

**A CASE STUDY ON THE DISTRIBUTION OF ZAKAT TO
FI SABILILLAH RECIPIENTS**

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Abstract	<p><i>There are eight asnaf (recipients) of zakat specified by Allah S.W.T. in the Holy Quran, which include among them fi sabilillah. However, there is a debate among scholars on the definition of fi sabilillah. Different interpretations are given by scholars. Contemporary scholars tend to widen the scope of fi sabilillah interpretation. The practice of giving zakat for educational purposes, i.e., for fi sabilillah recipients, is an important strategy that can be implemented to lift this group out of poverty. It is a lifelong process of increasing one's self-worth. However, there are some fi sabilillah asnaf who are still being neglected due to insufficient zakat support, especially in the current unstable economic situation. Therefore, this study aims to examine the zakat for education aid provided to asnaf fi sabilillah by Permodalan Nasional Berhad (PNB), one of the largest fund management companies in Malaysia. The focus of the study is first to discuss PNB's practice regarding the interpretation of asnaf fi sabilillah according to fiqh and second to examine how PNB allocates zakat for fi sabilillah, i.e., for educational purposes. This research adopts qualitative methods by using interviews and content analysis of data from journals, articles, etc. The findings of the research show that PNB generally adheres to the ijthad of contemporary scholars in the definition of fi sabilillah, which indicates that it does not only subject itself to war or jihad. In addition, PNB works with several other organisations to facilitate the distribution of zakat for education to asnaf fi sabilillah.</i></p> <p>Keywords: Zakat, Distribution, Recipients, Asnaf, Fi sabilillah.</p>
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INTRODUCTION

It has been recorded in the al Quran that only eight groups of recipients are entitled to receive zakat as Allah says:

﴿ تَمَّا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ ۗ فَرِيضَةً مِّنَ اللَّهِ ۗ وَاللَّهُ عَلِيمٌ حَكِيمٌ ﴾

Meaning: Alms-tax is only for the poor and the needy, for those employed to administer it, for those whose hearts are attracted 'to the faith', for 'freeing' slaves, for those in debt, for Allah's cause, and 'needy' travelers. This is 'an obligation from Allah. And Allah is All-Knowing, All-Wise (al Quran, at-Taubah: 60).

The eight groups of zakat recipients as stated in the above verse are *Masakeen* (poor), *Fuqara* (needy) or *Al-Amileen* (Workers on zakat), *Mu-Allafatul-Qulub* (New converters to Islam), *Ar-Riqab* (Slaves), *Al-Ghaarimeen* (Debtors), *Fi-Sabilillah* (For the sake of Allah) and *Ibnus-Sabeel* (Wayfarers). In this context of zakat, *Fi Sabilillah* is the seventh asnaf entitled to receive zakat. The word *Fi Sabilillah* from a language point of view means the way to the pleasure of Allah SWT through belief and practice. Generally, *Asnaf Fi Sabilillah* implies to the Muslim armies who are fighting against the infidels. This includes the cost of purchasing war uniforms, weapons, war equipment, and food supply for soldiers and mujahids who fought voluntarily without getting a salary from the government (Herlina et al., 2018). This has been agreed by the majority of scholars for the meaning of asnaf *fi sabilillah* in general. However, there are debates and discussions on the detail and specific meaning of asnaf *fi sabilillah*, thus creating a new *ijtihad* by contemporary scholars.

LITERATURE REVIEW

A study by Azhar et al. (2023) focuses on the zakat distribution priorities in Malaysia. They found that the poverty groups and wayfarers were the top priority of the recipients identified by the Malaysian zakat institutions. Meanwhile, debtors, slaves, and those stranded in the path were given the least importance. This study addresses the gap in the zakat literature by adding empirical evidence on the zakat distribution practices amongst all states in Malaysia in providing a solution for the long-standing issue of poverty.

Fi sabilillah from Islamic contemporary scholars' perspective is different from the four recognised madzhab, i.e Syafie, Maliki, Hanbali and Hanafi. This is due to the *ijtihad* made based on the current situation and needs. Due to the increased use of technological advances, the world today sees many new things emerge involving legal problems that never arose during the period of the Prophet and the past scholars. There is no solution given by the previous scholars for the current issues. Contemporary Muslim scholars state that when there is a change in the custom or 'urf of people, then there is a need for a change in the law. Thus, a mujtahid must understand the people new traditions before *ijtihad* is performed. Contributing factors such as time, current situation, local culture, modernity, technological advancement moral values are strongly influence the current *ijtihad*.

