

The Role of Zakah in Improving the Quality of Children's Education

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Abstract: One effort to solve the problem of equitable education is the utilization of zakat fund accumulation for the provision of education for the underprivileged through educational programs. The purpose of this study is to determine the role of zakah funds in providing opportunities and quality education for Indonesian children. The type of this research is qualitative research and data source comes from primary data and secondary data. The results of this research indicate that the zakah funds have a significant contribution to the opportunities and quality education for students of the underprivileged. It can be seen from increased knowledge and skills for children; providing decent educational access for the poor; the existence of educational equity; and the existence of moral improvement for the next generation. Effective and efficient zakah fund management, as well as syaria'h, creates qualified and religious human resources through education programs. These efforts are in line with government efforts in developing national education.

1 INTRODUCTION

Human Resources (HR) is an important program today. The increase in human resources is realized in the form of the National Medium-Term Development Plan (RPJMN) 2015-2019 by the Ministry of Education and Culture which has six target items and targets, three of which are about the improvement of quality education that is: (a) Strengthening of adequate education personnel, (b) Improving access to education, and (c) Improvement of teacher qualification. The quality of education in Indonesia is low general qualifications of some teachers; low mastery level of teachers in subjects taught; low status of teaching (Chapman and Adams, 2002). In addition, the quality and the effectiveness of education depend on qualitative variables such as characteristics of schools, teachers and classrooms, as well as quantitative variables such as achievement scores (Taneri and Engin-Demir, 2011).

The government's efforts as a form of reducing poverty through the provision and improvement of education quality. Dimensions of higher education quality are expressed by quality of students, faculty credentials, academic features, and administrative supports (Akareem and Hossain, 2016). This is because poverty is no longer understood only to the extent of economic incapacity, but also the Lack of Knowledge and skills, as well as the scarcity of

capital and resources (Ustama, 2006). In reality, the government has not yet fulfilled the public education needs equally. Sugiarmo (2010) found that basic education in West Java Province only get budget allocation less than 10% of total education budget so that for program implementation not yet according to effectiveness.

Recent social changes have challenged traditional views of childhood and child rearing: changing views on (early) education and the purpose of (early) education (OECD, 2006). In this regard, Amil Zakah Institution (LAZ) has a role in overcoming these problems by making educational institutions ranging from the level of education from primary school to college. LAZ must distribute zakah funds in a transparent, professional, and well-organized manner to those who are entitled to receive zakah (QS At-Taubah verse 60), that is to the fakir, poor, *amil zakah, muallaf, riqab, gharim, fii sabilillah and Ibnu sabil*. There are several studies on the management of zakah funds by LAZ, among them according to (Harlinda, 2011; Soffa 2015).

According to Harlinda (2011) revealed that zakah is a great potential that can be the capital of state development as ever done by the predecessors of Islam. If the concept of zakah applied both nationally and multinational, then the problem of poverty in the Islamic world will be solved immediately. The mechanism of zakah fund management for education

in Institution of Amil Zakah, Infaq, and Shadaqah (BAZIS) South Jakarta has been done, but in the mechanism there are still problems that have not been resolved. Meanwhile, Soffa (2015) describes financial planning, implementation and evaluation of zakah finance at Institution of Amil Zakah, Infaq and Shadaqah Masjid Agung (LAZISMA) Central Java, but with less optimal evaluation.

From the three findings of the study, it can be concluded that the distribution of zakah funds that have great potential in overcoming educational problems by LAZ still has some shortcomings, in terms of small allocation of funds, less appropriate mechanisms, and less than optimal evaluation.

The potential of zakah funds in 2017 reached 217 trillion (BAZNAS, 2017), compared to 2015 which has zakah potential of 200 trillion to reach zakah funding of 3 trillion or only 1.83% of the target. This is inconsistent with the fact that Indonesia has a Muslim majority population with 87.18% (207,176,162) of the population of Muslims, with the total population of Indonesia is 237.641.326 people.

