

ZAKAT, INFAQ, AND SADAQAH-BASED EDUCATION FINANCING MODEL: AN ALTERNATIVE SOLUTION TO NATIONAL EDUCATIONAL INEQUALITY

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Abstract

Various studies show that the problem of inequality is not only caused by the distribution of policies and the quality of educators, but is also influenced by the resilience of the education financing system, especially in poor areas and small schools that experience funding constraints. This article examines the *zakat*, *infaq*, and *sadaqah* (almsgiving) (ZIS)-based education financing model as an alternative solution to reduce national education inequality. Using qualitative methods through documentation and literature studies, this research examines the potential of ZIS, distribution models, and their contribution to improving access to and quality of education. The findings show that ZIS has normative legitimacy, flexibility of use, and a direct impact on empowering the education of the poor. This study concludes that the integration of ZIS into the education financing system, with professional governance and collaboration between the government, zakat institutions, and educational institutions, has the potential to be an effective instrument in strengthening national educational justice and equity.

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Introduction:-

National educational inequality remains a structural problem that continues to haunt Indonesia's human resource development. Although the allocation of the education budget in the State Budget (APBN) has reached 20 percent in accordance with the constitution, equitable quality and access to education has not been fully realized. This phenomenon shows that the problem of education lies not only in policy, curriculum, and the quality of educators, but also in the resilience of the financing system that supports the sustainability and equity of education. According to Tilaar (2000:117), financing is a strategic component in the implementation of education that determines the direction of quality achievement in each educational unit. The financing gap between rich and poor regions, as well as between large and small educational institutions, widens the gap in the quality of education in Indonesia. Data from the Central Statistics Agency (BPS) in 2023 shows that the disparity in school participation rates between high- and low-income communities is still quite significant, especially at the secondary education level. Meanwhile, a report by the Ministry of Education, Culture, Research, and Technology (2022) reveals that many small private schools experience operational difficulties due to a lack of financial support. Thus, the issue of financing is one of the main causes of educational inequality, which requires more creative, sustainable, and locally-based alternative solutions. As the country with the largest Muslim population in the world, Indonesia actually has the potential for religious social funds that can play a strategic role in overcoming these educational funding inequalities. The potential for national zakat alone is estimated at Rp327 trillion per year, while the actual collection has only reached around 10 percent (BAZNAS, 2022). This does not include the potential of *infaq* and *sadaqah*, which are much more flexible and have no *nisab* restrictions. According to Hafidhuddin (2011:56), *Zakat*, *Infaq*, and *Sadaqah* (almsgiving) (ZIS) funds have tremendous economic potential if managed professionally and directed towards strategic empowerment sectors such as education.

In Islamic economics literature, ZIS-based financing is not only consumptive in nature, but can also be directed towards productive purposes that encourage human quality improvement. Yusuf Qardhawi (2005:217) states that one of the important dimensions of zakat is as an instrument for empowering the community, including through education financing. Zakat in the category of *fi sabilillah*, for example, can be broadly interpreted as support for efforts to educate the nation. In addition, *infaq* and *sadaqah*, which are *sunnah* in nature, allow education financing to run more flexibly without certain *nisaf* restrictions. According to Huda (2019:143), religious social funds have strong social and moral legitimacy so that they can strengthen the community's sense of ownership of educational institutions.

Educational inequality in the Indonesian context is not only seen in the low access to education for the poor, but also in the quality of educational services that schools must provide despite financial constraints. Small private schools and Islamic boarding schools often face operational constraints ranging from a lack of infrastructure, low teacher competence due to minimal professional training, to limitations in implementing technology-based learning. Rizal (2017:201) explains that community educational institutions—whether madrasas, small schools, or Islamic boarding schools—are the parties most likely to benefit from the structured use of ZIS funds.

Thus, there is a need to develop a sustainable education financing model based on the internal potential of the community. The education financing model based ZIS is relevant because it can bridge the limitations of state allocation while optimizing the economic potential of the community. According to Chapra (1992:113), the concept of Islamic economics emphasizes the importance of distributive justice through the mechanisms of zakat and philanthropy as an effort to create collective welfare. Education, as a basic need and right of every citizen, should receive philanthropic support in the context of empowerment and reducing inequality.