Ahmad Mustafa al-Maraghi (1987) in his work of tafsir *al-Maraghi*, defines '*sabilillah*' as all forms of goodness in Allah's way including all social activities (DI, Alfatah. 2018). This is similar with the view of Syed Qutb Ibrahim Husain Syadzili (Firdaus Ab Rahman et al., 2021) as he mentioned that zakat for *fi sabilillah* is allowed to finance jihad expenses as well as to build mosques, and schools. This can be seen in his book *al-Maraghi* where he mention that:

"(and Fi sabīlillāh). Sabilillah is a path that leads to His pleasure and reward. What is meant is the soldiers and the border guards in the jihād field. It is narrated from Imam Ahmad that he drove the pilgrimage into sabilillah and entered the whole road of goodness, such as providing shroud, and building bridges, fortifications, and mosques. The correct opinion is that what is meant by sabilillah is the general welfare of the Muslims who are the pillar of religious and state affairs, not the interests of the individual.

According to Muhammad Rasyid bin Ali Ridha (1953), *sabilillah* is all matters about the ummah's welfare to uphold the eminence of Islam and to achieve pleasure and reward from Allah SWT. In his commentary book of *al-Manar*, Muhammad Rashid Ridha explains on how the word '*fi sabilillah*' should be interpreted. He also elaborate on how zakat should be distributed to '*sabilillah*,' i.e for the people's welfare and interests.

Sheikh Mahmud Shaltut (1963), an Egyptian jurist, stated that in general he did not find the meaning of *sabilillah* except for matters of virtue. The method used by Sheikh Mahmud Shaltut in conveying his idea about the phrase *sabilillah* is the method of *tafsir mawdu'i* (thematic) (Dzulfikar, 2020). He believes that the term '*sabilillah*', found in

Quranic verse is linked with *mustahiq* zakat that connected to the concept of *maslahah al-ammah* (common good) (Rozak Abdul, 2016). In this verse, he also asserts that the idea of the common good cannot be interpreted as individual rights but more on majority or common welfare. In addition, he concluded that '*sabilillah*' is the act of upholding truth, justice, and goodness.

In Indonesia, the controversy over the distribution of zakat occurred due to differences in scholars' interpretations of the meaning of *fi sabilillah* which had implications for differences in people's understanding of Islamic law. One of their customary practices is giving zakat to *mama biang* (woman who just delivered the baby). The People who maintain the tradition of zakat *mama biang* understand that the distribution of zakat *mama biang* is in accordance with Islamic law, relying on the opinion of scholars who expand the meaning of *fi sabilillah* to include *mama biang*. Meanwhile, some people understand that *mama biang* zakat is not in accordance with Islamic law (Hannani et al., 2023).

Usman (2023) in his research highlighted the issue of zakat recipient of *fi sabilillah*. This study focuses an urgent issue as to whether the LGBT community is eligible as a zakat recipient under Islamic law. This study is a normative legal study using the *maslahah mursalah* approach. Result of this study shows that Islam can regulate the management of zakat assets through the socio-economic empowerment of the people, preventing wealth accumulation in one group and reducing poverty. Zakat, even though previously limited to short-term goals and institutional charity, now appears to have long-term benefits, including reducing poverty and empowering the community's economy. Zakat is also useful for marginalized people, people with disabilities, and people experiencing moral and social deprivation, including mental health.

Due to the current situation, *asnaf fi sabilillah* in the context of zakat division in modern time interpretation can be used to design socioeconomic development and to uphold the symbolism of Islam. Our results inform that, from Pahang SIRC officer's perspective, there is a need in the hybrid between Waqf land and zakat fund to the well-being of *asnaf fi sabilillah*. The officers are more worried about the benefits of interest they give to the *asnaf fi sabilillah* are insufficient. (Mohd Ali et al., 2019). The practice of giving zakat for education purposes i.e. for *fi sabilillah* recipients is an important strategy that can be implemented to lift this group out of poverty. It is a lifelong process of increasing one's self-worth. It is an important strategy that can be implemented to lift this group out of poverty since education is a lifelong process of increasing one's self-worth (Ab Rahman et al., 2017).

