

Management of Zakat Funds in the One Family One Graduate Scholarship Program (SKSS) at BAZNAS OKU

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Abstract

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The One Family One Scholar (SKSS) Scholarship Program managed by the National Zakat Agency (BAZNAS) of Ogan Komering Ulu (OKU) Regency is an effective implementation of professional zakat management that aims to improve access and quality of education for students from underprivileged families. This study uses a qualitative descriptive method to analyze the distribution mechanism of professional zakat funds in the SKSS program and its effectiveness in supporting education in OKU. The results show that zakat management is carried out professionally and transparently with strict recipient selection and based on field surveys, supported by coordination between provincial and district zakat institutions and partnerships with educational institutions such as Baturaja University. Zakat funds are distributed in the form of education costs and motivational coaching that have a positive impact on the academic achievement and social readiness of recipients. Regular monitoring and evaluation ensure the sustainability of the program that meets the needs of mustahik. The BAZNAS OKU SKSS program successfully integrates the principles of social justice, managerial efficiency, and empowerment of sustainable education, becoming a replicable zakat management model to strengthen the welfare of the community through education.

INTRODUCTION

Zakat is a form of worship that plays a strategic role in Islamic teachings and in developing the welfare of the community. Zakat is the third pillar of Islam, its existence is absolute and automatically recognized as part of the Islam of every individual (Al-Qardhawi, 1993; Hafidhuddin, 2002). In addition to its ritual function, zakat plays a role in reducing poverty and improving the quality of life of those who are entitled to it, enabling them to better practice their religious and social lives (QS Al-Baqarah: 43).

Zakat management has evolved, with the establishment of a special institution, the Zakat Amil Agency (BAZ), tasked with systematically and professionally managing the collection and distribution of zakat funds. BAZNAS, as an official government-established institution, plays a role in transparently planning, implementing, and reporting zakat management through consumption and productive programs (Government Regulation of the Republic of Indonesia No. 14 of 2014). In Ogan Komering Ulu (OKU) Regency, BAZNAS manages various zakat programs, including the One Family One Graduate Scholarship (SKSS), a flagship program in the education sector.

The BAZNAS OKU SKSS program focuses on providing scholarships for students from underprivileged families who are classified as asnaf fisabilillah according to the MUI fatwa (1996)

and its management is based on a survey and strict selection to ensure it is on target (Interview with Arpan Padly, 2024; Interview with Darman Syafe'i, 2023). The main source of funds comes from professional zakat from government agency employees and companies such as PT Semen Baturaja Tbk which has collaborated with BAZNAS OKU through the establishment of a Zakat Collection Unit (UPZ).

Education plays a vital role in developing high-quality and competitive human resources. Therefore, zakat support in the form of scholarships is a crucial instrument for increasing access to education for the underprivileged (Interview with Darman Syafe'i, 2023). The SKSS program provides tuition assistance and personal development support for scholarship recipients at Baturaja University, a strategic partner of BAZNAS OKU.

Although various zakat programs have been implemented, there is a gap in previous studies specifically examining the effectiveness of the distribution of professional zakat funds for educational scholarships at the district level. Existing research focuses more on general aspects of zakat management or the broader distribution of zakat funds, without delving deeply into the distribution and effectiveness of the SKSS scholarship program by BAZNAS OKU (Hakim, 2021; Nasrullah, 2020; Almashuri, 2020).

The urgency of this research stems from the need to empirically evaluate the distribution process and effectiveness of the SKSS scholarship program, which is expected to improve the quality of education and welfare of those eligible for zakat (*mustahik*) in the OKU region. This evaluation is crucial for optimal, transparent, and results-oriented zakat fund management (Nurjamilah, 2020; Zainuddin, 2021).

The main objective of this study is to determine the distribution mechanism for professional zakat funds in the SKSS BAZNAS OKU scholarship program and to analyze its effectiveness in supporting improved access and quality of education. The research focuses on administrative aspects, the recipient selection process, funding sources, and the socioeconomic impact on scholarship recipients.

