

Strategy for Distributing Zakat Funds to Reduce Poverty in BAZNAS, Tebing Tinggi City

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Abstract: This study aims to identify and analyze the zakat distribution strategy implemented by BAZNAS Kota Tebing Tinggi in efforts to reduce poverty. Although the poverty rate in Tebing Tinggi has declined, the number of zakat recipients (mustahik) remains stagnant at approximately 1,000 individuals per year. This stagnation indicates that the zakat utilisation strategy requires a logical measurement ratio and recommendations for improvement. Using a descriptive qualitative approach and the SOAR (Strengths, Opportunities, Aspirations, Results) framework, this research explores perceptions and field data through questionnaires, interviews, and document analysis. The results reveal that Opportunity and Result factors scored highest in supporting the effectiveness of zakat distribution strategies. Opportunities such as policy support, zakat from professionals, and technological advancement are identified as key drivers. Meanwhile, the expected outcomes include the economic independence of mustahik and improved transparency in zakat management. The SOAR approach proves relevant for developing zakat distribution strategies that are not only consumptive but also productive and sustainable.

Keywords: Zakat Funds, Distribution Strategy, SOAR, BAZNAS

Introduction

Poverty is a complex and multidimensional social problem. Its impact is not limited to economic aspects, but also touches on various other dimensions of life such as education, health, social welfare, and overall community stability. In Tebing Tinggi City, poverty remains a strategic issue that receives serious attention from the local government. Based on data from the Tebing Tinggi City

Statistics Agency (BPS), the percentage of poor people has declined from 10.19% in 2020 to 8.79% in 2024. This decline is certainly a positive achievement, but it does not necessarily eliminate the problem of poverty altogether. At the same time, the number of households in Tebing Tinggi City has also increased from 36,742 households in 2020 to 39,321 households at the end of 2024. This growth in the number of families indicates demographic dynamics that need to be anticipated appropriately, including in terms of more comprehensive and sustainable poverty alleviation strategies. As shown in the graph below.

Graph 1
Trends in Poverty Rates and Number of Households in Tebing Tinggi City
(2020-2024)



The graph above illustrates the trend in the percentage of poor residents and the number of households in Tebing Tinggi City from 2020 to 2024. It can be seen that the percentage of poor residents tends to decline despite fluctuations, while the number of households shows a significant upward trend during this period. This dynamic underlines the need for effective poverty alleviation strategies, especially considering the growth in the number of families in the city.¹ In poverty alleviation efforts, zakat, as an instrument of Islamic economics, has great potential to empower the community.² However, its effectiveness is highly dependent on the distribution strategies implemented by zakat institutions. BAZNAS Tebing Tinggi City, as one of the zakat management entities, has consistently distributed zakat to around 1,000 mustahik from 2023 to 2024. This figure, while indicating stability in coverage, at the same time indicates

¹ Tulasmi et al., “The Implementation of Risk Management in Zakat Institution; Case Study of Dompot Dhuafa Yogyakarta,” *1st International Conference on Islamic Economics and Business* 101, no. Iconics 2018 (2019): 416–22, <https://doi.org/10.2991/iconics-18.2019.80>.

² Rizky Adithya et al., “Interpreting Corporate Zakat as Trade Zakat : The Construction of Islamic Legal Knowledge and Zakat Collection Practices at Baitulmaal Munzalan Indonesia,” *Journal of Islamic Law* 6, no. 1 (2025): 112–34, <https://doi.org/https://doi.org/10.24260/jil.v6i1.3679>.

that there is room for optimising the impact of zakat.³ If the main objective of zakat is to break the chain of poverty and increase economic independence, then consistency in the same number of recipients indicates that the existing strategy still needs to be evaluated, especially in terms of the extent to which there has been a significant improvement in the quality of life of mustahik or whether the focus is still limited to meeting consumptive needs, without touching on more sustainable productive aspects.⁴ Consumptive zakat programmes are considered insufficiently effective in alleviating poverty in a sustainable manner. Therefore, the productive distribution of zakat is very important.⁵ Dompot Dhuafa Waspada, for example, has proven that productive zakat can help beneficiaries achieve economic independence through the provision of business capital and assistance.⁶

This empowerment approach is also applied by Rumah Zakat through the Desa Berdaya programme, which is designed based on local potential and aims to improve the welfare of mustahik independently.⁷ The phenomenon of stagnation in the number of recipients is the main issue underlying this study. This phenomenon is in line with the condition of zakat management in various regions, which is still consumptive in nature, so that its impact has not been significant in alleviating poverty in a sustainable manner.⁸

