

**ZAKAT DISTRIBUTION FOR PRODUCTIVE STUDENT SCHOLARSHIP
PROGRAM AT GRESIK ZAKAT NATIONAL BOARD IN YUSUF AL-
QARDHAWI'S PERSPECTIVE**

THESIS

BY:

Retno Dini Pratiwi

17210127



ISLAMIC FAMILY LAW DEPARTMENT

SYARI'AH FACULTY

STATE ISLAMIC UNIVERSITY

MAULANA MALIK IBRAHIM MALANG

2021

**ZAKAT DISTRIBUTION FOR PRODUCTIVE STUDENT SCHOLARSHIP
PROGRAM AT GRESIK ZAKAT NATIONAL BOARD IN YUSUF AL-
QARDHAWI'S PERSPECTIVE**

THESIS

BY:

Retno Dini Pratiwi

17210127



ISLAMIC FAMILY LAW DEPARTMENT

SYARI'AH FACULTY

STATE ISLAMIC UNIVERSITY

MAULANA MALIK IBRAHIM MALANG

2021

STATEMENT OF THE AUTHENTICITY

In the name of Allah,

With consciousness and responsibility toward the development of science, the writer declares that thesis entitled:

ZAKAT DISTRIBUTION FOR PRODUCTIVE STUDENT SCHOLARSHIP PROGRAM AT GRESIK ZAKAT NATIONAL BOARD IN YUSUF AL- QARDHAWI'S PERSPECTIVE

Is truly writer's original work which can be legally justified. If this thesis is proven result of duplication or plagiarism from another scientific work, it as precondition of degree will be stated legally invalid.

Malang, 20 May 2021

Writer,



Retno Dini Pratiwi

SIN. 17210127

APPROVAL SHEET

After reading and correcting thesis proposal of Retno Dini Pratiwi, Student ID 17210127, Department of Islamic Family Law, Syari'ah Faculty of State Islamic University Maulana Malik Ibrahim Malang entitled:


ZAKAT DISTRIBUTION FOR PRODUCTIVE STUDENT SCHOLARSHIP PROGRAM AT GRESIK ZAKAT NATIONAL BOARD IN YUSUF AL-QARDHAWI'S PERSPECTIVE

The supervisor stated that this thesis proposal has met the scientific requirements to be proposed and to be examined on the Assembly Board of Examiners.

Malang, 20 Mei 2021


Acknowledged by,
The Head of Islamic Family Law
Department

Supervisor,



Dr. Sudirman, MA

NIP. 197708222005011003



Dr. Sudirman, MA

NIP. 197708222005011003

LEGITIMATION SHEET


The Assembly Board of Thesis Examiners of Retno Dini Pratiwi (17210127), student of Islamic Family Law Department, Syari'ah Faculty of The State Islamic University Maulana Malik Ibrahim of Malang entitled:

ZAKAT DISTRIBUTION FOR PRODUCTIVE STUDENT SCHOLARSHIP PROGRAM BY GRESIK ZAKAT NATIONAL BOARD IN YUSUF AL QARDHAWI'S PERSPECTIVE

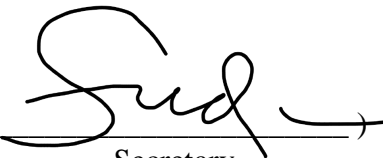
Has been certified to pass with mark:

Board of Examiners:

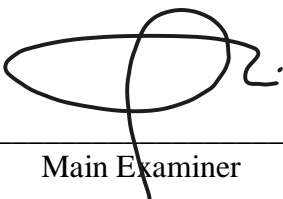
1. Ahmad Wahidi, M.HI.
NIP. 197706052006041002

()
Chairman

2. Dr. Sudirman, MA.
NIP. 197708222005011003

()
Secretary

3. Dr. Zaenul Mahmudi, MA.
NIP. 1973060319990310001

()
Main Examiner

Malang, 3 July 2021
Dean

()

ACKNOWLEDGMENT

Alhamdulillahirabbil'alamin, has given His mercy, so I can finish this thesis entitled “Zakat Distribution for Productive Student Scholarship Program at Gresik Zakat National Board in Yusuf Al-Qardhawi’s Perspective”. Peace upon into the Rasulullah Prophet Muhammad SAW who has taught us guidance (*uswatun hasanah*) to do activity correctly in our life. By following Him, may we belong to those who believe and get their intercession on the last day of the end. Amien.

From All the teaching, advice, guidance, and helps of service for us to finish this thesis, then with all humility the writer will expresses the gratitude which is unequaled to:

1. Prof. Dr. Abdul Haris, M.Ag, as the Rector of The State Islamic University Maulana Malik Ibrahim Malang.
2. Prof. Dr. Saifullah, M.Hum, as the Dean of Syariah Faculty of the State Islamic University Maulana Malik Ibrahim of Malang
3. Dr. Sudirman, MA as the Head of Islamic Family Law Department of Syariah Faculty The State Islamic University of Maulana Malik Ibrahim Malang, and as the thesis supervisor. The author thanks for spending time to guide, direct, and motivate to finish this thesis, The author hopes that he and his family will be blessed by Allah.
4. Prof. Dr. Umi Sumbulah, M.Ag, as supervisor lecturer of writer during her study at Islamic Family Law Department of Syariah Faculty of The State Islamic University Maulana Malik Ibrahim of Malang
5. All lecturers and staff at Syariah Faculty of The State Islamic University Maulana Malik Ibrahim of Malang who have provided learning to all of us, With sincere intentions, may all of their charity be part of worship to get the pleasure of Allah SWT

6. To my beloved family especially Dad, Mom, Brothers Grandpa, Grandma, Aunt, Uncle and that always give me support when I was child until now
7. To all my close friends, thank you for always gave me support to finished this thesis. Best of luck for you all
8. To all friends of Islamic Family Law 2017 especially ICP Class that always gave support each other. Best of luck for you all
9. To all staff of BAZNAS Gresik Regency especially for Mr. Munif as Head of BAZNAS Gresik, Mr. Ridho, Mrs. Selvi, Mr. Hanif that supported and always gave me helps to write this thesis.

With the completion of this thesis report the hope that knowledge which we have gained during our studies can provide the benefits of life in the world and the hereafter. As a human who have never escaped fault, the author is very hopeful for the forgiveness, criticism and suggestion from all parties for future improvement efforts.

Malang, 20 May 2021

Writer,



Retno Dini Pratiwi

SIN. 17210127

MOTTO

وَجَعَلْنَاهُمْ أئِمَّةً يَهْدُونَ بِأَمْرِنَا وَأَوْحَيْنَا إِلَيْهِمْ فِعْلَ الْخَيْرَاتِ وَإِقَامَ الصَّلَاةِ وَإِيتَاءَ الزَّكَاةِ
وَكَانُوا لَنَا عِبْدِينَ

“And We made them leaders guiding by Our command. And We inspired to them the doing of good deeds, establishment of prayer, and giving of zakah; and they were worshippers of Us.” (Al-Anbiya: 73)

TRANSLITERATION GUIDANCE

A. Consonant

Arab	Latin	Arab	Latin
ا	A	ط	Th
ب	B	ظ	Zh
ت	T	ع	'
ث	Ts	غ	Gh
ج	J	ف	F
ح	H	ق	Q
خ	Kh	ك	K
د	D	ل	L
ذ	Dz	م	M
ر	R	ن	N
ز	Z	و	W
س	S	ه	H
ش	Sy	ء	'
ص	Sh	ي	Y
ض	Dl		

B. Vocal, Long-Pronounce And Diphtong

Vocal *fathah* = a

Vocal *kasrah* = i

Vocal *Dlumah* = u

Long-vocal (a) = Â e.g قال become Qâla

Long-vocal (i) = Î e.g قيل become Qîla

Long-vocal (u)	= Ū	e.g	دون	become Dûna
Diphtong (aw)	= و	e.g	قول	become Qawlun
Diphtong (ay)	= ي-	e.g	خير	become Khayrun

C. Ta' Marbûthah (ة)

Ta' transliterated as "t" in the middle of word, but if Ta' marbûthah in the end of word, it transliterated as "h" e.g. الرسالة المدرسه become "al-risalat li al-mudarrisah", or in the standing among two word that in the form of *mudlaf* and *mudlaf ilaih*, it transliterated as *t* and connected to the next word, e.g. في رحمة الله become *fî rahmatillah*

D. Auxiliary verb and *Lafdh al-Jalâlah*

Auxiliary verb "al" written with lowercase form, except if it located at first portion and "al" in *lafdh al-Jalâlah* which located in the middle of two word or being or become *idhafah*, it remove from writing

- Al-Imâm Al-Bukhâriy said...
- Al-Bukhâriy in *muqaddimah* of this book said
- Masyâ Allâh kâna mâ lam yasya' lam yakun*

TABLE OF CONTENT

OUTSIDE COVER.....	
INSIDE COVER.....	i
STATEMENT OF AUTHENTICITY	ii
APPROVAL SHEET	iii
LEGITIMATION SHEET.....	iv
ACKNOWLEDGMENT.....	v
MOTTO.....	vi
TRANSLITERATION GUIDANCE.....	vii
TABLE OF CONTENT	x
LITS OF TABLE.....	xii
ABSTRAK	xiii
CHAPTER I: INTRODUCTION	1
A. Research Background.....	1
B. Statement of Problem	4
C. Objective of Research.....	4
D. Benefit of Research	5
E. Technical Term	5
F. Structure of Discussion.....	6
CHAPTER II: LITERATURE REVIEW.....	8
A. Previous Research	8
B. Theoretical Framework	12

CHAPTER III: METHOD OF RESEARCH.....	27
A. Type of Research.....	27
B. Research Approach	28
C. Location of Research.....	28
D. Data Sources	28
E. The Technique of Data Sources Collection	29
F. Data Processing Techniques	31
CHAPTER IV: DATA EXPOSURE AND ANALYSIS	34
A. Description of Research Object	34
1. History of Gresik National Zakat Board.....	34
2. Aims of Gresik National Zakat Board.....	34
3. Vision and Mission of Gresik National Zakat Board	36
4. Zakat Fund Distribution.....	37
5. Programs of Gresik National Zakat Board.....	37
6. Organization Structure.....	39
B. Data Exposure	41
1. Productive Student Scholarship Program	41
C. Data Analysis	53
CHAPTER V: CLOSING	59
A. Conclusion	59
B. Suggestion.....	60
BIBLIOGRAPHY	61
APPENDIXES.....	64
CURICULUM VITAE.....	67

LIST OF TABLES

2.1 Comparison With Previous Research.....	12
3.1 Informants Table.....	29
4.1 Productive Student Scholarship Recipient	45

ABSTRAK

Pratiwi, Retno Dini, 17210127, 2021, **Pendistribusian Zakat Untuk Program Beasiswa Mahasiswa Produktif Oleh Badan Amil Zakat Nasional Kabupaten Gresik Dalam Perspektif Yusuf Al-Qardhawi**. Skripsi. Program Studi Hukum Keluarga Islam. Fakultas Syariah. Universitas Islam Negeri Maulana Malik Ibrahim Malang. Pembimbing: Dr. Sudirman, MA.

