

The Role Of Zakat In Improving The Intelligence Of The Nation's Children Through A Scholarship Program by The Amil Zakat Institute (Baitul Maal)

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ABSTRACT

Zakat is here to help the nation's children in achieving their dreams and these ideals can be achieved with proper education, but not all children get adequate education in the sense that there are children who stop taking education due to limited costs, the absence of educational support facilities that make children drop out of school and even despair, for that there needs to be a policy to anticipate this. The need for scholarship programs to assist these children in completing their education scholarships have an important role in encouraging and supporting the development of quality human resources, expanding educational opportunities, and creating a positive impact in society. The management of zakat funds for the development of education in Indonesia is legally permissible based on the fatwa of the Indonesian Ulema Council Number Kep.120 / MU / II / 1996 concerning the Provision of Zakat for Scholarships and Baznas Regulation No. 3 of 2018 concerning the distribution and utilization of zakat. In this case, the utilization of zakat is carried out in the fields of economics, health and education. That way zakat funds can be distributed in the form of financial assistance, namely scholarships that are useful for students and students in education, namely students and students who experience financial difficulties in their education, the amil zakat agency is here to help and provide benefits from the collection of zakat funds that have been distributed by muzakki (zakat givers), not only given for consumptive purposes but for educational purposes.

Keywords: *Zakat, Scholarship, Amil Zakat Agency*

INTRODUCTION

Zakat is an obligation of Muslims for those who have qualified to fulfill the obligation of zakat, in addition to fulfilling Allah's commandments, the purpose of giving zakat is to help Muslims who need assistance related to the weak economy experienced. Zakat is the third pillar of Islam, so zakat has an important position and significance as one of the pillars of the great building. Based on the hadith narrated by Ibn 'Umar Radhiyallah anhuma that the Prophet Sallallahu'alaihi wa sallam said: "Islam is built on five things: the creed that there is no righteous

Rabb other than Allâh and that Muhammad is the messenger of Allâh, upholding prayers, performing zakat, fasting Ramadan and Hajj to Baitullah for those who are able".

The existence of zakat obligations, people are tested for their level of faith in Allah SWT, by setting aside part of their wealth. The level of human sincerity in carrying out zakat obligations shows the level of one's faith. In addition, with the obligation of zakat humans are trained to be grateful for the blessings that have been received from Allah SWT, so that humans become more sensitive to the surrounding

environment and realize that not everyone is lucky to get abundant wealth favors.

Zakat etymologically, comes from the word *zaka* which means purifier or purity. The word *zakat* can also mean to thrive. In the books of Islamic law, the word *zaka* is defined as holy, growing and developing and blessings. If it is associated with wealth, then according to Islamic teachings, the *zakati* property will grow because of holiness and blessings. (bringing good to the life and life of the property owner). While according to the term, *zakat* is a property issued by a Muslim from the right of Allah SWT for those who have the right to receive it (*mustahik*). The difference between *zakat* and *sadaqah* and *infaq* is when viewed in terms of law. *Zakat* is an obligation for Muslims whose expenditure is carried out in a certain way and condition, both regarding time, amount and level. While *sadaqah* and *infaq* are not obligatory but this worship is only voluntary and not related to certain ways and conditions.

Often we hear *zakat mal*, *zakat fitrah* and other contemporary *zakat* such as professional *zakat* and so on, now *zakat* is here to help the nation's children in achieving their dreams and these ideals can be achieved with proper education, but not all children get adequate education in the sense that there are children who stop taking education due to limited costs, the absence of educational support facilities that make children drop out of school even Desperate, for that there needs to be a policy to anticipate this. A scholarship program is needed to assist these children in completing their education.

The term education comes from the word "educate", by giving it the prefix "pe" and the suffix "kan", containing the meaning of "deed" (things, ways and so on). The term education originally came from the Yuanani language, namely "*paedagogie*", which means guidance given to children. The term was later translated into English with "*education*" meaning development or guidance. In

Arabic this term is often translated with "Tarbiyah" which means education (Jenilan, 2018). Education is a major milestone of sustainable nation-building. Expertise in managing natural resources to socializing will become easier when someone takes education and gets proof of learning (diploma/certification). However, not everyone has the same *privilege* to pursue formal and informal education properly.