Hidayanti et al. (2023) examine the use of zakat funds on *Asnaf fi Sabilillah* in the context of school development within Islam. The findings indicate that utilizing zakat funds on *Asnaf fi Sabilillah* for school development is valid and compliant with the principles of Sharia in Islam. The implementation of zakat-funded school development projects has improved educational access for economically disadvantaged communities and enhanced school infrastructure in rural areas. Additionally, community participation and involvement of beneficiaries in zakat fund management have increased the effectiveness of the programs. The recommendations include raising public awareness regarding the significance of zakat in enhancing educational access, fostering partnerships with the private sector to augment funding for school development, and promoting transparent and accountable zakat fund management practices.

Education financial assistance is one of the most important forms of assistance to the poor and needy because education is one of the methods that can change lives and lift these people out of the cocoon of poverty. In 2013, there were several cases reported including cases of dropping out of school due to failure to pay school fees. Thus, zakat institutions have actively played a role in channeling zakat funds in the form of educational assistance to the *asnaf*, *fakir*, and the poor or *asnaf Fi sabilillah* so that they have the opportunity to succeed. This can be seen by the effort of zakat institutions where almost all state zakat institutions in Malaysia such as in Selangor, Johor, Kelantan, Kuala Lumpur, Perlis, Penang, and Sarawak assist primary and secondary schooling, assistance for tuition

fees at institutions of higher learning (IPT) domestically and abroad (studies to the middle east). As well as other ancillary assistance such as assistance with school preparation, school uniforms, and encouragement of Quran memorization (Zainal Alim Adiwijaya, 2014).

However, there are also some asnaf who still do not achieve their target due to insufficient zakat support, especially in the current unstable economic situation. Furthermore, records for zakat education distribution show inefficiency and poor aid management (Zaki et al., 2020). The implication of this issue, there is still a lot of asnaf who still do not receive zakat assistance. Thus, this research was done to examine the practice of PNB in allocating zakat for education purposes in the name of *fi sabilillah*.

METHODOLOGY

This study was qualitative with semi-structured interviews as a method of collecting data. A purposive sample consisting of one informant was chosen. Choosing just one informant is adequate because that person is the Associate Manager in the Shariah Management Department, which deals with shariah-related issues such as zakat administration and operations. Moreover, it is an in-depth interview that gathered all relevant data sufficiently to achieve the objectives of the research. Face to face interview was held on 7/12/2022 and conducted at the Shariah Department at level 38, Menara PNB, which is located at 201-A Jalan Tun Razak, 50724 Kuala Lumpur. The profile of the informant is as follows:

Informant	Gender	Age	Year of Involvement in PNB Companies	Position
Informant A	Male	42	Since 2007 (2017 - the current year, in Shariah Department	Associate Manager in Shariah Management Department

Table 1: Informant Profile

The interview covered the interpretation of *asnaf fi sabilillah* according to PNB and their practice of zakat distribution. The data gathered from the interview was recorded and transcribed verbatim. Direct quotations have been used from participants to ensure that the interpretation of the data directly links to their words. The data was also checked and validated by the team of researchers. In analysing the data, several important themes were used, i.e. the interpretation of *Asnaf Fi Sabilillah*, method of allocation, zakat for education, and zakat for CSR. This research has been approved by the research committee appointed by the University.

RESULTS AND DISCUSSION

The interpretation of *Asnaf Fi Sabilillah* According to the Practice of PNB

In Malaysia, the responsibility of managing the collection and distribution of zakat lies under the management of the State Islamic Religious Council (MAIN). Several states place the management of the collection and distribution of zakat under specific bodies such as the Federal Territory Zakat Collection Centre, the Selangor Zakat Board, the Sabah Zakat Centre, the Penang Zakat Management Centre, and the Melaka Zakat Centre. Nowadays, funds from *Fi sabilillah* are used not only to proselytize and develop Islamic teachings but also for community education, medical & health purposes, and engineering & construction of Muslim infrastructure such as mosques and schools.

