

# The Effectiveness of the Distribution of ZIS Funds to the Santri Scholarship Program at LAZISNU Kudus Regency

*Efektivitas Pendistribusian Dana ZIS pada Program Beasiswa Santri di LAZISNU Kabupaten Kudus*

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## ABSTRACT

This study aims to analyse the effectiveness of the distribution of ZIS funds to the santri scholarship program at LAZISNU Kudus Regency. The purposes of this study are (1) to find out the implementation of the distribution of ZIS funds in the student scholarship program at LAZISNU Kudus Regency, (2) to determine the effectiveness of the distribution of ZIS funds to the student scholarship program at LAZISNU Kudus Regency, (3) to determine the supporting and inhibiting factors in the distribution of ZIS funds to the student scholarship program at LAZISNU Kudus Regency. The results of this study indicate that: First, LAZISNU Kudus Regency in distributing various programs, one of which is the santri scholarship program, implements a number of management functions consisting of: planning, organizing, implementing and distributing. Second, the student scholarship program at LAZISNU Kudus Regency has been effective, seen from the indicators of effectiveness, namely: 1) right on target in distributing ZIS funds to *mustahik* who come from underprivileged families. 2) provide encouragement to the *mustahik* in the field of education. 3) improve the quality of academic and non-academic achievements of *mustahik*. Third, the supporting factor is the cohesiveness between the administrators, the existence of cooperation with NU in Kudus Regency and Islamic boarding school foundations. The inhibiting factors are the problem of low human resources, the allocation of ZIS funds has not been productive, the lack of zakat funds, and some people are reluctant to distribute zakat to LAZISNU.

**Keywords:** distribution effectiveness, santri scholarship program, LAZISNU Kudus Regency

## ABSTRAK

Penelitian ini bertujuan untuk menganalisis efektivitas pendistribusian dana ZIS pada program beasiswa santri di LAZISNU Kabupaten Kudus. Tujuan dari penelitian ini yaitu (1) untuk mengetahui implementasi pendistribusian dana ZIS pada program beasiswa santri di LAZISNU Kabupaten Kudus, (2) untuk mengetahui efektivitas pendistribusian dana ZIS pada program beasiswa santri di LAZISNU Kabupaten Kudus, (3) untuk mengetahui faktor pendukung dan penghambat dalam pendistribusian dana ZIS pada program beasiswa santri di LAZISNU Kabupaten Kudus. Hasil penelitian ini menunjukkan bahwa: Pertama, LAZISNU Kabupaten Kudus dalam pendistribusian berbagai program salah satunya program beasiswa santri mengimplementasikan sejumlah fungsi manajemen yang terdiri dari: perencanaan, pengorganisasian, pelaksanaan, dan pendistribusian. Kedua, program beasiswa santri di LAZISNU Kabupaten Kudus sudah efektif, dilihat dari



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*indikator efektivitas yaitu: 1) Tepat sasaran dalam melakukan pendistribusian dana ZIS kepada para mustahik yang berasal dari keluarga kurang mampu. 2) Memberikan dorongan semangat kepada para mustahik dalam bidang pendidikan. 3) Meningkatkan kualitas prestasi akademik maupun non akademik para mustahik. Ketiga, faktor pendukung kekompakan antar pengurus, adanya kerja sama dengan NU se-Kabupaten Kudus dan yayasan pondok pesantren. Faktor penghambat yaitu problem sumber daya manusia yang rendah, pengalokasian dana ZIS belum produktif, minimnya dana zakat, dan sebagian masyarakat enggan menyalurkan zakat ke LAZISNU.*

**Kata Kunci:** *efektivitas pendistribusian, program beasiswa santri, LAZISNU Kabupaten Kudus*

## 1. Introduction

Education is one of the basic human needs, because without education humans cannot develop. Education is also the most important investment for each nation, because with education a nation can produce human resources with capacity. In this regard, education is a vital tool in building capacity and human resources so that they can compete with developed countries. In essence, education is an interaction activity of essential components in an effort to realize educational goals (Jalaluddin, 2003).

