

## **DOMPET DHUAFA WASPADA STRATEGY IN EMPOWERING THE MUSTAHIK ECONOMY FOR SUSTAINABLE ECONOMIC DEVELOPMENT**

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## **ABSTRACT**

Productive zakat is a strategic instrument for reducing poverty and enhancing community welfare, yet its implementation often encounters managerial and contextual challenges. This study aims to analyze the strategy of Dompet Dhuafa Waspada in Medan's in empowering mustahik through productive zakat programs, specifically those involving business capital grants, skills training, and continuous mentoring within the *Menjahit Harapan Dhuafa* programme, Livestock Center, and *Rumah Tempe* initiatives. Using a qualitative case study approach supported by the SOAR (Strengths, Opportunities, Aspirations, Results) framework, data were obtained through in-depth interviews, observations, questionnaires, and documentation. The findings show that Dompet Dhuafa Waspada in Medan possesses strong internal capacities (score 19.6) and clear strategic aspirations (score 19.4), positioning the institution in the SA quadrant, which emphasizes maximizing strengths to achieve long-term goals. The study reveals that the implementation of productive zakat includes structured business assistance, capital distribution, skills development, and marketplace facilitation; however, the program also faces several challenges. These include limited capital scalability, variability in *mustahik* entrepreneurial readiness, dependence on external market dynamics, and constraints in long-term monitoring. Despite these obstacles, the program successfully increases *mustahik* income, improves business independence, and generates measurable socio-economic benefits when integrated with consistent mentoring and cross-sector collaboration. This research provides a balanced evaluation of both the achievements and limitations of productive zakat implementation in Medan and offers an empirical foundation for strengthening institutional strategies and public policies that support sustainable poverty alleviation aligned with the Sustainable Development Goals.

**Keywords:** Productive Zakat; Poverty Alleviation; Economic Empowerment; *Mustahik*.

## **ABSTRAK**

Zakat produktif merupakan instrumen strategis untuk mengurangi kemiskinan dan meningkatkan kesejahteraan masyarakat, namun pelaksanaannya sering menghadapi tantangan manajerial dan kontekstual. Penelitian ini bertujuan untuk menganalisis strategi Dompet Dhuafa Waspada di Medan dalam memberdayakan mustahik melalui program zakat produktif, khususnya yang melibatkan pemberian modal usaha, pelatihan keterampilan, dan pendampingan berkelanjutan dalam program Menjahit Harapan Dhuafa, Pusat Peternakan, dan Rumah Tempe. Menggunakan pendekatan studi kasus kualitatif yang didukung oleh kerangka SOAR (Strengths, Opportunities,

Aspirations, Results), data diperoleh melalui wawancara mendalam, observasi, kuesioner, dan dokumentasi. Temuan penelitian menunjukkan bahwa Dompet Dhuafa Waspada di Medan memiliki kapasitas internal yang kuat (skor 19,6) dan aspirasi strategis yang jelas (skor 19,4), yang menempatkan lembaga ini di kuadran SA, yang menekankan pada pemaksimalan kekuatan untuk mencapai tujuan jangka panjang. Penelitian ini mengungkapkan bahwa implementasi zakat produktif mencakup pendampingan usaha yang terstruktur, distribusi modal, pengembangan keterampilan, dan fasilitasi pasar; namun program ini juga menghadapi beberapa tantangan. Tantangan tersebut meliputi keterbatasan skalabilitas modal, variasi kesiapan kewirausahaan mustahik, ketergantungan pada dinamika pasar eksternal, dan keterbatasan dalam pemantauan jangka panjang. Meskipun menghadapi hambatan-hambatan tersebut, program ini berhasil meningkatkan pendapatan mustahik, memperbaiki kemandirian usaha, dan menghasilkan manfaat sosial-ekonomi yang terukur ketika diintegrasikan dengan pendampingan yang konsisten dan kolaborasi lintas sektor. Penelitian ini memberikan evaluasi yang seimbang antara pencapaian dan keterbatasan implementasi zakat produktif di Medan dan menawarkan dasar empiris untuk memperkuat strategi kelembagaan serta kebijakan publik yang mendukung pengentasan kemiskinan yang berkelanjutan yang sejalan dengan Tujuan Pembangunan Berkelanjutan (SDGs).

**Kata Kunci:** Zakat Produktif; Pengentasan Kemiskinan, Pemberdayaan Ekonomi; *Mustahik*.

## INTRODUCTION

Zakat is a fundamental instrument in the Islamic economic system which not only functions as worship, but also as a mechanism for equalizing welfare and alleviating poverty (Marpaung et al., 2024). In the context of Indonesia as a country with the largest Muslim population in the world, zakat has great potential to strengthen social and economic development, especially through a productive zakat scheme that is directed at empowering *mustahik* in a sustainable manner (Soemitra & Nasution, 2022). This potential becomes increasingly important amidst the increasing socio-economic challenges in the post-COVID-19 pandemic period, particularly the high rate of new poverty, declining household incomes, and the weakening resilience of micro-enterprises (MSMEs) (Raihan et al., 2023). *Mustahik* is an Arabic term used in the context of zakat (Islamic almsgiving). It refers to individuals who are eligible to receive zakat or charitable donations. These recipients are typically those in need, including the poor, the destitute, and other vulnerable groups as outlined in the Qur'an.

