Strategy for Utilizing Productive Zakat at BAZNAS Tanah Datar (Analysis Study using an Analytical Network Process Approach)

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ABSTRACT. *The problem in this research is the Productive Zakat Utilization Strategy of BAZNAS Tanah Datar Regency. The problem topics are: priority problems for utilizing productive zakat, priority solutions to problems utilizing productive zakat, priority strategies for utilizing productive zakat. The aim of this research is to find priority problems in the utilization of productive zakat, find priority solutions to problems in the utilization of productive zakat, find and analyze priority strategies for the utilization of productive zakat using the Analytic Network Process (ANP) method. The results of this research are that the main priority OPZ problem is the low effectiveness of the productive zakat utilization program. The main priority problem for mustahik is the low motivation of mustahik to become muzakki. The main priority stakeholder/government problem is the lack of financialsupport for zakat institutions. Meanwhile, the strategy that is the main priority is improving skills andcoaching mustahik in BAZNAS Tanah Datar Regency. Based on the results of the AnalyticNetwork Process (ANP), it was found that the priority problem of the productive zakat utilization strategy lies in the OPZ problem with a higher agreement figure of 0.345. Then the priority solution obtained is the mustahik solution which also has an agreement figure of 0.329. The priority strategy with a higher agreement value for the productive use of zakat from BAZNAS Tanah Datar Regency is increasing skills and developing mustahik with a value of 0.336.*

Keywords: Utilization; Productive Zakat; Analytic Network Process (ANP)

INTRODUCTION

Zakat is part of the assets owned by a Muslim which is the right of Allah SWT so it must be given to people in need *(mustahik)* to obtain blessings, virtue, purity. soul and the pleasure of Allah SWT (Samsul, 2022). According to Setiawan, productive zakat is the management and distribution of productive zakat funds which have long-term effects for zakat recipients *(mustahik).* In the Islamic

economic system, zakat has an important function in various fields, both moral, social and economic. In the moral field, zakat eradicates greed and avarice. In the social field, zakat is a unique tool given by Islam to eradicate poverty and in the economic field, zakat is expected to eliminate the concentration of the flow of wealth on certain groups of people (Setiawan, 2019).

Meanwhile, Utilization is an effort to produce better benefits by maximally relying on the potential and resources it has. In contrast to the consumptive zakat program which is only used for a short time, productive zakat is a form of program that can be developed over a long period of time (Syahrul, 2019).

The use of zakat carried out by BAZNAS is not only limited to certain activities based on conventional orientation, but can also be used as an economic activity that requires business capital. Implementation of a productive zakat program with the aim of alleviating poverty by providing additional assistance or capital in an effort to make it *mustahik* improve their spiritual outlook and outlook on life. *Mustahik* will continue to be fostered after the delivery of productive zakat, so that they are successful in their business activities (Hidajat, 2017). Jaili (2020) said that proper utilization has the impact of increasing the success of *mustahik* businesses with changes in income before and after being given productive zakat (Jaili, 2020).

BAZNAS Tanah Datar is a government-formed institution responsible for administering zakat in the Tanah Datar area. BAZNAS Tanah Datar manages consumptive zakat and also productive zakat.

Tabel 1. Collection of District Zakat Funds Tanah Datar 2019-2022

No	Year	Fundraising
1	2019	Rp. 953.771.237
2	2020	Rp. 10.686.586.920
3	2021	Rp. 11.119.761.473
4	2022	Rp. 10.801.350.245

Source: BAZNAS Tanah Datar Document

The data above explains that the distribution of productive zakat funds by BAZNAS Tanah Datar Regency from 2019-2021 has increased from Rp. 953,771,237 to Rp. 11,119,761,473 and in 2022 it will decrease to Rp. 10,801,350,245. These funds will be distributed to each sub-district in Tanah Datar Regency through consumptive zakat and productive zakat (Irwan, 2023).

Tabel 2. Distribution of Productive Zakat in Tanah Datar Regency
2019-2022

No	Year	Distribution of Productive Zakat
1	2019	Rp. 942.328.000
2	2020	Rp. 1.539.154.000
3	2021	Rp. 2.327.769.000
4	2022	Rp. 2.049.671.500

Source: BAZNAS Tanah Datar Document

Based on data on the distribution of productive zakat in Lima Kaum District above, in 2019 the total distribution of productive zakat reached Rp. 942,328,000. In 2020, the distribution of productive zakat increased to Rp. 1,539,154,000. Then in 2021, there will be an increase in the distribution of productive Rp. 2,327,769,000. In the following year there was also a decrease in the amount of productive zakat distribution funds reaching Rp. 2,049,671,500.

