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From Mustahik to Muzaki: Analyzing Career Outcomes and Poverty Alleviation through the Beasiswa Cendekia BAZNAS Program

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ABSTRACT

The Beasiswa Cendekia BAZNAS Program is designed to support students in completing their undergraduate education while promoting poverty alleviation by transforming mustahik (beneficiaries) into muzaki (donors). This research analyzes the program's effectiveness using a mixed-method approach, incorporating qualitative interviews with BAZNAS RI stakeholders and quantitative analysis of alumni tracer data to examine academic factors influencing alumni career outcomes. The findings reveal that academic factors significantly impact alumni career achievements. For instance, the 2018 alumni cohort has higher incomes compared to other cohorts, influenced by longer work experience and additional scholarship stipends during their studies. Furthermore, alumni from public universities and those in STEM fields tend to have the highest income levels, underscoring the significance of institutional reputation in the job market. Compared to the National Poverty Line 2024, 100% of the alumni are above this threshold. However, when compared to the Had Kifayah per capita per month, 18% of alumni are still below or near it, 70% have exceeded it but have not yet reached the zakat threshold, and 12% have reached the zakat threshold. This reflects the program's success in achieving its goals of poverty alleviation (moving out of poverty) and transforming mustahik into muzaki (moving out of mustahik). This research contributes academically by enriching the literature on the impact of philanthropic scholarships on the economic independence of its recipients. Practically, these findings can help BAZNAS enhance the effectiveness of its scholarship program by emphasizing factors that boost alumni career readiness and competitiveness.

***Keywords**: Beasiswa Cendekia BAZNAS, Career Outcomes, Alumni Tracer, moving out of mustahik*

INTRODUCTION

The National Amil Zakat Agency (BAZNAS), a non-structural government institution responsible for managing national zakat as mandated by Law Number 23 of 2011, has formulated various programs for distributing and utilizing zakat, including scholarships. The BAZNAS Scholarship has become one of BAZNAS's eight priority programs for 2020-2025. The allocation of zakat funds in the education sector is designed to provide financial aid and prepare a generation of superior, competitive individuals in line with the vision of Indonesia's Golden Generation 2045. Additionally, the BAZNAS Scholarship aims to alleviate Poverty and transform mustahik (zakat recipients) into muzaki (zakat givers) in the future. The distribution of the BAZNAS scholarship program is extensive, covering primary and secondary education and higher education.

Achmad (2024) reports that throughout 2023, BAZNAS distributed scholarships to 14,512 beneficiaries. This program reached 33 provinces in Indonesia. The scholarship program with the most beneficiaries was the Santri Scholarship Program, with 7,191 recipients, followed by the BAZNAS Domestic Scholarship Program, with 4,764 recipients. One of the BAZNAS scholarship programs within higher education is the BAZNAS Domestic Scholarship (BCB). The BAZNAS Domestic Scholarship (BCB) has been in place since 2018. As of September 2024, the number of BCB Domestic Scholarship alumni has reached 4,429, including alumni from the 2018-2022 program and 4,539 ongoing students from the 2023-2024 program. This number indicates that BAZNAS plays a significant strategic role in enhancing human resource quality through education in Indonesia.

One way to measure a scholarship program's effectiveness is by evaluating its alumni's success. Previous research on the impact of scholarship programs in various countries provides essential insights into the effectiveness and outcomes that alumni can achieve. For instance, Hilal et al. (2015) examined the King Abdullah Scholarship Program's socio-economic, sociocultural, and political impacts (KASP) in Saudi Arabia. The study found that KASP not only succeeded in improving the skills of the local workforce but also contributed to reducing unemployment and dependency on foreign labor. Additionally, the program helped improve Saudi Arabia's political image globally, especially post-9/11, by producing more open-minded and globally-aware alumni. This illustrates that investment in scholarship programs can yield broad and lasting impacts in both social and economic aspects, aligning with the country's vision. In another study, KASP was also found to enhance leadership qualities among its female scholarship recipients (Alsqoor, 2018).