Based on BPS data, the national poverty rate reached 9.54% in 2023, while North Sumatra was at 8.18%, and Medan City recorded the highest economic inequality in the region with a significant concentration of *mustahik* (A. Nasution & Syahbudi, 2025). This condition shows the urgency for zakat institutions, including Dompet Dhuafa Waspada in Medan, to formulate more effective, innovative and measurable strategies in managing and distributing productive zakat (Nasution et al, 2022).

The urgency of this research is further heightened by the lack of comprehensive data on the effectiveness of productive zakat management strategies in North Sumatra, particularly in

Medan. This region, however, has unique socio-economic characteristics, such as urban poverty, dependence on the informal sector, and income fluctuations among the urban poor, who are more vulnerable. Amid these challenges, Dompet Dhuafa Waspada in Medan holds a strategic position as an Islamic philanthropic institution focusing on the economic empowerment of those entitled to receive alms. However, despite the implementation of productive programs (such as Menjahit Harapan Dhuafa, Sentra Ternak, and Rumah Tempe), academic studies on how institutional strategies are formulated and implemented remain very limited. This underpins the urgent need for research to provide a local context-based strategic analysis that can enhance program effectiveness and strengthen zakat's role in poverty alleviation in Medan.

From an academic perspective, previous research on productive zakat has generally focused more on the impact, technical effectiveness, and implementation of the program, rather than on comprehensive institutional strategies. Most studies conducted, both at Dompet Dhuafa headquarters and regional branches, focus solely on analyzing the success of *mustahik* empowerment programs in terms of income increase, business sustainability, and quality of mentoring. For example, research (Faiz Abudalisa & Hafiar Baidlowi, 2021) and (Mulyawisdawati & Nugrahani, 2019) at Dompet Dhuafa Yogyakarta emphasized the effectiveness of mentoring through the Kampoeng Ternak program, while research (Syahid et al., 2023) Dompet Dhuafa Central Kalimantan focuses more on the productive use of zakat to improve the economy of poor communities. Similar research was conducted by (Imsar, Nurhayati, 2023); (Ismail et al., 2022) and (Lailan Usniyah Saragih, Imsar, 2022) at BAZNAS North Sumatra which assesses the technical effectiveness of the distribution of productive zakat in improving the welfare of *mustahik*, as well as studies (Kasim & Siswanto, 2020) which only assesses program effectiveness without considering its institutional strategic framework.

In addition, several other studies, such as (Atmaja et al, 2017) regarding Dompet Dhuafa Yogyakarta, (Azis et al., 2022) regarding BAZNAS Bandar Lampung, and (Maulana, 2022) Research on Baitul Mal Aceh Tamiang generally analyzes empowerment models, mentoring patterns, and the technical implementation of productive zakat. However, these studies do not include in-depth studies of how the institution designs and manages strategic management, particularly regarding the utilization of internal strengths and external opportunities, the formulation of institutional aspirations, and the structured measurement of outcomes. Moreover, most do not examine how institutional strategies are developed based on local socioeconomic conditions or how these strategies are translated into long-term program policies.

This limitation is further evident when reviewing research conducted in Sumatra, particularly North Sumatra. Studies on Dompet Dhuafa in Medan are still very limited and tend to focus on the general role of the institution, such as research on (Aisyah Indarningsih et al., 2025); (Muhammad Farid et al., 2024); (Siagian & Marliyah, 2020) and (Anggraini & Indrarini, 2022) without analyzing the strategic dynamics in productive zakat management. However, Dompet Dhuafa Waspada in Medan, distinct socioeconomic conditions compared to other regions, particularly its urban poverty and large informal sector, productive zakat management strategies require a more adaptive and contextual approach.

Furthermore, no research has specifically used the SOAR (Strengths, Opportunities, Aspirations, Results) approach to analyze zakat institutional strategies, either at Dompet Dhuafa or other zakat institutions in North Sumatra. The SOAR approach, which emphasizes strategies based on strengths and long-term aspirations, is highly relevant to the context of zakat institutions that require innovation, cross-sector collaboration, and sustainable empowerment models. However, to date, academic literature in the field of zakat is still dominated by the use of SWOT analysis, CIBEST, or other evaluative models that do not deeply examine institutional strategies from the perspective of capacity development and future orientation.

Thus, there is a clear research gap: the absence of research that thoroughly examines Dompet Dhuafa Waspada in Medan's institutional strategy in managing productive zakat systematically, purposefully, and based on the institution's internal strengths. The lack of studies examining how Dompet Dhuafa Waspada in Medan leverages its organizational capacity, collaborative networks, the competencies of its human resources, and external collaboration opportunities further reinforces the need for this research. Existing research focuses solely on "what the institution does," rather than "how the institution designs its strategies and why those strategies are chosen."