The consistency of the figure of 1,000 mustahik needs to be examined further to determine whether it reflects limitations in collection capacity or limitations in the development of more innovative and empowerment-oriented distribution programmes. Understanding the dynamics behind this consistent figure is crucial for evaluating existing zakat distribution strategies and

³ Afief El Ashfahany and Muhammad Iqbal Nur Ishlahudin, "Efficiency Analysis of Zakat Management Institutions in Banyumas Regency: Case Study of LAZISMU, LAZISNU and BAZNAS," *Iqtisad: Reconstruction of Justice and Welfare for Indonesia* 10, no. 1 (2023): 51, <https://doi.org/10.31942/iq.v10i1.8261>.

⁴ Mohd Shuzaini Soib and Jasni Sulong, "A Comparative Study of the Practice of Zakat Distribution to Asnaf Fi Sabilillah in Selected States in Malaysia," *Al-Qanatir: International Journal of Islamic Studies* 33, no. 2 (2024): 2–14, <http://al-qanatir.com>.

⁵ Mhd. Habrul Aji, Imsar Imsar, and Aqwa Naser Daulay, "The Impact of Investment, Inflation, and Productive Zakat on the Welfare of People in Medan," *Quantitative Economics and Management Studies* 5, no. 5 (2024): 995–1004, <https://doi.org/10.35877/454ri.qems2821>.

⁶ Suhaimi Ishak et al., "Corporate Governance Practice, Risk Management and Internal Control at Kedah State Zakat Board (LZNK)," *International Journal of Innovation, Creativity and Change* 6, no. 2 (2019): 389–404.

⁷ Hamzah Hamzah and Fifi Fata'tiatul Hidayah, "The Empowerment of Productive Zakat Influence on Independence of The Community," *International Journal of Nusantara Islam* 7, no. 2 (2020): 203–18, <https://doi.org/10.15575/ijni.v7i2.10000>.

⁸ Nazifah Mustaffha et al., "Risk Management Framework for Zakat Institution," *International Journal of Zakat and Islamic Philanthropy*, no. 2 (2020): 2672–7471.

identifying hidden potentials.⁹ Therefore, this study will examine in depth the zakat distribution strategy of BAZNAS Tebing Tinggi City, with the hope of providing strategic recommendations to increase the effectiveness of zakat in overcoming poverty.

The Indonesian government, through Presidential Regulation No. 12 of 2025 concerning the 2025–2029 National Medium-Term Development Plan, targets a reduction in poverty to 4.5–5 per cent by 2029. One of the strategic steps in supporting this target is the optimisation of religious social funds, including zakat, as an instrument of community economic empowerment.¹⁰ However, the phenomenon in the field shows that poverty is still a major problem in various regions, including in the city of Tebing Tinggi. Therefore, the strategy for distributing zakat by official institutions such as BAZNAS needs to be studied in depth so that the distribution of zakat funds is not only charitable but also able to encourage the sustainable economic independence of mustahik. Zakat, as an important instrument in Islamic teachings, has a strategic role in reducing social inequality and eradicating poverty.¹¹ The potential for zakat in Indonesia is estimated to be very large, reaching Rp327 trillion per year, but the actual collection was only around Rp22 trillion in 2022.¹²

This gap shows the need for improvements in zakat collection and distribution strategies, especially at the regional level, such as in Tebing Tinggi City. Zakat management institutions such as BAZNAS play a key role in distributing zakat effectively and accurately.¹³ To achieve this, a planned zakat distribution strategy that is in line with the potential of the region is needed. The SOAR (Strengths, Opportunities, Aspirations, Results) approach offers a strategic framework that emphasises existing strengths, opportunities that can be

⁹ Afief El Ashfahany, Wulan Galuh Savitri, and Sheila Putri Anggraeni, “Strategy Of Professional Zakat Fundraising In Zakat Management Institutions,” *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita* 12, no. 1 (2023): 35–47, <https://doi.org/10.46367/iqtishaduna.v12i1.1042>.

¹⁰ Khairunnajah Khairunnajah, Irfan Syauqi Beik, and Bagus Sartono, “Proposing a Zakat Empowerment Program Using IDZ: Case from Cemplang Village, Bogor, Indonesia,” *International Journal of Zakat* 4, no. 1 (2019): 45–54, <https://doi.org/10.37706/ijaz.v4i1.139>.

¹¹ S Saifullah et al., “Optimizing The Function of Zakat in the Development of Micro, Small and Medium Enterprises and Alleviating Poverty: A Case Study at the National Zakat Agency of Sidenreng Rappang ...,” *International Journal of ...* 2, no. 2 (2022): 75–79, <https://doi.org/10.33096/injhss.v2i2.219>.

