

MEASURING THE DEVELOPMENT OF PERINTIS SCHOLARSHIP BENEFICIARIES BASED ON THE ZAKAT UTILIZATION INDEX (IPZ) AT RUMAH AMAL SALMAN

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Abstract

The Perintis Scholarship is a zakat utilization program that provides college entrance guidance, tuition fees, and living expenses for economically disadvantaged high school seniors, organized by Rumah Amal Salman. Running since 2018, the program has undergone various updates in methods and resource optimization. This study aims to assess the effectiveness of the scholarship program using the Zakat Utilization Index (IPZ). A quantitative approach was employed, with IPZ measurements tested for validity and reliability using Ms. Office tools. Surveys were conducted with 84 recipients from 2021-2023, evaluating five key IPZ dimensions: social, cultural, economic, da'wah, and environmental. The results show an IPZ score of 0.69, placing the program in the "good enough" category, indicating it is in the strengthening phase and requires further evaluation and improvement. To enhance the program's effectiveness, focus on strengthening the social, economic, and environmental dimensions is recommended to help recipients excel further.

INTRODUCTION

Education is key in developing individuals to improve their personal and family well-being. However, access to quality education is often hindered by significant financial constraints. Based on the KataData Insight Centre, in 2021, the majority of poor households had a low level of education, meaning that on average, poor households with a background of elementary school graduates and below had a higher poverty rate than other education levels. The details are that poor households who did not graduate from primary school have a percentage of 29.86%. Then, poor households with primary school graduates have a percentage of 37.74%. Then, the percentage of poor junior high school graduates was recorded at 15.05%. Then, the poor population of high school graduates is 15.54%. In contrast to primary school graduates and above, the percentage of poor people in the tertiary level is lower. This can be seen in the

poor households of college graduates who have the lowest percentage of 1.81%. Meanwhile, the highest percentage of the non-poor population is in the high school graduate group, which is 28.70%. The next highest percentage of non-poor people comes from the elementary school graduate group, which is 28.15% (Annur, 2021).

It is widely recognised that education has a leadership role as an instrument of economic growth. Therefore, education is increasingly being developed. This is because education can improve welfare and reduce poverty (Bloom, 2014). Education has an important role to play in reducing poverty in Indonesia or any other country in the long run. Both indirectly through improvements in productivity and efficiency in general, and directly through training the poor with the skills needed to increase their productivity and in time will increase their income (Arsyad, 2010). Education is one way to improve the quality of human resources. Through education, a person's knowledge will increase which will be useful for learning skills that are useful in the world of work. Thus, education can be included as a development investment whose results can be enjoyed in the future. As with other areas of development, education is one of the main areas besides health and the economy. According to Gillis & Malcom (2000), there are two reasons why education is important. Firstly, because there is a high demand for education; this is because many people believe that higher education will benefit them. Secondly, because many observations state that with a high level of education, income and social status in society will be raised.

The problem of education in Indonesia cannot be solved by the government, but it also needs the role of the community, both individually and in groups. The community is given the freedom to provide the widest possible access to education through formal and non-formal educational foundations. In addition to establishing educational institutions that are easily accessible, the community can also play a role in providing educational assistance to those who are entitled. One example of such tuition assistance is the Perintis Scholarship programme from Rumah Amal Salman.

Rumah Amal Salman as an amil zakat institution (LAZ) that functions to manage zakat, infaq and alms funds has strategic programmes based on education and technology. One of the flagship education programmes at Rumah Amal Salman is the Perintis Scholarship. The Perintis Scholarship has been running for more than 5 years, but there has never been a measurement of the level of independence of beneficiaries with standardised instruments. Therefore, through this article, the author will measure the level of development of the Perintis scholarship beneficiaries using the Zakat Utilisation Index (IPZ) instrument published by Pusat Kajian Strategis BAZNAS in 2019.

LITERATURE REVIEW

Zakat is a certain portion of wealth that Allah commands to be spent and given to the rightful (mustahiq). In the Quran it is mentioned, "Take zakat from some of their wealth, with it you clean and purify them" (QS. at-Taubah [9]: 103). Meanwhile, according to the Minister of Religious Affairs Regulation No. 52/2014, Zakat is an asset that must be issued by a Muslim or a business entity owned by a Muslim to be given to those entitled to receive it in accordance with Islamic law.