Education in Indonesia now faces many challenges and faces many problems. The government will improve the quality and capacity of education, including Islamic education, in Indonesia by establishing a series of policies and programs that enhance intellectual potential and special talents and increase their access to regions in line with democratic principles. Equal opportunity for better education and high-quality value for society. Improving quality and equity is also the right of the nation's children, including students who study at Islamic boarding schools (Chabibi, 2019).

Santri are people who live in Islamic boarding schools with the aim of studying without limits. Serving the community is the obligation of students who study both education and religious knowledge at an Islamic boarding school, so that students can be relied upon in any number of matters in society because they know the needs of the surrounding community (Kurniati, 2019). Santri including *mustahik* zakat from the *fi sabilillah* group. Santri are classified as *mustahik* zakat because they do not have time to work to meet their needs and are preoccupied with *syara'* activities such as memorizing the Qur'an or Hadith or studying other *syara'* sciences, so most people make santri as distribution targets zakat.

Zakat is the third pillar of Islam that we must fulfil in accordance with the terms and pillars of zakat. Zakat can be a bridge between rich and poor people to carry out philanthropic activities. By giving zakat, *infaq* and alms we can help those who really need it and encourage them to keep their spirits up to live a better life. Zakat can also purify oneself from miserly and miserly in which in every treasure that God has entrusted to us there must be a right that needs to be given to the poor (Zuhayly, 2008). Zakat is a manifestation of social life between the rich and the poor, because the zakat that is paid can protect people from social disasters, namely poverty and physical and mental weakness (Ash Shiddieqy, 1999).

Zakat can be consummated and utilized to provide benefits for *ashnaf tsamaniyyah* through consumptive allocation and productive utilization. Zakat which is consumptive in nature can be used directly by the *ashnaf tsamaniyyah* itself for a short time. On the other hand, zakat is productive in providing productive zakat funds in such a way that *ashnaf tsamaniyyah* does not run out quickly and is developed to continue to be used to meet daily needs through business.

Zakat for consumption and productive zakat is used for different purposes. If the consumption of zakat can only be utilized by special groups and not other groups, then the benefits of productive zakat are not only enjoyed by one person but by other enjoyed by one person but by other people as a symbiotic relationship of mutualism in small and medium enterprises. But in practice, the allocation of zakat funds is more consumptive.

The distribution of zakat-by-zakat management institutions has a positive impact, including first, guaranteeing security and discipline in paying zakat. Second, maintain a humble feeling when meeting *mustahik* in person to receive zakat. Third, zakat management institutions can achieve the efficiency and effectiveness of zakat management in line with regional priorities. Fourth, broadcasting *syiar* in Islamic administration (Baghir, 1999). It is hoped that this will ensure that *muzakki* pay zakat to zakat institutions that manage, control and regulate it, that zakat is allocated evenly, and consumptive and productive use of zakat can be realized properly.

The Amil Zakat Institution is an official zakat management institution established by the government which has the duty and authority to help administer, control and regulate, allocate and utilize zakat so that it is allocated to *mustahik* in an equitable and fair manner so that they can alleviate poverty based on the Law on Management Zakat Number 23 of 2011 concerning zakat management states that those who have the right to administer, control and regulate zakat participate in two, namely: an organization formed by the government called the National Zakat Amil Agency (BAZNAS) and an organization formed by the community called the Amil Zakat Institution (LAZ).

LAZ was formed by the community from Islamic organizations to assist the government in alleviating poverty which will make it easier for the community to transfer zakat funds to *mustahik* in an equitable and fair manner so that they can enhance the monetary aspect of society. LAZ is a zakat management institution that was fully formed on the initiative of the community and by the community engaged in da'wah, education, social and public benefit (Hasan, 2011).

In the Nahdliyin community there is an institution for the distribution of zakat, namely LAZISNU (Nahdlatul Ulama's charitable organization for zakat, *infaq* and alms). LAZISNU is one of several institutions that have the task of giving and managing, controlling and managing both zakat, *infaq* and alms funds to be administered to people who need them through social programs owned by LAZISNU, namely NU Smart, NU Care, NU Preneur, NU Skill with the goal of community welfare.