If all Muslims in Indonesia pay zakah, then the potential of national zakah will be achieved and contribution to national development will increase. In this case, the role of Amil Zakah Institution (LAZ) will be able to contribute in the collection of zakah funds, one of which is '*Rumah zakat*'. In this study will discuss how the role of zakah funds in providing quality education for children with various innovation programs organized by '*Rumah zakat*', not only provide scholarships but provide facilities, education, teacher competence, and other programs.

2 RESEARCH METHODS

This research uses qualitative methodology with data source, which come from primary data and secondary data. Primary data is obtained by conducting field research through interviews and direct research on people who are considered competent, namely managers of zakah funds '*Rumah zakat*', principals, teachers, students, and parents of students in 'SD Juara Bandung' and 'SMP Juara Bandung'. While the secondary data, obtained by doing literature research, namely to obtain scientific and accurate data sourced on books, documents (program reports, recording activities, etc.), and other references related to the subject, then analyzed further for knowing the real phenomenon.

3 RESULTS AND DISCUSSION

3.1 Zakah Funds for Education Programs

'*Rumah zakat*' seeks to channel zakah funds to the rightful in a transparent, professional, and well organized. The collected zakah funds have been distributed in several regions in Indonesia, covering 977 ICDs of Integrated Community Development (ICD) in 139 cities and 20 provinces (as per April 2017). This effort as a form of government program support in improving the welfare in the social sector of society. The following data beneficiaries as a form of distribution of zakah funds for the community that can be seen in Table 1.

Table 1: Growth of beneficiaries in '*Rumah zakat*'.

Year	TOTAL	Growth
2003	12,536	-
2004	19,872	59%
2005	26,200	32%
2006	36,410	39%
2007	105,585	190%
2008	257,859	144%
2009	299,750	16%
2010	653,629	118%
2011	838,580	28%
2012	1,542,347	84%
2013	2,475,692	61%
2014	2,638,197	7%
2015	4,487,524	70%
2016	5,833,266	30%
TOTAL	19,227,447	-

Table 1 shows that program beneficiaries in '*Rumah zakat*' experienced significant growth. This is evidenced by seeing the number of beneficiaries in 2007 amounted to 105,585 people to 5,833,266 people. Viewed from the highest growth occurred in 2007 (190%) and in 2008 (144%). This increase cannot be separated from the support of donors and the community through donations deposited, among others derived from zakah funds. The growth of beneficiaries is an indicator in the effectiveness of the distribution of zakah funds for improving the welfare of the community. The more number of beneficiaries being served, the wider the value of the benefits of

'Rumah zakat' program in overcoming the problems of society in terms of economy, health, education, and environment.

The achievement of zakah funds is also experiencing development for direct channelling to the needy community. It can be seen from the amount of zakah fund achievement, that is in 2014 zakah fund 'Rumah zakat' receipt amounted to Rp 80,596,311,461.00, which increased 21% in 2015 to Rp 97.666.410.793,00. Meanwhile, the amount of zakah fund disbursement in 2014 amounted to Rp 80,361,168,606.00 which increased by 14% in 2015 to Rp 91,612,5823,464.00. The percentage of disbursement of zakah funds is shown in Figure 1.

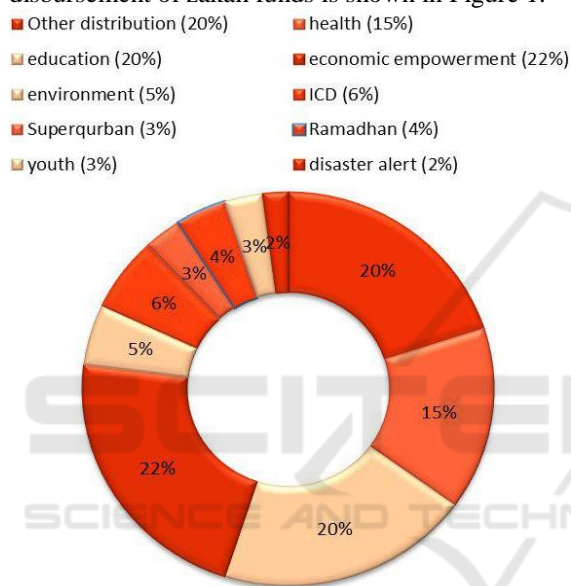


Figure 1: Percentage of donation allocation in 'Rumah zakat'.