Empowerment has two main elements, namely independence and participation (Nasdian, 2006). There have been many studies related to empowerment and utilisation. In the empowerment programme carried out by BAZNAS Bogor City, zakat affects the Human Development Index (HDI) and the poverty level of mustahik. Based on the results of research by Muniarti and Beik (2014), using the t-statistic test, it is found that there is a difference in the level of mustahik income before and after receiving zakat. In other words, zakat distribution can increase the income of mustahik.

According to Arikunto (2014), programme evaluation is a series of activities carried out deliberately to see the level of success of a programme. Programme evaluation is an activity intended to determine how high the success rate of planned activities is. The objectives and functions of evaluation are; 1) Knowing whether the objectives set have been achieved in the activity, 2) Providing observations on the results, 3) Knowing the ability and feasibility, 4) Providing feedback on the activities carried out.

The Index of Zakat Utilisation (IPZ) as a form of programme evaluation is divided into five indicators, namely social, cultural, economic, da'wah and environmental indicators. Social indicators are indicators that assess internal (group) and external social relationships that can support the survival of mustahik. Cultural indicators are indicators that assess the knowledge possessed and the development of an entrepreneurial culture within the internal (group) and external scope. Economic indicators are indicators that assess the impact of zakat utilization in terms of material and non-material economics owned by mustahik. Da'wah indicator is an indicator that assesses the process of developing the spiritual condition of the mustahik. Environmental indicators are indicators that assess the process of mustahik awareness of the natural environment that is their resource in carrying out the production process (Pusat Kajian Strategis BAZNAS, 2019).

The Perintis Scholarship is a guidance scholarship to prepare for ITB and other state universities for 12th grade high school students in Indonesia, supported by tuition fees and living expenses for 4 years. This scholarship includes self-development activities, training, motivational training, and talent tests, in order to foster future Leading Figures. These data highlight the importance of investing in education as one of the most effective ways to reduce poverty, improve the quality of life of individuals, and advance society as a whole. Therefore, sound education policies and equitable access to quality education are important aspects of addressing poverty.

RESEARCH METHODOLOGY

This research aims to evaluate the development of beneficiaries and zakat utilization programs in the education sector regarding the benefits obtained by beneficiaries through the Zakat Utilisation Index (IPZ). The object of this research is the beneficiaries of the Perintis Scholarship fostered by Rumah Amal Salman which has been running from 2018 to the present throughout Indonesia. Based on the provisions of the Index of Zakat Utilisation (IPZ), that the number of research samples is carried out with a minimum of 30 people and the empowerment programme has been going on for at least six months.

The methodology used in this research is descriptive with a quantitative approach using a measuring instrument in the form of the Zakat Utilisation Index (IPZ) with Likert scale measurements. This measuring tool was issued by the BAZNAS Center for Strategic Studies in 2019 which uses two qualitative and quantitative approaches by means of a multi-stage weighted index based on five dimensions (social, cultural, economic, da'wah and environmental) to measure the development of zakat utilization programmes in scholarship recipient groups. Social indicators have 16 variables, cultural indicators have 8 variables, economic indicators have 8 variables, dakwah indicators have 5 variables and environmental indicators have 6 variables. In this study, there are instruments that were modified based on team discussions to obtain more specific information about the impact felt by the beneficiary groups on the Perintis Scholarship programme. These instruments include in the social dimension, namely in the aspect of the surrounding environment we modify it to the environment in the scholarship class, Department Student Association (HMJ), Student Activity Unit (UKM), Campus Student Cabinet (KM), in the cultural dimension, namely in the cultural aspect we modify it to achievement in the form of competition (competition) and Grade Point Average (GPA), and in the economic dimension in the aspect of financial management we modify it to manage savings and side businesses.

The population in this study were 84 Perintis Scholarship Benefecaries in the zakat empowerment programme spread across 10 best universities in Indonesia (University of North Sumatra, University of Indonesia, Bandung Institute of Technology, Padjajaran University, University of Education Indonesia, Diponegoro University, Gadjah Mada University, Airlangga University, Brawijaya University, and Hasanudin University).

