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## **Zakat Distribution for Productive Student Scholarship Program By BAZNAS Gresik Regency in Yusuf Al-Qardhawi's Perspective**

**Retno Dini Pratiwi**

State Islamic University Maulana Malik Ibrahim Malang

[retnodini35@gmail.com](mailto:retnodini35@gmail.com)

### **Abstract**

BAZNAS is the official and only institution formed by Indonesian government have an important role in the utilization of zakat. As a form of concern for deserver of zakat in education especially in the Gresik Regency area, BAZNAS Gresik Regency established a program called Productive Student Scholarship. Yusuf Al-Qardhawi as a contemporary fiqh scholar, has a thought about zakat which is moderate and can be implemented in this era. In this study, the Productive Student Scholarship Program by BAZNAS Gresik Regency is linked to the perspective of Yusuf Al-Qardhawi. The purpose is to explain and analyze Productive Student Scholarship program at BAZNAS Gresik analyzed from Qardhawi's perspective. This research uses empirical research using a qualitative approach. Sources of data used are primary and secondary data with data collection methods through interviews. The result of this study are The Productive Student Scholarship Program is part of one of the pillars of the "Gresik Berdaya" program by BAZNAS Gresik. In the implementation and application of this program is related to Yusuf Al-Qardhawi's views regarding zakat for scholarship education which is categorized into Fakir, Miskin, and *fi Sabilillah* group. BAZNAS Gresik Regency prioritizes underprivileged students to be given scholarship.

**Keywords:** Distribution; Zakat; Productive Student Scholarship.

### **Introduction**

Based on 2014-2018 data period, the poverty rate in Gresik district is still above 10%.<sup>1</sup> The government must try to increase the amount of government spending that is pro to the welfare of the people, so that the poverty rate in Gresik Regency has decreased. It is necessary to create adequate employment opportunities for workers so that welfare increases. If If employment can absorb the existing workforce, poverty reduction will be successful.

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<sup>1</sup> Ahmad Nainunis Al-Muhaimin, "Pengaruh Jumlah Penduduk, Pengeluaran Pemerintah dan Pengangguran Terhadap Kemiskinan Di Kabuapten Gresik", *Jurnal Fakultas Ekonomi dan Bisnis Untag* (2020): 2

Indonesia as the country with a majority Muslim population, can use zakat to solve social problem in Indonesian society.<sup>2</sup> In Islam, the resolution of problems as above can be solved by implementing effective zakat, infaq, and shadaqah funds. All three have in common in their role in making a significant contribution to poverty alleviation.<sup>3</sup> Zakat is one of the teachings of Islam that is able to provide social and economic strength for Muslims, so that zakat will be a source of economic strength for the people towards the revival of Islamic civilization.<sup>4</sup> By empowering zakat optimally and gradually updating it (ranging from data mapping of muzakki, records of muzakki, the collection of zakat funds or objects, the distribution of zakat funds or objects, mapping, and recording of zakat recipients), the economic problems such as financial poverty can be overcome.<sup>5</sup> Indonesian government's efforts to solve poverty, social inequality, and equal distribution of education are by establishing zakat management organizations consisting of elements of society and the government to collect, distribute, and utilize zakat according to Islamic provisions.

The success parameters used are more focused on the effects of community empowerment, such as establish tuition assistance programs.<sup>6</sup> The zakat organizer's task not only in providing tuition assistance, but also in empowering the scholarships to make them free from poverty and not leave them in poverty, which makes a habit and proud of it.<sup>7</sup> As well as BAZNAS Gresik Regency has several programs to help empower their *mustahik* (deserver of zakat). One of the excellent programs that they have is the Productive Student Scholarship Program. This program is intended as a BAZNAS Gresik Regency concern to deserver of zakat in education.

As one of the Muslim scholars who have thoughts about contemporary fiqh, Yusuf Al-Qardhawi has views about zakat, and it can be implemented in this era. There are several thoughts of Yusuf Al-Qardhawi regarding Zakat, which has been implemented as a program by Zakat National Agency in Indonesia, such as productive zakat and utilization of zakat for the scholarship. Of course, this can be a question whether the concept of Productive Student Scholarship program by BAZNAS Gresik Regency is related to Yusuf Al-Qardhawi's Thoughts.

