

EVALUATING THE EFFECTIVENESS OF PRODUCTIVE ZAKAT MANAGEMENT IN CAMPUS SCHOLARSHIP

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ABSTRACT

This study aims to evaluate the effectiveness of productive zakat management implemented by the Zakat Collection Unit (UPZ) of Sultan Ageng Tirtayasa University (Untirta) in supporting educational scholarship programs for underprivileged students. The research focuses on the aspects of governance, accountability, and social impact of two main programs, namely the UKT-Based Scholarship and the Mosque Catalyst Scholarship, as instruments for human resource development and social empowerment in higher education. This study uses a descriptive qualitative approach with data collection techniques through in-depth interviews, direct observation, and document analysis. Informants consist of UPZ administrators, beneficiaries, and other related parties. The results of the study show that productive zakat management at UPZ Untirta is effective in improving access to education and reducing the risk of dropping out for underprivileged students. The Mosque Catalyst Scholarship Program is considered the most successful because it not only provides financial assistance but also shapes students' religious and social character through monthly reporting requirements and involvement in campus mosque activities. In contrast, the UKT-Based Scholarship, although having an economic impact, is still lacking in terms of guidance and follow-up evaluation of its recipients. The main challenges faced include limited zakat funds, suboptimal digital infrastructure, and the absence of a long-term impact evaluation system. In general, UPZ management has reflected the principles of good governance, accountability, and alignment with the objectives of maqashid syariah. This study is limited to one institutional context, namely UPZ Untirta, and focuses on qualitative data. Further research is recommended to use quantitative or mixed methods to assess economic and social impacts more comprehensively, as well as to compare the effectiveness of UPZs at various universities. The results of this study provide practical recommendations for zakat institutions and policymakers in designing education-based productive zakat programs that are integrated with a coaching system, digital reporting, and continuous monitoring to improve the transparency and sustainability of the program. This study confirms the strategic role of campus zakat institutions in promoting social inclusion, reducing educational disparities, and fostering the spiritual and intellectual potential of students. These results support the contribution of zakat to the achievement of Sustainable Development Goals (SDGs) point 4 (Quality Education) and point 10 (Reduced Inequalities). This study provides an original contribution to the study of productive campus-based zakat management by combining governance analysis, educational effectiveness, and social empowerment. UPZ Untirta is highlighted as a representative model of the application of Islamic philanthropy in higher education that is capable of supporting sustainable human development based on sharia values.

Keywords: Productive Zakat, Zakat Governance, Educational Empowerment, UPZ Untirta, Sustainable Development

I. INTRODUCTION

Zakat is one of the instruments of Islamic philanthropy that plays a strategic role in reducing social inequality and improving community welfare. Based on a study by the National Zakat Agency (BAZNAS), the national zakat potential in Indonesia reaches around IDR 327 trillion per year, while the actual collection of zakat is only around IDR 41 trillion, or less than 13 percent of the total potential (BAZNAS, 2024) . This gap between potential and realization indicates that the national zakat management system still faces various structural and institutional challenges.

Figure 1. Zakat Potential and Realization



Source: BAZNAS Report 2018–2024 (compiled by the author, 2025)

According to Al-Fatih, the low realization of zakat collection in Indonesia is influenced by public trust in zakat management institutions (LPZ) and a lack of professionalism and transparency in the management of zakat funds (Al-Fatih, 2020). In addition, Maghfirah emphasizes that the effectiveness of zakat distribution is highly dependent on the quality of the management of zakat institutions, especially in terms of the classification of mustahiq and the strategy for distributing funds so that they have a productive impact on the economy of the recipients (Maghfirah, 2020). Therefore, improving accountability, governance, and digital innovation in zakat management is an urgent need in the modern era. In line with the Sustainable Development Goals (SDGs) agenda, zakat has an important function not only in economic empowerment but also in improving the quality of human resources through the education sector. Mukhlisin et al. explain that the integration of zakat with sustainable development programs can create long-term social impacts, especially when zakat funds are directed towards education, health, and community empowerment (Mukhlisin, 2025). Thus, optimizing zakat to support education is one effective strategy for breaking the cycle of poverty in a sustainable manner.

