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EVALUATING THE EFFECTIVENESS OF THE BINJAI CERDAS PROGRAM FOR BAZNAS BENEFICIARIES IN BINJAI CITY

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INFORMATION	ABSTRACT
Article History: Received : 04.04.2026 Revised : 11.05.2026 Published : 30.06.2026 Keywords: Binjai Cerdas Program; BAZNAS; Educational Zakat; Program Success.	<i>This study aims to analyze the success rate of the Binjai Cerdas Program organized by the National Zakat Agency (BAZNAS) of Binjai City. Previous studies have mainly focused on the effectiveness of zakat distribution in general, while evaluations of local zakat education programs remain limited. This study employs a quantitative, descriptive method. The sample comprised 100 respondents who received assistance from the Binjai Cerdas Program and were purposively selected. Data were collected via questionnaires and analyzed using IBM SPSS Statistics, including validity and reliability tests and descriptive analyses. The results indicate that all research instruments are valid and reliable, with a Cronbach's Alpha value of 0.955. Descriptive analysis shows that the program's effectiveness achieved 82.6%, target accuracy 84.6%, educational impact 86.6%, and program sustainability 90.2%, all of which fall into the "highly successful" category. The findings indicate that the Binjai Cerdas Program has been implemented effectively, is well-targeted, positively impacts beneficiaries' education, and demonstrates good sustainability. The novelty of this study lies in integrating effectiveness, targeting accuracy, educational impact, and sustainability into a single evaluation framework. Theoretically, this study contributes to the Islamic social finance literature by highlighting the role of educational zakat in supporting human capital development. In practice, the findings provide BAZNAS with insights into improving the effectiveness and sustainability of educational assistance programs.</i>



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A. INTRODUCTION

Zakat is an instrument of Islamic economic distribution that plays a vital role in improving community welfare and reducing poverty (Suri & Imsar, 2021). In addition to serving as a form of worship, zakat also has a socio-economic dimension aimed at creating equitable welfare and assisting vulnerable communities. In the context of Islamic economics, zakat serves as a mechanism for redistributing wealth so that it circulates beyond certain groups and provides broader benefits to society.

In Indonesia, zakat administration is officially carried out by the National Zakat Agency (BAZNAS), which plays a strategic role in collecting and distributing zakat funds effectively and in a targeted manner (Fajrina et al., 2020). The success of zakat management is measured not only by the amount of funds collected, but also by its ability to improve the well-being of *mustahik* through empowerment programs. According to Institutional Welfare Theory, effective zakat institutions can foster the economic and social independence of the *mustahik*. Therefore, targeted zakat management and distribution, accompanied by guidance and support, can provide sustainable benefits for the *mustahik* (Sari et al., 2022).

Research by Putra et al. (2019) shows that fund management at Islamic financial institutions contributes to improving community welfare through a more equitable distribution of economic benefits. Therefore, zakat management today is no longer solely oriented toward consumptive aid but is also directed toward empowerment programs capable of generating long-term impacts (Bahri & Utama, 2021). The success of a zakat program is determined not only by the amount of funds distributed, but also by the program's ability to bring about sustainable social and economic change for its beneficiaries (Ridwan et al., 2025).

Empirically, the management of *Zakat*, *Infaq*, and *Sedekah* (ZIS) funds by BAZNAS Binjai City has shown positive growth. Total fund disbursements increased from Rp1.47 billion in 2022 to Rp2.16 billion in 2023, Rp3.01 billion in 2024, and Rp3.31 billion in 2025. This increase indicates a broader reach of zakat distribution and growing public trust in BAZNAS Binjai City. Zakat distribution is dominated by the categories of the poor and those fighting in the cause of Allah, with the largest allocation going to the poor, which increased from Rp661.1 million in 2022 to Rp1.45 billion in 2025. This indicates that poverty alleviation is the primary focus of BAZNAS Binjai City. This policy aligns with the decline in the poverty rate in Binjai City from 5.10% in 2022 to 4.71% in 2025, though sustainable empowerment programs remain needed.