The sampling technique used is purposive sampling. The research instrument or data collection tool used in this study uses a survey approach in the form of a questionnaire that serves to obtain data from variables that are directly measurable (Asra, Irawan, & Purwoto, 2015). The research questionnaire will

be distributed via google form to the zakat utilization programme group, namely the Perintis Scholarship class of 2018 to 2022 in September 2023. The measurement scale of the questionnaire is a Likert scale, which is a scale for measuring the attitudes, opinions, perceptions of a person or group of people regarding social phenomena by describing variable indicators of the variables to be measured (Sujarweni, 2015). The range of values owned by the Likert scale starts from a value of one to five. A value of one represents the least ideal answer and a value of five represents the best answer. Data collection techniques are triangulated or combined, which are sourced from questionnaires and literature studies.

The data analysis technique carried out in this study uses Microsoft Excel tools and calculations in the form of the Zakat Utilisation Index (IPZ) which consists of five dimensions. After the questionnaire has been answered by the respondents, the calculation of variable values obtained by means of:

$$\text{Indikator}_x = \frac{(\text{skor}_x - \text{skor}_{\min})}{(\text{skor}_{\max} - \text{skor}_{\min})}$$

It is known that :

- Variable = Value of variable x
 - Score x = Score on indicator x (score obtained on the questionnaire)
 - Min score = 1 (least value)
 - Max score = 5 (highest score)
- Source: Pusat Kajian Strategis BAZNAS (2019)

After obtaining the variable value, the value is multiplied by the variable weight to get the variable index value. The weight of the indicator is known :

Tabel 1. Variable Index Value

Variable Index Value = IPZ variable value x Variable Weight							
Variable Weight							
S1 = 0,12	S2 = 0,14	S3 = 0,17	S4 = 0,13	S5 = 0,09	S6 = 0,13	S7 = 0,12	S8 = 0,1
B1 = 0,18	B2 = 0,23	B3 = 0,23	B4 = 0,17	B5 = 0,19			
E1 = 0,19	E2 = 0,28	E3 = 0,2	E4 = 0,18	E5 = 0,15			
D1 = 0,16	D2 = 0,28	D3 = 0,17	D4 = 0,22	D5 = 0,17			
L1 = 0,16	L2 = 0,28	L3 = 0,17	L4 = 0,22				

Source: Pusat Kajian Strategis BAZNAS (2019)

Then, the variable index value is multiplied by the indicator weight to get the value of the indicator index. The value of the indicator index is the final result of the Zakat Utilisation Index (IPZ). The IPZ calculation formula is as follows :

$$\text{IPZ} = 0.26X1 + 0.17X2 + 0.22X3 + 0.20X4 + 0.15X5$$

Description :

- X1 : Social indicators (S)
- X2 : Cultural (B)
- X3 : Economic (E)

X4 : Da'wah indicators (D)
X5 : Environmental (L)

Table 2. IPZ Category

Range of Values	0,00-0,25	0,26-0,50	0,51-0,75	0,76-1,00
Interpretation	Not Good	Less Good	Good Enough	Good

Based on the table above, the index produced by IPZ is in the value range of 0.00 to 1.00. If the value is close to 0.00, it can be interpreted that the development of scholarship recipients in the empowerment programme shows a bad condition. If the value is close to 1.00, it shows that the development of scholarship recipients in the empowerment programme is in good condition. This assessment relates to the three phases of the empowerment programme, namely the initiation phase, the strengthening phase and the independence phase. In the initiation phase, the index obtained reached a value of 0.25. In the strengthening phase, the index obtained reaches a value between 0.26 and 0.75. In the self-reliance phase, the index obtained reaches a value of at least 0.90. If the results of the empowerment programme show the independence phase, then the Perintis Scholarship programme has successfully achieved its goals. However, if the results show the initiation phase or the strengthening phase, then the Perintis Scholarship programme needs to be further evaluated for the sustainability of the programme to achieve the independence of the scholarship recipients.