Zakat funds for education programs are allocated at 20%. These funds are included in the allocation large enough so that the utilization of zakat funds for education will be maximal. The education program of 'Rumah zakat' is Juara Scholarship, Juara School Scholarship, Juara School Construction, Juara Teachers, and Juara Car.

In the field of education, 'Rumah zakat' seeks to reduce dropout rates for school-aged children with elementary, junior high, high school, and college students; Ensure the sustainability of children's education; Providing access and facilities for free and quality education; As well as reducing the dropout rate of formal education. The number of Beneficiaries in some education programs 'Rumah zakat' in 2015 is shown in Table 2.

Table 2: Number of beneficiaries of 'Rumah zakat' education program.

Program	Total
Ceria Scholarship	210.098
Juara Scholarship	14.720
Juara School	414.805
Gizi Sang Juara	24.724
Free education assistance	140.097
TOTAL 2015	804.444
TOTAL 2014	504.456

'Rumah zakat' education program in 2016 is most widely accepted by the poor, 7,285 beneficiaries in the Ceria Scholarship program, and 1,457 beneficiaries in the Juara School program.

3.2 'Rumah zakat' Education Program at 'SD Juara Bandung' and 'SMP Juara Bandung'

In this study, researchers conducted interviews with various parties involved in the 'Rumah zakat' education program, with the management of 'Rumah zakat' education programs, principals, teachers, students, and parents of 'SD Juara Bandung' and 'SMP Juara Bandung' students. School activities in accordance with standard of multiple intelligences to enable students to gain the potential to become independent with a mental champion who becomes a long life motivation. Juara School of 'Rumah zakat' has students from the *dhuafa* who essentially have a variety of intelligences. Multiple Intelligences is the effort of Juara School of 'Rumah zakat' in stimulating the potential possessed by students. Although they have economic limitations, it is not a barrier to engrave the ideals so that they become a resounding person in the future with the provision of quality education. Through a correct approach to quality management systems, the school may, as indicated, innovate in order to identify its strengths and weaknesses, and thanks to its efforts to obtain important external recognition (Giannini, 2015).

Researchers have conducted interviews with the School Management Department Head, Mr. *Sahidan (34)*, He revealed that "Every month, we get SKPP from 'Rumah zakat', which is bound and unbound SKPP. SKPP's bound for the Juara Scholarship and school assistance, if the SKPP's bound enough then the Juara School cannot help from SKPP's not bound. But for schools that have not been independently given SKPP's not bound. From the funds are channelled directly to each school".

Mr Sahidan (34) also revealed that *"...hopefully these children can explore the potentials optimally, to be superior in their respective fields. In addition, making the children self-sufficient in the future so as to break the poverty beyond the mindset of his parents into a champion mentality"*.

Juara Children who attended Juara School given the decent quality of education so far have been relatively successful because many children are achievers in certain matters, although not all areas of learning. 'Rumah zakat' education programs continue to improve the quality of education of beneficiaries, one of them by forming LSU or Learning Social Unit. Mr. Sahidan (34) explained that *"... now there are LSU units working together with psychology and curriculum teams to find strategies for children who have barriers to learning to be socialized to teachers"*.

3.3 Implementation of 'Rumah zakat' Education Program

3.3.1 SD Juara Bandung

SD Juara Bandung is located on Jl. Panyileukan Pass RT / RW 004/013, Panyileukan, Cipadung Kidul. SD Juara Bandung has six classrooms and 147 students with a total of 11 teachers and 4 education staff. The geographical condition of the school is located in the city center and is densely populated. The ownership status of the school building is a property right. School status is accredited with B Value and is being processed towards Adiwiyata Mandiri School.

SD Juara Bandung officially operates on June 4, 2013, has been running since June 4, 2007 and has had operational permission from Bandung Education Department. School operations in addition to full support by *Yayasan Rumah zakat* also comes from the School Operational Fund (BOS) fund from the government.