Productive students Scholarship program by BAZNAS Gresik Regency attracted the researcher's attention to research more about this program. The researcher chooses this program as the object of research, which later presented various further explanations about ins and outs of this program, from the history, purpose, targets of the deserver of zakat, and the technical implementation of the Productive Student Scholarship program, which includes the selection process and the contributions of zakat recipients of this program. The researcher also describes the opinions of the deservers of zakat that receive this scholarship program.

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<sup>2</sup> M. Ali Hasan, *Zakat dan Infaq* (Jakarta: Kencana, 2006), 3

<sup>3</sup> Wan Zulkarnain, "Analisis Implementasi Penyaluran Dana ZIS Untuk Beasiswa Pendidikan (Studi Kasus: Lazismu Medan)", *Jurnal Al-Qasd* No. 2(2020): 12

<sup>4</sup> Yusuf Al-Qardhawi, *Kiat Islam Mengentaskan Kemiskinan* (Jakarta: Bina Insani Press. 1995), 15

<sup>5</sup> Muzakkir Nabir, "Manajemen Pendistribusian Zakat Melalui Program Unggulan Beasiswa Oleh Baitul Mal Aceh", *Al Idarah: Jurnal Manajemen dan Administrasi Islam*, no. 1(2017): 4

<sup>6</sup> Adnan Abubakar, "Pemberdayaan Zakat Untuk Pendidikan", *Nur El-Islam*, No. 1 (2017): 3

<sup>7</sup> Fakhrruddin, *Fiqh dan Manajemen Zakat di Indonesia*, (Malang: UIN-Malang Press, 2008), 313

So this research is helpful as a recommendation to BAZNAS Gresik Regency as the program organizer. Furthermore, this study also analyzes the utilization of Zakat through Productive Student Scholarship in Yusuf Al-Qardhawi's perspective.

There are several previous research that became a reference in this study, the first from journals entitled *Manajemen Pendistribusian Zakat Melalui Program Unggulan Beasiswa Oleh Baitul Mal Aceh* by Muzakkir Nabir<sup>8</sup>. In this research, it is described in detail about the management of zakat distribution which is specifically for scholarships, but that research uses the discussion of mustahik scholarship recipients in general.

Then in the second research entitled *Analisis Pendistribusian Zakat Beasiswa Dalam Program Satu Keluarga Satu Sarjana (SKSS) Di BAZNAS Provinsi Banten Tahun 2015-2019* by Dewi Rahmi Fauziah and Siti Sholehah. In this case, the classification of *ibn sabil* (people who run out of supplies on a trip) is more indicated for poor students who have achievements, training programs for an activity<sup>9</sup>, and assistance for students who run out of supplies on the way. That research only focused on 1 period in 2015-2019, meaning that there was the latest update in the following year.

The last is the research from Dimas Rizky Syahputra and Tika Widiastuti that entitled *Zakat Produktif Dalam Meningkatkan Kualitas Pendidikan Mustahiq Ditinjau Dari Standar Penilaian Pendidikan, Standar Proses, Dan Standar Sarana Prasarana (Studi Kasus LAZ Inisiatif Zakat Indonesia Cabang Jawa Timur)*<sup>10</sup>. In that journal, the researcher describe the results of the quality of education for mustahik who are awarded scholarships through zakat. This of course can be an inspiration and help support this research in looking at the quality of education of the recipients of zakat scholarships in the productive student scholarship program at BAZNAS Gresik Regency.

## **Method**

This research use empirical research using a qualitative approach. Sources of data used are primary and secondary data with data collection methods through interviews and documentation. Then the data processing methods used are classification, verification, analysis, and conclusions.

