

The Impact of Zakat Fund Distribution on BAZNAS Cendekia School (SCB): A Sustainability Livelihood Assessment

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ABSTRACT

This research aims to measure the extent of the impact of the Zakat distribution program in the education sector by taking a case study of the BAZNAS Cendekia School (SCB) program. This research was conducted using an evaluative approach with the Sustainability Livelihood Impact Assessment (SLIA) framework. Data collection was carried out through literature study, field observations, in-depth interviews. The sample population for this research was comprehensive (total sampling) consisting of 21 school management people, 26 teaching staff, 277 students and 30 heads of local families. The findings from this research show that there has been an increase in all aspects of SLIA with various scales of change, namely the human resource capital aspect of 0.30, social capital of 0.25, natural resource capital of 0.30, physical capital of 0.25 and financial capital of 0.41. The highest change occurred in the financial capital aspect of 0.41 and the lowest change occurred in the social and physical capital aspect. This shows that during the 2017-2020 period, the current social and financial modalities are aspects that are felt to be very useful at this time, so in the future the minimum contribution achieved in this aspect can be maintained. Meanwhile, regarding the aspects of human resource, natural resources and physical modalities, these three aspects need to receive attention to improve optimization so that these already good assets can be more optimally useful for all parties who have an interest in the sustainability of SCB for better education. A limitation of this research is the unavailability of baseline data to measure how big the stakeholder and beneficiary perception scores were at the start of the program. Because this research was conducted in the 3rd year after the SCB started, of course the perception comparison between then and now has the potential for quite large bias.

Keywords: *Zakat, BAZNAS, Education, Sustainability Livelihood Impact Assessment*

INTRODUCTION

Poverty is a multidimensional problem that is not only related to economic problems, but is also related to other fields, such as education. In 2022, the Central Bureau of Statistics (BPS) released data, based on the 2021 National Economic Survey (SUSENAS), as many as 76% of families admitted that their children had dropped out of school for economic reasons. The majority (67.0%) of them cannot afford school fees, while the remainder (8.7%) have to earn a living (BPS, 2022). Although the number of educational participation by school-age children in Indonesia continues to increase

every year. However, overall, the number of out-of-school children in 34 provinces is still around 4.5 million children (Tempo, 2019).

There are many factors that cause of poverty, including access to education, especially at primary and secondary level. The lack of knowledge and education possessed by poor families means they do not have skills and expertise which leads to low quality human resources. The low quality of these resources is closely related to the quality of getting access to better jobs for poor people. Limited access to education often leads poor families to become unemployed and find it difficult to get access to work, even if there is one,

perhaps the quality is not good, such as manual labor and odd jobs.

This can be anticipated by encouraging lower class people, especially those who have potential for achievement, to have access to education, both elementary, junior and senior high school. It is hoped that this education will change the perspective of poor people, which will lead to improving the quality of qualified human resources and making it easier to access economic resources to improve the standard of living in society. In short, education is an effective means of achieving vertical mobility for poor people to get a better quality of life.

One instrument that can be used to overcome the problem of poverty and

empower the community is zakat. Utilization of zakat and alms funds for education is one of the important and strategic agendas in the context of community empowerment (BAZNAS, 2016). This is where the role of BAZNAS as a Non-Structural Government Institution is mandated by the Government through Act No. 23 of 2011 concerning National Zakat Management to achieve its founding objectives as stated in article 3 b, namely increasing the benefits of zakat to realize community welfare and reduce poverty.

In the strategy of alleviating poverty and improving the welfare of the beneficiaries of zakat (*mustahik*), BAZNAS has a strategy of strengthening them through the concept of “triangle of community empowerment” (see Figure 1).