If you look at the data, the distribution of productive zakat in Lima Kaum District in 2019-2022 continues to experience an increase in the distribution of productive zakatas well as the number of members so this should be a good step for BAZNAS Tanah Datar Regency to play a role in alleviating poverty as is the aim of the productive and helpful zakat program. *mustahik. turned* into *muzakki.* However, what is happening in the field is that the poverty level in Tanah Datar Regency is not decreasing. In the last 5 years, there have been more *mustahik* who received productive zakat funds whose businesses didnot improve or even went bankrupt (Irwan, 2023).

According to Alfidayat, he is anemployee of the Regency BAZNAS Tanah Datar who served in UPZ Lima Kaum District stated that most of the recipients of *zakat/ mustahik* funds for trading business capital did not experience this development, this is caused by the behavior/ character of *the mustahik* themselves, *the mustahik's* lack of understanding in managingthe zakat funds they receive, and the distribution of zakat funds in Lima Kaum District does not help in increasing their income (Alfihidayat, 2023).

Based on the study of zakat utilization strategies, the author found a research gap, namely strategies for productive zakat utilization in BAZNAS Tanah Datar Regency. Previous research has not discussed in a complex manner the strategies for productive zakat utilization in BAZNAS Tanah Datar Regency using the Analytic Network Process (ANP) approach. Analytic Network Process (ANP) is very importantbecause it can be used as reference material to answer the problem of productive zakat utilization strategies and no previous researchers have discussed especially productive zakat utilization strategies using the Analytical Network Process at BAZNAS Tanah Datar. *Analytical Network Process* Approach (ANP) is used to find priority problems and solutions, especially in the productive use of zakat at BAZNAS Tanah Datar and can find the right strategy that will improve the economic conditions of *mustahik.* This is done with the hope that *mustahik* can further develop their businessesso that they can get out of the poverty line and is also very important, namely the aim of utilizing productive zakat itself is to make *mustahik* become *muzakki* in the future.

LITERATURE RIVIEW
Zakat

Utilization is an effort to produce better benefits by maximally relying on the potential and resources possessed. In contrast to the consumptive zakat program which is only used for a short time, productive zakat is a form of program that can be developed over a long period of time. Therefore, utilization can be interpreted in a broad sense, namely in the form of a partner relationship between *the amil* and the *mustahik* with the long-term

hope that the mustahik can be independent in running their business (Syahrul, 2019:332). The utilization of zakat has been explained in Law No.23 of 2011, namely: 1). Zakat can be used for productive efforts in the context of handling the poor and improving the quality of the people. 2). Utilization of zakat for productive businesses as intended in paragraph (1) is carried out if the needs are basic *mustahik* has been fulfilled (Nafiah, 2015: 934). There are eight groups of *mustahik*, namely poor, poor, *muallaf*, *riqob*, *gharimin*, *fisabilillah, ibn sabil*. Categorized into two groups are:

1. Permanent groups are poor, poor, *amil*, and *muallaf*,. This group is considered to always stay in the area for a long time.
2. Temporary groups. The groups included in this group are *riqob*, *gharimin, fisabillah* and *ibn sabil* because this group is considered not to always live in the work area of a zakat management organization. (Mulyana, 2020:7)

The procedures for utilizing zakat funds in productive activities are as follows Conduct feasibility studies, determine the type of productive business, provide guidance and counseling, carry out monitoring, control and supervision, carry out evaluations, and make reports (Nafiah, 2015: 934).

Productive zakat is zakat funds distributed in the form of business capital or other productive businesses aimed at improving their standard of living so that it can make them *mustahik* become *muzzaki.* As was done by Rasulullah SAW by handing over zakat assets to his friends so that they could be used as business capital funds (Mulyana, 2020:9). This zakat is intended so that *mustahik* can try and work more optimally in fulfilling their living needs. In the end, it is hoped that *mustahik* can increase their income so that they are no longer *mustahik* and perhaps even become *muzakki* (Nasrullah, 2015:56).

Productive zakat is zakat given to mustahik as capital to carry out economic activities with the aim of increasing economic growth and productivity of *mustahik* (Septiani et al., 2020:33). In general, productive zakat is the productive use of zakat whose understanding is more about how or methods to deliver zakat funds to targets in a broader sense, in accordance with Islamic law. An appropriate way of giving, effective benefits with a system that is versatile and productive, in accordance with the message of the Shari'a and the role and socio-economic function of zakat (Darwis et al., 2022:199).

