

Islamic Banking & Finance Review (IBFR)

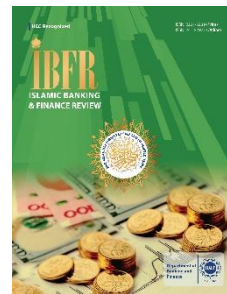
Volume 9 Issue 2, Fall 2022


ISSN(P): 2616-9738, ISSN(E): 2616-9746

Homepage: <https://journals.umt.edu.pk/index.php/IBFR>



Article QR



- Title:** Zakat's Potential to Increase Intellectual Capacity: Affirmative Actions in Indonesia
- Author (s):** Muhammad Said¹, Wahyu Wastuti¹, Juwita Anggraeni²
- Affiliation (s):** ¹Faculty of Economics and Business, UIN Syarif Hidayatullah, Jakarta
²Faculty of Economics and Business UIN Raden Fatah Palembang, South
- DOI:** <https://doi.org/10.32350/ibfr.92.02>
- History:** Received: June 24, 2022, Revised: September 21, 2022, Accepted: November 19, 2022, Published: December 20, 2022
- Citation:** Said, M., Wastuti, W., & Anggraeni, J. (2022). Zakat's potential to increase intellectual capacity: affirmative actions in Indonesia. *Islamic Banking & Finance Review*, 9(2), 15–41. <https://doi.org/10.32350/ibfr.92.02>
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- Conflict of Interest:** Author(s) declared no conflict of interest



UMT

A publication of
Dr. Hasan Murad School of Management (HSM)
University of Management and Technology, Lahore, Pakistan

Zakat's Potential to Increase Intellectual Capacity: Affirmative Actions in Indonesia

Muhammad Said^{1*}, Wahyu Wastuti¹, and Juwita Anggraeni²

¹Faculty of Economics and Business, UIN Syarif Hidayatullah, Jakarta

²Faculty of Economics and Business UIN Raden Fatah Palembang, South Sumatra

Abstract

Knowing the potential of *zakat*, the programs to utilize its potential and increase literacy in Indonesia are the main objectives of this research. Interviews were conducted with informants who were purposively selected and regarded as the primary data source. Secondary data was obtained from annual report documents, official reports, press releases, and the National *Amil Zakat* Agency (BAZNAS) website. Data were analysed through the coding process and its classification was based on the research objectives. The findings showed the potential of *zakat* collected at BAZNAS worth Rp. 233.8 trillion, which was sourced from various *zakat* objects. *Zakat* has an excellent potential in realizing the *Syariah maqasid, li hifdz al aql*. The utilization of *zakat* is carried out in a structured way through the BAZNAS Scholarship Institution (LBB) due to the Decree of the Chairperson of BAZNAS No. 12 of 2018. The decree's primary purposes are to ensure the continuity of educational programs for the poor, intergenerational accountability, and to prepare the next generation of the nation with a depth of knowledge and nobility. The government has launched various forms of scholarship programs for Bachelor, Master, and Doctoral level students. Research assistance with specific topics of *zakat*, the Thousand Ulama Cadre Scholarship (KSU), and the Post-Disaster Education programs are also constructed by *zakat* managers to realize the above objectives.

Keywords: education, *maqasid syariah*, *Shariah*, tacit and explicit knowledge, *zakat*

Introduction

Intellect (*aql*) is one of the primary characteristics that people must have in *syariat*. *Aql* is the main prerequisite for *taklif* (liability in the *Shariah*) and minimum limit of *baligh* (pubescent) in accepting and carrying out Islamic

* Corresponding author: muhammad@uinjkt.ac.id

duties. Sharpening and increasing the power of reason (intellectual intelligence) is achieved in many ways. Islam encourages every Muslim male and female to seek knowledge as an essential medium to sharpen their intellect potential of thinking natural phenomena, observing and exploring the development of technological innovations for the benefit of their life in the world and the hereafter. By using the power of reason for scientific research activities, the development of superior science, culture and technology, Muslims are expected to become a *khaira ummah* (better nation). According to Hassan ([2018](#)) unfortunately most of the dropping out of school, unemployment and poverty occur in countries with many Muslim communities, especially in Asian and African countries.

Indonesia, as a country with the world's largest Muslim population, is still overwhelmed by illiteracy, especially in the Eastern Indonesia. They generally live in rural areas and constitute pockets of poverty, typically women of age above 45 years. The Central Statistics Agency reported in 2018 that there are 6 provinces in Indonesia with an illiteracy rate of more than 4%, namely Papua (22.88%), West Nusa Tenggara (7.51%), East Nusa Tenggara (5.24%), West Sulawesi (4.64 %), South Sulawesi (4.63%), and West Kalimantan (4.21%). Eradication of illiteracy in Indonesia is a common concern and the responsibility of all stakeholders. If we can free ourselves from illiteracy as a whole, we can expect that the quality of human resources throughout Indonesia will increase. Indonesia is expected to face greater challenges in the future. The ability to read, write, and count alone would not be enough to deal with these challenges. There must also be acquired five other basic literacy skills namely numeracy literacy, digital literacy, financial literacy, scientific literacy, and cultural literacy by the citizens.

Another problem is the unemployment rate which tends to increase year to year, especially during the pandemic. In February 2020, the unemployment rate was 4.94%. This percentage increased by February 2021, bringing the unemployment rate to 6.26%. All in all, 19.10 million working age people lost their jobs as a result of being affected by COVID-19. On the other hand, the number of poor people is increasing. Data shows that the poverty rate was 9.78% in March 2020 which increased to 10.14% in March 2021. There were 27.54 million poor people in March 2021. This factual condition demands serious efforts to reduce the growth of

unemployment and poverty. An important instrument to reduce this problem is Islamic economics.

