

STRATEGY OF BAZNAS FOR BUILDING MUSTAHIQ'S ECONOMIC RESILIENCE: The SWOT Analysis Perspective

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Abstract:

BAZNAS is an Indonesian agency in charge of collecting zakat and has many branches. One of the branches is in Ngawi Regency which has a program called Ngawi Makmur. It intends to realize family welfare and resilience by helping Micro, Small, and Medium Enterprises and people in debt. This is a qualitative study aiming to reveal the strategy of BAZNAS Ngawi in building family economic resilience. This is a type of field research which involve mustahiq receiving financial assistance in 6 sub-districts. The data are collected using observation, interviews, and documentation. They were then validated by triangulation, comparing the results of interviews and observation. The obtained data were then analyzed in three stages, namely data simplification, data presentation, and drawing conclusion. BAZNAS Ngawi's strategy is to prioritize the SO (Strengths-Opportunities) by improving the skills of mustahiq, providing training and assistance to housewives, and collaborating with OPZ to form social enterprises for mustahiq. Based on the results of the SWOT analysis, BAZNAS Ngawi is in the Growth quadrant. In this quadrant, the state of the industry is in a favorable condition because it has power and can take the opportunities.

BAZNAS adalah sebuah lembaga di Indonesia yang bertugas mengumpulkan zakat dan memiliki banyak cabang. Salah satunya di Kabupaten Ngawi yang memiliki program Ngawi Makmur. Tujuannya adalah untuk mewujudkan

kesejahteraan dan ketahanan keluarga dengan membantu usaha mikro kecil dan menengah (UMKM) serta masyarakat yang terjerat utang. Studi kualitatif ini bertujuan untuk mengungkap strategi BAZNAS Ngawi dalam membangun ketahanan ekonomi keluarga. Artikel ini menggunakan jenis penelitian lapangan yang melibatkan para mustahiq yang menerima bantuan pembiayaan di 6 kecamatan. Metode pengumpulan data yang digunakan ialah observasi, wawancara, dan dokumentasi. Validasi data dilakukan dengan triangulasi sumber, yaitu mengkomparasikan hasil wawancara dan observasi. Data yang diperoleh selanjutnya dianalisis melalui tiga tahap, yaitu penyederhanaan data, penyajian data, dan penarikan kesimpulan. BAZNAS Ngawi memprioritaskan strategi SO (Strengths-Opportunities) dengan cara meningkatkan skill para mustahiq, memberikan pelatihan, dan pendampingan kepada ibu-ibu rumah tangga, dan saling berkolaborasi dengan OPZ untuk membentuk usaha sosial bagi para mustahiq. Berdasarkan hasil analisis SWOT, BAZNAS Ngawi berada pada kuadran Growth. Pada kuadran ini, keadaan industri dalam kondisi yang menguntungkan sebab ia mempunyai kekuatan serta bisa menggunakan kesempatan.

Keywords: BAZNAS; family economic resilience; strategy; SWOT analysis

Received: August 15, 2022; Accepted: September 30, 2022

Introduction

BAZNAS, the abbreviation of *Badan Amil Zakat Nasional*, is an official institution founded by Indonesian government in 2001 to collect and manage zakat funds. To strengthen its position in national scale, the government issued the Law No. 23 of 2011 concerning Zakat Management. The law states that BAZNAS is an independent institution under the Ministry of Religious Affairs. The government also has the right to review the works and revoke the institution if they violate the regulations (Hasan 2021, 54; Dewi & Oktivera 2018, 47; Amalia 2020, 113). In its management, BAZNAS has LAZ as the extended hands; LAZ (*Lembaga Amil Zakat*) is an OPZ (The Organization of Zakat Management) founded privately by society to collect, distribute, and utilize zakat funds.

The zakat management institutions aim to achieve broader goals. They target both economic and social aspects. Not only does it provide the community with financial guarantees (economic aspect), but also instills

moral, social, and spiritual values (social aspect) in each individual (Amalia 2020, 113; Haidir 2019, 60; Alie 2019, 31). So, to say that the zakat institutions solely focus on people's economic life is an ungrounded statement because they also have roles in social aspects. To reach more people, BAZNAS has branches in all over provinces in Indonesia. The purpose is no other than that zakat funds will be used by more people in need.