DATA AND ANALYSIS

Perintis Scholarship Monitoring and Assistance

After scholarship recipients pass the selection process, which includes file verification (e.g., income \leq Rp 900,000/capita, UTBK score of at least 7), two written tests, initial interview, economic condition survey, graduation hearing, and a final interview to ensure a 4-year commitment, the next stage involves monitoring and evaluation. This includes coaching, monthly reporting, achievement tracking, and more, following the outlined flow.

Monthly monitoring of Beasiswa Perintis beneficiaries is conducted through the collection of achievement report forms. Key aspects of this monitoring include: (1) non-academic achievements, such as participation in regional, national, or international competitions; (2) the recipients' involvement in both internal and external student organizations; and (3) progress in meeting spiritual goals, aligned with their personal beliefs.

The results of monthly monitoring serve as the primary basis for disbursing pocket money to Pioneer Scholarship beneficiaries. This financial support, transferred via bank to ease access for daily needs, is designed to enhance motivation and academic achievement. Research by Wea & Adjiwidjaja (2018) supports this, showing that scholarships significantly influence students' learning motivation, with a correlation coefficient of 99.7%, indicating a very strong relationship between financial aid and academic drive.

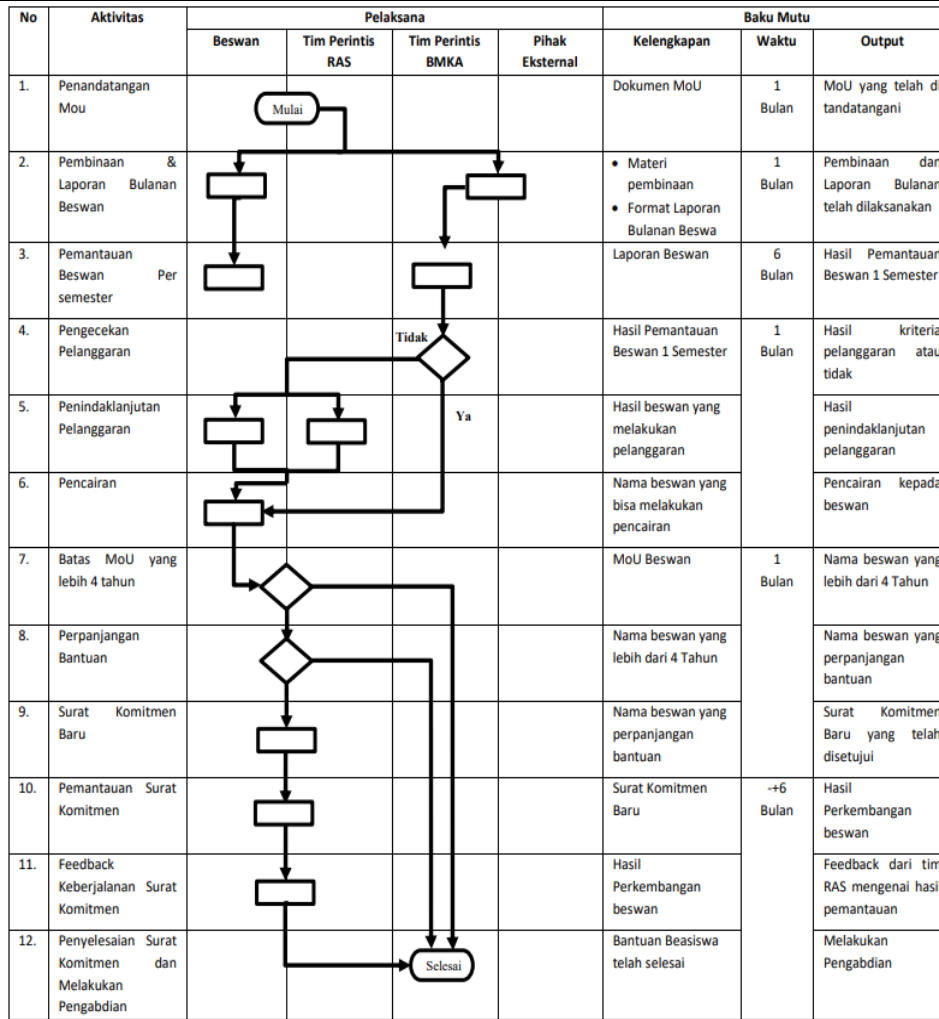


Figure 1. SOP Flow of Perintis Scholarship Monitoring and Evaluation

Source : Fiqriani (2022)

Perintis Scholarship Independence Phase Analysis

The Perintis Scholarship aims to produce future *leading figures*. The hope is that after graduating from the 5-year course, scholarship recipients can be socially, economically, culturally, economically, da'wah, and environmentally independent based on references to the Zakat Utilisation Index (IPZ).