Kata Kunci: Pendistribusian, Zakat, Beasiswa Mahasiswa Produktif

Badan Amil Zakat Nasional (BAZNAS) yang merupakan badan resmi dan satu-satunya yang dibentuk oleh pemerintah Indonesia berperan penting dalam upaya pendayagunaan zakat, salah satunya adalah untuk pendidikan. Sebagai bentuk kepeduliannya kepada para mustahik dalam dunia pendidikan di wilayah Kabupaten Gresik, BAZNAS Kabupaten Gresik membentuk suatu program yang bernama Beasiswa Mahasiswa Produktif. Sebagai ulama fiqih kontemporer, Yusuf Al-Qardhawi memiliki pemikiran tentang zakat yang moderat dan dapat di implementasikan di era saat ini, sehingga dalam penelitian ini, program Beasiswa Mahasiswa Produktif oleh BAZNAS Kabupaten Gresik dikaitkan dengan perspektif dari Yusuf Al-Qardhawi.

Penelitian ini menggunakan jenis penelitian empiris dengan menggunakan pendekatan kualitatif. Sumber data yang digunakan adalah data primer dan sekunder dengan metode pengumpulan data melalui wawancara dan dokumentasi. kemudian metode pengolahan data yang dilakukan ialah klasifikasi, verifikasi, analisis, dan kesimpulan.

Hasil dari penelitian ini (1) Program Beasiswa Mahasiswa Produktif merupakan bagian dari salah satu pilar program "Gresik Berdaya" oleh BAZNAS Kabupaten Gresik sebagai bentuk kepedulian terhadap dunia pendidikan dan pemberdayaan bagi penerimanya. (2) BAZNAS Kabupaten Gresik dalam pelaksanaan dan penerapan program ini terkait dengan pandangan Yusuf Al-Qardhawi tentang zakat untuk beasiswa pendidikan yang dikategorikan ke dalam golongan Fakir, miskin dan *fi Sabilillah*. BAZNAS Kabupaten Gresik memprioritaskan mahasiswa kurang mampu sebagai penerima Beasiswa Mahasiswa Produktif.

ABSTRACT

Pratiwi, Retno Dini, 17210127, 2021. **Zakat Distribution for Productive Student Scholarship Program at Gresik Zakat National Board in Yusuf Al-Qardhawi's Perspective**. Thesis. Islamic Family Law Department. Syariah Faculty. Maulana Malik Ibrahim State Islamic University Malang. Advisor: Dr. Sudirman, MA.

Keyword: Distribution, Zakat, Productive Student Scholarship

Zakat National Board (BAZNAS) is the official and only institution formed by Indonesian government play an important role in the utilization of zakat, one of which is for education. As a form of concern for deserver of zakat in the world of education especially in the Gresik Regency area, BAZNAS Gresik Regency established a program called Productive Student Scholarship. As a contemporary fiqh scholar, Yusuf Al-Qardhawi 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.

This research uses 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.

The result of this study are (1) 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. (2) 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.

مستخلص البحث

براتيوي، رتنو ديني، 17210127، 2021، توزيع الزكاة على برنامج المنحة الدراسية للطلاب المنتجين من قبل وكالة العامل الوطنية للزكاة في غرسيك من وجهة نظر يوسف القرضاوي. أطروحة، قسم الأحوال الشخصية. كلية الشريعة. جامعة مولانا ملك إبراهيم الإسلامية الحكومية مالانج. المشرف: د. سوديرمان، الماجستير. الكلمات المفتاحية: التوزيع، الزكاة، المنحة الدراسية للطلاب المنتجين.

إن وكالة العامل الوطنية للزكاة (بازناس) التي كانت هيئة رسمية وحيدة أنشأتها الحكومة، تلعب دورًا مهمًا في الجهود المبذولة لاستخدام الزكاة، وأحدها لعالم التعليم. كشكل من أشكال الاهتمام بالمستحق في عالم التعليم في منطقة غرسيك، شكلت وكالة العامل الوطنية للزكاة برنامجًا يسمى المنحة الدراسية للطلاب المنتجين. وليوسف القرضاوي بصفته كعالم فقيه معاصر، أفكار حول الزكاة التي تعتبر معتدلة ويمكن تنفيذها في العصر الحالي، لذلك في هذه الدراسة، يرتبط برنامج المنحة الدراسية للطلاب المنتجين من قبل وكالة العامل الوطنية للزكاة بوجهة نظر يوسف القرضاوي. يستخدم هذا البحث بحثًا تجريبيًا باستخدام منهج نوعي. و مصادر البيانات المستخدمة هي البيانات الأساسية و افرعية مع طرق جمع البيانات من خلال المقابلات والتوثيق. ثم، طرق معالجة البيانات المستخدمة هي التصنيف والتحقق والتحليل والاستنتاجات.

و النتائج من هذا البحث (1) يعد برنامج المنحة الدراسية للطلاب المنتجين جزء من أحد برنامج " غرسيك بردايا" الذي تنفذه وكالة العامل الوطنية للزكاة اهتماما بالتربية والتمكين لمتلقيها. (2) إن وتنفيذ هذا البرنامج من قبل وكالة العامل الوطنية للزكاة غرسيك يتعلق برأي يوسف القرضاوي في الزكاة لالمنحة الدراسية التربوية المصنفة إلى الفقراء والمساكن و المجتهدين في سبيل الله. تفضل وكالة العامل الوطنية للزكاة غرسيك للطلاب المعوقين كمتلقين لمنحة الدراسية للطلاب المنتجين.

CHAPTER I

INTRODUCTION

A. Research Background

The fulfillment of the right to education is one of the indicators for a country that can be categorized as a developed country, a developing country or even a poor country because the quality of education can support the progress of the country. The high cases of inequality in education is still one of the reasons why Indonesia is still a developing country. The high cost of university-level education is the reason that not everyone is able to continue their education to that level. Therefore, the government through various institutions provides scholarships to provide opportunities for prospective students to be able to study at universities to become reliable human resources.

Indonesia as the country with a majority Muslim population, can use zakat to solve social problem in Indonesian society.¹ 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.² Every Muslim who has wealth and has fulfilled certain conditions obliged to pay zakat to be given to the poor or those who are entitled to conditions determined by the teachings of Islam. The

¹ M. Ali Hasan, *Zakat dan Infaq* (Jakarta: Kencana, 2006), 3

² Yusuf Al-Qardhawi, *Kiat Islam Mengentaskan Kemiskinan* (Jakarta: Bina Insani Press. 1995), 15

purpose of zakat is for society's welfare, to alleviate poverty and social inequality in the society.³

The 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 organization is the Zakat National Board (BAZNAS).⁴ BAZNAS is the official and only institution formed by the government based on Presidential Decree number 8 of 2001, which has the task and function of collecting and distributing zakat, *infaq*, and alms (ZIS) at the national level. The emergence of Act Number 23 Year 2011 regarding Zakat Management is to strengthen the role of BAZNAS as an institution that implements zakat management nationally. In that law, BAZNAS was declared a non-structural government institution independent and accountable to the President through the Minister of Religion. BAZNAS is currently well known in all provinces in Indonesia and 500 Cities and Regencies.⁵

Zakat management institutions are required to plan measurable programs. The success parameters used are more focused on the effects of

³ Sony Santoso dan Rinto Agustino, *Zakat Sebagai Ketahanan Nasional* (Yogyakarta: Penerbit Deepublish, 2018), 77

⁴ Supani, *Zakat di Indonesia: Kajian Fiqih dan Perundang-undangan*, (Yogyakarta: Grafindo Lentera Media, 2010), 170

⁵ Profile of BAZNAS <https://baznas.go.id/profil>, Accessed 24 September 2020

community empowerment, such as establish tuition assistance programs. 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 ⁶. 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

⁶ Fakhruddin, *Fiqh dan Manajemen Zakat di Indonesia*, (Malang: UIN-Malang Press, 2008), 313

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. 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.

B. Statement of Problem

1. Why does BAZNAS Gresik have a Productive Student Scholarship Program?
2. How is zakat distribution for Productive Student Scholarship program at BAZNAS Gresik analyzed from Qardhawi's perspective?

C. Objective of Research

1. To explain zakat distribution for the Productive Student Scholarship program at BAZNAS Gresik
2. To analyze the zakat distribution for Productive Student Scholarship program at BAZNAS Gresik in Qardhawi's perspective.

D. Benefit of Research

1. Theoretically, this research is expected to provide new knowledge and can be used as a reference for further research about the Productive Student Scholarship program by BAZNAS Gresik Regency and Yusuf Al-Qardhawi thought in this program
2. Practically, this research is expected to be an evaluation material and BAZNAS Gresik Regency solution as the program organizer and Productive Student Scholarship recipients. So that in the future, this program will be better.

E. Technical Term

To avoid misunderstandings that happen in understanding the title of this research, the researcher needs to explain the term in the title "Zakat Distribution for Productive Student Scholarship Program at Gresik Zakat National Board in Yusuf Qardhawi's Perspective."

1. **Zakat:** One of the pillars of islam which regulate about wealth that must giving to deserver of zakat
2. **Distribution:** Action of sharing something to some people or some places
3. **Productive Student Scholarships:** One of the programs implemented by BAZNAS Gresik Regency for the welfare of the deserver of zakat in the educational aspect.