SD Juara Bandung is a free high-quality school built *Rumah zakat*. Students who go to SD Juara Bandung are from middle to lower class who are mostly fakir and poor. The decline in the economic ability of the community to get a good education and quality makes many children decide not to go to school. With the SD Juara Bandung, is expected to be present and be a solution for those with limited ability and want to get a quality education.

However, SD Juara Bandung also has a special stage to select prospective learners to be on target. Given the many interests of the community either with the ability to lower middle or upper middle class society. Because anyone will be interested in

education with quality education but free. In addressing this SD Juara Bandung make some selection stages for new learners such as administrative selection. In this administration selection of prospective learners to collect requirements that must be fulfilled to go to SD Juara Bandung one of them is SKTM (Certificate of Not Capable) from local government office. This is to ensure that potential participants really need help. After administration selection and declared acceptable, the School conducted a direct survey to the homes of prospective students, so that the school can decide prospective students really deserve to be accepted to go to SD Juara Bandung.

All activities held at SD Juara Bandung are all free, ranging from uniforms to textbooks and other activities. In addition to the interesting KBM at SD Juara Bandung, the school also often organize outdoor activities such as swimming, fieldtrip, outbound, etc. Also often follow the championships that are held up to the national level with several times gets gold medals, silver, bronze, one of them in the silver championship JKTC 5 and 6 which was held at POPKI Cibubur Building. As well as some other extracurricular that often appear as champions in several championships. The number of students at SD Juara Bandung is in Table 3.

Table 3: Number of students at SD Juara Bandung

Years	Class						Total
	1	2	3	4	5	6	
2007-2008	25	14	16	10	0	0	67
2008-2009	25	25	15	16	10	0	91
2009-2010	25	25	25	25	25	23	147
2010-2011	25	25	25	25	22	16	138
2011-2012	25	25	25	25	24	22	146
2012-2013	25	25	25	24	23	25	147
2013-2014	25	25	25	25	25	25	150
2014-2015	25	25	25	23	25	25	148
2015-2016	25	25	25	25	23	25	148
2016-2017	25	25	25	25	22	23	145

Educational program at SD Juara Bandung expected every student have a good character until they are adults. Mrs Enok (35) Rohayani as a part of handle students revealed that *"...Education of the Juara students increased become better in a sense their shalat are routine but for different motivations of each child, with their average of study motivation is good, but at home we can't control them..."*.

Process of educational implementation isn't only doing at school, but must be supported by parents at home. School head SD Juara Bandung, Mr. Putra (30) revealed that "...Sometimes parents difficult to understand with a school programs, so when students at school, they undergone programs but when they at home, sometimes have to repeat from beginning again...". This can do by organizing parenting programs for parents. As uttered by Mrs Enok (35) "... support from family and environment for education students is different so once a month regularly held parenting for unify mission between parents and school...".

Consistency from classroom teachers and other teachers in a rules that have been made by school should be implemented to avoid obstacles in providing education for students. When there are students who are less to following lesson, then the process of guidance and evaluation such as remedial program. Operational implementation and daily learning activities, out and within school environment is optimally do as a form of support to improve the education of students SD Juara Bandung has liaison book on a condition of students. As uttered by Mrs. Enok (35) "...Liaison book must work well to connect parents and teachers...".

SD Juara Bandung has hope to build character of students who have a straight *aqidah*, good *akhlak*, and able to compete society with other schools. school support in realizing it, in a form physical provision of facilities to facilitate students in learning and channelling interest in student talent. In addition, core value programs are being designer to improve a quality of education for champion characters is formed.

3.3.2 SMP Juara Bandung

'SMP Juara' starting on 2010 at Bandung City, by rent a building on a soekarno hatta street, a year later moved in cipadung indah park RT 06 RW 01 Kelurahan Cipadung Kidul Bandung City. 'SMP Juara Bandung' build on land with a land area is 900 m3 including a mosque and a school building area is 600 m3. Status of a land occupied 'SMP Juara Bandung' is own land.

