

The Effectiveness of Cahaya Terampil Scholarship Distribution by Yayasan Baitul Mal PLN UP3 North Sumatra: An Islamic Economics Perspective

M. Luthfi perdana siregar
Universitas Islam Negeri Sumatra Utara, Indonesia
luthfisiregar51@gmail.com

Muhammad syahbudi
Universitas Islam Negeri Sumatra Utara, Indonesia
muhammadsyahbudi

Ahmad Muhaisin
Universitas Islam Negeri Sumatra Utara, Indonesia
erman@ung.ac.id

| Received: 29-07-2024 || Revised: 28-08-2024 || Accepted: 30-09-2024 | Published On: 30-10-2024

Abstract: Higher education is not only about obtaining degrees but also about preparing individuals to become successful members of society. Financial assistance, such as the Cahaya Terampil Scholarship provided by YBM PLN UP3 North Sumatra, plays a vital role in this process, especially for underprivileged students. This article aims to analyze the effectiveness of the Cahaya Terampil Scholarship distribution in overcoming the financial challenges faced by underprivileged students in Medan. The research adopts a qualitative approach, utilizing secondary data from the scholarship distribution funds. The findings reveal that the distribution has decreased from January 2023 to July 2024, with a noticeable decline in effectiveness over time. The study highlights important implications for management and socialization strategies in improving the Cahaya Terampil Scholarship program's development. Additionally, from an Islamic economic perspective, the study underscores the need for better targeting of zakat distribution to ensure long-term impacts on mustahiq welfare and access to higher education.

Keywords: *Scholarship, Zakat, YBM PLN, Education, Islamic Economics*

Abstrak: Pendidikan tinggi bukan hanya tentang memperoleh gelar, tetapi juga tentang mempersiapkan individu menjadi anggota masyarakat yang sukses. Bantuan keuangan, seperti Beasiswa Cahaya Terampil yang disediakan oleh YBM PLN UP3 Sumatera Utara, memainkan peran penting dalam proses ini, terutama bagi mahasiswa kurang mampu. Artikel ini bertujuan untuk menganalisis efektivitas distribusi Beasiswa Cahaya Terampil dalam mengatasi tantangan finansial yang dihadapi oleh mahasiswa kurang mampu di Medan. Penelitian ini mengadopsi pendekatan kualitatif, dengan memanfaatkan data sekunder dari dana distribusi beasiswa. Temuan menunjukkan bahwa distribusi telah menurun dari Januari 2023 hingga Juli 2024, dengan penurunan efektivitas yang signifikan seiring waktu. Studi ini menyoroti implikasi penting bagi strategi manajemen dan sosialisasi dalam meningkatkan pengembangan program Beasiswa Cahaya Terampil. Selain itu, dari perspektif ekonomi Islam, studi ini menekankan perlunya penargetan yang lebih baik dalam distribusi zakat untuk memastikan dampak jangka panjang pada kesejahteraan mustahiq dan akses ke pendidikan tinggi.

Kata kunci: *Beasiswa, Zakat, YBM PLN, Pendidikan, Ekonomi Islam*

How to cite this article:

M. Luthfi perdana siregar and others, The Effectiveness of Cahaya Terampil Scholarship Distribution by Yayasan Baitul Mal PLN UP3 North Sumatra: An Islamic Economics Perspective, *Jurnal Ilmiah Mizani: Wacana Hukum, Ekonomi Dan Keagamaan*, 11.2 (2024), 256-272
Doi: <http://dx.doi.org/10.29300/mzn.v11i2.4903>



Copyright (c) 2024 The Authors
Jurnal Ilmiah Mizani: Wacana Hukum, Ekonomi, dan Keagamaan
Published by Faculty of Sharia, State Islamic University of Fatmawati Sukarno Bengkulu
This work is licensed under a [Creative Commons Attribution-ShareAlike 4.0 International License](https://creativecommons.org/licenses/by-sa/4.0/)

Introduction

Education in Indonesia is constitutionally mandated in the Preamble of the 1945 Constitution, specifically in its fourth paragraph, with the key phrase "to enlighten the life of the nation." This implies that education is one of Indonesia's national goals and aspirations, aimed at enhancing the quality of human resources to remain competitive in the modern and global era.¹ Education is not merely a short-term effort but a long-term investment that serves as the key to a better future, both for the nation's society and governance.²

As a country committed to advancing education, Indonesia continues to strive towards improving its educational system. Article 31, paragraphs 3 and 4 of the 1945 Constitution, emphasizes that the government is responsible for realizing a national education system to "enlighten the life of the nation" and must allocate at least 20% of the National and Regional Budgets (APBN and APBD) to education. This effort aims to create more equitable and high-quality access to education.³

However, despite significant government efforts to increase access to education, high educational costs remain a barrier for many

underprivileged families.⁴ According to data from the Central Statistics Agency (BPS), the poverty rate in North Sumatra reached 8.75% in 2020 and rose to 9.01% in 2021. Although there was a significant decrease in 2022 and 2023, to 8.42% and 8.15%, respectively, the high cost of education continues to be a challenge for underprivileged groups, particularly among students (BPS, 2023).⁵

To address the financial difficulties in education, the government, along with several private institutions,⁶ has initiated scholarship programs for academically talented but economically disadvantaged students.⁷ One such program is the Cahaya Terampil Scholarship, managed by the Baitul Mal Foundation (YBM) of PLN. YBM PLN, as a zakat institution, plays an active role in managing zakat funds collected from PLN employees and distributing them through various programs, including scholarships aimed at assisting the education of underprivileged children.⁸ This scholarship not only provides financial support but also ensures mentorship for the recipients to enhance their learning quality and motivation.

The Cahaya Terampil Scholarship is part of YBM PLN's dedication to supporting

¹ Frederich Oscar Lambertus Lontoh and Philip Suciadi Chia, 'An Evaluation of Christian Education in Indonesia in Light of Targum: A Cognitive Psychology Approach', *Pharos Journal of Theology*, 104.1 (2023), doi:10.46222/pharosjot.1044.

² Winsherry Tan, 'Fulfillment Of The Education Rights Of Sea Tribe Children In Kelumu Island, Lingga Regency; [Pemenuhan Hak Pendidikan Anak Suku Laut Di Pulau Kelumu Kabupaten Lingga]', *Jurnal IUS Kajian Hukum Dan Keadilan*, 9.3 (2021), pp. 559 – 572, doi:10.29303/ius.v9i3.948.

³ Firman Mansir, 'Political Policy Analysis of the National Education Budget In Islamic Education Studies', *Istawa: Jurnal Pendidikan Islam*, 4.2 (2019), doi:10.24269/ijpi.v4i2.1992.

⁴ H Afrilianinta, J Aritonang, and M Nainggolan, 'Masalah Biaya Pendidikan Di Indonesia Dalam Perspektif Sosiologi Pendidikan (The Problem of Education Costs in Indonesia in the Perspective of Educational Sociology)', *Jurnal Sosiologi Pendidikan*, 4, 2023.

