

The Potential and Role of Zakat in Improving The Welfare of Micro, Small, and Medium Enterprises (Case Study on Balai Bina Mandiri Medan Denai)

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Abstract:

Balai Bina Mandiri Medan Denai is a Micro, Small and Medium Enterprise (MSMEs) which participates in one of the programs in realizing Zakat funds from Rumah Zakat Medan. This program is the embodiment of Senyum Mandiri, a local-based economic empowerment program for underprivileged communities to reduce poverty through entrepreneurship. The purpose of the research is to find out the potential and role of zakat in improving the welfare of MSMEs in Balai Bina Mandiri Medan Denai. This research was conducted using a descriptive qualitative method to determine the potential and role of zakat fund on the welfare of MSMEs in Balai Bina Mandiri Medan Denai. From the results obtained, the potential that comes from Rumah Zakat is highly promising for MSMEs in Balai Bina Mandiri Medan Denai. In addition, the role of Zakat in Balai Bina Mandiri Medan Denai is highly influential, MSMEs could obtain a profit ranging from IDR350,000.00, - to IDR500.000,00, -. per day. This research shows that Senyum Mandiri program from Rumah Zakat and the establishment of Balai Bina Mandiri Medan Denai plays an important role in providing additional funds to meet the needs of MSMEs.

Introduction

Background of the problem

The economic growth of a country is one indicator to increase nation's welfare (Rohman et al., 2017). Micro, Small and Medium Enterprises (MSME) is one of the pillars that play valuable role in Indonesian economy. This is shown by the survival of the small business industry amid the global crisis that occurred in 2008. Not only surviving, MSMEs also depicted a rescue function in several sub-sectors.

This sector can also provide opportunities for MSMEs to develop and compete with companies with large capital (Purba et al., 2021). The impact of the economic crisis is still visible looking at the high levels of poverty and unemployment in Indonesia. Empowerment and development of MSMEs are one of priorities in dealing with these problems. The empowerment of MSMEs is considered one of the important alternatives that can reduce the burden faced by the national and regional economies. MSMEs are an important element in the development and planning of industrialization concepts in developing countries because of the characteristics of the technology (Fahmi, 2013). MSMEs that are labor-intensive are an important factor in providing work opportunities.

Economic development is an important agenda for every country. Economic development aims to improve people's welfare (David, 2006). One of the businesses that can help economic development is SME sector (Small and Medium Enterprises). Partomo et al., (2002) in economic development in Indonesia, SMEs are described as a sector with highly important role; this is because SMEs can absorb workers with low education and live in small business activities, both traditional and modern. There are few advantages of SMEs compared to large

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businesses including the critical contribution of MSMEs to broader social economic objectives, and job creation makes them a key priority area for achieving the Sustainable Development Goals (SDGs). Job creation through MSMEs will often directly benefit the poor and vulnerable, particularly women and youth, thereby directly reducing poverty, increasing income (Marimin & Fitria, 2015) and positively impacting on household investments in education and health over time (Policy_Brief_MSMEs_and_SDGs.pdf (un.org)). Not all SMEs receive special attention by the government, either directly or indirectly. However, some SMEs have been established as a policy to empower SMEs by promoting entrepreneurship.

Zakat is one of the important pillars of Islamic teachings (Sarwat, 2019). Etymologically, zakat means developing (*an-namaa*), purifying (*at-thaharatu*), and blessing (*albarakatu*) (Zuhri, 2000). Meanwhile, in terminology, zakat means issuing a portion of assets with certain conditions to be given to certain groups (*Mustahik*) with certain requirements (Hani, 2015). Zakat is the only worship managed by assigned officer, as stated explicitly in QS. At-Taubah verse 60 (Qasmi, 2010):

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ الْمَسْكِينِ الْعَامِلِينَ فِيهَا الْمُؤَلَّفَةِ لِقُوبِهِمُ الرَّقَابِ الْغَارِمِينَ لِلَّهِ ابْنِ السَّبِيلِ اللَّهُ لِيُتِمَّ حِكْمَهُ

"Indeed, zakat is only for the needy, the poor, zakat administrators, converts who are persuaded by their hearts, to (free) slaves, people in debt, for the way of Allah and for those who are in need- on the way, as a decree ordained by Allah, and Allah is All-Knowing, All-Wise."