F. Structure of Discussion

This scientific paper can be well constructed and can be understood clearly by readers. This paper is arranged in a systematic way of writing consisting of five chapters, that is:

CHAPTER I is an Introduction. This chapter contains a research background that describe the background of the problem in this research, then the statement of the problem, objective of research , research benefits, and technical terms.

CHAPTER II: This chapter contains a previous research and literature review. This chapter explain about the theories of zakat, such as general overview of zakat, which includes the defimition of zakat, the legal basis for zakat, the types of zakat, and deserver of zakat (*Mustahik*). Furthermore, the reseracher also explains, Amil Zakat Board, the concept of zakat distribution and biography of Yusuf Al-Qardhawi.

CHAPTER III: This chapter contains a research method consisting the type of research, research approach, research location, type and source of data, data collection methods, and data processing methods.

CHAPTER IV: This chapter contains the results and discussion that includes the presentation of data obtained from this research which includes an overview of BAZNAS Gresik Regency, which includes, history, vision, mission, programs, and organizational structure. Then also explained the

Productive Student Scholarship program by BAZNAS Gresik and analyzed the zakat distribution for the Productive Student Scholarship program from the Yusuf Al-Qardhawi's perspective.

CHAPTER V: Closing, in the closing section, contains the conclusions of research conducted by researchers regarding the Productive Student Scholarship program by BAZNAS Gresik and Analysis of Productive Student Scholarship program in Yusuf Al-Qardhawi's perspective.

CHAPTER II

LITERATURE REVIEW

A. Previous Research

The description below are previous studies related to this research:

1. Muhammad Luthfi Hakim

Muhammad Luthfi Hakim from Islamic State Institute (IAIN) Salatiga in his thesis with the title "*Implementasi Zakat Untuk Beasiswa Pendidikan Di Badan Amil Zakat Nasional (BAZNAS) Kabupaten Semarang*"⁷, Muhammad Luthfi Hakim has a research background in the product utilization of zakat for educational scholarships at BAZNAS Semarang Regency and to see the zakat management system for educational scholarships by BAZNAS Semarang Regency. The results of this study are that in distributing zakat for educational scholarships, BAZNAS Semarang Regency is appropriate and refers to the distribution of zakat for the *sabilillah* group and BAZNAS Semarang Regency distributes zakat properly.

Muhammad Luthfi Hakim uses an empirical legal approach with a qualitative research. The both discuss the use of zakat for scholarships in regional BAZNAS. Then the difference between the research of the author

⁷ Muhammad Luthfi Hakim, "*Implementasi Zakat Untuk Beasiswa Pendidikan Di Badan Amil Zakat Nasional (BAZNAS) Kabupaten Semarang*" (Undergraduate thesis Institut Agama Islam Negeri Salatiga, 2017), <http://e-repository.perpus.iainsalatiga.ac.id/2604/>

and Muhammad Lutfi is the different research locations. The author conducted his research at BAZNAS Gresik Regency, while Muhammad Luthfi was at BAZNAS Semarang Regency.

2. Dini Fakhriyah

Dini Fakhriyah from State Islamic University Syarif Hidayatullah Jakarta in her thesis with the title "*Efektivitas Penyaluran Dana Zakat Di BAZNAS Kota Bekasi Dalam Peningkatan Pendidikan Melalui Program Bekasi Cerdas*"⁸, discuss the distribution and effectiveness of zakat fund distribution in the Bekasi Cerdas program at BAZNAS Bekasi City.

This study used field research with a qualitative approach and descriptive data type. This research's data source is qualitative data with primary data obtained from internal data in the form of documentation and secondary data from books, journals, and magazines. both discuss the use of zakat funds from regional BAZNAS for programs related to education. Meanwhile, the difference is in the research location. The author here conducts research at BAZNAS Gresik Regency, while Dini Fakhriyah conducts research at BAZAS Bekasi City.

⁸ Dini Fakhriyah, *Efektivitas Penyaluran Dana Zakat Di BAZNAS Kota Bekasi Dalam Peningkatan Pendidikan Melalui Program Bekasi Cerdas* (Undergraduate Thesis, Universitas Islam Negeri Syarif Hidayatullah Jakarta, 2016), <https://repository.uinjkt.ac.id/>

3. Maulvi Nazir Ahmad

Maulvi Nazir Ahmad from State Islamic University Maulana Malik Ibrahim Malang in his thesis with the title "*Pendayagunaan Dana Zakat Dalam Bentuk Beasiswa Perspektif Yusuf Qardhawi (Studi Tentang Program Beasiswa Pusat Kajian Dan Wakaf El-Zawa Universitas Islam Negeri Maulana Malik Ibrahim Malang)*"⁹ has an explanation of zakat management at el-Zawa UIN Maliki Malang and the utilization of zakat in the form of scholarships at el-Zawa UIN Maliki Malang in the perspective of Yusuf Qardhawi. In his research, two conclusions were obtained. *First*, in this study the merging of the three ashnaf groups carried out by el-Zawa is more efficient and fulfills the purpose and function of zakat itself. *Second*, the utilization carried out by el-Zawa when viewed from the perspective of Yusuf Qardhawi, el-Zawa combines the broad meaning by Yusuf Qardhawi on zakat, and the substance of zakat funds for fisabilillah according to Yusuf Qardhawi.

Maulvi Nazir in his thesis research is use field research with empirical method. This study used a qualitative approach with data collection methods by observation, interviews, and documentation. The similarity with this thesis is discuss about zakat for scholarship in Yusuf Al-

⁹ Maulvi Nazir Ahmad, *Pendayagunaan Dana Zakat Dalam Bentuk Beasiswa Perspektif Yusuf Qardhawi (Studi Tentang Program Beasiswa Pusat Kajian Dan Wakaf El-Zawa Universitas Islam Negeri Maulana Malik Ibrahim Malang)*, (Undergraduate Thesis Universitas Islam Negeri Maulana Malik Ibrahim Malang, 2014), <http://etheses.uin-malang.ac.id/168>

Qardhawi's perspective. Then the difference between the research of the author and Maulvi Nazir is the substance of research and research location. This research focus in the distribution zakat for scholarship in BAZNAS Gresik Regency, then Maulvi Nazir's research focus in utilization zakat for scholarship at El-Zawa UIN Malang.

4. Ghina Puspita

Ghina Puspita from State Islamic University Syarif Hidayatullah Jakarta in her thesis with the title "*Penyaluran Zakat Untuk Pendidikan Dalam Perspektif Imam Hanafi (Studi Terhadap BAZIS Kotamadya Jakarta Selatan)*"¹⁰, has an explanation of Imam Hanafi's opinion regarding the distribution of zakat funds for education and the mechanism for distributing zakat for education at BAZIS South Jakarta. The method used by researchers in qualitative research. The researcher has generated the research through descriptive data (exposure obtained from field observations). The writer used the collection technique by interviewing and documentation.

This is a table that explains the similarities and differences made as follows:

¹⁰ Ghina Puspita, *Penyaluran Zakat Untuk Pendidikan Dalam Perspektif Imam Hanafi (Studi Terhadap BAZIS Kotamadya Jakarta Selatan)*, (Undergraduate Thesis Universitas Islam Negeri Syarif Hidayatullah Jakarta, 2010) <https://repository.uinjkt.ac.id/>

Table. 2.1

Comparison With Previous Research

No	Researcher	Title	Similarities	Differences
1.	Muhammad Lutfi Hakim	<i>Implementasi Zakat Untuk Beasiswa Pendidikan Di Badan Amil Zakat Nasional (BAZNAS) Kabupaten Semarang</i>	<p>1. The Substance of Discussion: both discusses zakat for scholarships at BAZNAS.</p> <p>2. Type of Research: Empirical Research with qualitative approach.</p>	<p>1. Research Focus: Zakat implementation for scholarship without perspective from <i>ulama</i>'</p> <p>2. Research Location: BAZNAS Semarang Regency</p>
2.	Dini Fakhriyah	<i>Efektivitas Penyaluran Dana Zakat Di BAZNAS Kota Bekasi Dalam Peningkatan Pendidikan Melalui Program Bekasi Cerdas</i>	<p>1. The Substance of Discussion: both discuss zakat distribution for education program in BAZNAS</p> <p>2. Type of Research: Empirical Research with qualitative approach.</p>	<p>1. Research Focus: The effectiveness of zakat distribution</p> <p>2. Research Location: BAZNAS Bekasi City</p>

3.	Maulvi Nazir	<i>Pendayagunaan Dana Zakat Dalam Bentuk Beasiswa Perspektif Yusuf Qardhawi (Studi Tentang Program Beasiswa Pusat Kajian Dan Wakaf El-Zawa Universitas Islam Negeri Maulana Malik Ibrahim Malang)</i>	<ol style="list-style-type: none"> The Substance of Discussion: both discuss zakat distribution for education program in BAZNAS Type of Research: Empirical Research with qualitative approach. 	<ol style="list-style-type: none"> Research Focus: The effectiveness of zakat distribution Research Location: BAZNAS Bekasi City
4.	Ghina Puspita	<i>Penyaluran Zakat Untuk Pendidikan Dalam Perspektif Imam Hanafi (Studi Terhadap BAZIS Kotamadya Jakarta Selatan)</i>	<ol style="list-style-type: none"> The Substance of Discussion: both discuss zakat distribution for education program Type of Research: Empirical Research with qualitative approach. 	<ol style="list-style-type: none"> Research Focus: Use view of Imam Hanafi as the Subject of research Research Location: BAZIS South Jakarta

B. Theoretical Framework

1. Zakat

a. Definition of Zakat

In terms of language, zakat has various meanings *al-barakatu* (developing), *al-namâ* (growing), *al-thaharatu* (holiness), and *al-*

shalahu (goodness)¹¹. In terms of Sharia, Zakat is a collection of wealth that have reached certain conditions required by Allah to be given to those who are entitled to receive them with certain conditions as well.¹² Zakat is the right of Allah SWT, which is given by someone to the poor and is expected to bring blessings, cleanse the souls, and growth (property) with various kinds of goodness.¹³ This is as explained in surah Ar-Rum verse 39:

وَمَا آتَيْتُمْ مِّن رَّبًّا لِّيَرْبُوَ فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُو عِنْدَ اللَّهِ وَمَا آتَيْتُمْ مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْعِفُونَ

*39. And whatever you give for interest to increase within the wealth of people will not increase with Allah. But what you give in zakah, desiring the countenance of Allah - those are the multipliers*¹⁴

The definition of zakat is also conveyed by four schools of thought concerning Islamic law, that is:

- 1) According to Malikiyah, Zakat is removing a certain portion of certain assets that have reached *nishab* to the person entitled to receive it. If ownership, *haul* (even one year), other than mining goods, plants, and found assets.