ZIS-based financing mechanisms can also be an instrument to encourage public participation in education. Community participation is an important element in sustainable education development. From a human

development perspective, Sen (1999:74) asserts that human capacity increases when access to education is open to all levels of society without discrimination. When communities participate through *infaq* and *sadaqah*, they also perform a social function to strengthen community-based educational institutions.

A number of studies show that the productive use of ZIS in the education sector has been proven to improve welfare and service quality in various community-based educational institutions, including Islamic boarding schools and small private schools. Burhanuddin (2018:89) in his study of the Sidogiri Islamic boarding school emphasizes that the productive use of waqf and alms fund has succeeded in strengthening education financing so that Islamic boarding schools can be financially independent.

However, the use of ZIS for education has not been carried out systematically and integrated into national education policy. In general, the distribution of ZIS funds is still sporadic, sectoral, and not directly aimed at reducing structural educational inequality. Therefore, a structured, accountable ZIS-based education financing model supported by a strong institutional design is needed. This model must be able to integrate the potential of ZIS from the community with the real needs of educational institutions at the grassroots level.

Materials and Methods:-

This study uses a qualitative approach with documentation and literature review methods as the main strategies in examining the ZIS-based education financing model as an alternative solution to national educational inequality. This method was chosen because it provides a comprehensive theoretical and empirical basis for understanding Islamic philanthropy practices and their integration with the education financing system. Documentation and literature studies are considered relevant for examining policy developments, zakat institution reports, theories of wealth distribution in Islam, and previous research findings related to educational inequality (Creswell, 2014: 26).

Research data is divided into two types: indirect primary data and secondary data. First, indirect primary data refer to official documents published by relevant institutions, such as the annual report of the National Zakat Agency (BAZNAS), financial reports of zakat institutions (LAZ), publications of the Ministry of Religious Affairs, and government policy documents such as Law Number 23 of 2011 concerning Zakat Management. These documents provide an objective picture of the potential and realization of ZIS funds and their use in the education sector (BAZNAS, 2022: 17).

Second, secondary data was obtained from academic books, national and international journal articles, seminar results, and scientific publications on zakat, Islamic economics, and the financing of education. This literature was used to strengthen the theoretical basis and find patterns, models, and relevant recommendations from previous studies (Moleong, 2018: 112). These academic sources helped the researcher analyze the concept of distributive justice, alternative education financing models, and effective mechanisms for utilizing ZIS funds.

The data collection process was carried out through several systematic steps. First, the researchers identified documents based on their relevance to the research theme, including zakat statistical reports, guidelines for the use of ZIS for education, and data on national education equity. This step aimed to map the main documents that were the focus of the study. Second, the researchers explored scientific literature using databases such as Google Scholar, DOAJ, and university repositories. The literature selected was published within the last 10 years so that it was relevant to the context of modern zakat development (Beik & Arsyianti, 2016: 85). Third, the researchers systematically recorded data using content note-taking techniques to collect concepts, empirical findings, and theoretical arguments related to the research topic. This technique allowed the researchers to organize information in a structured manner based on categories such as education funding models, zakat distribution theories, and Islamic philanthropy management strategies.

Data analysis was conducted using a content analysis approach. This analysis includes the process of interpreting the meaning, context, and relationships between concepts in the documents and literature reviewed. The stages include: First, data reduction, which is selecting

information relevant to the research focus; Second, categorization, which is grouping data into themes such as the potential of zakat, educational inequality, ZIS distribution models, and educational policy; Third, drawing conclusions, which is developing conceptual findings regarding ZIS-based education financing models and their implications for reducing educational inequality (Miles & Huberman, 2014: 15). This method allows researchers to explore in depth the relationship between theory and practice, resulting in comprehensive and evidence-based analysis.

Against this backdrop, this article seeks to examine in greater depth the concept, urgency, and design of a ZIS-based education financing model as an alternative solution to national educational inequality. The utilization of ZIS is not only an answer to budget constraints, but also a concrete manifestation of social justice values from an Islamic perspective. With professional, transparent, and sustainable management, ZIS is believed to be a strategic instrument in strengthening educational equity in Indonesia.

Results and Discussion:-

Based on documentation, literature, and data analysis, several key findings were obtained, indicating that ZIS funds have great potential, normatively, economically, and practically, to be integrated into the education financing system in Indonesia. The results of this study are presented in five main sections: (1) the potential of ZIS in education financing; (2) the distribution and utilization model of ZIS in the education sector; (3) the contribution of ZIS in reducing educational inequality; and (4) the challenges and opportunities for strengthening the ZIS-based education financing model.