As part of strengthening the productive zakat ecosystem in the academic environment, the emergence of the Zakat Collection Unit (UPZ) has become a new phenomenon in the productive zakat ecosystem. The UPZ functions as an institution that collects and distributes zakat, infaq, and sadaqah, which are oriented towards supporting educational scholarships for underprivileged students. Syafa's research shows that the existence of UPZ in regions such as Banyuwangi has succeeded in increasing community participation in professional zakat and strengthening zakat awareness among civil servants (Abdul Kholiq Syafa, 2020). Thus, campus UPZ can become agents of change that connect zakat sources with the needs of underprivileged students. This Zakat Collection Unit is also implemented in state

universities, including Sultan Ageng Tirtayasa University (Untirta), as an effort to strengthen the zakat ecosystem in the education sector.

The zakat scholarship program at UPZ Untirta is a concrete example of the implementation of productive zakat on campus. Through this program, UPZ Untirta plays an important role in supporting the sustainability of zakat-based educational scholarships for underprivileged students. However, the effectiveness of zakat fund management by UPZ still needs to be evaluated in terms of transparency, accountability, distribution systems, and social impact on beneficiaries. This evaluation is important considering that effectively managed zakat can strengthen social inclusion, promote equitable access to education, and directly contribute to the achievement of SDG Goal 4 (Quality Education) and Goal 10 (Reduced Inequalities). Without adequate evaluation, this program risks becoming suboptimal and failing to deliver the expected results.

However, campus UPZs still face a number of challenges, including low zakat literacy among the academic community, limited managerial capacity, and a lack of digital system integration in fund reporting. This phenomenon is in line with the findings of Hidayatullah & Priantina, which state that zakat management in Indonesia is still fragmented, with weak coordination between institutions and no clear integration standards (Mukhlisin, 2025, pp. 31-32). Furthermore, research on the effectiveness of zakat management by campus UPZs is still limited in both international and national literature, especially those focusing on operational aspects and their impact on the higher education context. Therefore, this study aims to evaluate the effectiveness of zakat management by Untirta's UPZ in supporting scholarship programs for underprivileged students, so that it can contribute to human resource development and strengthen the internal zakat institution on campus.

II. LITERATURE REVIEW

2. 1 The Concept of Zakat and Its Socioeconomic Role

Zakat is one of the fundamental instruments in the Islamic economic system that has a strategic role in the equitable distribution of social welfare and economic justice. According to Al-Qardhawi (Al-Qardhawi, 1999), zakat not only functions as an individual religious obligation, but also as a mechanism for wealth distribution that can reduce social inequality. This dual function reflects the spiritual and economic dimensions of zakat, which purifies the wealth of the muzakki (the person paying zakat) while fulfilling the rights of the mustahiq (the person receiving zakat).

In the context of macroeconomics, zakat contributes to poverty reduction and improved community welfare (Choiriyah et al., 2020) emphasizes that zakat in the modern era should be viewed as an instrument of economic development in line with sharia fiscal policy. However, data from BAZNAS (BAZNAS, 2024) shows that the realization of national zakat collection has only reached around 13% of the total potential. This indicates a structural gap and challenges in the effectiveness of the zakat management system in Indonesia.

In addition to consumptive zakat, there is also the concept of productive zakat, which is a model of zakat distribution that is empowering in nature, where zakat funds are allocated to activities that can increase the economic independence of mustahiq. Ascarya (Ascarya, 2019) explains that productive zakat can function as a sustainable social investment, especially in the education and entrepreneurship sectors. This model directly contributes to the transformation of mustahiq into new muzakki. Research by (Mohamad Soleh Nurzaman, 2010) also emphasizes that productive zakat has a positive impact on improving the quality of human resources and strengthening the economic structure of the community.

2. 2 Governance and Management of Productive Zakat

The success of productive zakat implementation is largely determined by the quality of governance of zakat management institutions. The principles of Good Zakat Governance include transparency, accountability, effectiveness, professionalism, and compliance with sharia principles. (Al-Fatih, 2020) states that public trust in zakat institutions is a key factor in the sustainability of fund collection. When accountability and transparency are low, muzakki participation tends to decline.

