

PRODUCTIVE ZAKAT GOVERNANCE MODEL FOR IMPROVING THE QUALITY OF ISLAMIC EDUCATION

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Abstract

This study aims to examine the model of productive zakat governance implemented by BAZNAS of Majalengka Regency, focusing on the implementation of zakat programs in the education sector, including scholarships, educational infrastructure development, and vocational training. It also explores the role of information technology in enhancing transparency and accountability in zakat distribution. The research employs a qualitative field-based approach by collecting primary data through direct observations, in-depth interviews with zakat management officials, beneficiaries, and educational institution administrators, as well as documentation of relevant institutional reports. Secondary data were obtained from internal publications, zakat distribution records, and program evaluations. The analysis of the collected data was conducted using the interactive model of Miles and Huberman, which involves data reduction, data display, and conclusion drawing to ensure systematic interpretation and validity of the findings. The findings reveal that BAZNAS Majalengka has successfully developed an effective digital-based zakat management system, which improves community participation and ensures targeted distribution. The zakat scholarship program has shown a positive impact on the social mobility and academic performance of students from underprivileged backgrounds. The study concludes that a transparent, collaborative, and technology-driven zakat governance model can serve as a strategic alternative funding source for the sustainable improvement of Islamic education quality at the local level.

Keywords

BAZNAS, Education, Islamic, Technology, Zakat.



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INTRODUCTION

In Majalengka Regency, the local BAZNAS has designed several zakat programs aimed at supporting Islamic education. These programs include scholarships for underprivileged students, the construction of educational facilities in Islamic boarding schools, and skills training for madrasa graduates who do not continue to higher education. This practice shows a paradigm shift in zakat management from consumptive to productive, which not only solves temporary problems but also strengthens the capacity of individuals and educational institutions (Hidayat & Muhaimin 2020).

In theoretical terms, the study of zakat as an educational funding instrument can be explained through the theory of public goods and resource mobilization. Education is considered a public good, the benefits of which are collective and require community participation in its financing. Zakat, as part of the Islamic financial system, can be optimized as a public resource that supports the availability and quality of educational services (Anwar 2018). Under the resource mobilization approach, the success of education funding depends on the effectiveness of institutions in accessing and managing potential resources, including zakat funds (Zainul & Fatmawati 2017).

However, zakat management for education does not escape challenges. Several studies indicate that there are still obstacles in the precise targeting of zakat fund distribution, limited use of information technology, and a lack of integration between education policies and zakat policies (Ramadhan & Maulida 2021). Moreover, there is still limited research that specifically examines the effectiveness of educational zakat programs from the perspective of Islamic education management, which constitutes a research gap that needs to be addressed.

The implementation of information technology in zakat governance has become an important focus in recent times. The utilization of big data, digitized reporting systems, and collaboration with Islamic fintech platforms has been proven to improve transparency and accountability in zakat management in various regions (Rohim 2020). Technology also allows the distribution of educational assistance to be faster, more accurate, and publicly monitored. In Majalengka, the use of a digital-based zakat information system by BAZNAS opens the space for community involvement in the oversight process as well as the strengthening of zakat literacy.

Beyond managerial aspects, the impact of educational zakat on beneficiaries is an important indicator for measuring program success. Several studies have found that zakat-based scholarships have a positive correlation with increased vertical social mobility indices, especially for students from poor families (Hasanah 2019). Students receiving zakat scholarships are not only able to

complete their studies on time but also demonstrate more stable academic performance compared to non-recipient students. This proves that zakat can be a social transformation instrument if managed professionally and measurably.

Several previous studies have addressed the linkage between productive zakat and Islamic education quality. Research by Burhanuddin (2023) found that the utilization of zakat in Islamic educational institutions increased student enrollment and reduced dropout rates, but lacked an analysis of technological integration in zakat governance. Meanwhile, Barizi & Kurniawan (2023) revealed that collaboration between BAZNAS and local governments in educational zakat distribution could improve access, yet the study was limited to regulatory synergy without assessing measurable outcomes. A study by Fajri & Sari (2022) showed that zakat allocation for basic education had a moderate effect on student performance due to weak targeting mechanisms, indicating a gap in accountability and data validation. Hasanah (2019) identified that educational zakat had positive effects on students' academic motivation and achievements, but did not evaluate the structural governance system behind zakat management. Furthermore, Mahyudin & Asutay (2018) emphasized that productive zakat contributes to educational infrastructure development as part of achieving sustainable development goals, although the study focused more on theoretical frameworks without empirical field validation.