A scholarship program is a form of financial assistance provided to assist recipients in pursuing education according to the field they master. This financial assistance can be provided by educational institutions (schools and colleges), foundations, companies, or other organizations that have an interest in supporting educational development and encouraging high academic achievement. If declared successful, scholarship recipients will get a number of benefits as promised by the scholarship provider, such as tuition, books, stationery, to daily living expenses. Structural poverty is the biggest obstacle for a person not to be able to take education, even though education is one of the main indicators to reduce poverty and unemployment. With adequate access to education, someone from a poor and underprivileged family has the opportunity to develop skills so that they become useful and superior competitive human beings.

This scholarship provider is not only funded by educational institutions or companies but for those who have an interest in helping and supporting the development of education, thus it does not rule out the possibility for *zakat* institutions, namely the *amil zakat* agency, in this case *Baitul Mal* can participate in providing scholarships to support the development of education of the nation's children. In general, a scholarship is a program that can help individuals with limited financial ability to access education. Scholarships have an important role in encouraging and supporting the

development of quality human resources, expanding educational opportunities, and creating a positive impact in society. In this case, the mall is an institution or party that has a special task to handle all people's property, both in the form of state income and expenditure.

In Indonesia, the function of *baitul maal* is narrower when compared to the time of the Prophet s.a.w and the time of the companions. Now *baitul maal* is defined as a social institution to distribute zakat, infaq, sadaqah or as an *amil* institution and its implementers are not only the government, but the private sector can also do it. Then because it was driven by awareness of the need for economic improvement of the people, where the existence of *Baitul Maal* was felt to need to be expanded its function not only as a social institution but also as a fund distribution institution that could be developed as business capital so as to improve the economy of the people, because of this awareness, *baitut tamwil* emerged and is currently called *Baitul Maal wat Tamwil* or known as *BMT*, where there are profit and non-profit activities in one institution (Firdausi, 2018).

The obligation of zakat is one way or means to achieve harmony and stability of the relationship between humans and Allah SWT and human relations with other humans so as to realize the formation of a society that is *baldatun thayyibun warrabun ghaffur*, which is a good society under the mercy and pleasure of Allah SWT. Zakat is part of Islamic shari'a which has its own uniqueness compared to other shari'a worship. It not only contains the content of 'ibâdah mahdlah narrowly, but is also loaded with the content of socio-economic worship. The importance of shari'a zakat in Islam can be seen from the fact explicitly stated in the Qur'an. In addition, zakat is the third of the five pillars of Islam.

Baitul mal as an *amil zakat* agency can channel funds to help the poor,

including those who are currently studying. Giving zakat money for educational purposes, especially in the form of scholarships, the law is *SAH*, because it is included in *ashnaf fi sabilillah*, which is assistance issued from zakat funds based on the Qur'an surah *At-Tawbah* verse 60 on the grounds that the understanding of *fi sabilillah* according to some fiqh scholars from several schools and scholars of tafsir is "general lafaznya". Therefore, the *qaidah ushuliyah* stipulated by the Indonesian Ulema Council (MUI) MUI Fatwa Number Kep.120 / MU / II / 1996 concerning the Granting of Zakat for Scholarships established in Jakarta February 19, 1996 in the session gave consideration that Muslim students / students / scholars, recipients of zakat scholarships, should (MUI, 1996):

1. Academic achievement.
2. Prioritized for those who are less fortunate.
3. Learn knowledge that is beneficial to the Indonesian nation.

As *Baznas* regulations, the Regulation of the National *Amil Zakat* Agency of the Republic of Indonesia Number 3 of 2018 concerning the Distribution and Utilization of Zakat, "The distribution of zakat in the field of education can be provided in the form of education costs, both directly and indirectly. The utilization of zakat in the field of education can be provided in the form of assistance in improving the competence of life skills, leadership, entrepreneurship, and the development of educational facilities and infrastructure" (Berita Negara Republik Indonesia, 2018). Among examples of scholarship programs from zakat funds managed by zakat institutions are: student scholarships or outstanding students, scholarships for the poor, scholarships for secondary and higher primary education, *tahfizh* scholarships, assistance for training and courses, scholarships for regeneration of

scholars, assistance for educational research (Sahroni, 2023).

Various scholars' opinions regarding the definition of poor and poor, Qardhawi concluded three conclusions, namely (Arifin, 2020):

1. The poor are people who have no property and no business at all
2. Those who have property or business but are not sufficient for themselves and their families, i.e. their income does not meet half or less of their living needs, or
3. Those who have property or business that can only meet half or more of the needs for themselves and their dependents, but not for all needs.