Islamic economics has several essential instruments, such as *zakat*, *infaq*, *shadaqah*, and *waqf* (ZISF) available to eradicate illiteracy. *Zakat* is a normative pillar of Islam and has functional and operational strength as a social instrument of Islamic finance for *mustahik* including their liberation from illiteracy through educational scholarships. *Zakat* plays a big role in ensuring that *asnaf* receive a perfect education for the well-being of their lives (Ismail & Ismail, [2022](#)). It is a source of academic scholarship that is expected to improve the cognitive, affective, and psychomotor abilities of the Muslim *ummah* and realize the *Shariah* objectives of *hifdz al aql* (preservation of intellect). The vital position of education in Islam is inseparable from the objectives of the *Shariah*. It is to avoid the stagnation of thinking by seeking knowledge, soft and hard skills, and equally educating the mind and heart. *Zakat* is an instrument to shift the social status of the *mustahik* (recipient of *zakat*) to *muzakki* and empower the economic status of the *ummah*. However, the collection of *zakat* has been minimal since community trust remains low in *zakat* managers (Ibrahim & Ghazali, [2014](#)).

On the contrary, as an instrument to support educational programs, *zakat* has a pivotal position in enhancing human resources quality. *Zakat* is a source of academic aid to increase the ability of the community and to build their better future, high-order thinking, and critical thinking in responding to contemporary issues. Additionally, *zakat* organization faces multifaceted problems in developing its role in education. This paper has the following objectives: (1) mapping the potential of *zakat* in terms of *zakat* objects, *zakat* areas, and IPPZ in Indonesia; (2) the program of utilizing *zakat* to realize *maqasid al Shariah, li hifdz al aql*; (3) the implications of using *zakat* funding in increasing *mustahik* literacy in Indonesia and its contextualization within the development of modern organizational management.

Literature Review

The term *zakat* is repeatedly mentioned 59 times in the Qur'an (Qardhawi, [2015](#)). In Islamic legal theory, *zakat* refers to the duty incumbent upon Muslims to provide a certain amount of their wealth to the recipients (Muhtada, [2014](#)). Generally understood, *zakat* is a liability or *fardiyah-*

maliyah that is an individual's obligation in the field of property. It has the power to create sustainable prosperity, safeguarding religion, *aql*, soul, *maal*, and future generations. Worldwide, *zakat* has been repositioned as an annual wealth transfer and an obligatory ritual of worship. It is a fundamental instrument for achieving social and economic justice (Retsikas, [2014](#)). Its primary purpose is self-purification (*tazkiyatun nafs*) of the despicable characteristics, including the selfish character termed by Adam Smith, and the greedy character in Mondaville's terms (Deliarnov, [1997](#)).

Al-Qur'an propagates the philosophy of law to prevent damage to people, families, and to conserve the environment in order to maintain sustainable development and to ensure the safety of future generations (Najetullah, [1991](#)). *Zakat* performs multiple functions to achieve the objectives of the *Shariah*, both primary and secondary, spiritual and material, that fulfil human needs. The disclosure of the term *zakat* in the Qur'an does not always relate to the *zakat* of wealth and *zakat fitrah*. Drawing the meaning of *zakat* in the context of *zakat fitrah* and fasting of Ramadan must be related to the word piety as explained in the Al a'raf / 7: 156, "...then I will give my mercy to those who are pious, who pay alms and those who believe in our verses", and Maryam/19: 13 "And "deep compassion from our side and Zakat, and he is a pious person ".

Zakat means holy and the one purified is the devoted one, as it implies *Siyam Ramadan*. *Siyam* (fasting) is not considered if *taqwas* (piousness) is not achieved at the end of Ramadan by issuing *zakat fitrah* (Syarif, [2013](#)).

Legal Standing of *Zakat* in Indonesia

The regulation of *zakat*, has been a serious concern for a long time since its issuance in 1892 by the Colonial Government on August 4, which contains the policy regarding *zakat* as a struggle fund led by a religious leader for the liberation, justice, and independence of the society from the tyranny of the Dutch colonizers. They arouse the people's fighting spirit through Islamic symbols which aimed at freeing oneself from slavery and liberation from colonialism that seized justice, independence, and freedom, contradicting the Republic of Indonesia's and humanity's constitution.

Policies regarding the management and development of *zakat* organizations have been constantly evolving to strengthen organizational quality, the potential of organizational management resources, and

improving facilities and infrastructure for better services to the broader community. Said (2019) noted three essential points in developing and strengthening *zakat* potency and *zakat* organizations in Indonesia. These include increasing the quality of human resources (the *amil*), institutional management of *zakat*, and transparency and accountability of public finances.

Law No. 38/1999 concerns the management of *Zakat* Funds and Law No. 17/2000 as a new regulation concerns income tax. These laws have provided more space for the community to establish *zakat* institutions in order to raise *zakat* funds in Indonesia (Muhtada, 2014). Additionally, Law No. 17/2000 brought two significant changes namely *zakat* is no longer a tax object, and it reduces taxable income. These laws and regulations explicate the government's support to *zakat* organizations which totalled 150 institutions from 1999 to 250 in 2006 and significantly increased to 465 *zakat* organizations by 2018 (Putriana, 2018).

Apart from the above, there is Law No. 23 of 2011 and No. 23 of 2013 concerning the management of *zakat* and the National *Zakat Amil* Agency (BAZNAS). Article 3 of Law No. 23, 2013 stated that the *zakat* organization's function is clearly explained in the Government's Regulation (PP) No. 14 of 2014 regarding the implementation of the *Zakat* Management Act which aims to (a) do good planning in the collection, distribution, and utilization of *zakat*; (b) collect, distribute, and utilize *zakat*; (c) control the collection, distribution, and utilization of *zakat*; and (d) report and be responsible for the implementation of *zakat* management.

Sharia, Essence, and Purpose (*Maqasid Syariah*)

The word *syarī'ah* is "the way to water". *Shariah* regulates issues related to both *ibadah* (worship) and *muamalah* (Transactions). *Aqidah* (Belief) and *muamalah* have a mutual relationship. The commandment to pay *zakat* is to fulfil personal obligations that simultaneously meet social value as an expression of social empathy. Likewise, social and economic activities in Islam are directed to the benefit of human beings, to achieve *fallah*, and to preserve religion, soul, intellect, family, humanity, and property (Azam et al., 2017).