From an institutional theory perspective, the concept of Organizational Legitimacy Theory explains that organizational legitimacy is built through compliance with social and religious values accepted by society (Suchman, 1995). Therefore, zakat institutions must maintain their credibility through an efficient and sharia-compliant management system. Financial indicators alone are not sufficient to measure the performance of zakat institutions. Beik and Arsyianti (Beik & Arsyianti, 2016) developed the CIBEST (Center of Islamic Business and Economic Studies) Model as a measure of welfare based on sharia maqashid, while BAZNAS introduced the National Zakat Index (IZN) to assess the macro impact of zakat management on national development. Findings (Zakiy et al., 2025) confirm that the application of sharia principles and good governance has a positive correlation with the performance of zakat institutions. Thus, measuring the effectiveness of campus UPZs must comprehensively cover managerial, spiritual, and social aspects.

2. 3 Effectiveness and Evaluation Framework for Zakat Institutions

The effectiveness of zakat institutions can be analyzed through the Organizational Effectiveness theory developed by Campbell (1977) and Duncan (1981). This framework assesses effectiveness through four main dimensions: (1) goal achievement, (2) process efficiency, (3) stakeholder satisfaction, and (4) social impact. This approach was then adapted into the Input–Process–Output–Outcome model to measure the effectiveness of zakat-based social programs.

(Maghfirah, 2021) emphasizes that the effectiveness of zakat management institutions (LPZ) is determined by the extent to which the distribution strategies implemented can generate long-term economic impacts for mustahiq. However, research by Hidayatullah and Priantina (2024, in Mukhlisin et al., 2025) found that coordination between zakat institutions in Indonesia is still weak, resulting in overlapping programs and low sustainability impact. Al-Fatih (Al-Fatih, 2020) adds that management effectiveness is greatly influenced by public perception of the integrity and professionalism of the institution. Therefore, the use of a systematic and comprehensive evaluation model is crucial to ensure that zakat truly contributes to strengthening social inclusion and sustainable development.

2. 4. Educational Zakat and Campus-Based Zakat Management (UPZ)

Zakat for Education is a form of productive zakat aimed at empowering the intellectual capacity of the community. This concept contributes to the Sustainable Development Goals (SDGs), particularly Goal 4 (Quality Education) and Goal 10 (Reduced Inequalities) (Mukhlisin et al., 2025). Based on the principle of Maqashid Syariah, zakat for education serves to preserve and develop the intellect (Hifzh al-‘Aql) through financial support for underprivileged students (Al-Qardhawi, 1999).

Research by Mat Daud and Wahid (2025) proves that the distribution of zakat for education has a significant impact on increasing equal learning opportunities and improving student academic achievement. In this context, the Zakat Collection Unit (UPZ) on campus is an extension of BAZNAS, which plays a strategic role in managing professional zakat, infaq, and alms from the academic community for educational purposes.

A study by Faizal (2021) shows that the existence of UPZ on campus plays an important role in increasing awareness and participation of the academic community in distributing zakat. However, research on the effectiveness of zakat management by campus UPZ, especially those focusing on the management of productive zakat scholarships and their sustainable impact on recipients, is still relatively limited. This opens up opportunities for research that integrates the concept of organizational effectiveness with social and economic impact indicators to evaluate the optimality of productive zakat management by UPZ in supporting higher education.

III. METHODOLOGY

The author uses qualitative research, which is research that aims to understand the circumstances or phenomena experienced by the research subjects through descriptions in words and language using various natural methods. In this qualitative research, the methods commonly used are interviews, observations, and the use of documents. This research is qualitative research with descriptive data, which is a method that guides researchers to explore and capture the situation to be studied comprehensively, broadly, and deeply. Descriptive research involves carefully recording all the symptoms that are seen, heard, and read (interviews, photos, videos, personal documents, brochures, etc.), and the researcher also compares, combines, and draws conclusions. In addition, the author also conducted library research. The author will obtain data from literature in the form of books, papers, articles, and other writings related to the discussion in this proposal. In this case, the author wants to describe and explain the effectiveness of zakat distribution for educational scholarships for students at Sultan Ageng Tirtayasa University.