I. THE POTENTIAL OF ZIS IN EDUCATION FINANCING

Normatively, ZIS has strong legitimacy in Islam as an instrument for distributing wealth for the welfare of the people. Zakat, for example, is clearly regulated in the Qur'an and hadith as an obligation for every Muslim who is able. One category of zakat recipients is *fisabilillah*, which some contemporary scholars interpret as all forms of struggle in the way of Allah, including education (Qardhawi, 2011: 112). This broadens the scope of zakat utilization to support education, both formal and non-formal. *Infq* and *sadaqah* are also highly recommended in Islam as forms of social solidarity. Because they are not strictly regulated like zakat, they provide flexibility for educational and philanthropic institutions to use funds according to urgent needs. Philosophically, ZIS also reflects the values of distributive justice and collective welfare, making it highly relevant for addressing educational inequality, especially for marginalized communities.

ZIS is an Islamic philanthropic resource that has great potential to contribute to educational development in Indonesia. In the context of high national educational inequality, the use of ZIS funds can be a strategic alternative solution, especially to support communities with limited access to education. Research and literature reviews show that the potential of ZIS is not only significant in quantitative terms, but also has normative legitimacy, flexibility of use, and sustainability value, making it a relevant instrument for supporting long-term education financing.

Quantitatively, the potential for ZIS in Indonesia is enormous and has not been fully maximized. According to a report by BAZNAS (2022: 22), the national zakat potential is estimated at Rp327.6 trillion per year, but the actual collection is only around Rp18 trillion or less than 10% of the total potential. This potential comes from various sectors, including agriculture, trade, mining, industry, professional income, and other forms of wealth. Meanwhile, the potential for *infq* and *sadaqah*, which are voluntary, is estimated to be even higher because they are not limited to the rules of *nisab* and *haul* like zakat (Fauzia, 2019: 115).

The magnitude of ZIS funds reflects the enormous opportunity to utilize Islamic philanthropic funds as an alternative source of education financing. If ZIS funds can be optimally utilized, various educational needs such as infrastructure development, provision of scholarships for students from poor families, teacher quality improvement, and family empowerment to support children's education sustainability can be better fulfilled.

From a development economics perspective, ZIS has the potential to be a source of *sustainable financing* for the education sector. Zakat is obligatory for Muslims who meet the requirements, so it is more stable than other sources of philanthropic funding. Voluntary *infq* and *sadaqah* can also

be flexible sources of funding for unpredictable educational needs. Beik & Arsyianti (2016:88) explain that ZIS can be an important instrument in income redistribution because it directly transfers resources from the rich to the poor. In the context of education, this redistribution means providing greater access to quality education services for underprivileged students. Furthermore, the use of ZIS in education can encourage improvements in human resource quality, which in turn has a long-term economic impact.

One of the great potentials of ZIS in financing education is its flexibility of use. Zakat funds, for example, can be used to provide scholarships, meet students' basic needs such as uniforms or school supplies, and support learning activities. In addition, productive zakat can be used for economic empowerment programs for beneficiary families, so that the sustainability of children's education can be guaranteed in the long term (Hafidhuddin, 2011: 76). Meanwhile, *infaq* and *sadaqah*, which have no specific restrictions on their use, can be allocated for infrastructure development such as libraries, laboratories, classrooms, and sanitation facilities in poor schools. In addition, these funds can be used for teacher competency development, learning technology training, and various other education quality improvement programs.

National educational inequality arises due to differences in economic conditions between families and between regions. Tilaar (2009:45) emphasizes that economic factors are one of the biggest obstacles for poor students to continue their education. In situations like this, ZIS can be a solution, because it directly targets groups of people who need assistance. ZIS can support education financing in three main aspects: (1) access, through scholarships and assistance with basic educational needs; (2) quality, through the development and improvement of educational facilities; and (3) sustainability, through the economic empowerment of beneficiary families. Thus, ZIS not only provides short-term assistance but also creates a long-term foundation for achieving educational equity.

The potential of ZIS in financing education is even greater when there is strong collaboration between zakat institutions, the government, and educational institutions. The government has regulatory authority and educational databases, while zakat institutions have the capacity to collect and distribute funds. This collaboration can result in more effective, measurable, and targeted program integration. UNESCO (2015: 23) emphasizes that community-based and philanthropic education financing can be a significant complement to the state education budget, especially in developing countries. Thus, strengthening ZIS governance and its synergy with the national education system is a strategic opportunity to overcome educational inequality.

