

The Role And Performance Of Baznas In Overcoming Poverty (Case Study Of The Deli Serdang National Amil Zakat Agency)

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Abstract *This study aims to assess the effectiveness of zakat in alleviating poverty in Deli Serdang. Zakat is allocated to eight categories, including the poor, the destitute, zakat administrators (amil zakat), converts to Islam (mu'allaf), slaves, individuals in debt, those engaged in jihad fi sabilillah, and travelers in need (ibn sabil). Zakat designated for the mustahik (recipients) can be utilized as capital for small-scale businesses, often inaccessible to traditional financial institutions like banks. The process of support includes planning, execution, monitoring, control, and program evaluation, and it is administered by the zakat amil agency as part of their productive zakat initiatives. This initiative aims to stimulate economic activity, enhance the productivity of local businesses, boost income, and ensure sustainability.*

The research methodology adopted is qualitative and descriptive in nature, focusing on assessing the impact of productive zakat on empowering impoverished communities through a poverty index. The study combines primary data, gathered through surveys, questionnaires, and in-depth interviews with both the program managers at Baznas and the mustahik participating in the community empowerment programs funded by productive zakat. Secondary data is sourced from the BAZNAS Program Report available online, as well as various literature, articles in publications such as magazines, journals, newspapers, and the internet. The research findings indicate that, overall, the mustahik community views the productive zakat program administered by Baznas as highly successful.

Keywords: Zakat, The Role And Performance, Baznas Deli Serdang District

Abstrak Penelitian ini bertujuan untuk mengkaji efektivitas zakat dalam mengentaskan kemiskinan di Deli Serdang. Zakat dialokasikan kepada delapan kategori, antara lain fakir miskin, fakir miskin, pengelola zakat (amil zakat), muallaf (mu'allaf), budak, orang yang berhutang, orang yang berjihad fi sabilillah, dan musafir yang membutuhkan (ibnu sabil). Zakat yang diperuntukkan bagi mustahik (penerima) dapat digunakan sebagai modal untuk usaha skala kecil, seringkali tidak dapat diakses oleh lembaga keuangan tradisional seperti bank. Proses dukungan meliputi perencanaan, pelaksanaan, pemantauan, pengendalian, dan evaluasi program, dan dikelola oleh lembaga amil zakat sebagai bagian dari inisiatif zakat produktif mereka. Inisiatif ini bertujuan untuk merangsang kegiatan ekonomi, meningkatkan produktivitas bisnis lokal, meningkatkan pendapatan, dan memastikan keberlanjutan.

Metodologi penelitian yang diterapkan bersifat kualitatif dan deskriptif dengan fokus pada penilaian dampak zakat produktif terhadap pemberdayaan masyarakat miskin melalui indeks kemiskinan. Penelitian ini menggabungkan data primer yang dikumpulkan melalui survei, kuesioner, dan wawancara mendalam kepada pengelola program di Baznas maupun mustahik peserta program pemberdayaan masyarakat yang didanai zakat produktif. Data sekunder bersumber dari Laporan Program BAZNAS yang tersedia secara online, serta berbagai literatur, artikel pada publikasi seperti majalah, jurnal, surat kabar, dan internet. Temuan penelitian menunjukkan bahwa secara keseluruhan masyarakat mustahik memandang program zakat produktif yang diselenggarakan Baznas sangat berhasil.

Kata Kunci: Zakat, Peran dan Kinerja, Baznas Kabupaten Deli Serdang

INTRODUCTION

The alarming poverty rate in Indonesia serves as a critical assessment point for the country to identify effective strategies for expediting poverty alleviation. Despite implementing a range of sector-specific, financial, fiscal, and other policies, it appears that these measures have not yielded a substantial reduction in the nation's poverty rate. This is evident in the present poverty rate, which stands at 14% of the country's total population, indicating that approximately 30 million individuals in Indonesia are living in poverty.

