



Optimization of Zakat, Infak, and Sedekah (ZIS) Funds Distribution for the Education Program to Improve the Welfare of Mustahik at LAZISMU Pekalongan

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ABSTRACT

The distribution of zakat, infak, and sedekah (ZIS) is the process of channeling the wealth of muzakki to mustahik through amil to achieve welfare. This study aims to analyze the mechanism of ZIS fund distribution at Lazismu Pekalongan Regency and examine its role in improving the welfare of mustahik through educational programs. The method used is descriptive qualitative, utilizing both primary and secondary data. Data collection techniques included interviews to obtain primary data, while observation and documentation were used to obtain secondary data. Data analysis involved stages of data reduction, data presentation, and conclusion drawing. The research results show that the mechanism for distributing ZIS in the education program begins with the submission of assistance by prospective beneficiaries, accompanied by the completion of administrative requirements, followed by a feasibility survey by Lazismu, review by the program division, approval by the executive manager, and finally, the disbursement of funds by the finance division directly to the school. The findings also indicate that Lazismu Pekalongan Regency plays an effective role in improving the welfare of mustahik, as evidenced by the reduction in educational expenses, increased school participation, and the enhancement of human resource quality, which in turn leads to broader job opportunities.

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ABSTRAK

Distribusi zakat, infak, dan sedekah (ZIS) merupakan proses penyaluran harta muzakki kepada mustahik melalui amil yang tujuan mewujudkan kesejahteraan. Penelitian ini bertujuan untuk menganalisis mekanisme pendistribusian dana ZIS di Lazismu Kabupaten Pekalongan serta mengkaji perannya dalam meningkatkan kesejahteraan mustahik melalui program pendidikan. Metode yang digunakan adalah kualitatif deskriptif dengan memanfaatkan data primer dan sekunder. Teknik pengumpulan data dilakukan melalui wawancara untuk memperoleh data primer, sedangkan observasi dan dokumentasi untuk memperoleh data sekunder. Analisis data menggunakan tahapan reduksi data, penyajian data, serta penarikan kesimpulan. Hasil penelitian menunjukkan bahwa mekanisme pendistribusian ZIS pada program pendidikan dimulai dari pengajuan bantuan oleh calon mustahik dengan melengkapi persyaratan administrasi, dilanjutkan dengan survei kelayakan oleh pihak Lazismu, peninjauan oleh divisi program, pengesahan oleh manajer eksekutif, hingga penyaluran dana oleh divisi keuangan langsung kepada pihak sekolah. Temuan juga menunjukkan bahwa Lazismu Kabupaten Pekalongan berperan efektif dalam meningkatkan kesejahteraan mustahik, yang ditandai dengan berkurangnya beban biaya pendidikan, meningkatnya partisipasi sekolah, serta peningkatan kualitas sumber daya manusia yang berdampak pada peluang kerja yang lebih luas.

Kata Kunci

Distribusi; Kesejahteraan; Mustahik; Lazismu; ZIS



Introduction

Pekalongan Regency is located in a strategic area, playing a significant role in the development of processing and production industrial centers, major trade centers, culinary centers, tourism centers, transportation centers, and education and health service centers. However, in reality, the larger the area, the more frequently it must face various problems with diverse manifestations. One of the most pressing issues in society that requires greater attention is poverty (Albab, 2023).

In Pekalongan Regency, poverty remains a pressing issue within the community that requires immediate attention (Muthia & Barikha, 2022). This is because issues related to poverty are a variable that must be considered in efforts to develop the country's economy (Devi & Taftazani, 2018). The government has made many efforts to help reduce the level of poverty in Pekalongan Regency. However, these efforts remain less than optimal and have not yet yielded significant results.

Based on poverty data from the Central Java Province published on the Central Java Statistics Agency website, the poverty rate in the Pekalongan Regency area has experienced both increases and decreases. This can be seen, for example, in the period 2018-2022, where in 2020 the number of poor residents was around 91.86 million people or 10.19% of the total population of Pekalongan Regency. In 2021, the number of poor residents was around 95.26 million people or around 10.57% of the total population of Pekalongan Regency, and in 2022, it decreased to 87.53 million people or around 9.67%.