⁵ Karunia Sadarius Gea, 'Faktor-Faktor Yang Mempengaruhi Kemiskinan Di Provinsi Sumatera Utara', *Journal Economics And Strategy*, 4.1 (2023), doi:10.36490/jes.v4i1.747.

⁶ Wan Zulkarnain and Alim Murtani, 'Analisis Implementasi Penyaluran Dana Zis Untuk Beasiswa Pendidikan (Studi Kasus : Lazismu Medan)', *Jurnal Al-Qasd Islamic Economic Alternative*, 2.1 (2021).

⁷ Fahdiansyah Putra, Abdul Rahman, and Azhar Kasim, 'Evaluation of the Scholarship Program by the Education Fund Management Institute in Indonesia', *International Journal of Evaluation and Research in Education*, 13.5 (2024), pp. 3321 – 3332, doi:10.11591/ijere.v13i5.26195.

⁸ Anisa Gustriani and others, 'Strategi Pengabdian Masyarakat Melalui Kolaborasi Antar Mahasiswa (Studi Mahasiswa Penerima Beasiswa Yayasan Baitul Mal (YBM) PLN Universitas Islam Negeri (UIN) Fatmawati Sukarno Bengkulu)', *Kenduri: Jurnal Pengabdian Dan Pemberdayaan Masyarakat*, 3.2 (2023), doi:10.62159/kenduri.v3i2.974.

education through a zakat-based approach. This scholarship is intended to alleviate the financial burden of education for students with strong academic motivation and achievement but limited financial resources. The program also seeks to develop students' skills through various training and mentoring activities. However, in its implementation, it has been observed that not all skills taught are successfully applied, leading to a gap between the program's objectives and its outcomes.

This study aims to evaluate the effectiveness of the Cahaya Terampil Scholarship distribution by YBM PLN in North Sumatra, particularly in Medan, and assess how well this program helps address the financial challenges faced by the scholarship recipients. Furthermore, this study will analyze the program within the framework of Islamic economics, specifically the principles of Maqasid al-Shariah, which include the protection of wealth (hifz al-mal) and community empowerment.⁹ Using a survey and interview approach, this research seeks to provide new insights into the implementation of this zakat-based scholarship program.¹⁰

Literature Review

Effectiveness and Its Measurement Methods

Effectiveness is a key concept in evaluating the achievement of predetermined goals. Emerson, as cited by Handayani, defines effectiveness as a

measure of how well established objectives are met. Similarly, Pasolong describes effectiveness as stemming from the term "effect," indicating a cause-and-effect relationship.¹¹ Effectiveness can be understood as the degree to which an intended goal is realized through a series of activities.¹² Soewarno Handayani emphasizes that effectiveness encompasses the execution of essential tasks, the achievement of set objectives, timely execution, and active participation from members. Furthermore, Gibson notes that effectiveness pertains to the attainment of agreed-upon goals, with the degree of objectives indicating the level of effectiveness.¹³

Miller, as referenced by Hessel, elaborates that "effectiveness is defined as the degree to which a social system achieves its goals." He emphasizes the need to distinguish effectiveness from efficiency, where efficiency focuses primarily on the attainment of goals in relation to the resources used. In simpler terms, effectiveness refers to how well an organization meets its objectives, while efficiency relates to the relationship between input and output. Argyris and Sillis describe organizational effectiveness as a balanced approach that optimally emphasizes achieving objectives, competency in problem-solving, and efficient utilization of human resources.¹⁴

Effectiveness can also be gauged through

⁹ Wardatun Nabilah and Zahratul Hayah, 'Filosofi Kemaslahatan Dalam Aksiologi Hukum Islam (Telaah Kitab Maqashid Syariah)', *El-Hekam*, 2022, doi:10.31958/jeh.v7i1.5810.

¹⁰ Iwan Setiawan, 'Inovasi Penyaluran Dana Zakat Pada Program Pemberdayaan Di Lembaga Amil Zakat', *Asy-Syari'ah*, 21.1 (2019), doi:10.15575/as.v21i1.4334.

¹¹ Nadja Kadom and others, 'Cost-Effectiveness Analysis: An Overview of Key Concepts, Recommendations, Controversies, and Pitfalls', *Academic Radiology*, 2019, doi:10.1016/j.acra.2018.10.014.

¹² Ahmed Abdul and Razzak Al-Sayed Omar, *Efficiency and Effectiveness in Management*, *Journal of Survey in Fisheries Sciences*, 2023, x.

¹³ Retno Fuji Oktaviani and others, 'Implementation of E-Government Working to Improve Effectiveness', *International Journal of Recent Technology and Engineering*, 8.2 Special Issue 4 (2019), doi:10.35940/ijrte.B1171.0782S419.

¹⁴ Aastha Dhoopar, Priyanka Sihag, and Bindu Gupta, 'Antecedents and Measures of Organizational Effectiveness: A Systematic Review of Literature', *Human Resource Management Review*, 33.1 (2023), doi:10.1016/j.hrmr.2022.100915.

various approaches. According to Hari Lubis and Matani Husaini, three primary approaches are employed in measuring effectiveness: the resource approach, the process approach, and the goals approach. The resource approach measures effectiveness based on the inputs acquired, focusing on the success of an organization in securing physical and non-physical resources aligned with its needs. The process approach assesses effectiveness through an institution's success in acquiring and maintaining diverse resources. Lastly, the goals approach emphasizes internal efficiency and the overall health of an organization, assessing how well internal processes operate in coordination to achieve set objectives.¹⁵

From these approaches, it can be concluded that effectiveness provides a comprehensive view of an institution's success in reaching its objectives. To evaluate the attainment of goals within a program, effectiveness measurement is essential to determine the program's success.¹⁶

Zakat

Zakat is a vital social and economic

obligation within Islamic teachings, playing a strategic role in promoting societal welfare.¹⁷ It serves not only as a form of worship directed toward Allah but also embodies a horizontal dimension that emphasizes social solidarity among community members.¹⁸ Zakat functions as a crucial pillar of the Islamic economic system, effectively addressing poverty and fostering communal support.¹⁹ Properly managed zakat can enhance societal welfare, improve work ethics, and serve as an instrument for economic equity.²⁰

The social benefits of zakat are substantial, as it aids in improving public health by providing assistance in medical supplies and services, ultimately reducing mortality rates and preventing disease outbreaks. Moreover, effective zakat management increases public trust in zakat institutions by enhancing transparency and accountability in financial reporting. This, in turn, contributes to the establishment of a more educated and equitable society.²¹

The legal basis for zakat is derived from the teachings of Prophet Muhammad, who mandated its distribution among specific beneficiaries.²² During his time, zakat was

¹⁵ Abdul Kadir and Umiarso, 'The Effectiveness of Leadership, Coaching Systems, and Organizational Climate on the Work Effectiveness of Boarding School Caregivers', *International Journal of Instruction*, 16.3 (2023), doi:10.29333/iji.2023.16335a.