As for the benefits of scholarships (Marlisa, 2020):

- a. Helping underprivileged students to get opportunities in education.
- b. Encourage students to compete in terms of academic achievement.
- c. Stimulate the enthusiasm for learning of students or scholarship recipients to be free from the revocation of the scholarship.
- d. Provide opportunities for out-of-school institutions to participate in the process of improving education.

The management of zakat funds for scholarships is justified based on the purpose of zakat itself, the criteria of zakat appreciation in the form of scholarships is included in the recipients of zakat *fiisabillah* group which is interpreted as fighting in the way of Allah not only fighting but also like studying, studying religious knowledge and so on as a form of goodness. Thus, the author is interested in conducting research related to the role of zakat in improving the intelligence of the nation's children through the zakat scholarship program, seeing how the effectiveness of zakat distributed in the form of scholarships as the purpose of fulfilling zakat itself for the community.

METHODOLOGY

The type of research used is normative legal research which is research that examines law and is shown in written regulations with an approach that is carried out by examining the approach of theories, concepts, reviewing laws and regulations related to this research or legislative approach. Normative juridical research is legal research that lays down law as a building system of norms. In terms of its nature, this research is descriptive research, meaning research that describes certain objects and explains things related to or systematically describes the facts or characteristics of certain populations in a particular field factually and carefully. This research is descriptive because this research merely describes an object to draw generally accepted conclusions. In this study, the author will decrypt this research related to the role of zakat in improving the intelligence of the nation's children through the zakat scholarship program by the *amil zakat* agency.

DISCUSSION

Zakat is a *maliyah ijtma'iyah* worship which has a very important position to be practiced, for the development of the welfare of the people. Zakat has been proven in the history of Islamic development, becoming one of the sources of state revenue that has a role as a way of Islamic *shiar*, global development and social education such as compensation for the poor and other social services (Nurani, 2022). As MUI fatwa Number Kep.120 / MU / II / 1996 concerning the Provision of Zakat for Scholarships, namely Giving zakat money for educational purposes, especially in the form of scholarships, the law is valid because it is included in *ashnaf fi sabilillah*, which is assistance issued from zakat funds based on the Qur'an surah at-Tawbah verse 60 on the grounds that the understanding of *fi sabilillah* according to some jurisprudence

scholars from several schools and scholars of tafsir is a general lafaznya.

The use of zakat for scholarships is not necessarily given to the general public but to people who meet the qualifications as zakat recipients, namely Muslim students / students / scholars, recipients of zakat scholarships should have academic achievements, prioritized for those who are less fortunate, learn knowledge that is beneficial to the Indonesian nation. Of course, zakat in the form of scholarships has a great impact on the development of education in Indonesia. This is because Indonesia itself has sharia financial law instruments in using zakat funds, one of which is through zakat donations for educational scholarships for science claimants who need financial rocks.

Most contemporary scholars allow the granting of scholarships from zakat funds. However, it must meet several terms and conditions (Halimatussyadiyah, 2022).

1. Some scholars require that the field of science studied is sha'i. Contemporary scholars, such as Sheikh Yusuf Al-Qardhawi and the fatwas of Saudi Arabian clerics agree on this. The scholars include people who deepen Islamic knowledge in the category of *fii sabilillah*, so they can get scholarships from zakat funds.
2. It is permissible to provide scholarships from the zakat fund for poor children or poor people to improve their standard of living. Educational needs are basic human needs. Sheikh Yusuf Al-Qaradawi requires that the poor man's child has potential. This scholarship can be taken from the zakat fund for the poor fakior or *fii sabilillah*.
3. Allowed to provide scholarships for people who study the sciences needed in life, such as: economics, technology and the like. However, the person who gets the scholarship is the one who is cadre by Muslims. For example, someone who is cadre by a da'wah institution or an institution that fights

for the lives of Muslims. They can get scholarships from zakat for *fii sabilillah*.

The objectives of providing scholarships include:

- a) To help students or students to be able to find knowledge in accordance with the field to be mastered, especially for those who have problems in financing.
- b) Make equal distribution of knowledge or education to each person in need.
- c) Creating a new generation that is smarter and smarter. Because with the help of this scholarship, someone, especially young people, can have the opportunity to get education at a higher level.
- d) Improve well-being. After the creation of new smart human resources, it is hoped that they can give each other with the help of ideas and knowledge that have been obtained while undergoing education.