In Indonesia, research on the impact of scholarship programs has also shown positive results. Gufron et al. (2022) revealed that the Lembaga Pengelola Dana Pendidikan (LPDP) scholarship program significantly enhances its alumni's leadership and social and economic contributions. Research on the BAZNAS scholarship was conducted by Maharani et al. (2020), measuring its impact using the Social Return on Investment (SROI) method. The results showed that this scholarship helps recipients complete higher education, eases the financial burden on their families, and increases their participation in social and volunteer activities. Additionally, alumni of this program demonstrated improved life-planning abilities. Overall, these research findings affirm that scholarship programs have a significant impact on empowering individuals and communities, as well as promoting broader social and economic development in Indonesia.

Each year, the number of Beasiswa Cendekia BAZNAS (BCB) recipients grows, significantly increasing its alumni base. Therefore, it is crucial to ensure the performance outcomes of this scholarship program, particularly in transforming mustahik (recipients) into muzaki (donors), which can be measured through the career outcomes of its alumni. Currently, no research has focused on this aspect. Thus, this study aims to assess the program's economic effectiveness and recommend future improvements.

Given the significant role of education in determining the quality of human resources, this study focuses on analyzing the academic factors that influence the career outcomes of Beasiswa Cendekia BAZNAS alumni through a tracer study or alumni tracking approach. By analyzing data from alumni, the study aims to identify patterns and key factors contributing to their career success. Additionally, this research will discuss the current trend in education, which emphasizes the importance of STEM fields (Science et al.). This emphasis has also been adopted by BAZNAS in its selection of priority majors for the year 2024.

METHODOLOGY

Data collection was conducted from January to September 2024. The respondents in this study consisted of alumni of the Beasiswa Cendekia BAZNAS from within the country, focusing on the scholarship recipients from 2018, 2019, 2020, and 2021. This research employed a mixed-method approach, combining qualitative and quantitative methods. The qualitative approach involved in-depth interviews with Mrs. Hj. Saidah Sakwan, MA, Chairwomen of the Distribution and Utilization Zakat Program at BAZNAS RI, and Ilman Faqih Shibghotulloh, S.P.W.K, the program manager for the Beasiswa Cendekia BAZNAS. This interview aimed to obtain in-depth information regarding the distribution of zakat through educational programs at BAZNAS RI. The quantitative approach was done by collecting data through an online tracer study survey using Google Forms. The sampling technique applied was probability sampling with a stratified random sampling method, ensuring representation based on the scholarship year. Samples were taken from alumni who had graduated at least one year prior to ensure more excellent employment stability. Extended work experience could provide a more accurate depiction of the scholarship's impact on their career development (Luthans & Youssef, 2007).

The Slovin method was used to determine the sample size from the Beasiswa Cendekia BAZNAS alumni population up to the 2021 batch, totaling 2,426 individuals. This resulted in a sample of 800 people with a margin of error of 2.91%. This margin of error falls within the acceptable range for social research, between 3% and 5%. Therefore, the sample taken is considered representative. According to recent studies on sampling methods, a low margin of error ensures the reliability of research results (Dattalo, 2010). The following is the distribution of this study's population framework and samples.

Table 1. Framework of Population and Sample in Research

Year of Scholarship Entry	Population	Sample
2018	818	354
2020	479	199
2021	1.129	247
TOTAL	**2.426**	**800**

The independent variables used include the year of the scholarship, the types of facilities provided, the university attended, the major, the category of the major, the duration of the study, the alumni's Cumulative Grade Point Average (GPA), and the employment sector. These variables are expected to provide a comprehensive overview of the factors influencing alumni careers. As for the

dependent variable, this research focuses on the income earned by alumni during their employment. Data collection was carried out meticulously to ensure the accuracy and relevance of the information gathered.

The collected data was then coded and analyzed descriptively to examine the statistical impact of each category. By conducting this analysis, it is hoped that clear patterns and relationships can be identified between the factors studied and the outcomes experienced by alumni, thereby providing recommendations that can be beneficial for the development of scholarship programs in the future.