¹⁶ Kathya Cordova-Pozo and Etiënne A.J.A. Rouwette, 'Types of Scenario Planning and Their Effectiveness: A Review of Reviews', *Futures*, 2023, doi:10.1016/j.futures.2023.103153.

¹⁷ Rahmini Hadi and others, 'Digital Zakat Management, Transparency in Zakat Reporting, and the Zakat Payroll System toward Zakat Management Accountability and Its Implications on Zakat Growth Acceleration', *International Journal of Data and Network Science*, 8.1 (2024), pp. 597 – 608, doi:10.5267/j.ijdns.2023.8.025.

¹⁸ Jamal Abdul Aziz and others, 'Yusuf Al-Qaradāwī's Theory of Zakat and Taxes and Its Relevance to Zakat and Taxation Law in Indonesia', *Journal of Ecohumanism*, 3.4 (2024), pp. 1169 – 1182, doi:10.62754/joe.v3i4.3650.

¹⁹ A M Hasan Ali, 'Community-Based Economic Development and Partnership Cooperation: The Economics Strategy for Prosperity of the Ummah', *Samarah*, 8.2 (2024), pp. 1280 – 1300, doi:10.22373/sjhr.v8i2.22925.

²⁰ Siti Mazlita Yamaludin and others, 'The Role of Zakat Distribution on the Sustainability of Gharimin (Genuine Debtors) in Islamic Financial Institutions in Malaysia', *Journal of Islamic Accounting and Business Research*, 15.6 (2024), pp. 988 – 1008, doi:10.1108/JIABR-01-2023-0004.

²¹ Lukman Hamdani and others, 'Social Media, Trust and Intention to Pay Zakat through Institution: Lessons from Indonesian Experience', *Journal of Islamic Marketing*, 15.9 (2024), pp. 2399 – 2418, doi:10.1108/JIMA-01-2023-0016.

²² Siti Mazlita Yamaludin and others, 'The Role of Zakat Distribution on the Sustainability of Gharimin (Genuine Debtors) in Islamic Financial Institutions in Malaysia', *Journal of Islamic Accounting and Business Research*, 15.6 (2024), pp. 988 – 1008, doi:10.1108/JIABR-01-2023-0004.

collected by Baitul Mal and distributed accordingly. Furthermore, zakat regulations are codified in the Minister of Religious Affairs Regulation No. 52 of 2014, which outlines the requirements for zakat on wealth.²³

About Yayasan Baitul Mal PLN

Yayasan Baitul Mal PLN (YBM PLN), formerly known as LAZIS PLN, was established in 2006 through the Directorate's decree No. 132 and 133. In 2009, the foundation changed its name to Yayasan Baitul Mal PLN based on notarial deed No. 8. The foundation's charter has undergone several amendments, with the latest change occurring in 2016, further formalizing its mission and vision.²⁴

YBM PLN's vision is to become a leading, trustworthy, and professional ZISWAF management institution that empowers mustahik (beneficiaries) into muzakki (donors). Its mission includes the professional and transparent management of zakat, infaq, shodaqoh, and wakaf in accordance with Islamic law, as well as optimizing the potential of these funds from PLN employees and other donors. YBM PLN operates through various pillars, including Economic, Education, Health, and Dakwah, targeting the underprivileged and those in need.²⁵

As a corporate zakat institution, YBM PLN upholds professionalism and transparency in compliance with Sharia law, while fostering a

spirit of nationalism and maintaining the integrity of the Unitary State of the Republic of Indonesia (NKRI). YBM PLN strives to provide maximum benefits to mustahik across Indonesia, enabling them to improve their quality of life sustainably. Furthermore, the foundation is committed to enhancing the competency of zakat managers, ensuring that all personnel undergo training and competency testing to achieve professional certification in zakat management.²⁶

Through the Cahaya Terampil Scholarship program, YBM PLN aims to support deserving students from underprivileged backgrounds. This program not only offers financial assistance but also provides opportunities for skill development, ensuring that recipients are equipped with both financial support and personal growth. YBM PLN's commitment to education and empowerment reflects its dedication to fostering a well-educated and competent generation.

Methods

This study adopts a qualitative approach²⁷ using a case study design to explore the effectiveness of the Cahaya Terampil Scholarship program implemented by Yayasan Baitul Mal (YBM) PLN UP3 North Sumatra. The case study method was chosen as it allows for an in-depth understanding of the program's context and its impact on scholarship recipients.

Data for this research was obtained from

²³ Rodame Monitorir Napitupulu, Raditya Sukmana, and Aam Slamet Rusydiana, 'Governance of Islamic Social Finance: Learnings from Existing Literature', *International Journal of Islamic and Middle Eastern Finance and Management*, 17.3 (2024), pp. 552 – 571, doi:10.1108/IMEFM-06-2023-0222.

²⁴ Rahmad Ridho Zeen and Nurhayati Nurhayati, 'Analysis Of The Effectiveness Of Distribution Of Zakat Funds By The Baitul Maal PLN Foundation (YBM PLN)', *Jurnal Ilmu Manajemen, Ekonomi Dan Kewirausahaan*, 3.3 (2023), doi:10.55606/jimek.v3i3.2246.

²⁵ Yeni Marlina Harahap and Muhammad Ridwan, 'Efektivitas Pendistribusian Dana Zakat Profesi Di YBM

PLN UID Wilayah Sumatera Utara', *OPTIMAL Jurnal Ekonomi Dan Manajemen*, 3.4 (2023), doi:10.55606/optimal.v3i4.2300.

²⁶ Choirussonya Putri Amini Siregar and Nurhayati Nurhayati, 'Mekanisme Penyaluran Dana Zakat Pada Program Muslimah Tangguh YBM-PLN', *OPTIMAL Jurnal Ekonomi Dan Manajemen*, 3.4 (2023), doi:10.55606/optimal.v3i4.2307.

²⁷ John Gerring, 'Qualitative Methods', *Annual Review of Political Science*, 2017, doi:10.1146/annurev-polisci-092415-024158.

various sources, comprising both primary and secondary data. Primary data was collected through in-depth interviews with key informants, including zakat administrators at YBM PLN and scholarship recipients. These interviews aimed to gain deeper insights into the program's implementation and the beneficiaries' perceptions of the benefits they received. Additionally, a survey was conducted among the scholarship recipients to gather broader data regarding the program's impact on their lives. Direct observation of activities related to the scholarship program was also performed to complement the data collected.²⁸

Secondary data was sourced from various documents, such as program brochures, financial reports, and records of scholarship recipients. This secondary data helped to enrich the primary data and provided a more comprehensive overview of the scholarship program.²⁹

Data analysis in this study employed a qualitative descriptive method. The data obtained from interviews, surveys, and documentation were organized, categorized, and systematically analyzed to address the research questions. The results of the analysis will be presented in a clear narrative format, supported by quotes from the data collected and effectiveness percentages of the scholarship program.³⁰

The effectiveness of the Cahaya Terampil Scholarship program for the years 2023-2024 is summarized in the following evaluation table:

Percentage	Criteria
>100%	Very Effective

Percentage	Criteria
100%	Effective
90%-99%	Quite Effective
75%-89%	Less Effective
<75%	Not Effective

In this context, effectiveness is defined as the extent to which the program achieves its established goals. The effectiveness percentage is calculated by dividing the total realized program value by the total budget allocated, then multiplying by 100. Based on the calculations, an effectiveness percentage of [number]% was obtained, indicating that the program is [very effective, effective, quite effective, or less effective].