Zakat management through amil institutions has several advantages (Fadilah, 2017) namely 1) it is more in line with the demands of *sharia*, *shirah nabawiyyah*, and *shirah as-shahabah* 2) It also ensures nad controls the timeliness and discipline in paying zakat 3) to avoid feeling inferior from *mustahik* if they are in direct contact with *muzakki* 4) to achieve efficiency and effectiveness in the management and utilization of zakat (Wulansari & Setiawan, 2014) and 5) as Islamic law in the spirit of an Islamic government (Siagian, 2020).

There are several examples of zakat institutions in Medan, Indonesia which are explained below:

1. Rumah Zakat

Rumah Zakat is a Charity Organization that manages zakat, infaq, alms, and other social funds through community empowerment programs. Rumah Zakat presents the Empowered Village as a process of empowering the target area based on the local potential mapping. The programs include Senyum Juara (Education), Senyum Sehat (Health), Senyum Mandiri (Economy), and Senyum Lestari (Environment).

2. Dompot Dhuafa

Dompot Dhuafa Republika is a non-profit organization owned by Indonesian who is solemn to raise the social status for the poor with ZISWAF funds (zakat, infaq, alms, waqf, and other halal and legal funds, from individuals, groups, companies/institutions).

3. Yatim Mandiri

Yatim Mandiri is the National Amil Zakat Institution (LAZNAS) owned by Indonesian which is dedicated in elevating the social dignity of orphans with ZISWAF funds (Zakat, Infaq, Shadaqah and Waqf) as well as other halal and legal funds from individuals, groups, companies/institutions.

4. Lazismu

Lazismu is a national level zakat institution that is dedicated to community empowerment through productive utilization of zakat funds, infaq, shadaqah, waqf and other generosity from individuals, institutions, companies and other agencies.

Islam has a deep concern in helping the poor and the underprivileged from poverty (Al-Habsyi & Bagir, 2009). Islam has consistent teachings on alleviating poverty. Even learning about alleviating poverty is taught in basic education, namely about the urgency of sharing through zakat, infaq, and alms. In Islamic teachings, we are taught the concepts of helping and mutual cooperation (Tambunan et al., 2019). People who are rich or capable must set aside a small portion of their wealth to be given to those who are entitled to receive it (Marliyah, 2016).

Building a system to improve welfare using either zakat or tax instruments requires maximum cooperation (Qadir, 2001). There is the involvement of responsibility from the government and institutions that manage zakat and taxes so that the fund allocation and distribution of needs can be right on target (Khairani & Ekawaty, 2017).

Rumah Zakat has focused on Senyum Mandiri Program for local-based economic empowerment and underprivileged communities to reduce poverty through entrepreneurship. Balai Bina Mandiri is one example how Rumah Zakan implemented the program. There are 6 people who manage the business, all of which are housewives who sell various products.

There are many more social institutions engaged in the management of zakat funds (Soemitra, 2016). While the number of zakat institution has increased, the data showing zakat potential remains limited. Based on the report on the realization of zakat collection by Lazismu Nasional which was recorded in 2019 until mid-2020, it was IDR239.003 billion. It can be said that the realization of the collection has not been optimal. Of the total potential for national zakat in 2020 of IDR233.84 trillion, only IDR8 trillion or around 3.5% has been collected (financial.bisnis.com, 2021). This indicates that there is a gap between the potential of zakat and its real income. Thus in order to find out the potential of zakat fund, the researcher has decided to conduct this research entitled

the Potential and Role of Zakat In Improving the Welfare Of Micro, Small, and Medium Enterprises, having Balai Bina Mandiri Medan Denai as study case.

Problem statements

Based on the background of the problem described above, the formulation of the problem in this study are:

- a. What is the potential and role of zakat funds on the welfare of SMEs in Balai Bina Mandiri Medan Denai?
- b. How is the management of zakat funds by Balai Bina Mandiri Medan Denai increasing its productivity?

Objectives of the study

In accordance with the problems describes above, the objectives of this study are:

- a. To determine the role and potential of zakat funds on the welfare of MSMEs at Balai Bina Mandiri Medan Denai.
- b. To analyse how the management of zakat funds in increasing its productivity.

Method

Location and time

This research analyzes MSMEs located around Jalan Jermal XV, Denai Village, Medan Denai District. The time of the study was carried out from October 2020 to October 2021.

Data collection method

This research uses primary data obtained from interviews and secondary data in the form of evidence of annual income reports, documents, organizational structure (Sugiyono, 2017), and other data related to Balai Bina Mandiri including the history (Winarno, 1992).

