

## Strategic Implementation of Zakat Education in Madrasah: A Business Model Canvas Approach

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### **Abstract**

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*The development of zakat potential in fact does not go hand in hand with education and knowledge about zakat. One of the problems is the absence of zakat education curriculum specifically. This research attempts to examine the strategy of zakat education in madrasah. The focus of this research is using BMC (business model canvas) strategy that can be used in non-profit organizations. The method used is qualitative and the source of data obtained by revealing phenomena in the community as an objective secondary data source in the field. Researchers used data triangulation in the form of interviews, observation and documentation in data collection techniques. The results of this study indicate that there are four elements that are important aspects of zakat education in madrasah, namely customer segments, value propositions, key activities and key resources. So that it takes a joint role to implement zakat education in madrasah better.*

**Keywords:** *Strategic, Zakat, Implementation, Business, Canvas Approach*

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## INTRODUCTION

Real wealth belongs to Allah; humans are the only caliphs on earth to manage wealth, and wealth will provide blessings if it is appropriately used by religious guidance. One of the ways we can do this with the assets we have is to pay zakat. Zakat is one of the pillars of Islam. Zakat is included in the *maaliyah ijtimai'iyah* worship, where zakat has a critical, strategic, and decisive position, both from the point of view of Islamic teachings and from the side of developing the welfare of the people (Hafidhudin: 2002). Zakat must be issued when it reaches *nishab* and *haul* according to Sharia guidelines. Paying zakat is mandatory because of the assets we have; there are some rights of other people, in this case, 8 *asnaf*. We can see the command to carry out zakat in the Qur'an letter *Adz-dzariyat* which means: "And on their assets there is a right for the poor who ask and the poor who do not get a share" (QS. *Adz-dzariyat* 51: 19).

Furthermore, the implementation of zakat worship itself refers to QS. *al-Taubah* which means: "Take zakat from some of their property, with that zakat you clean and purify them and pray for them. Truly your prayers (become) peace of mind for them. and Allah is All-Hearing, All-Knowing" (Surah *al-Taubah* 9: 103). The word 'take it' in QS. *al-Taubah*: 103 above illustrates that zakat should be collected and managed by a person or an *amil* institution professionally.

In *fiqh*, if someone wants to pay zakat, it can be done in two ways. 1) Direct zakat system, namely *muzakki* can pay zakat directly to *mustahik* (8 *asnaf* zakat recipients). 2) Indirect zakat is a zakat payment system carried out through zakat institutions or *amil* zakat.

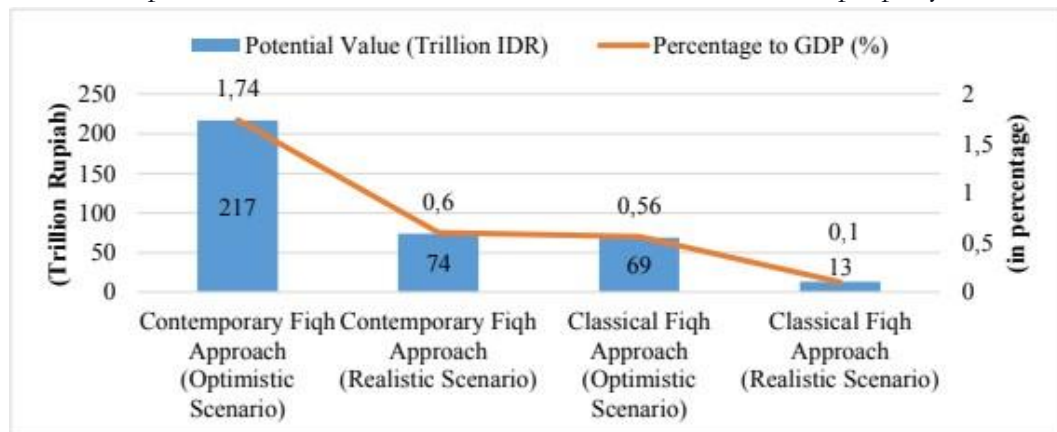
According to Dian Purmasari (2015) in a more macro context, the purpose of zakat worship will not be achieved if a zakat institution or *amil* zakat does not manage it through an indirect zakat system. The advantages of paying zakat through the indirect zakat system, according to Hafidhudin (2007) include:

guaranteeing the certainty and discipline of zakat payers, maintaining feelings for *mustahik* zakat when dealing directly with *muzakki*, achieving efficiency and effectiveness, the right target in distributing zakat assets.

