

## **Analysis of The Impact of The One Family One Bachelor Scholarship Program on Poverty Reduction**

**Abdul Latif Rizqon<sup>1</sup>**

Email: [latifrizqon@unida.gontor.ac.id](mailto:latifrizqon@unida.gontor.ac.id)<sup>1</sup>

Universitas Darussalam Gontor

**Annisa Qudrati Lestari<sup>2</sup>**

Email: [annisaqudrati17@mhs.unida.gontor.ac.id](mailto:annisaqudrati17@mhs.unida.gontor.ac.id)<sup>2</sup>

Universitas Darussalam Gontor

**Azhar Nor<sup>3</sup>**

Email: [nor.azhar@std.izu.edu.tr](mailto:nor.azhar@std.izu.edu.tr)<sup>3</sup>

Istanbul Zaim University

### **Abstract**

Badan Amil Zakat Nasional (BAZNAS) is the official and only body established by the government based on Presidential Decree No. 8 of 2011, this institution has a role to collect and distribute ZIS funds at the national level and at the regional level is known as the Regional Amil Zakat Agency which functions as planning, implementing, collecting and distributing and utilizing zakat. The One Family One Bachelor Scholarship Program (SKSS) is a form of BAZNAS's concern for underprivileged communities. As for scholarships for students who have the ability and additional advantages at universities in Indonesia and most importantly students who come from families who do not have the ability that one of the family members does not do a bachelor's degree and financing is starting to be done. The purpose of this study is to analyze the distribution mechanism of the SKSS Scholarship Program at Baznas Ngawi Regency and to analyze the One Family One Bachelor (SKSS) Scholarship Program on the level of poverty reduction in the Ngawi area. The research method used in this study is a qualitative method with a descriptive approach. Data collection techniques by means of observation, interviews, and documentation. Data analysis techniques through data collection, data reduction, data presentation, and conclusion drawing. Data validity techniques with Source Triangulation, Technique Triangulation, Time Triangulation. The results show that the One Family One Bachelor Scholarship Program (SKSS) can reduce poverty but not significantly by looking at indicators of the concept of poverty, forms of poverty, and strategies to overcome poverty.

**Keywords:** Zakat, National Amil Zakat Agency, SKSS, Poverty

### **Abstrak**

*Badan Amil Zakat Nasional (BAZNAS) merupakan lembaga resmi dan satu-satunya yang dibentuk oleh pemerintah berdasarkan Keputusan Presiden No. 8 Tahun 2011. Lembaga ini berperan dalam mengumpulkan dan mendistribusikan dana ZIS di tingkat nasional, sedangkan di tingkat daerah dikenal sebagai Badan Amil Zakat*

*Daerah yang berfungsi dalam perencanaan, pelaksanaan, pengumpulan, pendistribusian, dan pendayagunaan zakat. Program Beasiswa Satu Keluarga Satu Sarjana (SKSS) merupakan bentuk kepedulian BAZNAS terhadap masyarakat kurang mampu. Program ini ditujukan bagi mahasiswa yang memiliki kemampuan dan keunggulan tambahan di perguruan tinggi di Indonesia, terutama mahasiswa yang berasal dari keluarga tidak mampu dan belum memiliki anggota keluarga yang menyelesaikan pendidikan S1, serta pembiayaannya mulai dilakukan oleh BAZNAS. Tujuan penelitian ini adalah untuk menganalisis mekanisme pendistribusian Program Beasiswa SKSS di BAZNAS Kabupaten Ngawi dan menganalisis dampak Program Beasiswa Satu Keluarga Satu Sarjana (SKSS) terhadap tingkat pengentasan kemiskinan di wilayah Ngawi. Metode penelitian yang digunakan adalah metode kualitatif dengan pendekatan deskriptif. Teknik pengumpulan data dilakukan melalui observasi, wawancara, dan dokumentasi. Teknik analisis data meliputi pengumpulan data, reduksi data, penyajian data, dan penarikan kesimpulan. Uji validitas data menggunakan Triangulasi Sumber, Triangulasi Teknik, dan Triangulasi Waktu. Hasil penelitian menunjukkan bahwa Program Beasiswa Satu Keluarga Satu Sarjana (SKSS) dapat mengurangi kemiskinan, namun tidak secara signifikan, berdasarkan indikator konsep kemiskinan, bentuk-bentuk kemiskinan, dan strategi penanggulangan kemiskinan.*