Therefore, this study fills this gap by presenting a SOAR-based strategic analysis that focuses on managerial and institutional dimensions that have so far been untouched by previous research and provides a deeper understanding of how Dompet Dhuafa Waspada in Medan designs and implements strategies for empowering the *mustahik* (beneficiaries) based on their strengths, opportunities, aspirations, and desired outcomes.

Local social factors further reinforce the need for this research. Medan, as Indonesia's third-largest economic center, has a high rate of urbanization, which has directly impacted the increasing number of urban poor and *mustahik* dependent on the informal sector. According to

data from the North Sumatra Statistics Agency (BPS), poverty distribution in Medan is still dominated by workers in the small trade sector, street vendors, and household MSMEs, the primary targets of the productive zakat program. However, the ability of zakat institutions to increase the economic independence of this group still depends on the quality of their zakat management strategies, including planning, mentoring, business monitoring, and program innovation.

Considering the research urgency, literature gaps, and social facts, this study seeks to provide a new contribution through a strategic analysis of Dompet Dhuafa Waspada in Medan's Strategy in Empowering *Mustahik* Economy through the Productive Zakat Program, using the SOAR (Strengths, Opportunities, Aspirations, Results) framework. This approach provides a more constructive and visionary perspective in understanding the strategies of zakat institutions, while also offering an empirical foundation for increasing the effectiveness of *mustahik* economic empowerment in Medan and North Sumatra more broadly. This research not only fills the gap in the literature but also provides strategic recommendations that can be implemented to strengthen productive zakat governance in the modern era

## **RESEARCH METHOD**

This study employed a qualitative research approach with a case study design to explore in depth the strategic implementation of the productive zakat program at Dompet Dhuafa Waspada in Medan. A qualitative case study is appropriate because it enables the researcher to capture the complexity of institutional dynamics, decision-making processes, and empowerment mechanisms that shape the economic outcomes experienced by *mustahik*. This approach allows for a holistic understanding of how managerial, social, and contextual factors interact within the local zakat institution (Dayantri, Sri Ramadhani, 2024).

A case study design was chosen to focus specifically on the local context of Dompet Dhuafa Waspada in Medan, acknowledging that each branch of a zakat institution may implement productive zakat differently (Ningrum & Faroh, 2025). This design allows the researcher to examine institutional strategy, program implementation, coordination mechanisms, and empowerment outcomes in depth and within their natural settings. The study uses the SOAR (Strengths, Opportunities, Aspirations, Results) strategic framework to analyze the institutional strategy of productive zakat. To ensure methodological clarity, each SOAR component is operationalized through measurable qualitative indicators (Stavros & Cole, 2013):

1. Strengths Indicators include:
  - Quality and competency of program officers
  - Clarity of SOPs in productive zakat management
  - Internal governance and transparency systems
  - Institutional network strength and partnerships
  - Historical consistency of program implementation
2. Opportunities Indicators include:
  - Emerging collaboration opportunities with government/private sectors
  - Availability of digital technologies for empowerment
  - Expansion of *mustahik* business sectors
  - Regulatory or policy support for zakat development
3. Aspirations Indicators include:
  - Long-term institutional goals related to *mustahik* independence
  - Innovation targets for productive zakat
  - Aspirations to become a regional/national reference model
  - Intended development of sustainable business ecosystems
4. Results Indicators include:
  - Changes in *mustahik* income before–after intervention
  - Business survival and continuity
  - Socio-economic impacts such as reduced dependency
  - Contribution to SDGs indicators (especially No Poverty)

These indicators guide data collection, coding, interpretation, and the formulation of SA–SR–OA–OR strategies in the SOAR matrix.

This study gathered data from multiple sources and validated it through rigorous triangulation to ensure that the findings were grounded in diverse perspectives and reliable empirical evidence. The first method was in-depth semi-structured interviews involving two participant groups. The institutional group consisted of five Dompet Dhuafa Waspada in Medan staff members Sulaiman (Branch Manager), Aisyah Dina and Nazwa Alya (Program Staff), Chalidin (Fundraising), and Annisa Apriliani (CRM Staff). To enhance representativeness and capture the lived experience of beneficiaries, interviews were also conducted with ten *mustahik* participating in productive zakat programs: seven from the Harapan Dhuafa Sewing Program,

two from Rumah Tempe, and one from the Sentra Ternak initiative. Their narratives provided rich, contextual insights into the real economic and social impacts of the program.

Direct observations were undertaken using a structured checklist to minimize subjective interpretation. The observation process assessed key indicators such as adherence to planned business models, utilization of capital and equipment, intensity and quality of mentoring, business growth (product quality, customer reach, and production volume), and the extent of digital platform usage for marketing and reporting. These standardized indicators helped ensure that program evaluation was systematic, objective, and accountable.