Table 2. Details of Variables and Category

Variable	Variable	Category/Value
Independent Variable	Year of Scholarship Entry	2018
		2019
		2020
		2021
	Type of Facilities	Has Pocket Money
		No Pocket Money
	Campus	Private Universities
		State Islamic College
		Public Universities
	Duration of Study	3 - 7 Years
	GPA	0.00 - 4.00
	Major	Islamic Studies
		Education
		Islamic Law
		Humanities
		Social Politics
		Language and Literature
		Islamic Economics
		Agriculture
		Economics and Business
		Law
		Health
		Mathematics and Natural Sciences
		Engineering
	Category of Major	STEM
		Non-STEM
	Jobs Sector	Entrepreneurship
		State-Owned Enterprises / Regional-Owned Enterprises
		Teacher / Educational Staff
		NGO
		Civil Servant / Contracted Civil Servant / State Institution
		Professional
		Private Sector
Dependent Variable	Income	Rp.0 - Rp. 30.000.000

The Beasiswa Cendekia BAZNAS Program has goals that focus on helping students complete their undergraduate education and transforming mustahik into muzaki. Of course, this process takes time and effort. After graduation, they must go through a post-campus phase with various career choices. One way to analyze the

achievements of the Beasiswa Cendekia BAZNAS Program is by examining the income of its alumni. The main objective of this research is to evaluate the extent to which internal factors, such as the scholarship recipients and their academic achievements, contribute to their career success, ultimately enabling the alumni to escape poverty and their state of mustahik.

RESULT

The fatwa of the Indonesian Ulema Council (MUI) in 1996 established that giving zakat for educational purposes, particularly in the form of scholarships, is permissible. This is categorized under the ashnaf "fii sabilillah," as mentioned in the Quran, Surah At-Taubah, verse 60. The fatwa states that channeling zakat funds for educational purposes falls within the scope of "*fi sabilillah*" because this understanding, according to some Islamic jurisprudence scholars from various schools of thought and exegesis experts, is considered "a general term." Therefore, the foundational principle supporting this interpretation applies. The session also provided several criteria for scholarship recipients from zakat funds, stating that Muslim students, whether they are pupils, college students, or graduates, should have academic achievements, be prioritized based on their financial needs, and be studying knowledge that benefits the Indonesian nation (MUI Fatwa, 1996).

BAZNAS RI advocates a zakat distribution program with goals beyond merely providing funds to those in need. "*Taghoyyur Ila ash-Sholah*," meaning change towards goodness, is the foundation for every initiative. Through the program based on Moving Out of Poverty (MOP), BAZNAS seeks to lift mustahik out of Poverty and equip them with the skills and knowledge necessary for achieving economic independence. With an integrated approach, each zakat recipient is provided with financial assistance and support to transform their living conditions for the better.

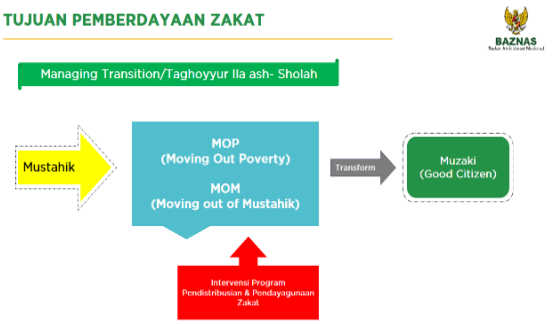


Figure 1. Objectives of Zakat Empowerment (BAZNAS 2024)

More than just transitioning out of the status of mustahik, BAZNAS RI has introduced the Moving Out of Mustahik (MOM) program, aimed at transforming mustahik into muzaki, or citizens who positively contribute to society. This transformation process requires strategic and sustainable program interventions, where the distribution and utilization of zakat are monitored and continuously evaluated. Thus, every individual who receives assistance can transform into an agent of change who not only uplifts themselves but also inspires and empowers the surrounding community. "*Taghoyyur Ila ash-Sholah*" is not merely a concept but a call to concrete action towards goodness and collective welfare.

Zakat plays a crucial role in supporting education in Indonesia, which aligns with BAZNAS RI's vision of improving the welfare of the ummah. Through one of its missions, BAZNAS strives to maximize the distribution and

utilization of zakat funds to alleviate Poverty and reduce social inequality. One of the primary objectives of this mission is to create high-quality human resources. By supporting education through Zakat, BAZNAS, and the Beasiswa Cendekia BAZNAS (BCB), we hope to enhance community welfare and open more significant opportunities for Indonesia's younger generation.



Figure 2. Zakat for Education in Indonesia (BAZNAS 2024)

The Beasiswa Cendekia BAZNAS is one of the scholarship programs aimed at increasing students' access to higher education as part of efforts to realize a superior generation in Indonesia. This program provides financial support and seeks to develop the character and competencies necessary to face the challenges in the workforce.