IV. RESULTS AND DISCUSSION

4.1 Implementation of Productive Zakat Programs at UPZ Untirta

The education scholarship program at the Zakat Collection Unit (UPZ) of Sultan Ageng Tirtayasa University (Untirta) is a tangible form of productive zakat utilization aimed at improving access to higher education for underprivileged students. This program was established in 2020 as a manifestation of the campus' commitment to implementing Islamic philanthropy values in the academic environment, with the main objective of supporting student welfare and reducing dropout rates due to financial constraints. As explained by the Head of UPZ Untirta (2025), "UPZ Untirta exists so that no student has to drop out of college due to financial constraints. Meanwhile, the Mosque Catalyst Scholarship is a form of productive da'wah that revitalizes the campus mosque." This statement illustrates that the program's orientation is not only on financial assistance but also on the social and spiritual empowerment of students.

Productive zakat, according to Erliyanti, is a form of zakat distribution that is directed towards empowerment activities, rather than consumptive ones (Erliyanti, 2019). This approach is also in line with the concept of zakat for human capital development, which positions zakat as an instrument for strengthening human resources based on maqashid sharia, especially in preserving and developing the intellect (hifz al-'aql) through education (Salman Abdun Nashir, 2019). With this principle, UPZ Untirta

strives to distribute zakat funds from muzakki, most of whom are lecturers and educational staff, to mustahik students in need to support the continuity of their studies. Operationally, the scholarship program at UPZ Untirta is divided into two main forms:

1. Zakat-Based UKT Scholarship

This program is intended for students who have difficulty paying their Single Tuition Fee (UKT), especially for final year students who have passed the eighth semester. Each recipient receives assistance per semester to ensure the continuity of their studies until graduation. Based on UPZ data for 2025, the number of recipients reached around 35 active students. One of the recipients, Ratu Zulfi Amalia, explained that this assistance was "very helpful, because KIP-K students who no longer receive assistance from the government can still continue their thesis until graduation." This testimony shows that the productive zakat program plays a strategic role in reducing the risk of student dropouts due to financial constraints.

2. Masjid Catalyst Scholarship (Katalisator Masjid Scholarship)

Unlike the UKT program, the Mosque Catalyst scholarship is intended for students who are active in campus da'wah and social activities, particularly at the four main mosques in the Untirta area. There are around 30 recipients, with assistance distributed every month. The main objective of this program is to foster da'wah leadership and regeneration within the campus environment, so that zakat not only serves an economic function but also acts as a means of social empowerment. As stated by Muhammad Halim Ismail, one of the recipients, "this scholarship greatly helps with my monthly expenses and makes me more active in my studies and da'wah activities on campus." This statement shows a positive correlation between receiving scholarships and an increase in students' academic and religious activities.

The specific criteria for recipients (mustahik) in both programs are students who meet the following criteria:

1. Economically disadvantaged (as evidenced by a letter of financial hardship and other supporting documents).
2. Highly motivated to complete their studies.
3. Active participation in campus activities, both academic and socio-religious.

The primary target recipients of the assistance are active students of Sultan Ageng Tirtayasa University who meet the eligibility criteria as stipulated in the internal guidelines of the UPZ. Zakat funds are distributed periodically, namely every six months for the UKT program and every month for the Mosque Catalyst program.

To ensure the effectiveness of zakat funds, UPZ Untirta implements a system to monitor the use of funds through mentors and mosque administrators with a periodic monitoring mechanism to ensure that the assistance is used for productive needs such as study, academic activities, and da'wah, not for personal consumption. This approach is in line with the principles of Good Zakat Governance, which emphasizes the importance of transparency, accountability, and effectiveness in the management of zakat funds (Suprianto, 2020).