## **Productive Student Scholarship by BAZNAS Gresik Regency**

Zakat management institutions are required to plan measurable programs. Through the empowerment of zakat, it is hoped that it can reduce poverty and even make poverty zero, indeed there are institutions that have been formed to handle zakat, both formally and

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<sup>8</sup> Muzakkir Nabir, "Manajemen Pendistribusian Zakat Melalui Program Unggulan Beasiswa Oleh Baitul Mal Aceh", *Al Idarah: Jurnal Manajemen dan Administrasi Islam*, no. 1(2017): 1

<sup>9</sup> Dewi Rahmi Fauziah and Siti Sholehah, "Analisis Pendistribusian Zakat Beasiswa Dalam Program Satu Keluarga Satu Sarjana (SKSS) Di BAZNAS Provinsi Banten Tahun 2015-2019", *Aksioma Al-Musaqoh: Journal Islamic Studies and Bussiness Studies*, no. 2(2021): 122

<sup>10</sup> Dimas Rizky SyahPutra dan Tika Widiastuti, "Zakat Produktif Dalam Meningkatkan Kualitas Pendidikan Mustahiq Ditinjau Dari Standar Penilaian Pendidikan, Standar Proses, Dan Standar Sarana Prasarana (Studi Kasus LAZ Inisiatif Zakat Indonesia Cabang Jawa Timur)", *Jurnal Ekonomi Syariah Teori dan Terapan*, No. 5 (2019)

informally, as well as cooperation between government agencies with non-governmental organizations but not yet effective and efficient.<sup>11</sup> In practice, BAZ or LAZ in providing productive zakat, must also provide guidance and assistance to mustahiq. In the context of productive zakat which is given in the field of education, it must be carried out coaching and training intellectual and spiritual assistance to mustahiq.<sup>12</sup> It is intended to be able to try optimally in meeting the needs of his life. In the end, it is hoped that mustahik can increase their income so that they are no longer mustahik, and even then they are expected to switch to *muzaki*.<sup>13</sup>

In carrying out its obligations, the Gresik Regency Baznas always relies on the results of the meetings held at the coordination meeting. At the coordination meeting received various kinds of ideas from all staff. The decisions chosen at the coordination meeting are used as the main basis and carry out the process of collecting, distributing or developing zakat, infaq, and alms funds. At the meeting, all inputs issued by the management agreed on one goal, to optimize the collection of zakat, infaq, and alms funds for all Gresik muzakki. Therefore, to maximize it, it is necessary to use methods on how to maximize the collection of zakat funds, infaq, alms by socializing to several agencies and the Gresik community every year.<sup>14</sup>

Productive Student Scholarship program is a flagship program by BAZNAS Gresik Regency. This program was intended as a concern of BAZNAS Gresik for *mustahik* (deserver of zakat) in the world of education. The target is students from Gresik Regency and currently studying at universities in the Gresik Regency area and outside the Gresik Regency area. This program has been going on since 2015. Initially, this program was only for students from Gresik Regency studying in the Gresik Regency area only. However, since 2017 this program has been distributed to students who come from Gresik and studying outside the Gresik Regency area. Empowering individuals through the organization, BAZNAS Gresik hopes that the scholarship recipients will be able to make a positive contribution from the knowledge they get from the training provided by BAZNAS to the community. The organization can be through internal and external campus organizations as well as community organizations. Through entrepreneurship, individuals empowerment means that the recipients of this scholarship are given entrepreneurship training through seminars and training held by BAZNAS Gresik.

Productive Student Scholarship program at BAZNAS Gresik Regency only use zakat funds as source of fund, so that there is no interference from other funds collected in

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<sup>11</sup> Siti Aminah Chaniago, "Pemberdayaan Zakat dalam mengentaskan Kemiskinan", *Jurnal Hukum Islam (JHI)*, no. 1 (2018): 7

<sup>12</sup> Dimas Rizky SyahPutra dan Tika Widiastuti, "Zakat Produktif Dalam Meningkatkan Kualitas Pendidikan Mustahiq Ditinjau Dari Standar Penilaian Pendidikan, Standar Proses, Dan Standar Sarana Prasarana (Studi Kasus LAZ Inisiatif Zakat Indonesia Cabang Jawa Timur)", *Jurnal Ekonomi Syariah Teori dan Terapan*, No. 5 (2019): 211