According to Syatibi, *maqâshid al-syarī'ah* have four aspects out of which the first one is that it serves the initial purpose of the *Shari'ah* to realize the benefit of humanity in this world and the hereafter. Based on its

importance, the human benefit can be divided into three ranks. The first one is the level of *darūriyyat* (necessity) such as the prohibition of *khamar* (wine), drugs etc., aims to preserve the human mind, and prevent the human brain from damage. Then the level of *hajjiyyat* (need) such as the Islamic command relating to seeking of knowledge from the swing to the burrow. The third one is the level of *tahsiniyyat* (embellishment) which aims to prevent people from harmful things. Achieving benefits can be realized by maintaining five elements namely religion, soul, intellect, decency, and wealth (Djamil, [1997](#)), as well as education (Othman et al., [2019](#)). The principle of *maqasid syariah* is to liberate people from injustice, immorality, and promote peace, justice, and benefits (Rasyuni, [2005](#)).

The five objectives of the *Shariah* can be categorized from three main aspects. The following table presents the theoretical framework of the distribution of educational *zakat* to *asnaf*.

Table 1
Three Aspects of Maqasid Syariah in Education

Level	Strengthening	Control
Darūriyyāt	The maintenance of the <i>asnaf</i> 's intellect is like educational assistance. Examples of <i>asnaf</i> Ibn al-Şabil	Controlling the damage to <i>asnaf</i> 's thinking such as control over alcohol and drug abuse
Hājiyyāt	Development of <i>asnaf</i> 's intellect is like educational assistance. Example of <i>asnaf</i> Ibn al-sabil	Eradication of ignorance/illiteracy among <i>asnaf</i>
Tahsīniyyāt	Instructions to do something worthwhile	Prohibition from engaging in negligent activities

Note. Source: Ismail & Ismail ([2022](#))

Human personality locus is in the heart, soul or spirit, which comes from Allah's side. Humans think through the brain and stimulate the raising of imagination. They create an intellectual quotient in the form of a thinking process resulting into the product of science and technology. God has the absolute authority to administer the soul or spirit (Al-Quran, 17:85) Soul is an authentic human resource that perfects human creation (Riyanto, [2017](#)).

Jacqueline, as cited by (Arsyad, [2018](#)), explicitly acknowledged that we are two selves, a spiritual (unified) self and a material (fragmented) self. The spiritual self is truth because it is our original blueprint, complete though unmanifested. The material self is part of our human condition and not to be discarded; it should come under the control of the spiritual self. Spiritual Intelligence represents our drive for meaning and connection with the infinite (Azmi, [2002](#)).

Ruhiy's intelligence represents the drive and tendency to gain essence and relationship with the infinite. If people could control spiritual intelligence through the human senses, they would undoubtedly produce a high-quality intellectual quotient to create a humanist-religious civilization. Spirit (*ruh*) represents our true self from God with the primary characters of *siddiq* (true), *amanah* (belief), *tabligh* (deliver), and *fathonah* (intelligent).

Research Methodology

The current study applied a mixed method approach to seek the *zakat* management's process and meaning at the BAZNAS. The process and meaning are an essential feature of qualitative research (Miles & Huberman, [1994](#)). Primary data was collected through interviews with informants based on a specific criteria, such as the *zakat* organization managers with at least two years of work experience and adequate knowledge of their duties and functions. Secondary data was obtained by analysing the relevant documents from the *zakat* organization, such as their annual reports, research studies, and press releases. The obtained data were analysed by editing, classifying, and verifying techniques and by interpreting the data in the form of an academic narrative.

The convergent parallel research approach was employed in this work. This is a type of mixed method design in which researchers integrate quantitative and qualitative data to provide a full overview of research challenges. Both types of data were collected at nearly the same time and then the information was incorporated in the overall interpretation of the results (Creswell, [2014](#)).

The population of this research comprised the entirety of *zakat* management organizations scattered throughout Indonesia in the form of the Regional *Amil Zakat* Agency (BAZDA), the *Amil Zakat* Institution (LAZ), and the *Zakat* Collection Unit (UPZ) as the smallest organizational unit for collecting, utilizing, and distributing *zakat*. The sample of this

research comprised the National *Amil Zakat* Agency (BAZNAS). The selection of a single sample is based on the consideration that the reports of all *zakat* organizations designated as the research population are recorded in the BAZNAS periodical report, so that it not only facilitates data acquisition but also saves time in collecting research data.

Findings and Discussion

Potential of *Zakat*

The potential of *Zakat* is collected by *zakat* organization from the various sources. *Zakat* Potential Mapping Indicator (ZPMI) shows different *zakat* areas such as households, private companies, state/regional-owned enterprises, and deposit and saving. Their potency is presented in Table 2.

Table 2
Mapping the Potential of Zakat by Area

Area of <i>Zakat</i>	Potency <i>Zakat</i> (IDR)
Household	82,70 T
Private companies	114,89 T
State/Regional-Owned Enterprises	2,40 T
Deposits and Savings	17,00 T
Total	217,00 T

Note. Source: BAZNAS 2019

The potential of *zakat* is IDR 217.00 trillion. Private companies contribute the highest with IDR114.89 trillion of the total *zakat* fund. Chairman of the National *Amil Zakat* Agency (BAZNAS) stated that Indonesia's *zakat* potential with current regulations could reach 213.3 trillion or 1.57% of the Gross Domestic Product (GDP). This amount will increase with the formation of new rules, like the rules related to *zakat* tax deduction, the potential of *zakat* can reach Rp. 462 trillion or 3.46% of GDP. *Zakat* Potential Mapping Indicator (ZPMI) is used to calculate *zakat* potency that indicates the amount of IDR 233.8 trillion, as presented in Table 3.

Table 3*Potential of Zakat Based on Zakat Objects in Indonesia*

No	Object of Zakat	Potency of Zakat (Trillion rupiah)
1	Agricultural	19,79
2	Animal Husbandry	9,51
3	Money	58,76
4	Company	6,71
5	Income	139,07
	Total	233,8

*Note.*Source: IPPZ Baznas 2019

Based on IPPZ calculations, the amount of *zakat* potential in Indonesia reaches Rp 233.8 trillion. The top 10 (ten) best classifications of BAZDA throughout Indonesia include on number first as the Special Capital Region of Jakarta with Rp. nominal 58,339, followed by East Java with a nominal of Rp. 35,806.7. West Java has the amount of Rp. 26,845.7, Central Java worth Rp. 20,530.0, North Sumatra Rp. 8, 928.7, Riau with nominal Rp. 8,414.9, Banten Rp 7,608.8, South Sulawesi with a nominal of Rp 7,130. 2 and South Sumatra valued at Rp. 6,440.