¹² Rizal Fahlefi, “Model of Zakat Utilization Based on Local Geographical Potential in West Sumatra,” *ZISWAF: JURNAL ZAKAT DAN WAKAF* 9, no. 1 (2022): 32, <https://doi.org/10.21043/ziswaf.v9i1.14551>.

¹³ Andri Soemitra and Juliana Nasution, “The Influence of Zakat Literacy, Trust, and Ease of Digital Payments on Generation Z and Y Intention in Paying Zakat to Amil Zakat Organizations,” *5th International Conference of Zakat International Conference of Zakat*, 2022, 323–33, <https://www.iconzbaznas.com/submission/index.php/proceedings/article/view/266/170>.

exploited, aspirations to be achieved, and concrete results that are expected through positive and participatory means.¹⁴

The application of SOAR in the context of zakat distribution is expected to identify local potential and design more targeted strategies. By adopting the SOAR approach, it is hoped that zakat distribution strategies will not only be consumptive but also productive and sustainable, empowering the mustahik economy to increase income and reduce dependence on social assistance.¹⁵ In line with this, the use of technology in zakat management has become an increasingly relevant strategic step in today's digital era. BAZNAS has even developed a digital model called ZakaTech, which is considered effective in helping mustahik, especially those affected economically by the Covid-19 pandemic. This strategy emphasises the importance of human resource readiness and digital infrastructure to support the efficient and transparent collection and distribution of zakat.¹⁶

According to research, the use of fintech such as bank transfers, QRIS, and digital wallets can increase the effectiveness of zakat collection by BAZNAS, although its adoption varies between regions.¹⁷ Therefore, this study aims to identify and analyse the zakat distribution strategies implemented by BAZNAS in Tebing Tinggi City in overcoming poverty, through the lens of the SOAR approach.

Research Methods

This study will use a qualitative approach with descriptive methods to gain an in-depth understanding of zakat distribution strategies in overcoming poverty in BAZNAS Tebing Tinggi City. This approach was chosen to obtain a comprehensive perspective from BAZNAS administrators, beneficiaries (mustahik), and community leaders, as well as to describe the implementation of these strategies in a systematic and factual manner. As a strategic analysis framework, this study integrates the SOAR (Strengths, Opportunities,

¹⁴ M. Aulia Rachman and Annisa Nur Salam, "The Reinforcement of Zakat Management through Financial Technology Systems," *International Journal of Zakat* 3, no. 1 (2018): 57–69, <https://doi.org/10.37706/ijaz.v3i1.68>.

¹⁵ Zahid Hussain et al., "The Impact of Zakat Literacy, Trust, and the Accessibility of Digital Payments on Generation Z and Y's Intention to Pay Zakat to Central Zakat Fund, the State Bank of Pakistan," *International Journal of Zakat* 7, no. 2 (2022): 105–14, <https://doi.org/https://doi.org/10.37706/ijaz.v7i2.434>.

¹⁶ Muhammad SAID, "Effect of Zakat Potential Management on Achieving SDGs: Case of the Indonesian National Amil Zakat Agency," *International Journal of Islamic Economics and Finance Studies*, 2023, 160–88, <https://doi.org/10.54427/ijisef.1186151>.

¹⁷ Rahmini Hadi et al., "Digital Zakat Management, Transparency in Zakat Reporting, and the Zakat Payroll System toward Zakat Management Accountability and Its Implications on Zakat Growth Acceleration," *International Journal of Data and Network Science* 8, no. 1 (2024): 597–608, <https://doi.org/10.5267/j.ijdns.2023.8.025>.

Aspirations, Results) approach, which is expected to provide a different perspective from the general SWOT analysis, with a focus on the potential and aspirations for more effective and sustainable strategy development.

The research will be conducted for approximately three months, from May to July 2025, taking into account the availability of researchers and accessibility to locations and participants. The main participant is the National Zakat Agency (BAZNAS) of Tebing Tinggi City, with information obtained from BAZNAS administrators, mustahik, and community leaders. For data collection techniques, the research will use questionnaires with open-ended questions to obtain the perceptions, experiences, and views of informants; interviews as a supplement to explore more in-depth information; and documentation from zakat distribution reports, strategic plans, and beneficiary profiles at BAZNAS Tebing Tinggi City.