In the years 2020-2021, the number of people categorized as poor in Pekalongan Regency experienced a significant increase. This rise in poverty was caused by the COVID-19 pandemic, which spread throughout the country, limiting outdoor activities and weakening the economy in the community (BPS, 2024).

The first step in reducing poverty rates is to understand the meanings of welfare and poverty. Meaningful understanding is needed to explain and define various factors that can cause poverty, the goals of efforts in poverty reduction, and what needs to be done to address this issue (Koni'ah & Choiri, 2025). In addition, the government must also have clear and appropriate strategies regarding welfare and poverty, which are prevalent in almost every region, so that in the future, it can help make the most suitable decisions because fundamentally, reducing poverty means increasing the level of welfare (Fatmalasari & Abdillah, 2024). Thus, in this case, the researcher focuses on the distribution and utilization of *Zakat* (alms-giving), *Infak* (discretionary charity), and *Sedekah* (voluntary charity), collectively known as ZIS. Through educational programs organized by Lazismu Pekalongan Regency in an effort to improve the welfare of mustahik. Lazismu is a ZIS collection agency organized by the religious organization, Muhammadiyah.

As part of the Pekalongan Regency government's efforts to reduce poverty, several initiatives and strategies have been developed, which are believed to help decrease the poverty rate that still widely exists in the community. These efforts can take the form of collaboration between the Pekalongan Regency government and Lazismu Pekalongan Regency through various initiatives that can help reduce the number of impoverished people. The programs planned by Lazismu Pekalongan Regency can include the empowerment of ZIS funds as one of the forms of proof in preventing the emergence of new poverty problems.

The command regarding the payment of zakat is not merely intended to meet the temporary needs of the mustahik; rather, it is a command to collect, manage, and distribute ZIS funds is also intended to provide for, help improve the conditions of, and enhance the well-being of the mustahik in need of assistance, to help to minimize and reduce the factors that trigger the emergence of new poverty issues.

Just as with zakat, the command to give infak and sedekah is intended to help alleviate poverty; however, the scope of their distribution is broader and more flexible than that of zakat. Thus, it can be understood that the commands to give ZIS can be used to help those still facing economic hardship so they can access employment opportunities, such as through assistance with capital or work tools, assistance with educational expenses, support for access to healthcare, and other forms of aid, all to enable them to engage in more productive activities (Rusdi et al., 2024).

The optimal utilization of ZIS funds is a crucial tool in efforts to alleviate poverty in society. This is because the fulfilment of ZIS is not limited merely to fulfilling the pillars of Islam and performing good deeds; rather, its scope is more comprehensive, encompassing religious, social, economic, and community welfare aspects. However, in reality, the practice of ZIS today is carried out merely to fulfil the obligatory duty of the muzakki. In contrast, there is actually a more important aspect: ensuring future benefits for the mustahik. Furthermore, the obligation to pay ZIS serves as a vital instrument in economic redistribution, designed to ensure that the *aghniyā'* (those with surplus wealth) can integrate with and assist the economically vulnerable (*dhu'afā'*).

One of the objectives of establishing zakat management institutions is to clarify the utilization of ZIS funds collected from muzakki, which are subsequently distributed to mustahik, thereby ensuring greater transparency and a structured approach to their management. Therefore, zakat administrators must have a thorough understanding of the zakat management system as a crucial and well-planned component of their duties; indeed, in the Qur'an itself, zakat administrators are designated as one of the groups entitled to receive zakat (Saifudin, 2022).

In recent years, many social institutions have been established to implement various programs for the management and distribution of ZIS funds. One such institution operating in Pekalongan Regency is Lazismu. Lazismu Pekalongan Regency is a working unit established to assist and help people in need through the distribution of ZIS funds, as well as other funds derived from voluntary contributions, the existence of which is also justified by Islamic teachings, and various other resources available within the community.

Lazismu was established as an institution dedicated to zakat management using a sophisticated system, with the hope of making ZIS a means of addressing social issues within the community, an initiative whose scope continues to expand. By fostering a culture of reliability, professionalism, and transparency, Lazismu continuously strives to improve its quality as a trusted zakat management institution. As a result, public trust in the organization will continue to grow over time. By prioritizing creativity and innovation, Lazismu continues to develop various empowerment programs designed to address the challenges of change and social issues within the community, issues that will inevitably evolve (Lazismu, 2024).