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The ongoing poverty cycle in Indonesia is primarily attributed to the limited access to capital among impoverished individuals. It is suspected that the current economic system in the country lacks adequate support for the underprivileged, making it challenging to reduce the poverty rate effectively. Indonesia's low entrepreneur-to-population ratio, standing at only 0.3%, has resulted in insufficient job creation relative to the sizable workforce, ultimately leading to high levels of unemployment and poverty. Consequently, there is a pressing need for methods and tools that can empower the impoverished and facilitate their access to capital for entrepreneurial endeavors. One such tool is zakat.

Financial institutions, which serve as intermediaries channeling funds from surplus holders to those with deficits, are not performing their functions optimally. This is evident in the significant number of individuals deemed unbankable because they lack assets for collateral, which is a prerequisite for obtaining credit loans. Additionally, the absence of entrepreneurial skills further compounds the challenges faced by impoverished individuals in breaking free from the cycle of poverty.

Zakat serves as an Islamic mechanism for the equitable distribution of income and wealth. In Indonesia, the presence of different forms of zakat, such as zakat fitrah (obligatory almsgiving during Ramadan), zakat maal (wealth-based almsgiving), and professional zakat, is anticipated to play a pivotal role in mitigating wealth inequality. Moreover, zakat can also serve as a viable tool for addressing the prevailing issue of poverty in the country, particularly through the implementation of productive zakat programs.¹

To ensure the proper management of zakat obligations as outlined in Minister of Religion Regulation Number 52 of 2014, it was necessary to establish a dedicated institution responsible for handling zakat-related matters. As a result, the National Zakat Amil Agency was established, serving as an official zakat management body sanctioned by the government to oversee zakat contributions at the national, provincial, and local levels. At the district or city level, one such institution is BAZNAS Deli Serdang.

Unlocking and harnessing the full potential of zakat is a process that requires significant time and effort. However, it is crucial for the community to remain optimistic that this zakat system can indeed provide a viable solution to the persistent issue of poverty. While progress may be gradual, it is imperative to preserve the existing zakat resources and actively promote

¹ Pratama, Yoghi Citra. "The role of zakat in alleviating poverty (Case study: Productive zakat program at the National Zakat Amil Agency)." *Tauhidinomics: Journal Of Islamic Banking And Economics* 1.1 (2015). Pg.93-94.

awareness of zakat payments. This will contribute to increasing the recognition and trust of the broader community in the role of zakat in the ongoing poverty alleviation efforts.

The potential and significance of zakat are anticipated to serve as a valuable tool in the fight against poverty and are deserving of considerable attention. It is imperative to expedite efforts in poverty alleviation, with zakat expected to make a meaningful contribution, particularly in addressing the needs of the impoverished and vulnerable populations.²

Various stakeholders are actively engaged in endeavors to harness the potential of zakat through initiatives like providing business capital loans, promoting fish farming, agricultural development, and livestock husbandry. Additionally, zakat funds are being directed towards empowering Muslim families through training and skill development programs. These efforts are aimed at equipping the impoverished with practical experiences and skills that can facilitate positive transformations in their lives and help them achieve improved livelihoods.

Every capable Muslim is obligated to fulfill their duty under Islamic law by paying zakat, which serves as the completion of the fourth pillar of Islam. Zakat possesses the inherent potential to be a powerful tool for bolstering the economy of the population, and it is envisaged to play a significant role in poverty alleviation. The focus of zakat is on addressing the issue of poverty, particularly for those individuals who require special attention and support, with the active involvement of all concerned parties.³

Deli Serdang Regency is recognized as one of the 25 regencies/cities within North Sumatra Province. The region boasts a rich array of global resources, including abundant natural resources (SDA), rendering it a promising area for investment opportunities. It is also home to diverse ethnicities and cultures, striving to achieve inclusive prosperity for all its residents.

According to data from the Central Statistics Agency (BPS), in 2022, there was a poverty rate of 3.62 percent in Deli Serdang Regency. This figure represents a decline compared to the 4.01 percent poverty rate recorded in 2021. This reduction could suggest that a significant portion of those remaining below the poverty line may belong to the category of chronic or hardcore poverty. However, due to the dynamic nature of poverty, especially within groups near the poverty threshold—both those on the brink and those slightly above it—further in-depth studies are necessary to fully understand this complex issue.