Documentation techniques complemented the interview and observation data by providing formal administrative and visual evidence. The documents included institutional reports, program proposals, monitoring sheets, digital platform screenshots, zakat distribution records, and the annual report of Dompet Dhuafa Waspada in Medan. These materials played a critical role in source triangulation by substantiating program processes and outcomes. Additionally, questionnaires were administered to both staff and *mustahik* to measure their perceptions of Strengths, Opportunities, Aspirations, and Results in line with SOAR indicators. A weighted rating scale was used to allow simple quantitative processing capable of enriching the qualitative findings.

To maintain data validity and reliability, the study employed several credibility-enhancing procedures (Ariska et al., 2024). Triangulation was conducted across sources (staff, beneficiaries, documents), methods (interviews, observations, questionnaires, documentation), and theories (SOAR, empowerment theory, and Islamic social finance frameworks). Member checking was done by sharing preliminary findings with key informants for verification, ensuring interpretive accuracy. An audit trail meticulously documented all steps in data collection and analysis, enabling transparency and replicability. Peer debriefing with academic experts further strengthened the objectivity of interpretations.

Data analysis followed an interactive qualitative approach consisting of data reduction through SOAR-based coding, data presentation via SOAR matrices and thematic narratives, and conclusion drawing by formulating SA, OA, SR, and OR strategies. The SOAR matrix served as the central analytical tool to map Dompet Dhuafa Waspada in Medan's institutional strategies and relate them to measurable empowerment outcomes.

Finally, this study explicitly integrates each SOAR dimension with the broader goal of *mustahik* economic empowerment. Strengths reflect organizational capacity-building and

effective program management; Opportunities relate to market expansion and collaborative networks; Aspirations embody the institution's long-term vision of developing economically independent *mustahik*; and Results capture measurable improvements in income, business sustainability, entrepreneurial motivation, and overall well-being. By linking the SOAR framework directly to empowerment outcomes, the study ensures that SOAR functions not only as a strategic mapping instrument but also as a robust analytical foundation for evaluating the tangible impact of productive zakat programs (Adi & Fauzan Mubarok, 2024).

## **RESULT AND DISCUSSION**

### **RESULT**

Research on Dompet Dhuafa Waspada in Medan reveals that the institution possesses strong internal strengths, including systematic and consistent management of productive zakat, competent human resources, transparent reporting, and an extensive network of collaborations. The empirical evidence demonstrates that productive zakat, when accompanied by ongoing mentorship and structured implementation, serves as an effective instrument for empowerment-based poverty alleviation. Recipients of zakat (*mustahik*) experience increased income, business independence, measurable socio-economic impacts, sustainable micro-business growth, and contributions to the achievement of the SDGs, particularly poverty alleviation.

The strategy implemented by Dompet Dhuafa Waspada in Medan demonstrates a long-term orientation aligned with the SOAR (Strengths, Opportunities, Aspirations, Results) framework. The institution's focus on leveraging strengths and identifying opportunities reflects a positive and visionary mindset that strengthens Dompet Dhuafa's position as a leading productive zakat institution in North Sumatra. By utilizing digital technology and innovative community-based programs, this institution has the potential to become a national model for productive zakat practices with broad impact.

To ensure methodological rigor and transparency, the SOAR assessment was conducted through a structured mixed-methods approach combining quantitative scoring and qualitative validation:

1. Structured Questionnaire
  - Distributed to 5 institutional staff members (Branch Manager, Program Staff, Fundraising Officer, and CRM Staff) and 10 *mustahik* beneficiaries

- Each SOAR component was measured using a 5-point Likert scale (1 = Very Weak, 2 = Weak, 3 = Moderate, 4 = Strong, 5 = Very Strong)
- Questionnaire items were developed based on SOAR indicators operationalized in the Method section
- Pilot testing was conducted to ensure clarity and reliability

2. In-depth Interviews
  - Semi-structured interviews with institutional staff explored management processes, decision-making mechanisms, and strategic planning
  - Interviews with *mustahik* captured lived experiences, income changes, skill development, and perceptions of program effectiveness
  - Interview data provided qualitative depth to contextualize quantitative scores
3. Direct Observation
  - Structured observations assessed program implementation quality, mentoring intensity, business growth indicators, and digital platform utilization
  - Observation checklist aligned with SOAR indicators to ensure consistency
4. Documentation Review
  - Analysis of institutional reports, monitoring sheets, financial records, and zakat distribution data
  - Documents validated self-reported data from questionnaires and interviews

The SOAR matrix employed a weighted scoring system to account for the relative importance of each indicator:

1. Weight Calculation: Each indicator's weight was determined by dividing its questionnaire score by the total score within each SOAR component (Strength, Opportunities, Aspirations, Results)
2. Rating Assignment: Based on triangulated data from questionnaires, interviews, observations, and documentation, each indicator received a rating (1-5 scale)
3. Score Computation: The final score for each indicator was calculated by multiplying its weight by its rating
4. Total SOAR Scores: The sum of all indicator scores within each component provided the total Strength (S), Opportunities (O), Aspirations (A), and Results (R) scores.