**Kata Kunci:** Zakat, Badan Amil Zakat Nasional, SKSS, Kemiskinan

## INTRODUCTION

One of the conditions where basic needs are not met is poverty. Poverty occurs due to the scarcity of basic needs that are difficult to access education and employment. The meaning includes clothing, food, shelter, education and health. This lack of ability can result in poor nutrition, low education, exposure to various diseases, unemployment and not having the ability to meet the economic needs of the family and will ultimately have an impact on family defense. Family resilience can also be supported by external factors, namely the one family one undergraduate program. This program is a program for families who cannot afford it, so that they can still send their children to a higher level, namely the undergraduate program. One of the institutions that manages zakat has distributed funds to mustahik is the National Amil Zakat Agency (bin Lahuri, Ahmad, & ..., 2025).

This program is a contribution made by Baznas to improve the welfare of mustahik in pursuing higher education. The purpose of providing scholarships is basically to support the progress of the world of education, equal distribution of learning opportunities for generations who excel and are economically disadvantaged, to encourage and maintain the spirit of student learning so that they are able to remain outstanding and passionate in completing their studies, and encourage students to achieve the highest academic achievement so that these

potential human resources are not in vain and useful for themselves personal and also people around. (Yusuf Al-Qardhawi, 1998)

This program is a scholarship for outstanding students at public and private campuses, which prioritizes students who come from families that cannot afford it without a bachelor's degree. This program is Baznas' contribution to improve the community's ability to pursue higher education to ease the burden on families so that family income can be saved for other needs. Islam requires its people to be able to set aside some of their property to the rightful person. Among them are zakat, infak and alms (ZIS). In addition, the distribution of zakat serves to help the poor in meeting the needs of life. Therefore, the more muzakis who pay zakat, the welfare based on the concept of maqashid sharia which covers all aspects related to the afterlife, namely religion, soul, reason, offspring and property. (Silmi Kapah, 2021)

Badan Amil Zakat Nasional is an official and the only body established by the government based on Presidential Decree No. 8 of 2011. At the national level, this institution is responsible for collecting and dispersing ZIS funds. Meanwhile, at the regional level, it is known as the Regional Amil Zakat Agency which functions as planning, implementing, collecting, distributing and utilizing zakat, to reporting and accountability for the implementation of zakat management in the regions. (Mashur, 2022)

The mission of Badan Amil Zakat is to optimize the distribution and utilization of zakat for poverty alleviation and improving community welfare. The role of the Baznas institution itself is very necessary for the creation of the viability of all humans. Institutions capable of reducing poverty. The poor must be given capital or provided employment in order to develop their talents and be able to improve their lives, but not from zakat funds alone, but from infak and shodakah. Baznas is also a forum that is able to solve social and economic problems, and is able to minimize poverty, unemployment and economic income inequality (Nine Haryanti, 2020).

## **LITERATURE REVIEW**

### **Zakat**

According to etymology (language), the word "zakat" comes from the word "az-zakah", which means growing, both holy, and blessing". Furthermore, the word "azzakah" is used in the rules of sharia in two senses: first, zakat is considered to produce a continuous flow of rewards, and second, it shows that zakat produces a soul that is pure from sin and miserliness. On the other hand, zakat worship will bring a person to abundant wealth and protect him from things that are haram. The reward of zakat will continue to flow and grow, benefiting those who issue it as well as those who issue it and those who receive it." Zakah" can mean holy (ath-

thaharah), blessing (albarakah), and growing and developing (al-nama'). From the perspective of fiqh, zakat means spending a certain amount of property that Allah requires to be handed over to the person entitled to receive it under certain conditions (Sumar'in Asmawi, 2017).