Table 3*Value of IPPZ in Indonesia (Billion Rp.)*

No	Province	Potency of Zakat	Toward PDRB 2017
1	Aceh	2.826,90	2,33
2	Sumatera Utara	8.928,70	1,83
3	Sumatera Barat	3.654,30	2,34
4	Riau	8.414,90	1,79
5	Jambi	3.047,00	2,23
6	Sumatera Selatan	6.440,00	2,29
7	Bengkulu	1.219,20	2,9
8	Lampung	5.124,90	2,32
9	Kep. Bangka Belitung	1.317,90	2,64
10	Kep. Riau	3.022,60	1,82
11	DKI Jakarta	58.339,20	3,57
12	Jawa Barat	26.845,70	2
13	Jawa Tengah	20.530,00	2,3

No	Province	Potency of <i>Zakat</i>	Toward PDRB 2017
14	D.I Yogyakarta	2.275,60	2,47
15	Jawa Timur	35.806,70	2,42
16	Banten	7.608,80	1,86
17	Bali	1.426,80	0,98
18	Nusa Tenggara Barat	2.699,80	2,85
19	Nusa Tenggara Timur	374,2	0,6
20	Kalimantan Barat	2.104,70	1,69
21	Kalimantan Tengah	1.758,90	1,96
22	Kalimantan Selatan	2.740,50	2,25
23	Kalimantan Timur	5.934,10	1,31
24	Kalimantan Utara	586	1,07
25	Sulawesi Utara	695,7	0,88
26	Sulawesi Tengah	1.968,50	2,02
27	Sulawesi Selatan	7.130,20	2,47
28	Sulawesi Tenggara	1.683,90	2,03
29	Gorontalo	674,9	2,69
30	Sulawesi Barat	614,7	2,09
31	Maluku	444,7	1,6
32	Maluku Utara	407	1,75
33	Papua Barat	369,7	0,65
34	Papua	561,4	0,38
35	BUMN	6.268,50	-
	Jumlah	233.846,60	1,72

Note. Source: BAZNAS 2019

Based on the 2020 national *zakat* literacy survey report, the national *zakat* literacy index score is 66.78 which means it is in the medium category. If divided into the variables of basic understanding and advanced understanding, the score of the basic understanding of *zakat* is in the medium category with a score of 72.21, while advanced understanding is still in the low category with a score of 56.68, nationally. The basic understanding needed includes an understanding of *zakat*, the obligation to pay *zakat*, groups who are entitled to receive *zakat* (*asnaf*), calculation techniques, and the object of *zakat*. Another understanding that is needed is about *zakat* institutions, regulations, impacts, programs, and digital *zakat* payments. By province, the highest *zakat* literacy index is Riau province with a score of 80.55, and the lowest score is 42.30 in

Maluku province. The Special Capital Region of Indonesia namely DKI Jakarta is in the second lowest position with a score of 54.60. (Beik & Pratama, [2017](#))

Affirmative Action

The potential of *zakat* is utilized to realize the objectives of the *Shariah li hifdz al aql* of *mustahik* (receiver) through two programs namely BAZNAS Scholar Schools established in 2016 and the BAZNAS Scholarship Institution formed in 2018. Through these institutions, BAZNAS utilizes the potential of *zakat* to achieve the *Shariah* objective *li hifdz al aql* (intellect) of the *mustahik*. Some of these programs include (1) forming a BAZNAS Scholarship Institution; (2) forming scholarship units through partnerships with state and private universities of Indonesia; and (3) actualization of scholarship funds for the intellectual development of beneficiaries, holding science gatherings such as training, workshops, seminars, and talk shows, and meeting inspiring figure programs. Following are the details of the utilization of the *zakat* potential by *zakat* organizations.

BAZNAS Scholarship Institution

Zakat funds are utilized by *zakat* organizations to promote education by forming the BAZNAS Scholarship Institution (BSI) under the Division of Utilization and Distribution of the National *Amil Zakat* Agency (BAZNAS). This program is based on the decree of the Chair of BAZNAS No. 12 of 2018 dated February 21. BSI has to guarantee the continuity of the underprivileged groups' education as an intergenerational responsibility and prepare the future generation with deep knowledge and nobility (Baznas, [2019](#)).

The Director of Distribution of BAZNAS Mohd Nasir Tajang confirmed that BAZNAS channelled Rp. 18,723,153,000 empowering 21,181 direct beneficiaries. Furthermore, it channelled 3,051 indirect scholarships, consisting of the junior high school, BAZNAS model school, the Tahfidz School, scholarships and tuition assistance through the BAZNAS Scholarship Institute (BSI) and senior high school, as well as accepting dozens of poor students every year. BAZNAS also provides teacher training and aid for school infrastructure and educational aid programs for frontier, outermost, and disadvantaged regions. There is also a literacy program and the BAZNAS Scholarship Alumni Association

focuses on improving the quality of education through schools, increasing the capacity of educators and the quality of educational infrastructure, increasing school participation through scholarships, and helping to increase the capacity of *mustahik* abilities (Baznas, [2019](#)).

BAZNAS Scholarship

BAZNAS Scholarship (BSS) is a program oriented to all students, both from state universities (PTN) or private universities (PTS), who meet the specified criteria, such as a study program with B accreditation and have a Cumulative Index Achievement (GPA) of minimum 3.00 (Scale 4.00). Scholarship recipients have a tuition fee waiver from the first semester up to the eight semester with a maximum of IDR 5,000,000 per semester, a living cost of IDR 750,000/month, and academic and non-academic coaching programs, especially for shaping the good conduct of the students.

The division of *zakat* distribution and utilization ensures that the poor's educational continuity remains an intergenerational responsibility and prepares them to gain deep knowledge and nobility. The division dealing with scholarship matters, has a broader connection, and shares programs with national and international institutions. The *zakat* organization was invited by the Institute of Zakat Research and Innovation (IPIZ), University Utara Malaysia for sharing programs carried out by BAZNAS scholarships, especially in *zakat* management education. BAZNAS has synergized its research on *zakat*, *zakat* organization management, and other aspects to obtain references and insights into managing *zakat* funds for education, especially research assistance, as well as increasing the critical power and independence of the beneficiaries of *zakat*. Other programs handled by *zakat* organizations for university students are financial management mentorship, business management, inspirational figures gathering, and talk shows for disaster preparedness education. The universities scholarship recipients are provided with the knowledge and skills they need to have for the financial and business management, working capital, and business risk management to manage their own business smoothly and successfully in future.