This methodology ensures that the assessment reflects both the perceived importance (weight) and actual performance (rating) of each strategic element.

Based on data gathered from 5 institutional staff respondents and 10 *mustahik* beneficiaries, the following presents the weighted ratings for each SOAR component:

**Table 1. SOAR Strength Component Calculation Results**

Indicator	Questionnaire Data	Weight	Rating	Score
Productive zakat management is arranged systematically and in a directed manner	20	0.204	4.0	0.816
Having competent human resources in providing assistance to <i>mustahik</i>	19	0.194	3.8	0.737
The productive zakat program has been implemented consistently year after year	20	0.204	4.0	0.816
Able to maintain the trust of zakat payers through transparent reporting	19	0.194	3.8	0.737
Has an extensive network of collaborations with partners, the government, and the community	20	0.204	4.0	0.816
<b>Total</b>	<b>98</b>	<b>1.000</b>	-	<b>19.6</b>

Source: Data Processed, 2025

Based on the Strength component calculations in Table 1, it is clear that Dompet Dhuafa Waspada has very solid internal strength in managing productive zakat. A total score of 19.6 indicates that all strength indicators obtained high and relatively consistent scores. The indicator with the highest score comes from systematically organized productive zakat management and an extensive collaboration network, each obtaining a score of 0.816, indicating that governance and partnership aspects are the main pillars of the institution's success. Human resource competence and consistency of program implementation also made a significant contribution with scores of 0.737 and 0.816, indicating that mentoring for *mustahik* runs effectively and continuously from year to year. In addition, the level of transparency of reports, assessed through the institution's ability to maintain the trust of *Muzakki* (*muzakki* is an Arabic term that refers to an individual who pays zakat. In the context of Islamic almsgiving, the *muzakki* is the person who gives zakat to those who are eligible, the *mustahik*), is also reflected in a score of 0.737, indicating that accountability is a crucial element in maintaining the institution's reputation. Overall, the scores obtained indicate that Dompet Dhuafa Waspada in Medan has a strong

managerial and operational foundation, enabling it to implement its mustahik economic empowerment program effectively and in a targeted manner.

**Table 2. Results of SOAR Opportunity Component Calculations**

<b>Indicator</b>	<b>Questionnaire Data</b>	<b>Weight</b>	<b>Rating</b>	<b>Score</b>
The use of digital media opens up opportunities to increase the number of zakat payers	18	0.196	3.6	0.704
Opportunities to expand the reach of productive zakat beneficiaries	20	0.217	4.0	0.870
Potential for strategic collaboration with local governments to support the economic empowerment of <i>mustahik</i>	18	0.196	3.6	0.704
Opportunities for technology-based program innovation (marketplace for alms-giving products)	16	0.174	3.2	0.557
Opportunities to strengthen North Sumatra's position as a model for productive zakat institutions	20	0.217	4.0	0.870
<b>Total</b>	<b>92</b>	<b>1.000</b>	-	<b>18.4</b>

Source: Data Processed, 2025

Based on the calculation results in Table 2, the total value of the Opportunity component reached 18.4, indicating that Dompet Dhuafa Waspada in Medan has significant external opportunities to develop a productive zakat program. The highest-scoring indicator comes from the opportunity to expand the reach of beneficiaries and strengthen North Sumatra's position as a national model for productive zakat institutions, each with a score of 0.870. This illustrates the significant potential for the institution to expand the program's impact by increasing the capacity of recipients and replicating the empowerment model. However, opportunities for technological innovation, such as the development of a zakat product marketplace, showed a lower score (0.557), indicating that technology utilization is still suboptimal and requires a specific strategy for improvement. Furthermore, the use of digital media, which received a score of 0.704, indicates that digitalization has begun to make a positive contribution to reaching recipients and increasing program visibility, although implementation by recipients still needs improvement. Overall, the high value of the Opportunity component confirms that the external environment

provides ample room for Dompet Dhuafa Waspada in Medan to innovate, expand collaboration, and strengthen its strategic role in productive zakat-based poverty alleviation.

**Table 3. Results of SOAR Aspiration Component Calculations**

<b>Indicator</b>	<b>Questionnaire Data</b>	<b>Weight</b>	<b>Rating</b>	<b>Score</b>
Producing more economically independent recipients of zakat	20	0.206	4.0	0.825
Becoming a national reference institution for productive zakat	20	0.206	4.0	0.825
Building a sustainable business ecosystem for recipients of zakat	18	0.186	3.6	0.668
Expanding the program to the creative economy sector and local MSMEs	19	0.196	3.8	0.744
Making productive zakat a permanent solution to poverty alleviation	20	0.206	4.0	0.825
<b>Total</b>	<b>97</b>	<b>1.000</b>	-	<b>19.4</b>

Source: Data Processed, 2025

Based on the calculation results of the Aspiration component in Table 3, it is clear that Dompet Dhuafa Waspada in Medan has a very strong long-term strategic direction with a total score of 19.4. The highest scores appeared in three main indicators namely, producing economically independent mustahik, becoming a national reference institution in productive zakat management, and making productive zakat a permanent solution for poverty alleviation each of which received a score of 0.825. This indicates that the institution has a broad vision that aligns with its long-term empowerment mission. Meanwhile, the indicators for developing a sustainable business ecosystem and expanding into the creative economy sector scored slightly lower, indicating that although these two aspects are considered important, their implementation still requires strengthening in terms of supporting capacity and synergy between programs. Overall, the total score of 19.4 illustrates institutional aspirations that are progressive, realistic, and consistent with Dompet Dhuafa Waspada in Medan's strategic direction to become a driver of change in productive zakat management at the regional and national levels.