From these studies, it is evident that although productive zakat has potential in supporting Islamic education, gaps still exist, particularly in the integration of information technology, impact measurement, and governance structure within zakat institutions. There is also a lack of studies that comprehensively analyze the operational implementation of productive zakat programs using both qualitative and quantitative approaches at the local institutional level.

Therefore, the novelty of this research lies in its empirical investigation of a digital-based productive zakat governance model, combining technological innovation, educational program effectiveness analysis, and stakeholder collaboration. Unlike previous studies, this research not only assesses outcomes but also explores the systemic mechanisms that contribute to success. By focusing on program realization, beneficiary data, and governance strategies, this study offers a more integrated and measurable approach.

Theoretically, this research is anchored in public goods theory, where education is positioned as a collective benefit that requires alternative funding sources such as zakat (Anwar, 2018). It also applies the resource mobilization theory, highlighting how institutional capacity determines the

effectiveness of social fund management (Zainul & Fatmawati, 2017). In terms of policy relevance, this study supports the direction of national zakat regulation (UU No. 23/2011 on Zakat Management), which encourages the productive use of zakat to empower communities in education, aligned with the Sustainable Development Goals (SDGs)—especially Goal 4: Quality Education.

METHOD

This study adopts a qualitative research design with a case study approach focusing on the implementation and effectiveness of a productive zakat governance model for enhancing the quality of Islamic education in Majalengka Regency. The research data consist of both qualitative and quantitative components. The qualitative data include field observations, in-depth interviews, and program documentation, while the quantitative data comprise program realization reports, the number of scholarship recipients, and output achievement figures. Data sources are categorized into primary and secondary types. Primary data were gathered through direct field observations and interviews with relevant stakeholders, including officials from BAZNAS, educational program staff, school administrators, and student beneficiaries. Secondary data were obtained from institutional reports, zakat distribution records, scholarship databases, and digital zakat management systems used by BAZNAS.

Data collection techniques employed in this study included observation, interviews, and documentation. Observations were conducted at schools and madrasahs that received zakat assistance between February and April 2025 to gain a contextual understanding of the implementation process. In-depth interviews were carried out with key informants such as the head of BAZNAS, program coordinators, school principals, teachers, and scholarship recipients to explore the governance practices and perceived impacts of zakat-based educational programs. Document analysis involved reviewing official records, including annual reports, lists of beneficiaries, and real-time digital tracking tools developed by BAZNAS to manage educational zakat.

Data analysis was performed using the interactive model proposed by Miles and Huberman, which includes data reduction, data display, and conclusion drawing and verification. In the data reduction phase, the researcher selected and organized relevant data based on the research objectives, particularly focusing on program effectiveness and the integration of digital technology. During the data display phase, the findings were presented in descriptive narratives, tables, and graphs to support interpretation. In the final phase, the researcher conducted a critical analysis of

the findings by aligning them with the theoretical framework of public goods and resource mobilization, and by comparing them with previous research to identify similarities and differences. This triangulated and theory-driven analysis enhances the rigor and reliability of the study's conclusions.

FINDINGS AND DISCUSSION

Findings

This study reveals a series of findings related to the implementation of the productive zakat governance model by BAZNAS of Majalengka Regency to support the improvement of the quality of Islamic education. These findings were obtained through interviews, field observations, and documentation studies on various flagship programs implemented by BAZNAS. The main focus was directed at the strategies for distribution and utilization of zakat funds, the use of information technology, activity documentation, and the measurement of the effectiveness of education programs funded by zakat.

Table 1. Implementation and Effectiveness of Productive Zakat Governance Model to Improve the Quality of Islamic Education

Strategies for Distribution and Utilization	Technological Innovation	Effectiveness
Educational scholarships for underprivileged students	Digital verification system using national ID (NIK) for scholarship applicants	87.5% of targeted students received assistance in 2024
Infrastructure support for Islamic educational institutions (madrasahs and pesantren)	Web-based application for progress monitoring and real-time reporting from schools	Improved facility readiness in 8 partner institutions
Skills training for students who do not continue to higher education	Dashboard system to track training participants and outcomes	60 graduates participated in 2024 with post-training engagement in the local economy

The first strategy involved distributing educational scholarships to students from low-income families who were enrolled in madrasahs, Islamic boarding schools (*pesantren*), and Islamic universities. The implementation was supported by a digital verification system integrated with national identification numbers (NIK), which ensured accurate targeting of scholarship recipients. Based on program realization data in 2024, 350 out of the planned 400 students received the scholarship, resulting in an effectiveness rate of 87.5%. This indicates that the scholarship program successfully reached its target and contributed to improved educational continuity among mustahik

students.