Previous Study on utilization strategies zakat productives

Based on previous research discussing utilization strategies, according to Mulyana (2020), it provides an overview of the form of distribution of zakat, including consumptive and productive zakat, where the Amil Zakat Institution distributes assistance in business capital assistance to run their business, but of course the Amil Zakat Institution must be careful in its application. Using SWOT analysis, the strategies carried out are maximizing zakat collection using online media, intensively monitoring program progress, increasing partners in zakat management and to support institutional operational activities, especially during the period affected by Covid-19, it is necessary to look for new innovations (Imsar & Harahap, 2023).

Setiawan (2019) explained that by providing revolving capital to vulnerable

communities and providing various skills training, productive zakat empowerment can be carried out through the economic sector. Efforts to eradicate utilization poverty are carried out by minimizing weaknesses and threats by further increasing the strengths of institutions and using various opportunities (Alam et al., 2019). Supervision and training for mustahik in using the zakat funds received(Tatang Ruhiat, 2020). Distribution of zakat funds to three sectors, namely health emergencies, social economics, and the existing program sustainability sector (Amanda et al., 2021). The zakat management strategy implemented is capital "loans" and revolving funds for zakat mustahik (Abdullah, 2016). The strategy for utilizing zakat must be implemented systematically, structured and synergistically (Dzulqurnain & Sari, 2020).

All the literature that has been can put forward be grouped (Mulyana, 2020), (Abdullah, 2016), (Setiawan, 2019), and (Amanda et al., 2021) only providing an overview of the mechanisms and implementation of zakat utilization strategies. (Alam et al., 2019), (Tatang Ruhiat, 2020), and (Dzulqurnain & Sari, 2020) describe utilization strategies in alleviating poverty using qualitative research methods, using SWOT analysis (Imsar, RD. Harahap, 2023).

Analytical Network Process (ANP)

Analytic Network Process or what is usually called (ANP) is a decision making method developed by Thomas L Saaty (1996), a mathematical theory which methodically includes qualitative methods, this ANP method was originally a development of the *Analytic Hierarchy Process* (AHP), because today for finding the best solution in decision making so that the complexity of the problem often becomes a problem that occurs in the process of preparing research in the field, because the results are still biased. *Analytic Network Process* is present as a decision making process which is considered more objective and very solution, because the results obtained are not only qualitative but also show which results are more priority from a hierarchy or network of factors that influence each other (Tuti, 2018:719).

In the data analysis technique, *the Analytic Network Process* is able to provide opportunities to be more flexible and include *empirical* factors so that it uses a diversity of indicator criteria which will first be analyzed and validated which will later have *feedback* and also *dependence* or interdependence on each other with the criteria on indicators entered, ANP provides an opportunity for the author to include various elements in a *cluster* both from within and from outside which influence and interact with each other (Tuti, 2018:719).

RESEARCH METHOD

This type of research is field research *with* a qualitative approach. In this research a qualitative approach is used to explain problems, solutions and strategies utilization of productive zakat from BAZNAS Tanah Regency. Then the author conducted interviews with BAZNAS employees of Tanah Datar Regency to obtain information regarding strategies related to the productive use of zakat. Then ask for opinions through interviews anddistribution of questionnaires to experts, practitioners and regulators regarding the productive use of zakat.

The Analytic Network Process (ANP) model used is a complex model. A complex network model is a network that does not have a special shape. This complex network structure links many *clusters,* dependencies, and *feedback.* The use of a complex model was carried out to explain how the problems that occurred occurred and to produce solutions and strategies related to the productive use of zakat that occurred in BAZNAS Tanah Datar Regency.

Several stages are carried out to obtain *Analytic Network Process* (ANP) research data, namely:

Figure 1. Analytic Network Process (ANP) Stages
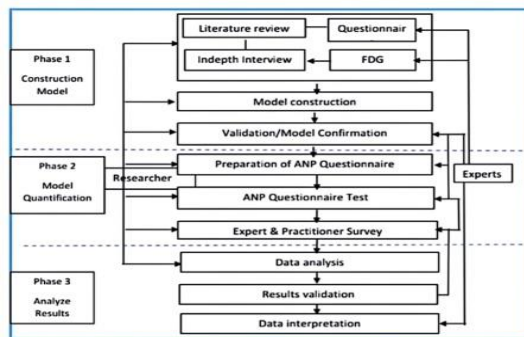
Source: Ascarya, (2010)