LAZISNU Kudus Regency is one of the many LAZISNU in Indonesia which has been running until now. LAZISNU Kudus Regency is located in Wergu Village Kudus Regency Jl. Scout No. 20 Kudus Postal code 59319. The background to the establishment of this institution is the increasing problem of social inequality, one of which is poverty, which cannot be separated from the concern of NU fighters for the weakening economic growth of Muslims and the social concern of NU fighters for helping *mustahik* in Kudus. LAZISNU Kudus Regency has a noble contribution,

including helping the government in efforts to eradicate poverty for the welfare of the community which raises public awareness in giving tithes regularly, trying to transfer ZIS funds on target.

LAZISNU Kudus Regency in the distribution of ZIS funds run by administrators often experiences a series of obstacles including the lack of awareness of the community in fulfilling zakat obligations and even reluctance to pay zakat at Amil Zakat Institutions. Some of the people even transfer their zakat directly to the *mustahik* or transfer their zakat directly to the nearest mosque. On the other hand, people's understanding of zakat, *infaq* and alms is still low, which they do not understand the meaning of. Therefore, it is necessary for the management of LAZISNU in Kudus Regency to serve as amil in an effort to manage, control, and organize or distribute zakat, *infaq* and alms funds.

And there are also a series of LAZISNU work programs in Kudus Regency which contain the NU Care program which is closely related to a series of programs regarding emergencies, namely natural disasters and humanitarian assistance, including house renovations. The NU Skill program provides skills training for orphans and poor people who have dropped out of school so that they have expertise. The NU Preneur Program concerns programs in an effort to empower the micro-economy by providing capital for *mustahik* to be used as business capital through business activities. And the NU Smart program, which is a program in the form of scholarships that is given to students, santri and female students who come from underprivileged families but have achievement such as santri scholarships.

Santri scholarships are scholarships that are explicitly given to students with insufficient study provisions. Santri and female students who do not have sufficient provisions and come from underprivileged families have become the concern of LAZISNU Kudus Regency by creating the "Santri Scholarship" program. This program is not only specifically for students currently studying at madrasas but also for students currently studying at tertiary institutions. With the presence of this program, it is hoped that it will motivate students and students to be diligent, diligent, and earnest in studying.

LAZISNU Kudus Regency is a place where researchers will conduct research. In Kudus there are still many children who drop out of school due to a number of obstacles. On the website of the Central Statistics Agency for Kudus Regency providing poverty data in Kudus, it stated that in 2020 the poverty rate in Kudus Regency reached 64,24 thousand people (7,31%), an increase of 6,24 thousand people compared to the poverty rate data in 2019 which amounted to 58,00 thousand people (6,68%). So that researchers feel interested in the distribution of ZIS funds, especially in the NU Smart program which is imparted through the santri scholarship program which is given to students and students who come from underprivileged families and are currently studying.

A number of researchers have studied the distribution of ZIS funds for education as their research theme, one of which is Dini Selasi, Mohammad Wahyudin and Zakiyah. The results of his research stated that the management of professional zakat funds at the Ministry of Religion of Cirebon Regency had been well implemented with details of the acquisition of ZIS funds that had been collected 35% were managed and handed over by the Zakat Collection Unit (UPZ) of the Ministry of Religion of Cirebon Regency and 65% was managed and handed over by the BAZNAS Cirebon Regency. The professional zakat fund is implemented through the smart Cirebon program with the aim of increasing of student scholarships which become educational

assistance for students or female students from underprivileged families in Islamic boarding schools located in the Cirebon Regency area as many as 81 students and female students who are members of 38 Islamic boarding schools in Cirebon Regency (Selasi, 2019).

Based on this background and previous studies, it is necessary to carry out further research by researchers with the title **“Effectiveness of the Distribution of ZIS Funds in the Santri Scholarship Program at LAZISNU Kudus Regency”**. In this study the author will discuss the distribution of zakat, *infaq* and alms (ZIS) funds which are distributed in the form of student scholarships at LAZISNU Kudus Regency. With that title the author makes LAZISNU Kudus Regency the object of research on the distribution of ZIS funds to scholarship students at LAZISNU Kudus Regency.