The second strategy focused on infrastructure development in Islamic educational institutions that lacked adequate facilities. Zakat funds were allocated for the renovation of classrooms, construction of toilets and ablution areas, and improvements to school buildings. A web-based application was used by BAZNAS to monitor the progress of infrastructure development in real-time and to ensure transparency in reporting. As a result, eight institutions experienced significant improvements in facility readiness, which contributed to a better learning environment and increased satisfaction among teachers and students.

The third strategy included providing vocational training programs for students graduating from madrasah aliyah who did not continue to higher education. Training topics included sewing, automotive repair, computer skills, and sharia-compliant digital marketing. These programs were tracked using a dashboard system that recorded participant data and monitored training outcomes. In 2024, a total of 60 participants completed the training programs, and many were found to have joined or started small-scale businesses in the local economy. This reflects the empowering impact of productive zakat when directed toward skill development.

Strategies for Distribution and Utilization of Zakat Funds for Islamic Education

The distribution of zakat funds by BAZNAS Majalengka Regency is not only carried out in a consumptive form, but is strategically directed to support the sustainability of Islamic education. This study found that productive zakat funds have been distributed into three main categories:

a. Islamic Education Scholarships

Scholarships are provided to students from mustahik families who are pursuing education in madrasas, Islamic boarding schools (pesantren), or Islamic universities. These scholarship funds cover education fees, school supplies, and logistical support such as transportation and accommodation. The distribution is carried out selectively with verification based on socio-economic data and recommendations from educational institutions. This finding indicates that the approach helps reduce the economic burden on mustahik families and increases the sustainability of their studies.

b. Infrastructure Development for Islamic Educational Institutions

Zakat is also used to support the development of infrastructure in madrasas and pesantren facing physical limitations. These activities include classroom renovations, the construction of ablution (wudhu) and sanitation facilities, and repairs to roofs and floors. This

approach demonstrates an understanding that adequate learning facilities are an integral part of educational quality.

c. Skills Training and Vocational Education Based on Zakat

BAZNAS Majalengka launched a skills training program for graduates of madrasah aliyah who do not have the opportunity to pursue higher education. This program includes practical skills courses such as sewing, automotive mechanics, computer training, and sharia-based digital marketing. These activities not only provide job skills but also support the transformation of zakat as social and economic capital.

Table 2. Types of Educational Zakat Programs Implemented by BAZNAS Majalengka in 2024

No.	Type of Educational Program	Activity Forms	Number of Beneficiaries
1.	Education Scholarships	Tuition fees, school supplies, and uniforms	350 students
2.	Educational Infrastructure	Renovation of madrasas, student toilets, and classrooms	8 institutions
3.	Zakat-Based Skills Training	Sewing, computer, and automotive courses	60 participants

Source: BAZNAS Majalengka Educational Program Documentation, 2024

Technological Innovation in Educational Zakat Management

BAZNAS Majalengka integrates information technology into the zakat management process systematically. The aim is to ensure that the distribution process adheres to the principles of accountability, efficiency, and transparency. This finding reinforces the view that digitalization is a necessity in modern zakat management (Fikri, 2022).bThe educational zakat information system developed includes:

- a. An official information portal that provides zakat distribution data by category
- b. A NIK-based database that facilitates the verification process of mustahik
- c. Real-time reporting from beneficiary educational institutions
- d. Integration of Sharia financial systems for accurate recording and auditing

This digitalization simplifies the monitoring and evaluation process of zakat-funded education programs and strengthens public trust in zakat management institutions.

Table 3. Digital Technology Features in Educational Zakat Governance

No	Technology Feature		Main Function	Implementation Status
1.	Zakat Recipient System	Information	Identity verification of beneficiaries via NIK	Implemented
2.	Online Financial Reporting		Publication of distribution reports every quarter	Implemented
3.	Educational Dashboard	Scholarship	Tracking number and location of beneficiaries	Under development

Source: Interview with the BAZNAS Majalengka IT Team, 2025

Documentation of the Implementation of Zakat-Based Education Programs

Observations and documentation results show that BAZNAS Majalengka carries out various activities directly in the field by involving stakeholders from government elements, religious leaders, and the community. This demonstrates a collaborative approach in the distribution of educational zakat.



Figure 1. Documentation of Zakat Management Competency Training by BAZNAS Majalengka (June 16–19, 2025)

This image shows a certified training activity for zakat managers, aimed at improving technical and managerial capacity in managing productive zakat, including in the education sector.