SOAR-based Zakat Distribution Strategy

Based on the results of the SOAR analysis conducted on the zakat distribution strategy at BAZNAS Tebing Tinggi City, it was found that the Opportunity and Result aspects received the highest scores compared to other elements. This indicates that the organisation has very supportive external potential and a clear strategic direction in its efforts to reduce poverty through zakat.¹⁸ In terms of Opportunity, various opportunities were identified that could be maximised by BAZNAS. One of these is policy support from the local government, which encourages the strengthening of the role of zakat in socio-economic development.¹⁹ In addition, the potential for professional zakat from civil servants, business people, and other professions in Tebing Tinggi City has not been optimally exploited, even though the amount is quite significant and has the potential to increase the amount of zakat funds collected.

Another equally important opportunity is advances in information technology.²⁰ The large potential for zakat, for example in North Sumatra, which reaches Rp. 201.9 billion, shows that optimising zakat fund collection is still very possible in order to expand empowerment programmes.²¹ Digitalisation in the

¹⁸ Mohamed Hamza Ghaouri et al., "Behavioural Intention of Zakat Participants Towards the Zakat Fund in Morocco," *ISRA International Journal of Islamic Finance* 15, no. 1 (2023): 36–53, <https://doi.org/10.55188/ijif.v15i1.484>.

¹⁹ Juliana Nasution, "Inovasi Pengelolaan Zakat Profesi Dan Pengaruhnya Terhadap Minat Berzakat Di Dompot Dhuafa Waspada," *Jurnal Ekonomi Dan Bisnis Islam* 4, no. 1 (2019): 83–99, <https://doi.org/10.32505/v4i1.1252>.

²⁰ Nurul Labanahuda Abdul Rahman and Nurul Izzati Idrus, "Developing Integrated E-Zakat Al-Fitrah Model (EZAfM) For Zakat Institution Payers," *International Journal of Accounting, Finance and Business (IJAFB)* 7, no. 43 (2022): 526–34, <https://doi.org/10.55573/IJAFB.074338>.

²¹ A A K Karim, A Jumarding, and A Ahmad, "The Role of Zakat in National Economic Transformation through Regional Economic Growth in South Sulawesi Province," *International Journal of ...* 8, no. 2 (2022): 75–98, <https://doi.org/https://ijcf.ticaret.edu.tr/index.php/ijcf/article/view/300>.

process of collecting and distributing zakat can not only increase efficiency but also strengthen the transparency and accountability of zakat management.²² This is highly relevant given the increasing public demand for information disclosure and professional financial management.

In addition, cross-sector collaboration between BAZNAS, the government, private institutions, and civil society organisations can expand the reach of beneficiaries and strengthen the impact of zakat programmes. Apart from traditional methods such as zakat collection, the use of financial technology is an important strategy in optimising zakat management.²³ Meanwhile, in terms of results, there is a strong expectation that the implementation of this strategy will have a significant long-term impact.²⁴ One of the main expected outcomes is the realization of economic independence among mustahik through economic empowerment.²⁵ Consistent and targeted skills training programmes, business capital assistance, and small business mentoring are key to transforming mustahik into muzakki.

In addition, increasing public trust in BAZNAS as a trustworthy and professional zakat management institution is also an indicator of the success of this strategy. A trusting community will be more encouraged to pay zakat through BAZNAS, so that the cycle of zakat collection and distribution can continue to run sustainably. In the long term, the synergy between the zakat strategy and regional development programmes can make zakat a key instrument in empowerment-based poverty alleviation.²⁶

Thus, the aspects of opportunity and expected results are determining factors in the success of the zakat distribution strategy by BAZNAS Tebing Tinggi City. Optimising available external opportunities and achieving tangible results in the field will make BAZNAS an important actor in alleviating extreme poverty at the local level. Therefore, continuous efforts are needed in programme

²² Juliana Nasution, Nurhayati Nurhayati, and Marliyah Marliyah, “Campaigning Zakat on Social Media: The Role of Message Strategies in the Decision to Pay Zakat,” *Jurnal ASPIKOM* 8, no. 1 (2023): 53, <https://doi.org/10.24329/aspikom.v8i1.1258>.

²³ Aris Puji Purwatiningsih, “Why Do Indonesia Zakat Collection Not as Effective as Malaysia’s?,” *HIKMATUNA: Journal for Integrative Islamic Studies* 6, no. 1 (2020): 74–90, <https://doi.org/10.28918/hikmatuna.v6i1.2100>.