This article contributes to the development of knowledge, particularly in the field of Islamic economics, by presenting an empirical study of professional zakat management for education in a local context. The research findings are expected to serve as a reference for developing more effective and efficient zakat management models and provide practical insights for zakat institutions in optimizing zakat fund distribution.

Furthermore, this research expands the literature on scholarship-based zakat distribution using a case study approach at BAZNAS OKU, which has been limited to date. Practical contributions are also intended to help BAZNAS OKU improve the quality of its zakat management services and provide policy recommendations for strengthening educational programs for those entitled to receive zakat.

METHODS

This research method uses a qualitative descriptive approach, chosen because it provides an in-depth overview of the efficiency and distribution mechanisms of zakat funds in the One Family One Scholar (SKSS) scholarship program at BAZNAS OKU. This approach allows researchers to conduct direct interviews with respondents to obtain valid and relevant data regarding the zakat management process in the local context (Hamzah, 2019).

The research was conducted at the National Zakat Agency (BAZNAS) office in Ogan Komering Ulu Regency as the main research location, with an implementation period in 2023.

This location was chosen because it is the center for managing and distributing zakat funds, especially the SKSS program which is the focus of the study. The research population consisted of zakat managers at BAZNAS OKU, namely the Head of BAZNAS OKU and Deputy Head II for distribution, as well as students receiving SKSS scholarships. The sample was selected purposively based on their direct relationship with the management and receipt of zakat funds in the program (Sugiono, 2018).

The research instrument consisted of an interview guide designed to gather information related to the management process, recipient selection, and effectiveness of zakat fund distribution. Data validity was ensured through source triangulation, combining interviews, field observations, and archival documentation from BAZNAS OKU as secondary data. The researcher also served as the primary instrument, systematically observing and recording phenomena during the data collection process (Arikunto, 2006).

Data collection techniques included participant observation to record activities at BAZNAS OKU, in-depth interviews with administrators and scholarship recipients to obtain rich qualitative data, and a review of documentation in the form of reports, internal records, and regulations related to zakat management. These procedures aimed to obtain a comprehensive picture and triangulate data to ensure the accuracy of the information (Sugiarto, 2015).

Data analysis was conducted interactively and continuously using the Miles, Huberman, and Saldana model, which includes data reduction, narrative presentation, and drawing conclusions with verification. This approach provides a systematic framework for identifying patterns, themes, and relationships between variables in the qualitative data obtained (Miles et al., 2014). Computer software was not used, and analysis was conducted manually to maintain a deep understanding of the research context.

RESULTS AND DISCUSSION

The distribution of zakat funds in the One Family One Scholar Scholarship (SKSS) program of BAZNAS OKU is the process of providing educational assistance to students from underprivileged families in the Ogan Komering Ulu (OKU) region. This program is part of the distribution of creative consumptive zakat as stated by Mufraini, namely the distribution of zakat in a non-cash form directly but has an impact on the educational needs of underprivileged communities. Scholarship funds are obtained from the professional zakat of PT Semen Baturaja Tbk employees amounting to 2.5% which is collected centrally by BAZNAS South Sumatra Province before being distributed to BAZNAS OKU. This demonstrates an effective coordination system between provincial and district zakat institutions for the distribution of funds that are right on target (Mufraini, 2024; Interview Khaeri, 2025).

The SKSS program was intensively promoted through social media, pamphlets, and directly with partner educational institutions, such as Baturaja University (UNBARA), which has established a Zakat Collection Unit (UPZ). The outreach strategy, which involved the campus as the spearhead for outreach to potential recipients, proved effective, based on testimonials from recipient students who received information from their respective study programs (Wahyuni, 2024). This partnership-based approach strengthened the program's reach and ensured active participation by the local academic community.