4.2 Governance, Accountability, and Transparency of Zakat Management

The quality of governance is a key factor in determining the effectiveness of zakat management institutions. Based on interviews with the Head of UPZ Untirta (2025), the zakat management system on campus seeks to implement the principles of Good Zakat Governance, which include transparency, accountability, effectiveness, efficiency, and compliance with sharia law. These principles are implemented through a centralized financial recording mechanism, a beneficiary verification process, and periodic reporting to the Banten Provincial BAZNAS as the parent institution.

In terms of transparency, UPZ Untirta uses an internal financial reporting system that is periodically announced to the academic community through internal campus publications. The process of collecting and distributing zakat is accompanied by documentation of receipts, lists of scholarship recipients, and proof of transactions verified by the university's finance department. This transparency serves to build public trust, especially among lecturers and educational staff as the main muzakki. These findings support the view of (Al-Fatih, 2020) that public trust in zakat institutions is a key prerequisite for the sustainability of fund collection.

From an accountability perspective, UPZ administrators are required to prepare financial and social activity reports at the end of each semester, covering the amount of funds collected, the number of beneficiaries, and details of the da'wah and social activities that were funded. These reports are submitted to the Rector and forwarded to BAZNAS Banten Province. This reporting process demonstrates a clear and tiered chain of accountability in accordance with the accountability standards of zakat institutions.

In addition, the governance aspect also includes the professionalism of the management. UPZ Untirta involves lecturers, educational staff, and students in its organizational structure so that decision-making reflects collective participation. Field observations show that this collaboration between parties improves communication effectiveness and strengthens a sense of ownership of the campus zakat institution. However, there are still obstacles in the form of limited human resources with backgrounds in Islamic accounting and zakat management, so that financial reporting is not yet fully based on an integrated digital system.

Overall, the UPZ Untirta governance system has reflected fairly good Good Zakat Governance practices, although there is still room for improvement in terms of digitizing reporting, developing internal audit guidelines, and providing professional training for campus amil. The implementation of good governance has been proven to increase the credibility and social legitimacy of zakat institutions, as explained in the Organizational Legitimacy Theory (Suchman, 1995) , which states that organizational legitimacy is obtained when institutions act in accordance with the social and religious values of the community.

4.3 The Effectiveness of Productive Zakat in Supporting Students' Education

The effectiveness of productive zakat can be seen from the extent to which the scholarship program distributed by UPZ Untirta is able to improve the welfare and quality of education of the beneficiary students. Based on interviews with recipients of the UKT-Based Education Scholarship and the Mosque Catalyst Scholarship programs, the majority of respondents stated that zakat assistance played a significant role in maintaining the continuity of their studies. Most recipients came from low-income families who were previously at risk of not being able to continue their education due to financial constraints.

From the triangulation of data between interviews and UPZ internal documents, the effectiveness of this scholarship program can be analyzed through four dimensions of organizational effectiveness according to Campbell (1977), namely: goal attainment, process efficiency, stakeholder satisfaction, and social impact.

1. Goal Attainment

The main objective of the productive zakat program at UPZ Untirta is to ensure that no student has to discontinue their studies due to financial reasons. Based on the UPZ report in 2025, 35

students who received UKT scholarships successfully completed their studies, which were almost delayed due to lack of funds. This shows that the program's objectives have been substantially achieved.

2. Process Efficiency

The selection mechanism for recipients is carried out through document verification, interviews, and academic recommendations. This process minimizes the potential for misuse of funds while ensuring that assistance is provided to those who are truly entitled to it. Distribution is carried out through direct transfers to the recipients' accounts, improving administrative efficiency.

3. Stakeholder Satisfaction

Based on the interview results, both muzakki and beneficiaries expressed high levels of satisfaction with the program's mechanisms and impact. Muzakki felt that their contributions were used appropriately, while beneficiaries said that this assistance increased their enthusiasm for learning and spiritual motivation.

4. Social Impact

The productive zakat program has been proven to promote educational inclusion on campus and strengthen social solidarity among students. Scholarship recipients not only receive economic benefits, but also actively participate in social and religious activities on campus, as do recipients of mosque catalyst scholarships, who are required to enliven the mosque with meaningful activities. As is the case with Untirta, which has four active campus mosques, namely Sindangsari, Pakupatan, Ciwaru, and Cilegon.