Respondent Characteristics

This study's total number of respondents is 800, as listed in Table 1. Most respondents are female, accounting for 67%, while males make up only 33%. The respondents are aged between 22 and 28 years and come from 111 different universities. In order, the universities with the highest number of respondents are Hasanuddin University, Institut Teknologi Sepuluh November, and Institut Teknologi Bandung. The distribution of respondents by province includes 33 provinces in Indonesia, with the most significant number of respondents from East Java, followed by West Java and Central Java.

Descriptive Analysis of Academic Factors on Alumni Career Through Income

Year of Scholarship Entry

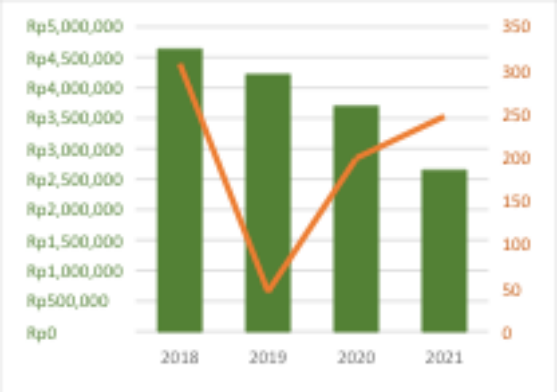


Figure 3. Graph of Scholarship Enrollment Year Against Income in Figures and Frequency

The data shows that alumni who enrolled in the scholarship program 2018 have the highest average income, amounting to Rp 4,633,117, with a frequency of 308 alumni. In contrast, alumni who enrolled in the scholarship program in 2021 have the lowest average income, which is Rp 2,647,773. The decline in average income in subsequent years indicates that as they work longer, the experience gained strengthens, allowing this extended work duration to enhance their income.

The frequency distribution reveals that 2018 contributed 38.5% of the total alumni, followed by 2021 with 30.8%, 2020 (24.9%), and 2019 (5.8%). The figure below illustrates the frequency distribution of alumni based on their scholarship enrollment year.

The year of scholarship enrollment significantly affects the seniority of alumni in their careers. Alumni who began their education in 2018 have more time to develop experience and skills in the workforce than those who enrolled in subsequent years. The year of scholarship enrollment is closely related to the level of seniority of alumni in their jobs. The longer alumni work, the greater their chances of developing skills and achieving higher positions, which typically positively impacts income. For instance, Gerber and Cheung (2008) demonstrate that educational attainment and work experience significantly contribute to better economic outcomes. Schmidt and Hunter (1998) also affirm that combining experience and specific abilities can predict higher work performance, affecting promotion opportunities and increased income. Thus, alumni who enter the scholarship program earlier have an advantage in career development and income potential compared to their newer peers. This aligns with Becker's (1993) assertion that investments in education and work experience contribute to better income.

Scholarship Facilities



Figure 4. Graph of scholarship facilities in relation to income in terms of numbers and frequency

Alumni who receive a stipend have an average income of IDR 4,262,206, compared to IDR 2,647,773 for those who do not receive one. This indicates that financial support can provide an advantage in securing better job positions.

The frequency distribution shows that 69% of alumni receive a stipend, while 31% do not. This distribution indicates that most alumni benefit from the provided facilities, contributing to their increased income.

Students who receive a stipend demonstrate higher average earnings. Research by Bettinger et al. (2013) noted that financial support can enhance academic success and the earning potential of graduates. Financial assistance can alleviate financial stress that may disrupt academic focus and encourage students to perform better. Furthermore, Dynarski and Scott-Clayton (2013) emphasize the importance of financial aid in reducing the barriers to educational costs and improving academic outcomes.

Campus Origin



Figure 5. Graph of Campus Origin vs. Income in Figures and Frequency

Alumni from state universities (PTN) have the highest average income, Rp 4,842,900, followed by alumni from private universities (Rp 3,646,409) and state religious universities (PTKIN), with

Rp 2,597,222. This finding indicates that graduates from PTN have a competitive advantage in the job market, possibly due to their better reputation and networks.

The frequency distribution shows that 41.3% of alumni come from PTN, followed by PTKIN (36%) and private universities (22.7%). This indicates that most alumni come from educational institutions with a high reputation.