² Amalia, Nur. "The role of Baznas in overcoming poverty in the city of Makassar." Thesis. Univ. Muhammadiyah Makassar (2020).Pg. 3-4.

³ Suryani, Dyah, and Lailatul Fitriani. "The Role of Zakat in Overcoming Poverty." *Al Iqtishod: Journal of Islamic Economic Thought and Research* 10.1 (2022). Matter. 44

There is a pressing need for an effective tool to further decrease poverty rates, and one such instrument that holds promise in this regard is zakat. In the Quran, the concept of using zakat to alleviate poverty is evident through phrases such as "feeding and inviting to feed the poor" or "dispensing some of the sustenance given by Allah," "giving rights to people who are begging, poor, and neglected on the way," and "paying zakat," among other similar expressions. These verses underline the importance of zakat as a means of addressing and reducing poverty.⁴

This signifies that zakat is specifically designated for eight distinct categories, known as "ashnaf," which include the needy, the poor, zakat administrators (amil zakat), converts to Islam (mu'allaf), slaves, individuals in debt, those engaged in jihad fi sabilillah, and travelers in need (ibn sabil). The consensus among the majority of Islamic jurists (fuqaha) is that apart from these eight groups, it is not permissible to receive zakat. Moreover, no entity possesses the authority to alter or amend these stipulations. This distinguishing feature makes zakat inherently pro-poor in nature. No conventional fiscal instrument exhibits such unique characteristics. Consequently, zakat is expected to be more effective in alleviating poverty due to the certainty of fund allocation and its presumed precision in targeting the intended beneficiaries (self-targeting).⁵

RESEARCH METHODS

This article is included in the literature study or literature study type of research by looking for references to relevant theories that support the research. This is a research method whose method is to collect library data that supports Islamic legal literature related to the discussion. Theoretical references obtained using literature study research methods or library studies were created as the basic basis for this research. Type Use secondary data related to the role of Baznas institutions in improving the community's economy, namely from books and articles. Therefore, the data obtained by the researcher was analyzed using qualitative descriptive analysis methods.

⁴ Dasangga, Reza, Dian Ghani, and Eko Fajar Cahyono. "Analysis of the role of zakat in poverty alleviation using the CIBEST model (Case study of Rumah Gemilang Indonesia, Surabaya campus)." *Journal of Theoretical and Applied Sharia Economics* 7.6 (2020). Pg. 1061-1062.

⁵ Hasibuan, Saipul Bahri. *The Role of the National Zakat Amil Agency (BAZNAS) of North Sumatra Province in Empowering the Poor Communities in Medan Estate Village, Percut Sei Tuan District, Deli Serdang Regency*. Diss. North Sumatra State Islamic University, 2019. Pg.19.

DISCUSSION

The National Zakat Amil Agency (Baznas) is the official and exclusive institution established by the government in accordance with Republic of Indonesia Presidential Decree No. 8 of 2001. It is entrusted with the duty and responsibility of collecting and disbursing zakat, infaq, and sadakah (ZIS) on a national scale. With the enactment of Law No. 23 of 2011, we have witnessed shifts in the economic landscape, leading to changes in social structures. One notable change is the increasing number of potential contributors to zakat, or "muzaki."

In the past, the category of "wealthy individuals" who possessed substantial assets was limited, but today, this group is expanding due to the growing availability of business opportunities. However, what is even more significant is the burgeoning size of the "middle class." Previously, zakat awareness and socialization may have been primarily associated with "wealthy individuals" who owned substantial properties (aghniya). Presently, the potential sources for zakat have become more extensive and diverse, with a larger population falling within the middleclass category. This transformation has noteworthy implications for zakat management, particularly in terms of mobilization efforts.