The explanation of the ANP stage frameworkabove is as follows:

1. Construction Phase The ANP model was designed based on *literature review* and then BAZNAS experts and practitioners in West Sumatra will be given questions. Next, conduct *in-depth interviews* to examine strategies for productive use of zakat that occur. Then continue with determine the framework of solutions and strategies to overcome the problem of utilizing the productive zakat of BAZNAS Tanah DatarRegency.
2. Model Quantification Stage, where the results of the ANP framework have been prepared at the model construction stage, then a network model is designed and several questions are used using *Super software Decision Version 2.10.*
3. This stage of obtaining results aims to analyze data processed in Microsoft Excel. In general,ANP will produce *Geometric Mean, Rater Agreement,* and graphics.

RESULTS AND DISCUSSION
Problems in Utilizing Productive Zakat fromBAZNAS Tanah Datar
1. Stakeholders/Government

The lack of funds provided by the RegionalGovernment means that BAZNAS is unable to procure workers who are experts in mentoring, because the human resources within BAZNAS come from various different fields of knowledge so they cannot optimally provide assistance to *mustahik* businesses (Irwan, 2023b). By providing expert human resources, you can

maximize the coaching and mentoring of *mustahik businesses,* but this is hampered by the lack of operational funds (Rahmi, 2023).

2. OPZ (BAZNAS Management Organization)

Human Resources (HR) at BAZNAS still have general knowledge because they come from different fields of science. So there are limitations in efforts to improve the quality of business run by BAZNAS mustahik. The limitation of BAZNAS is that it does not have human resources for these scientific disciplines due to a lack of operational fundsto pay staff. This work is because the amil's own salary is taken from the proceeds of the amil's share of zakat collection, so additional costs are required from the government for the recruitment of accompanying staff (Irwan, 2023).

Supervision carried out by BAZNASTanah Datar Regency on *mustahik* who receive productive zakat is not yet efficient insupervising *mustahik* running the business, such as business capital funds that have been distributed but after the business is running, some of it is used for daily needs. Apart from that, BAZNAS Tanah Datar Regency has not yet formed a special team supervising the development of mustahik who receive productive zakat (Alfihidayat, 2023).

3. *Mustahik*

Regarding the mindset of *mustahik,* there are some *mustahik* who do not understand that the productive zakat fundassistance they receive is different from assistance from the government. *Mustahik* considers the assistance received to be thesame as the assistance that *mustahik* has received from the government so that it is *mustahik* tend to be consumptive and not optimal in running their business (Alfihidayat, 2023).

Furthermore, the mindset of *mustahik* is also a problem in the smooth and successful distribution of productive zakat, *mustahik* tend to think that the assistance distributed by BAZNAS is thesame as assistance provided by the government, so *mustahik* feel they are not too responsible for the assistance they receive. Apart from that, the low motivation of *mustahik* to become *muzakki* is also wrong one problem faced (Irwan, 2023).

Solution to the Problem of Utilizing BAZNAS Tanah Datar Productive Zakat

1. *Stake* holders/Government

Assistance in the distribution of productive zakat carried out by BAZNAS should be maximized by recruiting experthuman resources. We need intervention from the government by providing additional costs from PEMDA for the recruitment of assistant staff so that thefunds supported *by* PEMDA will support the procurement of assistant staff and will also ultimately be a helpful aid inincreasing business activities" (Irwan, 2023).

The financial support that will begiven to BAZNAS will be very helpful in holding a position as an expert assistant coaching *mustahik* to run his businesses.

2. OPZ (BAZNAS Management Organization)

Assistance from BAZNAS Tanah Datar Regency, especially in Lima KaumDistrict, in carrying out the pattern of productive zakat utilization of

business capital has not provided maximum guidance and assistance. It is hoped that by participating in training for *amil,* it can improve *amil's performance.* (Interview with Irwan secretary of BAZNAS Tanah Datar). Furthermore, *Amil* has also received training from BAZNAS to improve Amil's performance in carrying out his duties (Rahmi, 2023).

3. *Mustahik*

  Mustahik is givheans guidance at the beginning before productive zakat funds are distributed regarding the management of his business and mustahik is expected not to only use one thing as a family livelihood because when as needs increase, it is not effective to rely solely on the results of one business, so that in the end the business capital isused for daily needs and runs out. *Mustahik* is also advised to make a financial book so that he can know and control the financial condition of his business. If *mustahik* businesses experience an increase, BAZNAS will provide assistancefunds again to further develop *mustahik businesses* (Alfihidayat, 2023).