The highest average income is obtained from graduates of state universities (PTN). Research indicates that graduates from more selective institutions typically achieve better income outcomes. Hoxby and Avery (2013) note that educational institutions with good reputations can provide additional advantages regarding job opportunities. A study by Perkins et al. (2021) also shows that institutional reputation contributes to developing better professional networks for graduates. This suggests that the quality of education provided at PTN influences the competitiveness of graduates in the job market.

Study Duration



Figure 6. The Relationship Between Study Duration and Income in Terms of Figures and Frequency

The duration of the study influences average income. Alumni who completed their studies in 7 semesters have an average income of IDR 4,042,735, while those who graduated in 14 semesters have the lowest income of IDR 2,857,143. This suggests that a shorter study completion time may be associated with better job opportunities and higher earnings.

The graph indicates that the majority of alumni graduated on time. The frequency distribution shows that alumni graduating in 8 semesters are the largest group, accounting for 55%. Alumni who graduated in 7 semesters contributed 14.6%, while the remaining graduates completed their studies in 9 to 14 semesters.

The results indicate that a more extended study duration only sometimes correlates with increased income. Some studies suggest that students who graduate more quickly have better income prospects, while those who take longer often face more outstanding debt. Bettinger et al. (2013) found that the cost of higher education can influence graduates' income outcomes. Research by Baker and D'Ambrosio (2020) indicates that students who complete their studies in a shorter time frame have better income results in the job market, as they can start working earlier and avoid accumulating high educational debt.

GPA



Figure 7. The Graph of GPA Against Income in Figures and Frequency

The analysis of the relationship between GPA and income reveals an intriguing pattern. The presented data indicates a tendency for average income to decline as GPA increases. In the lowest GPA category of 3.00, the average income reaches IDR 8,545,455, with 11 respondents suggesting that graduates with this GPA may possess other factors contributing to higher income, such as work experience or additional skills. Conversely, as GPA increases, the average income tends to decrease. Nevertheless, most graduates with a high frequency (>100) have GPAs of 3.50 to 3.8, with an average of 3.62.

These findings contradict the research conducted by Hoxby and Avery (2013), which found that graduates with high GPAs are generally more competitive in the job market. Jackson and McLanahan (2019) support this by demonstrating that academic performance is closely linked to future income, where a high GPA often indicates solid skills and knowledge in one's field.

This highlights the importance of understanding the relationship between GPA and income and the other factors that influence both variables. Efforts to improve students' GPAs should be combined with relevant skills development programs, ensuring that graduates are academically accomplished and adequately prepared to compete in the job market with better income prospects.

Majors

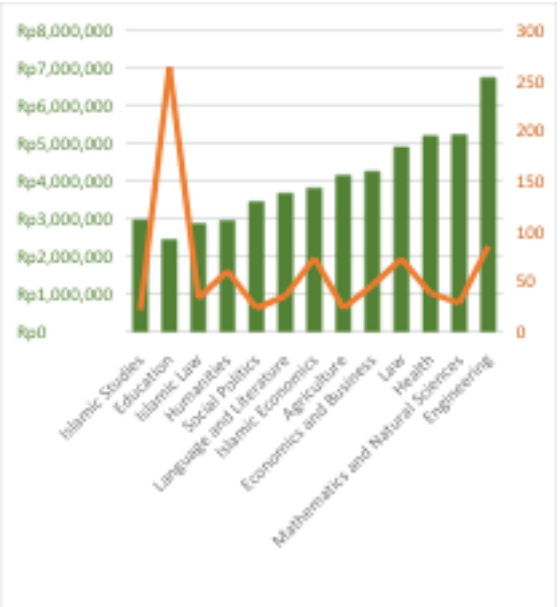


Figure 8. Graph of Majors versus Income in Figures and Frequency

Average income varies across majors, with the Engineering major generating the highest income (Rp 6,729,412), followed by Economics and Business (Rp 4,888,889). Meanwhile, alumni from the Education and Islamic Law majors have the lowest average incomes (Rp 2,425,856 and Rp 2,848,485, respectively).

The frequency distribution shows that the Education major has the highest frequency (32.9%), followed by the Islamic Law major (4.1%) and the Islamic Economics major (9.1%).