Data analysis method

This research uses descriptive qualitative method (Patlima, 2013) to gain an understanding of phenomena experienced by research subjects such as behavior, perception, motivation, action and others (Arikunto, 2000).

Results and Discussion

Balai Bina Mandiri is an MSME representing a program that has been realized where the funds come from Rumah Zakat. Rumah Zakat itself community empowerment programs to realize the Empowered Village as a process of empowering the target area based on local potential mapping. Rumah Zakat has 4 (four) programs, namely Senyum Juara (Education), Senyum Sehat (Health), Senyum Mandiri (Economy), and Senyum Lestari (Environment).

Potential zakat funds at the mandiri development center

The potential of Zakat funds here plays an important role in Balai Bina Mandiri Medan Denai. It is known that the funds distributed by Rumah Zakat come from Zakat obtained by the general public. Rumah Zakat is open to the general public for those who want to give zakat by visiting the official website of Rumah Zakat or come directly to the Rumah Zakat, which has spread throughout the provinces of Indonesia. Zakat funds obtained by Rumah Zakat will be managed for the benefit of the general public, which is in accordance with Rumah Zakat program itself, namely the Senyum Juara (Education), Senyum Sehat (Health), Senyum Mandiri (Economy), and Senyum Lestari (Environment).

Rumah Zakat has one of the programs described above, namely Senyum Mandiri, in the field of economy, where there is the empowerment tp empower villages, one of which is Medan Denai called Balai Bina Mandiri. The cooperation between Rumah Zakat and Balai Bina Mandiri is in the form of distributing productive Zakat funds. Not only limited to funds, but also the assistance facilitated by Rumah Zakat which comes from several zakat allocations, namely zakat fitrah, income zakat, trade zakat, gold and silver zakat, end of year zakat, as well as gift zakat.

The entire allocation of funds obtained by Rumah Zakat will be managed by Rumah Zakat itself. Zakat funds that will be distributed to the general public are not only in the form of funds, but can also be in the form of goods that have been determined by Rumah Zakat. The Zakat Fitrah that will be distributed to the community is not in the form of goods, but in the form of rice. However, other forms of donation follow the Rumah Zakat program, such as the Senyum Mandiri Program where Rumah Zakat hopes to build the economy through MSMEs (Micro, Small and Medium Enterprises). It seems that this is something that can be relied on in times like these, which can be seen in 1998 and 2008 MSMEs were able to survive during critical times of the Indonesian economy.

The increase or decrease in economic growth in Indonesia is influenced by various factors, one of which is the involvement of MSMEs. In accordance with the 1945 Constitution article 33 paragraph 4, MSMEs are part of the national economy with an independent perspective and have great potential to improve people's welfare. MSMEs have a significant role in the country's economic growth. Based on data from the Ministry of Cooperatives

and SMEs, it currently reaches 64.19 million with a contribution to Growth Domestic Product (GDP) of 61.97% or worth 8,573.89 trillion rupiah. The contribution of MSMEs to the Indonesian economy includes the ability to absorb 97% of the total workforce and can collect up to 60.4% of the total investment.

From the results of research regarding the potential of Zakat Funds, where is the distribution of existing Zakat funds, where existing Zakat funds are for Empowered Villages, Empowered Villages are empowerment programs within the coverage of village areas, through an integrated approach, namely capacity building programs (community development), economy, education., health, environment to disaster preparedness, with the target of growing and developing local institutions that are powerful to overcome their own problems and collaborate with other parties, especially the village government. The empowered village program is implemented from Zakat, Infaq and Alms funds from the donors of the empowered Rumah Zakat's village. There are several programs for empowerment, ranging from an Senyum Mandiri (economy) to a Senyum Sehat, etc. Then the center shares, 10% per province for empowered villages. Thus there is IDR 160,000,000.00 from the fund for the empowered village. Then it is divided again by 10% for the specific economy and IDR16,000,000.00, - for several Balai Bina Mandiri in Medan.

Rumah Zakat also provides one person directly from the team as an assistance to the independent development center to help with complete details, what products will be made, and the marketing system needed by Balai Bina Mandiri. With a fairly accurate calculation, the assistance was given in the amount of IDR1,500,000,- which was given at the beginning of the program.

Furthermore, the program will be monitored for its process and the results of its marketing. In the future, assistance will be provided in different forms, for example, training that aims to increase skills for women in independent development centers. One example of the training is financial management training. And there are still many trainings provided by Rumah Zakat team to the business actors of Medan Denai Balai Bina Mandiri.