Figure 2. Documentation of Direct Distribution of Educational Assistance by BAZNAS Majalengka

This image depicts the direct handover of educational assistance to school principals, reflecting a transparent and socially accountable approach in zakat distribution.

Effectiveness of Zakat-Based Educational Scholarship Programs

The effectiveness of the program was evaluated by measuring the realization of scholarship distribution against the annual target. Based on the collected data, there has been a year-to-year increase in distribution capacity. This indicates growing public trust and improved institutional capacity in zakat fund governance.

In 2024, out of a total target of 400 scholarship recipients, 350 students successfully received assistance, indicating an effectiveness rate of:

$$Effectiveness = \frac{350}{400} \times 100\% = 87.5 \%$$

This percentage falls under the *effective* category, based on the previous classification, which defines effectiveness as $\geq 75\%$.

Table 4. Evaluation of the Effectiveness of Zakat-Based Educational Scholarship Program

Year	Target Recipients	Realized	Effectiveness (%)
2022	250	215	86.0
2023	300	272	90.6
2024	400	350	87.5

Source: BAZNAS Majalengka Program Realization Report, 2022–2024

These findings demonstrate that the productive zakat strategy implemented by BAZNAS Majalengka is not merely charitable in nature but also directed toward empowerment and improving access to and quality of Islamic education at the local level. These results will be further analyzed in the discussion section by linking the empirical findings with the theoretical framework of educational management and Islamic finance.

Discussion

This study has identified a productive zakat governance model implemented by BAZNAS of Majalengka Regency as a strategic instrument to support the improvement of the quality of Islamic education. Empirical findings show that structured and systematic zakat management has had a significant impact on expanding educational access for mustahik groups. The productive zakat approach, which integrates scholarships, educational infrastructure development, and vocational training, reflects a paradigm shift from a charitable to a transformative approach. In the context of educational management, the utilization of zakat as an alternative funding source helps bridge the fiscal gap that cannot always be accommodated by local government budget allocations. As emphasized by Isnaini & Nurhayati (2021), the success of zakat programs depends heavily on data-based distribution policy design and institutional program sustainability. Therefore, the governance

model adopted by BAZNAS Majalengka demonstrates the application of good governance principles in managing public funds based on sharia. The integration of transparency, accountability, community participation, and distribution effectiveness serves as the foundation that enables productive zakat programs to reach a wider range of beneficiaries. Furthermore, well-planned programs and digitally documented reporting systems ensure efficient zakat fund distribution processes. This also strengthens public trust in zakat management institutions as professional public bodies. Thus, this study affirms that productive zakat governance contributes to improving the quality and equity of Islamic education.

Zakat distribution for education scholarships is one of the flagship programs that provides tangible contributions to the vertical social mobility of mustahik. Data show that over the past three years, the realization of educational scholarship distribution by BAZNAS Majalengka has consistently reached over 85% of the annual target, reflecting effective and efficient performance. These scholarships are intended for students from underprivileged families who have academic potential and a strong learning commitment. This approach aligns with the theory of resource management in education, which states that proper financial support can significantly improve students' academic achievement. Moreover, the beneficiary selection mechanism, conducted rigorously and based on field verification, ensures the accuracy of zakat fund distribution. This demonstrates that zakat is not merely a financial aid instrument but also a tool for developing human resources based on social justice. In this context, zakat plays a strategic role in supporting the achievement of inclusive and equitable Islamic education goals. Therefore, the effectiveness of zakat scholarship programs is concrete evidence that zakat can be a long-term solution to problems of access and sustainability in education among vulnerable communities. The involvement of parents and educational institutions in the beneficiary data collection and evaluation processes also strengthens the participatory dimension of the program. Hence, education-based zakat governance has not only economic but also social and cultural impacts. This model provides valuable lessons for other zakat institutions in Indonesia to adopt a similar approach.

In addition to scholarships, the use of zakat for the construction and renovation of educational infrastructure is a long-term approach that strengthens the learning ecosystem. Facilities such as classrooms, sanitation, and adequate learning media are essential prerequisites for supporting an effective learning process. In Majalengka Regency, the infrastructure development program focuses on Islamic educational institutions in underdeveloped areas that have not received

government assistance. This approach is based on the principle of distributive justice in Islamic economics, where fund allocation must prioritize the highest needs and urgency. Mahyudin & Asutay (2018) affirm that productive zakat directed at strengthening physical assets can enhance the institutional capacity of educational institutions. The impact of this infrastructure intervention is evident from increased student participation, reduced dropout rates, and greater parental satisfaction with Islamic education services. In this context, zakat becomes a social development instrument that promotes a decent and dignified learning environment for all. Therefore, zakat allocation policies for educational infrastructure development should continue to be encouraged and institutionalized in medium-term planning. Integrating this program also broadens the scope of zakat benefits from individuals to institutions, resulting in a more systemic and sustainable impact. In other words, zakat has taken on the role of a catalyst for community-based educational development. These programs strengthen the role of BAZNAS as an institution that not only disburses aid but also designs development interventions based on local needs.