## 2. Literature Review

### 2.1 Effectiveness of the Santri Scholarship Program

Effectiveness comes from the word effective which has the meaning of achieving success in realizing the goals that have been set. Effectiveness is always tied to the relationship between the expected results and the result that have been achieved (Siregar, 2018). Experts say a number of descriptions of effectiveness, namely:

1. Sedarmayanti said that effectiveness is a measure that illustrates how far the target will be achieved.
2. Sondang P. Siagian said that effectiveness is the use of resources, infrastructure in a specific amount that is consciously determined beforehand to produce a number of goods for the services of the activities carried out. Effectiveness shows success in terms of achieving the targets that have been set. If the activity results are closer to the target, the higher the effectiveness.

Ammar Munir stated that to measure what aspects could affect the effectiveness or not of a program, one could use the following variables:

1. On point  
Right on target is a budget that can be realized and obtained by those who are the target of the program.
2. Give encouragement  
Giving encouragement enthusiasm is the motivation that has been given in moving a person to realize his goals in enhancing his education.
3. Increasing academic and non-academic achievements  
Capability improvement is one of the many actions taken to improve the results of the implementation of education so that it is in line with the policy direction to increase the effectiveness and efficiency of the education process (Munir, 2022).

## 2.1 Distribution of ZIS Funds

In the distribution of ZIS funds, it is channelled in the form of (Thoriquddin, 2015):

1. Traditional consumer  
The allocation in a traditional consumptive way is that zakat is handed over to *mustahik* directly for daily consumption.
2. Creative consumer  
Creative consumptive allocation is zakat funds that are put in the form of consumptive goods and can be used to help the poor to overcome the socio-economic problems they face.
3. Conventional productive  
Conventional productive allocation is the distribution of zakat funds given to *mustahik* in the form of productive goods.
4. Creative productive  
Creative productive allocation is the distribution of zakat funds in the form of providing revolving capital, both for social project capital, and business capital to develop the businesses of small traders.

## 3. Research Methodology

### 3.1 The Scope of Research

#### 3.1.1 Research Sites

The location of the research is determined intentionally or purposively, namely taking objects deliberately based on classification or special considerations. To collect complete and valid data, it takes a long time and effort. In this study, the research location was LAZISNU Kudus Regency.

#### 3.1.2 Research Subject

The subjects in this study were related parties who were used as a source of information by researchers for the studies they carried out. The subject of this study, the researcher directly observed the activities of people in depth at the LAZISNU office in Kudus Regency. In this study, the research subjects were the leadership and staff of the LAZISNU Kudus Regency and some *mustahik* who received assistance from the santri scholarship program.

#### 3.1.3 Research Data Sources

This research requires data to unravel pending issues. Data can be sourced from fixed data sources and data collected regarding complete problems so that there are no mistakes. Basically, it is a fact emphasized in research (Nasution, 2003). Data sources and data collection techniques used in this study are:

#### 1. Primary Data

Primary data is a source of data collected through the first party (Sedarmayanti, 2002). The data was obtained directly from the research subjects using direct-to-subject data collection tools as the source of the information sought. This data was obtained directly through interviews with LAZISNU management in Kudus Regency and with a number of *mustahik* who are supported by the santri scholarship scheme.

#### 2. Secondary Data

Secondary data is data sources that are collected and recorded indirectly by intermediary media or other parties. Secondary data sources are usually in the form of evidence, historical records, or reports that are collected from public archives and are not published (Indriantoro, 2002).

## 3.2 Method of Collecting Data

### 3.2.1 Observation

Observation is collecting data directly in the field (Sujarweni, 2015). In qualitative research, data can be obtained directly in the field. The observed data can be in the form of illustrations of attitudes, actions, or overall interactions in the field of interest to the researcher. In this case the researcher made direct observations where the program was implemented at the LAZISNU office in Kudus District. Observations or observations made by researchers, namely observing how the implementation and effectiveness of the distribution of ZIS funds to the santri scholarship program, and what aspects support and hinder the distribution of ZIS funds to the santri scholarship program. And what the researchers will examine is the activity of collecting ZIS funding sources and distributing ZIS funds related to the santri scholarship program.