Following the opinion of contemporary scholars concerning *fi sabilillah*, the zakat centre in Malaysia applied a wide interpretation of *asnaf fi sabilillah*. It is not limited to the meaning of *jihad* of war itself. This approach is also taken by Permodalan Nasional Berhad (PNB) as it was confirmed by Informant A who is an assistant manager of zakat and waqf at Permodalan Nasional Berhad (PNB) from a face-to-face interview held on 7/12/2022 at the PNB meeting room level 38.

The following answer is given when the informant was asked about the interpretation of *Fi sabilillah* and the approach taken by PNB.

"There are eight asnaf who are eligible to receive zakat but fi sabilillah is developed according to the current situation. The zakat assistance from PNB to asnaf fi sabilillah can be seen in some matters such as repairing mosques and bridges. PNB also sees that the zakat to asnaf fi sabilillah is not only in the category of poor, but it covers whatever is good in the way of Allah. This is due to the opinion of contemporary scholars regarding the definition of fi sabilillah which is not limited to warfighters."

It is mentioned by an informant that PNB applies the ijihad made by contemporary scholars relating to the definition of *fi sabilillah*. The majority view among contemporary scholars says that *fi sabilillah* is not exclusively geared toward those who participate in war. This is seen after analyzing several factors, particularly in the current situation where wars with weapons almost no longer exist for all countries. Islam strongly encourages its ummah to do good to everyone regardless of race or religion and does not prohibit war if it is fought to uphold the truth and protect religion from being attacked. This message is stated in verse 190 of surah Al-Baqarah.

﴿وَقَاتِلُوا فِي سَبِيلِ اللَّهِ الَّذِينَ يُقَاتِلُونَكُمْ وَلَا تَعْتَدُوا ۗ إِنَّ اللَّهَ لَا يُحِبُّ الْمُعْتَدِينَ﴾

Meaning: *Fight in the way of Allah those who fight you but do not transgress. Indeed, Allah does not like transgressors.* (Al Quran, al Baqarah: verse 190)

The Way PNB Allocates Zakat on Education

The way PNB distribute is another important point. Annual report PNB from 2019 until 2021 shows It is seen that there is an increase in the amount from the total zakat distribution in 2019 (RM10 Million) to 2020 (RM17.2 million). Subsequently, in 2021, the total distribution decreased to RM9.1 million and was given to 77,526 beneficiaries. At the end of 2019, 28 countries, including Malaysia, were impacted negatively by the Coronavirus Disease (COVID-19) outbreak, which has negatively affected economic growth in Malaysia. The table below shows the data of total zakat distribution PNB focusing on three groups from 2019 until 2021.

Year	Total Of Zakat On Distribution	Total Beneficiaries	Healthcare	Education	Community
2019	RM10 million	62,742	6,479	32,664	23,599
2020	RM17.2 million	65.6K	31.5K (RM6 million)	18.7K (RM6.9 million)	15.4K (RM4.3 million)
2021	RM9.1 million	77,526	RM3.5 million	RM172,400 million	RM5.4 million

Table 2: PNB Zakat Distribution on Education and Other CSR Programme

The table above shows that in 2021, PNB channeled RM172,400 for education as an aid for asnaf students who are in need. The question here is, how does PNB allocate the zakat? The answer given by the informant as follows:

"There are several organizations that cooperate with PNB about zakat on education for asnaf fi sabilillah. First, the Ministry of education will inform PNB of the list of names of students who need to be helped and the problems they face. Second, it is through the Zakat center. They will inform the students who need to be helped who are on their list. Third is through the university or school. The institution either the university or the school should inform the PNB that they need help for their students. For example, a school in Sarawak is applying for

zakat assistance to buy school clothes for its students. The school will apply and provide details related to the assistance to PNB. If it passes below the specified amount, PNB will give the money. Next, the school will make a purchase through the school treasurer and send a payment receipt and report that the delivery of the clothes is done by PNB."

The informant explains how PNB distributes the zakat funds for education to *asnaf fi sabilillah*. They reveal the existence of a third party, which acts as a mediator between the applicants seeking financial aid for their education. An illustration of this is provided in the preceding paragraph, in which the Ministry of Education, the Zakat Centre, and various educational institutions, be they schools or universities, are named as some organizations that collaborate with the PNB on academic and zakat-related matters. This is considered to be more accurate and secure from any fraud. This is a result of the fact that the organization in question is one that the general public regards as trustworthy and well-known. One of the guarantees and proof that no fraud has occurred in the presence of payment receipts and reports that are required to be given to PNB after the transaction of payment of goods as zakat assistance. Because zakat is not the same as other forms of charity, this is of the utmost significance to the donor. According to the findings presented by (Mustafah@Busu et al., 2022), zakat is not simply a short-term monetary aid; rather, it is a service aid that promises to bring about changes in the lives of *asnaf* children in the years to come.