One of the ways in which BAZNAS Binjai City's empowerment program is implemented is through five main areas: humanitarian aid, education, da'wah and advocacy, economic development, and health. Among these areas, the education sector is a top priority, receiving the second-largest budget allocation after humanitarian aid, which increased from Rp215.3 million in 2022 to Rp484.5 million in 2025. This increase demonstrates BAZNAS Binjai City's commitment to supporting access to education for underprivileged communities. As a means to improve the quality of human resources and break the intergenerational cycle of poverty,

education is the focus of various BAZNAS programs, including the Binjai Cerdas Program, which provides educational assistance to students from eligible families in order to reduce the risk of dropping out of school and increase opportunities for quality education.

Previous studies have shown that professionally managed zakat programs can positively impact community well-being. Saoqi et al. (2025) found that zakat programs can help *mustahik* rise above the poverty line through an integrated empowerment approach. Fitriani & Rohamn (2024) also demonstrated that the effectiveness of zakat distribution is reflected in the high ratio of funds successfully disbursed by zakat management institutions. In the field of education, research.

However, an increase in the budget does not necessarily correlate directly with the program's success. Rasyid (2025) notes that zakat management at the local level still faces various challenges, including limited institutional capacity, suboptimal monitoring and evaluation systems, and the potential for misallocation due to insufficient data on beneficiaries. Therefore, the success of a zakat program cannot be measured solely by the amount of funds disbursed; it must also be evaluated in terms of implementation effectiveness, targeting accuracy, the resulting impact, and program sustainability.

Based on a review of the literature, research on zakat utilization remains dominated by analyses at the national or provincial level and tends to focus more on financial management and the overall effectiveness of distribution. Research specifically evaluating the success of zakat-based education programs at the local level remains relatively limited. Furthermore, previous studies have not fully integrated effectiveness, targeting accuracy, educational impact, and program sustainability into a single comprehensive evaluation framework (Prakarsa et al., 2022).

Despite the growing literature on zakat management, studies specifically evaluating local-level educational zakat programs remain limited. Existing research also tends to assess program effectiveness using single dimensions rather than integrating effectiveness, targeting accuracy, educational impact, and sustainability. Therefore, this study offers a multidimensional evaluation framework and links educational zakat with Human Capital Theory to better understand its contribution to long-term welfare improvement. Based on this gap, the study examines the effectiveness, targeting accuracy, educational impact, and sustainability of the Binjai Cerdas Program implemented by BAZNAS Binjai City.

The BAZNAS Binjai City "*Binjai Cerdas*" Program is an important subject of research because it provides educational assistance that is expected not only to address immediate educational needs but also to improve human capital quality and support long-term poverty reduction. The findings are expected to serve as evaluation material for BAZNAS Binjai City and contribute to the development of educational zakat governance and Islamic social finance literature.

B. LITERATURE REVIEW

Educational Zakat as Productive Zakat

Productive zakat has evolved from a traditional charitable instrument into a strategic mechanism for promoting sustainable socio-economic development. Unlike consumptive zakat, which primarily addresses short-term needs, productive zakat

seeks to empower beneficiaries through investments that generate long-term economic and social benefits. Educational assistance is among the most significant forms of productive zakat because it focuses on developing human capital by improving beneficiaries' access to education, knowledge, and skills. Educational zakat, therefore, functions not merely as financial assistance but as a long-term investment capable of increasing productivity, social mobility, and economic independence. Rois et al. (2026) argue that educational zakat programs strengthen human capital by providing educational support that enhances beneficiaries' future socio-economic opportunities. Similarly, Mawardi et al. (2023) emphasize that the effectiveness of productive zakat should be evaluated by its contribution to beneficiary empowerment and sustainable welfare, rather than by the amount of funds distributed. These perspectives indicate that educational zakat plays an important role in transforming *mustahik* from aid recipients into productive members of society while supporting the broader objectives of Islamic social finance and *maqashid al-sharia*.

