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## Problems of Zakat Management in Poverty Alleviation in North Sumatra

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**Abstract:** This research aims to see the extent of the problem of zakat in alleviating poverty in North Sumatra. This research method uses a descriptive qualitative method with a quantitative approach. For analysis, use the ANP (*Analytic Network Process*) method with the help of "Super Decision" software. This research uses secondary data originating from the zakat outlook of the BAZNAS Center for Studies and Strategy, accompanied by the opinions of zakat practitioners in North Sumatra. This research was carried out in the North Sumatra Province area and the research was carried out in stages starting from August 2023 to September 2023. The results of the research show that (1) The most priority problem in managing zakat funds in North Sumatra is external problems at 65%, (2) The most priority internal problem is the Amil problem at 70%, (3) The most priority external problem is the Muzakki problem at 49%, (4) The most priority internal solution is the Amil solution at 71%, (5) External solutions the most priority is the Mustahik Solution at 72%, (6) The most priority strategy to be implemented for effective management of zakat funds is Developing the correct mindset for muzakki and mustahik at 61%.

**Keywords:** Problems, Management, Zakat, Poverty

### INTRODUCTION

The potential for national zakat is very large in 2019, corporate zakat has a potential of IDR 6.71 trillion. Meanwhile, in 2020 the company's zakat potential will reach IDR 144.5 trillion. In other words, the total potential for zakat in Indonesia in 2020 is IDR 327.6 trillion. If described based on the source, there are five sources of zakat objects as in Table 1.2, but in fact the zakat collected was only 10 trillion and disbursed 8.6 trillion ( Eka Nuriawati, 2021 ).

The realization of zakat collected by amil zakat institutions has a value of 40.51%, which shows that amil zakat institutions have an important role in collecting zakat. The low realization of zakat income is caused by low compliance, awareness and trust of the community in paying zakat through zakat institutions. Individual motivation to pay zakat through amil zakat agents is influenced by the level of religiosity ( Ahmad, 2021 ). Apart from that, various factors in people's decisions to pay zakat are the lack of public trust in the government so they prefer traditional methods for giving zakat and waqf, many Indonesian people still use traditional

methods to pay their obligations (Idealisa Masyrafina, 2021). If we look at the population in Indonesia in comparison with other provinces, it can be seen that North Sumatra is in position 17 out of 33 provinces.

Optimal management of zakat can be an instrument in improving the people's economy and eradicating poverty. From the picture above, the Aceh tsunami (2005) and the Jogja earthquake (2007) caused an increase in the amount of zakat fund collection. If we look at the number of Muslim residents in the country in 2020 it will reach 229 million people or 87.2%. The Muslim population in Indonesia is the largest in the world. Therefore, the potential for zakat and waqf in Indonesia is very large ( Kormen Barus, 2021) . Increasing poverty in Indonesia has caused a decline in levels of health, education, employment, food, drinking water and housing ( Rakhmatullah, 2021) . With the number of poverty increasing every year, it will certainly provide positive energy for every Muslim to distribute their zakat. However, in fact, even though the poverty figures reflect the unequal distribution of zakat, this is not in line with the enormous potential of zakat.

The percentage of poor people in North Sumatra decreased by 0.52 points, namely from 9.01 percent in March 2021 to 8.49 percent in September 2021. This poverty figure is equivalent to 1.27 million people in September 2021, or a decrease of around 70.8 thousand people in the last semester (BPS, 2021) . Zakat is expected to become a system that is structurally able to overcome the problem of poverty and encourage the development of the community's economy. It doesn't stop there that ethical values in the zakat aspect should continue to be explored and developed. Such as poverty alleviation and economic empowerment. Studying the ethical value of zakat will have implications for thinking about how to manage economic resources more rationally and efficiently, so that the social impact envisioned by the zakat sharia is achieved optimally ( Solihuddin Harahap, 2020) .

Serious problems that cause the gap between potential and reality to become so large. This problem could be influenced by several factors. First, low awareness of muzakki; Second, the lack of government support to implement the Zakat Law no. 23/2011; Third, the basis of zakat is still focused on two zakat object items, namely zakat fitrah and Profession/Kasb; Fourth, there are still low incentives for muzakki related to zakat as a tax deduction; Fifth, the public considers that the official zakat management organization is still lacking in professionalism, causing low public trust; Sixth, the distribution of zakat funds is still focused on mustahik consumption (PUSKAS BAZNAS Publication and Network Division, 2017).

Chairman of the North Sumatra Zakat Forum, Sulaiman, who is also the Head of the LAZNAS Dompot Dhuafa Waspada Branch, said that another factor in the distance between zakat income and potential is that people want to convey their zakat directly. Indra Firdaus, Treasurer of the North Sumatra Zakat Forum and head of the LAZNAS DT Peduli North Sumatra branch, said that there was overlapping data on zakat beneficiaries in the field, which was one of the problems with zakat collection. Plus, the problem of managing humanitarian social funds has attracted quite a lot of attention from the Indonesian people, because the managers use a lot of these social funds for luxury.

The potential and role of zakat is expected to be a means of alleviating poverty and getting great attention, completion of poverty alleviation must be carried out immediately and zakat is expected to have a contribution to the poor, especially those who need attention from all parties. Such as the efforts made to develop the potential of zakat through business capital loans, fish breeding, agricultural nurseries, animal husbandry, and the use of zakat for the poor to empower Muslim families and training and skills so that later poor people will have provisions in the form of experiences that can be used to change their lives. to be better. The potential and role of zakat in Medan City illustrates the influence of the potential and role of zakat in society, which includes the influence of zakat on poverty alleviation, the potential of zakat, the influence of loan and capital assistance and the influence of assistance in utilizing

zakat in society. For this reason, research is needed that looks at the extent of the potential influence and role of zakat in alleviating poverty in the city of Medan.