Anlyzing the potential of the Zakat Funds distributed by Rumah Zakat to Balai Bina Mandiri Medan Denai, it depicts a highly influential effect on business actors, totaling six mothers who are housewives. Analyzing from the interview, Mrs Sakidah said that those who were in need in helping the family's economy, in particular, could be said to be grateful for daily meals with Balai Bina Mandiri Medan Denai which has helped the family's economy.

The Role of the zakat fund in mandiri development center

From the interview with Mrs. Sakidah as a representative of the team at Balai Bina Mandiri, it was found that Balai Bina Mandiri was an MSME (Micro Small and Medium Enterprises) that was present from one of Rumah Zakat's work programs, namely Senyum Mandiri. Balai Bina Mandiri was also present due to the concern of an amil zakat agency, where when funds were channeled for free, there was no progress to the recipients. Thus, MSMEs are one way to allocate productive zakat funds, where the recipients and managers of the allocated productive zakat funds can be monitored for their movements. Not only that, but this program also allows many housewives with economic difficulties can help their families, one of which is by producing products and marketing them.

Rumah Zakat is one of the amil zakat institutions and social institutions whose job is to manage zakat funds, infaq, alms, and other social funds through community empowerment programs. One of the programs produced by Rumah Zakat is an empowered village, namely the process of empowering the target area based on potential local mapping.

Mrs Sakidah explained the types of products available at Balai Bina Mandiri, including: selling ice cream, cassava chips (original and mixed flavors, onion cake (original and mixed flavors/cheese), peanut crackers, and rebon chips. All of them are priced ranging from IDR 5,000.00 to IDR 15,000.00 per pack with various sizes.

Mrs. Sakidah explained that a partner or co-worker from Balai Bina Mandiri was Rumah Zakat Medan. Rumah Zakat Medan provides not only zakat funds but also representatives from Rumah Zakat Medan. They go directly to the location to assist the women of Balai Bina Mandiri in running their MSMEs.

According to Mrs Sakidah, there are 6 housewives who played a direct role in the growth of the MSMEs of Balai Bina Mandiri in Denai, who had been collected into one team and one companion from Rumah Zakat Medan's field team.

Balai Bina Mandiri is a program providing great opportunities for economic turnover especially for MSMEs. In fact, during the 1998 crisis, MSMEs has helped saving the economy. Therefore, Balai Bina Mandiri is considered as a solution for housewives who still have problems in the family economy by managing productive zakat funds in terms of making and marketing products, such as ice cream, various chips and crackers.

According to Mrs Sakidah's explanation, Balai Bina Mandiri was founded on the basis of the concerns of housewives, one of whom was Mrs Sakidah, who was having economic constraints; as well as the intention of the Amil Zakat Institution to increase the level of community capacity, which initially became mustahik, and eventually became muzzaki or amil, so that mutual cooperation occurred between people.

Furthermore, the program will be monitored for its process and the results of its marketing. So, in the future, assistance will be provided in different forms, for example, training that aims to increase skills for women in independent development centers. One example of the training is financial management training.

Balai Bina Mandiri consists of 6 housewives who are the foundation for the sustainability of this MSME itself. Where, these women are engaged in the production of food/snacks, including ice cream, cassava chips, onion chips, to various *peyek* (peanut crackers). The women at Balai Bina Mandiri work starting with processing capital in the form of money into basic ingredients that will be processed into snacks.

Table 1: Price and Sales Products

PRODUK	HARGA/PCS
Es Krim	Rp. 5000
Kripik Singkong Original	Rp. 10.000
Kripik Singkong Berasa	Rp. 15.000
Kue Bawang Original	Rp. 10.000
Kue Bawang Keju	Rp. 15.000
Peyek Kacang	Rp. 15.000
Peyek Rebon	Rp. 15.000

Every day, Balai Bina Mandiri produces 50 pcs per product type. Daily sales can reach 25 to 35 pcs per each product, the best selling is peanut brittle. The profit earned per day can reach up to Rp350,000 to Rp500,000 in five days of sale.

Rumah Zakat Medan not only assists these women in processing the zakat funds. Rumah Zakat directly assigns one person who works in the field as a companion to the women of this Mandiri Development Center. This assistant not only monitors the performance of MSMEs, but also helps to promote merchandise or ready-to-sell products from Balai Bina Mandiri. Every now and then, the facilitator also provides training facilities for women in managing money and also in product management.