According to Yusuf Qardawi, Zakat is taking out a certain part of wealth and giving it to the person who deserves it. According to Sayyid Sabiq, zakat is a thing Allah the Exalted gives to the poor. Yasin Ibrahim also interpreted zakat as an attempt to purify his wealth by distributing it by the rich (Muzakki) and the poor (Mustahik) as their right rather than giving alms. Zakat is usually defined as a portion of the wealth that Allah obliges for a certain number of people who are entitled to receive it in fiqh terminology. A contemporary scholar from Egypt, Mahmud Syaltut, defines it as material worship required by Allah Almighty in order for the rich to help the poor with what they have. Some of the above notions show that zakat has two aspects: one is worship, which is done through material possessions to obey the commandments of Allah Almighty and expect rewards from it, the other is the social dimension, which is done on the basis of humanity. (Ahmad Sudirman, 2017)

### **Zakat Law**

Zakat is one of the fifth pillars of Islam, and is mentioned alongside the prayer in 82 verses. Zakat is a distinctive form of worship that not only contains ta'abbudi (inhibition) toward Allah, but also aids in fulfilling social obligations. The obligatory law has been laid down by Allah in the Qur'an and Hadith of Prophet Muhammad (PBUH), as well as the Ijma' of his people.

Zakat is obligatory (Fardhu) on every Muslim who meets certain conditions. Zakat belongs to categories of worship such as prayer, hajj, and fasting, which are regulated in detail and patently based on the Qur'an and the Sunnah. In addition, zakat is a social and humanitarian charity that can develop along with the progress of mankind. (Sohibu Dzuhro, 2012)

### **Zakat Distribution**

The word distribution comes from the word "distribution", which means to divide or distribute something to several people or places. Distribution also means sharing, distributing or sending goods such as goods to many people or places. Distributing zakat productively means distributing zakat to mustahik through business behavior so that assets can be used as resources to improve the mustahik economy. Productive zakat is distributed in two ways. The first is "traditional productive". This means zakat is given in the form of products that can be developed or productive, such as sheep, cows, goats, etc. Second, distribution is characterized as "creative productive" which means converting zakat into business

capital to build social and economic projects, or to increase the capital of small business traders, the purpose of this type of giving is to enable the poor to have new jobs. (In Mutmainnah. 2020)

According to Kotler, the indicators in measuring distribution are as follows:

1. Targeted delivery

The distribution of zakat to mustahik that is right on target according to the list of recipients will help improve the lives of zakat recipients.

2. Distribution according to the planned time

The implementation time is unchanged from the previous schedule. The right distribution time will help zakat recipients develop their businesses faster and increase the trust of government institutions in helping the community.

3. The number of receipts that suit the needs The amount of zakat received is in accordance with the rules taking into account the needs of zakat recipients. To help mustahik businesses, zakat funds can help develop their business which will eventually improve the economy. (In Mutmainnah, 2020)

Islam already regulates who is entitled to receive zakat. This group is known as the eight ashnaf, as Allah says in Sura At-Tawbah verse 60 namely fakir, miskin, amil, muallaf, riqob, gharim, fi sabilillah, ibn sabil.