The ultimate goal of this research is to contribute to a better understanding of the effectiveness of the scholarship program and to provide recommendations for its improvement in the future. Thus, this study aims to offer a comprehensive view of the program's implementation. The findings may serve as a reference for YBM PLN in decision-making regarding program development and as a basis for similar research in other fields.

Results and Discussion
Distribution of Zakat Funds Through the Cahaya Terampil Scholarship Program at Yayasan Baitul Mal PLN

The Yayasan Baitul Mal (YBM) PLN has established two main models for the distribution of zakat funds: consumptive and productive models. The consumptive model refers to utilizing zakat funds to meet the immediate needs of mustahik, such as fulfilling basic needs or providing other social assistance, where the distributed funds will

²⁸ Sara L. Gill, 'Qualitative Sampling Methods', *Journal of Human Lactation*, 36.4 (2020), doi:10.1177/0890334420949218.
²⁹ Philipp A.E. Mayring, 'Qualitative Content Analysis', in *International Encyclopedia of Education: Fourth Edition*, 2022, doi:10.1016/B978-0-12-818630-5.11031-0.

³⁰ Michael Trumbull and K. Watson, 'Qualitative Research Method. Integrating Quantitative and Qualitative Methods in Research', in G. R Taylor, Ed., 2010.

be depleted within a certain timeframe. In contrast, the productive model emphasizes the use of zakat funds for sustainable activities that yield long-term benefits, such as providing capital for businesses (Qomariyah, 2023).

In the context of implementing the consumptive model, YBM PLN has initiated the Cahaya Terampil Scholarship Program. This program is a tangible manifestation of YBM PLN's commitment to education, particularly in efforts to assist underprivileged students. Through this program, zakat funds are directly distributed to students in the form of educational financial aid. Thus, YBM PLN not only plays a role in fulfilling basic educational needs but also contributes to enhancing the quality of human resources.

The Cahaya Terampil Scholarship Program is, in essence, one implementation of the economic pillar within the five main pillars of YBM PLN's programs, which include education, economy, health, advocacy, and humanitarian social efforts. The primary focus of this program is to empower mustahik, especially students, through the provision of financial assistance and skill training. Consequently, this program aims not only to alleviate the economic burden on mustahik but also to enhance their capacity and capability to face life's challenges.

The Cahaya Terampil Scholarship Program developed by Yayasan Baitul Mal (YBM) PLN has been ongoing since 2023. This program is specifically designed to provide financial support to students from low-income families pursuing higher education. Therefore, YBM PLN strives to provide equal opportunities for all segments of society to access quality education. One of the common challenges faced by educators in providing scholarships is selecting the right students to ensure that the scholarships reach the intended beneficiaries (Satria et al., 2019).

Recipients of the Cahaya Terampil Scholarship are selected based on strict criteria. Candidates must meet several requirements, including coming from families with income below the regional minimum wage (UMK), living in inadequate housing, not owning high-value assets, having never received scholarships from other institutions, and being willing to volunteer. Additionally, candidates are required to submit various administrative documents as part of the application process.

The primary objective of this scholarship program is to assist mustahik in continuing their education and to enhance the quality of human resources. The assistance provided is in the form of cash amounting to IDR 500,000 per month, which can be used to cover various academic needs. This scholarship program generally lasts for one year or two semesters, and each year new scholarship recipients are recruited.

Thus, YBM PLN is consistently committed to providing support to underprivileged students. To ensure the effectiveness of zakat distribution and the capacity development of scholarship recipients, YBM PLN has designed an intensive training program. In the initial phase, scholarship recipients are required to attend regular face-to-face training at the YBM PLN office. This training covers various topics aimed at enhancing their skills and knowledge, including communication skills, workplace adaptability, teamwork management, interpersonal skills, and attention to detail in their work (Dalimunthe et al., 2023).

In line with the advancement of technology, YBM PLN continually seeks to integrate technology into its training programs. In subsequent phases, training is conducted in a hybrid format, combining face-to-face learning with online sessions. One form of online learning implemented involves the production of tutorial videos.

Scholarship recipients are encouraged to independently produce educational videos and upload them to YouTube.

To ensure the smooth implementation of the Cahaya Terampil Scholarship Program, YBM PLN has developed a comprehensive budget plan for the period of 2023-2024. This budget plan includes details on the monthly distribution of scholarship funds to recipients. With thorough budget planning, it is hoped that this program can operate effectively and sustainably.

Table 1: Data on Cahaya Terampil Scholarship Fund Disbursement

No	N	Month	Realizati on	Budget	Percenta ge	Remar ks
1	1	Septem ber 29, 2023	IDR 22,500,0 00	IDR 22,500,0 00	100%	Very Effecti ve
		October 24, 2023	IDR 22,500,0 00	IDR 22,500,0 00	100%	Very Effecti ve
		Novemb er 28, 2023	IDR 22,000,0 00	IDR 22,500,0 00	97%	Quite Effecti ve
		Decemb er 29, 2023	IDR 22,000,0 00	IDR 22,500,0 00	97%	Quite Effecti ve
		Total	IDR 89,000,0 00			
5	5	January 11, 2024	IDR 21,500,00 0	IDR 22,500,0 00	95%	Quite Effecti ve
		Februar y 16, 2024	IDR 21,000,0 00	IDR 22,500,0 00	93%	Quite Effecti ve
		March 14, 2024	IDR 20,500,0 00	IDR 22,500,0 00	91%	Quite Effecti ve
		April 30, 2024	IDR 20,000,0 00	IDR 22,500,0 00	88%	Less Effecti ve
9	9	May 8, 2024	IDR 20,000,0 00	IDR 22,500,0 00	88%	Less Effecti ve
		June 7,	IDR	IDR	88%	Less

No	N	Month	Realization	Budget	Percentage	Remarks
1	1	2024	IDR 20,000,000	IDR 22,500,000		Effective
		July 15, 2024	IDR 20,000,000	IDR 22,500,000	88%	Less Effective
		August 1, 2024	IDR 20,000,000	IDR 22,500,000	88%	Less Effective
		Total	IDR 163,500,000			

Source: YBM PLN UP3 North Sumatra Archives

In 2023-2024, Yayasan Baitul Maal (YBM) PLN allocated IDR 270,000,000 for the Cahaya Terampil Scholarship program. This funding is intended for 45 students who meet the criteria for scholarship recipients. However, during the implementation of the program, several dynamics regarding the status of scholarship recipients have emerged.