**Table 4. SOAR Component Calculation Results**

<b>Indicator</b>	<b>Questionnaire Data</b>	<b>Weight</b>	<b>Rating</b>	<b>Score</b>
Increasing the income of <i>mustahik</i> through the productive zakat program	19	0.204	3.8	0.776
<i>Mustahik</i> demonstrate business independence after receiving assistance	19	0.204	3.8	0.776
The productive zakat program has a measurable socio-economic impact on the community	18	0.194	3.6	0.697
<i>Mustahik</i> micro-enterprises develop and become more sustainable	18	0.194	3.6	0.697
Supporting the SDGs, particularly poverty alleviation	19	0.204	3.8	0.776
<b>Total</b>	<b>93</b>	<b>1.000</b>	-	<b>18.6</b>

Source: Data Processed, 2025

Based on the calculation results in Table 4, the Results dimension obtained a total score of 18.6, indicating that Dompet Dhuafa Waspada in Medan's productive zakat program has had a real and measurable impact on improving the welfare of those who *mustahik*. The indicators with the highest scores income increase, business independence, and contribution to the SDGs illustrate that the program's interventions are not only short-term but also contribute to a more sustainable economic transformation. This is reinforced by field findings showing that *mustahik* experienced income growth and increased business capacity after receiving mentoring. Meanwhile, the indicator related to the development and sustainability of micro-enterprises scored slightly lower than the other indicators, indicating that although business development appears positive, further strengthening of business management and market access is needed to optimize its impact. Overall, the high score on the Results dimension reflects the success of Dompet Dhuafa in Medan's empowerment strategy and indicates that this program contributes significantly to poverty reduction and increased economic independence of *mustahik*.

### **SOAR Matrix Positioning**

Based on the calculated scores:

1. Strength (S) = 19.6
2. Opportunities (O) = 18.4
3. Aspirations (A) = 19.4

#### 4. Results (R) = 18.6

Using the SOAR IFAS-EFAS matrix methodology, Dompet Dhuafa Waspada in Medan is positioned in the SA (Strength-Aspiration) Quadrant. This positioning indicates that the institution should prioritize strategies that leverage its strong internal capabilities (systematic management, competent staff, transparent reporting, collaborative networks) to achieve its strategic aspirations (producing independent *mustahik*, becoming a national reference, building sustainable business ecosystems).

Dompet Dhuafa Waspada in Medan's main strength lies in its productive zakat management system, which has been systematically and consistently developed over the years. This institution has competent human resources to provide assistance to those entitled to receive zakat (*mustahik*) and is able to maintain the trust of those who receive zakat through transparent financial reports. Furthermore, its extensive network of collaborations with the government, communities, and strategic partners strengthens the institution's position in expanding the program's socio-economic impact.

In terms of opportunities, the use of digital media provides opportunities for Dompet Dhuafa Waspada in Medan to expand the reach of zakat recipients and beneficiaries. Collaboration with local governments and technology-based program innovations, such as a marketplace for *mustahik* products, offer potential for development to increase the effectiveness of the empowerment program.

**Table 5. Matrix Results Based on SOAR**

IFAS EFAS	Strength (S)	Opportunities (O)
	S1	O1
	S2	O2
	S3	O3
	S4	O4
	S5	O5
Aspiration (A)	SA	OA
A1	Dompet Dhuafa Waspada in Medan aims to strengthen its existing systematic and consistent productive zakat management system to create more economically independent recipients ( <i>mustahik</i> ).	Create strategies that leverage opportunities to realize aspirations.

A2	Dompet Dhuafa Waspada in Medan aims to optimize the competency of its human resources to provide guidance and support to build a sustainable business ecosystem for recipients ( <i>mustahik</i> ).	
A3	Dompet Dhuafa Waspada in Medan aims to maintain and improve the transparency of reports to recipients ( <i>muzakki</i> ) as a strategy to realize the institution's aspiration to become a national reference in productive zakat.	
A4	Dompet Dhuafa Waspada in Medan aims to expand its network of collaborations with partners, the government, and communities to support program development in the creative economy sector and local MSMEs.	
A5	Dompet Dhuafa Waspada in Medan aims to combine all its internal strengths to make productive zakat a permanent solution to poverty alleviation and improve the institution's image in the eyes of the public.	
<b>Result (R)</b>	<b>SR</b>	<b>OR</b>
R1	Create strategies that leverage strengths to produce measurable results.	Create strategies that leverage opportunities to produce measurable results.
R2		
R3		
R4		
R5		

