

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

### **Manuscript Info**

#### **Manuscript History**

Received: xxxxxxxxxxxxxxxx

Final Accepted: xxxxxxxxxxxxxxxx

Published: xxxxxxxxxxxxxxxx

#### **Key words:-**

*Zakat, Infaq, Sadaqah, Education Financing, Educational Inequality, Islamic Philanthropy.*

### **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 educational 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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3 **Introduction:-**

4 National educational inequality remains a structural problem that continues to haunt Indonesia's human resource  
5 development. Although the allocation of the education budget in  
6 the State Budget (APBN) has reached 20 percent in accordance with the constitution, equitable quality and access to  
7 education has not been fully realized. This phenomenon shows that  
8 the problem of education lies not only in policy, curriculum, and the quality of educators, but also  
9 in the resilience of the financing system that supports the sustainability and equity of education. According to Tilaar  
10 (2000:117), financing is a strategic component in the implementation of education that determines the direction of  
11 quality achievement in each educational unit. The financing gap between rich and poor regions, as well as  
12 between large and small educational institutions, widens the gap in the quality of education in Indonesia.

13 Data from the Central Statistics Agency (BPS) in 2023 shows that the disparity in  
14 school participation rates between high- and low-income communities is still quite significant,  
15 especially at the secondary education level. Meanwhile, a report by the Ministry of Education,

16 Culture, Research, and Technology (2022) reveals that many small private schools experience  
17 operational difficulties due to a lack of financial support. Thus, the issue of financing is one of the main causes of  
18 educational inequality, which requires more creative, sustainable, and locally-based alternative solutions. As the  
19 country with the largest Muslim population in the world, Indonesia actually has the potential for religious social  
20 funds that can play a strategic role in overcoming these educational funding inequalities. The potential for national  
21 zakat alone is estimated at Rp 327 trillion per year, while the actual collection has only reached around 10 percent  
22 (BAZNAS, 2022). This does not include the potential of *infaq* and *sadaqah*, which are much more flexible and  
23 have no *nisab* restrictions. According to Hafidhuddin (2011:56), *Zakat*, *Infaq*, and *Sadaqah* (almsgiving) (ZIS)  
24 funds have tremendous economic potential if managed professionally and directed towards strategic  
25 empowerment sectors such as education.

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

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

42 Thus, there is a need to develop a sustainable education financing model based on the  
43 internal potential of the community. The education financing model based on ZIS is relevant because it can bridge the  
44 limitations of state allocation while optimizing the economic potential of the community. According to Chapra  
45 (1992:113), the concept of Islamic economics emphasizes the importance of distributive justice through the  
46 mechanisms of zakat and philanthropy as an effort to create collective welfare. Education, as a basic need and right of  
47 every citizen, should receive philanthropic support in the context of empowerment and reducing inequality.

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

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

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

60 However, the use of ZIS for education has not been carried out systematically and integrated into national  
61 education policy. In general, the distribution of ZIS funds is still sporadic, sectoral, and not directly aimed at  
62 reducing structural educational inequality. Therefore, a structured, accountable ZIS-based education financing  
63 model supported by a strong institutional design is needed. This model must be able to integrate the potential of ZIS  
64 from the community with the real needs of educational institutions at the grassroots level.  
65

## 66 **Materials and Methods:-**

67 This study uses a qualitative approach with documentation and literature review methods as the main strategies in  
68 examining the ZIS-based education financing model as an alternative solution to national educational inequality.  
69 This method was chosen because it provides a comprehensive theoretical and empirical basis for  
70 understanding Islamic philanthropy practices and their integration with the education financing system. Documentation  
71 and literature studies are considered relevant for examining policy developments, zakat institution reports,  
72 theories of wealth distribution in Islam, and previous research findings related to educational inequality (Creswell,  
73 2014: 26).

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

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

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

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

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

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

## 110 **Results and Discussion:-**

111 Based on documentation, literature, and data analysis, several key findings were obtained, indicating that ZIS  
112 funds have great potential, normatively, economically, and practically, to be integrated into the education  
113 financing system in Indonesia. The results of this study are represented 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.

### 118 I. THE POTENTIAL OF ZIS IN EDUCATION FINANCING

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

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

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

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

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

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

152 One of the great potentials of ZIS in financing education is its flexibility of use. Zakat funds, for example, can be  
153 used to provide scholarships, meet students' basic needs such as uniforms or school supplies, and support learning  
154 activities. In addition, productive zakat can be used for economic empowerment programs for beneficiary  
155 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  
156 infrastructure development such as libraries, laboratories, classrooms, and  
157 sanitation facilities in poor schools. In addition, these funds can be used for teacher competency development, learning  
158 technology training, and various other education quality improvement programs.

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

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

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

## 181 II. ZIS DISTRIBUTION AND UTILIZATION MODEL IN THE EDUCATION SECTOR

182 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  
183 instrument, but also as an economic redistribution mechanism to reduce social inequality, including inequality in  
184 access to education. From an Islamic economic perspective, the distribution of ZIS must take into account the  
185 principles of justice, benefit, empowerment, and transparency (Qardhawi, 1999: 72). Thus, optimizing ZIS funds  
186 in the education sector requires a structured distribution model and targeted utilization.

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

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

197  
198 Second, the empowerment-based distribution model has become a new trend in modern ZIS management. Instead of  
199 merely covering short-term needs, the empowerment model focuses on capacity building so that beneficiaries can  
200 achieve independence. In the education sector, this empowerment includes teacher training programs, school  
201 management capacity building, and community-based curriculum development. This strategy is in line with Chapra's  
202 (2000: 118) view that the goal of Islamic economics is not only to increase the income of *mustahik*, but also to  
203 develop productive and independent human resources. Empowerment-based utilization also includes the  
204 establishment of community learning centers, literacy programs, and institutional support for schools in  
205 marginalized areas.

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

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

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

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

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

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

246

### 247 III. THE CONTRIBUTION OF ZIS IN REDUCING EDUCATIONAL INEQUALITY

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

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

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

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

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

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

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

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

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

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

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

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

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

328 In addition to literacy, the next challenge is the lack of data integration between zakat  
329 management institutions (BAZNAS and LAZ) and educational institutions. The absence of an integrated database on  
330 poor students, school funding needs, and education program priorities results in ZIS distribution that is not always  
331 on target. Daulay (2021:88) emphasizes that the validity of *mustahik* data is a crucial factor in preventing overlap,  
332 misuse, or double funding, which ultimately undermines the effectiveness of the program. In a number of regions, data management is still carried out  
333 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  
334 comprehensive planning direction.

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

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

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

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

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

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

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

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

### 383 **Conclusion:-**

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

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

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

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

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