Graduate income shows significant variation based on the chosen major. The Engineering major records the highest income with an average of Rp 6,729,412, followed by the Economics and Business major (Rp 4,888,889) and the Health major (Rp 4,239,130). The majors of Education (Rp 2,425,856) and Islamic Law (Rp 2,848,485) have the lowest incomes. Research by Carnevale et al. (2011) indicates that graduates in STEM fields (Science, Technology, Engineering, and Mathematics) often earn higher salaries than graduates from other majors, reflecting a more significant market demand for technical and analytical skills.

Major Categories

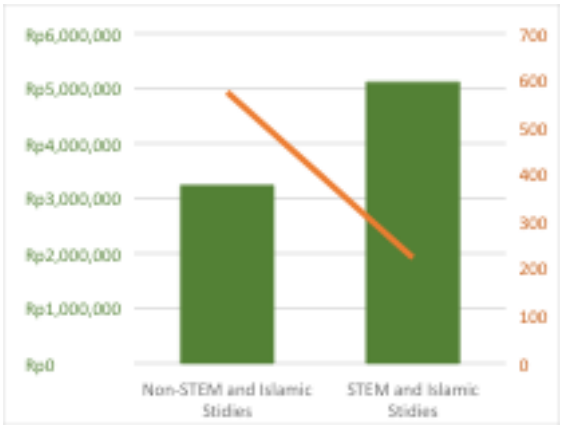


Figure 9. Graph of Major Categories Against Income in Numbers and Frequency

The distribution of major categories also shows a significant difference. Alumni from STEM and Islamic Studies majors earn an average income of IDR 5,116,071, which is considerably higher compared to the non-STEM and Islamic Studies categories (IDR 3,237,847).

The frequency distribution indicates that 72% of alumni fall within the Non-STEM and Islamic Studies categories, while 28% belong to the STEM and Islamic Studies categories.

Analysis based on significant categories shows that graduates from STEM and Islamic Studies categories have higher incomes, with an average of IDR 5,116,071, compared to graduates from the Non-STEM and Islamic Studies categories (IDR 3,237,847). Research by Beede et al. (2011) indicates that education in STEM fields is crucial for economic development and job opportunities, with graduates tending to receive better job offers and higher salaries.

Employment Sector



Figure 10. The Graph of Employment Sector Against. Income in Figures and Frequency

Analysis of the employment sector data of BAZNAS scholarship alumni shows a significant variation in average income. The PNS/P3K/National Institutions sector has the highest average income of IDR 5,111,111, while teachers and educational staff have the lowest income of IDR 1,901,639. The private sector has the highest number of alumni, totaling 302, whereas the teaching and

educational staff and NGOs/NGOs have only 11 alumni. The overall average income of all alumni is IDR 3,763,750.

This variation is consistent with the findings of Gerber and Cheung (2008), which indicate that education level and work experience significantly contribute to better economic outcomes. Schmidt and Hunter (1998) also emphasize that stability and career opportunities in the PNS and BUMN/BUMD sectors contribute to higher incomes. Alumni working in the private sector earn the highest average income (IDR 4,658,940), while those working as teachers or educational staff receive the lowest (IDR 1,901,639). Research by Rini and Setiawan (2019) states that the private sector generally offers higher salaries than the education sector, confirming these findings.

The frequency distribution shows that the private sector has the highest frequency at 37.75% of the total alumni, followed by the entrepreneurial sector at 10.13% and BUMN/BUMD at 9%. The PNS/P3K/National Institutions and professional sectors each account for 5.63%. The sectors with the lowest frequencies are teachers/educational staff and NGOs/NGOs, each with only 1.38%. Research by Holzer and Langen (2016) indicates that the private sector typically offers more career opportunities and better salaries than the education sector or NGOs. This may be an essential consideration for students when choosing their career paths after graduation.