<sup>13</sup> Abdul Wasik, "Menelaah Kembali Prinsip Zakat Produktif (Upaya Mengubah Masyarakat Konsumtif Menuju Masyarakat Produktif)", *Jurnal Al-Hukumi*, No. 2(2020): 172

<sup>14</sup> Silvi Mata'atul Mariroh and Mochammad Khoirul Anwar, "Pengelolaan Zakat, Infaq, dan Sedekah Dalam Pengembangan Usaha Mikro di BAZNAS Gresik", *Jurnal Ekonomika dan Bisnis Islam*, No. 3(2020): 123

BAZNAS Gresik Regency. There are indeed many sources of funds collected, ranging from zakat funds, infaq and shodaqoh funds, profit sharing funds, even APBN and APBD. But, the source of funds distributed for the productive student scholarship program is purely from zakat funds, both from individual mustahik, zakat from companies and institutions.

The stages of selection for productive scholarship recipients are as completeness of the documents, interview and Al-Qur'an reading test. BAZNAS Gresik conducts a survey of applicants as an indicator of consideration for accepting productive student scholarship candidates in the economic aspect and minimizes fraud from the applicants. The survey's assessment indicators are economic conditions, family conditions, parents' jobs, and house conditions.

After the selection step was done, The Chairmans of BAZNAS Gresik held a meeting to approve who will receive the Productive Student Scholarships. The Head of BAZNAS Gresik Regency validates Productive Student Scholarship Recipients data and shares it on the BAZNAS Gresik website.

According to Mr. Ridlo regarding submit process of scholarship, Productive Student Scholarship fund given by BAZNAS Gresik to each mustahik is Rp 3.000.000 every year for students who study in Gresik Regency and Rp 4.000.000 for students that study outside Gresik Regency. The nominal amount that students who study outside the Gresik Regency area are more than those who study in Gresik Regency due to greater needs such as living cost and transportation.

Mr. Ridlo also said that this scholarship was given to students when they were accepted as recipients of Productive Student Scholarships until they graduated, which is a maximum in the 8th semester. If there are students who have not graduated in the 8th semester, there is a summons to the student from the chairman of BAZNAS Gresik to determine the cause and reason. Every semester, students are required to report the use of their scholarship to BAZNAS Gresik. The aim is to monitor the expenditure of the scholarship so that there is no misappropriation. So that expenses can be monitored properly.

Productive Student Scholarship recipients are also expected to contribute to BAZNAS Gresik and society. According to Hanif Romadhon as the coordinator of the Productive Student Scholarship program as well as the scholarship recipient of 2014, he said In 2014, when he was the receiver of productive scholarship, he less active in a college organization. When he was in college, he actively worked teaching *banjari* extracurricular at MAN 2 Gresik and MTSN Gresik for transportation costs. For organization, he am active in the village as a youth organization member.

Rosida, one of the Productive Student Scholarship recipients of batch 6 that study at UIN Sunan Ampel Surabaya, also said that she active in internal and external college organizations campus. Students who receive the Productive Student scholarship are required to be active in social activities both in internal and external campus activities as well as in social activities of BAZNAS Gresik itself. BAZNAS has made an agenda for scholarship recipients studying in Gresik. The agenda is to help serve the community at the BAZNAS Gresik office.

Some students did not actively participate in activities through this statement because they worked or other organizational activities outside of BAZNAS Gresik activities. There is a warning from the leadership of BAZNAS Gresik if the student is not active continuously.

The recipients of the Productive Student Scholarship Program certainly have views about the program. Hanif Romadon, who is the recipient of the first batch of scholarships, said that it was very helpful when he receive this scholarship, especially financially during college thats enough for tuition fees and needs during college. Then after graduating, he worked at BAZNAS. Likewise with Rosida, recipient of the 6th generation productive student scholarship. She was really helped by this scholarship, it eases the burden on parents to pay for college. Even though she entered during the pandemic, she was still able to take part in some seminars and trainings from BAZNAS. In her opinion, the most useful ones are the seminars. So sheknow the ins and outs of zakat and BAZNAS.