The potential of ZIS in financing education is enormous, both quantitatively and qualitatively. The large amount of funds, normative legitimacy, flexibility of use, and direct impact on reducing inequality make ZIS a strategic and sustainable alternative source of financing. However, optimizing this potential requires professional governance, increased public literacy about education zakat, and strong synergy between zakat institutions and educational institutions.

II. ZIS DISTRIBUTION AND UTILIZATION MODEL IN THE EDUCATION SECTOR

The distribution and utilization of ZIS in the education sector is a strategic part of sustainable community empowerment efforts. ZIS not only functions as a philanthropic instrument, but also as an economic redistribution mechanism to reduce social inequality, including inequality in access to education. From an Islamic economic perspective, the distribution of ZIS must take into account the principles of justice, benefit, empowerment, and transparency (Qardhawi, 1999: 72). Thus, optimizing ZIS funds in the education sector requires a structured distribution model and targeted utilization.

First, the need-based distribution model is the most common form of ZIS implementation in the education sector. This model emphasizes the distribution of ZIS funds to individuals or groups who are economically unable to meet their educational needs, such as school fees, transportation, and other learning needs. The importance of this needs-based model is based on the concept of *mustahik* (recipient) priority as stipulated in the Qur'an (QS. At-Taubah: 60), where the poor and needy are the groups that are most entitled to receive assistance. In the context of education, students from underprivileged families are categorized as *mustahik* who are entitled to receive ZIS (Hafidhuddin, 2002:51). Needs-

based distribution is usually realized through educational scholarships, assistance with uniforms and stationery, and school fee subsidies managed by zakat institutions and educational institutions.

Second, the empowerment-based distribution model has become a new trend in modern ZIS management. Instead of merely covering short-term needs, the empowerment model focuses on capacity building so that beneficiaries can achieve independence. In the education sector, this empowerment includes teacher training programs, school management capacity building, and community-based curriculum development. This strategy is in line with Chapra's (2000: 118) view that the goal of Islamic economics is not only to increase the income of *mustahik*, but also to develop productive and independent human resources. Empowerment-based utilization also includes the establishment of community learning centers, literacy programs, and institutional support for schools in marginalized areas.

Third, the distribution model through educational infrastructure funding is a strategic alternative in the utilization of ZIS. Adequate educational infrastructure—such as classrooms, libraries, laboratories, and technological facilities—is an important factor in improving the quality of learning. The role of zakat institutions in infrastructure development has been implemented in various countries, such as Malaysia and Qatar, where zakat funds are allocated for the construction of schools for the poor and the provision of digital learning facilities (Kasim & Osman, 2014: 33). In Indonesia, this model has begun to be implemented by BAZNAS through the Zakat Community Development (ZCD) program, which includes the construction of educational facilities in disadvantaged areas. The use of ZIS funds for infrastructure not only provides long-term benefits but also supports the equalization of education quality between regions.

Fourth, a collaborative model between zakat institutions and educational institutions is a modern approach to improving the effectiveness of ZIS distribution. This collaboration can take the form of partnerships between schools, Islamic boarding schools, and universities with BAZNAS or LAZ to manage scholarships, develop educational research programs, and create alternative funding innovations such as education-based productive waqf (Beik, 2019: 87). Through this collaboration, educational institutions can obtain stable funding, while zakat institutions obtain more accurate data on *mustahik*. This model promotes transparency, accountability, and professionalism in the management of ZIS funds.

Fifth, a growing form of ZIS distribution is the use of digital technology in the distribution process. The digitization of ZIS management enables faster, more targeted, and more transparent distribution. Digital platforms make it easier for zakat institutions to map educational needs and monitor the use of funds. According to Riswanda (2021: 64), the digitization of ZIS management increases public participation and expands the scope of distribution. In the education sector, the use of technology can be integrated through digital scholarship applications, educational zakat crowdfunding, and big data-based *mustahik* databases. This opens up opportunities for more innovative and adaptive ZIS management in line with the times.

Sixth, the utilization of ZIS for the development of character and religious education is also a crucial sector. Islamic boarding schools, madrasahs, and non-formal Islamic educational institutions often have limited budgets. Through ZIS, these institutions can strengthen their moral guidance programs, *tahfidz* classes, and religious-based skills training. This model reinforces the vision of Islamic education that emphasizes not only cognitive aspects, but also moral and spiritual aspects in accordance with Al-Attas' (1979: 52) idea of education as a process of instilling manners.