²⁴ Muhammad Syahbudi, Zainal Arifin, and Andri Soemitra, “Zakatech : Readiness and Development of Zakat Fundraising in Indonesia The Results of the East Ventures Digital Competitiveness Index (EV- DCI) 2021 Study Show That Digital,” *Iqtishoduna* 12, no. 148 (2023): 157–80, <https://ejournal.iaisyarifuddin.ac.id/index.php/iqtishoduna/article/view/1987/707>.

²⁵ Robiatul Auliyah and Basuki Basuki, “Ethical Values Reflected on Zakat and CSR: Indonesian Sharia Banking Financial Performance,” *Journal of Asian Finance, Economics and Business* 8, no. 1 (2021): 225–35, <https://doi.org/10.13106/jafeb.2021.vol8.no1.225>.

²⁶ Putra Rizky Gustianda, Tri Inda Fadila Rahma, and Ahmad Muhaisin B. Syarbaini Tanjung, “Strategy Analysis of the Zakat Distribution System in Baznas Langkat District Using the Swot Qspm Model,” *SULTANIST: Jurnal Manajemen Dan Keuangan* 12, no. 1 (2024): 120–32, <https://doi.org/10.37403/sultanist.v12i1.609>.

innovation, institutional capacity building, and strengthening cross-sectoral cooperation networks in order to achieve these strategic objectives.²⁷

Based on the results of an analysis using the SOAR approach, BAZNAS Tebing Tinggi City has several significant internal strengths, such as the existence of a professional implementation team, increased community participation, and a network of Zakat Collection Units (UPZ) spread across various agencies. Externally, there are also various opportunities, including policy support from the local government, the potential for professional zakat from civil servants and business actors, and developments in digital technology that enable increased efficiency and transparency in zakat management.²⁸ The strategic aspirations include transforming zakat from merely consumptive assistance into an instrument of economic empowerment for the community, targeted distribution based on data, and periodic evaluations to ensure programme effectiveness.²⁹

Meanwhile, the expected outcomes include a reduction in poverty rates, the creation of economic independence among mustahik, increased public trust in BAZNAS, and the formation of a sustainable zakat ecosystem.³⁰ Overall, this analysis shows that a zakat distribution strategy that focuses on strengths and opportunities and is directed towards tangible results and shared aspirations has the potential to have a significant long-term impact on poverty alleviation.³¹ A clearer explanation of the analysis of zakat fund distribution using the IFAS matrix is described below:

Matrix 2:
IFAS Matrix

<i>Strength</i>	<i>Questionnaire Data</i>	<i>Weight</i>	<i>Rating</i>	<i>Score</i>
<i>The BAZNAS implementation team is professional.</i>	17	0.047	3	0.161
<i>Beneficiaries have the potential to be economically empowered.</i>	18	0.050	4	0.170
<i>There are national regulations that support productive zakat.</i>	17	0.047	3	0.161
<i>Community participation in the BAZNAS program has increased.</i>	17	0.047	3	0.161
<i>UPZ is present in various agencies and supports distribution synergy.</i>	20	0.056	4	0.189
<i>BAZNAS's zakat management is transparent.</i>	18	0.050	4	0.17
<i>BAZNAS programs have a positive impact on the community's economy.</i>	20	0.056	4	0.189
<i>BAZNAS has clear SOPs for the distribution of zakat.</i>	18	0.050	4	0.17
<i>BAZNAS reports are publicly accessible.</i>	18	0.050	4	0.17
<i>BAZNAS's information technology system supports work efficiency.</i>	17	0.047	3	0.161
Total	180	0.501		1.705
<i>Opportunities</i>	<i>Questionnaire Data</i>	<i>Weight</i>	<i>Rating</i>	<i>Score</i>
<i>There is support for productive zakat policies from local governments.</i>	19	0.053	4	0.201
<i>Collaboration between UPZ and other</i>	19	0.053	4	0.201