From the above graph, it shows a significant decline in scholarship distribution in 2024, down to 88%. This decline is due to five participants being forced to withdraw because they could not meet the established requirements, such as non-participation in training activities or video production. This indicates that the Cahaya Terampil Scholarship program is considered less effective in its distribution, highlighting an issue that needs to be addressed by the relevant parties.

Scholarship funds are distributed monthly through transfers to each recipient's bank account. The disbursement schedule can occur at the end of the month or the beginning of the following month, depending on the fulfillment of the established requirements. These requirements include attendance at face-to-face training activities and completion of video production assignments.

The source of funding for the Cahaya Terampil Scholarship program comes from zakat funds managed by YBM PLN. This program specifically aims to assist students from underprivileged backgrounds in continuing their studies. Therefore, the program not only provides financial support but also contributes to enhancing the quality of human resources.

No	Name	Institution	Budget
1	Participant 1	Social Media	IDR 6,000,000
2	Participant 2	UINSU	IDR 6,000,000
3	Participant 3	UINSU	IDR 1,000,000
4	Participant 4	UMA	IDR 6,000,000
5	Participant 5	UINSU	IDR 6,000,000
6	Participant 6	Stokbinaguna Medan	IDR 6,000,000
7	Participant 7	UNIMED	IDR 6,000,000
8	Participant 8	UMSU	IDR 2,000,000
9	Participant 9	UNIMED	IDR 6,000,000
10	Participant 10	UINSU	IDR 6,000,000
11	Participant 11	UINSU	IDR 2,500,000
12	Participant 12	UINSU	IDR 6,000,000
13	Participant 13	UINSU	IDR 6,000,000
14	Participant 14	UINSU	IDR 6,000,000
15	Participant 15	Politeknik Medan	IDR 6,000,000
16	Participant 16	UINSU	IDR 6,000,000
17	Participant 17	UINSU	IDR 3,000,000
18	Participant 18	UINSU	IDR 6,000,000
19	Participant	Al-Hikmah Medan	IDR

No	Name	Institution	Budget
19			6,000,000
20	Participant 20	Al-Azhar University	IDR 6,000,000
21	Participant 21	USU	IDR 6,000,000
22	Participant 22	USU	IDR 6,000,000
23	Participant 23	USU	IDR 6,000,000
24	Participant 24	USU	IDR 6,000,000
25	Participant 25	USU	IDR 6,000,000
26	Participant 26	UINSU	IDR 6,000,000
27	Participant 27	UINSU	IDR 3,500,000
28	Participant 28	UINSU	IDR 6,000,000
29	Participant 29	UINSU	IDR 6,000,000
30	Participant 30	UINSU	IDR 6,000,000
31	Participant 31	UMSU	IDR 6,000,000
32	Participant 32	UINSU	IDR 6,000,000
33	Participant 33	UINSU	IDR 6,000,000
34	Participant 34	Universitas Wasliyah	Al- IDR 6,000,000
35	Participant 35	UINSU	IDR 6,000,000
36	Participant 36	Ma'had Ubaidah	Abu IDR 6,000,000
37	Participant 37	UMSU	IDR 6,000,000
38	Participant 38	UINSU	IDR 6,000,000
39	Participant 39	UINSU	IDR 6,000,000
40	Participant 40	Universitas Azhar Medan	Al IDR 6,000,000
41	Participant 41	USU	IDR 6,000,000
42	Participant 42	USU	IDR 6,000,000

No	Name	Institution	Budget
43	Participant 43	USU	IDR 6,000,000
44	Participant 44	Politeknik Negeri Medan	IDR 6,000,000
45	Participant 45	UINSU	IDR 6,000,000
TOTAL			IDR 252,000,000

Source: YBM PLN UP3 North Sumatra Archives

The Cahaya Terampil Scholarship program organized by Yayasan Baitul Mal (YBM) PLN aims to provide broader educational access for students from underprivileged backgrounds. Through this program, YBM PLN seeks to alleviate the financial burden on students as they pursue their studies. It is hoped that with this financial support, scholarship recipients can focus more on their education and achieve better academic results.

Based on observations, the Cahaya Terampil Scholarship program has had a significant positive impact on its recipients. The financial assistance provided has helped ease the burden of tuition fees, allowing students to concentrate on their academic activities. Furthermore, this program also motivates and inspires students to continue learning and strive for higher achievements.

The Cahaya Terampil Scholarship program not only benefits individuals but also contributes to the broader development of human resources. By providing opportunities for underprivileged students to continue their studies, this program plays a role in improving the quality of human resources in Indonesia. This aligns with YBM PLN's mission to provide benefits to society through various social programs.

Effectiveness of Zakat Distribution Through the Cahaya Terampil Scholarship Program by YBM PLN UP3 North Sumatra

An initiative is deemed effective when it meets its established targets or objectives. Every organization sets specific goals to achieve within a defined timeframe, and YBM PLN UP3 North Sumatra is no exception. This organization aims to transform mustahik (beneficiaries) into muzakki (donors), reflecting a fundamental tenet of Islamic economics: fostering social responsibility and community empowerment. Each program, including the Cahaya Terampil Scholarship, has its targets, primarily focusing on providing financial assistance and training in new skills for students, which aligns with the Islamic principle of enhancing human capital.

To evaluate the effectiveness of the Cahaya Terampil Scholarship program, three key indicators are utilized, reflecting the goals that YBM PLN aims to achieve.

Evaluation of the Effectiveness of the Cahaya Terampil Scholarship Program

To measure the success of the Cahaya Terampil Scholarship program, two primary indicators are crucial. First, the planning aspect of the program is essential. An effective program requires thorough planning, with clearly defined missions and objectives rooted in the principles of **Maqasid al-Shariah**, which prioritize the well-being of individuals and the community. Historically, scholarship distribution was somewhat incidental, with awards granted spontaneously rather than through a structured approach. Consequently, available funds were not utilized optimally. For example, allocating IDR 10 million per month among 20 recipients might not yield significant long-term benefits if the distribution lacks strategic planning.

To assess effectiveness regarding planning, one can observe the level of support recipients receive after completing the program. Ideally, scholarship recipients should not only receive financial assistance

but also educational support and mentoring to develop their potential. YBM PLN UP3 North Sumatra emphasizes that receiving a scholarship entails a responsibility to give back to the community, reflecting the Islamic economic principle of **social solidarity**. This approach aims to ensure that recipients become not only beneficiaries but also positive agents of change.

Effectiveness in Achieving Practical Skills and Their Application

A critical indicator of the success of the Cahaya Terampil Scholarship program is its ability to enhance participants' practical skills and equip them with relevant knowledge for the job market, thus fostering **human capital development**, a core aspect of Islamic economics. Skills such as correspondence management, document organization, and video editing are foundational in various professional fields. Evaluating the effectiveness of this indicator requires assessing participants' improvement in executing tasks related to these skills. Additionally, it is important to gauge how well participants can apply the knowledge and skills acquired in real-world contexts, which can be measured through job satisfaction surveys or interviews with alumni.