Thus, the distribution and utilization model of ZIS in the education sector includes direct assistance, empowerment, infrastructure development, institutional collaboration, digitization, and character education strengthening. This comprehensive and integrated approach enables ZIS to become an effective financing instrument in overcoming national educational inequality. Its implementation requires professional, data-driven governance that prioritizes the values of fairness, transparency, and long-term empowerment. The success of the ZIS distribution model is highly dependent on the capacity of zakat management institutions and the involvement of various stakeholders in the education sector. Therefore, strengthening regulations and optimizing the synergy

between the government, zakat institutions, and educational institutions are important prerequisites for ZIS to become a sustainable alternative solution in education financing.

III. THE CONTRIBUTION OF ZIS IN REDUCING EDUCATIONAL INEQUALITY

Educational inequality is a fundamental issue in national development. The gap in the quality and access to education between socioeconomic groups, between urban and rural areas, and between public and private schools continues to be a serious challenge for the government. According to a UNESCO report (2022), educational inequality has a direct impact on income inequality, labor productivity, and the quality of human development. In Indonesia, educational disparities are evident in school participation rates, infrastructure inequality, and families' ability to finance education. In this context, ZIS has great potential to help reduce educational inequality through a more equitable distribution of resources to those most in need.

The first contribution of ZIS in reducing educational inequality is through providing access to education for underprivileged groups. ZIS functions as an instrument of wealth redistribution, where funds collected from *muzaki* are allocated to *mustahik*, including poor and orphaned students. This concept is in line with the principle of distributive justice in Islamic economics, which aims to ensure the fulfillment of the basic rights of every individual, including access to education (Hafidhuddin, 2002: 57). National zakat institutions such as BAZNAS and several large LAZs have implemented educational scholarship programs ranging from primary to higher education. These programs have proven to help marginalized groups stay in school, reduce dropout rates, and ensure the continuity of learning.

The second contribution is strengthening the quality of education in disadvantaged areas. Educational inequality is not only caused by economic factors, but also by disparities in facilities and teaching staff. The allocation of ZIS to strengthen educational infrastructure in 3T (underdeveloped, frontier, and outermost) areas is a strategic step to reduce interregional disparities. According to Kasim and Osman (2014: 34), the allocation of zakat for the development of educational infrastructure such as classrooms, libraries, and laboratories can significantly improve the quality of learning. In several regions in Indonesia, BAZNAS has built "Rumah Cerdas Zakat" (Smart Zakat Houses) and "Sekolah Cerdas Zakat" (Smart Zakat Schools), which provide learning facilities for low-income communities. This approach not only opens access but also improves the quality of education in marginal areas.

Third, ZIS has an important contribution in empowering community-based Islamic educational institutions, such as Islamic boarding schools, madrasahs, and TPA. These institutions often face operational budget constraints despite playing a vital role in character building and basic religious literacy. Through ZIS, these institutions can obtain funding support for learning needs, teacher salaries, and institutional capacity building. Beik (2019: 91) emphasizes that empowering community-based educational institutions is an effective strategy for reducing educational inequality at the grassroots level. Islamic boarding schools that receive ZIS operational assistance are able to provide better and more inclusive learning for students from underprivileged families.

The fourth contribution is improving the quality of human resources through teacher training. Teacher quality is a key factor in educational success. However, disparities in teacher competence between developed and underdeveloped regions often lead to gaps in learning quality. ZIS funds can be used to finance pedagogical training, learning technology, and professional capacity building for teachers in poor regions. This approach is in line with Chapra's (2000: 124) idea, which emphasizes the importance of human resource investment for long-term development. With increased teacher competence, the quality of education will be more evenly distributed, thereby reducing educational disparities.

Fifth, ZIS plays a role in minimizing the burden of education costs for poor families, especially at the secondary and higher education levels. Educational inequality often occurs due to high costs such as uniforms, transportation, books, and tuition fees. Educational charity and daily donations are concrete forms that are widely used to help poor families overcome these economic barriers. According to Qardhawi (1999: 84), almsgiving has a flexible social dimension and can be used for various public welfare

needs, including education. Thus, the appropriate use of donations and almsgiving can expand learning opportunities for marginalized groups.