Source: Data Processed, 2025

Based on the processed data, we can draw several conclusions from the SA strategy regarding the Medan Dhuafa Wallet strategy in empowering the economy of those entitled to receive zakat through the productive zakat program as follows:

**Table 6. SA Strategy**

NO	Strategy SA
1	Dompet Dhuafa Waspada in Medan aims to strengthen its existing systematic and consistent productive zakat management system to create more economically independent recipients ( <i>mustahik</i> ).
2	Dompet Dhuafa Waspada in Medan aims to optimize the competency of its human resources to provide guidance and support to build a sustainable business ecosystem for recipients ( <i>mustahik</i> ).
3	Dompet Dhuafa Waspada in Medan aims to maintain and improve the transparency of reports to recipients ( <i>muzakki</i> ) as a strategy to realize the institution's aspiration to become a national reference in productive zakat.
4	Dompet Dhuafa Waspada in Medan aims to expand its network of collaborations with partners, the government, and communities to support program development in the creative economy sector and local MSMEs.
5	Dompet Dhuafa Waspada in Medan aims to combine all its internal strengths to make productive zakat a permanent solution to poverty alleviation and improve the institution's image in the eyes of the public.

Source: Data Processed, 2025

Based on the results of the SOAR analysis, it can be concluded that Dompet Dhuafa has performed very well in managing productive zakat. With solid internal strengths and clear strategic aspirations, the institution is well-positioned to expand its impact through digital innovation and cross-sector collaboration

## **DISCUSSION**

The research results show that Dompet Dhuafa Waspada in Medan has a strong institutional foundation in managing productive zakat, as evidenced by its high scores in the Strength (19.6) and Aspiration (19.4) aspects. This finding reinforces the theory that the success of an empowerment program is determined not only by the amount of funds disbursed, but primarily by the quality of governance, human resource competency, and willingness to provide assistance (Aldiano et al., 2021). The SOAR-based strategic management approach in this study further clarifies that zakat institutions with solid internal strengths have a greater opportunity to create long-term impacts for those who mustahik (receiver).

Within the framework of empowerment theory, as proposed by (Atika Suri & Imsar, 2021), Economic empowerment requires three main components: access to resources, capacity building, and participation in decision-making. Research shows that Dompet Dhuafa Waspada in Medan

has fulfilled these three elements through a structured system of intensive mentoring, training, and business capital provision (Marliyah, Budi Dharma, 2025). This aligns with research (Halimatussakdiyah & Nurlaily, 2021) which confirms that productive zakat integrated with skills training can significantly increase the income and independence of those receiving donations.

Quantitative findings in the Results dimension (18.6) further strengthen the empirical evidence that Dompet Dhuafa Waspada in Medan's productive zakat program has a real and measurable socio-economic impact. The increase in recipients' income, business independence, micro-business sustainability, and contribution to achieving the SDGs (particularly poverty alleviation) demonstrates that this program is consistent with the concept of productive zakat introduced by Qardhawi (2011), which states that zakat can be a development instrument if managed strategically and with good governance. This research also aligns with the findings of (Hermayani & Arif, 2022) which states that productive zakat effectively increases the sustainability of micro-enterprises when mentoring is provided intensively and continuously.

However, the indicator related to the business sustainability of mustahik (recipients of zakat) scored slightly lower than the other indicators. This finding confirms the results of the study (Roni & Putro, 2020) and (Purnamasari et al., 2023) which emphasizes that marketing, digital literacy, and expanding business networks are key challenges in ensuring the sustainability of zakat recipient businesses. In the context of Dompet Dhuafa Waspada in Medan, this is evident in the still low utilization of digital technology among those receiving zakat, as reflected in the technological innovation opportunity score (0.557) in the Opportunities dimension. This means that although the institution has utilized digitalization in zakat management, its utilization at the zakat recipient level still needs to be improved.

From the perspective of previous studies, this research fills an important gap that has not been widely discussed. Previous research, such as that conducted by (Sari et al., 2022); (Sucipto, 2019) and (Mutmainah, 2023), focuses more on the effectiveness of productive zakat programs from the perspective of increasing the income or welfare of those receiving aid. However, studies on the strategic management of zakat institutions particularly using the SOAR approached are still limited, particularly in the context of Dompet Dhuafa Waspada in Medan. This research makes a novel contribution by demonstrating how internal strengths and the institution's long-term aspirations (aspirations) interact to generate significant impacts for zakat recipients, placing

Dompet Dhuafa Waspada in Medan in the strategic position of SA (Strength–Aspiration) in the SOAR-matrix.

Furthermore, the interaction between Strength–Results indicates that systematic governance and human resource competency play a direct role in increasing the income and independence of those receiving aid. This aligns with the resource-based view theory, which states that organizations with strategic resource advantages will be able to create competitive advantage and sustainable impact. Furthermore, the Opportunities–Aspirations relationship demonstrates how external opportunities in the form of digitalization and government collaboration support the institution in expanding its impact and achieving its position as a national reference zakat institution.