From the perspective of the two informants, they were greatly helped financially by this scholarship. Meanwhile, in terms of BAZNAS activities, they are happy when they can benefit others. Both also get additional relationships and benefits in gaining insight. There is hope from the two informants for BAZNAS Gresik, especially in this program. Hanif said that BAZNAS had done its best for this program. According to him, how was the scholarship recipients' commitment to BAZNAS when they applied for this scholarship.

### **Zakat Distribution for Productive Student Scholarship program Gresik Zakat National Board in Qardhawi's perspective**

In analyzing Productive Student Scholarship program by BAZNAS Gresik Regency with Qardhawi's view, the researcher explain the groups of deserver of zakat that relevant related to this research. The groups of deserver of zakat is: *Fakir*, *Miskin*, and *fi sabilillah*. Researchers assume that the three groups of zakat recipients have a correlation with the target recipients of the Productive Student Scholarship program.

Allah explain about eight groups of deserver of zakat in Al-Qur'an surah at-taubah verse 60, the first and second group is Fakir dan Miskin. They are the main target who are entitled to be given zakat. Qardhawi said, This shows that the first goal of zakat is to eradicate poverty and destitution in Islamic society.<sup>15</sup> Qardhawi also concluded about fakir dan miskin, that is Those who have no property and business at all, Those who have assets or business but are not sufficient for themselves and their family and, Those who have assets or business that can only peofide for half or more of their needs for themselves and their dependents.<sup>16</sup>

Then regarding zakat for education, Qardhawi explained in section about the needy and the poor, which are included in the main category deserver of zakat. He said if someone specializes in seeking knowledge, they may be given zakat to fulfill the need to buy books or benefit from their religion and world. People who seek knowledge should be given zakat because he is carrying out fardhu kifayah; and also the benefits of their ability not only for themselves but also for all people. They also have the right to be deserver of zakat because

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<sup>15</sup>Yusuf Qardhawi, *Hukum Zakat* (Terj. Didin Hafidhuiddin dan Hasanuddin), (Jakarta: Litera Antarnusa, 2011), 510

<sup>16</sup> Yusuf Qardhawi, 514

they are a person who needs help from the other Muslims.”<sup>17</sup> From the view of Yusuf Al-Qardhawi, it concluded that people who are studying and practice their knowledge for society, especially poor and needy, they have entitled to be given zakat.

*Fî Sabilillah* which means "in the way of Allah" including the seventh group of zakat recipients. Yusuf Al-Qardhawi gave a conclusion about *fî sabilillah* from the opinion of the four mazhab priests (schools of islamic thought), which are Jihad is included in the scope of *sabilillah*, giving zakat to *mujtahid* is different from giving zakat for jihad utility, not allowed to give zakat for the benefit of common interests such as building bridges and mosques. Costs for these matters must be from income other than zakat.<sup>18</sup>

From this statement, the information from the four schools of islamic thought states that *sabilillah* means war and jihad using armies. However, Qardhawi argue that this kind of war does not exist anymore in this era.<sup>19</sup> Therefore, Qardhawi did not expand the meaning of *sabilillah* in Surah At-Taubah verse 60, but he did expand the meaning of jihad *fî sabilillah* (just fight for the sake of Allah).

Qardhawi said that Jihad in Islam is not only warfare and combat with weapons. Establishing a school is a pious act that is not categorized as jihad. However, if in a country where education is the main problem, and foundations are controlled by capitalist or secularist, then the most important jihad is to establish Islamic schools.<sup>20</sup> Qardhawi also categorizes people who are studying as *jihad fî sabilillah* (just fight for the sake of Allah), so they are categorized as deserver of zakat. Qardhawi said that Utilize zakat for jihad in a cultural, educational and mass media is more important in this era. It is in category of Jihad *fî sabilillah* if the jihad appropriate with the teachings of Islam. Publish books and preach about the goodness of Islam, which explain the beauty of islamic teachings and its truth with extensive knowledges. It is in category of *jihad fî sabilillah*<sup>21</sup>

