

Implementation of the One Family One Graduate Scholarship Program in Baznas of South Sumatera Province

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Abstract

The background of this research stems from the researcher's interest in the privileges of zakat management institutions. The privilege is none other than that zakat management institutions are able to manage zakat effectively, especially in terms of maintaining the trust of the muzakki and are able to channel these funds through various programs, one of which is the Smart Sumsel program. Therefore, the researcher conducted a research entitled "Implementation of the One Family One Undergraduate Scholarship Program (SKSS) at BAZNAS, South Sumatra Province". This study aims to find out and analyze how the Implementation of the One Family One Undergraduate Scholarship Program is, as well as to determine the factors that influence the Implementation of the One Family One Undergraduate Scholarship Program (SKSS) at BAZNAS, South Sumatra Province. This study used descriptive qualitative method. Data collection techniques in the form of observation, interviews and documentation. Examination of the validity of the data is done by triangulation and combined with existing theory. Techniques of data analysis by means of data reduction, data presentation and drawing conclusions. The results of this study are: First, implementation is one element in management (management). Zakat management must be carried out optimally in order to achieve the goals/targets to be achieved as well as optimizing several programs that have been prepared and run at the BAZNAS institution of South Sumatra Province, one of which is the Smart Sumsel Program which is named SKSS. Second, the driving factor for the implementation of the SKSS scholarship at BAZNAS is one of the community's needs for a higher level of education because we already know that many children have had their education cut off due to low economic conditions. Meanwhile, the inhibiting factor of this implementation is the lack of muzakki who have paid zakat at the BAZNAS Institution so that the process of distributing ZIS funds is also limited. This is because there is no law that penalizes wealthy people who do not pay zakat.

Keywords

Implementation; BAZNAS;
SKSS



I. Introduction

Islam is very concerned about social welfare. This can be seen from the substance contained in the pillars of Islam, namely the existence of rules regarding the obligation to pay Zakat, and Zakat is a pillar with a socio-economic pattern of the five pillars of Islam. Zakat is very closely related to moral, social, and economic problems. In the moral field, Zakat erodes the greed and greed of the rich. In the social field, Zakat is a specific tool given by Islam to remove poverty from society by making rich people aware of their social

responsibilities. While in the economic field, Zakat prevents a handful of people from accumulating excessive Wealth.

As His Word Surah At-Taubah: 103, Zakat can clean the Wealth of the muzak so that it brings blessings to them. This is because the property they have cleared of the parts that are the rights of others. In addition to cleaning Wealth, Zakat can also cleanse the heart and human self from miserliness, greed, greed, and greed. It is a collection of very despicable traits.

In the management of Zakat, it must be done in good corporate governance or Siddiq, tabligh, Amanah, and fatonah. Poverty and poor people have been known to humans since ancient times. Therefore, it is very reasonable to state that human culture has never been devoid of efforts to care for the poor and release them from the shackles of poverty.

Related to the above, it is clear that the BAZNAS Institution has a big responsibility in managing Zakat because it has been mandated by the government and has issued a law in managing Zakat. In the management of Zakat, the BAZNAS Institution also receives a mandate from muzak. The larger ones receive a mandate from Allah SWT by carrying out one of the pillars of Islam that must be carried out. The implications of Zakat are not only for life in the hereafter but have humanitarian implications in the world that can help the economic burden of the community.

II. Research Method

To obtain data related to the research focus, the researchers applied the following data collection techniques:

1. Observation (observation). Observation or observation is a technique carried out by conducting careful observations and recording systematically.

In this study, the researcher used the observation method to obtain the required data, which systematically observed and recorded the symptoms that appeared on the research object. This method aims to describe the actual situation in the research field starting from the management/implementation of the SKSS scholarship program at the BAZNAS Institute of South Sumatra Province.

Interview. The interview is a method used to get respondents' answers using one-sided questions and answers. It is said to be one-sided because, in this interview, the respondent was not allowed to ask questions. The evaluation subject only asks questions.

2. The interview technique is unstructured (open) interviews, namely free interviews, where researchers do not use interview guidelines that have been systematically and completely arranged for data collection. The interview guide used is only an outline of the problems that will be asked.