<i>Mustahik berpotensi untuk diberdayakan secara ekonomi.</i>	18	0.050	4	0.170
<i>Ada regulasi nasional yang mendukung zakat produktif.</i>	17	0.047	3	0.161
<i>Partisipasi masyarakat terhadap program BAZNAS meningkat.</i>	17	0.047	3	0.161
<i>UPZ hadir di berbagai instansi dan mendukung sinergi penyaluran.</i>	20	0.056	4	0.189
<i>Pengelolaan zakat BAZNAS transparan.</i>	18	0.050	4	0.170
<i>Program BAZNAS berdampak positif pada ekonomi masyarakat.</i>	20	0.056	4	0.189
<i>BAZNAS memiliki SOP yang jelas dalam penyaluran zakat.</i>	18	0.050	4	0.170
<i>Laporan BAZNAS dapat diakses publik secara terbuka.</i>	18	0.050	4	0.170
<i>Sistem teknologi informasi BAZNAS mendukung efisiensi kerja.</i>	17	0.047	3	0.161
Total	180	0.501		1.705
Opportunities	Data	Bobot	Rating	Skor
	Kuesione			
	r			
<i>Ada dukungan kebijakan zakat produktif dari pemerintah daerah.</i>	19	0.053	4	0.201
<i>Kolaborasi UPZ dan instansi lain bersifat terbuka dan potensial.</i>	19	0.053	4	0.201
<i>Potensi zakat profesi dari ASN dan pelaku usaha masih besar.</i>	18	0.050	4	0.191
<i>Teknologi digital bermanfaat untuk edukasi dan pelaporan zakat.</i>	17	0.047	3	0.180
<i>Media sosial memudahkan promosi dan edukasi zakat.</i>	17	0.047	3	0.180
<i>Program CSR perusahaan dapat dikolaborasikan dengan zakat.</i>	19	0.053	4	0.201
<i>Perguruan tinggi dapat terlibat dalam program pemberdayaan zakat.</i>	17	0.047	3	0.180
<i>Literasi digital masyarakat membuka peluang zakat online.</i>	19	0.053	4	0.201
<i>Komunitas lokal membantu penyebaran informasi zakat.</i>	18	0.050	4	0.191
<i>Tokoh agama berperan dalam edukasi zakat produktif.</i>	16	0.045	3	0.169

<i>Information about zakat.</i>	16	0.045	3	0.169
<i>Religious leaders play a role in educating people about productive zakat.</i>				
Total	179	0.499		1.895

EFAS Matrix

Aspirations	Questionnaire Data	Weight	Rating	Score
Zakat is expected to be a means of economic empowerment for the community.	15	0.042	3	0.127
Zakat distribution must be targeted based on accurate data.	19	0.054	4	0.161
Periodic evaluation is necessary to ensure the impact of zakat programs.	16	0.045	3	0.136
Zakat is expected to encourage the transformation of mustahik into muzakki.	17	0.048	3	0.144
BAZNAS is expected to be a national role model in zakat management.	20	0.056	4	0.169
The community needs to be actively involved in productive zakat.	19	0.054	4	0.161
Innovation is needed in zakat distribution methods.	18	0.051	4	0.153
Zakat needs to be synergized with government development programs.	20	0.056	4	0.169
A reward system for successful mustahik needs to be implemented.	17	0.048	3	0.144
BAZNAS is expected to establish a community economic training center.	17	0.048	3	0.144
Total	178	0.503		1.508
Result	Questionnaire Data	Weight	Rating	Score

Partisipasi masyarakat dalam program zakat perlu ditingkatkan.	17	0.048	3	0.173
Model pemberdayaan zakat berkelanjutan mulai terbentuk.	19	0.054	4	0.193
Pengelolaan zakat semakin transparan	18	0.051	4	

Community participation in zakat programs needs to be increased.	17	0.048	3	0.173
A sustainable zakat empowerment model is beginning to take shape.	19	0.054	4	0.193
Zakat management is becoming more transparent and accountable.	18	0.051	4	0.183
Zakat training improves the skills of mustahik.	18	0.051	4	0.183
Zakat helps beneficiaries create job opportunities.	17	0.048	3	0.173
The number of muzakki is expected to continue to increase every year.	16	0.045	3	0.163
Zakat needs to be integrated with national poverty alleviation programs.	18	0.051	4	0.183
The success of productive zakat can serve as an example for other regions.	18	0.051	4	0.183
Total	178	0.503		1.790