### 3.2.2 Interview

The interview used in this research is an in-depth interview with a structured interview model. Where researchers first prepare research tools in the form of questions. The tools that researchers use to conduct interviews with data sources are: notebooks to record all conversations, and cameras to capture images as evidence of the interview process carried out by researchers with data sources (Thoriquddin, 2015).

During the interview, the researcher will ask the leadership and staff of LAZISNU Kudus Regency and some *mustahik* who received assistance from the santri scholarship program to collect data regarding how the implementation of the distribution of ZIS funds to the santri scholarship program at LAZISNU Kudus Regency, how effective is the distribution of ZIS funds in the scholarship program students at LAZISNU Kudus Regency, and what are the supporting and inhibiting aspects in the distribution of ZIS funds to the student scholarship program at LAZISNU Kudus Regency. So, the interview method is used to observe and strengthen the data in the documentation.

### 3.2.3 Documentation

Document study is the collection of qualitative data in the form of facts and data and stored in the form of documents. Most of the data is in the form of letters, diaries, photo archives, results of meetings, memorabilia, activity journals, and so on. In this study, before conducting

observations and interviews the researcher prepared tools that would later be used to document facts in observation and interview activities such as using books, photo equipment to take photographs that would be used as documentation later.

### 3.3 Data Analysis Method

The steps taken in the process of analysing the data are as follows:

#### 3.3.1 Data Reduction

The data collected is written in the form of reports or detailed data. Reducing data means summarizing, selecting main sets, focusing on important sets, and looking for themes and patterns. This makes it easier for researchers to collect more data and look for other data if needed, because reduced data provides a clearer explanation (Sugiyono, 2018).

#### 3.3.2 Data Display

The data collected is classified based on the subject matter and is made in the form of a matrix so that it makes it easier for researchers to see the relationship patterns of one data with other data. Presentation of data can be in the form of tables, graphs, pictograms, phi chard, with this presentation the data will be neatly arranged in a relational pattern so that it is easier to understand (Sujarweni, 2015).

#### 3.3.3 Conclusion Drawing/Verification

Conclusion Drawing/Verification is the final phase of qualitative data analysis in the form of conclusion drawing and validation. Although the initial conclusions put forward are still temporary and subject to change because there is no strong evidence to support the next phase of data collection, the conclusions put forward in the first stage are proposed conclusions, namely conclusions that are valid if supported by a number of valid and consistent evidence. Thus, the conclusions drawn when the researcher returns to the field are valid conclusions (Hamzah, 2019).

## 4. Results and Discussion

### 4.1 Implementation of the Distribution of ZIS Funds in the Santri Scholarship Program at LAZISNU Kudus Regency

Management in an institution or organization is essential because the purpose of management is to realize the shared goals within that institution or organization. Moreover, for profit-oriented institutions or organizations, management science must be implemented in an institution or organization in order to get maximum profits and minimize losses. In a non-profit-oriented institution or organization, management is also necessary to achieve the institution's goals as expected. One of the non-profit institutions is LAZISNU Kudus Regency, which manages, controls, and regulates zakat, infaq, alms, and socio-religious funds from the community. In managing ZIS funds, it is also necessary to have a management system in order to be effective and efficient.

Regarding the management of ZIS funds, LAZISNU Kudus Regency uses a series of management functions in the distribution of ZIS funds, including planning, organizing, actuating, and controlling so that the distribution of ZIS funds is on target, as expressed by M. Ihdi Fahmi Tamami:

*“With regard to the management of ZIS funds in LAZISNU Kudus Regency, we as administrators of LAZISNU Kudus Regency put ZIS funds in the right target recipients, because we use a number of managements in the distribution of ZIS funds which include one plan, in our planning phase before running a program of course we plan in advance about how the program should run, by looking at the available resources to realize a good program. Second, the organization is carried out by organizing ZIS fund counselling, organizing ZIS fundraising, organizing in allocating ZIS funds and organizing supervision in activities carried out at LAZISNU. Third, the implementation which includes the continuation of the extension of ZIS funds, and the continuity of the allocation of ZIS funds. Fourth, we carry out supervision on all activities that run-in accordance with the provisions that have been made.” (Informant, 1).*