In connection with this, the author is interested in conducting research entitled "Problems of Zakat Management in Poverty Alleviation in North Sumatra." Based on the background and problem formulation above, the objectives of this research are: To find out the problems of zakat management in alleviating poverty in North Sumatra.

## **METHOD**

The method used in this research is a descriptive qualitative method with a quantitative approach. Descriptive qualitative methods are used to develop a concrete analysis of the implementation of strategies carried out by the Zakat Management Organization in North Sumatra in alleviating poverty. Qualitative methods will identify factors that are used as a basis for making long-term decisions regarding the implementation of these policies. Meanwhile, quantitative research is the values of changes that can be expressed in numbers (scoring). The quantitative approach aims to provide a numerical description of the cluster decomposition of problems, solutions and strategies using the ANP (Analytic Network Process) method with "Super Decision" software. The variables used in this research include problems, solutions and strategies carried out by the Zakat Management Organization in North Sumatra in alleviating poverty. The objects of research are the amil zakat institutions located in North Sumatra Province, specifically BAZNAS, wallet dhuafa, dt care and baitul mal muamalat. The research period starts from August 2023 to September 2023. Meanwhile, the data was obtained from: Primary data, data obtained from original sources from the field or research location. Primary data is primary and directly related to the problems discussed and obtained in the field. The primary data source in this research is that the researcher conducted observations and asked questions orally to zakat amil in North Sumatra. Secondary data is data obtained in the form of ready-made data, collected and processed by other parties, usually in the form of publications (Muhammad, 2006). Secondary data in this research was obtained from library books by reading, studying, taking notes as literature or material that is appropriate to the problem being discussed, as well as previous journals. Data analysis Stages of Determining Sources, Observation, Interviews, Documentation, Techniques in the Data Analysis Process.

## **RESULTS AND DISCUSSION**

### **Research Findings**

#### **1. Descriptive Analysis Results**

After the researchers conducted interviews in the field, the researchers found problems that occurred in zakat management in the North Sumatra Zakat Management Organization (OPZ). Internal problems that arise include OPZ, Amil and System problems. Meanwhile, in the external scope there are problems in Muzakki, Mustahik and the Government. The problem in managing zakat funds in OPZ North Sumatra is that human resources are still lacking. Then the management that occurs in OPZ is not optimal. And there is also a government problem where there is still a lack of local government support for zakat management.

#### **2. The Analytical Network Process (ANP) Method**

##### **a. Model Construction**

The model construction in the ANP method was prepared based on theoretical and empirical Literature Review by conducting in-depth interviews with predetermined respondents, where the respondents consisted of 1 academic and 3 practitioners from BAZNAS and LAZNAS. In this case, the researcher examines the information obtained

from the interviews in depth so as to obtain the real problem. Then, after finding the problems faced by OPZ, the researcher prepared a questionnaire regarding these problems and discussed them again with the respondents who had been determined. All problems obtained will be collected in the form of clusters and nodes to form an ANP network with the following details:

**Table 1. Clusters and Nodes**

<i>Clusters</i>	<b>Nodes</b>
<b>INTERNAL PROBLEMS</b>	OPZ 1. Management is not professional 2. Facility
	AMIL 1. SOP Compliance 2. Compensation
	System 1. Access to donations is difficult 2. Overlapping data
<b>EXTERNAL PROBLEMS</b>	Muzakki 1. Trust 2. Zakat awareness
	Impossible 1. Begging mindset 2. Fund management
	Government 1. Regulations 2. Socialization support
<b>INTERNAL SOLUTIONS</b>	OPZ 1. Management standardization 2. Procurement/loans
	Amil 1. Commitment to SOP 2. Training
	System 1. Easy donation channel 2. Data management
<b>EXTERNAL SOLUTIONS</b>	Muzakki 1. Transparency/accountability 2. Education
	Impossible 1. Minsed hands above 2. Training
	Government 1. Supporting policies 2. Ease and strengthening of OPZ 3. Support and babinsa training
<b>STRATEGY</b>	1. Overcoming the problems of zakat management 2. Building the right mindset for muzakki and mustahik 3. Alleviating poverty based on data and systems 4. Creating a professional, transparent and accountable zakat management organization