This analysis shows that productive zakat management at UPZ Untirta has been effective in supporting human resource development through education. These findings are in line with the research of Nurzaman (2018) and Mat Daud & Wahid (2025), which confirms that productive zakat for education has a sustainable effect on increasing the intellectual and spiritual capacity of its recipients. However, in order to increase its effectiveness, a continuous evaluation system is needed to measure the academic and social development of scholarship recipients after the program.

4.4 The Role of Katalisator Masjid Scholarship in Religious and Social Empowerment

The Mosque Catalyst Scholarship Program managed by the Zakat Collection Unit (UPZ) of Sultan Ageng Tirtayasa University (Untirta) is a form of productive zakat innovation in the field of education and campus da'wah. This program does not merely serve as financial assistance, but also as a means of social and spiritual empowerment for students to play an active role in reviving religious activities on campus. As stated by the Head of UPZ Untirta (2025), "The mosque catalyst scholarship is a form of productive da'wah that enlivens the campus mosque." This statement emphasizes that zakat funds are not only distributed to meet the academic needs of students, but are also directed towards building a dynamic and sustainable religious ecosystem within the university environment.

Conceptually, the Mosque Catalyst program reflects the application of socially-based productive zakat, where zakat funds are used to strengthen students' religious engagement while developing the social function of mosques. This is in line with Mukhlisin's findings, which state that zakat directed towards the education and da'wah sectors has a direct contribution to the Sustainable Development Goals (SDGs), particularly point 4 (Quality Education) and point 10 (Reduced Inequalities) (al, 2025). This program is provided monthly to active students who serve as drivers of mosque activities at four campus mosques of Untirta. By 2025, the number of recipients is estimated to be around 30 students. In other

words, scholarship recipients will play a role in various activities such as regular studies, managing mosque cleanliness and facilities, fundraising for social causes, and student humanitarian programs.

Based on an interview with one of the recipients, Muhammad Halim Ismail, this scholarship "greatly helps with monthly expenses and makes me more active in lectures and da'wah activities on campus." This testimony shows that the catalyst program not only has an economic impact, but also encourages the formation of a productive da'wah ethos and increased motivation to study. These results are in line with research by Mat Daud & Wahid, which shows that educational zakat can increase the academic activity and motivation of recipients through moral and spiritual support (Daud & Wahid, 2025).

From a social perspective, this program also shows the transformation process of student recipients (mustahik) from beneficiaries to agents of change on campus. This is in line with the zakat empowerment model described by Nasir & Nurzaman, in which productive zakat encourages social independence and builds the leadership capacity of mustahik. Thus, students who receive catalyst scholarships are not only helped economically, but also trained to become role models in managing campus social and religious activities (Salman Abdun Nashir, 2019).

In addition, this program strengthens the role of campus mosques as centers for Islamic values and student activities. Based on observations and interviews, activities carried out by scholarship recipients include leadership training in da'wah, social service, and zakat awareness campaigns among students. This role demonstrates the reciprocal relationship between zakat and da'wah, whereby zakat supports da'wah through funding, and da'wah strengthens zakat awareness on campus.

From the perspective of Organizational Legitimacy theory, the success of UPZ Untirta in implementing the Mosque Catalyst program also contributes to increasing the social legitimacy of the campus zakat institution (Suchman, 1995). The da'wah activities carried out by scholarship recipients serve as a means for UPZ to strengthen its image as a trustworthy, accountable, and community empowerment-oriented institution. However, there are still several challenges in terms of implementation. First, there is a limited amount of zakat funds that can be allocated to expand the number of recipients. Second, the digital reporting system for the activities of the catalysts is still limited. Third, there is no non-financial reward mechanism (such as da'wah certification or leadership training) for recipients. Nevertheless, the effectiveness of this program remains significant in integrating the function of zakat with the strengthening of spiritual values and social awareness among students.