The conversation was carried out by two parties, namely the interviewer who asked the question and the interviewee, the party who answered the question. The interview technique in this study was primarily addressed to the Head of BAZNAS and the Deputy Chair of the Distribution Division, along with the staff in charge of the Education Assistance (SKSS) issue of BAZNAS, South Sumatra Province.

3. Documentation Techniques. Documentation is a record of events that have occurred. Documents can be in writing, pictures, or monumental works of someone—documents in writing such as diaries, life histories, criteria, biographies, regulations, and policies.

The documentation technique complements the observation and interview methods that can identify program plans and strategies, the Annual Budget Work Plan, and the daily

agenda supporting the Implementation of the SKSS Scholarship Program at BAZNAS, South Sumatra Province.

III. Result and Discussion

3.1 Management

is a translation of the word "management" the English term is then Indonesianized into "management" or "management." Another meaning of management is the organization or management so that something that is managed can run smoothly, effectively, and efficiently.

- a. Planning is an activity that will be carried out to achieve goals. Zakat plans and utilizes other people according to their jobs to achieve organizational goals effectively and efficiently. Planning is the most basic management function because management involves selecting among the action options, in this case. The head of the BAZNAS Institution and the amil must make a zakat management plan first because planning is the initial management process. In the planning process, setting goals, formulating strategies to achieve these goals, determining the necessary resources, and setting standards or indicators of success in achieving goals.
- b. Organizing (organizing). Organizing is dividing work into smaller tasks, assigning tasks to people according to their abilities, allocating resources, and coordinating them to achieve organizational goals effectively. In this case, after carrying out the planning, the next step is organizing. The organization must be clear about who is running and what is being carried out as is done by the BAZNAS treasurer, who is fully responsible for the finances from the muzak through the zakat reception staff at the BAZNAS Institution. In organizing, dividing work, allocating resources, and formulating and establishing the necessary procedures, there is an organizational structure that shows there are lines of authority and responsibility so that every worker will move and act by the work that has been determined and has responsibility and is responsible for the work that has been assigned. Could you do it?
- c. Actuating (movement/direction/implementation) is the most important and dominant management function in the management process. Directing is directing all subordinates to cooperate and work effectively in achieving goals. In terms of direction, it needs to be carried out as well as possible, and good cooperation is needed between all parties, both from superiors and subordinates, such as a direction from the Chairman of BAZNAS to all BAZNAS amil in zakat management so that the targets that have been set are achieved.
- d. Controlling (control / supervision). After planning, organizing, and moving, the next step is supervision. Effective supervision helps our efforts to organize the planned work and ensure that the execution of the work proceeds according to plan. The essence of supervision is to regulate the planned work and ensure that the implementation of the work takes place according to plan. If it does not go according to plan, it must be repaired. Therefore, the management of Zakat must be managed by the above management functions to achieve the stated goals.
Process management Indicators start from planning, organizing, actuating, and controlling through collaboration by utilizing other people according to their respective jobs to achieve organizational goals effectively and efficiently.

3.2. Zakat

a. Definition Zakat

Zakat is one of the pillars of Islam, namely the third pillar of Islam. According to the language, Zakat comes from the basic word (masdar) of Zakat, which means to increase or grow, bless, good, and purify. As a pillar of Islam, Zakat is obligatory worship. Meanwhile, in terms of fiqh, it means a certain amount of property that reaches certain conditions required by Allah to be issued and given to those entitled to receive it. Thus it can be concluded that Zakat is very useful in our lives. Zakat will not reduce our Wealth, but Zakat as worship and social obligation for wealthy Muslims when their Wealth has fulfilled the nisab and haul should be given to those who need it more.

b. Requirements for compulsory

- 1) Islamic Zakat. This is based on the words of Abu Bakr As-Siddiq RA, "this is an obligation of alms (zakat) which has been obligated by the Prophet Muhammad on Muslims." Zakat is not obligatory on enslaved people, even though
- 2) Enslaved people are owned by both parents (Mudabbar), enslaved people who, when the owner dies, the enslaved people will become independent (Muallaq), and enslaved people who, if able to pay a certain amount of money to the owner, will become free (Mukatab). The reason is that the ownership of the mukatab is weak, and the others (Mudabbar and Muallaq) have no ownership. Therefore, Zakat is not obligatory for the disbelievers, even though later in the hereafter, they will be punished for leaving them
- 3) Free.
- 4) Perfect ownership. Zakat is not obligatory on assets that are not owned perfectly, such as assets obtained from debt, loans or
- 5) Nisab deposits. Nisab is the name of a certain property level that must be the tithe. Therefore, assets that do not reach the nisab do not need to be Zakat
- 6) . Based on the hadith, "Wealth that has not reached the haul (one year) does not need/is not obligatory in Zakat.