Based on the annual audit report on the amount of ZIS funds received for the 2018–2022 period at the Lazismu office in Pekalongan Regency, the following data was obtained:

Table 1. Total Revenue from ZIS at Lazismu Pekalongan Regency

Year	Amount of Zakat (IDR)	Amount of Alms Donation (IDR)	Amount of Restricted Alms (IDR)	Total Amount (IDR)
2018	140,171,620.00	155,965,991.00	591,024,056.00	887,161,667.00
2019	160,498,595.00	127,175,244.00	601,471,064.00	889,144,903.00
2020	227,669,547.00	585,003,128.00	1,102,371,474.00	1,915,044,149.00
2021	1,403,485,980.00	313,398,318.00	3,175,333,057.00	4,892,217,355.00
2022	1,951,888,143.04	337,591,105.23	6,261,834,816.00	8,551,314,062.27

Based on the table above, the total ZIS funds collection at Lazismu Pekalongan Regency has increased significantly each year. Thus, the accumulation of ZIS funds is expected to provide significant potential to help reduce poverty in the community. The optimal management of ZIS funds is expected to bring substantial benefits to assist in the economic development of the community (Siregar et al., 2025).

Various efforts made by Lazismu Pekalongan Regency to improve the welfare of mustahik include, among others, organizing and implementing education-related programs (Sutiknyo, 2023). Educational assistance (scholarships) comes not only from government aid programs but also from other organizations and institutions. Thus, providing such assistance can be one alternative for addressing the issue of many children dropping out of school due to economic factors. Lazismu Pekalongan Regency has participated in assisting the government in organizing programs aimed at reducing poverty in the community, which arises from various factors, including limited access to education. Thus, the goal of Lazismu Pekalongan Regency is to assist in community empowerment (Miftahuddin, 2024).

Lazismu Pekalongan Regency has organized various activities to help students who are still struggling to cover school expenses. These activities can include Sang Surya Scholarships (educational financial aid for undergraduate levels), Mentari Scholarships (educational financial aid for elementary, middle, and high school levels), Teacher Care, and Save Our School (Icha, 2023).

The researcher conducted a study at Lazismu Pekalongan Regency because the ZIS funds successfully collected by Lazismu Pekalongan Regency were higher than those collected by Baznas Pekalongan Regency. In 2018, Baznas Pekalongan Regency only managed to collect ZIS funds amounting to IDR 1,600,000,000. In 2019, ZIS fund collections increased significantly, reaching IDR 3,700,000,000. In 2020, the ZIS funds collected by Baznas Pekalongan Regency amounted to IDR 4,200,000. From 2021 to 2022, the collection of ZIS funds at Baznas Pekalongan Regency did not increase and remained the same at IDR 4,400,000. Therefore, the collection of ZIS funds at Baznas Pekalongan Regency from 2018 to 2020 showed a significant increase, while in 2021 and 2022, there was no increase. Based on the results of the researcher's interview with the zakat collector at Baznas Pekalongan Regency, the lack of growth in ZIS funds is attributed to insufficient Baznas socialization to the surrounding community, resulting in a stagnant number of muzakki. In contrast, the number of mustahik continues to grow (Sutiknyo, 2023).

Unlike Lazismu Kabupaten Pekalongan, which has successfully raised ZIS funds every year with a significantly increasing amount. This has led the researcher to be interested in conducting further research on the collection and distribution system of ZIS funds at Lazismu Kabupaten Pekalongan.

Given the above phenomenon, this research will discuss how the distribution of ZIS funds is used as an effort to improve the welfare of mustahik through educational programs at Lazismu Pekalongan Regency.