- showing syar of Islam in the spirit of administering an Islamic government.

Meanwhile, the weakness of paying zakat through the indirect zakat system is that the public is considered prone to fraud, not on target, and not by its designation.

In the 2021 Baznas report, the potential for zakat in Indonesia is extensive. In 2020, BAZNAS noted that the total zakat collected reached IDR 11.3 trillion, an increase of 4.4% compared to the previous year. Meanwhile, the potential for zakat in Indonesia is huge, considering that most of Indonesia's population is Muslim, and zakat is one of the pillars of Islam that must be carried out by Muslims who meet certain requirements. According to Baznas, the potential for zakat in Indonesia is estimated at IDR 217 trillion annually. However, only around 5% of this potential has been collected. This shows that there is still a gap between the potential for zakat and the realization of zakat collection in Indonesia. To optimize the potential of zakat in Indonesia, various efforts need to be made, such as increasing public awareness and education about the importance of zakat and how to calculate and distribute it properly.



*Gambar 1.1 Potensi Penghimpunan Zakat di Indonesia*

Figure 1.1 shows that the potential for zakat in Indonesia is so high, especially if we consider the modern fiqh method with an optimistic scenario of Rp. 217 trillion, while the lowest potential is when using the classical fiqh method and a realistic Rp. 13 trillion scenarios. However, the zakat collection recorded by BAZNAS and the Amil Zakat Institute (LAZ) in 2017 reached IDR 6.2 trillion (BAZNAS, 2018), meaning it only reached 47% of the lowest collection calculation, namely IDR 13 trillion and Zakat 2.8% - maximum collection.

One approach to formulating a zakat education strategy in madrasas that can be done is the Business Model Canvas (BMC) approach. BMC (Business Model Canvas) is an abstract concept design of a business model that represents strategy and business processes in an organization (Osterwalder et al. 2020). The Business Model Canvas is a framework used to describe and analyze a business comprehensively. The Business Model Canvas can be applied to businesses and non-profit organizations such as amil zakat institutions to develop zakat education strategies (Hakim, Susanti, and Kholidah 2020), (Nuriyah and Fakhri 2022).

The Business Model Canvas (BMC) in this study will be used to formulate a strategy for zakat education in madrasas. In the context of madrasas, BMC can help madrasah institutions understand and design zakat management strategies more systematically and organized.

There still needs more research on zakat education in madrasas, both empirically and conceptually (Pusat Kajian Strategis 2019), (Herdayanti 2018). Moreover, literacy at the national level is recognized as still low and needs to be developed as well as models (Hasanah, Maghfur, and Qomar 2021). Therefore, studying zakat education strategies in madrasas is critical for stakeholders to evaluate and formulate policies related to zakat in madrasas. In addition, the results of this study can also be used as feedback for zakat authorities to identify and evaluate

effectiveness of zakat education and socialization programs so that zakat authorities can issue appropriate regulatory instruments.

## STATE OF ART

1. "The Effectiveness of Zakat-Based Learning Model in Improving the Understanding of Zakat among Madrasah Students" (2019) by Zainal Arifin and Hamka Naping: This research shows the use of a zakat-based learning model can increase students' understanding of zakat in madrasas. After following this learning model, the measurement results show a significant increase in students' understanding of zakat.
- "The Effect of Integration Model of Zakat on Economic Learning for Students of Madrasah Tsanawiyah" (2021) by Muhammad Faiz Nasrudin: This research shows that the zakat integration model in economic learning can increase student motivation and learning outcomes in madrasah. The results showed that the zakat integration model positively impacted students' motivation and learning outcomes in madrasas, as well as increased students' understanding of zakat as an Islamic financial instrument

## METHODS

Research requires a tool to obtain information from research sources, namely. Methods that make it easier to obtain information from research sources so that the findings are authentic and can be considered in research, some the classifications follow: in research, some of the classifications are as follows:

### 1. Approach and Type of Research

This type of qualitative research uses a qualitative descriptive approach, namely research that describes data and information based on facts obtained directly about the role of Islamic boarding schools in community economic development (Lexy 2017)

### 2. Research Data

In this study the data needed by researchers are:

- a. Primary data is information obtained from research objects that have something to do with research objects or in the form of interviews, observations or documentation. This is done in accordance with the research conducted at the research site and with the information needed to obtain complete information.
- b. Secondary data is information from literature in the form of books, academic articles, magazines and other information related to research titles (Lexy 2017). Secondary data obtained by researchers regarding the zakat strategy in madrasas is a book containing madrasa profiles and websites. This secondary information complements the research object.