¹¹ Didin Hafidhudin, *Zakat dalam Perekonomian Modern*, (Jakarta: Gema Insani Press, 2002), 7

¹² Didin Hafidhudin, *Zakat dalam Perekonomian Modern*, 28

¹³ Sulaiman Al-Faifi, *Ringkasan Fiqih Sunnah Sayid Sabiq*, (Depok: Senja Media Utama, 2017), 208

¹⁴ QS Ar-Rum:39

- 2) Hanafiah defined that zakat grants ownership rights over certain assets to certain people who have been determined by the shari'ah, solely because of Allah SWT.
- 3) According to Syafi'iah, Zakat is the name for goods issued for assets or bodies to certain parties.
- 4) According to Hanabilah, Zakat is an obligatory right on certain assets to certain groups issued at a certain time.¹⁵

b. Legal basis of zakat

Zakat is the third pillar of Islam. Therefore, zakat is *fardhu ain* for those who have fulfilled the requirements. The primary legal provisions can be seen in the Al-Qur'an and Hadith¹⁶

1) Legal basis of zakat in the Qur'an

There are several verses in the Al-Qur'an that explain the obligation to pay and receive zakat. Among them are Surah Al-Baqarah verse 43 and At-Taubah verse 103

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

43. *And establish prayer and give zakah and bow with those who bow (in worship and obedience)*¹⁷

بِرَاءةٍ مِّنَ اللَّهِ وَرَسُولِهِ إِلَى الَّذِينَ عَاهَدْتُمْ مِّنَ الْمُشْرِكِينَ خُذْ مِنْ أَمْوَالِهِمْ

صَدَقَةً تَطْهَرُ لَهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ

¹⁵ Wahbah Al-Zuhayly, *Fiqh Islam Wa Adillatuhu Juz III*, (Bairut: Daar al-Fikr, 2007), 1788-1789.

¹⁶ Fakhruddin, *Fiqh dan Manajemen Zakat di Indonesia*, (Malang: UIN-Malang Press, 2008, 21.

¹⁷ QS. Al-Baqarah (2) : 43

سَمِيعٌ عَلِيمٌ

103. Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them to increase, and invoke (Allah's blessings) upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing.¹⁸

2) Legal Basis of Zakat in Hadith

In the hadith of the Prophet Muhammad SAW

عَنْ ابْنِ عُمَرَ رَضِيَ اللَّهُ عَنْهُمَا قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ بُنِيَ
الْإِسْلَامُ عَلَى خَمْسٍ شَهَادَةِ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَأَنَّ مُحَمَّدًا رَسُولُ اللَّهِ وَإِقَامِ الصَّلَاةِ
وَإِيتَاءِ الزَّكَاةِ وَالْحَجِّ وَصَوْمِ رَمَضَانَ

"Islam is emphasized on five basic points. Testify that there is no rightful God except Allah and that the Prophet Muhammad is the Messenger of Allah, Establish prayers five times a day, fasting in the month of Ramadan, Paying zakat, making the pilgrimage to Baitullah. " (agreed hadith experts)"

c. Requirements of Zakat

The assets to be issued in zakat must meet the requirements stipulated by *syara'*. There are two conditions in zakat, the *first* is mandatory requirements, and *second* is legal requirements. The mandatory requirements are:

1. Freedom

¹⁸ QS. At-Tawbah (9) : 193

2. Islam
3. *Baligh* and wise
4. The assets must be issued as zakat, such as; *naqdaini* (gold and silver), *al-auraq al-naqdiyah* (securities), *rikaz* (mining and found goods), merchandise, plants and fruits, livestock.
5. Assets have reached the *nishab* (size of the amount)
6. *Al-milk al-tam* (full ownership)
7. One year has passed (haul)
8. No debt
9. Exceeding basic or basic needs
10. The assets must be obtained in a fair and lawful manner
11. Develop

The legal requirements for zakat are:

1. The intention of *muzakki* (people who pay zakat)
2. Transfer of ownership from *muzakki* to *mustahik* (people entitled to receive zakat)¹⁹

¹⁹ Fakhruddin, *Fiqh dan Manajemen Zakat di Indonesia*, 38.

d. Types of Zakat

Zakat can be divided into two types: Zakat *mal* (Zakat of property) and zakat *nafs* (Zakat of life), which in society is known as zakat *fitriah*.²⁰ Zakat *mal* is zakat on assets which includes the results of commerce or trade, mining, agriculture, marine products, livestock products, inventions, gold and silver, work or professional Zakat, gift zakat, corporate Zakat, and bonds or stocks Zakat. Each type of zakat also has different calculations.²¹ Meanwhile, Zakat *Fitrah* is Zakat issued before Eid al-Fitr or at the latest zakat delivery before the Eid prayer. Zakat *fitriah* is a staple food. For people who pay zakat *fitriah* or staple food in areas where zakat *fitriah* is carried out, such as rice, corn, sago flour, cassava flour, and others.

e. Deserver of Zakat (*Mustahik*)

Allah says in Al-Qur'an surah at-Taubah verse 60, which describes the people who are entitled to receive zakat.

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي
الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ
عَلِيمٌ حَكِيمٌ

60. *Zakah expenditures are only for the poor and for the needy and for those employed to collect (zakah) and for bringing hearts together [for*

²⁰ Hasanuddin AF, *Ensiklopedi Tematis Dunia Islam*, (Jakarta: PT. Ichtiar Baru Van Hoeve), 47.

²¹ Tim Emir, *Panduan Zakat Terlengkap*, (Jakarta: Emir, 2016), 34.

Islam] and for freeing captives (or slaves) and for those in debt and for the cause of Allah and for the (stranded) traveler - an obligation (imposed) by Allah. And Allah is Knowing and Wise.²²

The explanation of the eight *asnaf* above is as follows:

- a. *Fakir; Fakir* is people who do not have valuables, wealth, and business, so that they need help with their needs.
- b. *Miskin; Miskin* is a person who does not have valuables or a job that can cover part of his life but is not sufficient.
- c. *Amil; Amil* is the person appointed to collect zakat, save it, distribute it to those who have the right and do the bookkeeping.
- d. *Muallaf; Muallaf* is someone who has just converted to Islam
- e. *Riqab; Riqab* is a slave who is given the freedom to accumulate wealth to redeem himself for independence. There is no such thing as for this *asnaf* in Indonesia, and there has been no explanation from Indonesian scholars that this *asnaf* can be allocated to other *asnaf*.
- f. *Gharim; Gharim* is a person who borrows to avoid slander or to reconcile disputes, people who borrow for the needs of themselves or their families, and people who borrow because of dependents such as managers who bear loans for the needs of mosques or school

²² QS. At-Taubah (9) : 60

- g. *Sabilillah; Sabilillah* is a way that can convey something because of the pleasure of Allah, either in the form of knowledge or charity.
- h. *Ibn Sabil; Ibn sabil* is a person who travels from a country where zakat is issued or passes through that country. Zakat will be given if he wants and does not travel for immorality.²³

2. *Amil Zakat Board (BAZ)*

As *maliyah ijtima'iyah* worship, zakat must be managed professionally because professional management will increase the chances of improving services for the community in paying zakat according to religious demands. Moreover, zakat has a function and role in realizing social welfare and social justice so that, in turn, it can increase the usefulness and efficiency of zakat. In Indonesia, zakat management organizations are divided into two types, which are *Amil Zakat Board (BAZ)* and *Amil Zakat Institution (LAZ)*.²⁴ The position of BAZ is as a zakat management organization formed by the government whose formation must be in following the mechanism as regulated in the decision of the Director-General of Islamic Guidance and Hajj Affairs No. D/219 of 2001, while LAZ is a zakat management organization formed entirely on the community's initiative and is a separate legal entity and confirmed by the government.²⁵

²³ Departemen Agama Republik Indonesia, *Pedoman Zakat*, (Jakarta: Bagian Proyek Peningkatan Zakat dan Wakaf, 2002), 83-87

²⁴ Umrotul Khasanah, *Manajemen Zakat Modern: Instrumen pemberdayaan ekonomi umat*, 64.

²⁵ Umrotul Khasanah, *Manajemen Zakat Modern: Instrumen pemberdayaan ekonomi umat*, 69.

As a government agency implementing zakat management, BAZ has Main Duties, which is:

- a. Create a work plan
- b. Carry out the operational management of zakat according to the approved work plan by predetermined policies
- c. Prepare an annual report
- d. Submit accountability reports to the government
- e. Acting and being responsible for and on behalf of the Amil Zakat Agency both in and out.²⁶

3. Biography of Yusuf Al-Qardhawi

Yusuf bin Abdullah al-Qaradhawi as known as Yusuf Al-Qardhawi, born in Shafat Thurab village, western Egypt in 9th September 1926. Yusuf Al-Qardhawi came from a religious family. When two years old, his father has died, and his uncle raised him.²⁷

Yusuf al-Qardhawi started to memorize Al-Qur'an since five years old. Because of his perseverance and intelligence, Yusuf al-Qardhawi finally finished memorizing the Qur'an at the age of 10. Not only that, the eloquence and truth of recitation and the independence of his *qiraat* caused him to be often ordered to become the imam of the mosque.

²⁶ Fakhruddin, *Fiqh dan Manajemen Zakat di Indonesia*, 292.

²⁷ Yusuf Qardhawi, *Fatwa Qardhawi*, terj: H.Abdurracman Ali Bauzir. (Jakarta: Gema Insani, 2008), 499.

Yusuf Al-Qardhawi studied in elementary school at 7 years old in the al-Ilzamiyah Egyptian education and teaching department to study general sciences such as arithmetic, history, health, and other sciences. He goes to school twice a day, in the morning at al-Ilzamiyah and in the afternoon at al-Kuttab.

After graduating from al-Ilzamiyah, Qardawi wishes to continue to al-Azhar secondary school in Thantha. But his uncle objected because it required much money. But finally, his uncle agreed to Qardawi's wish to continue his junior high and high school in Thantha for a modest fee. Education that he took in a relatively short time with the best average achievement.