Table 3. Calculated IPZ Indicator Index

Variabel	(A) Bobot Variabel	(B) Indeks Variabel	Interpretasi	(A) x (B)
Sosial	0,26	0,742	Cukup Baik	0,19
Budaya	0,17	0,758	Baik	0,13
Ekonomi	0,22	0,559	Cukup Baik	0,12
Dakwah	0,2	0,767	Baik	0,15
Lingkungan	0,15	0,58	Cukup Baik	0,09
Total Nilai Indeks Pekdayagunaan Zakat (IPZ)				0,69

The results of the questionnaire distributed via google form and filled out by 84 respondents who received the 2018 to 2022 batch of Perintis Scholarships showed the IPZ results for the Perintis Scholarship of 0.69 (IPZ category is quite good). This shows that the Perintis Scholarship is in the strengthening phase (0.26-0.75), so it is necessary to evaluate and improve so that in the future it will be in the independence phase. Furthermore, the social dimension has a variable index of 0.742 (quite good), which means that internal (group) and external social relationships that can support the survival of Perintis Scholarship recipients, such as the environment in the scholarship class, HMJ, UKM, and KM campus are quite good. In the cultural dimension, the variable index is 0.758 (good) which means that the knowledge possessed for achievement and competitive development (competitions and GPA) is good in Perintis Scholarship recipients. In the economic dimension, we modified the financial management aspect into savings and side business management. Meanwhile, in the economic dimension, the variable index reached 0.559 (less than IPZ and the lowest among other aspects), which means that the management of savings and side businesses in Perintis Scholarship recipients still has to continue to be assisted, managed, and grown so that they can be economically independent. In the aspect of da'wah, the variable index reached 0.767 (more than the IPZ and the largest among other aspects) indicating that the development of the spiritual condition of the Perintis Scholarship recipients was quite maintained for the consistency of worship in daily activities and lectures. Finally, the environmental dimension also reached 0.58 (less than the IPZ) which means that the awareness of Perintis Scholarship recipients of the natural environment that is their resource in carrying out the production process is good enough but must still be improved. The following is the analysis of the independence phase of the zakat empowerment programme based on the Zakat Empowerment Index (IPZ) in detail :

Table 4. Indicator of Independence Phase of Perintis Scholarship Programme Based on Index of Zakat Utilisation (IPZ)

No.	Zakat Programme Evaluation		Independence Phase of Zakat Empowerment Programme
	Dimensions	Indicators	
1.	Social (S)	Trust in the facilitator (group facilitator) (S1)	Almost all scholarship recipients have believed that the facilitators have helped them through the programme to the best of their ability.
2.		How group decision-making works (S2)	Group decisions began to be made collectively, through voting and/or deliberation.
3.		A spirit of mutual support between groups (S3)	Most scholarship recipients believe that fellow members will bear with each other if problems occur, whether individual or group.
4.		The group can resolve internal problems that occur (S4)	Most scholarship recipients believed that the group could solve their internal problems.
5.		Have a market information network (market demand, consumer needs, price competition and distribution system) (S5)	Most scholarship recipients had at least 3-4 pieces of market information.