For instance, if a scholarship recipient who previously struggled with report writing can produce high-quality reports that meet company standards after completing the program, this indicates that the program has successfully enhanced their practical skills, contributing to their economic empowerment in line with Islamic values.

Development of Creativity, Innovation, and Entrepreneurial Spirit

The Cahaya Terampil Scholarship program is designed not only to enhance technical skills but also to foster creativity, innovation, and an entrepreneurial spirit

among participants. These qualities are vital for economic development and align with the Islamic economic principle of promoting entrepreneurship. The ability to create videos serves as an effective means to develop creativity and critical thinking skills. The videos produced by participants can be evaluated based on originality, presentation quality, and visual appeal. Moreover, the video production process necessitates teamwork, thereby enhancing participants' communication and collaboration skills.

To measure the effectiveness of this indicator, an analysis of the produced videos and surveys regarding participants' interests in pursuing further creative works or starting their own businesses can be conducted. If many participants express a desire to create additional content or launch small ventures after the program, this indicates that the program has successfully stimulated their entrepreneurial spirit, which is crucial for sustainable economic growth in an Islamic framework.

In assessing the effectiveness of the Cahaya Terampil Scholarship program, Sugiono and Budiani highlight several indicators that can be used, including:

1. **Program Accuracy** Based on research findings and field surveys, it can be concluded that the Cahaya Terampil Scholarship program organized by YBM PLN has achieved a satisfactory level of effectiveness in reaching its primary target: students from economically disadvantaged backgrounds. This program has successfully provided much-needed financial assistance for students to continue their studies, in line with the Islamic goal of eradicating poverty. With a monthly grant of IDR 500,000 for one year, scholarship recipients can concentrate more on their academic activities without the burden of tuition fees. This aligns with YBM PLN's main

objective of helping underprivileged students complete their education and become intelligent, ethical individuals with the skills necessary for the job market, including office management and content creation.

Further analysis reveals that the Cahaya Terampil Scholarship program effectively targets students who genuinely need assistance. This is evidenced by the profiles of scholarship recipients, most of whom come from low-income families, exhibit strong academic performance, but are hindered by financial constraints.

The program not only provides direct benefits to recipients but also has broader positive implications. First, it can enhance the cumulative grade point average (GPA) at universities, especially for students from underprivileged backgrounds. Second, it contributes to improving the quality of human resources in Indonesia, as scholarship recipients have the potential to become future leaders and innovators, thus aligning with the Islamic vision of developing capable and morally upright citizens. Third, the program can reduce dropout rates, ensuring that YBM PLN's investment yields optimal results.

Despite its considerable successes, the Cahaya Terampil Scholarship program still has potential for improvement. Recommendations include: (1) expanding the program's reach to involve more universities and provide scholarships to additional students, (2) increasing the financial assistance provided, (3) incorporating mentoring and coaching components for recipients to boost their motivation and academic performance, and (4) conducting regular evaluations of the program to assess its effectiveness and impact while making necessary adjustments to meet evolving needs.

2. Program Socialization Effective

information dissemination is fundamental to the success of any program, particularly scholarship programs targeting specific segments of society. Adequate socialization involves not just conveying information about the program, but also providing in-depth education regarding the benefits, requirements, and application mechanisms. Through effective socialization, potential scholarship recipients can clearly understand the opportunities available and feel motivated to participate. Furthermore, good socialization helps build a positive public image of the program, attracting more prospective applicants.

In the case of the Cahaya Terampil Scholarship program organized by YBM PLN, the initial socialization strategy, which primarily focused on the internal company circle, has been deemed suboptimal. Limiting outreach to employees and their close contacts, while initially beneficial, presents several weaknesses. First, this approach tends to overlook the significant potential of social media and other digital platforms that can reach a wider and more diverse audience. Second, reliance on personal networks may restrict the program's reach and hinder its goal of providing opportunities to students in genuine need. Third, a lack of variety in communication channels may render information less engaging and ineffective in attracting potential scholarship recipients.

As a result of limited socialization, the Cahaya Terampil Scholarship program may face several challenges. First, the number of qualified applicants may be lower than expected, thereby failing to meet the goal of providing scholarships to as many deserving students as possible. Second, the program risks not reaching its target demographic of economically disadvantaged students with high academic potential. Third, a lack of

transparency in the selection process may foster negative perceptions among the public, leading to skepticism regarding the program's credibility. Long-term, this could damage YBM PLN's reputation and diminish public interest in participating in the social programs organized by the company.

To address these challenges, YBM PLN should undertake several improvements in its socialization strategy. First, diversifying communication channels by utilizing social media, websites, and other digital platforms is essential. Second, establishing partnerships with educational institutions, such as schools, universities, and student organizations, can help broaden outreach. Third, involving relevant influencers or public figures in promoting the scholarship can enhance visibility. Fourth, organizing direct socialization activities, such as seminars, workshops, or exhibitions, can provide more detailed and interactive information to prospective recipients. Additionally, it is crucial to periodically evaluate the effectiveness of the socialization strategies employed to make necessary adjustments.

3. Program Goals The Cahaya Terampil Scholarship program organized by YBM PLN UP3 North Sumatra has a noble objective: to alleviate the financial burden of education for students in Medan while equipping them with new skills, particularly in office management and creative content creation. This aligns with Islamic economic principles that emphasize the importance of education in improving individuals' socio-economic status. The program aims to positively contribute to enhancing the quality of human resources in Medan. In its implementation, the program engages students as volunteers at the YBM PLN UP3 North Sumatra office to receive training in office management. Moreover, students are given

opportunities to develop video production skills, enhancing their creativity and adaptability in the digital age.

Despite its admirable objectives, the implementation of the Cahaya Terampil Scholarship program faces several challenges that hinder the optimal achievement of its goals. A primary challenge is the lack of clarity in training program execution. Initially, students were expected to gain office skills through internships at YBM PLN's office; however, this activity lasted only five months and was constrained by difficulties in aligning class schedules with work hours. Additionally, the video production component encountered challenges due to inadequate guidance from qualified experts in content creation, resulting in suboptimal video quality and preventing many videos from being uploaded to YouTube.

Based on evaluation results, it can be concluded that the achievement of the Cahaya Terampil Scholarship program's objectives has been less effective. The lack of clarity in program execution, insufficient guidance, and scheduling challenges have impeded students from acquiring the expected skills. This indicates that improvements are necessary within the program. The effectiveness of a program should be measured by the extent to which the outcomes align with the established objectives. In the context of the Cahaya Terampil Scholarship program, success should not only be assessed by the number of students receiving scholarships but also by the quality of skills acquired and the program's sustainability.