One of the branch, which will be the main discussion in this study, is BAZNAS Ngawi Regency. There are two types of zakat distribution in this branch, namely consumptive and productive. It is called consumptive when the zakat funds are distributed to *mustahiq* (the eligible zakat recipients), meanwhile it is called productive if the funds are well-utilized by the *mustahiq*. BAZNAS Ngawi has several programs: a) Ngawi Sehat; b) Ngawi Cerdas; c) Ngawi Makmur; d) Ngawi Peduli; and e) Ngawi Sejahtera. The goal of *Ngawi Makmur* program is to realize family welfare and resilience by helping people who are in debt and helping Micro, Small, and Medium Enterprises (MSMEs) (Hidayah 2020, 156; Aam & Abdullah 2020, 51; Afkar & Utomo 2020, 173).

One of previous studies claimed that the policy of BAZNAS Ngawi done through *infâq* to reduce moneylender was less effective. This is because the *infâq* funds are inadequate that people still owe more money to moneylenders (Abdi & Hidayat 2016, 158; Alaydrus 2018, 75). The strategy used is to provide loans as much as IDR 500,000 to IDR 1,000,000 without interest, collateral, and deductions, which can be paid in 10-month installment. A total of 522 *mustahiq* who borrowed money from moneylenders are those in middle to lower economy class. To provide productive financing, BAZNAS Ngawi cooperates with BMT Bee Mass. The existence of bad credit is also a problem that must be faced by Baznas Ngawi.

In Islam, the indicators of family economic resilience are reflected through the criteria for groups of people entitled to receive zakat, including: *faqîr* (indigent), *miskîn* (the poor), *ibn sabîl* (travelers in need), and *ghârimîn* (people in debt). In fiqh, *faqîr* refers to those who are unable to meet the daily basic needs. *Miskîn* refers to people begging for their lives. In other words, their condition is worse than *faqîr*, even though, they have similarities, that is they have no property. *Ghârimîn* are people who are in debt to fulfill their needs (Mahmud 2015,37; Saidurrahman 2013, 366; Aziz

& Akhris 2017, 254). Zakat, nowadays, is not only a means to cleanse the soul but affects various sectors. In the government sector, zakat is used to help the economic resilience of the *mustahiq* (Budiono 2019, 40; Mahmud 2015, 52; Novy et al. 2022, 576).

Talking about strategy, it comes from the Greek word *strategos* which is a combination of *stratos* or soldiers and *ego* or leader. A strategy has a basis or scheme to achieve the intended target. So basically strategy is a tool to achieve goals (Sundari et al. 2022, 10; Nursaid 2016, 217; Qadariyah 2022, 126). Meanwhile, productive is a measurement of how well resources are managed and utilized to achieve optimal results. Productive zakat is zakat given to the recipient as capital to carry out economic activities in the business sector. The purpose of giving this zakat is to develop the economic level and productivity of *mustahiq*, especially for those who live in poverty (Muhajirin 2021, 36; Lutfi 2020, 186).

Family resilience is a tool to measure family achievements in carrying out their roles, functions and responsibilities to realize the family members' welfare. The level of family economic resilience is determined by individual and community behavior (Sundari et al. 2022, 8; Santi 2019, 51). Individuals and families who have good knowledge and understanding of family resilience will be able to survive even if the structure, function and role of the family change according to the development of information and communication technology. Individuals and families who are able to survive in the environmental changes have the potential to have strong family resilience (Haidir 2019, 63; Sundari & Syarifudin 2022, 25).

Family resilience is a measure of a family's ability to meet daily basic needs and to carry out productive activities. It aims to improve family welfare and independence. A good family resilience is supported by good non-physical resources, good problem solving mechanism, and the ability to meet the social needs (Alie 2019, 31; Afkar & Utomo 2020, 173; Furqani, et al. 2018, 402).

The BAZNAS Productive Financing Strategy is a tool to achieve the objectives of funding, to support zakat investments given to recipients as capital to carry out economic activities in the business sector. Professional zakat management is needed in the zakat collection, distribution, utilization, managing zakat assets, and transparency, so, the purpose of zakat to empower a *mustahiq* to be a *muzakkî* is achieved (Qadariyah 2022, 127; Saidurrahman 2013, 366; Hasan 2021, 55).