### 3. Data Source.

The data source is the object from which the data is obtained (Arikunto 2021). Based on this understanding, the data sources determined by the researcher collect and examine the data needed for research (Abdussamad 2022). Examining data sources, researchers examined documents originating from research sites, books, websites/blogs and interviewed zakat fundraising managers related to the topic of this article. Likewise when studying secondary data, where this secondary information complements the topic of writing.

#### 4. Data Collection Techniques

##### a. Documentation.

Documentation is the collection of information related to the research topic from various documents or archives such as books, journals, media, and other information related to the research topic to complete the information needed by researchers (Arikunto 2021)

##### b. Observation.

Observation aims to study processes and behavior, using the eyes and ears as windows to record information (Suwartono 2014). Observation of the symptoms to be examined can be done directly or indirectly in natural or artificial situations (Lexy 2017).

##### c. Interview

The interview is the process of collecting information through direct question and answer or questionnaire to informants (Lexy 2017)

#### 5. Data Management Techniques

The data processing technique used by the author after the data has been collected is in the following stages (Lexy 2017):

- a. Editing, namely re-examination of all information received, especially completeness, clarity of the senses, alignment of existing information and its importance for writing. In this post, the author takes data to be analyzed only to formulate the problem.
- b. Organizing, namely to rearrange the information obtained from the necessary literature by formulating a problem statement within the framework of the planned discovery. The group of writers to analyze and systematically organize the information needed to make it easier for the authors to analyze the data.
- c. Finding results, namely analyzing information obtained from writing to draw conclusions about the truth of the facts found, which in the end is the answer to the formulation of the problem.

#### 6. Data Analysis Techniques

The data analysis carried out in this study was based on the stages of the formulation of the Business Model Canvas management strategy (Osterwalder et al. 2011). In the process of data analysis carried out several stages as follows:

- a. Data collection. Collecting information based on field observations and interview results, as well as primary and secondary data.
- b. Data reduction. Selecting, sorting, classifying, directing and organizing information to facilitate research.
- c. Data presentation. Collection of information compiled and used to draw conclusions or take the next step. The results of presenting data can be in the form of tables, pictures or graphs.

Data collection. It is based on data reduction and data representation, which looks for patterns, designs, similarities, common occurrences or relationships.

## RESULTS AND DISCUSSION

### Zakat Education Program in Madrasas

Madrasah Tsanawiyah Tridana Mulya Landono does not explicitly include lessonson Zakat in the curriculum. An understanding of zakat is inserted in muamalah fiqh subjects and Islamic Religious Education lessons. Madrasas try to instill an understandingof the importance of students practicing the pillars of Islam, ideally through the implementation of zakat. Furthermore, Madrasah Tsanawiyah has a zakat piggy bank program initiated through collaboration with the Faculty of Islamic Economics and Business, IAIN Kendari.

Kami mengadopsi Bisnis Model Canvas dalam bingkai analisis kedalam 9 elemen.Penerapan Bisnis Model Canvas pada organisasi nirlaba yaitu madrasah juga menggunakan 9 elemen (Qastharin 2016). (Keane, Cormican, and Sheahan 2018). Penerapan program edukasi zakat di madrasah pendekatan Bisnis Model Canvas (BMC):

### Zakat Education Canvas Model Business in Madrasas

We adopt the Business Model Canvas within the analysis framework into 9 elements (Osterwalder et al. 2011). The application of the Business Model Canvas to non-profit organizations, namely madrasas, also uses 9 elements (Qastharin 2016). (Keane, Cormican, and Sheahan 2018). Implementation of the zakat education program in madrasas using the Business Model Canvas (BMC) approach:

1. *Customer Segments: The specific groups of customers that a business targets.*

Students and parents of students who are in the madrasa environment. Madrasah Tsanawiyah Tridana Mulya Konawe Selatan has a customer segment consisting of students, parents, and students who are in the area of the school environment because the role of parents besides that parents become public figures which will affect students' reception of information. (Aziz, Nurul, and Murid 2019).