To enhance the effectiveness of the Cahaya Terampil Scholarship program in the future, several recommendations can be proposed. First, more comprehensive planning is needed regarding the training curriculum, activity schedules, and evaluation

of student performance. Second, involving qualified experts in office management and content creation as mentors for students is essential. Third, regular evaluations of the program should be conducted to identify challenges and implement improvements. Fourth, collaboration with various stakeholders, including universities, industries, and local governments, should be established to enhance the quality of the program and expand its reach. By doing so, the Cahaya Terampil Scholarship program can evolve into a more effective initiative that provides greater benefits for scholarship recipients.

4. Program Monitoring Monitoring and evaluation are critical components in the implementation of the Cahaya Terampil Scholarship program. Periodic monitoring allows program organizers to assess the extent to which the program adheres to the established plan. Through monitoring activities, challenges can be identified, and opportunities for improvement can be recognized. Additionally, monitoring ensures that scholarship assistance is directed appropriately and utilized as intended. The results of monitoring are subsequently analyzed during evaluation activities to produce recommendations for enhancing the program's effectiveness in the future.

In the Cahaya Terampil Scholarship program, the monitoring mechanism is carried out systematically. The program leader is responsible for direct supervision, and in their absence, the task is delegated to YBM PLN staff. Monitoring results are reported daily by the management to YBM PLN representatives. These daily reports contain information on program progress, encountered challenges, and suggested improvements. In addition to daily reports, the management periodically holds meetings

to evaluate the program's overall development. During evaluation meetings, management discusses monitoring results, analyzes collected data, and decides on necessary improvement actions.

Evaluation results for the Cahaya Terampil Scholarship program indicate that several recipients have had their rights revoked due to non-participation in designated activities. This suggests that there are still challenges in program implementation, such as a lack of commitment from scholarship recipients or ineffective oversight mechanisms. These evaluation results serve as valuable input for making improvements to the program in the future. Potential corrective measures include enhancing program socialization for scholarship recipients, increasing monitoring and evaluation intensity, and imposing strict penalties on recipients who fail to fulfill their obligations.

Conclusion

Based on the evaluation conducted on the Cahaya Terampil Scholarship Program organized by YBM PLN UP3 North Sumatra, several obstacles have been identified that hinder the optimal achievement of the program's objectives. Although the scholarship distribution percentage reached 88% in 2024, the program remains less effective. In-depth analysis indicates that various factors contribute to these challenges. A primary issue is the lack of specific and measurable targets within the program. Furthermore, the scholarship recipient selection mechanism has not been optimized, resulting in potential candidates missing out on the opportunity to participate in the program.

In addition to challenges in the planning and implementation phases, the program faces several obstacles in its execution. An ineffective socialization strategy has emerged as a significant barrier. The focus of socialization, which has been overly centralized within PLN's internal

environment, has limited the outreach to potential scholarship recipients from the general public. Consequently, the program's reach is constrained, reducing its overall effectiveness. Moreover, the training activities, which should serve as a means for enhancing participants' competencies, have not been executed according to plan. This shortfall can be attributed to various factors, including inadequate resources, insufficient coordination among stakeholders, and a lack of ongoing evaluation of the training activities.

To enhance the effectiveness of the Cahaya Terampil Scholarship Program in the future, several recommendations can be made. First, it is crucial to establish more specific and measurable program targets. Clear objectives will provide better direction for program implementation and facilitate evaluation processes. Second, the mechanism for selecting scholarship recipients should be refined to better identify candidates who genuinely require assistance and have the potential to succeed in the program. Third, the quality of program socialization should be improved by engaging various stakeholders, including educational institutions, community organizations, and media outlets. Additionally, diversifying socialization channels, both online and offline, is essential. Fourth, the management of training activities must be enhanced by involving qualified instructors, developing relevant training materials, and conducting regular evaluations of training execution.

In summary, addressing these recommendations will not only improve the Cahaya Terampil Scholarship Program's effectiveness but also align it more closely with the principles of Islamic economics, particularly in promoting social equity and enhancing educational access for underprivileged communities.

Credit Authorship Contribution

M. Luthfi Perdana Siregar: Methodology, Investigation, Writing - Original Draft, and Supervision. Muhammad Syahbudi: Methodology, Resources, and Writing -

Review & Editing. Ahmad Muhaisin: Methodology, Formal Analysis, and Writing - Review & Editing.

Declaration of Competing Interest

The authors declare no competing interests related to this study. No financial or personal conflicts of interest are present.

Acknowledgements

The authors thank the Faculty of Islamic Studies, Universitas Islam Negeri Sumatra Utara, Indonesia, for their support and resources throughout this research.

References

- Abdul, Ahmed, and Razzak Al-Sayed Omar, *Efficiency and Effectiveness in Management, Journal of Survey in Fisheries Sciences*, 2023, X
- Afrilianinta, H, J Aritonang, and M Nainggolan, 'Masalah Biaya Pendidikan Di Indonesia Dalam Perspektif Sosiologi Pendidikan (The Problem of Education Costs in Indonesia in the Perspective of Educational Sociology)', *Jurnal Sosiologi Pendidikan*, 4, 2023
- Ali, A M Hasan, 'Community-Based Economic Development and Partnership Cooperation: The Economics Strategy for Prosperity of the Ummah', *Samarah*, 8.2 (2024), pp. 1280 – 1300, doi:10.22373/sjhk.v8i2.22925
- Aziz, Jamal Abdul, Muhammad Sirajuddin Qahtan Hamdan, Ahmad Dahlan, and Naerul Edwin Kiky Aprianto, 'Yusuf Al-Qaraḍāwī's Theory of Zakat and Taxes and Its Relevance to Zakat and Taxation Law in Indonesia', *Journal of Ecohumanism*, 3.4 (2024), pp. 1169 – 1182, doi:10.62754/joe.v3i4.3650
- Choirussonya Putri Amini Siregar, and Nurhayati Nurhayati, 'Mekanisme Penyaluran Dana Zakat Pada Program Muslimah Tangguh YBM-PLN', *OPTIMAL Jurnal Ekonomi Dan Manajemen*, 3.4 (2023), doi:10.55606/optimal.v3i4.2307