Analysis of Alumni Income Distribution

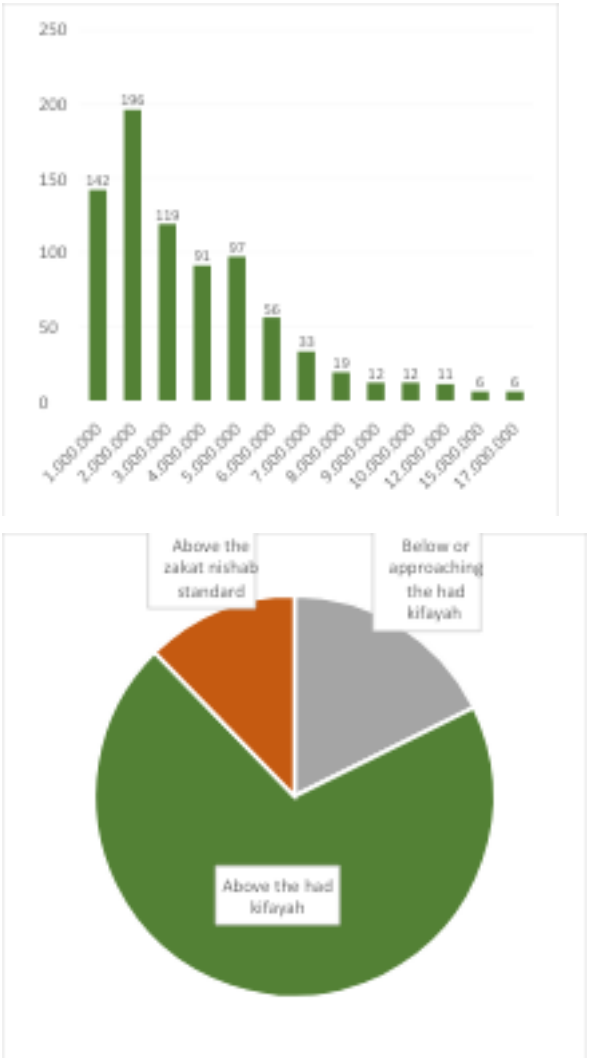


Figure 11. Frequency and Percentage Graph of Alumni Income by Category

Analysis of alumni income data shows that their average monthly income is Rp 3,670,732. From the first bar chart, most alumni earn between Rp 1,000,000 and Rp 5,000,000 monthly, accounting for 79.6% of the total alumni. The highest percentage of alumni income is at Rp 2,000,000, encompassing 23.9% of the total alumni. These figures indicate that most alumni have a relatively moderate income, concentrating in this range.

The second pie chart provides further insight into the economic conditions of the alumni by relating it to the Had Kifayah. Had Kifayah, which is

Rp 4,615,749 per family or Rp 979,989 per capita per month, represents the minimum threshold of economic well-being. According to the pie chart, 70% of the alumni are above the Had Kifayah, indicating that most alumni have achieved an income level that meets or exceeds the minimum standard of well-being. However, 18% of alumni are still below or close to the Had Kifayah, and 12% are above the zakat nishab standard.

The correlation between these two charts provides an overall picture of the alumni's economic well-being. While most alumni are in a relatively good position with incomes above the Had Kifayah, more attention needs to be paid to the 18% of alumni whose incomes are still below or close to the minimum threshold of well-being. This data is crucial for designing skill enhancement programs and job opportunities for alumni to help them increase their income and achieve better economic well-being.

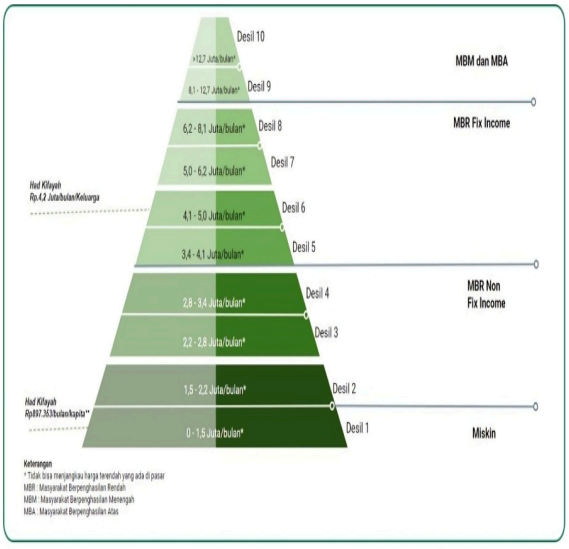


Figure 12: Income Decile Levels of Individuals (BAZNAS 2023)

Figure 12, provided by BAZNAS (2023), illustrates the classification of individual income levels using a household decile system. The lowest income group, Decile 1, is categorized as poor. Deciles 2, 3, and 4 are classified as Non-Fixed Income Low-Income Households (MBR Non-Fix Income). Following this, Deciles 5, 6, 7, and 8 are categorized as Fixed Income Low-Income Households (MBR Fix Income). Deciles 9 and 10 represent the higher income groups, with Decile 9 indicating Middle-Income Households (MBM) and Decile 10 indicating Upper-Income Households (MBA). This decile system effectively segments income levels, clearly showing household economic stratification.