One of the key concepts often implemented by zakat amil organizations is commonly referred to as "productive zakat." The fundamental idea behind this approach is to assist the impoverished not by simply providing them with immediate relief ("giving fish") but by equipping them with the means to sustain themselves ("giving hooks"). When zakat is directed solely towards consumption, the assistance offered is temporary in nature. However, when zakat is channeled towards supporting an individual's productive endeavors or business activities, the aid has the potential to empower that individual to lift themselves out of poverty and achieve financial self-sufficiency.⁶

In Islam, when discussing the economic system, it is the problem of how to obtain wealth which must be done by every human being, the problem of how to manage the wealth that is made and owned, the problem of distributing this wealth in their midst. There are principles used to build an economic system from an Islamic perspective, including: 1) the process of acquiring property, this is related to the ownership of the property/tamalluk; 2) how to manage/tasharruf the assets you already own; 3) what form or process of distributing assets that are owned so that they are fair in the community.

⁶ Hasibuan, Saipul Bahri. *The Role of the National Zakat Amil Agency (BAZNAS) of North Sumatra Province in Empowering the Poor Communities in Medan Estate Village, Percut Sei Tuan District, Deli Serdang Regency*. Diss. North Sumatra State Islamic University, 2019.

Therefore, the principles of social justice consist of the three pillars summarized in the Islamic economic system. There have been many discussions about social justice in Islam, one of which is about: the duties and obligations of the State in efforts to realize and apply the principles of security for society; In addition, positive provisions and limitations are applied to each person on their personal property.⁷

Beneficiaries of zakat funds are in the groups contained in the provisions of the Al-Qur'an verse At-Taubah: 60, such as:

نَمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسَاكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمَوْلَةَ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِنَ اللَّهِ ۗ وَاللَّهُ عَلِيمٌ حَكِيمٌ

Meaning: "Indeed, zakat is only for the needy, the poor, those who receive zakat, whose hearts are softened (converts), to (free) servants, to (free) people who are in debt, for the path of Allah and for people who are in journey, as an obligation from Allah. Allah is All-Knowing, All-Wise."

On Wednesday, February 1, 2023, a total of 1,097 deserving individuals, also known as "Muzzaki," residing in five sub-districts within Deli Serdang Regency—specifically Percut Sei Tuan, Hamparan Perak, Lubuk Pakam, Labuhan Deli, and Tanjung Morawa—received financial aid and zakat distributions from the National Zakat Amil Agency (Baznas) of Deli Serdang Regency. Among the recipients, 1,000 were classified as impoverished individuals. 41 converts to Islam, 52 recipients of wheelchair assistance, and one person who received a hearing aid. Apart from that, at the event which was held at the Deli Serdang Regency Government (Pemkab) Convention Hall, a bicycle was also handed over to a pecal seller in Lubuk Pakam District, which has been selling on foot, received two barber chair donations, assistance to a Tahfiz Islamic boarding school and a mosque. "We can report that the amount of aid distributed in this activity is IDR 410 million. The source of the funds is zakat from the state civil servants (ASN) of the Deli Serdang Regency Government and entrepreneurs," said the Chairman of the Deli Serdang Baznas, H Surya Saputra at the zakat fund distribution event/ the infaq.⁸ As seen from the data from the past few years, the role of Baznas is indeed better and more effective in terms of both collection and distribution. The mustahik really feel the benefits, not only for consumption but also to be empowered so that their goal is to prosper and be able to change their situation and even their hopes of becoming a muzzaki.

⁷ Haryanti, Nine, Yini Adicahya, and Rizky Zulfia Ningrum. "The Role of BAZNAS in Improving the Community's Economy." *Iqtisadiya: Journal of Islamic Economics* 7.14 (2020).

⁸ <https://portal.deliserdangkab.go.id/bupati-deli-serdang-baznas-salurkan-zakat-pada-1099-penerima-manfaat.html>. Accessed: 15 Sep 2023. 20:00 IWST.

The Regent expressed his appreciation to all the Deli Serdang Baznas Commissioners who have carried out the task of managing Baznas, so that it becomes a charity and receives double rewards from Allah SWT.