The sixth contribution is through strengthening the education ecosystem based on economic empowerment. ZIS is not only used for direct assistance, but also to support the economic programs of *mustahik* families. This approach is known as "family-based economic education," in which *mustahik* families are empowered economically so that they are able to finance their children's education independently. This program is in line with the concept of *maqashid sharia*, which emphasizes the preservation of wealth (*hifz al-mal*) and offspring (*hifz al-nasl*). The economic empowerment of *mustahik* directly impacts the improvement of families' ability to finance education, while reducing their dependence on assistance.

The seventh contribution is the use of ZIS in supporting the digitization of education. The technology gap is one of the tangible forms of educational inequality, especially in the aftermath of the COVID-19 pandemic. Many poor students do not have access to digital devices and the internet. The use of ZIS funds to provide devices, internet access, and digital learning platforms helps narrow the digital divide. Riswanda (2021: 66) emphasizes that the use of ZIS for digital education is a significant innovation in improving equitable access to learning.

Overall, ZIS has made a multidimensional contribution to reducing educational inequality, through direct redistribution, infrastructure development, empowerment of educational institutions, improvement of teacher quality, reduction of the financial burden on poor families, economic empowerment, and digitization. With professional, transparent, and focused governance, ZIS can be an effective and sustainable alternative instrument in supporting national educational equity. Synergy between the government, zakat institutions, educational institutions, and the community is key to the success of ZIS in carrying out this strategic role.

IV. CHALLENGES IN IMPLEMENTING THE ZIS-BASED EDUCATION FINANCING MODEL

The implementation of an education financing model based on ZIS offers a strategic alternative to reduce national educational inequality. However, this model is not without various structural, cultural, administrative, and regulatory challenges that affect its effectiveness in various regions in Indonesia. These challenges require serious attention from zakat management institutions, the government, and educational institutions so that this financing model can run optimally, accountably, and sustainably.

One of the main challenges is the lack of public literacy about the function of ZIS in financing education. Many people still view zakat as an obligation that is limited to consumptive and short-term distribution, rather than as an instrument for educational empowerment. According to Hasan (2020:114), this traditional perception has resulted in the potential of productive zakat, including for the education sector, not being maximized. As a result, educational institutions that should be able to utilize the ZIS scheme for scholarships, facility development, or quality improvement have not received optimal support from this religious funding source. Low ZIS literacy also has an impact on the lack of participation of *muzakki*, especially among the middle and upper economic groups who have significant potential to contribute.

In addition to literacy, the next challenge is the lack of data integration between zakat management institutions (BAZNAS and LAZ) and educational institutions. The absence of an integrated database on poor students, school funding needs, and education program priorities results in ZIS distribution that is not always on target. Daulay (2021:88) emphasizes that the validity of *mustahik* data is a crucial factor in preventing overlap, misuse, or double funding, which ultimately undermines the effectiveness of the program. In a number of regions, data management is still carried out manually and is not integrated with education data such as Dapodik or Emis. This condition means that the distribution of ZIS to the education sector does not yet have a comprehensive planning direction.

Furthermore, there are also challenges related to the accountability and transparency of ZIS management institutions. Although many institutions have implemented good governance principles, some still face obstacles in financial reporting, risk management, and internal auditing. According to Karim (2019:52), low

transparency can reduce public trust in zakat institutions, which in turn has an impact on decreasing *muzakki* participation. In the context of education, accountability is very important because ZIS funds are used for long-term purposes that require careful planning and strict supervision. Without transparency, the potential for misappropriation or inaccuracy in the distribution of funds becomes greater.

The next challenge is the diversity of regulations and governance of zakat at the regional level. Although Law No. 23 of 2011 regulates the management of zakat nationally, its implementation in the regions is often inconsistent. Some local governments provide strong support through policies and budget allocations, while others remain passive. These differences lead to disparities in the implementation of ZIS-based education financing programs between regions. According to Satria (2022:75), harmonizing regulations between agencies and regions remains a major task to ensure that ZIS can become an effective source of education financing nationwide.

At the technical level, the implementation of ZIS-based education financing programs also faces challenges in the form of limited human resource capacity for ZIS management, both at the regional BAZNAS and LAZ levels. Many institutions do not yet have professionals with competencies in financial management, information technology, and educational program design. This is important because the education financing model is not only a matter of fund distribution, but also requires systematic planning, monitoring, and evaluation. Alim (2020:132) explains that weaknesses in human resource capacity often cause education programs to rely solely on the distribution of scholarships, without more innovative empowerment programs such as sharia-based school financing, digital facility assistance, or the revitalization of small schools in disadvantaged areas.