From the results of this study, it can be understood that in allocating and utilizing ZIS funds at LAZISNU Kudus Regency implements management functions, namely:

1. Planning

Planning is preparing procedures to realize the desired goals. In this function, a manager must be able to think about what actions need to be taken to achieve a goal, how to do it, why to try it, when and where to do it, and who will do it. Planning is one of the most vital processes of a series of other management functions. There are many things involved in planning, such as creating a vision and mission, thinking must be rational, flexible and continuous until the goals are achieved within the organization (Ridwan, 2013).

LAZISNU Kudus Regency is planning a series of programs that will be implemented. By reminding the public of the importance of giving zakat, giving alms, transferring ZIS funds to those in need. The form of planning carried out by LAZISNU Kudus Regency is transforming the program into a source of funding or a ZIS fundraising perspective by forming four program pillars which include NU Preneur, NU Skil, NU Care and NU Smart, in which these four programs jointly collaborate to explore sources funds or ZIS fundraising for the achievement of the expected goals.

2. Organizing

Organizing is the arrangement for operating the organization. Organizing makes it easier for managers to exercise control and determine who is needed to carry out assigned tasks. Organizing is accomplished by defining the tasks that need to be done, who needs to do them, and their responsibilities. The foundation of an organization is what it does (Muhtadi, 2013).

Here, LAZISNU, Kudus Regency, always carries out counselling to the surrounding community regarding deepening material regarding orders to tithe, *infaq* and

almsgiving, participating in tasks for all member according to their potential skills. The Chairperson of LAZISNU Kudus Regency organizes and educates the NU banon of Kudus Regency which includes 9 MWC NU in order to align expectations with their respective duties and responsibilities, it is hoped that an organizational structure for LAZISNU Kudus Regency will be formed which is trustworthy and carried out respectively in line with their duties and responsibilities he replied.

### 3. Implementation

Implementation in this phase contains an overall commitment to techniques and methods to encourage the organization to carry out tasks in line with its responsibilities in order to realize organizational goals effectively and efficiently (Muhtadi, 2013).

LAZISNU Kudus Regency contains activities to optimize existing resources, both counselling, continuing ZIS fundraising or continuing ZIS fund allocation. Direct implementation of a series of 4 pillar programs (NU Preneur, NU Skill, NU Care and NU Smart). Seek sources of funds through *infaq* boxes set up in stalls and shops as well as INUK for all NU administrator through 9 NU MWC operating throughout Kudus Regency managing, controlling and managing ZIS funds from *muzakki* and running existing programs by assigning *mustahik* who entitled to receive it.

### 4. Supervision

Supervision here includes management, supervision or inspection activities. The purpose of supervision is to uncover facts about the extent of cooperative efforts by organizing them. Does implementation go according to plan or not. This is where many errors and deficiencies are spotted and monitoring needs to be carried out to correct them or find solutions (Ridwan, 2013).

Here, LAZISNU of Kudus Regency monitors a series of existing activity programs and evaluates future programs so that they are appropriate and optimal. LAZISNU Kudus Regency which is currently chaired by M. Ihdi Fahmi Tamami, has done a lot of development and improvement in the management of its ZIS funds in Kudus Regency. Its success cannot be separated from a number of good circles from the NU's board of directors through a series of good programs and management, and it must be focused.