**Table 2. Cluster and Problem Node analysis**

Node Description	R1	R2	Average	PRIORITY
<b>Aspect</b>				
Internal	0.40000	0.30000	0.35000	2
External	0.60000	0.70000	0.65000	1
<b>Internal Problems</b>				
<b>OPZ</b>	<b>0.15540</b>	<b>0.18270</b>	<b>0.16905</b>	<b>2</b>
Management is not professional	0.75004	0.66667	0.70836	1
Facility	0.24996	0.33333	0.29165	2
<b>AMIL</b>	<b>0.72958</b>	<b>0.68167</b>	<b>0.70563</b>	<b>1</b>
SOP Compliance	0.92308	0.88890	0.90599	1
Competence	0.07692	0.11110	0.09401	2
<b>System</b>	<b>0.11502</b>	<b>0.13563</b>	<b>0.12533</b>	<b>3</b>
Access to donations is difficult	0.90904	0.88890	0.89897	1
Overlapping data	0.09096	0.11110	0.10103	2
<b>External Problems</b>				
<b>Muzakki</b>	<b>0.51799</b>	<b>0.47296</b>	<b>0.49548</b>	<b>1</b>
Trust	0.90910	0.88888	0.89899	1
Zakat awareness	0.09090	0.11112	0.10101	2
<b>Impossible</b>	<b>0.31479</b>	<b>0.33358</b>	<b>0.32419</b>	<b>2</b>
Begging mindset	0.07696	0.07695	0.07696	2
Fund management	0.92304	0.92305	0.92305	1
<b>Government</b>	<b>0.16722</b>	<b>0.19346</b>	<b>0.18034</b>	<b>3</b>
Regulations	0.09096	0.07693	0.08395	2
Socialization support	0.90904	0.92307	0.91605	1
<b>Internal Solutions</b>				
<b>OPZ</b>	<b>0.20219</b>	<b>0.22673</b>	<b>0.21446</b>	<b>2</b>
Management standardization	0.11110	0.14286	0.12698	2
Procurement/loans	0.88890	0.85174	0.87032	1
<b>Amil</b>	<b>0.72925</b>	<b>0.70193</b>	<b>0.71559</b>	<b>1</b>
Commitment to SOP	0.92307	0.88890	0.90599	1
Training	0.07693	0.11110	0.09402	2
<b>System</b>	<b>0.06856</b>	<b>0.07134</b>	<b>0.06995</b>	<b>3</b>
Easy donation channel	0.28566	0.24991	0.26779	2
Data management	0.71434	0.75009	0.73222	1
<b>External solutions</b>				
<b>Muzakki</b>	<b>0.21061</b>	<b>0.19452</b>	<b>0.20257</b>	<b>2</b>
Transparency/Accountability	0.09094	0.11108	0.10101	2
Education	0.90906	0.88892	0.89899	1
<b>Impossible</b>	<b>0.71488</b>	<b>0.72670</b>	<b>0.72079</b>	<b>1</b>
Midsed hands above	0.28571	0.24999	0.26785	2
Training	0.71429	0.75001	0.73215	1
<b>Government</b>	<b>0.07450</b>	<b>0.07878</b>	<b>0.07664</b>	<b>3</b>
Supporting policies	0.41946	0.82401	0.62174	1
Ease and strengthen OPZA	0.19787	0.05706	0.12745	3
Involvement of extension workers and babinsa	0.38267	0.11894	0.25081	2

Strategy				
Overcoming the problems of zakat management	0.05130	0.06556	0.05843	4
Building the right mindset for muzakki and mustahik	0.61534	0.62211	0.61873	1
Alleviating poverty based on data and systems	0.11772	0.10993	0.11383	3
Creating a professional, transparent and accountable zakat management organization	0.21563	0.20239	0.20901	2

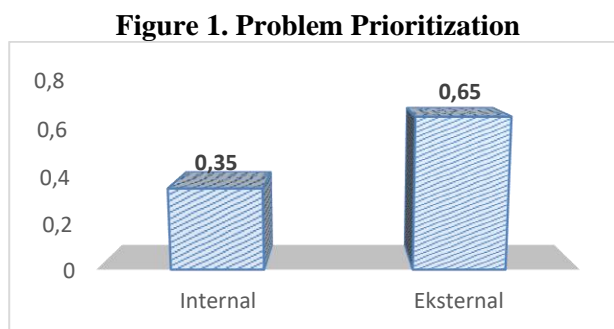
Source: Data results processed with Super Decision Software and Microsoft Excel

### Discussion of Research Findings

In this discussion, the researcher will explain the results of the synthesis for each existing cluster, where the cluster consists of several aspects related to the problem of effective management of zakat funds in OPZ North Sumatra. Based on the results of data processing using Super Decision Software, it is then exported into Microsoft Excel Software so that researchers obtain problem priorities based on the opinions of respondents as seen in the bar diagrams as follows :

#### 1. Analysis of Problem Synthesis Results

Based on the results of data processing, problem priorities were obtained according to the opinions of all respondents as shown in the following picture:

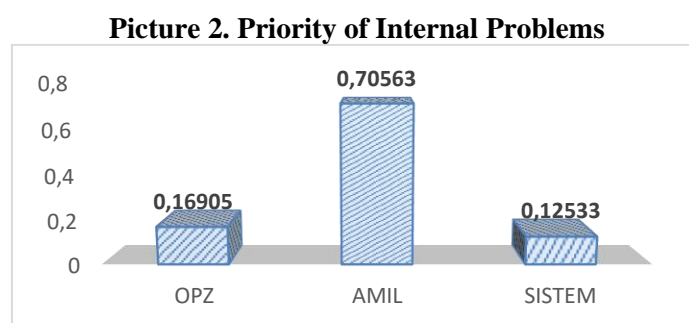


Source: processed using Microsoft Excel

The picture above shows that based on the combined opinions of respondents, the most priority problem in the strategy for effective management of zakat funds at BAZNAS North Sumatra is external problems at 65%, followed by external problems at 35%.

#### a. Internal Problems

Based on the results of data processing, priorities for internal problems were obtained according to the opinions of all respondents as shown in the following picture:

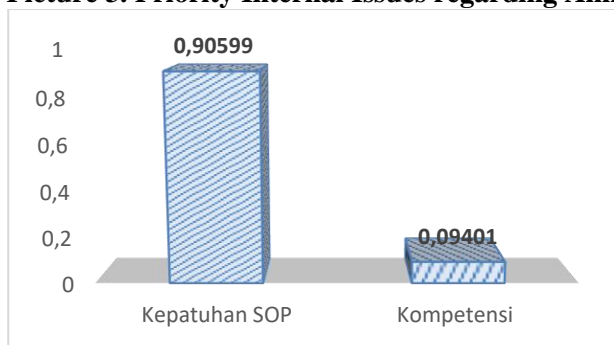


The picture above shows that based on the combined opinions of respondents, the most priority internal problem in determining the effective management of zakat funds at BAZNAS North Sumatra is the Amil problem at 70.56%, followed by the OPZ problem at 16.91%. and in last place are system condition problems at 12.53%. Next, the researcher will explain the biggest problems in each node below.