### **BAZNAS (National Amil Zakat Agency)**

Badan Amil Zakat Nasional (BAZNAS) is an official and the only body established by the government based on Presidential Decree No. 8 of 2001 which has the task and function of collecting and distributing zakar, infaq, and alms (ZIS) at the national level. The birth of Law Number 23 of 2011 concerning Zakat management further strengthens the role of BAZNAS as an institution authorized to manage zakat nationally. In this case, BAZNAS is declared as a non-structural government institution that is zero independent and responsible to the President through the Minister of Religious Affairs. BAZNAS together with the government is responsible for overseeing the management of zakat based on: Islamic law, trust, benefit, justice, legal certainty, integration and accountability. (Baznas. 2023)

BAZNAS Ngawi Regency is a non-structural institution of the district-level government responsible for the management of zakat, infaq, and shodaqoh funds in Ngawi Regency. Baznas Ngawi Regency was previously named Badan Amil Zakat (BAZ) based on Law No. 38 of 1999. After Law No. 23 of 2011 was passed by the President of the Republic of Indonesia, Dr. Susilo Bambang Yudhoyono and its name was changed to the National Amil Zakat Agency (BAZNAS) Ngawi Regency. Every year, Baznas Ngawi Regency manages to collect funds of Rp. 5 billion, with the participation of approximately 9 thousand civil servants and

BUMDs and 6,000,000 beneficiaries. In accordance with Islamic rules, eight groups of people who are considered underprivileged, Dhuafa, and poor are beneficiaries. It is hoped that Baznas Kab. Ngawi will become a credible, accountable, transparent, and competitive zakat, infaq, and shodaqoh management institution that can help the people of Ngawi Regency as a whole.

Vision of Baznas Ngawi, The realization of a religious, healthy, intelligent, prosperous, and dignified ngawi community in the management of zakat, infaq, and shodaqoh (ZIS) through the Ngawi Regency Baznas that is professional, accountable, transparent and competitive. Mission, organizing professional management of ZIS in accordance with applicable laws and regulations, safe syar'I, safe NKRI, safe regulation, optimizing the receipt of zakat, infaq and shodaqoh from the Ngawi community, especially ASN AND BUMD, caring for the poor, converts, orphans, and gharim in Ngawi district, Empowering the community through the Ngawi Sejahtera program, encouraging the closeness of Islamic religious values to the Ngawi community and empowering the economy of small and medium communities through working capital assistance without interest. Baznas Ngawi District Has 5 Priority Programs: Ngawi Taqwa (Ngawi and TPQ-TPA student and teacher assistance, Da'wah assistance), Ngawi Sehat (Community Assistance for the sick and medical community), Ngawi Sejahtera (Working capital assistance, for small, micro and medium traders), Ngawi Cerdas (Education scholarship assistance ranging from elementary and junior high schools, universities, and Ngawi Peduli (Assistance for the Poor for the Ngawi community). (Baznas Ngawi, 2023)

### **BAZNAS Distribution Program**

According to KBBI, the word "distribution" comes from English and means its distribution". According to Kotler, distribution is a group of institutions that create a distribution system and means to distribute, send, or share something to several people or to a certain location. This distribution involves goods or services that can be used by consumption by customers. Thus, distribution can be defined as marketing activities that aim to accelerate and facilitate the dissemination of goods and services. These delivery efforts are from manufacturer to customer and tailored to customer needs. Parties involved in distribution in the company are responsible for providing products to customers. (Profil Baznas Ngawi, 2024). Baznas Ngawi District has 5 priority programs:

1. Ngawi Taqwa (assistance for students and Guru Ngawi and TPQ-TBA, Da'wah assistance)
2. Ngawi Sehat (Community Assistance for the sick and treatment)
3. Ngawi Sejahtera (Working capital assistance, for small, micro and medium traders)

4. Ngawi Cerdas (Education scholarship assistance ranging from elementary-junior high, high school, tertiary education)
5. Ngawi Peduli (Poor aid for the Ngawi community) (Rio, 2020)