Thus, the Mosque Catalyst Scholarship not only serves as an instrument of economic assistance, but also as a medium for shaping the character of students who are faithful, knowledgeable, and socially contributing. The utilization of zakat in this context demonstrates the great potential of productive zakat as an instrument of human development based on Islamic values, in accordance with Al-Qardhawi's view that zakat serves to preserve religion (hifz al-din) and reason (hifz al-'aql) within the framework of the maqashid syariah.

4.5 Challenges in Managing Productive Zakat Programs

Although the management of productive zakat at the Zakat Collection Unit (UPZ) of Sultan Ageng Tirtayasa University (Untirta) has shown positive results in supporting student education and social empowerment, this study also found a number of structural, operational, and cultural challenges. If not addressed immediately, these challenges have the potential to hinder the optimization of productive zakat as an instrument for human resource development based on Islamic values.

1. Limited Zakat Funds and Program Reach

One of the main obstacles faced by UPZ Untirta is the limited amount of zakat funds that can be collected each year. Based on internal financial reports, campus zakat collection still depends on professional zakat from lecturers and educational staff, while participation from students and the general public is still relatively low. This phenomenon reflects the challenge of zakat literacy among the academic community, as stated by the Ministry of Religious Affairs (, that awareness of paying zakat in higher education has not been strongly institutionalized.

As a result, the coverage of productive zakat scholarship recipients is limited, meaning that the program has not been able to reach all eligible underprivileged students. In terms of equity, this limited funding has implications for the sustainability of the program, as the management of productive zakat funds requires continuous financing so that its social impact is not temporary. This condition emphasizes the need for innovative collection strategies such as digital zakat campaigns, collaboration with external partners (Islamic CSR), and integration with cashless zakat platforms based on campus applications.

2. Managerial Capacity and Professionalism of Amil

The effectiveness of zakat institutions is highly dependent on the capacity of their human resources. Based on observations and interviews, most of the administrators of the Untirta UPZ are lecturers and students who work on a voluntary basis. Although they show high dedication, the lack of formal training in the fields of sharia zakat management and social accounting means that some aspects of governance are not yet optimal.

For example, the financial reporting process is still semi-manual and does not yet fully utilize a PSAK 109-based zakat accounting system. In addition, program impact evaluations have not been conducted in a structured manner using quantitative or qualitative indicators. This is in line with the findings of Hidayatullah and Priantina (2024), that one of the weaknesses of zakat institutions in Indonesia lies in the low technical and analytical capacity of amil, which has an impact on the weakness of the planning and supervision processes. Therefore, improving the competence of amil through training, certification, and collaboration with zakat research institutions is a must so that campus UPZs can operate professionally and meet national standards.

3. Limitations of Digital Infrastructure and Reporting Systems

In the context of the digital transformation era, conventional zakat management systems pose a unique challenge. To date, UPZ Untirta does not have an integrated digital platform for zakat collection, distribution, and reporting. Administrative processes still rely on physical documents, which can potentially lead to recording errors, verification delays, and limited public access to information.

In fact, the digitization of zakat plays a strategic role in improving the efficiency, accountability, and transparency of institutions (Puskas BAZNAS, 2022). Digital platforms not only function as transaction tools, but also as means of education and community involvement in philanthropic activities. In the campus context, this system can be integrated with academic portals or university financial applications to facilitate the payment of professional zakat, infaq, and student donations. Thus, digitization is not merely a technical aspect, but a prerequisite for the realization of a Smart Zakat Institution in the academic environment.

4. Evaluation of Long-Term Impact and Program Sustainability

One crucial aspect of productive zakat management is the institution's ability to conduct ongoing evaluations of the social, economic, and spiritual impact on beneficiaries. Based on interviews and field observations, the Untirta Zakat Collection Unit (UPZ) does not yet have a systematic long-term evaluation mechanism for the results of the productive zakat scholarship program, particularly the UKT-based Education Scholarship program. The evaluations conducted so far are still administrative in nature, limited to recording the number of recipients and the amount of funds distributed each semester.