6.		Group participation for communities experiencing calamities (helping the sick, dead)/disasters (social/natural) (S6)	Most scholarship recipients have shown concern for calamities that occur in the neighbourhood and have been active in helping residents affected by calamities.
7.		Participate in community activities (gotong royong, community service, etc.) (S7)	Most scholarship recipients became initiators in community activities.
8.		Participating in community activities based on social institutions and/or specific purposes (Posyandu, Tagana, DKM, PKK, Karang Taruna) (S8)	Most scholarship recipients became initiators in community activities based on social institutions.
9.	Culture	Exploring the latest information related to self-development, competence development, competition, and GPA (B1)	Most scholarship recipients have been curious to get the latest information related to self-development, competence, competition, and GPA at least once a week.
10.		GPA achievement during college is at least 2.5 (B2)	Most scholarship recipients have achieved a college GPA of at least 2.5.
11.		Participation in competition at least once every 6 months. (B3)	Most scholarship recipients participate in competitive competitions at least once every six months.
12.		Have conducted discussions and comparative studies related to the business and have begun to practice the results of the comparative study (B4)	Most scholarship recipients have conducted discussions and comparative studies related to their businesses and have started to put the results into practice.
13.		Knowledge and understanding of oneself and setting goals for oneself. (B5)	Most of the scholarship recipients have learnt about themselves and have set goals for themselves.
14.	Economics	Own savings account number to fulfil personal financial needs (E1)	Most scholarship recipients have used their own financial access and savings to fulfil personal needs
15.		Ability to save at least Rp 150.000,00 per month (E2)	Some scholarship recipients can save a minimum of IDR 150,000 each month.
16.		Owning a side business to fulfil their needs in addition to the scholarship (E3)	Less than 50% of the scholarship recipients have a side business to fulfil their needs in addition to the scholarship.
17.		Ownership of long-term financial planning and categorised appropriations (E4)	Most scholarship recipients have a long-term financial plan and have categorised

			their allocation, e.g. college, business, parents, etc.
18.		Profit from side business (self-employed) reached 5-10% (of total scholarship) (E5)	Less than 50% of the scholarship recipients have a profit from a side business (self-employed) of 5-10% (of the total scholarship)
19.	Da'wah	Religious Science (D1)	Almost all the scholarship recipients have been regularly attending recitation at least once a week.
20.		Prayer (D2)	Most scholarship recipients have routinely performed the 5 daily prayers in congregation.
21.		Fasting (D3)	Most scholarship recipients have undertaken full Ramadan fasting and sunnah fasting.
22.		ZIS (Zakat, Infaq, Sadaqah) (D4)	Most scholarship recipients have paid zakat fitrah, infaq, sadaqah and zakat maal.
23.		Behaviour (D5)	Almost all scholarship recipients knew that covering the 'awrah was an obligation and did/supported the implementation of the obligation because they understood the rules.
24.	Environment	Have a waste disposal and treatment site (L1)	Most scholarship recipients already have waste disposal, segregation and treatment facilities in place and are operating effectively.
25.		Have a waste disposal and treatment site (L2)	Most scholarship recipients already have waste disposal, segregation and treatment facilities in place and are operating effectively.
26.		Have a clean and consumable water source (L3)	Most of the scholarship recipients have a water source that is suitable for consumption, the distance between the water and the septic tank is more than 10 m and is regularly cleaned.
27.		Knowing the disaster risks in the environment where the business process is conducted (L4)	Most of the scholarship recipients were aware of the disaster risks in their neighbourhoods, how to mitigate these risks and how to implement them. In addition, the scholarship recipients also built disaster risk awareness among the community living in the neighbourhood.

The low economic aspect scores in IPZ of the Beasiswa Perintis Benefecaries can be attributed to insufficient capacity building in financial literacy and related areas, as most beneficiaries come from lower-middle-class backgrounds. The economic conditions of this demographic are generally suboptimal due to factors such as low financial literacy, limited income, social pressures, restricted access to formal financial services, unhealthy consumption habits, and economic instability.