The One Family One Bachelor Scholarship Program (SKSS) is a form of Baznas' concern for underprivileged communities. It is a scholarship for students who have additional abilities and advantages at Universitas Negara Indonesia. Most importantly students who come from families that do not have the ability that one family member did not do a college degree and financing began to do. This is a SKSS scholarship from the first semester to graduation that demonstrates commitment to the community after graduating at least one year of service. After SKSS members have the ability to become figures who encourage people in all areas. The National Amil Zakat Agency (Baznas) of Ngawi Regency, East Java Province offers a scholarship program known as the One Family One Bachelor Scholarship (SKSS) (Astuti & Prayogi, 2019). This program is intended for students who receive tuition assistance. (Elvi Syoviana, 2022)

In providing scholarship assistance, SKSS provides benefits for recipients, namely students get additional costs in financing, focus more on learning, experience becomes more and interactive because they not only receive scholarship assistance but they are also involved in Baznas activities and get many lessons and friends because those who get scholarships come from various universities. As a scholarship provider, Baznas produces volunteers, including students who receive scholarships, and additional muzakki In addition, Baznas fosters muzakki confidence because the funds they entrust will produce successful and useful scholars for the future (Afif, 2020). The main target of SKSS scholarship program recipients is expected to have a volunteer network for the recipients, so that there is a continuous flow of care. (Apik, 2024)

### **Poverty Reduction (Understanding and Concept of Poverty)**

Poverty according to Jhingan, poverty is caused by three main characteristics of developing countries First, the lack of educational infrastructure, which leaves many residents illiterate and lacking skills and expertise. Second, poor consumption patterns and health services, which cause only a small percentage of the population to become a productive workforce. Third, the concentration of the population in the agricultural and mining sectors, where production technology is outdated and antiquated. (Dinda, 2020)

Poverty indicators are put forward by Bappenas, in the form of:

1. Lack of food, clothing and unfit places
2. Limited ownership of land and production equipment
3. Lack of writing and reading skills
4. Lack of life and well-being

5. Social and economic downturn and vulnerability
6. Powerlessness or lack of bargaining power
7. Limited access to science. The type and form of poverty are determined by the target group. By classifying this type of poverty, each program objective has clear goals and objectives. (Azizaturrohmi, 2021)

The concept of poverty held by the Central Statistics Agency (BPS) is the basis for poverty reduction. The concept of the ability to meet basic needs (Basic Needs Approach) is used by BPS to determine the level of poverty. Poverty is defined as the inability from the economic side to meet the basic needs of food other than food, which is measured in terms of expenditure. Therefore, "poor people" are those whose average monthly per capita expenditure is below the poverty line. To make the best strategy for poverty reduction, it is necessary to conduct thorough and accurate research. It starts with understanding the nature of society and the main causes of poverty. The right perception of poverty reduction ideas, indicators, and targets is the basis for formulating targeted policies. Much research on poverty reduction uses a structural approach. Poor people are not helped by government policies due to unjust economic development that leads to severe poverty and inequality. This is closely linked to most of the government's poverty alleviation programs, which are unsuccessful due to errors in the implementation of their plans (Johan Arifin, 2020).

Some social scientists in Indonesia put forward the concept of poverty: Suparlan, 1984 said that poverty is a condition where a person or group of people suffers from a lack of property or valuables that make them feel unable to pay for their basic needs. Such disabilities can occur only at the level of cultural needs such as customs, ethics, and morals, or at the level of social needs such as communication and social interaction, or at the level of basic needs such as food, clothing, shelter, and health. Therefore, poverty is defined as a condition in which a person is unable to meet the basic needs necessary for their well-being. Another view on poverty was conveyed by Gunawan Sumodiningrat who formulated the poverty profile. He emphasized that poverty is not only a welfare problem, but also covers various aspects of the problem. (Johan Arifin, 2020)

### **Form of Poverty**

According to Baswir socio-economically, there are two forms of poverty, namely:

1. Absolute poverty is a type of poverty in which a person has an income level that is below the poverty line or has insufficient income to meet their minimum living needs. Minimum living needs can be measured in various ways, such as calories, GDP per capita, consumption expenditure, food, clothing, health, education, and education (Ninik Sudarwati, 2009).