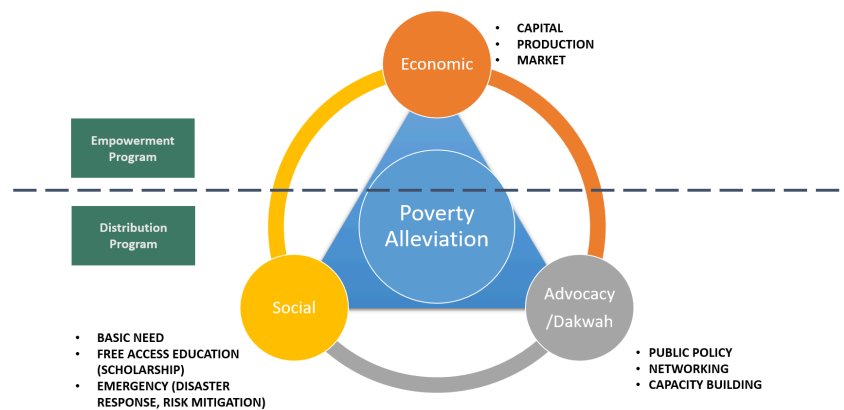


Figure 1. BAZNAS Poverty Alleviation Strategy

The empowerment consists of 3 main pillars, namely Social, Economic, and Advocacy/Da'wah. Education, specifically scholarship programs, is one of the areas that is the main focus in the social pillar. Education is a basic need for humans to get a better life. Access to education for poor groups is still a problem today. In fact, among the poor groups there are children who have the potential to develop according to their talents.

One of BAZNAS' efforts to contribute to strengthening education in Indonesia is by building and developing the BAZNAS Scholar School (SCB), which is a school model based on zakat, alms,

endowments and CSR funds to open access to quality education for *mustahik* from underprivileged groups but who have the potential to be successful according to their respective talents.

SCB is expected to become one of the best practices for implementing collaborative sharia social finance funds (blended Islamic social finance) because its establishment involves various institutional elements and types of sharia social finance funds. SCB builds on the collaboration initiative of BAZNAS RI with the Siti Hajar Sudjai Foundation and support from Qatar Charity Indonesia. Where the location and land used by SCB come from the waqf

foundation, the facilities and infrastructure are grants from Qatar Charity donors, and the basis for teaching and learning operational needs comes from zakat funds and community donations collected by BAZNAS RI.

This research was conducted to see how much impact the BAZNAS Scholars School had on improving the welfare of beneficiaries from several aspects. Researchers hope that the results of this research can be used as material for program improvement and development. It is also hoped that the results of this research can become a recommendation for a model for community empowerment programs through

the education sector involving various stakeholders, especially zakat and waqf institutions and the business world.

LITERATURE REVIEW

The Sustainable Livelihood Analysis (SLA) framework developed by the UK Department for International Development (DFID) in 2003 is the most framework most widely recognized framework by scholars (Su, F. Yin, Y.J: 2020). The SLA framework addresses five kinds of overall livelihood capital: (1) human capital, (2) physical capital, (3) natural capital, (4) financial capital and (5) social capital (Bond, M. 2015).

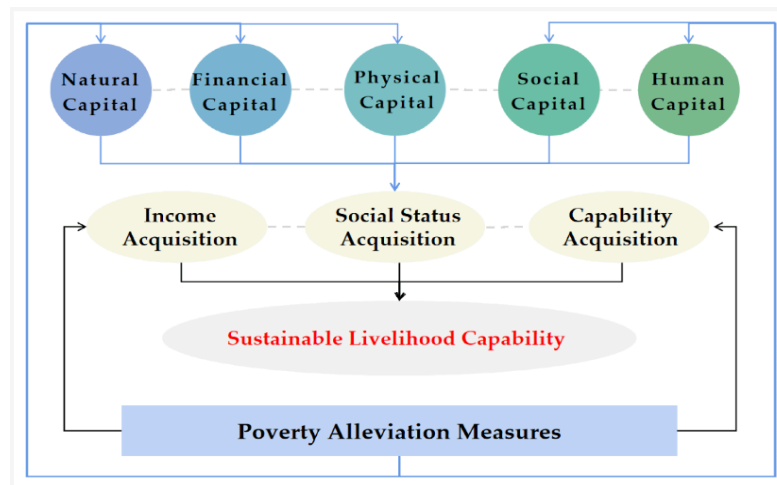


Figure 2. Relationships between poverty alleviation measures and sustainable livelihood capability (Su, F, Yin, Y.J 2020).

The concept of Sustainable Livelihood (SL) is an attempt to go beyond the conventional definitions and approaches to poverty eradication. These had been found to be too narrow because they focused only on certain aspects or manifestations of poverty, such as low income, or did not consider other vital aspects of poverty such as vulnerability and social marginalization. It is now recognized that more attention must be paid to the various factors and processes which either constrain or enhance poor people’s ability to make a living in an economically, ecologically, and socially sustainable

manner. The SL concept offers a more comprehensive and integrated strategy for tackling poverty. The intention is rather to employ a holistic perspective in the analysis of livelihoods to identify those issues of subject areas where an intervention could be strategically important for effective poverty reduction, either at the local level or at the policy level (Krantz, 2001).