"Baznas Deli Serdang Regency is again distributing zakat, infaq and alms, and hopefully the assistance provided can be utilized as well as possible, making zakat recipient students more independent, enthusiastic and diligent in studying," hoped the Regent.

On that occasion, the Regent also reminded that on July 1 2023, the Deli Serdang Regency Government will commemorate the 77th Anniversary of Deli Serdang Regency, which will carry the theme: "Proud to be a Deli Serdang Citizen".

The Chairman of Baznas Deli Serdang, H. Surya Putra, had previously outlined that the distributed zakat was directed to specific recipients, including 25 students from MAN 1 Deli Serdang, 25 students from MAN 2 Deli Serdang, 20 students from MTs Negeri 1 Deli Serdang, and 20 students from MTSN 2 Deli Serdang. In total, 90 individuals benefited from zakat contributions provided by Baznas Deli Serdang. He further explained that this initiative was the result of a collaborative effort between Baznas Deli Serdang Regency and MAN 2 Deli Serdang.⁹

Baznas, short for the National Zakat Amil Agency, is the official and exclusive institution established by the government in accordance with Presidential Decree No. 8 of 2001. Its primary role and responsibility involve the collection and distribution of zakat, infaq, and alms (ZIS) on a national level. One of the concepts that has been implemented by zakat amil institutions in general is what is usually called "productive zakat". The main idea is to help the poor by not giving "fish" but with "hooks". If zakat is given solely for consumption then the assistance is temporary. However, if it is given to help the person concerned with production or business, then the assistance will really help the person concerned to get out of the poverty line.

Basically, the aim of poverty alleviation is so that poor people are able to live better, have a source of livelihood which will later become a better source of income and from there poor people will achieve independence. By making the poor community independent, Baznas finally initiated several alleviation programs which were handled in the field of distribution and utilization of zakat, namely providing economic assistance. So members of this field are used as information and include administration, human resources, general affairs and also

⁹ <https://portal.deliserdangkab.go.id/upati-deli-serdang-h-ashari-tambunan-menyerahkan-zakat-infaq-dan-sedekah-kepada-siswa-madrasah-tsanawiyah-mts-madrasah-aliyah-negeri-man-dan-pondok-tahfidz.html>.

Accessed : 15 Sep 2023 . 20:00 IWST.

community parties involved in assistance. Baznas, through its economic and educational assistance programs, has the aim of empowering poor people. This program itself is a program that encourages people to be able to hone their expertise and skills, from these skills people can try with the help and assistance of Baznas. To distribute this program, BAZNAS needs a strategy in its program campaign. The first approach taken is to identify the poor so that they can then be handled, appropriately. The initial step before launching the empowerment program was to first conduct data collection throughout Deliserdang Regency.¹⁰

The state's involvement in managing zakat funds with the formation of BAZNAS illustrates that the state has high hopes for zakat funds as a source of state income. The journey of BAZNAS has progressed, although along the way there are still challenges related to the large potential that has not been able to be collected as a permanent source of zakat. The collaboration between BAZNAS as an institution and the zakat obligatory community (muzakki) will create good relations in efforts to realize zakat funds as the main Islamic finance. Zakat is an instrument established by Islam to overcome the problem of poverty. Based on the source, zakat can be taken from agricultural products, livestock products, merchandise, found goods and mining products as well as gold and silver. Zakat can also come from professional zakat, company zakat, zakat on securities, property zakat and sharia insurance zakat.¹¹

The national zakat amil agency must be able to create a strategy as a basis for reference in a professional organization. Professional in the sense of managing, controlling all areas of work starting from budgets, systems, measurements, performance to the results of the Baznas program itself. By focusing on strategy, it is hoped that Baznas will be able to save itself so that it can continue to exist and utilize zakat to the community so as to create socio-economic prosperity in every element of society.