**1) Amil**

Based on the results of data processing, priority internal problems regarding amil were obtained according to the opinions of all respondents as seen in the following picture:

**Picture 3. Priority Internal Issues regarding Amil**

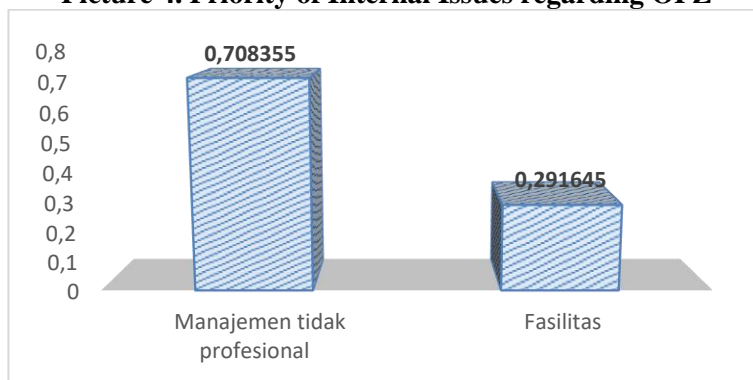


The picture above shows that based on the combined opinion of respondents, the most priority internal problem regarding amil in determining the effectiveness of zakat fund management at BAZNAS North Sumatra is SOP compliance at 90.60%, followed by competence at 0.40

**2) OPZ**

Based on the results of data processing, priority internal problems regarding OPZ were obtained according to the opinions of all respondents as shown in the following picture:

**Picture 4. Priority of Internal Issues regarding OPZ**



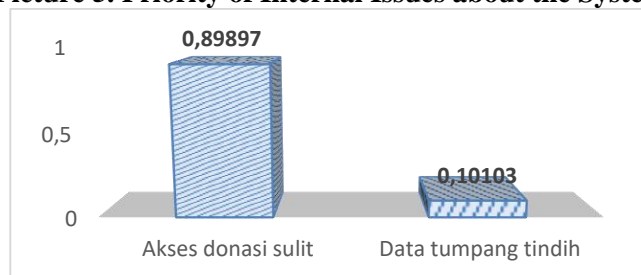
The picture above shows that based on the combined opinion of respondents, the internal problem regarding OPZ which is the most priority in determining the effectiveness of zakat fund management at BAZNAS North Sumatra is unprofessional management at 70.84%, followed by facilities at 29.16%



### 3) System

Based on the results of data processing, priority internal problems regarding the system were obtained according to the opinions of all respondents as seen in the following picture:

**Picture 5. Priority of Internal Issues about the System**

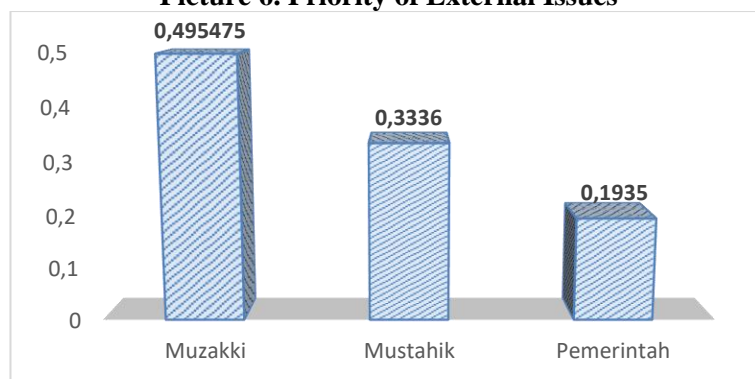


The picture above shows that based on the combined opinions of respondents, the internal problem regarding the system that is the most priority in determining the effectiveness of zakat fund management at BAZNAS North Sumatra is difficult access to donations with a value of 89.89%, followed by data overlap of 10, 10%

#### b. Problem External

Based on the results of data processing, priority external problems were obtained according to the opinions of all respondents as seen in the following picture:

**Picture 6. Priority of External Issues**

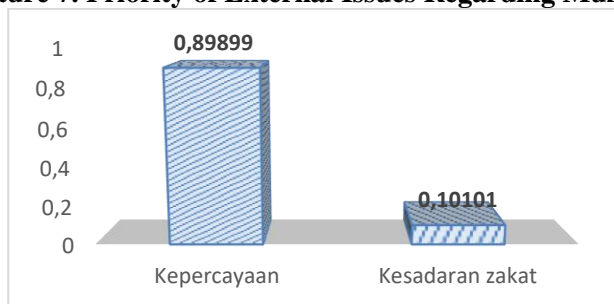


The picture above shows that based on the combined opinions of respondents, the most priority external problem in determining the effectiveness of zakat fund management at BAZNAS North Sumatra is muzakki at 49.55%, mustahik at 33.36, followed by government data at 19.35%. Next, the researcher will explain the influence of existing problems from each node in the external problem priorities below.