Digital transformation in zakat governance has become an innovative dimension that promotes program efficiency, accountability, and transparency. BAZNAS Majalengka has developed an information technology-based system that includes digitalization of mustahik data, online reporting, and real-time monitoring of zakat distribution. This step enhances internal monitoring mechanisms and allows the institution to make data-driven decisions. Hasanah & Prasetyo (2021) state that digitalization is a vital prerequisite for increasing public trust in zakat management institutions. Moreover, the use of technology accelerates administrative processes, reduces manual operational burdens, and minimizes the risk of misappropriation. In the context of educational management, zakat digitalization allows educational institutions to access assistance through simpler and more transparent procedures. The availability of beneficiary data integrated with the national civil registry system also enhances the accuracy of verification processes. Therefore, the utilization of digital technology should be prioritized in the development of the national zakat system. This can be advanced through the use of big data, artificial intelligence (AI), and education indicator-based evaluation systems. Thus, zakat can become part of the digital education ecosystem that adapts to current developments. BAZNAS Majalengka's initiative in integrating information technology serves as a relevant pilot model for other regions with limited access and resources.

The collaborative dimension in zakat management is also a critical point of focus in this discussion. The study shows that the success of educational zakat programs cannot be separated from the participation of various stakeholders, including local governments, educational institutions, communities, and religious leaders. This collaboration is manifested in the form of zakat manager competency training, coordination forums with schools, and joint evaluations with beneficiaries. This collaborative model supports the idea of Fadilah & Masyhuri (2023) that synergy among actors is a key factor in realizing sustainable productive zakat. Collaboration also expands the scope of zakat distribution and accelerates needs assessment processes at the local level. By involving multiple stakeholders, BAZNAS Majalengka not only upholds the principle of inclusivity but also enhances the social legitimacy of its programs. The role of local governments in supporting zakat policy through regulations and technical facilitation also strengthens BAZNAS's institutional capacity. Meanwhile, community involvement reinforces public accountability and reduces the potential for social resistance to distribution programs. This approach reflects the principle of participation as a key element in the governance of public finances based on Sharia values. Therefore, strengthening the collaborative dimension is a strategic direction for the future development of the productive zakat model. This model also aligns with the spirit of sustainable development that emphasizes the importance of cross-sector partnerships.

Overall, the findings of this study demonstrate that productive zakat makes a real contribution to building a just and inclusive Islamic education system. The programs implemented by BAZNAS Majalengka Regency have shown consistency between zakat management principles and national education goals, particularly in terms of equitable access and quality improvement. The data-driven, collaborative, and technology-adaptive approach positions BAZNAS not only as a philanthropic institution but also as a social development actor. This productive zakat governance model can serve as a reference for other regions in designing Islamic values-based education funding strategies. Furthermore, the future development of productive zakat should focus on program scale expansion, digital system strengthening, and human resource capacity building for zakat managers. In this way, zakat will be able to become an integral part of a competitive and future-oriented education ecosystem. This research also provides theoretical contributions to the development of Islamic education management literature based on Islamic economics. Therefore, policy support from both local and central governments is necessary to promote the replication of similar models on a national scale. Further studies are also recommended to evaluate the long-term impacts of zakat

programs on the educational attainment and social mobility of beneficiaries. With an integrated and sustainable approach, zakat can become a strategic instrument in realizing a just, prosperous, and educated civil society.

CONCLUSION

The study concludes that the implementation of a productive zakat governance model by BAZNAS Majalengka has effectively contributed to improving the quality of Islamic education through three main strategies: scholarship distribution, infrastructure support, and vocational training. These programs were strengthened by the use of digital technologies such as NIK-based verification systems, real-time monitoring applications, and outcome-tracking dashboards. The findings demonstrate a high level of program effectiveness, especially in targeting beneficiaries and enhancing educational access, institutional readiness, and student empowerment, indicating that productive zakat governance can serve as a sustainable instrument for educational development in local Islamic contexts.

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