Qardhawi successfully completed his studies at the Faculty of Ushuluddin al-Azhar with the best predicate he achieved in 1952-1953. Then he continued his education at the Arabic language department for two years. It was no different when he graduated from the Faculty of Ushuluddin. Even in this department, he graduated first among five hundred students. He obtained an international diploma and teaching certificate.²⁸

In 1958, He obtained a diploma from Ma'had *Dirasat al-Arabiyah al-Aliyah* in Language and Literature science. Afterward, he obtained a Master's Degree diploma in Sciences of Qur'an and Sunnah department in

²⁸Muhammad al-Madjzub, *'Ulama wa Mufakkirin 'Araftuhum*, (Beirut: Dar al-Nafais, 1977), h. 442-443

Ushuluddin Faculty, but at the same time, he entered postgraduate in Tafsir-Hadith Department Al-Azhar University Cairo.²⁹ Yusuf Al-Qardhawi Achieved her Doctorate with Summa Cum Laude Predicate with the title of dissertation *al-Zakat wa Atsaraha fi Hill al-Masyakil al-Ijtimaiyyah (Zakat and its Influence in Solving Social Problems)*³⁰

According to Yusuf Qardhawi, the four madhab priests never required to follow one of them. It is only the result of the *ijtihad* of the priests. The madhab priests never thought of themselves as *ishmah* (avoiding mistakes). That is why Yusuf Qardhawi is not bound to any of the schools of thought that exist in this world. Because the truth, according to him, is not only owned by one sect. According to him, it is also inappropriate for a Muslim who is experienced and has the ability to weigh and test, instead he is bound to a certain school of thought.³¹

4. The Concept of Zakat Distribution

Distribution is the action of sharing something to some people or some places. So, zakat distribution is the action of sharing zakat for those who deserve it consumptively or productively. The deserver of zakat has been determined in Al-Qur'an surah at-taubah verse 60. The first thing in the

²⁹ Abdul Aziz Dahlan (Editor), *Ensiklopedi Hukum Islam*, Jilid V, (Jakarta: PT. Ichtiar Baru Van Hoeve, 1996), 1448

³⁰ Yusuf Qardhawi, *Ummatuna Baina Qarnain*, terj. Yogi Prana dan Ahsan Takwim "Umat Islam Menyongsong Abad ke-21", (Surakarta : Inter Media, 2001), 336

³¹ Yusuf Qardhawi, *Halal dan Haram Dalam Islam*, (Surabaya : PT.Bina Ilmu,1976),.5

step of distributing zakat is to carry out local distribution or prioritize mustahiq in the closest society to the zakat institution compared to distribution to other regions, it is known as “centralistic”.

Currently the distribution of zakat has begun to be developed with a distribution pattern. The pattern of zakat distribution is explained as follows:³²

a. Traditional Consumptive

Zakat distribution in a traditional consumptive patterns is zakat distributed to mustahiq for daily needs, such as distribution of rice and money for zakat fitrah to the poor every Eid Al-Fitr or distribution of zakat mal to victims of natural disasters.

b. Creative Consumptive

Zakat distribution with a creative consumptive pattern is zakat that the items given are besides from the original items, such as the provision of stationery, scholarships for students, or assistance for religious facilities such as sarongs and mukena.

c. Traditional Productive

The traditional productive zakat distribution is zakat given in the form of productive goods, such as giving goats, dairy cows,

³² M. Arief Mufraini, *Akuntansi dan Manajemen Zakat: Mengomunikasikan Kesadaran Membangun Jaringan*, (Jakarta: Kencana, 2008), 153

carpentry tools, sewing machine. This pattern of zakat distribution will be able to create a business and create jobs for the poor.

d. Creative Productive

Zakat distribution with creative productive patterns is the provision of zakat for capital to build social projects such as the construction of schools, health facilities, places of worship as well as business capital for the development of small businesses.

CHAPTER III

METHOD OF RESEARCH

Method of research is a way to do something using the mind thoroughly to achieve a goal by recording, formulating, analyzing, and compiling reports.³³ The research method can also be understood as a method used in collecting research data and comparing it with predetermined size standards. In this case, the researchers used several research tools, that is:

A. Type of Research

In this research, the authors used research methods relevant to the title above to obtain accurate data regarding that problem. The type of research used by the author is empirical research. This research also uses a field research model with qualitative descriptive research methods. Descriptive research is a study as the purpose to systematically and accurately describe the facts and characteristics of a population or regarding a particular sector.³⁴ Researchers go directly to the research location to obtain the data needed for this study. This study aims to determine the utilization of Zakat by BAZNAS Gresik Regency for Productive Student Scholarship programs.

³³ Cholid Narbuko and Abu Achmadi, *Metodologi Penelitian*, (Jakarta: Bumi Aksara, 2003), 1.

³⁴ Saifudin Azwar, *Metode Penelitian*, (Yogyakarta: Pustaka Pelajar Offes, 1998), 7

B. Research Approach

The research approach used in this research is qualitative. Qualitative research is a request for information that is explained in the form of description, then the data can not be realized in the form of numbers but in the form of an explanation that describes the state of the process, specific events.³⁵

C. Location of Research

This research was conducted at BAZNAS Gresik Regency, which has an address at Gresik Regional Government Office, Dr. Wahidin Sudirohusodo Street 245. The researchers chose BAZNAS Gresik Regency as a research location because BAZNAS Gresik Regency had a Productive Student Scholarship program that was the object of this study.

D. Data Sources

a. Primary data

Primary data is data that is directly obtained from data sources by researchers for specific purposes.³⁶ In this study, primary data were obtained from the documentation of the Productive Student Scholarship program and through interviews with the Head of Distribution Division

³⁵ P. Joko Subagyo, *Metode Penelitian dalam Teori dan Praktek*, (Jakarta: PT. Rineka Cipta, 1991), 94.

³⁶ Winarto Surachmad, *Pengantar Penelitian Ilmiah :Dasar, Metode dan Teknik*, (Bandung: Arsito, 1980), 134

of Zakat BAZNAS Gresik Regency, coordinator of Productive Student Scholarship Program and Productive Student Scholarship Recipients.

b. Secondary data

Data from the second source is obtained through books, brochures, and articles obtained from websites related to this research or data from second people or not data that comes directly. This data supports discussion and study. For this reason, some data sources obtained will assist and critically examine the research.³⁷ Researchers reviewed several books, websites, journals, and previous research to get this data.

E. The technique of Data Sources Collection

The technique of Data Sources Collection used in this research is the interview method and documentation. The interview method is the process of collecting information for research by question and answer during face-to-face between the interviewer and the respondent or interviewee. In this study, researchers used a semi-structured interview form, which uses questions that have been neatly arranged but use improvisation and follows the flow of the answers to informants. Regarding the material that was asked to the informants from the productive student scholarship program organizer includes the history, objectives, targets of mustahik, and the

³⁷Lexy J. Moleong, *Metode Penelitian Kualitatif*, (Bandung: Remaja Rosdakarya, 2002), 160.

technical implementation of this program. Then the question given to the scholarship recipients is about the benefits of this program and suggestions that can be given to BAZNAS as the organizer. Some people interviewed by the researcher:

Table 3.1
Informants Table

No	NAME	STATUS
1.	A. Khusnun Ridlo, S.Pd.I	Head of Zakat Distribution and Utilization of BAZNAS Gresik
2.	Hanif Romadhon, S.Pd	Coordinator of Productive Student Scholarship Program and the Scholarship Recipient batch 1
3.	Rosidah Laila Nurul Aisyah	Productive Student Scholarship recipient batch 6

Documentation is the second one of data sources collection, a method of collecting data by collecting documents.³⁸ The researcher used the documentation method by quoting and recording from written documents in the form of books discussing zakat and its management, the results of research in the form of previous journals and theses, the law on *zakat* management, as well as the data in BAZNAS of Gresik Regency, in the of

³⁸ Usman Purnomo and Purnomo Setiadi Akbar, *Metodologi Penelitian Sosial* (Jakarta: Bumi Aksara, 2009), 69.

a work plan and report of the program by BAZNAS program in Gresik Regency.

F. Data Processing Techniques

To manage the data, it is necessary to have a data management and analysis procedure following its approach. The data processing technique used in this study is a qualitative descriptive method, a study that is intended to describe a particular situation that is factually systematic and accurate.³⁹ The process of analyzing qualitative descriptive data through analysis of real data obtained and has not been processed by making limits on the data processed (based on the data collected). To manage all the data obtained, it is necessary to have data management and analysis procedures by following its approach. The data processing method used in this study is a qualitative descriptive analysis which has stages.⁴⁰

a. Data Check

Checking data is checking back data finder records to find out whether the documents are good enough and can prepare immediately for the next process. The data examined is then examined the completeness and clarity of the meaning that is in it

³⁹ Sudarwan Danim, *Menjadi Peneliti Kualitatif*, (Bandung : CV Pustaka Setia, 2002), 21.

⁴⁰ Pedoman Penulisan Skripsi Fakultas Syariah

so that researcher gets a general picture of the problem being studied.

b. Classification

Classification is to classify data that has been obtained so that it is easier to do data readings following the needs required. This stage aims to compile and systematize the data collected to facilitate discussion.

c. Verification

Verification is the stage carried out by researchers to obtain data and information from the field, where the data and information are needed to answer research questions. This stage is done so that the reader can be recognized the validity of the data.

d. Data Analysis

Data analysis is the stage for processing raw data originating from data sources to be reproduced in easy-to-understand words. In this stage, the data is in the form of explanations from the Head of Zakat Distribution and Utilization and Coordinator of Productive Student Scholarship Prorgam about Productive Student Scholarship program at BAZNAS Gresik Regency. Then, the researcher also analyzes the productive student scholarship in Yusuf Al-Qardhawi's Perspective.

e. Conclusion

The final stage of the research process is the conclusion. The researcher describes the answers to questions that have been presented previously in the statement of the problem. The researcher hopes that this research can provide benefits for various issues and constraints related to the productive student scholarship program conducted by BAZNAS Gresik Regency and the productive student scholarship in Yusuf Al-Qardhawi Perspective.