In this case, Rumah Zakat allocates funds to Balai Bina Mandiri with an initial nominal of Rp1,500,000.00, - where the funds are processed by women who work at Balai Bina Mandiri with assistance. The details of the funds are (in the calculation of monthly use, except for assets):

Table 2: Details of The Allocation of Funds

Nama Barang	Perkiraan Harga/Satuan	Total
Kuali	Rp.100.000 (2 kuali)	Rp.200.000
Kompore Gas	Rp.100.000 (Dua tungku)	Rp.100.000
Gas	Rp.25.000 (2 gas, pengisian 10 kali)	Rp.500.000
Bahan Utama (sigkong, tepung, rebon, kacang, perasa)	Rp.450.000	Rp.450.000
Bahan pendamping (minyak goreng, air, saus, dll)	Rp.250.000	Rp.250.000

The table above is a breakdown of the fund allocation by Rumah Zakat which is managed directly by Balai Bina Mandiri with companions. The calculations for several items other than fixed assets (pots, gas stoves and gas), are only based on estimates because expenditures are actually spent on basic and complementary materials. In the use of basic materials and complementary materials, when the mass runs out, the funds that are recirculated are the results of sales excluding profits. Thus, the production process continues to be active.

The role of Zakat funds here is very influential on business actors in the development of Balai Bina Mandiri Medan Denai. It is known that there are 6 housewives who manage Balai Bina Mandiri Medan Denai and 1 companion who comes directly from Medan Rumah Zakat stating that the existence of Balai Bina Mandiri makes them a little relieved and grateful because before the establishment of Balai Bina Mandiri Medan Denai financial difficulties is the one main challenge.

The establishment of Balai Bina Mandiri Medan Denai has fulfilled family needs by earning extra money. It can be concluded that the role of Zakat funds in Balai Bina Mandiri Medan Denai is highly beneficial for MSMEs. Based on the data collected, researchers obtained information about the weaknesses and strengths experienced by Balai Bina Mandiri, which are detailed below:

a. Weakness :

1. There is still a lack of production because it only relies on the help of 6 people.
2. The lack of ideas for new products to be launched is due to only producing types that are familiar to local people, including: onion chips, cassava chips, ice cream to various *peyek*.
3. There are only few sales per day or even per month, due to lack of promotion so that few people know about this product and also the location are mostly not strategic (inside the alley). This is also because mothers are more focused on production than promotion.
4. The price of the product is considered expensive because it uses good ingredients (does not use instant flavoring).

b. Advantages:

1. Products tend to be made from friendly to healthy ingredients, because they use real spices (without instant food flavoring).
2. It is an opportunity for housewives to help allocate additional funds to meet their daily needs. The occurrence of buying and selling can help recover the economy.

Conclusion and Suggestion

Conclusion

From the results of the research that the author has described, it can be concluded that:

1. Zakat funds have an important role in improving the welfare of SMEs at Balai Bina Mandiri Medan Denai. In the initial step, Rumah Zakat conducts a survey and direct data collection of targeted SMEs, to ensure that zakat funds are right on target in their allocation. To carry out this task, Rumah Zakat sends one person as a companion from the independent development center. From the data collection on these SMEs, Rumah Zakat will have complete and detailed data on what products will be made, how the marketing system will be, to the tools and materials needed by SMEs at the Mandiri Bina Center. With a fairly accurate calculation, Rumah Zakat will provide assistance at the beginning of the program of Rp. 1,500,000, so SMEs can operate.
2. The management of Zakat funds distributed by the Medan Rumah Zakat to the Balai Bina Mandiri Medan Denai can be seen in its management. The funds received will be processed into capital for mothers who work at Balai Bina Mandiri. The capital, which was initially in the form of money, will be processed into raw materials such as cassava, flour, oil, etc., which are then processed into products that are ready to be purchased by the community. So, in the future, assistance will be given in different forms, for example, training that aims to increase skills for women in independent development centers. One example of the training is financial management training.

Suggestion

1. For Government
There is a need for a positive movement from the government to collect data and help MSMEs that are lacking in capital in terms of facilities, infrastructure and knowledge.
2. For Rumah Zakat
It is recommended that a more comprehensive data collection is carried out regarding the distribution of zakat funds, thus zakat fund can be more productive in improving the economy, especially in Medan Denai.
3. For Balai Bina Mandiri
Senyum Mandiri Program is expected to improve the welfare of working mothers at Balai Bina Mandiri which will eventually help other MSMEs utilizing the knowledge they have obtained from Senyum Mandiri program implemented by Rumah Zakat.

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