The growing importance of educational zakat also reflects the shift in zakat management from short-term charity toward sustainable development. Contemporary zakat institutions increasingly emphasize programs that create lasting socio-economic value through education, entrepreneurship, and capacity building. Within this context, educational zakat serves not only as an instrument for poverty alleviation but also as a catalyst for improving educational attainment, expanding employment opportunities, and enhancing social welfare. Consequently, evaluating educational zakat programs requires a multidimensional perspective that considers educational outcomes, beneficiary empowerment, institutional effectiveness, and long-term sustainability.

Program Effectiveness

Program effectiveness has become one of the most widely used concepts for evaluating public-sector and non-profit programs because it reflects the extent to which a program achieves its intended objectives and generates meaningful outcomes for beneficiaries. Early evaluations generally focused on program outputs, such as the number of beneficiaries or the amount of financial assistance distributed. However, contemporary evaluation frameworks emphasize outcomes and long-term impacts, including improvements in beneficiaries' welfare, self-reliance, and quality of life. Siagian and Marliyah (2022) explain that program effectiveness can be measured through implementation accuracy, targeting accuracy, and the achievement of program objectives. Likewise, Syahriza et al. (2019) argue that effective zakat distribution should improve beneficiaries' welfare sustainably rather than merely providing temporary financial assistance.

In educational zakat programs, effectiveness should therefore be interpreted more comprehensively by considering not only the successful implementation of activities but also their contribution to educational achievement and future socio-economic mobility. Bahri and Utama (2021) further emphasize that effective zakat management requires institutions to allocate resources in line with program objectives while ensuring that beneficiaries receive measurable, sustainable benefits. This broader perspective suggests that evaluating educational zakat should extend

beyond financial accountability to include educational outcomes, social impact, and long-term human development.

Human Capital Theory

Human Capital Theory provides the theoretical foundation for understanding why educational zakat can generate sustainable socio-economic benefits. According to Schultz (1961) and Becker (1993), education, training, and skill development are investments that enhance individual productivity, employability, and future income. Rather than viewing education as consumption, Human Capital Theory considers educational expenditure as an investment that produces long-term economic returns for both individuals and society.

Recent studies further expand this perspective by demonstrating that educational investment also contributes to innovation capacity, social mobility, and inclusive economic growth (Awu et al., 2025). Within the context of Islamic social finance, educational zakat represents a mechanism for developing human capital among economically disadvantaged communities. By financing educational opportunities, zakat institutions help beneficiaries acquire knowledge and competencies that enable them to improve their future livelihoods. Consequently, the success of educational zakat programs should be assessed not only by academic achievement but also by their contribution to beneficiaries' long-term socio-economic resilience.

Targeting Theory

Targeting Theory emphasizes that the effectiveness of social assistance programs depends largely on the ability to identify and reach beneficiaries who genuinely require support. Accurate targeting ensures that limited financial resources are allocated efficiently while minimizing inclusion and exclusion errors. Toni et al. (2022) argue that beneficiary verification and selection constitute critical stages in zakat management because they determine whether assistance reaches eligible recipients.

In educational zakat programs, targeting accuracy is particularly important because educational assistance is intended to support students from economically disadvantaged households with strong academic potential. Ineffective targeting not only reduces program efficiency but also weakens public trust in zakat institutions. Therefore, transparent beneficiary selection, objective eligibility criteria, and continuous monitoring represent essential components of successful educational zakat management.

Impact Evaluation and Program Sustainability

Impact Evaluation Theory holds that the success of a social program should be measured by the change's beneficiaries experience rather than solely by program implementation. Tanjung (2019) demonstrates that productive zakat can improve beneficiaries' welfare when supported by effective and sustainable management. Similarly, Saoqi et al. (2025) found that well-managed zakat programs significantly improve well-being and reduce poverty through long-term socio-economic empowerment.