In addition, there is also a cultural challenge in the form of skepticism among some people regarding the use of zakat for the education sector. Although zakat has an empowering dimension and can be used for the public good, some people's understanding is still focused on the eight *ashnaf* literally, so that education programs are sometimes considered not to be included in the *mustahik* category. In fact, students from poor families, honorary teachers, or educational institutions that serve the poor can clearly be included in the categories of fakir, poor, or *fiisabilillah*. According to Anwar (2021:60), this poor understanding of social *fiqh* narrows the scope of zakat utilization for the education sector.

Equally important, another challenge is the instability of ZIS donations, which are fluctuating and seasonal in nature. The distribution of *infaq* and alms usually increases during Ramadan, Eid al-Fitr, or times of disaster, while during normal months there is a decline. This condition makes it difficult for zakat management institutions to design long-term education programs that require sustainable funding. Syaukani (2020:99) emphasizes that program sustainability is an important prerequisite in education financing, especially for scholarship programs that require multi-year support.

Furthermore, there are also challenges related to the lack of collaboration between zakat institutions and the business world and educational philanthropy. In fact, cross-sector collaboration has the potential to expand funding sources, strengthen capacity, and create innovative financing models. Laut (2021:140) explains that a collaborative approach is a modern strategy in educational philanthropy that can increase program efficiency and impact. However, in practice, this collaboration is still limited due to differences in vision, lack of cross-institutional communication, and a lack of integrative platforms.

Considering these challenges, the implementation of ZIS-based education financing models needs to be directed towards institutional strengthening, increasing public literacy, harmonizing regulations, and developing transparent and accountable governance. ZIS has great potential as an alternative source of education financing, but this potential can only be realized if these challenges are addressed gradually and systematically.

Conclusion:-

Zakat, infaq, and sadaqah (ZIS)-based education financing is a strategic and sustainable approach that can be an alternative solution in overcoming national education inequality. Based on the results of the research and discussion, it can be concluded that ZIS has great potential to be integrated into the

education financing system through structured, accountable, and professional mechanisms. The potential of ZIS funds, which reach hundreds of trillion of rupiah each year, shows that Islamic philanthropy can be a significant resource in strengthening educational equity in Indonesia. However, the fact that the actual amount collected is still far from its potential emphasizes the importance of optimizing public literacy, strengthening zakat institutions, and increasing the effectiveness of fund distribution. Normatively, ZIS has religious and social legitimacy as an instrument to support the welfare of the people, including the education sector. Contemporary interpretations of the category of *fiṣabilillah* open up broad opportunities for the use of zakat to finance formal and non-formal education. In addition, the flexibility of *infaq* and *sadaqah* allows educational institutions to obtain broader support, especially in meeting operational needs, developing facilities and infrastructure, and implementing programs to improve teacher quality. Thus, ZIS can contribute directly to the aspects of access, quality, and sustainability of education financing.

From an Islamic economic perspective, ZIS plays a redistributive role that channels wealth from the wealthy to those in need. This redistribution process has proven effective in reducing mutual dependency, strengthening the economic resilience of poor families, and supporting the continuity of children's education. The results of the study show that the implementation of productive ZIS in various community-based educational institutions can increase financial independence and the quality of educational services. These findings confirm that the integration of ZIS into education financing is not only a short-term solution but also a long-term strategy to improve the quality of national human resources. However, the use of ZIS for education has not yet been fully integrated into national education policy. The distribution of ZIS is still sectoral, sporadic, and not oriented towards resolving structural inequalities. Therefore, a more systematic ZIS-based education financing model is needed, including strengthening regulations, integrating data on *mustahik* and educational institutions, and developing targeted utilization programs. In addition, synergy between the government, zakat institutions, the education sector, and the community is a fundamental requirement to ensure the effective implementation of this model.

Overall, ZIS-based education financing has high urgency and relevance in promoting educational equity in Indonesia. With professional, transparent, and empowerment-oriented management, ZIS can be a strategic instrument in realizing educational justice and reducing disparities among community groups. Therefore, the integration of ZIS into the national education financing policy framework is an important step towards achieving the vision of inclusive, competitive, and equitable human resource development.

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