Finally, the combination of quantitative and qualitative data in this study through questionnaires, interviews, observations, and documentation encourages a SOAR analysis that is not merely symbolic but also reflects real conditions on the ground. This approach aligns with the recommendations (Saputra, 2024) and (Nawawi & Annisa Aprilia, 2022) SOAR must be directly linked to performance indicators and tangible results to be used as a credible strategic analysis tool.

Overall, this research demonstrates that the success of productive zakat is not solely driven by fund distribution, but through a combination of strong management, sustainable empowerment, adaptation to external opportunities, and a clear strategic vision. Therefore, Dompet Dhuafa Waspada in Medan has great potential to become a model for productive zakat institutions on a national scale, especially if it can optimize digitalization, expand its collaborative network, and strengthen the *mustahik* business ecosystem.

## **CONCLUSION**

The research results indicate that all research objectives have been achieved through a comprehensive analysis of the SOAR implementation. Empirical findings reveal that Dompet Dhuafa Waspada in Medan possesses very solid institutional strength, particularly in the aspects of systematically structured productive zakat governance, competent human resources, transparent reporting, and an extensive strategic collaboration network. External opportunities in the form of digitalization, local government support, and innovation programs provide significant scope for the institution to expand its empowerment reach. The institution's aspirations such as encouraging the independence of *mustahik* (recipients of alms), becoming a national reference,

and building a sustainable business ecosystem are reinforced by measured results in increased income, micro-enterprise development, and contributions to SDG 1 (No Poverty), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reducing Inequalities).

Through the SOAR format, Dompet Dhuafa Waspada in Medan is positioned in the SA quadrant (Strengths-Aspirations). This position indicates that the institution has a strong internal foundation to realize its long-term vision. Therefore, future strengthening strategies need to be directed at optimally utilizing internal strengths to achieve the goal of sustainable economic transformation of *mustahik*. With this positioning, the institution is deemed to have the strategic capability to expand its social impact by increasing internal capacity and expanding empowerment strategies.

This study has several limitations that should be noted. The geographic scope of the study was limited to Medan City, so the results cannot be generalized to all Dompet Dhuafa branches in Indonesia. The number of *mustahik* informants was also limited to three types of programs (*Menjahit Harapan*, *Rumah Tempe*, and *Sentra Ternak*), so it does not represent the full range of empowerment programs. Furthermore, the measurement of economic impact relies on self-reported data, which has the potential to introduce bias, despite being validated through observation and documentation. This study also did not conduct a comparative analysis with other productive zakat institutions, so a comprehensive evaluation of the effectiveness of the strategies could not be carried out. These limitations provide significant opportunities for further research to broaden the scope and deepen the analysis.

Based on these limitations, future research is recommended to conduct comparative studies between zakat institutions in various regions to obtain a more comprehensive picture of the variation in empowerment strategies. Research using a quantitative approach and more rigorous impact evaluation, such as Difference-in-Differences or Propensity Score Matching, is also needed to assess program effectiveness more objectively. Furthermore, a longitudinal evaluation to measure the performance of *mustahik* (recipients of zakat) over the next 2–3 years is crucial to determine the stability of the program's impact. Developing a measurement model to assess the contribution of zakat to achieving the SDGs is also recommended so that institutions can integrate impacts more systematically.

Based on the results of the Strength-Aspiration (SA) analysis, several strategic recommendations can be implemented by Dompet Dhuafa Waspada in Medan. First, to strengthen productive zakat governance, the institution needs to develop standardized SOPs for

mentoring and monitoring, develop a digital dashboard to monitor the development of *mustahik* businesses in real time, and conduct regular financial management training. Second, increasing the capacity of human resource mentors can be done through training on entrepreneurship, digital marketing, and micro-business analysis, as well as establishing a Business Development team focused on *mustahik* business development. Third, regarding transparency and accountability, the institution needs to integrate financial reports, *mustahik* data, and business progress into an integrated reporting system and adopt global reporting standards such as the Islamic Social Finance Impact Metrics (ISFIM). Fourth, collaboration can be achieved through partnerships with local MSMEs, national marketplaces, and relevant agencies to develop *mustahik* business clusters. Fifth, institutions need to strengthen impact evaluation by establishing clear success indicators, such as the annual increase in income of beneficiaries, the percentage of beneficiaries who move up to the independent category, the level of business resilience after two years, and the program's contribution to achieving the SDGs.

Overall, this study concludes that Dompet Dhuafa Waspada in Medan's productive zakat strategy has proven effective in promoting the economic independence of those who *mustahik* (beneficiaries) and making a significant contribution to sustainable development goals. By optimizing internal strengths and strategic aspirations, as well as implementing specific recommendations and a more robust impact measurement system, Dompet Dhuafa Waspada in Medan has the potential to become a national model for productive zakat management in Indonesia.

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