This perspective closely aligns with Sustainability Theory, which emphasizes that successful social programs should generate lasting value rather than temporary benefits. Kantabutra and Ketprapakorn (2020) define sustainability as a program's ability to continuously deliver positive outcomes while adapting to changing environmental and institutional conditions. Marliyah and Ayuni Sari (2022) further argue that productive zakat should ultimately encourage beneficiaries to become economically independent. Accordingly, the success of educational zakat programs should be evaluated through their capacity to improve educational attainment, strengthen human capital, and create sustainable socio-economic transformation beyond the duration of financial assistance.

Good Governance in Zakat Management

The effectiveness of educational zakat programs is also influenced by the quality of institutional governance. Good governance enhances transparency, accountability, professionalism, and stakeholder participation, thereby increasing public confidence in zakat institutions. Nasution (2017) emphasizes that public trust in zakat institutions is closely associated with institutional integrity and management quality. Subsequent studies (Nasution, 2021; Putri et al., 2024; Rasyid, 2025) consistently demonstrate that governance principles significantly influence the effectiveness of zakat distribution by ensuring that resources are managed responsibly, transparently, and in accordance with Sharia principles.

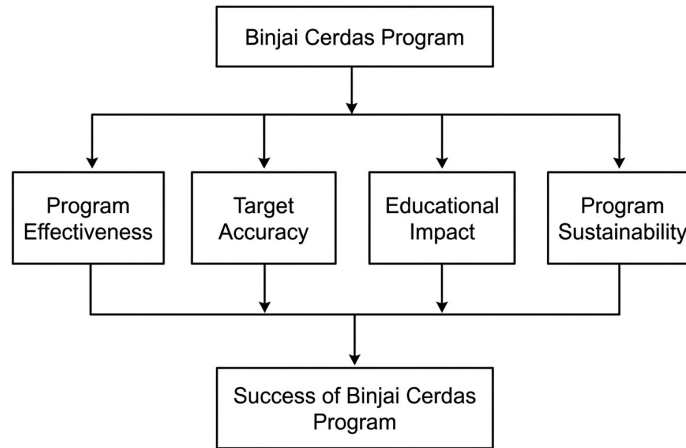
Beyond financial accountability, good governance strengthens institutional legitimacy and promotes sustainable collaboration among zakat institutions, beneficiaries, government agencies, educational institutions, and the wider community. In educational zakat programs, governance therefore functions not only as an administrative mechanism but also as a strategic factor that determines program credibility, beneficiary satisfaction, and long-term sustainability.

The literature indicates that productive zakat, educational assistance, human capital development, targeting accuracy, governance quality, and program sustainability are interrelated dimensions that collectively determine the success of educational zakat programs. Productive zakat provides the financial mechanism for investing in education. Human Capital Theory explains how educational assistance enhances beneficiaries' future productivity. Targeting Theory ensures that assistance reaches eligible recipients. Good Governance strengthens institutional effectiveness, while Sustainability Theory emphasizes the importance of generating lasting socio-economic benefits.

Although previous studies have extensively examined productive zakat from the perspectives of poverty alleviation, governance, educational assistance, and community empowerment, most have analyzed these dimensions separately. Limited attention has been devoted to evaluating educational zakat through a multidimensional framework that simultaneously integrates program effectiveness, targeting accuracy, educational impact, governance quality, and sustainability. Furthermore, empirical evidence regarding the effectiveness of local educational zakat initiatives, particularly the Binjai Cerdas Program, remains scarce. Therefore, this study addresses these gaps by providing a comprehensive evaluation of the Binjai Cerdas Program using an integrated framework that positions educational zakat as an

investment in human capital and a strategic instrument for achieving sustainable socio-economic development.