The scholarship recipient selection process is carried out in a multi-layered and systematic manner, encompassing administrative stages, written and psychological tests, interviews, and direct verification of prospective recipients' housing and economic conditions. This procedure

complies with standard operating procedures (SOPs) aimed at ensuring fairness and accuracy of targeting while minimizing errors in fund distribution. This field verification approach strengthens data reliability and distribution transparency, in line with the principles of fair and proportional zakat distribution as stipulated in Law No. 23 of 2011 (Law No. 23 of 2011; Interview with Khaeri, 2025).

Each scholarship recipient receives Rp2,500,000 per semester, divided into Rp1,250,000 in tuition fees and Rp250,000 in monthly mentoring for a maximum of eight semesters. Mentoring funds are also allocated to mentors to ensure ongoing mentoring and supervision. Disbursement data for the 2023-2024 academic year shows consistent disbursement and a stable number of recipients, indicating orderly and consistent distribution management (Khaeri Interview, 2025).

Coaching activities, including motivational seminars, an understanding of zakat institutions, and social roles, were implemented as an effort to improve the quality of human resources among scholarship recipients. Female scholarship recipients acknowledged the direct benefits of this program in increasing their motivation to learn and their close relationship with BAZNAS OKU. This coaching intervention aligns with Islamic educational theory, which emphasizes the importance of moral and intellectual guidance in the learning process (Drajat, 1996; Wahyuni, 2025).

The OKU BAZNAS leadership conducts routine program evaluations by monitoring academic achievement, organizational activity, and recipient morals. No significant obstacles were encountered until the second semester of implementation, allowing the program to continue into the next period, demonstrating its success. This evaluation is a crucial component of the zakat program management cycle to ensure its continued relevance and adaptability to the needs of those receiving the zakat (Khaeri Interview, 2025).

In terms of effectiveness, the SKSS program is considered successful in meeting key indicators: targeting accuracy, distribution effectiveness, mentoring efforts, evaluation, and recipient satisfaction. Targeting accuracy is ensured through a rigorous selection process and field surveys, ensuring that funds are allocated appropriately to low-income families in need. Intensive outreach and the involvement of campus UPZs (Zone-of-Zone) support community participation and understanding of the program (Interview with Khaeri, 2025; Interview with Darman, 2025).

The program's goal of improving the quality of education for underprivileged children in OKU by providing financial assistance and coaching has been achieved, resulting in increased enthusiasm for learning and academic achievement for scholarship recipients. This is reinforced by statements from recipients who feel significantly supported financially and motivated morally. Long-term benefits are realized in the development of good social and moral character, as well as their readiness to contribute to society (Wahyuni, 2025; Sella, 2025).

The program's implementation, which encompasses planning, outreach, selection, distribution, monitoring, and evaluation, demonstrates that BAZNAS OKU has managed the program professionally and according to standards. Recipient satisfaction is also a key indicator of success, reflecting the program's positive reception and social impact (Khaeri Interview, 2025).

Overall, these findings are consistent with zakat management theory, which states that the effectiveness of zakat distribution is highly dependent on selection mechanisms, distribution transparency, and ongoing support for recipients (Al-Ba'iy, 2006; Oni Sahroni, 2018). Furthermore, the integration of social and educational programs in the distribution of educational

zakat has a multidimensional impact on the economic and social empowerment of recipients.

DISCUSSION

The zakat distribution approach in the One Family One Graduate Scholarship (SKSS) program of BAZNAS OKU demonstrates the characteristics of creative consumptive zakat distribution, namely the distribution of zakat in the form of scholarships that not only meet short-term material needs but also aim to empower through education. This approach aligns with the literature that emphasizes the need for a combination of consumptive and productive distribution so that zakat not only meets the primary needs of mustahik but also contributes to increasing human resource capacity and sustainable poverty alleviation (Putu et al., 2023; LAZISNU Ponorogo, 2020).

The coordination between the BAZNAS of South Sumatra Province and BAZNAS OKU in collecting and distributing professional zakat funds for PT Semen Baturaja Tbk reflects the implementation of integrated zakat management across institutional levels. This is crucial because, according to previous studies, a fragmented zakat management system often leads to inefficiency and hinders fund transparency (Mubarok, 2022). The involvement of formal management institutions and the existence of a Memorandum of Understanding (MOU) strengthen accountability and oversight, reducing the risk of misuse of zakat funds.