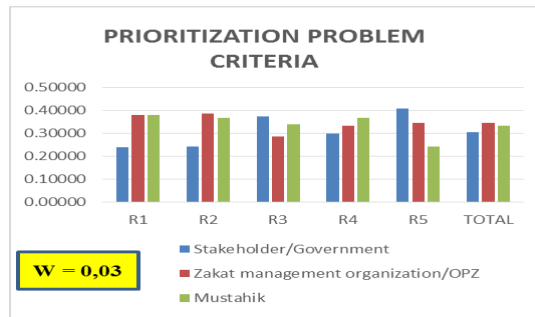**Strategy for Productive Zakat Utilization of BAZNAS Tanah Datar**

Mustahik proposal procedure is adjusted to the criteria set by BAZNASTanah Datar, namely the proposed candidate, is a person who is *poor,* has areal and productive business to develop,has honesty and sincerity to try, is willingto abandon or reduce bad habits that affect the family economy (smoking, hunting, and sitting in food stalls), does not abandon five daily prayers and other obligatory acts of worship, willing to be evaluated and developed under the auspices of BAZNAS Tanah Datar, each UPZ proposes candidates accordingto the available quota, each candidate hasnever received business assistance from BAZNAS and will be selected and surveyedin the field by officers and *Mustahik* will be given training before distributing productive zakat funds (Alfihidayat, 2023).

  Furthermore, BAZNAS Tanah Datar Regency, to achieve its goal of distributing/distributing productive zakat, has developed a thorough strategy such as providing assistance in terms of procurement of goods, management, monitoring and evaluation. BAZNAS Tanah Datar Regency has developed a strategy. However, in its realization due tolimited human resources available for coaching and mentoring should be maximized if expert human resources are available in the fieldof mentoring and coaching (Irwan, 2023).

Priority Analysis of Problem Criteria

After analyzing the respondents' answers from the results of the *pairwise comparison questionnaire,* the priority of stakeholder/government problems was obtainedat (0.306), the OPZ (Zakat Management Organization) problem was (0.345) and the priority for *mustahik* problems was (0.335). The level of respondent agreement *(rater agreement)* on the criteria for this problem is (W: 0.03) or the level of respondent agreement is 3%. More detailed assessments of all respondentscan be seen as follows:

Figure 2. Priority Criteria Problems

From the picture above, it can be seenwhich are the priority problems the utilization of BAZNAS Tanah Datar's productive zakat in the problem criteria is OPZ(Zakat Management Organization) of (0.345) and the level of respondent agreement *(rater agreement)* on this problem criterion is (W: 0.03). From the presentation of priority problem criteria above, it can be explained what the problem cluster priorities are:

1. Stakeholders/Goverment

There are several problems in the stakeholder/government cluster namely in terms of low coordination betweenregulators and OPZ, the low role of the Ministry of Religion in managing zakat and lack of financial support for zakat institutions.It can be seen more clearly in the following image:

Figure 3. Problem Cluster *Stakeholders*
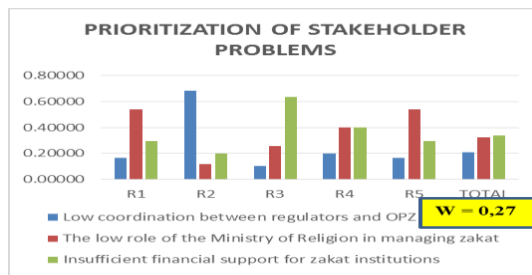
Based on these three nodes, according to all respondents, the main priorityis the problem aspect of lack of financial support for zakat institutions with a value of (0.340), followed by the problem aspect of the low role of the Ministry of Religion in managing zakat with a value of (0.323) and finally the problem aspect of low coordination between regulator with OPZ with a value of (0.207). The level of agreement of all respondents (rater agreement) in the stakeholder/ government problem cluster priority is (W: 0.27) or 27%.