In this context, the average income of alumni from the research indicates that they fall within Decile 5, categorized as Income Low-Income Households (MBR Fix Income). This suggests that the alumni's economic status is relatively moderate, reflecting a fixed and stable income but still within the low-income bracket. This classification is essential for understanding the economic challenges faced by the alumni. The data provides a basis for identifying the economic position of the alumni and how they compare to existing welfare standards, as well as measuring the extent to which they meet or exceed the established minimum welfare threshold.



Figure 13: Stages of Moving Out of Poverty to Moving Out of Mustahik (BAZNAS 2023)

A phased assessment is applied in the measurement using three categories that refer to the concepts of MoP (Moving out of Poverty) and MoM (Moving out of Mustahik). This approach involves two transformation stages to convert mustahik into muzakki: surpassing the poverty line (Garis Kemiskinan or GK) to reach the Had Kifayah (HK) stage, and subsequently achieving the Nishab Zakat. This concept serves as the foundation for the process of changing the status of mustahik to muzakki.

When compared to the National Poverty Line (GK) for 2024, set at Rp582,932 per capita per month according to BPS (2024), all alumni are already above this threshold. However, when compared to the Had Kifayah, which is Rp4,615,749 per family or Rp979,989 per capita per month according to BAZNAS (2024), 18% of alumni are still below or close to the Had Kifayah limit. Furthermore, 70% of alumni have met their basic needs, although they have yet to reach the nishab zakat, while 12% have achieved the nishab zakat. This indicates that the scholarship program has helped some recipients achieve financial independence and contribute to the community.

This achievement aligns with BAZNAS's efforts to uplift beneficiaries from Poverty (MoP) and convert mustahik into muzakki (MoM) through educational support and guidance. The success reflects a significant transformation in shaping academically excellent human resources to empower their communities. BAZNAS's vision of creating change towards goodness and welfare (*Taghoyyur Ila ash-Sholah*) is evident in the increasing number of alumni who have become muzakki, indicating that this program effectively supports scholarship recipients in achieving these goals.

As stated by Narayan et al. (2009) in the book Moving out of Poverty, Volume 2: Success from the Bottom Up by the World Bank, collective action may not be sufficient to help poor communities escape Poverty without external interventions that help them overcome barriers such as limited resources, knowledge, skills, capital, and market access. BAZNAS's interventions through scholarship programs and guidance have proven effective in supporting alumni in achieving independence and contributing back to society.

CONCLUSION

This research shows that academic factors significantly influence the career outcomes of BAZNAS Cendekia Scholarship alumni. Based on the analyzed data, alumni from the 2018 scholarship cohort have higher incomes than those from earlier cohorts. This is due to their more extended work experience, which contributes to skill enhancement and promotion opportunities. Additionally, financial support in the form of allowances during their studies has positively impacted alumni income. Alumni from state universities (PTN) have the highest average income, indicating that institutional reputation plays a crucial role in competition within the job market. The duration of study and cumulative grade point average (GPA) also have an influence, where alumni with shorter study times and higher GPAs tend to have better

incomes. The choice of the major also shows significant variation in alumni income, with engineering majors yielding the highest earnings. These findings underscore that the choice of major affects future career opportunities and income. The results of this study highlight the importance of a combination of academic and financial support in preparing students for success in the workforce. This research emphasizes the need for ongoing evaluation and adjustment of scholarship programs to ensure maximum impact on alumni career outcomes.

Overall, 100% of the alumni are above the National Poverty Line for 2024; however, 18% are still below or close to the Had Kifayah per capita per month. Meanwhile, 70% of the alumni have exceeded the Had Kifayah but have yet to reach the zakat threshold, while 12% have already met the zakat threshold. This reflects that the zakat program intervention has succeeded in alleviating Poverty and transforming mustahik into muzaki. Based on MOM and MOP, the program focuses on empowering mustahik through sustainable financial and non-financial support, enabling them to become productive individuals who contribute positively to society. This holistic approach indicates that investment in education and economic empowerment through zakat has a significant long-term impact on the well-being of zakat recipients and the surrounding community.

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