METHODOLOGY

The method used in this research is an evaluative research method, where this

research method aims to see the extent of program achievements, especially related to the benefits obtained by stakeholders and beneficiaries. The evaluation framework used is the Sustainability Livelihood Impact Assessment (SLIA) where there are 5 (five)

asset modalities that are evaluated for achieving their impact, namely human resource capital (HR), social capital, natural resource capital (SDA), physical capital, and financial capital. The evaluation framework using SLIA can be seen in the picture below.

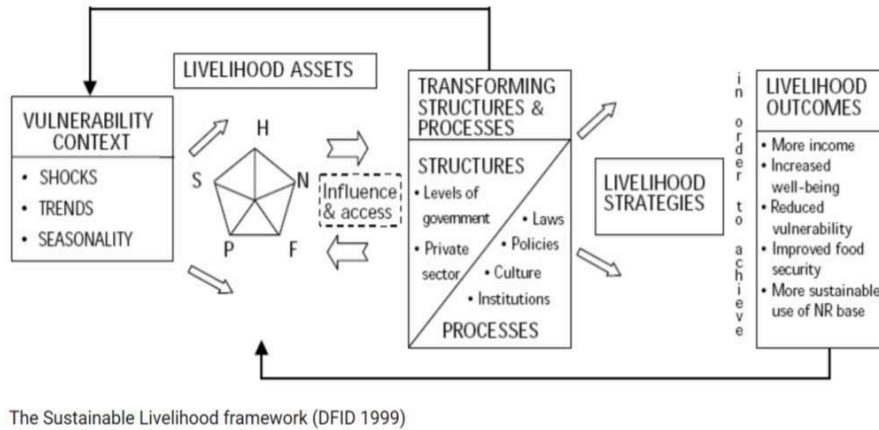


Figure 3. The Sustainable Livelihood Framework (DFID 1999)

Based on the SLF scheme above, in this study, the framework is derived into an impact assessment analysis scheme by testing a number of variables in each modality aspect of the performance and impact that SCB has on its stakeholders. The 5 modalities tested are Human Resource Capital (HR), Social Capital, Natural Resource Capital (SDA), Physical Capital and Financial Capital.

This research also uses a mix-method approach. Quantitative approaches in this evaluation study were used to carry out measurements on SLIA method where testing modalities are explored into a number of key indicators in the 5th (five) aspects of the modalities studied. These indicators are then reduced to a number of question variables quantitatively using an interval scale. The indicators for the 5th SLIA modality aspect are as follows:

Table 1. SLIA Indicators

Human Capital	Social Capital	Natural Capital	Physical Capital	Financial Capital
Training and development skills (Hard skill)	Leadership	Land Asset	School Accessibility	Salary
Training and development skills (Softs skill)	Regulation and Sanction	Water Hygiene	School building	Allowance
Health facility	Application of Islamic values	Green lifestyle	Class and dormitory	Saving
Ability to work	Social interaction		Water and electricity	Pension fund
Adaptability	Social relation		Technology	Investment

The five indicators above are then studied and compared with a number of data samples from beneficiary recipients

SCB program, which consists of SCB Management, Educator Staff (Teachers and Dormitory Supervisors), and SCB

students and the community who live around the school fence since SCB was first established.

The population of this research is SCB management, teaching staff and SCB students, as well as the surrounding community with the sampling technique used is total sampling (entire population), consisting of:

Tabel 2. Data Sample

No	Sample	Amount
1	SCB Management	21 peoples
2	SCB Teachers	26 peoples
3	SCB Students	277 peoples
4	Communities around SCB	30 households

In order to obtain comprehensive data, this study also uses qualitative methods to understand the dynamics that occur throughout the process of providing education activities at SCB using interview methods, document study and observation. Here are the details in table (3).

Data collection was carried out by conducting a survey of the research samples above. Apart from that, data collection techniques were also carried out by conducting interviews with SCB top management and teaching staff, document studies of AD/ART documents, strategic plans, annual budget plans, school building designs, human resource development designs, school management systems, procurement of facilities and equipment requirements. school infrastructure, new student admission strategies, student attendance recapitulation and SCB curriculum documents.