Inspiring Figure Gathering

The inspiring figures gathering is a part of the BAZNAS scholarship program which aims to provide motivation and learning and inspire the scholarship recipients to think creatively and productively. The aim is to make them proactive in responding to the development of the business world and transform themselves from recipients to givers. The mentors remind them that the most important thing is not to get used to receiving, since the hand above is nobler than the hand below. One way to do this is to look at business opportunities. Inspiring figures convince the beneficiaries of *zakat* to start a business, so that they can provide employment opportunities to others. An inspiring model inspires them to carry out their self-development. Among such student recipients, Rahman said, "Inspirational figures are beneficial". He further stated, as students, we are encouraged to have critical thinking skills, including responding to technological advancements. Do not let the robot that works in the field while humans can only reflect to see the times' progress. Motivation to start valuable thing for others starts from small things and gradually becomes big so that our lives become helpful to others.

The development of Science, Technology, and opportunities to be well utilized are highlighted in the public figure gatherings. It also indicates a way to avoid adverse effects upon the millennial generation. They are motivated by public figures to utilize the 4.0 industrial revolution, which has brought drastic changes all over the world. The recipients of *zakat* must respond to technological developments for their benefit and for a better future. Human beings must deal with drastic changes both as the subject and object of development. Fitri, the Baznas Cendekia Scholarship beneficiary, acknowledged that she learned many things through the program's public figure meetings. She knows how technological development knits success, increases social awareness, and allows the recipients to learn to be more creative in developing self-ability and spiritual growth. The recipients are also trained to be entrepreneurs, mentors, and trainers for the next generation. The establishment of a business managed jointly by the beneficiaries is the culmination of developing their knowledge, understanding, beliefs, and behavior. Scholarship recipients are equipped with theoretical knowledge, skills, and joint efforts, become trainers for scholarship beneficiaries, conduct social activities, share skills, and knowledge and remain a motivator for others.

Literacy Award, Writing Teacher and Disaster Scholarship

BAZNAS also initiated the literacy award competition program. Writing teaching is an important program promoted by BAZNAS in collaboration with authors and book publishers. Syahrudin, the author, said that BAZNAS contributes a lot to education, including encouraging students to become writers. Writing is a part of the struggle of BAZNAS to help *mustahik* education.

Additionally, *zakat* organization formulated a disaster preparedness scholarship program as a tangible form of realizing *Shariah* goals and safeguarding the *aql* of the *mustahik* from the effects of disasters. With the disaster alert scholarship managed by BCB, the education of children affected by disaster continues. Psychologically, the trauma that plagued them does not interfere with their psychological condition on an ongoing basis. Disaster preparedness education scholarships from *zakat* institutions are comprised of activities that entertain the children's hearts affected by disasters in several regions in Indonesia, such as Lombok, Palu, and Donggala (Baznas, [2019](#)).

The disaster preparedness scholarship program demonstrates the *zakat* organization's vital role as Islamic philanthropy and it declares education as an obligation for every Muslim and Muslimah. *Zakat* organization is also a key partner of the government in community development. Education, as a medium to one's intellectual intelligence, is the responsibility of the government, the parents as well as the society. The involvement of the three components in Indonesia's education system shows the role played by the government, informal education in family life, and non-formal education.

The disaster preparedness scholarship program conducted by BAZNAS provides practical, preventing the younger generation from suffering psychological disorders and a prolonged sense of trauma impacting their mentality and future. This program fulfils the *Shariah* objectives of maintaining intellectuality and mentality, while simultaneously fulfilling the mandate of the 1945 constitution. Thus, the Ministry of Education and Culture is helped by the existence of disaster preparedness education. Zamzam Muzakki revealed that disaster preparedness scholarships organized by BAZNAS are beneficial for those affected by disasters. Correspondingly, the Director of *Amil* BAZNAS for *Da'wah* and Advocacy stated that educational assistance is needed in areas affected by disasters.

Even in an emergency, educational activities must continue. *Zakat* institutions set up emergency schools in the context of fulfilling the right of residents affected by disasters to obtain education.

Psychosocial Visiting

Some hazardous disasters, such as earthquakes, landslides, and floods have affected several regions in Indonesia, causing material and non-material damage to their communities. The psychological impact of disaster-affected organizations requires severe and early treatment to avoid extra and prolonged effects. Psychosocial condition is the relationship between mental or emotional someone with social conditions that is very important to be measured (Anghel & Neculau, [2022](#)). It is a cognitive assessment disorder or mental interpretation of what is thought and what can be done. Psychosocial activities are carried out to anticipate the mental condition of the people affected by the disaster in order to avoid inner stress that causes physical disturbance. Psychosocial stress triggers a response. The body releases a group of stress hormones, including cortisol, epinephrine (or adrenaline), and dopamine, leading to the bursting of energy and other body changes. This change, according to psychiatric specialists, can be smooth but if it lasts for a long time, its effect can be negative (Robbani & Falikhatun, [2022](#)).

In addition to distributing food items to disaster-affected residents, the BAZNAS education volunteer team provides psychosocial support. It intends that children after flood disaster, be strong individually, optimistic, and show resilience in dealing with problems in their lives. Besides, volunteers move to provide psychosocial care, so that the enthusiasm to learn of children affected by disasters re-emerges (Baznas, [2019](#)).