CHAPTER IV

DATA EXPOSURE AND ANALYSIS

A. Description of Research Object

1. History of Gresik National Zakat Board

The History of Gresik Zakat National Board or BAZNAS Gresik start from the Act number 23 of 2011 on Zakat Management, the name of BAZ change to BAZNAS Gresik and occupy a two-floor new building on the south of Al-Inabah mosque in Gresik Regent Office. As an implementation of Act number 23 of 2011, the chairman of BAZNAS Gresik has confirmed by the Regent on June 6 of 2017, with Decree of Regent Gresik Regency No. 45/418/HK/437.12/2017 concerning the Chairmanship of BAZNAS Gresik Regency for the 2017-2022 Period. After the inauguration of the chairman of BAZNAS Gresik Regency, they expected to participate actively and contribute to providing full service as a form of social care to all social levels to realize a Gresik society that is religious, intelligent, caring, healthy, and competitive.

2. Aims of Gresik National Zakat Board

There are the aims of BAZNAS Gresik Regency:

- a. Increase public awareness in fulfillment and services of zakat

b. Increasing the function and role of religious institutions (Zakat)⁴¹

Then, the benefits of BAZNAS Gresik there are:

- a. Fulfilling consumptive needs with the following steps:
- 1) collect data correctly about *mustahik* (deserver of zakat), especially the poor in the Gresik Regency area.
 - 2) Selecting existing data by considering the income of families that their cover and the distance to stay.
 - 3) Listing of *mustahik* other than the poor who do not always exist every year, such as *muallaf*, *ghorim*, and *riqab*.
- b. Empowerment of productive small enterprise

The empowerment of productive small enterprise carried out by BAZNAS Gresik is by providing productive loans (as additional business capital), for example, for consumer loans limited to a maximum of Rp 500.000 and/while productive loans can be up to a maximum of Rp 5.000.000

c. Empowerment of education

Educational empowerment carried out by BAZNAS Gresik is through scholarship programs for education.⁴²

3. Vision and Mission of Gresik National Zakat Board

⁴¹ BAZNAS Gresik, Profil Badan Amil Zakat (BAZNAS) Gresik, accessed January 24th 2021, <https://baznasgresik.com/tentang-kami/sejarah/>

⁴²BAZNAS Gresik, Profil Badan Amil Zakat (BAZNAS) Gresik, accessed 24 Januari 2021, <https://baznasgresik.com/tentang-kami/sejarah/>

VISION:

Increasing the standard of Gresik society life towards a pious, intelligent,
and empowered.

MISSION:

1. To create a transparent, trustworthy, and professional BAZNAS organization.
2. To encourage various efforts to develop a sustainable, productive economy.
3. To integrate BAZNAZ/LAZ network potential to unify empowerment strategies through management.
4. To make an effort to develop human resources in the management of BAZNAS.

4. Values

- 1) Taqwa : all the things that *amil* does is as a dedication to Allah and will be accountable to Allah SWT.
- 2) Shiddiq : carry out duties in accordance with service standards and clear and recognized benchmarks
- 3) Tabligh : work with all stakeholders to improve ZIS
- 4) Amanah : The main principles of ZIS management are honesty and integrity

- 5) Fathanah : Develop ZIS management that combines the implementation of sharia in the current system, management, technology, and work culture

5. Zakat Fund Distribution

Zakat funds are funds that come from zakat receipts such as zakat mâl, zakat of professional income, zakat *fitriah*, and corporate zakat. Zakat mâl, as stipulated in the fiqh of zakat, includes zakat on gold and silver, zakat on income, agricultural zakat, and other types of zakat, whether paid by companies or entities or by individuals who have become muzakki. Zakat funds are distribute and utilize to *fakir, miskin, muallaf, fî sabilillah, ghorimin, ibnu sabil*, and *amil*. In its application, zakat distribution is used for education, health, humanity, economic empowerment and consumptive and productive distribution.⁴³

6. Programs of Gresik National Zakat Board

The distribution of zakat by BAZNAS Gresik Regency includes five parts consisting of da'wah, economy, health, education, and humanity:

a. *Gresik Cerdas* Program

This program aims to help children of poor people who have achievements but are less fortunate financially to continue their studies and help improve the welfare of educators. This program's forms include

⁴³ Financial Report and Independent Auditor's Report of BAZNAS Gresik Regency year 2020

Dhuafa Scholarships for elementary until high school students, school equipment assistance, tuition assistance, incentives for non-civil servant teachers of the child with special needed, and incentives for honorary teachers.

b. *Gresik Sehat* Program

The aim of this program is as a preventive effort in helping the poor, so that they can get health services easily and cheaply. The *Gresik Sehat* program includes free medical treatment, health check services, assistance for pregnant women or nursing mothers, nutrition improvement assistance for health workers, assistance with medical expenses, glasses assistance, and free Ambulance services for the poor

c. *Gresik Berdaya* Program

This program aims to empower *mustahik* who are committed to progress, such as interest-free capital, *ternak bergulir* and working tools, with the hope that the *mustahik* in the future can become a *muzakki*. The *Gresik Berdaya* program includes sales cart assistance, meatball cart assistance, Micro Finance program, work tool assistance, franchise cart assistance, productive goat livestock assistance and cattle sheds, cultivation and livestock assistance, productive student scholarships, training and counseling for *mustahik*.

d. *Gresik Peduli* Program

The purpose of this program is to care for the less fortunate and unable to earn a living for the cost of living and people affected by natural disasters, running out of supplies, etc., then provide direct sustainable donations for orphans and *dhuafa'*. The Gresik Peduli program include: lifelong assistance for the needy & poor, gifts for orphans and *dhuafa'*, assistance for *Ibnu Sabil*, assistance for the renovation of unsuitable houses, assistance for natural disasters

e. *Gresik Taqwa* Program

The purpose of this program is to preach the teachings of Islam, to help teachers of the Qur'an, Khuffadz to always exist in preaching.

7. Organization Structure

Based on the Decree of the Gresik Regent Number: 451/418/HK/437.12/2017 concerning the Leadership Formation National Amil Zakat Agency of Gresik Regency year 2017-2022 period as follows:

PATRON:

1. Regent of Gresik Regency
2. Head of Gresik Regency Regional House of Representatives
3. Head of Gresik Regency Ministry of Religious Affairs

ADVISORS:

1. Dr. H. Moh Qosim, M.Si

2. KH. Agus Nur Muhammad
3. Drs. KH. Moh As'ad Thoha, M.Ag
4. Drs. KH. Mansoer Shodiq, M.Ag
5. Prof. Dr. H.Abu Azzam Al Hadi, M.Ag
6. Dr. Abdul Chalik, M.A
7. Khusaini, S.E., M.Si
8. H. Muslih HS, S.Ag
9. Dr. Yetty Sri Suparyati, M.M

CHAIRMAN

Chairman : Drs. H. Abd Munif, M.Ag

Vice-Chairman I : Zainal Abidin, S.Ag., M.Fil.I

Vice-Chairman II : Dr. M. Mudlofar, S.Pd., M.Pd

Based on the Decree of the Chairman of BAZNAS Gresik Regency
Number: 002.A/SK/BAZNAS.GRS/I/2019, dated January 2 of 2019,
concerning the Management Structure of the BAZNAS Secretariat of
Gresik Regency as follows:

Chief : Muhtadin, S.H.I

Collection Department

Chief : Abd. Kholiq, S.Pd.I

Staff : M. Naufal Al-Maghrabi, S.E

Distribution and Utilization Department

Chief : A. Khusnun Ridlo, S.Pd.I

Staff : Bidayatul Masruroh, S.H.I
 M. Suhanto, S.P.d.I
 Hanif Romadhon, S.Pd

Planning, Finance, and Reporting Department

Chief : Nida Fithriyah Pradana, M.E

Human Resources, Administration, and General Department

Chief : Indah Sriwahyuni

Staff : Selvi Anggraini, S.H.

M. Syafiudin.⁴⁴

B. Data Exposure

1. Productive Student Scholarship Program

a. Background and History of Development

The 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

⁴⁴Archive of BAZNAS Gresik Regency

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.

According to Mr, Ridho as the Head of Zakat Distribution at BAZNAS Gresik, the Productive Student Scholarship Program has a different concept from other general scholarships. That is evidenced by the meaning of the "Productive" word:

“Productive Student Scholarship intended by BAZNAS Gresik, besides the receiver getting scholarship money, the receiver also gets training and coaching related to individual empowerment as organization and entrepreneurship. For the organizational section, BAZNAS Gresik expects scholarship recipients to contribute positively from their knowledge. While in the entrepreneurship section, they get from seminars and training that give to them”⁴⁵

Based on the conversation above, BAZNAS Gresik Regency have The explanation regarding individual empowerment:

1) Organization

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.

⁴⁵Ridlo, Interview, (Gresik, 20 October 2020)

2) Entrepreneurship

Through entrepreneurship, individuals empowerment means that the recipients of this scholarship are given entrepreneurship training through seminars and training held by BAZNAS Gresik.⁴⁶

b. Source of Fund

Through the reseacher conversation with Mr. Ridho, he said:

*“At BAZNAS Gresik 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”*⁴⁷

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 BAZNAS Gresik Regency.

c. Technical Implementation

1) Selection Stage

Students who want to apply for the Productive Student Scholarship Program by BAZNAS Gresik must fulfill the predetermined requirements. Then the requirements are completed to the BAZNAS Gresik website. The requirements are as follows:

a) General requirements

i. Residents in Gresik Regency

⁴⁶Ridlo, Interview, (Gresik, 20 October 2020)

⁴⁷Ridlo, Interview, (Gresik, 20 October 2020)

- ii. Undergraduate or diploma III
- iii. Muslim
- iv. Minimum GPA of 3.00
- v. Actively participating in organizational activities, both internal or external University
- vi. Participating in religious and social activities
- vii. Ready to take part in the Gresik BAZNAS coaching
- viii. Not currently receiving scholarships from other parties or institutions

b) Administrative Requirements

- i. Fill in the Registration Form
- ii. One-color photo sheet, Size 4 x6
- iii. Photocopy of Student Identity Card / Family Card (KK)
- iv. Letter of incapacity from the village / sub-district
- v. Statement Letter from the campus that they are not receiving from other parties
- vi. Willingness to be surveyed and data validated.⁴⁸

The stages of selection for productive scholarship recipients are as follows:

- 1) Completeness of the documents

⁴⁸Archive of BAZNAS Gresik Regency

The applicants of the Productive Student Scholarship Program must complete the general requirements and administrative requirements. After applicants have submitted their documents, BAZNAS Gresik will screen the potential recipients through their collected files.