To enhance their economic capacity, the following capacity-building recommendations are proposed:

1. **Financial Education** : Implement training programs aimed at improving personal financial management, covering budgeting, saving, and investing. This can be achieved through workshops or seminars involving financial practitioners and educational institutions. According to Supartono et al. (2014), financial education is crucial for the poor; without enhancing financial awareness among recipients, government efforts to reduce poverty through social assistance programs are likely to yield unsatisfactory results.
2. **Business Mentorship** : Offer mentorship programs for individuals interested in starting small businesses, including access to capital, entrepreneurship training, and assistance with product marketing. Based on Research of Sukidjo (2012), it is clear that empowering the poor through entrepreneurship education is essential. Providing business mentorship and support can foster a resilient and creative mindset, enabling them to develop their potential effectively, rather than relying on unproductive forms of charity.
3. **Consumer Behavior Awareness**: Conduct awareness campaigns to alter unhealthy consumption patterns, promoting wise spending and helping individuals distinguish between needs and wants. Healthy consumption habits are a key indicator of the economic well-being of beneficiaries. This is crucial, as research by Kharismayanti (2017) indicates that many Bidikmisi scholarship recipients spend more on food than non-food items, raising concerns about the sustainability of their consumption patterns and overall health.
4. **Crisis Support** : Establish social support networks to assist lower-middle-class individuals during emergencies, such as temporary financial aid or access to affordable healthcare services. Temporary financial assistance programs are highly effective for beneficiaries experiencing a decline in family income. Specifically, financial aid for Single Tuition Fees (UKT) alleviates the financial burden on parents of beneficiaries. As discussed in Yusuf & Sari (2022) research, UKT scholarships significantly aid families with low incomes, especially during the COVID-19 pandemic, when economic conditions have drastically worsened. This payment system positively impacts students' academic performance, as it allows them to focus on their studies without the added stress of tuition costs.

By implementing these strategies, it is anticipated that the Benefecaries of Beasiswa Perintis can enhance their economic capacity and achieve improved well-being.

CONCLUSIONS

Based on the Zakat Utilisation Index (IPZ), there are five dimensions that influence the development and independence of the beneficiaries of the Perintis Scholarship Programme at Rumah Amal Salman, namely:

- i. First, in the social dimension, internal (group) and external social relationships that can support the survival of Perintis Scholarship recipients, such as the environment in the scholarship class, HMJ, UKM, and KM campus are quite good.
- ii. Secondly, on the cultural dimension, the knowledge possessed for achievement and competitive development (competitions and GPA) is quite good in Perintis Scholarship recipients.
- iii. Thirdly, in the economic dimension, the variable index reaches 0.56 (less than the IPZ and the lowest among other aspects) where the indicators that influence this small number are related to the beneficiaries' side business and the amount of profit from the side business is still not good.

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- iv. Fourth, on the da'wah dimension, the development of the spiritual condition of the recipients of the Perintis Scholarship is quite maintained for the consistency of worship in daily activities and lectures.
 - v. Fifth, on the environmental dimension, the awareness of Perintis Scholarship recipients of the natural environment that is their resource in carrying out the production process is quite good but must still be improved. Especially in terms of streamlining waste management and household waste.

In this study, it was found that the phase of the Rumah Amal Salman Perintis Scholarship programme based on the Zakat Utilisation Index (IPZ) reached 0.69 in the strengthening phase or included in the good enough category. This is because there are values with unfavourable categories, especially in the economic and environmental dimensions and the acquisition of the average IPZ value of the Perintis Scholarship programme has not been dominated by values in the good category.

RECOMMENDATIONS

1. Based on the findings, improving the development of Beasiswa Perintis recipients at Salman Charity House requires restructuring the coaching curriculum to align with the five dimensions of the zakat utilization index.
2. Based on the results of the IPZ assessment on five dimensions, namely social, cultural, da'wah, economic, and environmental, there are three dimensions that are still below the overall IPZ standard for Perintis Scholarships. The three dimensions are the social, environmental, and economic dimensions. In addition to cultural character building and da'wah, it is necessary to provide FGD material related to economic independence with side businesses during college or limited to personal financial management workshops. And given the opportunity to hold large events that have the potential for beneficiaries to network more broadly with other student groups.
3. In connection with point 1, it is also necessary to form internship assignments with fields or offices related to the environment so that a sense of love for the environment and caring for the environment is sustainable.
4. In addition to monthly reports, in monitoring and mentoring the Perintis Scholarship, it is necessary to create a curriculum, mentoring targets, and there are reports of achievement and evaluation based on the five dimensions of IPZ from the beginning of college to graduation so that the impact on oneself and society is felt.

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