Besides explain *fakir*, *miskin* dan *fî sabilillah* groups that related with Productive Student Scholarship program, Qardhawi also explain about zakat for Scholarship. He also saw some governments from developed countries that give scholarships for students to make them easier to study. So the zakat that collected from muzakki can be given as tuition such as scholarships, Qardhawi explained that There are several governments in developed countries that defray (by providing scholarships) the knowlodge seekers who are able to achive many achievements by giving them the opportunity to further explore the scientific fields they are good at, either abroad or in their own country<sup>22</sup>

From Qardhawi's explanation about scholarship by government in several developed country, Productive Student Scholarship Program by BAZNAS Gresik Regency also same

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<sup>17</sup> Yusuf Qardhawi, *Hukum Zakat* (Terj. Didin Hafidhuiddin dan Hasanuddin), (Jakarta: Litera Antarnusa, 2011), 525-526

<sup>18</sup> Yusuf Qardhawi, 618-619

<sup>19</sup> Yusuf Qardhawi, 635

<sup>20</sup> Yusuf Qardhawi, 635

<sup>21</sup> Yusuf Qardhawi, 642-643

<sup>22</sup> Yusuf Qardhawi, *Spektrum Zakat Dalam Membangun Ekonomi Kerakyatan*, (Jakarta: Zikrul Hakim, 2005), 20-21

with Qardhawi's Explanation. Because BAZNAS is the official and only zakat management institution established by the Indonesian government.

Productive Student Scholarship Program by BAZNAS Gresik Regency in its implementation and application has similarities with Yusuf Al-Qardhawi about zakat for education. That person who focuses on studying and provides benefits of knowledge for the people they have the right to be given zakat to fulfill their daily needs and motivate them to explore more.<sup>23</sup> This is appropriate with zakat mustahik recipients of zakat from the Productive Student Scholarship Program, which are students who need more studying, such as much tuition fees, living costs, transportation costs, and daily necessities.

In the target of mustahik, BAZNAS Gresik prioritizes underprivileged students to be given scholarships that belong to the main category of zakat recipient asnaf groups. According to the opinion of Yusuf Al-Qardhawi, those poor people, in general, cannot study or send their children to school. Therefore, education is an urgency that must be fulfilled by the needy by utilizing zakat to study and send their children to the world's interests and the hereafter.<sup>24</sup>

BAZNAS Gresik also hopes that through this program the knowledge of Productive Student Scholarship recipients in addition to getting scholarship money, recipients also get training and coaching related to individual empowerment such as organizations and entrepreneurship. and can also be useful for Muslims and society through the organizations they join and make them as a BAZNAS Gresik volunteer. Also, following the opinion of Yusuf Al-Qardhawi. People who are studying and also the benefits of knowledge are not only for themselves but also for the entire ummah. Therefore they have the right to be helped with zakat assets because they are included in the category of people who need help from the Muslims themselves.<sup>25</sup>

## Conclusion

Based on the result of data in the field that have been described and analyzed regarding the distribution of zakat for Productive Student Scholarships which is then analyzed with the views of Yusuf Al-Qardhawi, researcher can provide the following conclusions that the Productive Student Scholarship Program is part of one of the pillars of the "Gresik Berdaya" program by BAZNAS Gresik. The aim is BAZNAS Gresik's concern in the world of education and empowerment for its recipients.

Based on analysis regarding the Productive Student Scholarship Program by BAZNAS Gresik Regency with Yusuf Al-Qardhawi perspective, BAZNAS Gresik Regency in the implementation and application of this program is related to Yusuf Al-Qardhawi's views regarding zakat for education scholarship which is categorized into *Fakir*, *miskin* and *fi Sabilillah* group. BAZNAS Gresik Regency prioritizes underprivileged students to be

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<sup>23</sup> Yusuf Qardhawi, *Spektrum Zakat Dalam Membangun Ekonomi Kerakyatan*, (Jakarta: Zikrul Hakim, 2005), 19

<sup>24</sup> Yusuf Qardhawi, 51

<sup>25</sup> Yusuf Qardhawi, *Hukum Zakat* (Terj. Didin Hafidhuddin dan Hasanuddin), (Jakarta: Litera Antarnusa, 2011), 525



given scholarships and recipients also get training related to individual empowerment such as organizations and entrepreneurship. Through their abilities and preaching, they can benefit the Islamic community.

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