the principal, the procedure involves applying for funds through fundraising requests. For funds to be disbursed, schools must submit an activity plan every month attached with a Term of Reference (ToR) and a budget plan for each activity. ToRIt includes the type and time of activities, the purpose of activities, budget plans, and the person in charge of each activity. Then, the ToR was submitted to the Finance Division of Education Yatim Mandiri. To facilitate the preparation of reports, Yatim Mandiri Filantropi provides a fundraising request submission form that must be filled out by each school [6].

4. Fund Accountability. Schools are responsible for making reports in some form as part of their accountability. The report consists of activity reports and financial statements. Each section in the school is responsible for compiling activity reports every month and sending them to the QMS section, which is then combined with other programs to compile work plan achievement reports that will be submitted to the Yatim Mandiri Foundation. In addition, financial statements must also be made by schools. There are several types of reports that need to be made as a form of accountability for the use of funds by the management of Yatim Mandiri:

a. Budget Absorption Report. Every month, a budget report recording the use of funds will be created and collected at the end of the budget period. To ensure that funds for the next month can be disbursed, the current monthly budget report must be included along with the budget realization report. The budget report includes information about the school's ability to use the budget that has been set in RKAT (Rencana Kerja dan Anggaran Tahunan) to achieve the objectives of a predetermined program of activities.

b. Year-End Financial Statements. The year-end financial statements are the result of reports throughout the year, from January to December, which are submitted to the Yatim Mandiri Foundation as a funder. This report aims to evaluate the use of funds during the budget period, as well as provide an overview and guidance in preparing next year's budget and assessing the suitability between activities and the budget needed [21].

5. Fund Control. Every year, Yatim Mandiri conducts financial control in schools by conducting audits. Before the audit is conducted, the foundation selects a public accounting firm to act as an external auditor. After the selection of a public accounting firm was carried out, the auditor and Yatim Mandiri held an initial meeting, and then an audit process and closing meeting were carried out. Audits are conducted every initial semester in January, February, and March to complete the draft financial statements to be audited, and the audit period is conducted between April to June. After the audit is completed, the audit report is submitted to the finance department of the division of

Yatim Mandiri Education, and then to the finance department of the central Yatim Mandiri Foundation [28].

### **Zakat Management at Yatim Mandiri Zakat Institution**

In jurisprudence, zakat is a common term and has various definitions from jurisprudence scholars. Ibn Abidin, one of the scholars of the Hanafi madhhab, defines zakat as the handing over of a portion of property that has been determined by the Shari'a to the fakir in the hope of gaining the pleasure of Allah SWT. In the discussion of zakat distribution, the term productive is the opposite of consumptive. The pattern of productive zakat can be divided into two forms: first, zakat assets are directly handed over to mustahik and become their property to be developed into business capital or the main tool of work. Second, zakat assets are not directly given to mustahik but are given through amil in the form of debt or profit sharing (mudharabah) [29], [30].

Yatim Mandiri uses zakat to support education which is considered a form of productive zakat. This is a real investment given directly by Mustahik in the form of schools. Although not explicitly mentioned in the review of Islamic law, scholars allow the management of zakat in a productive form to improve the economic life of Mustahik. To ensure productive zakat funds are properly distributed by Islamic law, they must be managed properly and correctly to be on target [31].

In its basic principle, the distribution of zakat assets follows the general rules listed in QS. At-Tawbah: 60. This verse states that zakat should be given only to eight classes (ashraf) namely: fakir, poor, amil zakat, muallaf, slaves who want to be free, people who have debts for basic needs, warriors in the way of Allah, and ibn sabil, i.e. those who run out of provisions on the way. However, the Quran does not give a detailed description of the form of its distribution. During this time, zakat assets were often distributed directly to Mustahik in the form of cash or goods. This distribution pattern is usually referred to as consumptive [30].