Baznas Regulation No. 3 of 2018 concerning the distribution and utilization of zakat. In this case, the utilization of zakat is carried out in the fields of economics, health and education. The distribution of zakat in the field of education can be given in the form of education costs either directly or indirectly. Furthermore, the utilization of zakat in the field of education can be provided in the form of assistance in improving the competence of life skills, leadership, entrepreneurship, and the construction of educational facilities and infrastructure. With tuition rising every year, many students cannot afford college without help from outside sources such as scholarships. The zakat fund provides an opportunity for Muslims to give back by providing much-needed support for education and helping knowledge claimants achieve their goals.

The discussion about the sources of zakat today has developed with the times,

the reality and potential of zakat. The scholars then paved the way for legal istinbath and concluded that zakat funds could be extracted from new zakat sources such as professional zakat sources, livestock products, ornamental plant industries, and so on. Similarly, there has been a development in terms of zakat distribution today. Although in the end it must refer to the eight ashnaf mentioned in the Qur'anic verse above, a new sector emerged that distributed zakat for educational scholarships. The distribution of zakat for educational scholarships is by referring to the *fii sabilillah* group found in the tsamaniyyah atsnaf (group eight).

The allocation of zakat funds should ideally be managed directly by the Amil Zakat Institute (LAZ) which has obtained permission from the ministry through the recommendation of the National Zakat Agency (Baznas). The regulation has been stipulated by Law No. 23 of 2011 concerning the management of zakat and government regulation No. 14 of 2014 related to the implementation of Law No. 23 of 2011. The regulation was also strengthened by Presidential Decree of the Republic of Indonesia No. 8 of 2001 concerning the National Amil Zakat Agency as last updated by Presidential Decree No. 27 of 2008. This means that nationally, zakat management must be managed directly by special legal agencies that aim to optimize the management of zakat assets (Isra, 2017).

Such zakat management practices can be understood from the word of Allah Almighty, Q.S. al-Tawbah verse 103:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ
إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

"Take zakat from some of their possessions, to cleanse and purify them and pray for them. Surely your prayer (sheds) peace of soul for them. Allah is All-Hearing Again, All-Knowing."

In addition, the Prophet also once told the Companions of Muadz ibn Jabal when he was sent to Yemen to spread Islam. The Holy Prophet(saw) said:

أَنَّ اللَّهَ افْتَرَضَ عَلَيْهِمْ صَدَقَةً فِي أَمْوَالِهِمْ تُؤْخَذُ مِنْ
أَغْنِيَانِهِمْ وَتُرَدُّ عَلَى فُقَرَائِهِمْ

"Verily Allah Almighty has obligated zakat on their property, which is taken from the rich among them and distributed to those in need". (H.R. Bukhari and Muslim).

Baitul mal is present to provide assistance from the distribution of zakat in the form of educational scholarships for the nation's children who experience financial difficulties, Baitul mal can provide educational assistance as done by Baitul Mal Aceh, which is in its program to provide assistance to students/students /students who experience financial difficulties in carrying out their education process. The provision of tuition assistance for students who excel and are economically disadvantaged is also regulated in Government Regulation Number 48 of 2013, the fifth part, article 27 paragraphs 1 and 2, namely the government and local governments in accordance with their authority provide tuition assistance or scholarships to students whose parents or guardians are economically unable and outstanding (Nesya' et al., 2014).

Here are some of Aceh's baitul mal programs related to funding assistance in the form of scholarships (Laporan Kinerja BMA, 2021).

Table 1. source from Baitul Mal Aceh Performance report (LKj) 2021-2022

No.	Scholarship Program	Year	Number of Recipients
1.	Funding assistance for the preparation of final projects for D3/SI students	2021	1000
		2022	2000
2.	Continuing scholarships for	2021	24

No.	Scholarship Program	Year	Number of Recipients
	outstanding students at the SD/MI, SMP/MTs & SMA/MA levels	2022	199
3.	Education funding assistance for students	2021	964
		2022	3.400
4.	Education funding assistance for Quran tahfiz students	2022	130

Baitul mal Aceh helps the community in the development of education in Indonesia by issuing programs that support education in Indonesia precisely in Aceh, the author takes several programs owned by Baitul mal Aceh including those listed in the table above. Based on the table above, it can be seen that in addition to having programs in other fields, Aceh mall baitul has programs in the field of education in the Aceh area. Samples were taken from 2021-2022 and some of the educational assistance programs presented only took four programs in addition to several scholarship programs distributed by Baitul Mal Aceh, namely the Cendikia Scholarship, this scholarship is an aid for students and students who are studying at schools and campuses in the Aceh province area.