Methods

This study employs a descriptive qualitative approach to gain an in-depth understanding of the phenomenon through a systematic, factual portrayal of the data. This approach was chosen because it provides a comprehensive understanding of field conditions and the meanings embedded within them. The data sources used consist of primary and secondary data. Primary data were obtained directly through interviews with informants related to the research subject, thereby yielding up-to-date, in-depth information. Meanwhile, secondary data were obtained through observations and documentation of the activities or programs under study. Data collection techniques included observation to assess actual field conditions, interviews to gather information directly from informants, and documentation to supplement both written and visual data. Subsequently, data analysis is conducted using the data reduction stage, which involves simplifying and selecting relevant data, presenting the data in narrative form for ease of understanding, and verifying or drawing conclusions to obtain valid findings (Miles et al., 2014).

Result and Discussion

1. Mechanism for the Distribution of ZIS Funds at Lazismu in Pekalongan Regency

ZIS funds successfully collected from muzakki must be distributed to the intended recipients and must meet the needs of the mustahik. This is in accordance with the provisions of Law No. 23 of 2011 on the management of zakat, which stipulates that zakat must be distributed with priority and in accordance with the principles of equity, justice, and regional representation. The law further states that zakat itself is a religious institution aimed at promoting justice and the welfare of society (Mufraini, 2006).

This is similar to the distribution process at Lazismu in Pekalongan Regency. The ZIS funds that have been successfully collected will be distributed to eligible underprivileged recipients. However, in the process of distributing ZIS funds, they are not simply given to anyone; instead, they must go through various stages of distribution to ensure they reach their intended recipients.

Revenue from ZIS at Lazismu in Pekalongan Regency is collected from muzzaki, both individuals and entities, and is distributed separately. This is done to ensure the distribution process is carried out smoothly in accordance with Islamic Sharia provisions.

Similarly, Lazismu Pekalongan Regency follows this approach in distributing ZIS funds. The zakat funds that have been successfully collected are allocated exclusively to programs intended for the *aṣṇāf* zakat, particularly educational programs, namely, those in the poor category (individuals who still have an income but are unable to meet all their basic living needs, even though they are still able to pursue formal education), *fī sabīlillāh* (those who strive or fight in the way of Allah, or any good deeds intended to draw closer to Allah SWT through various forms of righteous deeds, whether performed by individuals or groups), and *ibn sabīl* (someone who is on a long journey and is experiencing hardship or a lack of travel expenses or money during their journey) (Miftahuddin, 2024).

As for zakat's focus on the pillar of education, the proceeds of its distribution are allocated to productive scholarships, termed "productive" because education is a long-

term investment ([Miftahuddin, 2024](#)). This is in line with what was stated by Dwi Fakhruddin, Head of the Media and Publishing Administration Division at Lazismu in Pekalongan Regency, who explained that the eligibility criteria for recipients of ZIS funds are individuals from low-income families or orphans who demonstrate a strong desire to continue their education. In addition, ZIS funds are also allocated for Muhammadiyah cadres or activists who need financial assistance to continue their education. However, we do not approve all applications immediately; we first conduct a survey to assess their eligibility for assistance from Lazismu ([Fakhruddin, 2023](#)).

In carrying out its duties, Lazismu Pekalongan Regency, specifically in distributing the collected ZIS funds, will do so with the utmost care and always in accordance with established regulations, whether institutional, Sharia, or statutory. Lazismu Pekalongan Regency prioritises the poor and needy, aligning with the original purpose of Lazismu to improve human resource quality, specifically through educational programs ([Fakhruddin, 2023](#)).

Based on the researcher's observations, Lazismu Pekalongan Regency distinguishes between zakat-derived funds and infak and sedekah-derived funds when managing incoming funds. This is intended to facilitate the preparation of the budget for allocating funds across the various programs implemented by Lazismu Pekalongan Regency ([Icha, 2023](#)).

To ensure that ZIS funds are distributed to the right recipients, namely, those who are truly eligible and in dire need of assistance, several steps must be taken before distribution. These steps are as follows: first, prospective beneficiaries apply for assistance by visiting the Lazismu office in Pekalongan Regency in person; second, Lazismu's program division conducts a survey of the prospective beneficiaries to assess their eligibility for assistance. Third, once the Program Division has obtained the survey data and determined that the prospective beneficiary is eligible for assistance, it will recommend to the Lazismu Manager that the assistance application be approved. Finally, once the application has been approved, the finance division will pay the amount covering the beneficiary's educational expenses directly to the school ([Sutiknyo, 2023](#)).