Picture 1. Framework



The Binjai Cerdas Program is an educational assistance program implemented by BAZNAS Binjai City as a form of zakat utilization in the field of education. This program aims to help beneficiaries gain access to proper education and reduce barriers related to educational costs. Factors influencing the success of zakat programs include mentoring, training, and program support that can improve beneficiaries' well-being sustainably (Yuliana et al., 2023).

The conceptual framework of this study assumes that the success of the Binjai Cerdas Program is influenced by several interrelated dimensions. Program effectiveness reflects the extent to which program objectives are achieved and serves as the foundation for successful implementation. Effective implementation supports accurate beneficiary targeting, ensuring that educational assistance reaches those who genuinely need it. Accurate targeting is expected to enhance beneficiaries' educational impact, such as improved access to education and reduced financial barriers. In turn, positive educational impacts contribute to program sustainability by generating long-term benefits for beneficiaries. Therefore, program effectiveness, targeting accuracy, educational impact, and sustainability are viewed as interconnected dimensions in evaluating the overall success of the Binjai Cerdas Program.

C. METHODOLOGY

This study adopted a quantitative descriptive approach to analyze the success rate of the Binjai Cerdas Program organized by the National Zakat Agency (BAZNAS) of Binjai City. A quantitative approach was chosen as it provides an objective picture of the research phenomenon based on numerical data obtained from respondents. The research location focused on the beneficiaries of the Binjai Cerdas Program, comprising school and university students receiving educational assistance. The study population includes all recipients of the Binjai Cerdas Program for the 2021-2023 period, totaling 2,704 people, comprising 1,399 recipients in 2021, 91 recipients in 2022, and 1,214 recipients in 2023.

The population in this study consisted of 2,704 beneficiaries of the Binjai Cerdas Program during the 2021–2023 period. The sample size was determined using the Slovin formula with a 10% margin of error, yielding a minimum sample size of approximately 96 respondents. To enhance data reliability and minimize sampling error, this study included 100 eligible beneficiaries of the Binjai Cerdas Program. Data collection was conducted by distributing questionnaires to respondents selected according to the research criteria. The survey method was chosen because it is effective for obtaining data on respondents' perceptions from a relatively large sample (Rahmani, 2020). Secondary data was obtained from reports, documentation, and official data from BAZNAS Binjai City, relevant to the study.

Respondents were selected through purposive sampling because the study required participants with direct experience with the Binjai Cerdas Program. The selection criteria were: (1) registered beneficiaries of the program, (2) recipients who had received educational assistance for at least one academic period, and (3) willingness to participate in the study. Primary data were collected through a structured questionnaire measured using a five-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5). The questionnaire was developed based on indicators of program effectiveness, targeting accuracy, educational impact, and program sustainability derived from previous studies. Secondary data were obtained from official reports and documentation published by BAZNAS Binjai City.

Data were analyzed using IBM SPSS Statistics. The analysis included validity and reliability tests to assess the quality of the research instrument, followed by descriptive statistical analysis to evaluate program effectiveness, targeting accuracy, educational impact, and program sustainability. The results were then converted into percentage scores and interpreted using predetermined success categories to determine the overall success level of the Binjai Cerdas Program.

D. RESULT AND ANALYSIS

Data analysis in this study was conducted using IBM SPSS Statistics across several key stages: validity and reliability testing, and quantitative descriptive analysis. Validity testing was conducted to determine the suitability of each questionnaire item for accurately measuring the research variables. Furthermore, reliability testing was used to assess the consistency of respondents' responses to the research instrument. After the instrument was deemed valid and reliable, a quantitative descriptive analysis was conducted to describe the Binjai Cerdas Program's success rate using indicators of program effectiveness, target accuracy, educational impact, and program sustainability. The analysis results were then interpreted using a Likert scale and program success percentage categories to accurately and comprehensively determine the Binjai Cerdas Program's success rate.

Respondent Characteristics

This study involved 100 respondents who are beneficiaries of the Binjai Cerdas Program. By gender, female respondents accounted for 59% and male respondents for 41%. By age group, the majority of respondents were in the 14–17 age range (39%), followed by those aged 18–25 (36%) and 7–13 (25%). This composition indicates that the beneficiaries of the Binjai Cerdas Program are primarily secondary school students.