2. Poverty measured by a comparison between one person's income level and another income level is called relative poverty. For example, a person who is considered rich or capable in a particular village community may be the poorest in another rural community. In addition, there is also a type of poverty that is also the cause or source of poverty. According to Kartasasmita, poverty is structural, cultural, and natural (Ninik, 2009).
3. According to Baswir, structural poverty is a type of poverty caused by man-made factors such as unfair economic policies, unequal distribution of production assets, corruption and collusion, and a global economic order that tends to favor certain groups of people. Furthermore, Sumodiningrat stated that efforts to overcome natural poverty, namely by making various programs and policies, led to the emergence of structural poverty. However, because the implementation is unbalanced, the ownership of resources is unequal, and the opportunity for unequal participation in the structure of society becomes unbalanced, which results in an unequal structure of society.

Natural poverty is the state of being poor because it was poor from the beginning. Because they do not have adequate resources, whether natural resources, human resources, or development resources, these groups of people become poor and receive only low income. Baswir said that poverty caused by natural disasters, disability, illness, or old age is called natural poverty. According to kartasasmita, this type of poverty is referred to as "persistent poverty", which means poverty that lasts a long time or is rooted from generation to generation. In general, such areas are isolated or have important natural resources.

The attitude of a person or group of people who are influenced by their lifestyle, traditions, and culture where they feel they live well and do not feel deprived is called cultural poverty. It is not easy to involve such communities in development because they are not independent in improving and changing their quality of life. As a result, their income is low by general standards. Baswir stated that things like laziness, lack of discipline, and extravagance contribute to poverty, and this is in agreement.

### **Poverty Reduction Strategies**

According to economic theory, improving human resource skills, greater investment, and technological progress are some of the ways to stop the vicious cycle of poverty. In comparison, in the United States, poverty reduction programs have been shown to increase economic cooperation between states, improve urban and rural residential conditions, increase opportunities education and training for adults, and providing assistance to the elderly poor. While the effort in Indonesia, according to the description above, is similar to that undertaken in the United

States, a comprehensive level may still be needed. The focus of poverty alleviation in Indonesia is still on the economic sector, but it does not pay attention to other aspects such as social, cultural, legal, political, and even religious poverty. (Nano Prawoto, 2009)

Strategies to be put in place to overcome poverty:

1. Since poverty has many aspects, poverty alleviation programs must consider other aspects besides the economy. In other words, meeting basic needs should be a top priority, but it should also be combined with the goal of tackling non-economic poverty. Removing bad cultural values, such as apathy, apolitics, fatalistic, helplessness, and so on, must be the focus of poverty alleviation strategies. Economic poverty will become difficult to deal with if this culture is not eliminated. In addition, successful poverty alleviation efforts must address challenges caused by structural and political factors.
2. Improving the basic ability of the poor to increase income through improved health, education, business skills improvement, networking technology, and market information are the strategies chosen to increase capabilities and boost productivity.
3. Involve the poor in all aspects of poverty reduction, from planning, implementation, supervision, and evaluation, even the decision-making process
4. According to agrarian populism, promoted by NGO activists and experts, the poor are a group capable of thriving if the government wants to give the group the freedom to control itself.

## RESEARCH METHOD

This type of research uses a descriptive method with a qualitative approach, because researchers try to describe clearly about the research subject. Coupled with using qualitative techniques with data that will be more thorough and deep, credible and significant. The type of qualitative research that will be carried out for this research is under the term "descriptive research". This descriptive method is applied to explain what has happened to find that relates to in-depth explanations. Qualitative research is a type of research in which people make special observations on concrete objects and their environment, and their relation to these objects both individually and in context. Qualitative research aims to provide a comprehensive and relevant explanation for a particular situation. (Profil Baznas, 2024)