2. OPZ (Zakat Management Organization)

Problems in the OPZ (Zakat Management Organization) cluster consist of a lack of OPZ managerial quality, a lack of quality and quantity of human resources for zakat, low effectiveness of the zakat utilization program, low synergy between zakat *stakeholders,* and a lack of supervisionand guidance

for *mustahik.* It can be seen more clearly in the following image:

Figure 4. Problem Cluster Priority OPZ (Zakat Management Organization)
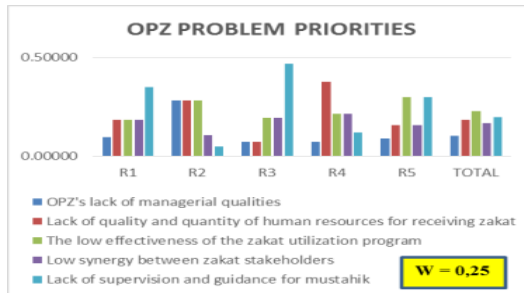
Based on these five nodes, according to all respondents, the main priority is the problem aspect of the low effectiveness of the zakat utilization program with a value of(0.230), followed by the problem aspect of the lack of supervision and guidance for *mustahik* with a value of (0.197), followed bythe problem aspect of the lack of quality and quantity of human resources. amil zakat witha value of (0.186), followed by the problem aspect of low synergy between zakat *stakeholders* with a value of (0.167) and finally the aspect of the lack of OPZ managerial quality with a value of (0.106). The level of respondent agreement *(rater agreement)* in the OPZ (Zakat Management Organization) problemcluster priority is (W: 0.25) or the level of respondent agreement is 25%.

3. *Mustahik*

Problems in *mustahik* cluster namely from the lack of *entrepreneurial knowledge, the mustahik's* low knowledgeabout zakat jurisprudence and the low motivation to turn into *muzakki.* It can be seen more clearly in the following image:

Figure 5. Problem Cluster Priority *Mustahik*
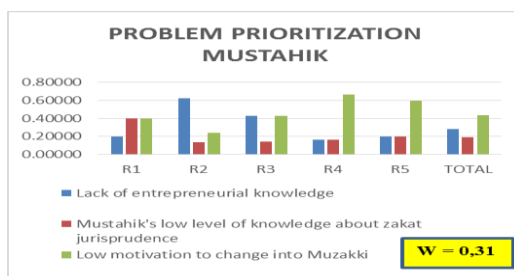
Based on these three nodes, according to all respondents, the main priority is the aspect of the problem of low motivation to change into *muzakki* with a value of (0.439), followed by the problem aspect of lack of *entrepreneurial* knowledge with a value of (0.282) and followed by the problem aspect of *the mustahik* low knowledge about zakat jurisprudence

with a value of (0.192). The level of agreement of all respondents *(rater agreement)* on the *Mustahik* cluster problem is (W: 0.31) or the respondent agreement level was 31%.

Priority Analysis of Solution Criteria

The complex network in *the Analytic Network Process* (ANP) not only determines the priority of the problem being studied but also determines the priority of solutions as an answer to the problems faced. As with the problem criteria, the solution criteria are also divided into stakeholder/government criteria, OPZ (Zakat Management Organization) criteria and *mustahik criteria.* After carrying out the *pairwise comparison analysis,* a stakeholder/government solution was obtained with a value of (0.325), an OPZ (Zakat Management Organization) solution with a value of (0.320) and a *mustahik* solution with a value of (0.329). The level of respondent agreement *(rater agreement)* was (W: 0.01) or 1%. More detailed assessments of all respondents can be seen in the picture:

Figure 6. Solution Criteria Priority
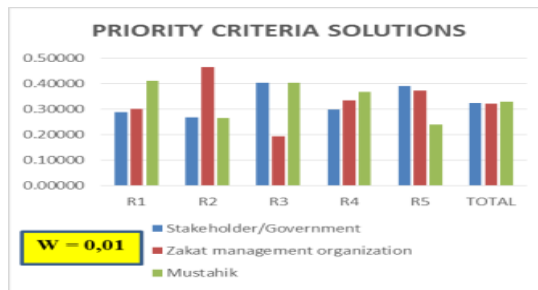
From the picture above, it is known that the priority solution is the *nustahik* solution with a value of (0.329) and with the level of respondent agreement *(rater agreement)* on the criteria for this solution being (W: 0.1). From the explanation of the priority of solution criteria above, it can be explained what the solution cluster priorities are:

1. Stakeholders/Goverment

    Solutions from government clusters namely in terms of improving coordination between regulators and OPZ, increasing the role of the Ministry of Religion in managing zakat and in terms of increasing financial support for zakat institutions. It can be seen more clearly in the following image:

Figure 7. Solution Cluster Prioritization *Stakeholders*
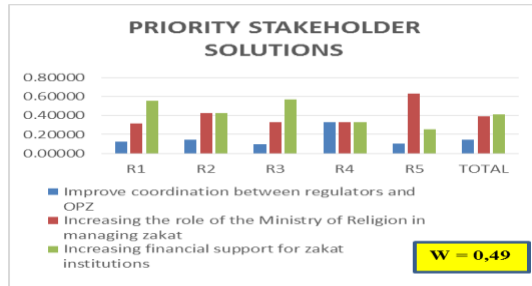
Based on these three nodes, according to all respondents, the main priority is the solution aspect of increasing financial support for zakat institutions with a value of (0.411), followed by the solution aspect of increasing the role of the Ministry. Religion in zakat management with a valueof (0.396) and followed by the solution aspect of increasing coordination between regulators and OPZ with a value of (0.143).The level of agreement of all respondents *(rater agreement)* in the priority cluster of stakeholder/government solutions is (W: 0.49) or the level of respondent agreement is 0.49.

2. OPZ (Zakat Management Organization)

The solutions in the OPZ (Zakat Management Organization) cluster consist of five, namely in terms of improving OPZ managerial quality, improving the quality and quantity of zakathuman resources, increasing the effectiveness of zakat utilization programs,increasing synergy between zakat *stakeholders ,* and in terms of increasing supervision and guidance for *mustahik.* It can be seen more clearly in the following image:

Figure 8. Solution Cluster Priorities OPZ (Zakat Management Organization)
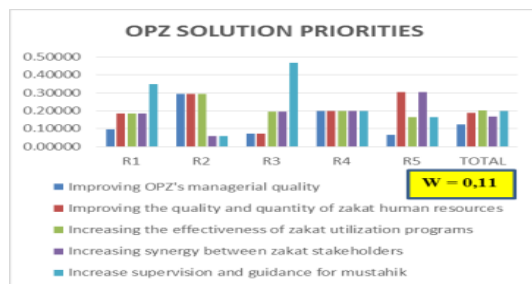
Based on the five nodes According to all respondents, the main priority is the aspect of increasing the effectiveness of the zakat utilization program with a value of (0.203), followed by the aspect of increasing supervision and guidance for *mustahik* with a value of (0.199), followed by the aspect of increasing synergy between zakat *stakeholders* and followed by the aspect of improving quality and quantity Human resources amil zakat with a valueof

(0.189), followed by the aspect of increasing synergy between zakat *stakeholders* and value (0.166) and finally from the aspect of improving OPZ's managerial quality with a value of (0.122). The level of *rater agreement* in the OPZ (Zakat Management Organization) solution cluster priority is (W: 0.11) or the respondent agreement level was 11%.

3. Mustahik

In the *mustahik* solution cluster there are three solutions, namely in terms of increasing *entrepreneurial knowledge,* in terms of increasing *mustahik's* knowledge about zakat jurisprudence and in terms of increasing motivation to turn into *muzakki.* It can be seen more clearly in the following image:

Figure 9. Solution Cluster Prioritization *Mustahik*

Based on these three nodes, according to all respondents, the main priority is the solution aspect of increasing motivation to change into *muzakki* with a value of (0.372), followed by the aspect of incresing solution *mustahik's* knowledge about zakat jurisprudence with a value of (0.290) and followed by the solution aspect of increasing *entrepreneurial* knowledge with a value of (0.253). The level of agreement of all respondents in the priority of the training and development solution cluster is (W : 0.07) or 7%.

Strategy Priority Analysis

The strategy in overcoming the productive use of zakat at BAZNAS Tanah Datar consists of increasing cooperation, synergy and coordination with *stakeholders,* increasing the number of zakat certification professional amil to create a amil as well as improving *skills* and coaching *mustahik*.

After done an examination of the results of the answers to the comparison questionnaire *(pairwise comparison)* from all respondents obtained strategies for increasing cooperation, synergy and *stakeholder* coordination with a value of (0.330), increasing the number of zakat amil certifications to create a professional amil with a value of (0.303) and strategies for improving *skills* and coaching *mustahik* with a value of (0.336). Results of *rater agreement* of (W: 0.12) or 12%. More details can be seen in the following image:

Figure 10. Prioritization of Strategy Criteria
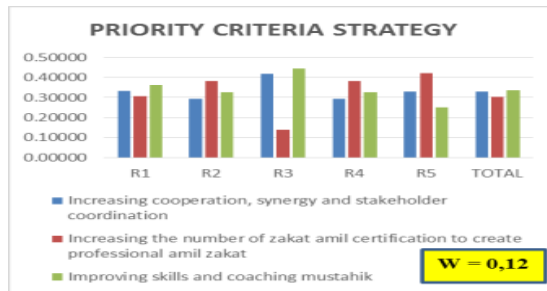
From the diagram above, the priority strategy for productive utilization of zakat at BAZNAS Tanah Datar is the strategy of increasing *skills* and developing *mustahik* with a value of (0.336) and with a respondent agreement level of (W: 0.12).