In terms of educational background, the respondents were predominantly Junior High School/MTS students (40%), college students (35%), and elementary school/MI students (25%). Respondents came from various educational institutions in Binjai City as well as universities outside the region, such as MTSN Binjai, MTS Al Munawarah, MIS Maura El Mumtaz, MIS Ikhwanul Mukminin, State Islamic University of North Sumatra, State University of Medan, Panca Budi Development University, STMIK Kaputama, University of North Sumatra, and Syiah Kuala University. This indicates that the Binjai Cerdas Program has reached beneficiaries at various educational levels, from elementary school to higher education.

Validity and Reliability Test

A validity test was conducted on 20 statement items using IBM SPSS Statistics with a sample size of 100 respondents. The test results showed that all statement items had a correlation coefficient (calculated r) greater than the critical r value of 0.197. The calculated r values ranged from 0.579 to 0.813 with a significance level of 0.000 or less than 0.05. These results indicate that all statement items are valid and capable of accurately measuring the success variables of the Binjai Cerdas Program, making them suitable for use in this study. While the reliability test was conducted using Cronbach's Alpha. The results showed a Cronbach's Alpha value of 0.955 for the 20 items. This value is well above the minimum threshold of 0.60, indicating that the research instrument is reliable. The high Cronbach's Alpha value indicates that the instrument has excellent internal consistency and produces stable data to measure the success of the Binjai Cerdas Program.

Descriptive Statistical Test

Descriptive statistical analysis was conducted to describe respondents' perceptions of program effectiveness, targeting accuracy, educational impact, and program sustainability. The analysis showed that the program effectiveness variable had a mean score of 24.79 out of 30. The targeting accuracy variable had a mean score of 25.39 out of 30. Meanwhile, the educational impact variable had a mean score of 21.67 out of 25, and the program sustainability variable had a mean score of 13.54 out of 15.

The average scores, which are close to the maximum scores across all variables, indicate that respondents gave positive evaluations of the implementation of the Binjai Cerdas Program. Furthermore, the relatively small standard deviation suggests that respondents' perceptions are homogeneous and do not differ significantly. To determine the success rate of the Binjai Cerdas Program, the descriptive statistical analysis mean was converted to a percentage. The formula for calculating the program's success rate is as follows:

$$\text{Percentage} = (\text{Mean/Maximum Score}) \times 100\%$$

Based on this formula, the following results were obtained:

Table 1. Descriptive Statistics and Success Level of the Binjai Cerdas Program				
Variable	Mean Score	Maximum Score	Percentage (%)	Category
Program Effectiveness	24,79	30	82,6	Very Successful
Target Accuracy	25,39	30	84,6	Very Successful
Educational Impact	21,67	25	86,6	Very Successful
Program Sustainability	13,54	15	90,2	Very Successful
Overall Program	85,0	100	85,0	Very Successful

Source: Processed data (2026)

Table 1 shows that all evaluation dimensions achieved percentage scores above 80%, indicating that the Binjai Cerdas program can be categorized as very successful. Program sustainability obtained the highest score (90.2%), suggesting that beneficiaries perceived the educational assistance as providing long-term benefits for their educational development. Educational impact also achieved a high score (86.6%), indicating that the program effectively supported beneficiaries in meeting their educational needs. Meanwhile, program effectiveness recorded the lowest score among the dimensions (82.6%), although it remained within the very successful category. This finding suggests that there is still room for improvement in program implementation and service delivery.

The high effectiveness and targeting accuracy scores indicate that the program has generally achieved its objectives and reached eligible beneficiaries. This finding is consistent with Bahri & Utama (2021), who argue that effective zakat distribution improves beneficiary welfare. Furthermore, the positive educational impact supports human capital theory, which emphasizes the importance of education in enhancing individual capabilities and future socioeconomic outcomes. These findings are also in line with Marliyah & Ayuni Sari (2022) and Toni et al. (2022), who found that educational zakat improves access to education and that accurate targeting enhances program effectiveness.