When the informant was asked about the monitoring process in terms of academic performance for zakat on education recipients, the answer given is:

*"There is no monitoring process implemented. This is because *asnaf* students do not become *asnaf* due to performance, but due to poor status in life. However, to encourage *asnaf* students to succeed in academics, PNB has come up with an idea. The idea is for those who get a pointer of 3 and above, they will be given zakat assistance more than the prescribed amount. This is to motivate other *asnaf* students to achieve excellent academic performance."*

The informant gives the answer when asked about whether the idea is still being implemented.

"This initiative is still ongoing. However, there is a pattern in the implementation of this initiative. In the beginning, this initiative was implemented for university students. After that, in the second stage, it is applied to diploma students. Next, vocational students up to the pocket money assistance level. This initiative was created in 2018-2019."

No requirements must be met to receive zakat from PNB, regardless of how well the *asnaf* performs at the academy. This issue goes back to the fundamentals of *asnaf* itself, which state that a person becomes an *asnaf* due to the poverty and hardship he endures. This leads to the conclusion that *asnaf*, who are eligible to receive zakat on education from PNB, has nothing to do with academics. In addition, the zakat mentioned in this discussion is the zakat managed by Shariah Department. In this matter, the PNB approach is different compared to Baitulmal, in which the academic performance of zakat on education recipients will be evaluated every semester. This is because the zakat on education provided by Baitulmal is in the form of a scholarship, and the recipients will receive it monthly. Due to that, zakat on education recipients are required to send the examination result slip for each semester up until they graduate to the Baitulmal MAIWP for the monitoring process (Md Rosdi, 2014).

The other financial assistance in terms of zakat *fi sabilillah* is through *Corporate Social Responsibility* (CSR) as the informant said:

"CSR stands for Corporate Social Responsibility where corporate money is handed over by PNB for public use under the zakat fund. This is done to demonstrate to the public that PNB is accessible and responsive to their needs."

The Shariah Department PNB, is the one who is responsible in managing a Zakat Corporate Social Responsibility (CSR) program. When PNB was asked about the distribution of zakat CSR, the informant says as follows:

"Flood victims were initially given food packs. Next, assistance in the form of funeral vans. PNB provides funeral vans for hospitals in Johor Bharu, the Al-Ghazali Mosque in Sarawak, and school vans for SAMBESTARI. PNB also provides financial assistance to university students at UITM Shah Alam, UIAM, UKM, and Terengganu Polytechnic. Similarly, registration assistance for matriculation students in 2021 reached 9,000 people, consuming a total of 4.4 million. PNB also assists those behind on their fees by using CSR zakat. PNB is also working with other Zakat centres to repair flood-damaged homes and schools. Furthermore, assistance with medical equipment for the hospital is provided "

The discussion that was just had related to the types of aid that PNB has provided through the dispersal of CSR zakat funds, as was mentioned above. Regarding the distribution of CSR zakat to asnaf, the primary focus of PNB is on three different industries. Healthcare, education, and improving the community are included in this category. If we look at the responses from Informant A, we will see that all of the help that has been put into action consists of all three sectors.

CONCLUSION

It is noted that distributing zakat to the recipients is not only the role of zakat institutions, but it is also the role of government link companies (GLC), such as PNB. This research is related to the implementation of *fi Sabilillah* interpretation for Zakat Distribution. It can be seen that there are differences between past scholars' views and contemporary scholars on interpretation of *fi sabilillah*. By referring to the views of previous scholars, contemporary scholars practice *ijtihad* in issuing new rulings or interpretations according to the current situation. This approach of contemporary scholars has influenced PNB in defining asnaf *fi sabilillah*, thus distributing zakat for the appropriate recipients, i.e. education purposes.

ACKNOWLEDGMENT

The authors would like to honor Shariah Department, Permodalan Nasional Berhad (PNB) for their contribution towards the success of this research.

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