Collection of Professional Zakat at BAZNAS Deli Serdang Regency

Collection is an activity carried out by a number of people to obtain zakat funds from donors (muzakki). BAZNAS Deli Serdang Regency is an institution that carries out collection activities. In collecting or collecting zakat funds, it is important for the institution to carry out planning in collection so that zakat collection can be carried out optimally. The role of the function and duties of zakat collection at BAZNAS Deli Serdang Regency, or the collection

¹⁰ Iswandi, Heri, and Suhardi Suhardi. *"The Role of Baznas Makassar City in Poverty Alleviation: Study in Tamalanrea District, Makassar City."* Dirasat Islamiah: Journal of Islamic Studies 1.2 (2020). Pg.123.

¹¹ Awwalunnisa, Nur. *"The Role of Sharia Financial Institutions in Alleviating Poverty in West Nusa Tenggara Province."* Iqtishaduna 12.1 (2021). Matter. 40.

sector is specifically for collecting zakat, infaq and sadaqah funds from the community, in carrying out these fund collection activities, the collection section can organize various kinds of activities. The activities carried out by BAZNAS Deli Serdang Regency in optimizing the collection of zakat funds are as follows:

Collect data on Muzakki ASN (State Civil Apparatus)

Regulations

The regulations used in collecting data on muzakki are Law number 23 of 2011 concerning zakat management, Mayor's regulation number 7 of 2018 concerning guidelines for calculating, collecting and utilizing zakat, infaq, shadaqah and other religious social funds. In CHAPTER VIII concerning the obligation to pay zakat, infaq and shadaqah. Article 21 explains that local governments require zakat to be paid to:

Public servants (ASN), members of the armed forces (TNI), and police officers (POLRI) who earn a monthly income of at least 3.6 million Indonesian Rupiahs are obliged to pay zakat, provided they are Muslim. For state civil servants who do not meet the specified salary threshold, they can contribute infaq and shadaqah amounting to 25,000 Rupiahs per month.

Based on the information obtained from the interviews, Muslim ASN with a monthly income of 3,600,000 Rupiahs are required to pay professional zakat equivalent to 2.5 percent of their income, calculated before deducting essential living expenses. Hence, the calculation for professional zakat is based on gross income.

The potential for zakat collection in Deli Serdang Regency is substantial if all eligible ASNs fulfill their zakat obligations. However, in reality, only a small percentage of them make zakat payments through BAZNAS Deli Serdang Regency. The implementation of professional zakat collection by BAZNAS Deli Serdang Regency has yet to encompass all ASNs, both within vertical Satker (government agencies) and those under the jurisdiction of the Regional Government.

The information provided suggests that BAZNAS (National Zakat Amil Agency) Deli Serdang Regency recognizes the importance of continuing consumptive distribution of zakat. While this approach may seem incidental, it serves as a means to temporarily alleviate poverty-related issues. In the distribution of zakat funds, BAZNAS Deli Serdang Regency predominantly follows a consumptive pattern, aiming to provide immediate relief to the mustahiq (those eligible for zakat) without necessarily expecting new muzakki (zakat contributors) to emerge as a result. This is evident in the traditional consumptive nature of zakat

disbursement, where funds are distributed to mustahiq to fulfill their daily consumption needs directly.¹²

CONCLUSION

Based on the field research conducted, in the author's view, the role of the National Zakat Amil Agency in Deliserdang village, in executing the duties and responsibilities assigned to it, involves fostering cooperation to align perspectives between the government and the local community with the aim of mitigating poverty. However, it is the author's opinion that the zakat distribution strategy implemented by the National Zakat Amil Agency in Deliserdang village has not proven effective in reducing poverty within the village. This assessment is based on an evaluation of the zakat distribution activities carried out by the Deliserdang National Zakat Amil Agency.

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¹² Fauzi, Rizki, Ahmad Adib Nasution, and Arifa Pratami. "PUBLIC SATISFACTION TOWARDS BAZNAS IN COMMUNITY EMPOWERMENT IN DELI SERDANG DISTRICT." *MUTLAQAH: Journal of Sharia Economic Studies* 2.2 (2022). P.70.

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