

ABSTRAK

Pendidikan merupakan aspek penting dalam pembangunan sumber daya manusia ketimpangan akses pendidikan masih terjadi di berbagai wilayah Indonesia termasuk Kabupaten Bangkalan. Keterbatasan ekonomi dan rendahnya pendapatan keluarga menjadi faktor utama yang menyebabkan sebagian masyarakat kesulitan memperoleh pendidikan yang layak dan meningkatkan risiko putus sekolah. Dalam kondisi ini zakat, infak, dan sedekah (ZIS) memiliki potensi sebagai instrumen filantropi islam untuk membantu meningkatkan akses pendidikan masyarakat kurang mampu. Lembaga Manajemen Infaq (LMI Bangkalan berperan dalam menghimpun dan mendistribusikan dana ZIS melalui program pendidikan. Penelitian ini bertujuan untuk menganalisis optimalisasi pengelolaan dana ZIS oleh LMI Bangkalan dalam meningkatkan akses pendidikan masyarakat serta mengidentifikasi tantangan dalam pengelolaan dan pendistribusian dana.

Penelitian ini menggunakan pendekatan kualitatif dengan jenis penelitian lapangan. Data diperoleh melalui observasi dan wawancara serta dokumentasi yang melibatkan pengelola lmi bangkalan serta penerima manfaat program pendidikan. Teknik analisis data dilakukan melalui tahapan reduksi data dan penyajian data serta penarikan kesimpulan guna memperoleh gambaran yang sistematis mengenai pengelolaan dana ZIS dalam mendukung akses pendidikan masyarakat. Penelitian ini juga menggunakan teori zakat dalam ekonomi islam, filantropi islam, tata kelola kelembagaan, serta peran kelembagaan filantropi sebagai landasan analisis.

Hasil penelitian ini adalah: 1) Pengelolaan dana zakat, infak, dan sedekah (ZIS) di Lembaga Manajemen Infaq (LMI) dilakukan melalui penghimpunan dan pendistribusian yang terstruktur untuk meningkatkan akses pendidikan masyarakat kurang mampu. Penghimpunan dana dilakukan melalui sosialisasi, layanan jemput donasi, transfer perbankan serta media digital sedangkan pendistribusian dilakukan melalui proses survey dan verifikasi serta penetapan mustahik. Dana ZIS disalurkan melalui program beasiswa dan bantuan perlengkapan sekolah serta program kafalah guru dengan pola distribusi konsumtif dan produktif sehingga mampu mendukung keberlanjutan Pendidikan dan meningkatkan motivasi belajar mustahik. 2) Tantangan optimalisasi pengelolaan dana ZIS di LMI Bangkalan meliputi rendahnya literasi zakat masyarakat, keterbatasan SDM, pembagian tugas yang belum optimal, keterbatasan data mustahik serta sulitnya menjangkau wilayah terpencil. Berdasarkan kondisi tersebut diperlukan peningkatan edukasi zakat dan penguatan kelembagaan serta pengembangan jaringan distribusi agar pengelolaan dana ZIS dapat berjalan lebih efektif dan tepat sasaran serta berkelanjutan.

Kata Kunci: Filantropi Islam, distribusi dana ZIS, akses Pendidikan.

ABSTRACT

Education is an important aspect in the development of human resources, however inequality in access to education still occurs in various regions of Indonesia, including Bangkalan Regency. Economic limitations and low family income are the main factors causing some communities to experience difficulties in obtaining proper education and increasing the risk of dropping out of school. In this condition, zakat, infaq, and alms (ZIS) have the potential as instruments of Islamic philanthropy to help improve access to education for underprivileged communities. Lembaga Manajemen Infaq (LMI) Bangkalan plays a role in collecting and distributing ZIS funds through educational programs. This study aims to analyze the optimization of ZIS fund management by LMI Bangkalan in improving community access to education and to identify challenges in the management and distribution of funds.

This study uses a qualitative approach with a field research type. Data were obtained through observation, interviews, and documentation involving the management of LMI Bangkalan as well as beneficiaries of educational programs. Data analysis techniques were carried out through the stages of data reduction, data presentation, and conclusion drawing in order to obtain a systematic description of the management of ZIS funds in supporting public access to education. This study also uses the theories of zakat in Islamic economics, Islamic philanthropy, institutional governance, and the role of philanthropic institutions as the basis of analysis.

The results of this study are: 1) The management of zakat, infaq, and alms (ZIS) funds at Lembaga Manajemen Infaq (LMI) is carried out through structured collection and distribution to improve access to education for underprivileged communities. Fund collection is carried out through socialization, donation pick-up services, bank transfers, and digital media, while distribution is carried out through survey and verification processes as well as the determination of mustahik. ZIS funds are distributed through scholarship programs, school equipment assistance, and teacher kafalah programs with consumptive and productive distribution patterns so that they are able to support educational sustainability and increase the learning motivation of mustahik. 2) Challenges in optimizing the management of ZIS funds at LMI Bangkalan include low public literacy regarding zakat, limited human resources, less than optimal division of tasks, limited mustahik data, and difficulties in reaching remote areas. Based on these conditions, it is necessary to improve zakat education, strengthen institutions, and develop distribution networks so that the management of ZIS funds can run more effectively, be on target, and be sustainable.

Keywords: *Islamic Philanthropy, Distribution of ZIS Funds, Access to Education.*