Allocation of *Zakat* for Education Programs in BAZNAS

The National *Amil Zakat* Agency (BAZNAS) is an institution in Indonesia whose job is to collect *zakat* and distribute it to those who are entitled to it. BAZNAS runs several programs to distribute *zakat*, one of which is an educational program. This program is designed to facilitate and improve education in Indonesia. Indonesia is a part of the world community that remains committed to realizing Sustainable Development Goals (SDGs). SDGs comprise 17 goals that must be seriously realized by Indonesia by 2030. SDGs contain 6 main issues consisting of no poverty, no hunger, quality education, proper occupation and economic growth,

reducing inequality, and environmental cleanliness (Khanifa, 2018). In the book of *Fiqh Zakat* on SDGs, it is stated that *zakat* is an instrument that can support the realization of SDGs. The management of *zakat* is also expected to be in line with the implementation of the SDGs paradigm. Therefore, an education program that has received the allocation of *zakat* funds is the right step taken by BAZNAS in an effort to achieve quality education. In the book of *Fiqh Zakat* on SDGs, it is also stated that quality education includes ensuring equitable quality education and lifelong learning opportunities that remain open to all Indonesian people (Ubogu, [2022](#); Anghel & Neculau, 2022). *Zakat* needs to be managed for the advancement of inclusive and equitable education for all parties. *Zakat* managers are expected to ensure that all levels of society are able to receive a quality education. Therefore, *zakat* can be used as a medium, for example, as scholarships for underprivileged students, so that they have the same opportunity to receive a good education (Wardani & Fachrunnisa, [2022](#)).

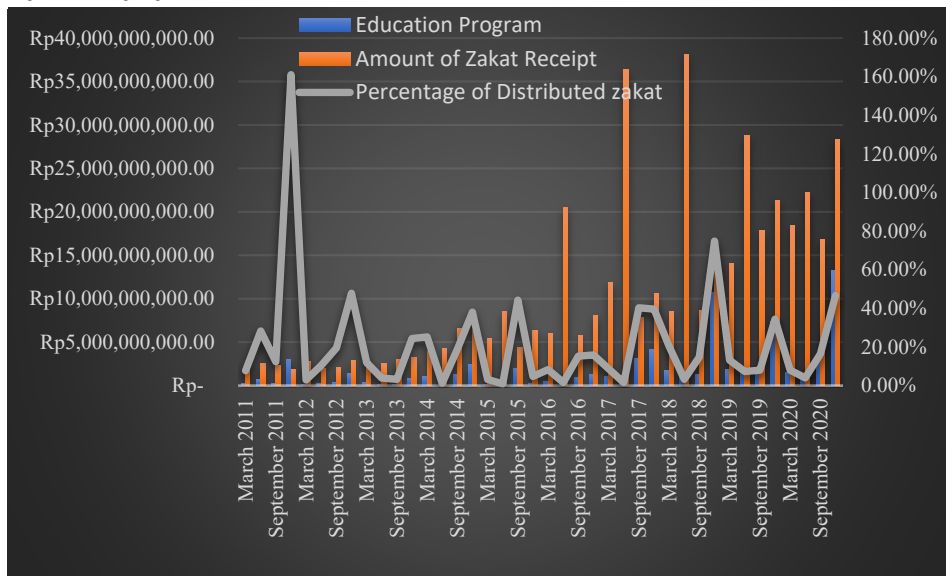
To strengthen the theory and literature review that has been stated in the previous discussion, in this section the author reveals the numerical allocation of *zakat* distribution to education. Based on the monthly financial reports published by BAZNAS, there are six categories of *zakat* distribution. The selection of these categories is based on 8 *asnaf* stated in the Al-Qur'an and also aligns with SDGs. Monthly financial reports published by BAZNAS were released on the baznas.go.id website, beginning in January 2011. Initially, in January – February 2011, the categories were divided into Indonesia Cares, Healthy Indonesia, Smart Indonesia, Prosperous Indonesia, Indonesia Takwa, and USZ. Meanwhile, from March 2011 – February 2014, the categories changed to 7 categories, namely *Mustahik* Service Center, Community Development *Zakat*, BAZNAS Healthy House, Smart House for the Nation's Children, Prosperous House of BAZNAS, Disaster Emergency Response, and the cadreization of 1000 *ulama*. Then, from March 2014 to December 2015, these categories were grouped together into four major groups, namely the Economics Sector, Education and Da'wah Sector, the Health Sector, and the Humanitarian Social Sector. The category changed in reporting again in January 2016 - December 2020, namely into the Social Sector, Education Sector, Health Sector, Economic Sector, and Religious Sector.

In this study, the author only focuses on the statistical data related to educational programs. Figure 1 presents statistical data on *zakat* distribution

in educational programs from 2011 – 2020 on a quarterly basis. The Figure shows that *zakat* income, *zakat* distribution in the education sector, and their percentages show fluctuating conditions. The highest amount of *zakat* income at BAZNAS occurred in the second quarter of 2018, namely in June 2018 of Rp. 38,084,984,822.98. Meanwhile, the lowest *zakat* income occurred in the fourth quarter of 2011, namely in December 2011 amounting to Rp 1,858,275,852.45. For the distribution of *zakat* in the BAZNAS education program, the highest amount of distribution occurred in the fourth quarter of 2020, namely December 2020, of the amount Rp. 13,241,345,203.00. Meanwhile, the lowest amount was Rp 48,760,000, which was in the second quarter of 2014. If we look at the percentage of *zakat* distribution in education programs to *zakat* income, the highest percentage occurred in the fourth quarter of 2011 at 161.02%, while the lowest percentage point of 0.90% occurred in June 2015, namely the second quarter of 2015.

Figure 1

Quarterly Statistics of BASNAZ Zakat Distribution on Education Program 2011 – 2020



Note. Sources: BAZNAS, data processed by the author

Figure 1 shows the distribution of *zakat* which is still very volatile, both in terms of the amount of Rupiah distributed and in terms of the percentage

of distribution of *zakat* income. The Figure also proves that the government in this case through the BAZNAS institution is still not consistent in distributing *zakat*, especially in education programs. As a country with the largest Muslim population in the world, Indonesia has a high potential for *zakat* income. Therefore, the management of *zakat* should be a matter of concern and should start working on it, for example, to start from determining the percentage of *zakat* distribution per program.

Discussion: Zakat Potential in Integrating Hearts and Minds

By definition, education is the process of training and developing knowledge, skills, mind, and character, especially through formal schooling. Educational activities involve the production and distribution of knowledge, whether undertaken in traditional learning institutions or elsewhere. Most such activities occur in institutions of learning, public and private (Cohn & Geske, 1990). The role of public and private learning institutions is in line with the *zakat* organizations position. The latter plays its part in providing educational fees (scholarships), mainly to the poor and the weaker among the Muslim community. *Zakat* organization has two main programs, distribution and utilization programs. The distribution program is intended to manage the potential of the mobilized *zakat* to solve the emerging problems of education, health, humanity, and advocacy.