SOAR Matrix Strategy

IFAS	<p>Strength</p> <p>a. The BAZNAS implementation team is professional.</p> <p>b. Potential beneficiaries can be empowered economically.</p> <p>c. There are national regulations that support productive zakat.</p>	<p>Opportunities</p> <p>a. There is support for productive zakat policies from local governments.</p> <p>b. Collaboration between UPZ and other agencies is open and has great potential.</p> <p>c. The potential for professional zakat from civil servants</p>
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EFAS	<p>e. UPZ is present in various agencies and supports distribution synergy.</p> <p>f. BAZNAS's zakat management is transparent.</p> <p>g. BAZNAS programs have a positive impact on the community's economy.</p> <p>h. BAZNAS has clear SOPs for zakat distribution.</p> <p>i. BAZNAS reports are openly accessible to the public.</p> <p>j. BAZNAS's information</p>	<p>education and reporting.</p> <p>e. Social media facilitates zakat promotion and education.</p> <p>f. Corporate CSR programs can be collaborated with zakat.</p> <p>g. Higher education institutions can be involved in zakat empowerment programs.</p> <p>h. 's digital literacy opens up opportunities for online zakat.</p> <p>i. Local communities assist in the dissemination of</p>
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<p>EFAS</p>	<p>berdampak positif pada ekonomi masyarakat.</p> <p>h. BAZNAS memiliki SOP yang jelas dalam penyaluran zakat.</p> <p>i. Laporan BAZNAS dapat diakses publik secara terbuka.</p> <p>j. Sistem teknologi informasi BAZNAS mendukung efisiensi kerja.</p>	<p>program pemberdayaan zakat.</p> <p>h. Literasi digital masyarakat membuka peluang zakat online.</p> <p>i. Komunitas lokal membantu penyebaran informasi zakat.</p> <p>j. Tokoh agama berperan dalam edukasi zakat produktif.</p>
<p>Aspirations</p> <p>a. Zakat diharapkan menjadi sarana pemberdayaan ekonomi umat.</p> <p>b. Penyaluran zakat harus tepat sasaran berbasis data akurat.</p> <p>c. Evaluasi berkala diperlukan untuk menjamin dampak</p>	<p>Ciptakan strategi yang berorientasi kepada aspirasi yang diharapkan dengan memanfaatkan</p>	<p>Ciptakan strategi yang berorientasi kepada aspirasi yang</p>
<p>f. The community needs to be actively involved in productive zakat.</p> <p>g. Innovation is needed in zakat distribution methods.</p> <p>h. Zakat needs to be synergized with government development programs.</p> <p>i. A reward system for successful mustahik needs to be implemented.</p> <p>j. BAZNAS is expected to establish a community economic training center.</p>		
<p>Result</p> <p>a. Zakat can reduce poverty rates through small businesses run by beneficiaries.</p> <p>b. Zakat promotes economic independence among</p>	<p>Create a strategy that directs the internal strengths of institutions to produce measurable, tangible impacts.</p>	<p>1. Create a digital zakat system that is connected to mustahik data and government assistance programs, so that zakat</p>

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<p>mustahik yang berhasil perlu diterapkan.</p> <p>j. BAZNAS diharapkan membangun pusat pelatihan ekonomi umat.</p>		
<p>Result</p> <p>a. Zakat mampu menurunkan angka kemiskinan melalui usaha kecil mustahik</p> <p>b. Zakat mewujudkan kemandirian ekonomi mustahik</p> <p>c. Partisipasi masyarakat dalam program zakat perlu</p>	<p>Ciptakan strategi yang mengarahkan kekuatan internal lembaga untuk menghasilkan dampak nyata yang terukur.</p>	<p>1. Ciptakan sistem digital zakat yang terhubung dengan data mustahik dan program bantuan pemerintah, agar penyaluran zakat lebih tepat sasaran dan mendukung pengentasan</p>
		<p>4. Create a network of zakat volunteers based in local communities to disseminate information, education, and encourage zakat giving to the community directly.</p>

Based on the results of the IFAS and EFAS matrix analysis that has been carried out, it can be concluded that the zakat distribution strategy by BAZNAS Kota Tebing Tinggi has a solid internal foundation and great external opportunities for development. The total IFAS score of 1.705 indicates that the internal structure of this institution is quite solid. Some of the most dominant internal factors include programmes that have a positive impact on the community's economy, transparent zakat management, the presence of Zakat Collection Units (UPZ) in various agencies, and an information technology system that supports work efficiency.

Research by Marpaung et al. (2022) supports this finding, where the accounting information system implemented by BAZNAS North Sumatra Province has been proven to increase the institution's accountability in managing zakat funds. This system also enables PSAK 109-based reporting, which provides

real-time transparency of incoming and outgoing funds, thereby increasing public trust in BAZNAS as a formal zakat management institution.³²

From the EFAS perspective, the total score of 1.895 indicates that there are significant external opportunities to support the effectiveness of the distribution strategy. The external factors with the highest scores include policy support from local governments, the potential for collaboration with Corporate Social Responsibility (CSR) programmes, and increasing digital literacy among the public. According to Nasution (2019), innovations such as professional zakat and the use of social media can increase public interest in paying zakat through official institutions.³³

Opportunities for cross-sector collaboration are also a major lever. The involvement of universities in business management training for mustahik and the role of local communities and religious leaders in zakat education can strengthen the productive zakat ecosystem. This is in line with the study by Coryna & Tanjung (2022), which highlights that active community participation and business assistance from universities can accelerate the transformation of mustahik into independent business actors.³⁴