The source of data used in this study is official data provided by the National Amil Zakat Agency of Ngawi Regency. The type of data or data source used in this study is primary secondary data, primary is data obtained directly from sources, either individuals or individuals and documents by interview methods, and

observation and documentation. Secondary is data that has been collected and processed by other parties before. This secondary data consists of time series data, which is data collected over a certain period of time and grouped in years. This time series data is in the form of secondary data available by the National Amil Zakat Agency (BAZNAS) of Ngawi Regency and is related to the variables of the One Family One Bachelor Scholarship Program (SKSS) on the graduation rate of Undergraduate Students within a certain period of time. (Hardani, 2020)

In terms of data collection, there are several methods that can be used, namely observation, interview, questionnaire, documentation and a combination of the four. In qualitative research, data collection is carried out in a natural environment (natural conditions). The primary data sources for this data collection are primary data and further data collection methods depending on participants' participation, i.e. their own observations, in-depth interviews, and documentation.

Data analysis according to Sugiyono is the process of systematically searching and compiling data obtained from interviews, field notes and documentation, by organizing data into categories, describing it into units, synthesizing, arranging into patterns, choosing which ones are important and which ones will be learned, and making conclusions so that they are easily understood by oneself and others. The accuracy and accuracy of the data collected is very necessary, but it is also undeniable that different sources of information will provide different information. The job of analyzing data requires effort, concentration, and exertion of one's own physical and mind. Qualitative data analysis is inductive that is, an analysis based on the data obtained, then developed into a hypothesis. Based on the hypothesis formulated based on these data, it can then be concluded whether the hypothesis is accepted or rejected based on the collected data. If based on data that can be collected repeatedly with triangulation techniques, it turns out that the hypothesis is accepted, then the hypothesis develops into a theory. (Sugiyono, 2019)

Qualitative data analysis techniques used in this study include data reduction, data presentation, and conclusions. In this research can also be done by direct field observation, in-depth interviews, and documentation. In this case, researchers triangulate the data and increase persistence. Testers do this to test the robustness of the data used for data checking and also present the data, analyzing it systematically. Qualitative data analysis is conducted interactively and continuously until data is available. There are four stages in this analysis model: data collection, data reduction, data presentation, and conclusions.

## **RESULT AND DISCUSSION**

Resources are used to meet the needs of life and improve a group of people, in this context, resources include all types of wealth, not just financial wealth, which can

be used to improve the welfare of society as a whole. In other words, poverty is a concept that has two dimensions, or is multidimensional. This concept says that poverty can be measured directly by measuring the availability of one's resources. This is done using a standard called the poverty line (Abu Huraerah, 2013).

Socio-psychological poverty is when a person does not have a supportive social network or structure to get the opportunity to increase their productivity. This type of poverty can also be called poverty caused by inhibiting factors that prevent a person from taking advantage of opportunities that exist in society. This inhibiting factor generally consists of internal and external factors. Internal factors come from within the poor themselves, such as lack of education or cultural barriers, while external factors come from outside the poor themselves.

Strategies to be put in place to overcome poverty:

1. Since poverty has many aspects, poverty alleviation programs must consider other aspects besides the economy. In other words, the fulfillment of basic needs must be a top priority, but it must also be combined with the aim of overcoming non-economic poverty. Removing bad cultural values, such as apathy, apolitical, fatalistic, powerlessness, and so on, must be the focus of poverty alleviation strategies. Economic poverty will become difficult to deal with if this culture is not eliminated. In addition, successful poverty alleviation efforts must address challenges that are both political and structural. (Nano Prawoto, 2024)
2. The strategy chosen to improve capabilities and boost productivity is to improve the basic ability of poor people to increase income through improved health and education, improved business skills, technology, expanded networking, and access to market information
3. Involve the poor in all aspects of poverty reduction, from planning, implementation, supervision, and evaluation, even decision-making processes.
4. According to agrarian populism, promoted by NGO activists and experts, the poor are a group that can thrive if the government wants to give the group the freedom to control itself. (Didin, 2012)

### **Poverty Reduction Instruments**

Zakat, especially ZISWAF, emerged as a solutive and sustainable instrument in the midst of current economic challenges. Zakat, as a tool to improve the local economy and end the poverty of the people, has many advantages compared to conventional physical instruments currently in force (Didin, 2012).