Based on the table above, the education assistance program distributed by baitul mal to the community provides opportunities and opportunities for Acehnese students to continue their education without having to think about education costs, baitul mal Aceh also provides assistance to students in accordance with the creterian recipients of zakat assistance in general, one of which is especially for students with poor family status, namely income below 1/3 nishab Zakat Rp. 6,900,000, - which is Rp. 2,300,000,-.

Through the official Baitul Mal Aceh website, registration for educational financial assistance for students for 2023 is open. Registration is open from 28 August

to 01 September 2023 at 17:00 WIB. This assistance is assistance that comes from zakat funds from Ibnu Sabil's art, which is intended for students who are studying at Islamic boarding schools/dayah in Aceh and come from poor families domiciled in Aceh Province. This assistance aims to ease the economic burden on students' parents in providing for their children's educational needs and to increase students' learning motivation (Baitul Mal Aceh, 2023a).

Baitul Mal has also opened registration for final assignment assistance for D3/S1 students in 2023. Registration is open from 5 to 9 September 2023. With priority requirements for mustahik from families with poor/orphan status, income below 1/3 of the zakat nishab of IDR. 6,900,000,- which is IDR 2,300,000,-. Priority is given to students with disabilities, orphans and other technical requirements (Baitul Mal Aceh, 2023b). Thus, Baitul Mal's role in providing educational funds through scholarship programs is considered to be able to help Acehnese students who experience financial constraints in their education process. Baitul Mal Aceh seems consistent in building educational growth and development in making the Indonesian nation smarter. In an effort to break the chain of poverty.

Baitul Mal Aceh seeks to optimize education programs as a way to improve the quality of the economy as well as education for people who are classified as underprivileged or poor. Baitul mal Aceh tries to facilitate and provide support to students and students from underprivileged or poor families who have the enthusiasm to study but are hampered by educational funding. In this way, the zakat fund donations generated can be divided into a sustainable scholarship program sector so that this program is not interrupted midway to help santri, pupils and university students in their pursuit of knowledge.

The management of zakat funds has been formulated and ratified according to positive law and Islamic law, with explanations in the positive law of Law of the Republic of Indonesia No. 23 of 2011 concerning Zakat Management, namely the management of zakat by bodies or institutions that regulate and manage zakat specifically with the aim of increasing the effectiveness and efficiency of services, as well as improving community welfare, alleviating poverty, and improving the quality of the people with the aim of increasing human resources. Then it is explained by Islamic law contained in the holy book Al-Qur'an regarding the management of zakat funds intended for 8 ashnaf mustahik zakat recipients in the letter At-Taubah (9) 60; needy, poor, amil zakat, converts qulub, riqab, gharim, fii sabilillah, and ibn sabil. And one form that is based on fii sabilillah is by managing zakat funds and utilizing them in the form of educational scholarship programs (Malik & Syafaruddin, 2023). In the fii sabilillah type it does not only mean jihad or war in the way of Allah, but everything that is intended in the name of establishing rights in the way of Allah.

CONCLUSION

National education functions to develop the abilities and character as well as a dignified national civilization in order to make the nation's life more intelligent. The function of education itself is as one of the driving factors for human resource development with the aim of increasing society's ability to develop knowledge. It is hoped that the provision of scholarships can encourage and stimulate the recipients' learning outcomes. Scholarships can encourage the recipients' learning achievements, because most of them have been able to complete their studies at the right time. Management of zakat funds for educational development in Indonesia is legally permissible in accordance with the fatwa of the Indonesian Ulema Council

Number Kep.120/MU/II/1996 concerning Providing Zakat for Scholarships and Baznas Regulation No. 3 of 2018 concerning the distribution and utilization of zakat. In this case, the utilization of zakat is carried out in the fields of economics, health and education. In this way, zakat funds can be distributed in the form of financial assistance, namely scholarships which are beneficial for students in pursuing their education, namely students and students who experience financial difficulties in their education, the zakat amil agency is here to help and provide benefits from the collection of zakat funds that have been distributed by muzakki (zakat givers) are not only given for consumptive purposes but also for educational purposes through scholarship programs.

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