2) Interview and Al-Qur'an reading test

BAZNAS Gresik conducted direct interviews. The interview questions were given to the applicant are about Islamic insight, especially about productive zakat, organization, the organization that is followed, commitment, and dedication.

3) Survey

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.⁴⁹

d. Scholarship Acceptance Approval

After the selection step was done, The Chairmans of BAZNAS Gresik held a meeting to approve who will receive the Productive

⁴⁹Ridlo, Interview, (Gresik, 20 October 2020)

Student Scholarships. The Head of BAZNAS Gresik Regency validates Productive Student Scholarship Recipients data and shares it on the BAZNAS Gresik website.

The table below is the data on active scholarship recipients for the productive scholarship program in 2021

Table 4.1⁵⁰

Productive Student Scholarship Recipients

NO	NAME	UNIVERSITY
1	Nurul Maulidah	STIT Raden Santri Gresik
2	Fahrudin Zengki	STIT Raden Santri Gresik
3	Mohammad Syahrul Fauzi	STIT Raden Santri Gresik
4	Siti Lailatul Fitriyah	Universitas Qomaruddin
5	Kurnaini	STIT Raden Santri Gresik
6	Fatmawati	STIT Raden Santri Gresik
7	Maulidatul Hasanah	Institut Agama Islam Qomaruddin Gresik
8	Rawiyah	STAI Hasan Jufri Bawean
9	Diah Ayu Rohmawati	Universitas Muhammadiyah Gresik
10	Sri Dwi Iqlimah	Institut Agama Islam Qomaruddin Gresik
11	Yusda Auliyah	STEI Kanjeng Sepuh Sidayu
12	Faizatul Fidat	STEI Kanjeng Sepuh Sidayu

⁵⁰ Archive of BAZNAS Gresik Regency

13	Maulidia Yuliana	Institut Agama Islam Qomaruddin Gresik
14	Moh. Sholeh	Universitas Qomaruddin
15	Heni Suaifatun Irfa	STIT Maskumambang
16	Nashihatul Ilmiah	STEI Kanjeng Sepuh Sidayu
17	Suci Rodhiyah Sari	Universitas Muhammadiyah Gresik
18	Nur Rohmawati	Universitas Muhammadiyah Gresik
19	Nur Fiatin	Institut Agama Islam Qomaruddin Gresik
20	Mohamad Ponidi	STAI Al-Azhar
21	Nabilatul Ilmiah	STAI Al-Azhar
22	Zazkia Wahyu Aulia	UISI GRESIK
23	Uswatun Hasanah	STAI Daruttaqwa Gresik
24	Imroatun Nadilah	Universitas Muhammadiyah Gresik
25	Dikkrullohuakbar	STAI Al-Azhar
26	Muhaiminah	Institut Agama Islam Qomaruddin Gresik
27	Ana Rubianti Citra Dewi	STEI Kanjeng Sepuh Sidayu
28	Sri Izawati	STAI Hasan Jufri Bawean
29	Fitrotul Lailiyah	Universitas Qomaruddin
30	Akbar Wicaksono	UNGRES
31	Nadia Rachmawati Agustin	Universitas Muhammadiyah Gresik
32	Ariya Abdul Rochmad	UIN Sunan Ampel Surabaya
33	Mukhtar Abdul Ali	IAIN Tulungagung

34	Maulana Muhammad Habibi	UIN Maulana Malik Ibrahim Malang
35	Rosidah Laila Nurul Aisyah	UIN Sunan Ampel Surabaya
36	Mulyati Ningsih	Universitas Trunojoyo Madura
37	Nanda Pricilia Nadhiva	UIN Sunan Ampel Surabaya
38	Nur Azizah	IAIN Kediri
39	Ahmad Elvin Alfian	IAIN Kediri
40	Ita Azura Firdaus	IAIN Tulungagung
41	Syahidatul Jaudah	Universitas Jember
42	Ahmad Ghozali	STAI Al-Azhar
43	Rizal Al Dimas	STAI Al-Azhar
44	Adi Agus Ahmad	STAI Al-Azhar
45	Rohmatun Alfiyana	STAI Al-Azhar
46	Ahmad Zulfikar Sayyidin	INKAFA
47	Ainiyah Tasnim	STAI Daruttaqwa Gresik
48	Vina Wasiatur Rohmah	STAI Ihyaul Ulum
49	Sidatul Millah	STAI Ihyaul Ulum
50	Muhammad Ainun Najib	STTQ Qomaruddin
51	Moh. Ibadur Rohman	STIE NU Gresik
52	Nur Iklima Wahyuni	AKBID Mandiri Gresik

e. Scholarship Submit Process

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.”⁵¹

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.

f. Contribution of Productive Student Scholarship Recipient

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 I was the receiver of productive scholarship, I am less active in a college organization. When I was in college, I actively worked teaching banjari extracurricular at MAN 2 Gresik and MTSN Gresik for transportation costs. For organization, I am active in the village. I became the head of the youth mosque, ta'mir of the mosque,

⁵¹ Ridlo, Interview, (Gresik, 20 October 2020)

and a youth organization member. For the contribution to BAZNAS, I am the coordinator of the Productive Student Scholarship. Before the pandemic, many BAZNAS activities were handled by scholarship recipients, such as free medical treatment and incidental activities like disasters, drought, and surveys. The survey is for people who apply for mustahik, so fellow students participate.”⁵²

Rosida, one of the Productive Student Scholarship recipients of batch 6 that study at UIN Sunan Ampel Surabaya, also said,

“I am active in internal organizations at HIMA of college, while external campus I am active in PMII and Imagres. I am also active in the Youth Mosque in Gresik Regency, if the organization is in the village, I am not active”⁵³

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. Hanif said:

“Before pandemic also had activities for students that study in Gresik, that is once a month they were told to help out at the office. So they made a list and schedule when they have free time. Usually two until three people. Half-day they help us in service section or other section. So we in every program become a volunteer. For the example like Ternak Bergulir program from BAZNAS Gresik, we help to build the stall, cleaning the location of the livestock until the event is done.”⁵⁴

Rosida also said:

“I have never been a volunteer because I was also accepted as a student at BAZNAS Gresik during the pandemic. I've been to work and

⁵² Hanif, Interview, (Gresik, 20 October 2020)

⁵³ Rosida, Interview, (Gresik, 10 march 2020)

⁵⁴ Hanif, Interview, (Gresik, 20 October 2020)

help out at the office. Indeed, from BAZNAS, there is an agenda for students to help out in the office. Because now it's still pandemic and many staff are work from home, the activities not maximal."⁵⁵

However, behind the active agenda carried out by BAZNAS Gresik, Hanif said that some students were less active and even not actively participating in BAZNAS activities,

*"Some friends are less active and even inactive because most of them also work, so they cannot be active. Usually, we evaluate the report time each semester. Every event has an attendance list. It is usually asked why it has never been active this semester and never came when there is an event. Usually, the reason that they work. Usually, those who are not active are summons by the chairman."*⁵⁶

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.

g. Productive Scholarship Program in the view of the recipient

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:

"Of course, it was very helpful when I receive this scholarship. Especially financially during college, it is enough for tuition fees and needs during college. The most exciting thing is when I volunteer, besides being happy to help out during the activity, it also strengthens the solidarity between other students. Then the relations also increase. Alhamdulillah, after graduating, I worked at BAZNAS. It just so

⁵⁵ Rosida, Interview, (Gresik, 10 March 2021)

⁵⁶ Hanif, Interview, (Gresik, 20 October 2020)

happened that at that time, there was recruitment, and I was accepted at BAZNAS.”⁵⁷

Likewise with Rosida, recipient of the 6th generation productive student scholarship. She said:

“Of course I was really helped by this scholarship, it eases the burden on parents to pay for college. Even though I entered during the pandemic, I was still able to take part in some seminars and trainings from BAZNAS. In my opinion, the most useful ones are the seminars. So know the ins and outs of zakat and BAZNAS. Insights also become broader”⁵⁸

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.

Rosida also said:

“BAZNAS Gresik has done the best for the scholarship recipients. In fact, the students are left and especially for myself, I have to be able to take maximum part in the seminars or training from BAZNAS. Yes, I hope that the pandemic will end soon so that activities can run optimally”⁵⁹

⁵⁷ Hanif, Interview, (Gresik, 20 October 2020)

⁵⁸ Rosida, Interview, (Gresik, 10 March 2021)

⁵⁹ Rosida, Interview, (Gresik, 10 March 2021)

C. Data Analysis

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 *fî sabilillah*. Researchers assume that the three groups of zakat recipients have a correlation with the target recipients of the Productive Student Scholarship program.

1. Fakir and Miskin

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.⁶⁰ Qardhawi also concluded about fakir dan miskin, that is:

1. Those who have no property and business at all
2. Those who have assets or business but are not sufficient for themselves and their family

⁶⁰ Hukum Zakat, Yusuf Qardhawi (Terj. Didin Hafidhuddin dan Hasanuddin), (Jakarta: Litera Antarnusa, 2011), 510

3. Those who have assets or business that can only provide for half or more of their needs for themselves and their dependents.⁶¹

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. His opinion is:

“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 they are a person who needs help from the other Muslims.”⁶²

From the view of Yusuf Al-Qardhawi above, it concluded that people who are studying and practice their knowledge for society, especially poor and needy, they have entitled to be given zakat.