1. The Sharia has prescribed the way zakat is used (Q.S At-Tawbah: 60) and is only given to eight classes (ashnaf) of the poor, amil, mu'allaf, slaves, debtors, jihad fisabillah, and ibn sabil. Most scholars agree that it is not

lawful to accept zakat other than these eight categories. And neither party has the right to modify or replace these terms. This characteristic makes Zakat naturally supportive of the poor. No conventional fiscal instrument has this feature, therefore, zakat will be more effective in reducing poverty because funds will be allocated more effectively. Zakat is the only tool directly related to the needs of the poor.

2. Zakat has a low and fixed percentage and never changes because it has been regulated in the conditions. For example, the percentage of zakat applied on a broad basis, such as trade zakat, is only 2.5%. No one may change or replace these terms. Therefore, zakat will not interfere with investment incentives, make public policies more transparent, and provide business certainty
3. Zakat has a different presentation, and allows companies with higher levels of production difficulty to receive waivers. For example, zakat for agricultural products originating from large irrigated lands is 5%, and zakat for agricultural products originating from large rainfed lands is 10%. These characteristics make zakat market-friendly and will not affect the business climate
4. Zakat is widely applicable and covers a wide range of economic activities. Zakat is taken from agricultural products, pets, gold and silver deposits, business activities, and mining goods. According to modern Fiqh, zakat can also be given from all income derived from the assets or expertise of workers, as well as from companies. Zakat has enormous potential.

Research on the one-family-one-bachelor program has been reviewed with the government's communication strategy. The results of the study found that this program was socialized directly by the Head of Baznas Ngawi Regency with dialogue and interview methods conducted by the implementing section of the One Family One Bachelor program. (Ulya, 2022)

In East Java Province, research was also carried out related to the One Family One Bachelor SKSS program, focusing on the study of the distribution of funds by BAZNAS East Java, namely by the method of transfer to the mustahik recipients of the One Family One Bachelor scholarship outside the district, but for recipients who are still in the district, direct submission is preferred. This is as the following interview results:

“If it is to reduce poverty in general, it has and from this program it is very helpful, from the limited number of applicants and quotas, which are only accepted by 40 people, who registered 12 thousand participants, and from Baznas itself selects, indeed those who need education even though the number is not large but students are still very much in need and those who receive are also very grateful, from this assistance there is also evaluation, and give it to the recipient only and

make sure it is channeled, for education costs, not for anything else, because of his personal, and immediately witnessed by the campus and the campus treasurer, and confirmed by the campus, and when there is a Baznas event in Ngawi Regency or symbolically in the pavilion the village is also invited, and it is very helpful for recipients, even though it has not been registered to cover that much, and we try how every year the couta continues to increase “. (Syaiful Anwar, 2024)

## CONCLUSION

Based on the analysis used by researchers in this study entitled Analysis of the One Family One Bachelor Scholarship Program (SKSS) on Poverty Reduction (BAZNAS Study of Ngawi Regency), researchers will show some findings in the field, researchers will show research results, discuss research data, and then make conclusions. The One Family One Bachelor Scholarship Program at BAZNAS Ngawi Regency has been carried out well and optimally. The distribution mechanism is given to SKSS (One Family One Bachelor) Scholarship mustahik. The selection stage for SKSS Scholarship recipients has carried out all the attached requirements that must be filled in by prospective SKSS Scholarship recipients. Baznas conducted a survey that the results of this study showed that the SKSS One Family One Bachelor Scholarship Program could overcome poverty although not significantly

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