In addition to the steps outlined above, there are several requirements that prospective recipients must meet, such as filling out the application form on the scholarship program's website and attaching photocopies of their Family Card (KK), ID Card (KTP), a certificate of financial need from the local village office, and proof of payment for tuition fees (SPP), student contribution fees (UKT), and other related expenses ([Miftahuddin, 2024](#)).

When distributing ZIS funds, Lazismu Pekalongan Regency does not approve assistance requests immediately. The ZIS funds that have been successfully collected will not be given directly to just anyone; instead, several steps will be taken to ensure that the distribution of these funds reaches the intended recipients, so that ultimately the funds can be used to alleviate their needs and serve as a bridge to improve the welfare of the mustahik.

The collection and distribution of ZIS funds at Lazismu Pekalongan Regency have increased significantly each year. From 2018 to 2022, Lazismu Pekalongan Regency successfully distributed ZIS funds to educational programs for students in Pekalongan Regency, ranging from kindergarten through postgraduate levels, totaling IDR 1,115,027,000. The breakdown of ZIS funds distributed for educational programs over the past five years is as follows:

Table 2. Distribution of ZIS Funds for the Education Program at Lazismu Pekalongan Regency

Year	2018	2019	2020	2021	2022
Sub Program Name	(IDR)	(IDR)	(IDR)	(IDR)	(IDR)
Beasiswa Mentari	11,178,000	63,079,500	143,753,727	186,333,900	92,489,000
Beasiswa Sang Surya		17,560,000	16,308,000	56,950,000	100,983,000
Save Out School		30,000,000	17,128,000	825,115,000	859,705,000
Peduli Guru		1,050,000	8,052,000	69,647,500	61,850,000
MSP	2,000,000	4,500,000	4,000,000		
Total Distribution	13,178,000	116,189,500	219,241,727	1,138,046,400	1,115,027,000

The distribution of ZIS funds at Lazismu in Pekalongan Regency is characterized by program innovation and the benefits the assistance provides to the mustahik. Therefore, based on interviews with Lazismu Pekalongan Regency staff and beneficiaries of the education program, as well as documentary data obtained by the researcher from Lazismu Pekalongan Regency, it can be concluded that the mechanism for distributing ZIS at Lazismu Pekalongan Regency is considered on-target because the distribution process is carried out in accordance with Islamic law, that is, based on the Qur'an and Hadith, the jurisprudence of ZIS, and the principles of Lazismu in Pekalongan Regency. This is achieved by verifying beneficiary data and conducting surveys before distributing ZIS funds, prioritizing needs while upholding the principles of equity, justice, and obligation.

The assistance distributed by Lazismu Pekalongan Regency includes the Mentari Scholarship, the Sang Mentari Scholarship, the Save Our School program, and the Peduli Guru program, which provide cash assistance to cover tuition fees (SPP) and student contribution fees (UKT), as well as assistance with school supplies, school maintenance, basic food supplies, and monthly salaries for teachers classified as low-income. Prior to distributing ZIS funds, Lazismu Pekalongan Regency conducts a survey. This survey is conducted to obtain accurate data on the eligibility of mustahik to receive assistance from Lazismu Pekalongan Regency, with the hope that the distribution of ZIS funds will reach those in need. The distribution of ZIS funds for educational programs at Lazismu Pekalongan Regency is intended for the following categories of zakat recipients: the poor (*miskīn*), those fighting in the way of Allah (*fī sabīlillāh*), and travelers (*ibn sabīl*).

2. The Role of Lazismu in Pekalongan Regency in Improving the Well-Being of Beneficiaries Through Educational Programs

Lazismu Pekalongan Regency is a ZIS management institution that has carried out numerous activities related to the management and distribution of ZIS funds through various creative, innovative, and productive programs, including the education program. The distribution of ZIS funds through the educational program at Lazismu Pekalongan Regency aims to help improve the welfare of the mustahik, as education is a primary need for every human being, to achieve a high quality of life.