The empowerment program is an effective program covering the fields of economics, education, and health. *Zakat* redistribution is the duty and function that determines the ups and downs of the *zakat* institutions' credibility. The more professional the division of utilization is in managing *zakat* funds, the more credibility it has in the public eye. Likewise, if *zakat* funds are prioritized for consumptive interests, *zakats* role and function in the economic empowerment of the people becomes less significant. Creating a balance in the utilization of *zakat* funds is a must, so that there is no gap between consumptive needs and productive needs. Distribution is focused on efforts to improve human resources through training programs, education programs, and scholarship programs.

As a source of scholarship, *Zakat* helps *mustahik* receive education as capital to build a better life, an educational model that integrates the needs of soft and hard skills, mind, and heart. The integration of two different aspects is the inherent characteristic of *zakat*; a noble character and a high intellectual. The integration of hearts and academics through an education

based on harmony and balance is one of *Shariah's* economic ethics hypotheses.

The balance between the spiritual and the intellectual aspects becomes an ideal model of education initiated by world leaders. Integration between spiritual and intellectual one is claimed as failed to be implemented in the industrial revolution 4.0 based on the power Internet of Things (IoT), and artificial intelligence as well. The current education model fails to humanize human beings as civil beings, creatures that combine feeling (heart) and mind (mind). (Zohar & Marshall, [2004](#)) declare the importance of the spiritual dimension in building modern business civilizations. Intellectual quotient (IQ) and emotional quotient (EQ) are not enough, so spiritual capital (SC) is also needed. Human beings are measured through their thirst for profit and their consumption capacity. Big consumers (rich people) are more valuable than small consumers (poor people). We, in the assumption of capitalism, will always act to achieve our benefits. Humans are self-centred, so we always are "number one". Zohar and Marshall ([2004](#)) further assured that supported by intellectual trends such as Newtonian science and accompanying technology and by the Darwinian theory of survival of the fittest, capitalism has trapped businesses, in general, to pursue a cruel competitive advantage in a world whose resources are continuously depleted. This is not maintaining sustainability (Zohar & Marshall, [2004](#)).

Zakat is a counterpart of capitalism. It inherently promotes collectiveness, humanity, justice, civilization, and the spiritual soul. This perspective aims to link back to a separate bulkhead due to the development of modern technology. Humans, in the modern world are seen as a piece of merchandise in the form of a body without a soul; the adage that says that behind a healthy body is a sane soul. *Zakat*, with all the potential inherently aims to preserve religion, reason, soul, wealth, and generations simultaneously. Ensuring motivation through education oriented to strengthening intellectual power, without a balanced supporting heart, is the same as the educational process never occurred. The famous Nelson Mandela statement states that "educating the mind without educating the heart is no education at all."

The direction of educational development policies for the beneficiaries of *zakat* is Muslim communities development with a high level of public civility, genius, innovation, productivity, creativity, and critical intellect. Civilization (morals) becomes an essential priority during the crisis of

modern civilization. An informant (*Amil zakat*) said that *zakat* becomes a priority cluster of *zakat* organizations. *Zakat* funds have a great potential to be distributed in a usable form through education, training such as information and technology skills, training in *zakat* organization management, and accounting, so that *amil* and *mustahik* have knowledge and skills.

The *mustahik* receive scholarships for further undergraduate and graduate studies through collaboration with many universities in Indonesia. Their rights to educational scholarships are transferred to partners to avoid misuse by the recipients of *zakat* funds. With the partnership pattern of two institutions, academic scholarship is expected to ensure that *mustahik* have skills and knowledge about productive business management principles conforming to the *Shariah* rules that prioritize the principles of professionalism, focuses on welfare, and promotes justice and responsibility. With this hypothesis, the *zakat* organization does not only utilize the potency of *zakat* for the benefit of the recipient of *zakat* according to the *Shariah* objectives but also explores and shares the knowledge, skills, and values they obtain with the next generation, so that the principle of sustainability is guaranteed.

The BAZNAS Scholarship recipients are expected to have good morals and care for others. They should have good communication skills, and the understanding of *Zakat* (Baznas, [2019](#)). There are two important aspects of the profile document of the scholarship's recipients. Firstly, *zakat* organizations know and understand that skills categorized as hard skills are inseparable from soft skills (values) that cannot be found in capitalism. Second, the values in philanthropic funds from the early development of Islamic civilization emphasize building a better future life through well-designed today and better than today. *Zakat* is an anti-thesis from capitalism that humans are economic creatures living to make money, which has increased stress and fatigue. Other values, such as spending family time together, time to relax, time to meet the inner needs, the opportunity to find inner satisfaction, and awareness of fundamental goals are sacrificed for monetary growth in capitalism such that people have lost the essential path (Zohar & Marshall, [2004](#)).

The principle of sustainability in managing *zakat* funds is as an instrument to improve the quality of life of *mustahik* through education and training of trainers from generation to generation. The beneficiaries show

the importance of sustainability by relaying knowledge about how one generation can have a decent life by knowing well and utilising knowledge and skills obtained from educational and training institutions. At a different level, *zakat* beneficiaries also have the experience of the why (know-why) of *zakat*, the benefits of *zakat*, and the procedures for managing *zakat* which must be following *Shariah* rules and objectives. The criticism by Zohar and Marshall (2004) of the capitalization of education is not only in line with the goals of the *Shariah* which opposes the placement of rich people in a more respectable position than poor people but also denies human status as creatures with independence and freedom. Indeed, *Zakat* has the potential to enhance the successfulness of *zakat* practices in the future (Adnan, 2017).

The mind that comes from a good heart will produce creativity and good intention. *Akhlaq* (character) becomes the foundation that determines the merits of ones fate , so that in Islam it is said that a good heart is a source of good personification and vice versa. The logical form of good morality is readiness for various things for the good of oneself, not the pursuit of profit for profit as in the principle of capitalism (Zohar & Marshall, 2004).