Despite these positive outcomes, several challenges remain. Educational assistance programs may create dependency if they are not accompanied by mentoring and empowerment initiatives. In addition, long-term monitoring of beneficiaries may be limited by institutional resources. Nevertheless, the findings indicate that the Binjai Cerdas Program has generated meaningful educational and financial benefits for its beneficiaries, supporting Sari et al. (2022) and other studies on the positive impact of zakat programs on beneficiary welfare.

From a policy perspective, BAZNAS Binjai City should continue and strengthen the Binjai Cerdas program while improving monitoring and evaluation mechanisms to ensure sustainable outcomes. Integrating mentoring activities and expanding collaboration with educational institutions may further enhance program effectiveness and beneficiary development. Overall, the findings demonstrate that educational zakat serves not only as financial assistance but also as an important instrument for human capital development, social welfare improvement, and long-term poverty alleviation.

Overall Effectiveness of the Binjai Cerdas Program

The findings indicate that the Binjai Cerdas Program has achieved a high level of effectiveness in distributing educational zakat to eligible beneficiaries. Based on the descriptive analysis, the overall effectiveness score reached 86.0%, indicating that the program has successfully fulfilled its primary objective of providing educational assistance to underprivileged students while supporting human capital development. This finding demonstrates that the program has been implemented effectively across beneficiary selection, program implementation, educational support, and sustainability.

The results support the concept of program effectiveness, which argues that the success of a public or social program should be evaluated not merely by the amount of resources distributed but also by its ability to achieve predetermined objectives and generate positive outcomes for beneficiaries (Siagian & Marliyah, 2022). Likewise, Syahriza et al. (2019) emphasize that effective zakat distribution should contribute to sustainable improvements in beneficiaries' welfare rather than temporary financial relief. Therefore, the high effectiveness score suggests that the Binjai Cerdas Program has succeeded in transforming educational zakat into a productive instrument that promotes long-term social development. This finding is also consistent with the concept of productive zakat, which positions educational assistance as a long-term investment in human capital. Rather than addressing only immediate educational expenses, the program contributes to improving students' educational attainment and future socio-economic opportunities. Similar conclusions were reported by Mawardi et al. (2023), who argue that productive zakat should be assessed through its contribution to beneficiary empowerment and sustainable welfare.

Targeting Accuracy

The descriptive findings reveal that targeting accuracy represents one of the strongest dimensions of the Binjai Cerdas Program, indicating that educational assistance has generally reached students who genuinely meet the eligibility criteria established by BAZNAS. Respondents perceived that beneficiary selection procedures were conducted transparently and fairly, thereby increasing confidence in the program. From the perspective of Targeting Theory, accurate beneficiary identification is a fundamental requirement for ensuring program effectiveness, as limited resources should be allocated to those most in need (Toni et al., 2022). Proper targeting minimizes inclusion and exclusion errors while maximizing the social impact of zakat distribution. Consequently, the high level of targeting accuracy observed in this study reflects the effectiveness of the verification and selection mechanisms implemented by BAZNAS Binjai. Previous studies have similarly highlighted the importance of beneficiary targeting in Islamic social finance. Bahri and Utama (2021) argue that transparent selection procedures significantly improve institutional credibility and program effectiveness. Thus, the findings reinforce the argument that accurate targeting serves as a prerequisite for achieving sustainable educational outcomes.