## 4.2 The Effectiveness of Distribution of ZIS Funds in the Santri Scholarship Program at LAZISNU Kudus Regency

The santri scholarship program is the NU Smart sub-program planned by LAZISNU Kudus Regency to help reduce dropout rates in the Kudus Regency area. In distributing ZIS funds to the santri scholarship program, LAZISNU focuses on instilling students who come from underprivileged families. Assistance is provided in the form of scholarship funds which can support everything related to the educational needs of the santri. This is in line with what was stated by M. Ihdi Fahmi Tamami as chairman of LAZISNU:

*"The classification required to get a student scholarship is that they or students who come from underprivileged families and achievers also have a high enthusiasm for studying. The assistance we provide is in the form of a nominal which is given directly to the recipients*

*and it is hoped that this nominal will be used properly for the needs of the santri while studying.” (Informant, 1).*

With the presence of the santri scholarship program run by LAZISNU Kudus Regency, it is hoped that it can provide benefits for the students who receive the scholarship. Benefits that can be felt by *Mayli Faizatul Hasanah* who is one of the scholarship recipients:

*“I am happy, Alhamdulillah it has improved because with the presence of this scholarship we are more enthusiastic about learning.” (Informant, 2).*

In addition to enhancing academic and non-academic achievements, scholarships for students can also help ease the burden on parents in paying fees at Islamic boarding schools. This is according to what was said by *Mayli Faizatul Hasanah* who is one of the scholarship recipients:

*“Alhamdulillah, with the presence of a scholarship from LAZISNU Kudus Regency, it can ease the burden because I can use the funds to pay monthly sharia fees and for other needs at the Islamic boarding school regarding education.” (Informant, 2).*

Ammar Munir explained that to measure which aspects could determine the effectiveness or not of a program, the following variables could be used (Munir, 2022):

1. On point  
Right on target is a budget that can be realized and obtained by those who are the target of the program in question, namely the santri scholarship program. Based on the results of studies obtained in the field, the distribution of ZIS funds to the santri scholarship program is right on target. In the allocation it is channelled to students who come from underprivileged families and have achievements.
2. Give encouragement  
Giving encouragement is the motivation that has been given in moving a person to realize his goals in enhancing his education. Based on the results of studies obtained in the field, LAZISNU Kudus Regency has helped students who received scholarships to fund their education at Islamic boarding schools and helped ease the burden on their parents in their educational needs at Islamic boarding schools. So, with the student scholarship program that has been provided by LAZISNU Kudus Regency it encourages the enthusiasm of the students to continue to study enthusiastically so that they can increase the achievements of the students.
3. Increasing academic and non-academic achievements  
Capability improvement is one of the many actions taken to improve the results of the implementation of education so that it is in line with the policy direction to increase the effectiveness and efficiency of the education process.

Based on the results of studies obtained in the field, the presence of the student scholarship program provided by LAZISNU Kudus Regency is an effective program innovation and brings benefits to students in increasing student achievement.

In this regard, a conclusion can be drawn that student scholarships at LAZISNU Kudus Regency are effective because they are based on research indicators that are right on target, provide encouragement, and enhance academic and non-academic achievements in the effectiveness of allocating the student scholarship program at LAZISNU Kudus Regency by awarding student scholarships to a number of students. In a number of pesantren. And on the one hand it can be used as an effort to eradicate poverty, on the other hand it can lift students to continue to be enthusiastic about learning and achieving goals.

## 5. Conclusion

There are at least two conclusions that can be drawn from the research. First, the management of ZIS funds at LAZISNU Kudus Regency includes 4 management functions in carrying out a series of programs, one of which is the santri scholarship program. In its allocation, LAZISNU Kudus Regency implements several management functions: Planning. Before running a LAZISNU program, Kudus Regency plan in advance about how the program should run by looking at the available resources to realize a good program. Second, after LAZISNU Kudus Regency plans a program for the next phase, the institution carries out the division of tasks and responsibilities among the existing workforce. The third implementation, LAZISNU Kudus Regency, is required to optimize all existing resources within the institution so that the plans that have been made can run effectively and efficiently. Fourth, LAZISNU Kudus Regency supervises the sustainability of the programs that have been implemented.

Second, the student scholarship program run by LAZISNU Kudus Regency in its allocation has been effective because it is seen from the indicators of effectiveness, namely that it is right on target in the distribution of ZIS funds which are assigned to students who come from underprivileged families, encouraging by providing scholarship assistance to students so that they can help lighten the burden on the parents of the students, and increase the capabilities of the academic and non-academic achievements of the students.

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