Program socialization through online media, pamphlets, and the university as a strategic partner demonstrates the application of effective communication in zakat program management. This strategy aligns with public communication research findings, which show that the involvement of local institutions and the delivery of messages through various media are critical in increasing public participation and understanding of social programs (Soetjningsih & Utami, 2019). The positive response from scholarship recipients indicates that the socialization mechanism has been quite successful in reaching target recipients.

The strict and tiered selection mechanism demonstrates BAZNAS OKU's commitment to ensuring accurate targeting and fair distribution of zakat. In the context of zakat management theory, a transparent selection process accompanied by direct field verification is key to avoiding inequality and ensuring recipients are truly deserving (Al-Ba'iy, 2006). This approach is also relevant to Law No. 23 of 2011, which mandates zakat distribution based on the principles of justice and equity.

Ongoing development through motivational seminars and institutional understanding not only increases academic motivation but also instills social and religious values that support the character development of scholarship recipients. This holistic approach supports Islamic educational theory, which emphasizes the need for simultaneous intellectual and spiritual development for educational success (Drajat, 1996). It also reinforces zakat literature, which suggests that empowerment must include a developmental component to achieve long-term benefits (Syahhatih, 2003).

Regular evaluation and monitoring by the leadership and supervisors of BAZNAS OKU is an effective managerial practice in maintaining program quality. This evaluation cycle ensures the program can adapt to the evolving needs of those who mustahik (recipients) and maintains its sustainability. Another study found that continuous evaluation of zakat programs increases the effectiveness and credibility of zakat institutions in the eyes of the public (Fahrini, 2016).

The program's effectiveness, measured by targeting accuracy, distribution transparency, mentoring activities, and recipient satisfaction, aligns with indicators of zakat program

effectiveness in previous studies (Hakim, 2021). This demonstrates that BAZNAS OKU has implemented zakat management that meets the tenets of modern Islamic social programs, where zakat is used to reduce economic burdens while preparing recipients for competitiveness and sustainable social contribution.

However, as found in analyses of zakat distribution in other regions, potential challenges include limited funds collected and the ever-increasing need for education. Furthermore, there is a need to expand the program beyond a single educational institution to achieve broader benefits. Cross-institutional coordination and optimization of zakat collection can strengthen the program's capacity (Sugiarto, 2015).

Overall, the BAZNAS OKU SKSS program represents an effective implementation of the zakat distribution concept, integrating aspects of social justice, managerial efficiency, and educational empowerment. These findings provide important empirical evidence that can serve as a reference for other zakat institutions in managing professional zakat funds more productively and strategically.

CONCLUSION

Based on the discussion above, it can be concluded that the One Family One Bachelor Scholarship (SKSS) program managed by the Ogan Komering Ulu (OKU) Regency BAZNAS is an effective implementation of professional zakat management aimed at improving access and quality of education for students from underprivileged families. This program is managed professionally with a transparent distribution mechanism and strict recipient selection to ensure accuracy of targeting. Coordination between the provincial and district BAZNAS, as well as partnerships with educational institutions such as Baturaja University, support the successful dissemination and implementation of the program.

This program not only provides significant financial assistance for education but also includes motivational and character development, which positively impacts the academic achievement and social preparedness of scholarship recipients. Regular evaluation and structured monitoring ensure program continuity and adaptation to the needs of those eligible for zakat. Research findings reinforce zakat management theory, which emphasizes the importance of fair selection, transparent distribution, and ongoing mentoring in improving zakat effectiveness.

Overall, the BAZNAS OKU SKSS program has successfully integrated the principles of social justice, managerial efficiency, and sustainable educational empowerment, thus becoming a professional zakat management model that can be replicated by other zakat institutions to improve the welfare of the community through education.

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