Educational Impact

The analysis indicates that the Binjai Cerdas Program has generated substantial educational benefits for beneficiaries. Educational assistance not only reduced financial barriers but also enabled students to continue their education and improve their academic performance. These findings suggest that the program contributes positively to the development of beneficiaries' human capital. According to Human Capital Theory, investments in education enhance individuals' knowledge, skills, and future productivity, thereby increasing their long-term earning potential (Becker, 1993). Educational zakat, therefore, functions as an investment rather than merely a form of social assistance. This interpretation is consistent with Rois et al. (2026), who argue that educational zakat strengthens future socio-economic mobility by improving educational opportunities for disadvantaged communities. Furthermore, these findings demonstrate that educational assistance can generate broader social benefits by reducing educational inequality and promoting inclusive development. Consequently, the Binjai Cerdas Program contributes not only to educational achievement but also to long-term poverty alleviation by fostering human capital.

Governance and Institutional Effectiveness

Institutional governance emerged as another important factor supporting the success of the Binjai Cerdas Program. Respondents generally perceived that BAZNAS Binjai implemented the program transparently, professionally, and in accordance with established regulations. Such governance practices have strengthened beneficiaries' trust and enhanced the institution's credibility. The findings support Good Governance Theory, which argues that transparency, accountability, participation, and professionalism are essential determinants of institutional effectiveness (Nasution, 2021). Previous research by Putri et al. (2024) and Rasyid (2025) also demonstrates that good governance significantly improves public trust and enhances the effectiveness of zakat management. Therefore, institutional governance should be regarded as an enabling factor that supports successful educational zakat implementation.

Program Sustainability

The findings further indicate that the Binjai Cerdas Program has strong potential for long-term sustainability. Respondents believed that continued educational support would improve beneficiaries' educational attainment, employment opportunities, and future economic independence. These findings are consistent with Sustainability Theory, which emphasizes that successful social programs should generate long-term value rather than temporary benefits (Kantabutra & Ketprapakorn, 2020). Similarly, Marliyah and Ayuni Sari (2022) argue that productive zakat should ultimately enable beneficiaries to become economically self-reliant. The sustainability dimension, therefore, demonstrates that educational zakat contributes to sustainable socio-economic development through continuous investment in human capital.

Integrated Analysis

Overall, the findings demonstrate that the effectiveness of the Binjai Cerdas Program cannot be explained by a single dimension. Instead, program success results

from the interaction between targeting accuracy, educational impact, institutional governance, and sustainability. Accurate beneficiary selection ensures that educational assistance reaches deserving recipients, while effective governance enhances institutional credibility and accountability. At the same time, educational support contributes directly to human capital development, and sustainability ensures that these benefits continue beyond the period of financial assistance. This integrated perspective confirms that educational zakat should be viewed as a strategic investment in human capital rather than merely a charitable transfer of funds. Consequently, the success of the Binjai Cerdas Program reflects the effective integration of productive zakat principles, human capital development, good governance, and sustainable development within a comprehensive educational empowerment framework.

E. CONCLUSION

Based on the findings, the Binjai Cerdas Program, organized by BAZNAS Binjai City, can be categorized as a highly successful educational zakat program. The results indicate that all program success indicators achieved high scores, namely program effectiveness (82.6%), targeting accuracy (84.6%), educational impact (86.6%), and program sustainability (90.2%). These findings demonstrate that the program has been implemented effectively, has reached the intended beneficiaries, and has generated positive educational outcomes. Theoretically, this study contributes to the literature on Islamic social finance by providing empirical evidence that educational zakat serves not only as financial assistance but also as a mechanism for human capital development. The findings support the argument that educational zakat can play an important role in improving educational opportunities, promoting social mobility, and contributing to long-term poverty alleviation.

In practice, the study has important implications for BAZNAS and other zakat institutions in designing more effective, sustainable, and impact-oriented educational assistance programs. Strengthening monitoring systems, academic mentoring, and capacity-building initiatives may further enhance the effectiveness of educational zakat programs. This study is limited by its use of descriptive analysis and its focus on a single local program. Future research is encouraged to employ more advanced analytical methods, broader geographical coverage, and longitudinal approaches to examine the long-term effects of educational zakat on human capital development and poverty reduction.

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