In terms of results, the tangible outcomes expected from this strategy are economic independence among beneficiaries, increased public trust, and the formation of a sustainable zakat ecosystem. Siregar & Sari (2022) prove that 65.1% of the variables of beneficiary welfare can be significantly explained by two main factors: productive zakat and human resource development. This shows that zakat distribution accompanied by training and mentoring is far more effective than merely providing consumptive assistance.³⁵

In addition, the SOAR approach strategy, which focuses on strengths and aspirations, has also been proven to be capable of shaping long-term strategic direction. Jureid (2021) states that strength-based and collaborative zakat distribution can create programme innovations that are relevant and adaptive to social change. Marliyah & Siagian (2023) mention that the effectiveness of zakat distribution can be measured through the ACR (Allocation to Collection Ratio) indicator. If zakat distribution is close to the amount of funds collected, then the effectiveness of the institution can be said to be high. This is important to

³² Ari Kristin Prasetyoningrum, "Pendekatan Balance Scorecard Pada Lembaga Amil Zakat Di Masjid Agung Jawa Tengah," *Economica: Jurnal Ekonomi Islam* 6, no. 1 (2015): 1–36, <https://doi.org/10.21580/economica.2015.6.1.784>.

³³ Basar Dikuraisyin, "Reconstructing Zakat Management through Political Culture: Insights from Madura," *Ulul Albab: Jurnal Studi Dan Penelitian Hukum Islam* 7, no. 2 (2024): 151–69, <https://doi.org/10.30659/jua.v7i2.33734> Reconstructing.

³⁴ M. F. Puteri Nur Farah Naadia and A. R. Khairuddin, "Shariah Compliance Risk Management in the Provision of Wakaf-Zakat Housings," *International Journal of Islamic Thought* 19, no. 1 (2021): 102–9, <https://doi.org/10.24035/IJIT.19.2021.200>.

³⁵ Karim, Jumarding, and Ahmad, "The Role of Zakat in National Economic Transformation through Regional Economic Growth in South Sulawesi Province."

implement in areas such as Tebing Tinggi City, which wants to ensure that all collected zakat is distributed to the right mustahik.

From a social perspective, strengthening strategies also needs to consider the role of zakat in emergency situations such as pandemics. Azizah et al. (2022) show that in times of crisis, productive zakat is able to maintain the economic stability of mustahik households, especially when distributed through micro-business grants and qardhul hasan schemes.³⁶ Taking these findings into account, BAZNAS Tebing Tinggi City is recommended to:

1. Create a digital zakat system that is integrated with DTKS, CSR, and local databases so that distribution is more targeted and accountable.
2. Develop skills training programmes involving local universities and the private sector as partners in developing the businesses of mustahik.
3. Adopt a monitoring approach using effectiveness indicators such as ACR and PSAK 109-based reports.
4. Improve digital zakat literacy through social media and the involvement of religious leaders.

By strategically combining internal strengths and external opportunities and focusing on concrete and measurable results, this SOAR-based zakat distribution strategy is not only relevant but also has the potential to be replicated in other regions facing poverty alleviation challenges.

Conclusion

Based on the results of an analysis of the zakat distribution strategy using the SOAR approach at BAZNAS Kota Tebing Tinggi, it can be concluded that this institution has sufficient internal strength and very promising external opportunities for development. Internal factors such as a transparent reporting system, the existence of UPZ, and information technology support are important assets in the accountable and efficient management of zakat. Meanwhile, from an external perspective, the high potential of professional zakat, regional policy support, community involvement, and the development of digital technology are the main supporting factors in expanding the reach and impact of zakat distribution. Zakat distribution carried out by BAZNAS needs to be directed towards the productive empowerment of mustahik, not just consumptive assistance. Relevant findings and studies show that productive zakat accompanied by skills training and business assistance has a real impact on improving the welfare of mustahik. Strengthening the zakat information system, collaborating with the private sector and universities, and implementing

³⁶ F A Yahya and N Nasrulloh, "The Relevance of Maqashid Sharia in Green Economy (Study of Coastal Tourism Area Mangrove Park Labuhan, Bangkalan-Madura)," *El-Faqih: Jurnal Pemikiran Dan Hukum* ... 8 (2022), <https://ejournal.iaifa.ac.id/index.php/faqih/article/view/731%0Ahttps://ejournal.iaifa.ac.id/index.php/faqih/article/download/731/601>.

community education strategies are important steps in forming an inclusive and sustainable zakat system.

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