c. Management of Zakat

Management is a process of using resources effectively to achieve certain goals or objectives. While the management of Zakat is an activity of planning, organizing, implementing, and supervising the collection, distribution, and utilization of Zakat. The essence of zakat management is to provide services to the community in fulfilling the obligation to pay Zakat and donate or give alms to improve physical and spiritual well-being.

The success of Zakat depends on its utilization and utilization. Effective utilization is the effective use of the benefits and falls on the rightful (according to the text) effectively. Even though a person obliged to pay Zakat (muzak) knows and can estimate the amount of Zakat that will be issued, he is not justified in giving it to anyone he likes. Zakat must be given to those who have the right (mustahik) who have been determined according to religion. The correct submission is through the Amil Zakat Agency. However, any zakat amil is still obligated to make its utilization effective.

d. Means of Zakat

Recipients The recipients of zakat funds are those in certain conditions who demand help and empowerment. Zakat funds must be distributed to those in need. The target recipients of Zakat are divided into two groups. The first group of eight is mentioned in the Qur'an QS. At-Taubah: 60, namely:

- a. Poor
- b. Amil
- c. (zakat officers)
- d. Muallaf (a group of people who are considered weak in their faith because they have just converted to Islam)
- e. Rigab (freeing enslaved people)
- f. Grim (a group that owes money that cannot pay it off at all)
- g. Fisabilillah (group of people who are on the way of Allah SWT)
- h. Ibnu sabil (group of people whose supplies are cut off on the way)

Second, special conditions such as:

- a. Street children
 - b. Homeless
 - c. Beggars
 - d. Children dropping out of school
 - e. Victims of natural disasters
 - f. Teenagers and unemployed youth.
5. The Amil Zakat Agency of South Sumatra Province

The National Amil Zakat Agency of South Sumatra Province is located on Jl. Jendral Sudirman KM 2.5 No. 7490 Palembang, with Tel/Fax No. 0711-360-966 Call Center: 08127150050 and BAZNAS's email address is baznasprov.sumsel@baznas.co.id. The research location is located on Jl. Jendral Sudirman Km 2.5 No. 7490, in front of the TNI AD Military Command, on the right side of Alfamart and the left side of the Baptist School.

Chairman of BAZNAS Sumsel Explained that BAZNAS Sumsel has five distribution programs from zakat funds that have been collected, including:

- a. South Sumatra is prosperous. This program aims to help the poor improve in terms of micro-economic compensation. The activities carried out by BAZNAS are providing business capital assistance such as carts and small trading capital.
- b. Smart Sumsel. This program is an activity to utilize must hike, assisting people who cannot afford education costs, including the Tahfidz Qur'an program from the MI level to Aliyah. In 2016 BAZNAS implemented a scholarship program for students, One Family One Bachelor (SKSS). These two program activities are intended to participate in the success of the South Sumatra Governor's program, namely the
- c. Healthy South Sumatra Free Lecture. This program provides temporary assistance in handling health and implementing activities carried out by BAZNAS, namely providing nutritional intake to Zakat must hike or provide compensation for the treatment cost.
- d. South Sumatra taqwa. The sumsel taqwa program is an activity carried out by BAZNAS in spiritual development. The program that has been running is coaching converts to converts through the South Sumatra convert center and placing preachers in remote villages across the South Sumatra region.
- e. South Sumatra cares. This program is consumptive through the Mustahik Service counter or the BAZNAS humanitarian, social program. In addition, BAZNAS has formed the BAZNAS Disaster Response Team program and the BAZNAS Active Service Team, which has representatives in every Regency/City in the South Sumatra Region and is ready to help communities affected by natural disasters.

e. Implementation of the One Family One Bachelor (SKSS) scholarship program at BAZNAS, South Sumatra Province

Changes in the economy affect the social structure. On the one hand, we have examined the potential of muzak. In the past, the number of rich people was only limited. Different from now because of the opportunity to open a business. However, more importantly, the bigger the "middle class," the more awareness of paying Zakat.