2. *Fî Sabilillah*

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 as follows:

⁶¹ Yusuf Qardhawi, Hukum Zakat, 514

⁶² Yusuf Qardhawi, Hukum Zakat, 525-526

4. Jihad is included in the scope of *sabilillah*
5. Giving zakat to mujtahid is different from giving zakat for jihad utility
6. 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.⁶³

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.⁶⁴ Therefore, Qardhawi did not expand the meaning of *sabilillah* in Surah At-Taubah verse 60, but he did expand the meaning of jihad *fī 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.⁶⁵

⁶³ Yusuf Qardhawi, *Hukum Zakat*, 618-619

⁶⁴ Yusuf Qardhawi, *Hukum Zakat*, 635

⁶⁵ Yusuf Qardhawi, *Hukum Zakat*, 635

Qardhawi also categorizes people who are studying as *jihad fii 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 fii 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 fii sabilillah)”*⁶⁶

Besides explain *fakir, miskin* dan *fii 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:

*“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)”*⁶⁷

From Qardhawi’s explanation about scholarship by government in several developed country, Productive Student Scholarship Program by BAZNAS Gresik Regency also same with Qardhawi’s Explanation. Because

⁶⁶ Yusuf Qardhawi, Hukum Zakat, 642-643

⁶⁷ Yusuf Qardhawi, Spektrum Zakat Dalam Membangun Ekonomi Kerakyatan, (Jakarta: Zikrul Hakim, 2005), 20-21

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.⁶⁸ 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.⁶⁹

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

⁶⁸ Yusuf Qardhawi, *Spektrum Zakat Dalam Membangun Ekonomi Kerakyatan*, 19

⁶⁹ Yusuf Qardhawi, *Spektrum Zakat Dalam Membangun Ekonomi Kerakyatan*, 51

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.⁷⁰

⁷⁰ Yusuf Qardhawi, *Hukum Zakat*, 525

CHAPTER V

CLOSING

A. 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:

1. 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.
2. 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 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.

B. Suggestions

Based on this research, the authors can provide the following suggestions:

1. Researcher's suggestion for BAZNAS Gresik Regency as the organizer of this program must provide strict sanctions and rules related to the activeness of assisted students through this productive student scholarship program. So that scholarship recipients can make good use of the activities provided by BAZNAS so that they can make better contributions to the community.
2. Researcher's suggestion for *mustahik* Productive Student Scholarship recipients, it should follow all the activities and agendas given by BAZNAS Gresik to maximize BAZNAS Gresik through Productive Student Scholarship Program students can be empowered through individual and organizational development. Scholarship recipients will later be able to make good use of their knowledge and make positive contributions to themselves, society, and the ummah.

BIBLIOGRAPHY

Books

- Al-Madzub. Muhammad. 1977. *'Ulama wa Mufakkirun 'Araftuhum*. Beirut: Dar al-Nafais.
- Al-Zuhayly, 2007. Wahbah *Fiqh Islam Wa Adillatuhu Juz III*. Bairut: Daar al-Fikr 1788-1789.
- Azwar, Saifudin. 1998. *Metode Penelitian*, Yogyakarta: Pustaka Pelajar Offes.
- Danim, Sudarwan. 2002 *Menjadi Peneliti Kualitatif*, (Bandung : CV Pustaka Setia, 2002), 21.
- Departemen Agama Republik Indonesia. 2002. *Pedoman Zakat*. Jakarta: Bagian Proyek Peningkatan Zakat dan Wakaf.
- Fakhrudin. 2008. *Fiqh dan Manajemen Zakat di Indonesia*. Malang: UIN-Malang Press, 2008.
- Hasan, M. Ali. 2006. *Zakat dan Infaq*. Jakarta: Kencana.
- Khasanah, Umrotul. 2010. *Manajemen Zakat Modern: Instrumen Pemberdayaan Ekonomi Umat*. Malang: UIN-MALIKI Press.
- Moleong, Lexy J. 2002. *Metode Penelitian Kualitatif*. Bandung: Remaja Rosdakarya.
- Narbuko, Cholid and Abu Achmadi. 2003. *Metodologi Penelitian*. Jakarta: Bumi Aksara.
- Purnomo, Usman and Purnomo Setiadi Akbar. 2009. *Metodologi Penelitian Sosial*. Jakarta: Bumi Aksara, 2009
- Qardhawi, Yusuf . 2005. *Spektrum Zakat Dalam Membangun Ekonomi Kerakyatan*, Jakarta: Zikrul Hakim

- Qardhawi, Yusuf. 2001. *Ummatuna Baina Qarnain*. terj. Yogi Prana dan Ahsan Takwim. Surakarta: Inter Media.
- Qardhawi, Yusuf. 2008. *Fatwa Qardhawi* terj: H.Abdurracman Ali Bauzir. Jakarta: Gema Insani
- Qardhawi. Yusuf. 2011. *Hukum Zakat*. (Terj. Didin Hafidhuddin dan Hasanuddin). Jakarta: Litera Antarnusa.
- Santoso Sony dan Rinto Agustino. 2018. *Zakat Sebagai Ketahanan Nasional*. Yogyakarta: Penerbit Deepublish.
- Subagyo, P. Joko. 1991. *Metode Penelitian dalam Teori dan Praktek*. Jakarta: PT. Rineka Cipta.
- Supani. 2010. *Zakat di Indonesia: Kajian Fiqih dan Perundang-undangan*. Yogyakarta: Grafindo Lentera Media.
- Surachmad, Winarto. 1980. *Pengantar Penelitian Ilmiah :Dasar, Metode dan Teknik*. Bandung: Arsito
- Tim Emir. 2016. *Panduan Zakat Terlengkap*. Jakarta: Emir, 2016

Thesis

- Dini Fakhriyah. *Efektivitas Penyaluran Dana Zakat Di BAZNAS Kota Bekasi Dalam Peningkatan Pendidikan Melalui Program Bekasi Cerdas*. Undergraduate Thesis, Universitas Islam Negeri Syarif Hidayatullah Jakarta.
- Ghina Puspita, *Penyaluran Zakat Untuk Pendidikan Dalam Perspektif Imam Hanafi (Studi Terhadap BAZIS Kotamadya Jakarta Selatan)*. Undergraduate Thesis Universitas Islam Negeri Syarif Hidayatullah Jakarta, 2010)
- Muhammad Luthfi Hakim, *Implementasi Zakat Untuk Beasiswa Pendidikan Di Badan Amil Zakat Nasional (BAZNAS) Kabupaten Semarang*. Undergraduate Thesis, Institut Agama Islam Negeri Salatiga, 2018.

Maulvi Nazir Ahmad. *Pendayagunaan Dana Zakat Dalam Bentuk Beasiswa Perspektif Yusuf Qardhawi (Studi Tentang Program Beasiswa Pusat Kajian Dan Wakaf El-Zawa Universitas Islam Negeri Maulana Malik Ibrahim Malang)* Undergraduate Thesis Universitas Islam Negeri Maulana Malik Ibrahim Malang.

APPENDIXES



Office of BAZNAS Gresik Regency



Online Student Coaching



KEMENTERIAN AGAMA REPUBLIK INDONESIA
 UNIVERSITAS ISLAM NEGERI MAULANA MALIK IBRAHIM MALANG
FAKULTAS SYARIAH
 Jl. Gajayana 50 Malang 65144 Telepon (0341) 559399 Faksimile (0341) 559399
 Website: <http://syariah.uin-malang.ac.id> E-mail: syariah@uin-malang.ac.id

Nomor : B-3373 /F.Sy/TL.15/10/2020
 Perihal : Permohonan Ijin Penelitian

13 Oktober 2020

Kepada Yth.
 Kepala Badan Amil Zakat Nasional Kabupaten Gresik
 Kantor Bupati Gresik Jl. Dr. Wahidin SH No. 245 Gresik

Assalamualaikum wa Rahmatullah wa Barakatuh


Dengan hormat,

Di bawah ini mahasiswa kami :

Nama : Retno Dini Pratiwi
 NIM : 17210127
 Prodi : Hukum Keluarga Islam

Mohon diperkenankan untuk melakukan Research untuk menyelesaikan tugas akhir/skripsi, yang berjudul : **Utilization of Zakat for Productive Student Scholarship Program by BAZNAS Gresik Regency in Yusuf Al-Qardhawi Perspective**
 Demikian, atas perkenan Bapak/Ibu, kami mengucapkan terima kasih.

Wassalamualaikum wa Rahmatullah wa Barakatuh

an Dekan
 Wakil Dekan Bidang Akademik

 Badruddin

Tembusan :

1. Dekan
2. Ketua Jurusan Al Ahwal Al Syakhsiyah
3. Kabag. Tata Usaha

Research Permit from Faculty



Gresik, 23 Sya'ban 1442 H
06 April 2021 M

SURAT KETERANGAN

Nomor : 033 / BAZNAS.GRS / IV / 2020

Assalamu'alaikum Warahmatullahi Wabarokatuh,

Yang bertanda tangan dibawah ini :

Nama : Drs. H. Abd. Munif, M.Ag
NIA : 19570512.2017.01.01
Jabatan : Ketua BAZNAS Kabupaten Gresik

Menerangkan bahwa :

Nama : Retno Dini Pratiwi
NIM : 17210127
Program Studi : Hukum Keluarga Islam
Universitas : Islam Negeri Maulana Malik Ibrahim Malang

Telah melaksanakan observasi / penelitian skripsi di Kantor Badan Amil Zakat Nasional (BAZNAS) Kabupaten Gresik pada tanggal 20 Oktober 2020 s.d 30 Desember 2020 dengan judul "*Utilization of Zakat for Productive Student Scholarship Program by BAZNAS Gresik Regency in Yusuf Al-Qardhawi Perspective*".

Demikian surat keterangan ini kami buat dengan sesungguhnya dan untuk dipergunakan sebagaimana mestinya.

Wassalamu'alaikum Warahmatullahi Wabarokatuh,

BAZNAS KABUPATEN GRESIK

Drs. H. ABD. MUNIF, M.Ag
Ketua

Office
Kantor Bupati Gresik
Jl. Dr. Wahidin Sudirohusodo No. 245 Gresik 61161
Telp: 031-3950737, WA Center: 0822 3333 4535
E-mail : baznaskab.gresik@baznas.go.id website : www.baznasgresik.com



CURICULUM VITAE

Personal Details

Name : Retno Dini Pratiwi
Place & Date of Birth : Gresik, November 18th, 1999
Address : Jl. Belitung VII No. 8 GKB
Kebomas, Gresik
Phone : 081289728138
Email : retnodini35@gmail.com



Educational Background

2005 – 2011 State Elementary School Petrokimia Gresik
2011 – 2014 Junior High School YIMI Gresik “FDS”
2014 – 2017 State Islamic Senior High School 3 Malang
2017 – 2021 Islamic Family Law, State Islamic University Maulana Malik Ibrahim
Malang