The strategy for utilizing productive zakat in BAZNAS Tanah Datar Regency can be seen that the problem is in terms of Stake holders/Government, OPZ (Zakat Management Organization) and *mustahik*. These problems include the need to procure expert human resources for assistance and development of productive zakat programs, lack of financial support from the Regional Government for the procurement of expert human resources, *mustahik* mindset regarding the productive zakat funds received so that there is less motivation to turn into muzakki.

Based on research conducted by Dewi (2017), in her study Strategy for the Use of Productive Zakat for Empowering the Welfare of *Mustahiq* (Case Study in Lazis Nu, Banyumas) stated that with good psychological motivation, *Mustahiq* can maximize their potential and not always depend on *muzakki*. or amil, mustahik themselves are also trying to change the status of *mustahik* as *muzakki*. Aliman Syahuri Zein's research (2020) in his study of the *Mustahik's* Economic Empowerment Strategy through Productive Zakat Distribution, points out the obstacles faced by BAZNAS. BAZNAS HR (officers) are limited, the *mustahik's* place of residence is far away, so it is difficult to reach, the mustahik misuse the zakat funds received, so they don't according to what was proposed.

Furthermore, Ruhiat's (2020) research in his study of Strategies for Utilizing Productive Zakat for Poverty Alleviation (Implementation of the Zakat in Lazismu Index) stated monitoring and coaching mustahik in using the productive zakat funds received can increase changes in the businesses run by *mustahik*. Dzulqurnain (2020) with Study of the Strategy for Utilizing Productive Zakat to Accelerate Poverty Reduction (Perspective Permendagri No. 53 of 2020), regarding strategies for utilizing productive zakat, must currently be carried out in a systematic, structured and synergistic pattern, which can be carried out by various zakat amil institutions in collaboration with the coordination team regional level poverty alleviation, to determine those who are entitled to receive entrepreneurial zakat guidance from productive zakat.

CONCLUSION

Based on the resultsof research regarding strategies for utilizing productive zakat from BAZNAS Tanah Datar Regency, especially Lima Kaum District, it can be concluded:

The first problem with utilizing productive zakat from BAZNAS Tanah Datar, is the lack of financial support provided by the Regional Governmentso that BAZNAS Tanah Datar Regency cannot provide expert human resources to provide guidance on various problems faced by mustahik businesses.The two available human resources have not been able to provide guidance and assistance to the productive zakat program optimally because Amil has a background educational background in different fields of science. Third, mustahik's lack of understanding of the productive zakat program so they havea mindset that it is aid provided is the same as other governmentassistance that is consumer in nature.

The solution to the problem of utilizing BAZNAS productive zakat, Tanah Datar Regency, Lima Kaum District, is that it requires intervention from the Government by providing additional costs from the Governmentfor the recruitment of expert human resources in assisting and coaching mustahik businesses. So, with funds supported by the Government, it will support the procurement of assistant staff and will also ultimately provide assistanceto mustahik in increasing their business activities. Facilitating staff in carrying out the pattern of productive utilization of zakat through business capital, it is indeed importantto know whether their zakat assets are actually used for business capital. Apart from that, to increase the knowledge of mustahik, BAZNAS Tanah Datar Regency provides guidance first before giving productivezakat funds.

Strategy for utilizing productive zakat by BAZNAS, Tanah Datar Regency, Lima Kaum District, to achieve its goals in distributing the distribution of productive zakat, has developed a thorough strategy such as providing assistance in terms of procurement of goods, management, monitoring which is carried out once every 6 months and evaluation. However, the realization has not been optimalin terms of coaching and mentoring due to limited qualified human resources. The models for utilizing productive zakat aretraditional productive zakat and modern (creative) productive zakat.

Based on the result of pairwise comparison via Super Decisions software version 2.10from five respondents using the Analytic Network Process (ANP) method, the priority problem obtained from the productivezakat utilization strategy from BAZNAS Tanah Datar Regency is the OPZ (Zakat Management Organization) problem because it has a higher agreement rate than the other problem criteria, namely (0.345).

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