People who live under the poverty line are entitled to receive zakat funds. The concept of the poverty line must be considered, starting from the social structure where a group of people may be classified as poor.

One of the distribution concepts that has been carried out by the Amil Zakat Institution is to distribute zakat funds through several empowerments, often referred to as the Health program, business capital and education, and many others.

BAZNAS has several zakat distribution programs, one of which is the Education program, namely SKSS. How implemented the program start, according to Mr. Edi Purnomo:

“We distribute Zakat in two ways. The first is through the submission process. The second we do based on the work program. Both methods have their own SOPs. BAZNAS already has several programs that have been running, one of which is a bachelor's degree education program called One Family One Bachelor (SKSS). The formation of this Education program is due to the large number of young people who are considered to have achievements but are hampered in funding to carry out education at the undergraduate level. The process of selecting mustahik scholarship recipients is certainly not arbitrary because there are certain steps and conditions that mustahik”.

The success of Zakat depends on its utilization and utilization. Even though a person obliged to pay Zakat (muzak) knows and can estimate the amount of Zakat that will be issued, he is not justified in giving it to anyone he likes. Zakat must be given to those entitled (mutahik) and who have been determined according to religion. The correct submission is through the Amil Zakat Agency. Effective utilization means that the benefits are effective and fall on the rightful ones. The biggest challenge of optimizing Zakat is how to effectively use Zakat related to utilization programs that can solve the problem of poverty and right on target related to mustahik recipients of zakat funds. Based on the results of researchers' observations in utilizing Zakat, the BAZNAS Institution received it in two ways. As explained by the head of the BAZNAS Institute, when people need assistance from this institution, some use submissions like someone does when they want to open a business because the place they usually use has been evicted. The application will be processed and considered whether or not this community is appropriate if the BAZNAS Institution assists it. Some do not use submissions, such as a flood in an area from the information and truth obtained, the amil immediately jumped into the field and gave Zakat to those who were victims according to their needs, both bringing food, clothes, and so on.

What are the things that support the course of this SKSS program? Explained by Mr. Edi:

“If you ask questions that support the running of the SKSS Education program, it is none other than the economic condition of the people in South Sumatra. In addition, the BAZNAS Institution also supports the government's program, namely the reduction of education costs from the elementary school level to the high school level. Therefore, the BAZNAS Institution participates in supporting government programs by continuing the Education program to the strata one level”.

Based on the researchers' observations, the utilization of zakat funds for the SKSS Education program has been running well. From the administrative process, the prospective assistance recipients have been checked who are entitled to receive the assistance, taking into account several conditions that must be met apart from coming from low-income families. There is one condition that must be fulfilled, namely, in one family, there is no one who has continued education up to the strata one level, and this SKSS program only applies to people who are in the South Sumatra Region, either domicile or the location of the education being taken. Why can it be said like that?

IV. Conclusion

This last chapter contains the conclusion of the answer to the problem. Implementation is one element in management or often referred to as management. In zakat management, the first step is planning. Planning is always done first in making activities and programs at the BAZNAS Institution. The planning process involves all zakat amil starting from the chairman, deputy chairman, head of each section, and other staff without exception. The head of the section is fully responsible for the amil in the section he leads. In the division of labor, the amil perform their duties with full responsibility. Organizing is dividing work into smaller tasks and assigning tasks to people according to their abilities. If the amil does not carry out his duties properly, the BAZNAS Institution will impose sanctions on him, even up to termination of employment. The directions given by the BAZNAS leadership to the amil were carried out in stages. The head of the institution gives direction to the head of the field, and the head of the field gives direction to the amil. The briefing is done so that the amil can be more focused on achieving the goals arranged in the RKAT. Complementing the planning, organizing, and directing, the management process will not be complete if there is no supervision. Therefore, the supervision carried out at the BAZNAS Institution, whether it is a matter of attendance, problems of work effectiveness, or others, is carried out by the head of the field. So, the head of the Institute receives a report from the head of the field. In addition, the head of the Institute can also monitor the work activities of the amil through supporting facilities available at the BAZNAS Institution, such as CCTV.

BAZNAS has various funds distribution programs, one of which is the Education assistance program, which is named One Family One Bachelor (SKSS). In this case, BAZNAS adapts to the needs of many people impacted by the low economy so that many children cannot continue the level of education that they should take.

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