Sustainability through the know-how and know-why developed through the *zakat* education model reminds us of the terms explicit and tacit knowledge popularized by Nonaka and Takeuchi in the book *The Knowledge-Creating Company*. This term was well reviewed by Papows (2000). The expectation of *zakat* organization managers to equip *mustahik* students with skills and knowledge, for instance of information technology, shows the high responsiveness of *zakat* organizations to the adoption of modern expertise. Knowledge of the *Shariah*, its objectives, functions, and benefits become essential prerequisite for acting better to help others change their lives by adopting good information and technology development.

The development of information and technology adopted by *mustahik* through training and education supports them to achieve the objectives of the *Shariah* clearly and effectively. They may apply their knowledge and transfer them to others, enjoying the same experience and skills for better purposes. Papows (2000) confirmed that effective knowledge management systems enable tacit and explicit knowledge to feed off on one another iteratively.

Ideas and perception arise in the person's mind because the results of illumination from the heart stimulate the brain to think that produces science

and knowledge. The merging power of mind and spirit indicates human beings were created by God from two components, physical and spiritual, that have different needs and ways of fulfillment. The physical is more oriented on hard skills, while the spiritual is more concerned with meaning and values. Soft and hard knowledge and skills are needed as instruments to create a better social, and economic life. Soft skills such as love, empathy, honesty, ethics, or action based on good morality lead one to be good, right, and meaningful.

Zakat organization further helps in developing knowledge, skills, and good character of *mustahik* as essential elements of *Shariah* goals and instruments to create a more meaningful life. The BAZNAS education, training, and scholarship program are intended to increase sublimation awareness about their existence nature and purpose. The *mustahik* works based on the guidance of power from within, the voice of the heart, which means the truth guiding him/her comes from God. It leads them to feel peace, love, and respect for each other. They have integrity in the true sense and behave with full integrity. They are united with their skills, their minds, and hearts.

Zakat organizations integrate education as a process of forming personality, dignity, integrity, and instrument for boosting the economy, enhancing the competitiveness of the nation's children, and developing their experts in the field of science, knowledge, good friendliness, strong piety, nobility and good character. Without an integrative approach, education only produces intelligent humans who use education as the most powerful weapon to change the world. As per Nelson Mandela's statement, without the internalization of noble values such as love, peace, empathy, piety, and so on, the millennial generation is only ready to adapt to the work environment and increase intellectual intelligence without having social and spiritual intelligence as sublime values. The critical position of education carried by the *zakat* organization cannot be separated from the objectives of the *Shariah*, forming the noble character of the nation's generation and strong faith in God Almighty with intellectual, social, and emotional intelligence.

The moderation of intellectual intelligence with spiritual drives *zakat* organization to establish a scholarship for *mustahik*. Education, training, workshops, and other programs for improving their entrepreneurial skills under *Shariah* objectives, preparing authentic sources of investment for

their future, and responding to the contemporary challenges with their vital provision of spirituality is the essence of the program. The education scholarship output preserves reason as the objective of the *Shariah* and stimulates the *mustahik* to empower themselves and build a heightened divine awareness. Constitutionally, the *zakat* scholarship program supports achieving the constitutional taste and mandate to build faithful and pious human resources with noble character (*akhlaq karimah*). It integrates intellectual intelligence (IQ), emotional intelligence (EQ), and spiritual intelligence (SI). Spiritual intelligence (SI) is the ability to know and understand ourselves fully as spiritual beings and as part of the universe. Islamic SQ integrates the achievement of world and hereafter. If both are used ideally, SQ can be implemented to achieve "happiness" both in this world and in the hereafter (Muflichatul M., 2021). It is in line with point of view of Muflichatul M., (2021) who suggests that business organizations should rely on IQ by convincing honesty as a noble moral (Zohar & Marshall, 2004; Hassan & Nur, 2016). The effort of *zakat* organizations in integrating the power of mind and heart is in line with the most quoted statement of Aristotle "educating the mind without educating the heart is no education at all (Arsyad, 2018). *Zakat* provides assistance for school fees, school uniforms, school supplies, sponsorship of scholarships to local and foreign undergraduates up to the higher level of education (Hassan & Nur, 2018).

Conclusion

Zakat has a great potential as a source of educational scholarships, training, and other non-formal educational programs. However, *zakat* still holds greater potential if *muzakki* proactively offer *zakat* to the *zakat* organizations. The potential of *zakat* funds collected, managed, and utilized by *zakat* organizations is a significant contribution to the realization of the *Shariah* objectives (*maqasid al Shariah*) in terms of intellectual protection. The program developed by *zakat* organizations to protect intellect is carried out through a) the BAZNAS scholarship unit; (b) the BAZNAS scholarship program; (c) thesis research assistance, thesis, and dissertation related to *zakat* in various perspectives, including the management of *zakat* organizations; (d) training to improve the quality of human resources, such as the *amil*; e) training to enhance the skills of the younger generation in the IT field and other relevant training; and f) workshops and seminars for literacy and public education. The impact of the utilization of *zakat* potential

in the education sector is not only for the realization of the objectives of the *Shariah*, *li hifdz al aql* but *zakat* also plays a vital role and helps the *mustahik* students get their rights to obtain a proper education.

On the other hand, *zakat* plays a significant role in educating the nation's children through scholarships. They can enjoy quality education and have hard and soft skills as the main prerequisites to build a life in harmony with the *Shariah* objectives. BAZNAS should ensure that the allocation of *zakat* must be consistent in the future. Thus, the usefulness of *zakat* in education programs will affect equally the society in Indonesia.

Recommendations

This research makes several recommendations. Firstly, *zakat* organizations have to be more responsive to developments and changes that occur, with simple, easy, efficient, effective, and inexpensive services for *muzakki* and the broader community for paying *zakat*. Secondly, *zakat* organizations should adopt digital developments maximally to serve consumers more broadly, build social networks through loving relationships (*silaturrahim*) and communication, and increase emotionality with *muzakki*. Thirdly, the utilization of *zakat* funds increases the potential of *mustahik* students through more varied scholarships. In addition to setting an ideal administrative criteria, a scholarship program is also needed to improve the intellectual capacity of *mustahik* students in order to bring personal and collective transformation as a manifestation of the *Shariah* objectives to safeguard the *mustahik* students.

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