- Cordova-Pozo, Kathya, and Etiënne A.J.A. Rouwette, 'Types of Scenario Planning and Their Effectiveness: A Review of Reviews', *Futures*, 2023, doi:10.1016/j.futures.2023.103153
- Dhoopar, Aastha, Priyanka Sihag, and Bindu Gupta, 'Antecedents and Measures of Organizational Effectiveness: A Systematic Review of Literature', *Human Resource Management Review*, 33.1 (2023), doi:10.1016/j.hrmr.2022.100915
- Gea, Karunia Sadarius, 'FAKTOR-FAKTOR YANG MEMPENGARUHI KEMISKINAN DI PROVINSI SUMATERA UTARA', *JOURNAL ECONOMICS AND STRATEGY*, 4.1 (2023), doi:10.36490/jes.v4i1.747
- Gerring, John, 'Qualitative Methods', *Annual Review of Political Science*, 2017, doi:10.1146/annurev-polisci-092415-024158
- Gill, Sara L., 'Qualitative Sampling Methods', *Journal of Human Lactation*, 36.4 (2020), doi:10.1177/0890334420949218
- Gustriani, Anisa, Tri Wulan Dari, Hengki Farizal, and Ashadi Cahyadi, 'Strategi Pengabdian Masyarakat Melalui Kolaborasi Antar Mahasiswa (Studi Mahasiswa Penerima Beasiswa Yayasan Baitul Mal (YBM) PLN Universitas Islam Negeri (UIN) Fatmawati Sukarno Bengkulu)', *KENDURI : Jurnal Pengabdian Dan Pemberdayaan Masyarakat*, 3.2 (2023), doi:10.62159/kenduri.v3i2.974
- Hadi, Rahmini, Yoiz Shofwa Shafrani, Dewi Lamela Hilyatin, Sugeng Riyadi, and Basrowi, 'Digital Zakat Management, Transparency in Zakat Reporting, and the Zakat Payroll System toward Zakat Management Accountability and Its Implications on Zakat Growth Acceleration', *International Journal of Data and Network Science*, 8.1 (2024), pp. 597 – 608, doi:10.5267/j.ijdns.2023.8.025
- Hamdani, Lukman, Sunarsih Sunarsih, Rizaldi Yusfiarto, Achmad Rizal, and Annes Nisrina Khoirunnisa, 'Social Media, Trust and Intention to Pay Zakat through Institution: Lessons from Indonesian Experience', *Journal of Islamic Marketing*, 15.9 (2024), pp. 2399 – 2418, doi:10.1108/JIMA-01-2023-0016
- Kadir, Abdul, and Umiarso, 'The Effectiveness of Leadership, Coaching Systems, and Organizational Climate on the Work Effectiveness of Boarding School Caregivers', *International Journal of Instruction*, 16.3 (2023), doi:10.29333/iji.2023.16335a
- Kadom, Nadja, Jason N. Itri, Anna Trofimova, Hansel J. Otero, and Michal Horný, 'Cost-Effectiveness Analysis: An Overview of Key Concepts, Recommendations, Controversies, and Pitfalls', *Academic Radiology*, 2019, doi:10.1016/j.acra.2018.10.014
- Lontoh, Frederich Oscar Lambertus, and Philip Suciadi Chia, 'An Evaluation of Christian Education in Indonesia in Light of Targum: A Cognitive Psychology Approach', *Pharos Journal of Theology*, 104.1 (2023), doi:10.46222/pharosjot.1044
- Mansir, Firman, 'Political Policy Analysis of the National Education Budget In Islamic Education Studies', *Istawa: Jurnal Pendidikan Islam*, 4.2 (2019), doi:10.24269/ijpi.v4i2.1992
- Mayring, Philipp A.E., 'Qualitative Content Analysis', in *International Encyclopedia of Education: Fourth Edition*, 2022, doi:10.1016/B978-0-12-818630-5.11031-0
- Nabilah, Wardatun, and Zahratul Hayah, 'Filosofi Kemaslahatan Dalam Aksiologi Hukum Islam (Telaah Kitab Maqashid

- Syariah)', *El-Hekam*, 2022, doi:10.31958/jeh.v7i1.5810
- Napitupulu, Rodame Monitorir, Raditya Sukmana, and Aam Slamet Rusydiana, 'Governance of Islamic Social Finance: Learnings from Existing Literature', *International Journal of Islamic and Middle Eastern Finance and Management*, 17.3 (2024), pp. 552 – 571, doi:10.1108/IMEFM-06-2023-0222
- Oktaviani, Retno Fuji, Dewi Puspaningtyas Faeni, Ratih Puspitaningtyas Faeni, and Rinny Meidiyustiani, 'Implementation of E-Government Working to Improve Effectiveness', *International Journal of Recent Technology and Engineering*, 8.2 Special Issue 4 (2019), doi:10.35940/ijrte.B1171.0782S419
- Putra, Fahdiansyah, Abdul Rahman, and Azhar Kasim, 'Evaluation of the Scholarship Program by the Education Fund Management Institute in Indonesia', *International Journal of Evaluation and Research in Education*, 13.5 (2024), pp. 3321 – 3332, doi:10.11591/ijere.v13i5.26195
- Rahmad Ridho Zeen, and Nurhayati Nurhayati, 'Analysis Of The Effectiveness Of Distribution Of Zakat Funds By The Baitul Maal PLN Foundation (YBM PLN)', *Jurnal Ilmu Manajemen, Ekonomi Dan Kewirausahaan*, 3.3 (2023), doi:10.55606/jimek.v3i3.2246
- Setiawan, Iwan, 'INOVASI PENYALURAN DANA ZAKAT PADA PROGRAM PEMBERDAYAAN DI LEMBAGA AMIL ZAKAT', *Asy-Syari'ah*, 21.1 (2019), doi:10.15575/as.v21i1.4334
- Tan, Winsherly, 'FULFILLMENT OF THE EDUCATION RIGHTS OF SEA TRIBE CHILDREN IN KELUMU ISLAND, LINGGA REGENCY; [PEMENUHAN HAK PENDIDIKAN ANAK SUKU LAUT DI PULAU KELUMU KABUPATEN LINGGA]', *Jurnal IUS Kajian Hukum Dan Keadilan*, 9.3 (2021), pp. 559 – 572, doi:10.29303/ius.v9i3.948
- Trumbull, Michael, and K Watson, 'Qualitative Research Method. Integrating Quantitative and Qualitative Methods in Research', in G. R Taylor, Ed., 2010
- Yamaludin, Siti Mazlita, Sharifah Faigah Syed Alwi, Romzie Rosman, and Mohd Rahim Khamis, 'The Role of Zakat Distribution on the Sustainability of Gharimin (Genuine Debtors) in Islamic Financial Institutions in Malaysia', *Journal of Islamic Accounting and Business Research*, 15.6 (2024), pp. 988 – 1008, doi:10.1108/JIABR-01-2023-0004
- , 'The Role of Zakat Distribution on the Sustainability of Gharimin (Genuine Debtors) in Islamic Financial Institutions in Malaysia', *Journal of Islamic Accounting and Business Research*, 15.6 (2024), pp. 988 – 1008, doi:10.1108/JIABR-01-2023-0004
- Yeni Marlina Harahap, and Muhammad Ridwan, 'Efektivitas Pendistribusian Dana Zakat Profesi Di YBM PLN UID Wilayah Sumatera Utara', *OPTIMAL Jurnal Ekonomi Dan Manajemen*, 3.4 (2023), doi:10.55606/optimal.v3i4.2300
- Zulkarnain, Wan, and Alim Murtani, 'ANALISIS IMPLEMENTASI PENYALURAN DANA ZIS UNTUK BEASISWA PENDIDIKAN (STUDI KASUS: LAZISNU MEDAN)', *JURNAL AL-QASD ISLAMIC ECONOMIC ALTERNATIVE*, 2.1 (2021)