##### 1. Muzakki

Based on the results of data processing, priority external problems regarding muzakki were obtained according to the opinions of all respondents as shown in the following picture:

**Picture 7. Priority of External Issues Regarding Muzakki**

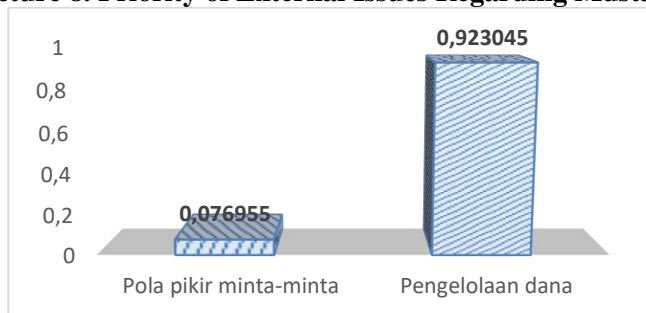


The picture above shows that based on the combined opinions of respondents, the external problem regarding muzakki which is the most priority in determining the effectiveness of zakat fund management at BAZNAS North Sumatra is trust at 89.89%, followed by zakat awareness at 10.10%

### 2. Impossible

Based on the results of data processing, priority external problems regarding mustahik were obtained according to the opinions of all respondents as seen in the following picture:

**Picture 8. Priority of External Issues Regarding Mustahik**

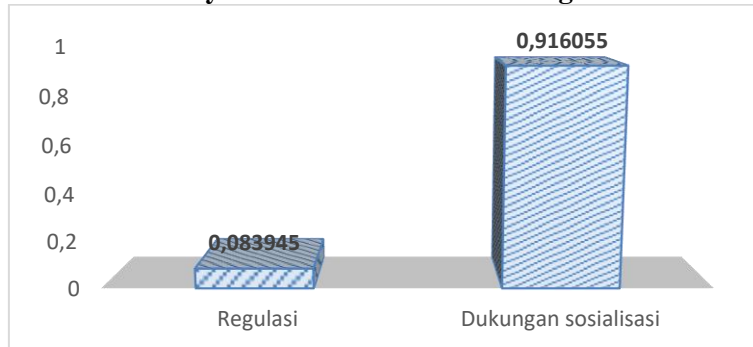


The picture above shows that based on the combined opinions of respondents, the external problem regarding mustahik which is the most priority in determining the effectiveness of zakat fund management at BAZNAS North Sumatra is fund management at 92.30%, followed by the begging mindset at 7.69%

### 3. Government

Based on the results of data processing, priority external issues regarding the government were obtained according to the opinions of all respondents as seen in the following picture:

**Picture 9. Priority External Issues Concerning the Government**



The picture above shows that based on the combined opinions of respondents, the external government issue with the most priority in determining the effective management of zakat funds at BAZNAS North Sumatra is socialization support at 91.61%, followed by regulations at 8.39%

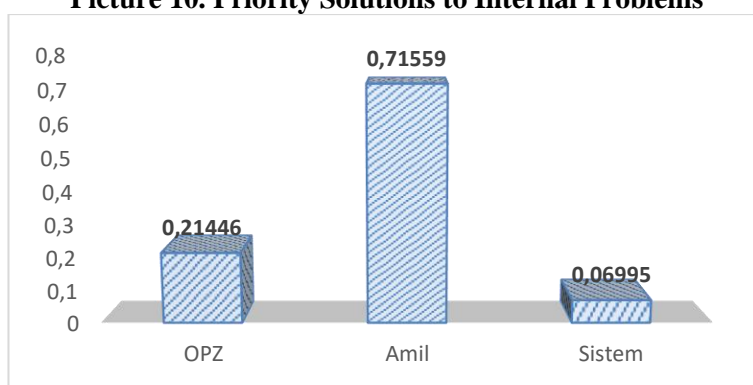
**b. Analysis of Solution Synthesis Results**

Based on the results of data processing in the analysis of problem synthesis results, data processing is also needed to find out solutions to the problems that arise. So the researcher summarizes the results of data processing according to the opinions of all respondents below.

**c. Internal Solutions**

Based on the results of data processing, a solution to the internal problem was obtained according to the opinion of all respondents as seen in the following picture:

**Picture 10. Priority Solutions to Internal Problems**

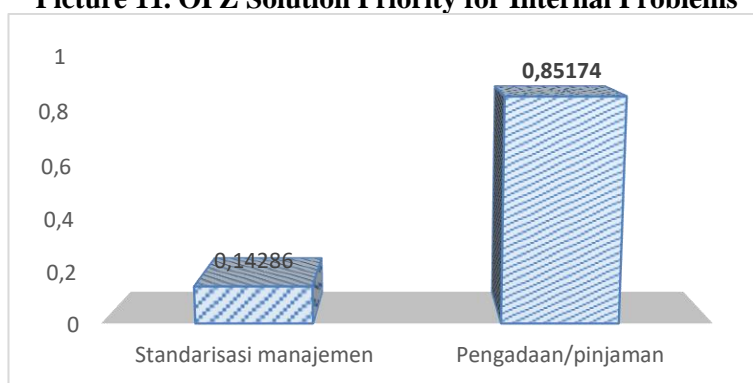


The picture above shows that based on the combined opinions of respondents, the most priority solution to internal problems in determining the effectiveness of zakat fund management at BAZNAS North Sumatra is amil of 71.60%, OPZ of 21.45, followed by system data of 6.99 %

**1. OPZ**

Based on the results of data processing, OPZ solutions were obtained for internal problems according to the opinions of all respondents as shown in the following picture:

**Picture 11. OPZ Solution Priority for Internal Problems**

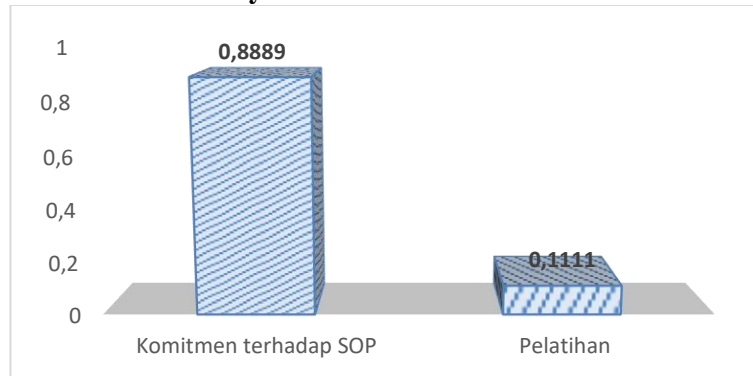


The picture above shows that based on the combined opinion of respondents, the OPZ solution to the most priority internal problems in determining the effectiveness of zakat fund management in OPZ North Sumatra is procurement/loans at 85.17%, followed by management standardization at 14.29%

## 2. Amil

Based on the results of data processing, a fair solution to the internal problem was obtained according to the opinions of all respondents as seen in the following picture:

**Picture 12. Priority of Amil Solutions to Internal Problems**

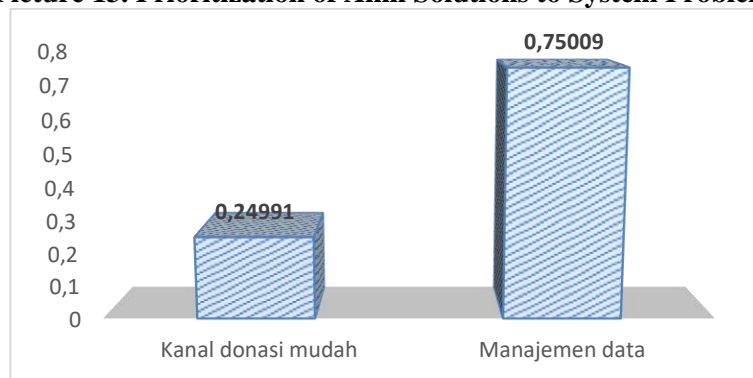


The picture above shows that based on the combined opinions of respondents, the most priority solution to internal problems in determining the effectiveness of zakat fund management at BAZNAS North Sumatra is SOP commitment at 88.89%, followed by training at 11.11%

## 3. System

Based on the results of data processing, a system solution was obtained for internal problems according to the opinions of all respondents as seen in the following picture:

**Picture 13. Prioritization of Amil Solutions to System Problems**

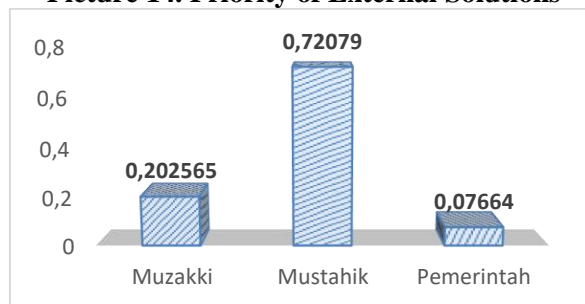


The picture above shows that based on the combined opinions of respondents, the system solution to internal problems that is the most priority in determining the effectiveness of zakat fund management at BAZNAS North Sumatra is data management at 75.01%, followed by easy donation recognition at 24.99%

### d. External Solutions

Based on the results of data processing, a system solution was obtained for external problems according to the opinions of all respondents as seen in the following picture:

**Picture 14. Priority of External Solutions**

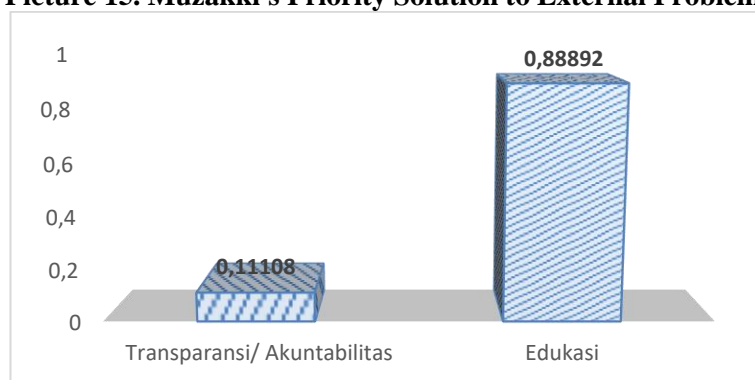


The picture above shows that based on the combined opinions of respondents, the solution to external problems that is the most priority in determining the effective management of zakat funds in OPZ North Sumatra is mustahik at 72.08%, muzakki at 20.26, followed by government data at 7.67 %

### 1. Muzakki

Based on the results of data processing, muzakki solutions were obtained for external problems according to the opinions of all respondents as seen in the following picture:

**Picture 15. Muzakki's Priority Solution to External Problems**

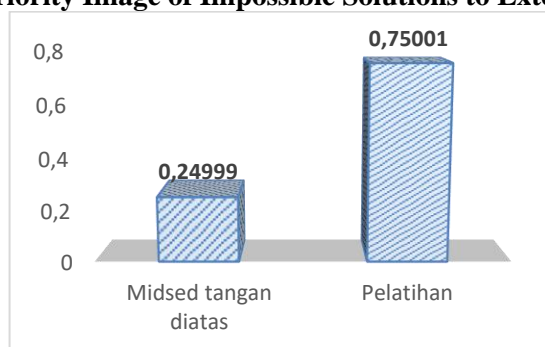


The image above shows that based on the combined opinions of respondents, the solution to external problems regarding muzakki which is the most priority in determining the effective management of zakat funds at BAZNAS North Sumatra is education at 88.89%, followed by transparency/accountability data at 11.11%