2. *Value Proposition: The unique value that a business offers to its customers, whichdistinguishes it from competitors.*

They are providing comprehensive and structured education about zakat for students to understand its importance and how to calculate and distribute it correctly. Improving students' cognitive abilities toward zakat (Abrar et al. 2021). The acquisition of understanding (cognitive abilities) of students or children can be seen when the teaching and learning process takes place, where learning is carried out by trying to determine the level of understanding of students in achieving the goals set in learning (Abrar et al. 2021).

3. *Channels: The methods a business uses to communicate with and sell to its customers.*

Using a curriculum adapted to the student's educational level and organizing relevant activities, such as lectures, seminars, and special class programs for education about zakat. In addition, this can also be done through online learning. Online learning is seen as an increasingly popular information medium and is essential in disseminating information related to zakat. So it plays an essential role in ensuring that the latest information related to zakat can be distributed accurately and quickly without limits.(Rahim, Abd Khafidz, and Aini 2019)

4. *Customer Relationships: The types of relationships a business establishes with itscustomers.*

Build good relations with students and parents to provide support and assistance when they have questions about zakat.(Aziz et al. 2019)

5. *Key Resources: The resources necessary for a business to create and deliver its valueproposition.*

Zakat organizations and religious institutions that can provide support and cooperation in educational programs about zakat. In this case, the Ishlahul Muslimin Foundation and the Faculty of Islamic Economics and Business (FEBI) IAIN Kendari

6. *Key Activities: The activities a business must undertake to deliver its value proposition.*

Develop curricula and educational materials about zakat, conduct educational activities about zakat, and guide students on zakat. *Key Partnerships: The partnerships that a business forms to leverage resources and capabilities outside of its own.*

7. *Revenue Streams: The ways a business generates revenue.*

Costs for teaching staff, teaching materials, educational equipment, and other administrative costs.

8. *Cost Structure: The costs associated with operating a business, including fixed and variable costs.*

Expected income from zakat education programs in madrasas can come from student enrollment fees or support from zakat organizations and religious institutions.

By using BMC, madrasas can design effective business models for their zakat education programs. BMC also makes it easier to understand the relationship between one element and another so that it can optimize the activities and management of zakat education programs in madrasas.

Tabel 1.1 Mapping the Business Model Canvas of Zakat Education in Madrasas

<i>Business Model Canvas</i>				
<b>Key Partners</b>	<b>Key Activities</b>	<b>Value Propositions</b>	<b>Customer Relationships</b>	<b>Customer Segments</b>
Foundations, educational institutions (e.g., Faculty of Economics and Islamic Business, IAIN Kendari), and zakat organizations.	Developing curriculum and educational materials on zakat, conducting educational activities about zakat, and guiding students on zakat.	Providing comprehensive and structured zakat education to enhance students' understanding of the importance of zakat and how to calculate and distribute it correctly. (Ahmad et al. 2023)	Building good relationships with students and parents to provide support and assistance regarding their questions about zakat.	Students, parents, and the surrounding community of the madrasah. (Hasanah, Maghfur, and Qomar 2021)
	<b>Key Resources</b> Educational materials, financial support, zakat institutions, and religious organizations that can support zakat education programs.		<b>Channels</b> Using a curriculum tailored to students' educational levels, organizing activities such as lectures, seminars, and special classes on zakat, as well as online learning.	

<i>Cost Structure</i>	<i>Revenue Streams</i>
Costs for teaching staff, educational materials, educational equipment, and other administrative expenses.	Expected revenue from zakat education programs in madrasahs can come from student enrollment fees or support from zakat organizations and religious institutions.
Sumber: data diolah 2023	

## CONCLUSION

The study results show that zakat education strategies in madrasahs are necessary and urgent to be carried out, considering that the literacy level of students' understanding of zakat still needs to be higher. The method that can be used is the business model canvas approach; the recommendations generated from these nine elements are the four elements which are the customer segment, value propositions, key activities, and key resources. Making teaching students in the school environment an Education segmentation, making zakat curricula, and the role of Foundations and external parties in providing educational facilities and information related to zakat to students.

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