Infrastructure is one of the most dominant element in quality learning. Now 'SMP Juara Bandung' provided 7 rooms, each measuring about 7 x 7 meters. Six rooms serve as VII, VIII, IX classrooms which is occupied 147 students. While one room serve as a multipurpose room. Students perform ceremonial activities, sports activities, and playing at school

ground which is a size is 300 m3. The number of students at 'SMP Juara Bandung' is in Table 4.

Table 4: Number of students at SMP Juara Bandung

School	Class VII		Class VIII		Class IX		Total		
	M	W	M	W	M	W	M	W	Σ
SMP Juara Bandung	28	22	31	18	22	26	81	66	147

M = Man, W = Woman

'SMP Juara Bandung' have a purpose to making students become mentally champions. In addition to being economically assisted also spiritually upgraded. Mr Agung (31) as a part of handle students and a vice of head school 'SMP Juara Bandung' revealed that "...Based on testimony of parents there has been a positive change of habituation and morals...". In terms of academic value, students of 'SMP Juara Bandung' already above 'KKM' although they still less in study motivation.

Mr Agung (31) also revealed that "...I think, from the environment, because middle to lower where they are still dominant affected by the environment so that a struggle and motivation to study is less...". This requires role of parents who become a closest person with students so while they have outside of school environment so motivation of students to study can increase "...Some families support school programs but not all." Mr. Agung (31) Said.

Similarly, in 'SD Juara Bandung', in 'SMP Juara Bandung' there's also a core value of school that is religious, morals, and intelligent so a teacher through programs towards to that core value.

Mr. Agung (31) revealed some things that must be improved to improving a quality of education for student is: "...Such as when holidays remain given task, then there is a routine parenting school and also we want selection of student but it can't do because it is still an economic factor..".

Education programs of 'SMP Juara Bandung' gives a good response from parents of students. One of parents of students is Mrs Tati whose have a daughter named Ms. Yusti revealed that "...Because his elementary school in public school so she not too familiar with religion and now increase her religion, shalat, and rote memorization and most importantly is free to school, her value is also increasing".

3.4 Contribution of Zakah Fund for National Education

Zakat funds are managed in a trustful and professional manner for low income group has a role

in overcoming existing educational problems in Indonesia. Zakat funds and number of beneficiaries are increasing become an indicator dissemination of educational disparities in various parts in Indonesia. It is seen from (1) Existence of knowledge and skills for children's. Champion children who receive free education get a formal science with a proper and get facility to explore interests of the talent. (2) Availability of appropriate education access.

Family characteristics like socio economic status (SES) are significant predictors for students' performance at school besides the other school factors, peer factors and student factors (Farooq et al., 2011). Society belonging to middle down can't afford more easily access to education in presence of free schools. (3) Existence of education equity. This educational program as a driver in creating equal distribution of education by providing education privilege for children's who are less able. (4) There are moral improvement for next generation. Providing religious teaching, as Al-Quran rote, habituation shalat on time, personal spiritual education and other positive activities build students into good moral personality.

The obstacles in implementation of education at 'Sekolah Juara', that: (1) Parents and environment conditions who less support for school programs, where at home students must study. Because less support, so students become less powerful and motivated to learn. (2) less consistence from classroom teacher dan other teachers for doing rules that have been made in school. (3) The students feel tired and lazy because full day school from 7 am until 4 pm, as well as many influences from the self and external who prevent students to study while at home. (4) The absorption of students' education by national curriculum standards is still lacking. (5) Less of facilities such as consolidation for students who will be national exam.

4 CONCLUSIONS

Rumah zakat has a role in providing quality of education in the social sector through distribution of zakah funds collected from domestic or foreign donors whose target is a low income group as a support to the government in narrowing the educational gap. There are several conclusions in this research is education program implemented by 'SD Juara Bandung' and 'SMP Juara Bandung' able to provide quality education through provision of decent facilities, increased competence of education personal, innovation program to improve

performance by doing core value, created quality of students, and religious with increased achievement and morals of students, and the provision of access to education for low society.

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