### 2. Impossible

Based on the results of data processing, muzakki solutions were obtained for external problems according to the opinions of all respondents as seen in the following picture:

**Picture 16. Priority Image of Impossible Solutions to External Problems**

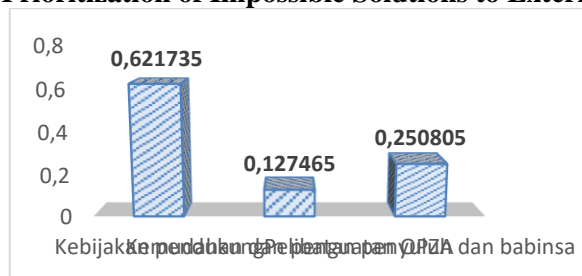


The picture above shows that based on the combined opinions of respondents, the solution to external problems regarding mustahik which is the most priority in determining the effectiveness of zakat fund management at BAZNAS North Sumatra is training at 75.01%, followed by the above hand midsed data at 24.09%

### 3. Government

Based on the results of data processing, government solutions to external problems were obtained according to the opinions of all respondents as shown in the following figure:

**Picture 17. Prioritization of Impossible Solutions to External Problems**

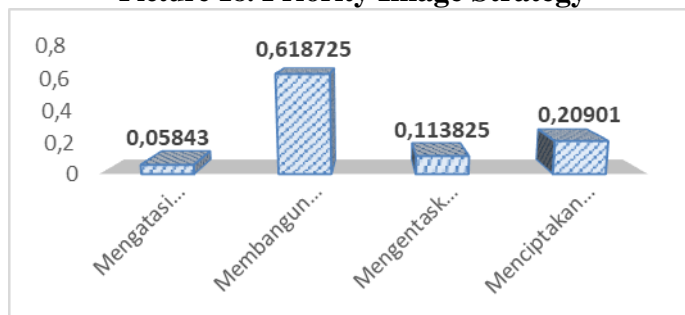


The picture above shows that based on the combined opinion of respondents, the solution to external problems with the most priority in determining the effective management of zakat funds in OPZ North Sumatra is supporting policies at 62.17%, involvement of extension workers and babinsa at 25.08%, followed by by OPZA convenience and strengthening data of 12.75%.

### e. Analysis of Strategy Synthesis Results

Based on the results of data processing, strategies were obtained for implementing internal and external solutions according to the opinions of all respondents as shown in the following picture:

**Picture 18. Priority Image Strategy**



The picture above shows that based on the combined opinions of respondents, the strategy for implementing internal and external solutions in determining the effectiveness of managing zakat funds in the North Sumatra Zakat Management Organization is to build the right mindset in muzakki and mustahik amounting to 61.87%, creating a management organization Transparent and accountable professional zakat was 20.9%, alleviating poverty based on data and systems was 11.38%, followed by overcoming zakat management problems at 5.84% .

### Interpretation of Research Results

The results of the research that has been carried out show that the management of zakat funds in OPZ North Sumatra has not been managed effectively. This can be seen from the research findings presented and processed using existing methods. So what needs to be done in this research to improve the problem of managing zakat funds in OPZ North Sumatra is to

first formulate the aspects of the problem. Then form a solution cluster to create a strategy that will become a reference in solving the problem of managing zakat funds in OPZ North Sumatra.

Through in-depth interviews *conducted* by researchers, the respondents formulated solutions related to overcoming the problems of zakat management. Then the data that has been obtained will be processed using Super Decision software and also Microsoft Excel to obtain priority solutions that will become a benchmark for improving the management of zakat funds in OPZ North Sumatra so that they can be managed effectively and have an impact that can make the mustahik more empowered, and can even change his mustahik status becomes muzakki.

The problems that exist in the North Sumatra OPZ cannot be categorized into effective management of zakat funds based on the main priorities agreed upon by the respondents. So in the problem of Zakat Management Organizations, the main priority is external problems, both in the muzakki cluster, mustahik cluster and government cluster with a value of 0.65. Then after narrowing it down, the priority problem in the muzakki cluster is the lack of trust of muzakki in OPZ with a value of 0.89 and the second is the lack of awareness in paying zakat with a value of 0.10.

Then the priority problem in the mustahik cluster is ineffectiveness in managing funds for daily needs with a value of 0.92, followed by the second problem, namely the still high mindset of begging with a value of 0.07. Meanwhile, the priority problem that arises in the Government cluster is that there is very little socialization support from the government for OPZ with a value of 0.91, the next problem that exists is the absence of regulations from the government that are able to support strengthening OPZ activities in collecting and distributing zakat, infaq and alms funds with value 0.08.

From the external problems that arise above, the author tries to find solutions that can be used to overcome external problems, namely in the Muzakki cluster, what must be done is to provide education to muzakki so that muzakki's trust in OPZ increases with a value of 0.89, then the second solution is increasing transparency/accountability with a value of 0.10.

Then regarding the Mustahik problem, the priority solution that must be implemented in solving the mustahik problem is providing entrepreneurship training with a value of 0.73, then educating Mustahik to have a hands-up mindset, or giving and eliminating a hands-down mindset or begging with a value of 0.26 .