There are at least some foundations underlying the ability of productive zakat, including the hadith of the Prophet Muhammad, the behaviour of the companions (atsar), analogy (qiyas), and maslahat. In one narration of Imam Bukhari, there was a new group of people who came to Medina from the tribe of 'ukl or urainah, and they found it difficult to adapt to the climate there and were often sickly. They were not farmers like the majority of the population of Medina, so the Holy Prophets suggested that they go to a camel nursery to ask for help with milk and camel urine as medicine. However, when they get the help, betrayal ensues: they kill the workers who return the camels and steal the animals. As a result, they were punished with very severe measures [32].

In the context of indirect productive zakat, we can equate it with zakat managed by Mustahik after they receive zakat assets. Whether it is done directly by mustahik or through the government and other amil zakat institutions, the goal is the same, namely for the welfare of mustahik. This analogy can also be applied to the development of the property of orphans who are in foster care. The Prophet himself gave formal legality to this, but it had to be done properly and professionally [33].

In the Qur'an surah al-Hashr verse 7 which means: "Whatever booty (fai-i) Allah gave to His Messenger (from property) that came from the inhabitants of the cities Then it is for Allah, for the messenger, relatives, orphans, the poor and those who are on the way, so that the treasure should not circulate among the rich among you. What the Apostle gives you, then accept and what he forbids you, so leave it. and be fearful of Allah. Surely Allah is very harshly punished".

In this context, there is a term "circulating among the rich" which indicates the need for equal distribution of wealth through the distribution of wealth so that there is no

accumulation of wealth in a small group. Islam encourages the sharing of wealth through zakat, infaq, inheritance, wills, and grants to ensure that the wealth is not only owned by a small group of wealthy people. It is important to prevent monopoly and promote fair distribution, as well as provide moral exercise on the proper management of property. Therefore, the distribution of wealth can allow the poor to also benefit from the wealth [34].

Imam Shafi'i stated that although there have been new ideas about zakat, the old view of zakat management is still common in society and the pattern of zakat is still traditional. However, according to contemporary scholar Yusuf Qardhawi, zakat has great potential to alleviate poverty and bring benefits to Muslims. Therefore, one aspect of zakat that needs to be updated is the way zakat funds are utilised. Currently, there is an impression that zakat maintains poverty because zakat recipients are always in mustahik status. The purpose of zakat itself is to alleviate poverty by the maqasid al-shari'ah [35]–[37].

As expected, the main purpose of zakat is to have an important role in overcoming the problem of poverty, especially socio-economically. Zakat that has been collected by zakat management institutions must be allocated to those who are entitled to receive, with priority given to the poor and poor. Most of the assistance is provided in productive forms, such as increasing business capital and investment vehicles [38].

The management of zakat in productive form by investing education funds into schools that have signed forms and submitted proposals, as well as the implementation procedures described by schools and managers of Yatim Mandiri are by the agreement. Transparency in plans and reporting related to activities have also been carried out well. The distribution of zakat is more focused on productive activities, paying teacher salaries, and providing funds to outstanding students in need [39], [40].

## **CONCLUSION**

In the world of education, fund management is a very important activity carried out by every organisation to ensure the smooth flow of finance. Yayasan Yatim Mandiri has established five fund management procedures as standard standards that must be adhered to by schools, and these include financial planning, receipt and expenditure of funds, accountability of funds, and financial control. Each program under the auspices of the Yatim Mandiri Education division must also carry out these five procedures to run well. Yatim Mandiri uses zakat for real investment in education through the distribution of funds to schools, which are included in the category of productive zakat. Surah al-Hashr verse 7 in the Qur'an explains that wealth should be distributed evenly and not only circulate among the rich. Therefore, productive zakat management needs to be done fairly and transparently, so that the property is not private but is jointly owned by underprivileged Muslims. Yatim Mandiri has followed agreed procedures and carried out transparent reporting related to the activities carried out. The priority of distributing zakat is for productive investments, such as salaries for teachers and providing funds to underprivileged outstanding students.

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## **Author Contribution**

All authors contributed equally to the main contributor to this paper, all authors read and approved the final paper, and all authors declared no conflict of interest.

## Conflicts of Interest

All authors declare no conflict of interest.

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