The main weakness lies in the lack of post-distribution guidance, whereby UKT scholarship recipients are not required to participate in guidance programs, report on their academic progress, or engage in certain social activities after receiving the assistance. As a result, the mentoring process is not continuous and the social contributions of recipients cannot be monitored optimally. In practice, after UKT funds are distributed, the program runs "as is" without a feedback loop mechanism to assess the extent to which the assistance actually supports the improvement of students' academic achievement or independence.

This condition differs from the Mosque Catalyst Scholarship program, which systematically requires recipients to submit monthly activity reports and actively participate in religious activities at the campus mosque. The implementation of this reporting mechanism creates a pattern of continuous guidance that not only strengthens accountability but also fosters the moral and spiritual responsibility of recipients. Thus, the Mosque Catalyst program can be considered more oriented towards a human development approach compared to the UKT Scholarship, which tends to be purely financial assistance.

From the perspective of the Input Process Output Outcome model (Campbell, 1977), an effective zakat program should not stop at the output stage of fund distribution, but should also continue to the outcome stage of behavioral change, capacity building, and independence of beneficiaries. Without a mechanism for continuous guidance and evaluation, it is difficult to ensure that scholarship recipients truly experience sustainable improvements in their welfare and academic abilities.

Therefore, a measurable impact assessment framework oriented towards program sustainability is needed. This assessment can include:

1. Assessment of the academic achievements and learning motivation of recipients.
2. Social involvement and contribution to campus or community activities.
3. Spiritual aspects and Islamic character building.
4. Post-graduation economic adaptability.
5. Institutional Synergy and Integration

This type of evaluation can be carried out through a semester-based online reporting system, mentoring by UPZ administrators, and joint coaching forums with scholarship recipients. In this way, the institution not only acts as a fund distributor, but also plays a role as a facilitator in shaping excellent students who are faithful, knowledgeable, and socially contributing in accordance with the values of maqashid sharia, particularly in preserving reason (*hifz al-'aql*) and religion (*hifz al-din*).

Another challenge is the lack of synergy between Untirta's UPZ and external zakat institutions such as BAZNAS and LAZNAS in terms of guidance, funding, and reporting. Although UPZ is part of the BAZNAS structure, program coordination and integration are still limited. The lack of two-way communication has prevented the full realization of potential collaborations to expand social impact. From the perspective of Institutional Theory, the success of zakat institutions depends on their ability to

adapt to the institutional environment and social networks that support organizational legitimacy (Suchman, 1995). Therefore, campus UPZs need to expand partnerships with the public and private sectors, including Islamic banking institutions and student activity units, so that the campus zakat ecosystem becomes more inclusive and competitive.

V. CONCLUSION AND RECOMMENDATION

This study indicates that productive zakat management at the Zakat Collection Unit (UPZ) of Sultan Ageng Tirtayasa University has been effective in supporting the sustainability of education and social empowerment of underprivileged students through two main programs, namely UKT-Based Scholarships and Mosque Catalyst Scholarships. These two programs have not only succeeded in reducing the risk of dropping out of college, but also in strengthening the religious character and social awareness of students, reflecting the application of transparent, accountable zakat management principles in accordance with the values of *maqashid syariah*. However, the effectiveness of management still faces several obstacles, such as limited zakat funds, suboptimal *amil* capacity, limited digital infrastructure, and the absence of a long-term evaluation system for beneficiaries. Overall, productive campus zakat has proven to have great potential in supporting sustainable human development and contributing significantly to the Sustainable Development Goals (SDGs), particularly in the fields of education and social inequality reduction.

To improve the effectiveness and sustainability of productive zakat programs on campus, it is recommended that UPZ Untirta strengthen the digitization of the zakat collection and reporting system, as well as establish a sustainable evaluation mechanism for the academic and social development of scholarship recipients. In addition, strategic collaboration with BAZNAS, LAZNAS, and external partners such as Islamic financial institutions or Islamic CSR needs to be expanded in order to strengthen funding sources and broaden the reach of beneficiaries. With these steps, UPZ Untirta can become a model for innovative, inclusive, and highly competitive campus productive zakat management.

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