Then there are problems with the Government cluster, the thing that must be done is to prioritize solutions to government problems, namely the existence of supporting policies from the government for the OPZ program with a value of 0.62, then the involvement of extension workers and babinsa in socializing and supporting the OPZ program with a value of 0.25, as well as regulations from the government to provide convenience and strengthening of the OPZ program with a value of 0.12.

Another problem that arises and has an influence on the effective management of zakat funds is internal problems. So the OPZ problem is in the internal problem cluster, namely the OPZ cluster, amil cluster, and system cluster. The problems that exist in OPZ are the lack of professional management in implementing the OPZ program and the lack of supporting facilities. The problem that arises in the amil cluster is that there are amil individuals who do not comply with SOPs and lack of amil competence in working. Meanwhile, problems that occur in system clusters include difficult access to donations due to slow internet networks or difficult system applications, making potential donors confused if they want to donate online, and a lot of overlapping data due to the lack of good data management between OPZs.

To overcome these internal problems, the author tries to find solutions that can be used to overcome internal problems, namely in the OPZ cluster, namely increasing management standardization and providing convenience in procuring or borrowing operational equipment. Then what can be done in an effort to find a solution to solve the problem in the Amil cluster

is to provide discipline and firmness to the Amil to obey and adhere to the SOP and provide regular training, this can increase the Amil's accreditation and skills in an effort to improve the quality of work. Meanwhile, what needs to be done to find solutions to solve problems in the System cluster is to provide convenience in donations, such as providing a crowdfunding platform that is easy for anyone to access, and being disciplined in data management so that there is no more overlapping beneficiary data.

The strategy that can be implemented by OPZ to make it easier to overcome internal and external problems is to build the right mindset in muzakki that by giving zakat through institutions, the impact of zakat will be greater and more widespread compared to direct zakat, which is mostly only consumptive in nature, as well as building patterns mustahik think correctly so that they don't always feel dependent on help that comes from other parties, so that the mustahik are determined to get out of the trap of poverty and change their status to become muzakki. Another strategy is to create a professional, transparent and accountable zakat management organization with the aim of effectively and efficiently managing zakat funds in OPZ, alleviating poverty based on data and systems and overcoming zakat management problems.

Apart from that, in achieving a level of effectiveness in building the right mindset for muzakki and mustahik zakat, OPZ must also follow the times, which can be seen from the increase in society in interacting digitally, making it easier for OPZ to carry out its performance, for example using digital to carry out distribution, utilization, and distribution and improvement of digital technology in socializing OPZ to the public because digital use will be more effective and efficient. This is of course based on research conducted by Aliman Syahuri Zein which shows that the distribution, coaching and even mentoring of mustahik is based on current developments through the use of digital technology, so that the performance level of the Zakat Management Organization will be more effective than before utilizing the digital role. (Aliman et al. , 2020).

The results of this research are also strengthened by research by Nurul Huda (2013) who explains that one of the problems with the lack of effective zakat management in Zakat Management Organizations is the lack of transparency and accountability in the management of zakat funds. This is also strengthened by the results of Chaidir's (2021) research which explains that to overcome the problem of ineffective zakat management for MSMEs, namely 1) Increasing the quality and quantity of care from social institutions or stakeholders; 2) Increasing disaster risk reduction in a comprehensive and efficient manner; 3) Improving the quality of fair law enforcement, and 4) Increasing employment opportunities and awareness for community MSMEs.

Furthermore, according to Trisno Wardy Putra (2023), in an effort to overcome poverty, one of the things that OPZ must do is evaluate ongoing performance in the management of zakat management organizations. With this evaluation, it is hoped that the problems faced by OPZ can be anticipated in the future. So that the aspirations of the Zakat Management Organization in alleviating poverty in the future can be realized ( Trisno Wardy Putra , 2020) .

## **CONCLUSION**

From the results and discussion of the research, it can be concluded that the results of this research show that the management of zakat funds in all zakat management organizations in North Sumatra has not been managed effectively. This can be seen from the overall results of respondents who have a high level of agreement on existing problems, both from internal problem clusters, external problem clusters, internal solution clusters, external solution clusters and strategy clusters. Where: In the internal problem cluster where the first priority is Amil who has not complied with each SOP, it is 0.70563. In the external problem cluster, which gets first priority, namely muzakki who do not trust OPZ, it is 0.49548. In the internal solution



cluster, where the first priority is Amil, who must commit to the SOP, it is 0.71559. In the external solution cluster, where gets first priority, namely Mustahik which must be trained at 0.72079 Based on these internal and external problems and solutions, it is necessary to have a strategy to overcome the problems where the respondents agreed that solutions that increase the main priority that must be implemented are that OPZ must develop the right mindset regarding muzakki and mustahik with research results of 0.61873 by means of socialization regarding the impact of zakat more far away, and this socialization activity is assisted by regulations from the government as well as the assistance of scientific personnel such as religious instructors and security personnel such as babinsa. Furthermore, it is more accountable and transparent, collaborates with other parties, makes utilization evenly, and improves management.

Furthermore, based on the results of the research that has been carried out by the researcher, the suggestions that the researcher can give are as follows: For OPZ to fix the existing problems with the solutions presented in this thesis so that they can improve the zakat fund management system in the future. To Mustahik, especially MSMEs, to always learn how to manage OPZ funds which can be borrowed for business capital. To the Government of North Sumatra to be more supportive of OPZ in carrying out its duties. For future researchers to research more deeply regarding the problems that exist in OPZ. It is hoped that readers, after reading this research thesis, can provide criticism and suggestions for the perfection of this thesis, and can serve as a reference for further research.

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