From the framework above, it is then derived into an impact assessment analysis scheme by testing a number of variables in each modality aspect of the performance and impact that SCB has on its stakeholders, with the following assessment categories from table (4).

Table 3. Qualitative Data Sample

No	Method	Object	Amount
1	In-depth interview	SCB Top Management	3 peoples
		Teachers	6 peoples (3 teachers and 3 dormitory supervisor)
2	Study Document	Strategic and Planning Document	10 documents (AD/ART SCB, Master Plan, HR Development Design, School Management System, Procurement of school facilities and infrastructure, Student Attendance Recapitulation, Curriculum Document)
3	Observation	Around SCB	During the research

Table 4. SLIA Assessment Category

Score	Rating	Definition
4,01 – 5,00	Very good	The current perceived facts have fulfilled even more than what was expected or in other words exceeded expectations.
3,01 – 4,00	Good	The facts that are currently felt are sufficient to fulfill what was expected or in other words there are still several things that have not been fulfilled from what was expected.
2,01 – 3,00	Fair	The facts that are currently felt are sufficient to fulfill what was expected or in other words there are still several things that have not been fulfilled from what was expected.
1,01 – 2,00	Not good	The current perceived facts do not meet expectations. There are still most expectations that have not been met and that is significant.

RESULT & DISCUSSION

The existence of the BAZNAS Cendekia School is a new hope for the community, especially the poor, who have limitations in accessing quality education for their children. It is hoped that the presence of SCB which has a roadmap as a quality education model with Islamic character for *mustahik* throughout Indonesia will be a glimmer of hope for providing quality education for the future of their children in the future. The following is the overall conclusion of the potential sustainability and impact that SCB has provided as an educational institution during the 3 years after its running.

Tabel 5. Scoring SLIA SCB

SLIA Aspects	Before	After	Changes
Human Capital	3.53	3.83	0.30
Social Capital	3.70	3.95	0.25
Natural Capital	4.43	3.73	0.30
Physical Capital	3.58	3.83	0.25
Financial Capital	3.42	3.83	0.41

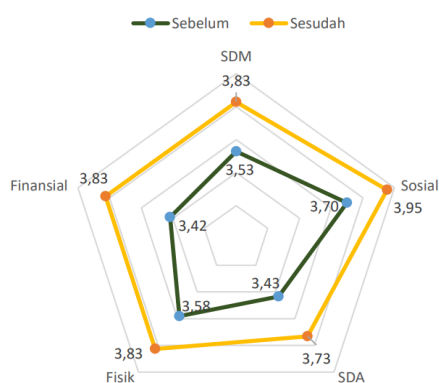


Figure 4. SLIA SCB Program

The graph above is an illustration of the impact contribution felt by the stakeholders and beneficiaries of SCB since it was first established in 2017. Overall, the score from the beginning of SCB's establishment until the time this evaluation study was carried out, statistically SCB has obtained a score in the "Good" category, in the range 3.42–3.70. The highest score in the early

days of SCB felt by the beneficiaries was the Social Modality aspect (3.70). This value indicates that the main strength that has been owned by SCB since the beginning is Social Capital. The tendency for high social capital is likely influenced by the design characteristics of learning activities at SCB which seeks to transform students from *mustahik* circles into having an entrepreneurial mentality and a strong dormitory-based education approach model with basic principles of interaction and social relations in it.

Appreciation during this time seems to have increased in all aspects. In the pentagram above, it can even be seen that all aspects get almost the same score value so that they are able to form a near perfect pentagram. The highest score was again appreciated for the social mobility aspect with a value of 3.95 while the lowest was for the natural resources modality. Uniquely, the highest increase occurred in the financial modality aspect with a score increase of 0.41, while the lowest increase occurred in the social modality and physical modality aspects. It can be concluded that over the last 3 (three) years, there has been a significant increase in financial or material prosperity.

CONCLUSION

By looking at the comparison of the level of increase in each aspect of the modality, SCB needs to maintain all impact contribution achievements that have been appreciated by stakeholders and program beneficiaries. Currently, social and financial modalities are aspects that are felt to be very useful at this time, so in the future at least the achievement of contributions in these aspects can be maintained. Meanwhile, in terms of human capital, natural and physical modalities, these three aspects need attention to be optimized so that these good assets can be more optimally useful for all parties who have an interest in the sustainability of SCB for better education.

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