One of the ways Lazismu Pekalongan Regency helps improve the welfare of beneficiaries is through educational programs, which are divided into several forms of assistance: the Mentari Scholarship (scholarships used to help cover educational costs from kindergarten through elementary, junior high, and high school); the Sang Surya Scholarship (scholarships used to help cover educational costs at the undergraduate and graduate levels); the Peduli Guru program (which provides monthly salary assistance to underprivileged teachers), and the "Save Our School" program (which assists with school maintenance costs). Lazismu Pekalongan Regency has worked tirelessly, in accordance with its purpose and function, to help improve the welfare of underprivileged beneficiaries in all areas of life.

Well-being is a subjective concept; therefore, each family or individual will have different guidelines, goals, and ways of life, which, in turn, will lead to differing values regarding the factors that determine well-being. Well-being is an aggregate condition of individual satisfaction. In the theoretical framework on measures of well-being, it has been stated that benchmarks for achieving beneficiaries' well-being in education include reduced educational expenses, increased school enrollment rates, improved human resource quality, and greater employment opportunities.

To assess the extent of the welfare improvements achieved by beneficiaries through Lazismu's education program in Pekalongan Regency based on welfare indicators, the researcher conducted interviews with beneficiaries receiving ZIS funds through the education program, grouping them according to the following points:

a. A decrease in spending on education costs

It is believed that reducing educational expenses can improve well-being. The lower the costs, the greater a person's motivation to pursue further education, which in turn leads to higher-quality human capital.

To assess well-being using these indicators, the researchers conducted interviews with scholarship recipients from Lazismu in Pekalongan Regency. According to Zahrotul, she felt greatly assisted by the educational assistance provided by Lazismu Pekalongan Regency. This was also supported by a statement from Diyana, who also felt relieved by the Sang Surya scholarship program from Lazismu Pekalongan ([Maqnuzah, 2023](#)).

The benefits of the Lazismu education program in Pekalongan Regency have also been felt by Roby Haini, a recipient of the Mentari scholarship program, who said it has been a great help in easing the financial burden of his family's living expenses ([Haini, 2023](#)). Total Revenue from ZIS at Lazismu Pekalongan Regency.

Based on the data above, Lazismu Pekalongan Regency's scholarship provision is believed to have improved beneficiaries' well-being. Although these scholarships are not provided continuously throughout their studies at a particular educational level, they at least help alleviate some of the financial burden of educational expenses for the beneficiaries. Consequently, the reduction in educational expenses has improved the well-being of beneficiaries receiving scholarships through the Lazismu Pekalongan Regency education program.

b. The Rise in School Enrollment Rates

A prosperous person is an educated person. This means that the higher a person's level of education, the greater their income will be, and consequently, their well-being will also improve.

To assess the success rate of Lazismu Pekalongan Regency in improving welfare based on the indicator of increased school enrollment. Research findings from interviews with scholarship recipients of the Lazismu Pekalongan Regency program indicate that the assistance has helped them continue or complete their current level of education or advance to a higher level ([Prasetya, 2023](#)).

Many beneficiaries have benefited from the educational assistance program provided by Lazismu Pekalongan Regency; they have received significant help in covering their educational expenses, which has improved their economic well-being, and the number of participants continuing their education at higher levels has increased. Thus, in this regard, Lazismu Pekalongan Regency's role in improving the welfare of beneficiaries,

as evidenced by the increase in school enrollment rates, has successfully boosted the number of recipients continuing their education.

c. Improving the Quality of Human Resources

The availability of high-quality human resources can significantly improve society's well-being. The higher the quality of human resources, the higher a person's standard of living will be.

In this regard, Lazismu Pekalongan Regency also plays a role in improving human resource quality, particularly through education, which is one of Lazismu's primary objectives ([Fakhrudin, 2023](#)). This is supported by a statement from Miftahudin, who said that education is a long-term investment, and this program is implemented to contribute to the intellectual development of the nation and the country; it is hoped that education can help change the perspective or mindset of beneficiaries, which in turn is expected to change their fate or future. With the help of education, it is hoped that upon graduation, the beneficiaries will have acquired skills that can serve as a foundation for seeking employment or engaging in other productive activities, thereby transforming their lives ([Miftahuddin, 2024](#)).

The higher the level of education beneficiaries receive, the more their mindsets and intelligence improve, thereby enhancing the quality of human resources. Therefore, in this context, the distribution of ZIS funds through educational programs, which have been channelled by Lazismu Pekalongan Regency to beneficiaries who are still in school and come from low-income families, is considered to have been quite helpful in alleviating the burden of their educational expenses, allowing them to continue their education and thereby contribute to the development of high-quality human resources.

d. Greater job opportunities

An educated person has a better chance of securing a better job than an uneducated person. With greater employment opportunities, it becomes easier for a person to earn an income, thereby achieving a better standard of living.

In this regard, Lazismu has also played a role in creating opportunities for beneficiaries to secure better, more decent jobs. This was conveyed by Afifi, who said that with the help of this educational scholarship, he was able to complete his education and has since secured a job ([Afifi, 2023](#)). Similarly, Prasetya noted that after completing his education with the help of a scholarship, he has secured a job at an organization ([Prasetya, 2023](#)).

Based on the researchers' data, many beneficiaries have experienced the benefits of Lazismu's educational assistance program in Pekalongan Regency. They have been greatly assisted in covering their educational expenses, thereby improving their economic well-being. As a result, participation rates have increased, leading to the development of high-quality human resources and, ultimately, expanding the range of available job opportunities.

On the other hand, Lazismu in Pekalongan Regency also faces several obstacles that prevent the optimal distribution of ZIS funds, such as uncertainty regarding the amount of zakat funds successfully collected ([Fakhrudin, 2023](#)). In addition, Lazismu also faces the challenge that a significant portion of the zakat funds it receives are in the form of restricted zakat funds, the distribution of which is bound by agreements made with the zakat donors, meaning that Lazismu cannot distribute these funds outside the terms of those agreements ([Miftahuddin, 2024](#)).

Based on the researcher's field observations and interviews with Lazismu staff in Pekalongan Regency, as well as beneficiaries of the education assistance program, although there were several obstacles in the distribution of ZIS funds at Lazismu in Pekalongan Regency, in reality, many beneficiaries have felt the benefits of these scholarships, which have provided them with economic assistance and motivated them to pursue higher education. This, in turn, will improve the quality of human resources and expand their employment opportunities.

It can therefore be concluded that the beneficiaries' welfare improved after they received scholarship assistance from Lazismu Pekalongan Regency. This is evidenced by reduced educational expenses, an increase in the number of qualified individuals, and higher educational attainment, which has opened broader employment opportunities for them. Every year, the number of beneficiaries applying for educational assistance at Lazismu Pekalongan Regency has increased, and the number of beneficiaries who have successfully received assistance has also grown. Therefore, Lazismu Pekalongan Regency has played an effective role in alleviating the burden of educational costs by implementing educational programs for beneficiaries, thereby improving their well-being.

Conclusion

Based on the results of the research conducted by the researcher and the discussion results that have been elaborated upon, supported by the results of the researcher's interviews with mustahik, the researcher concludes that: The mechanism for the distribution of ZIS at Lazismu Pekalongan Regency has been managed in accordance with Islamic law, guided by the Qur'an and Hadith, Fiqh of ZIS, and is also in accordance with the Central Leadership Guidelines of Muhammadiyah regarding Lazismu. The mechanism for the distribution of ZIS at Lazismu Pekalongan Regency is channeled through various forms of creative, innovative, and productive programs. One of these programs is the education program, which includes the distribution of Mentari scholarships, Sang Surya scholarships, Save Our School, and Peduli Guru. The education program is specifically for the poor, travelers in need, and those striving in the way of Allah. There are several stages in the distribution process of ZIS funds at Lazismu Pekalongan Regency, namely the application process by prospective mustahik, the survey implementation by the Lazismu Pekalongan Regency program division, the approval of the Lazismu Pekalongan Regency Executive Manager regarding the distribution of ZIS funds, and finally, the disbursement of funds by the Finance division to the school. The economic condition of the mustahik after receiving scholarship assistance from Lazismu Pekalongan Regency has improved significantly, with a reduction in education expenses and an increase in school participation rates. This will eventually produce high-quality human resources, making it easier for the mustahik to obtain broader job opportunities. Therefore, it can be said that Lazismu Pekalongan Regency has played an effective role in improving the welfare of the mustahik through educational programs in the Pekalongan Regency area.

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