Research Method

This is a field research studying intensively about the background of a situation and social interaction of individuals, groups, institutions, and society, thus, this research is also called case research or case study with a descriptive qualitative approach (Arikunto 2013, 24; Emzir 2014, 69; Dewi & Oktivera 2018, 49). Field Research is also considered a broad approach in qualitative research. This type of research requires the researcher to directly observe a phenomenon he/she wants to study (Widi 2010, 72; Azwar 2001, 53; Abdullah 2014, 47). In this research, an in-depth case study was conducted to observe the productive financing program of BAZNAS Ngawi. This was done to find out the strategies of BAZNAS Ngawi in building the economic resilience of the *mustahiq* families. The study subjects are BAZNAS partners who received productive financing assistance in 6 (six) sub-districts i.e. Paron, Ngrambe, Kedunggal, Ngawi, Jogorogo, and Geneng. The informants are managers of BAZNAS Ngawi Regency (PLT Chairman of BAZNAS Ngawi, PLT Treasurers, several staffs). Data collection was carried out in natural setting (natural condition). Furthermore, the data collection techniques are participatory observation, in-depth interview, and documentation (Dewi & Oktivera 2018, 47; Emzir 2014, 69; Haidir 2019, 60).

To obtain the desired results, the researchers implemented Miles and Huberman's analysis model through three stages, (1) the researcher simplified the data by selecting and focusing them; (2) the data presentation is done to assemble information to get an overview and interpretation of the obtained data; and (3) the researchers drew the conclusion. Data validation test in this study uses the Patton concept, namely triangulation in the form of data collection techniques that combine various data collection techniques and existing data sources (Emzir 2014, 70; Mahmud 2015, 52; Muhajirin 2021, 36). The triangulation for this study was done by comparing the results from interviews and observations to check the veracity of the data given by informants of BAZNAS Ngawi.

Result and Discussion

BAZNAS Ngawi's Strategy in Building the Family Economic Resilience

Zakat, *infâq*, *sadaqah*, and other religious social funds collected by BAZNAS are distributed to people included in the categories of *mustahiq* (the eligible zakat recipients) according to the provisions of Islamic law. Allah The Almighty states in at-Taubah [9]: 60, zakat is intended for 8

(eight) *asnâf* or *mustahiq*. The funds managed by BAZNAS is allocated in the form of distribution (curative and emergency) and utilization (productive) (Santi 2019, 50; Doriza 2015, 82; Zuhri 2012, 54; Tripalupi et al. 2022).

Distribution is the disbursement of *Zakat*, *Infâq*, and *Şadaqah* (ZIS) and other religious social funds (*Dana Sosial Keagamaan Lainnya* or DSKL) from BAZNAS which are charitable or emergency covering four (4) fields i.e. education, health, humanity, and *dakwah*-advocacy. Utilization is the allocation of productive ZIS and DSKL from BAZNAS covering three (3) fields i.e. economy, education, and health (Amalia 2020, 114; Budio 2019, 36; Haidir 2019, 61).

BAZNAS has separate areas for distributing ZIS and DSKL funds according to their respective functions, namely economy, education, health, humanity, as well as *dakwah* and advocacy. In Economic aspect, the programs include the *mustahiq*'s business capital, the creative economy, the empowerment of farming business, the revitalization of village markets, and the empowerment of inland and marine fisheries businesses (Lutfi 2020, 186; Mahmudah et al. 2022, 142). The programs are not limited to what have been mentioned earlier since there are various empowerment programs to escalate the welfare of *mustahiq* (Aziz & Akhris 2017, 247).

BAZNAS also gives comprehensive attention to the Education Sector for improving the life quality of Indonesian citizen. In the Health Sector, BAZNAS programs cover preventive, promotive, curative, rehabilitative, and advocative health in order to improve the health status of *mustahiq* (Alaydrus 2018, 76; Sundari & Syarifudin 2022, 27). In the Humanitarian Sector, BAZNAS facilitates *mustahiq* who are in urgent needs due to accident, disaster, education, health, and torture (Qadariyah 2022, 128; Shiddiqy 2009, 35; Sari 2006, 43; Kristin & Umi 2011, 68). The distribution of funds in the field of *Dakwah* and *Advocacy* is aimed to realize life which is in accordance with Islamic values, economic justice, siding with the weak, and to increase the dignity of the nation and its people (Aam & Abdullah 2020, 49; Hidayah 2020, 156).

The fund collected in BAZNAS is distributed via the zakat collection unit (known as UPZ) registered in BAZNAS Ngawi (Muiz 2017, 29; Zuhri 2012, 55; Agustina and Margo 2019, 97). Here is how the distribution technique is executed. UPZ submits the data report containing *mustahiq* list (both individual and group) that will receive fund from BAZNAS by turning

in the proposal. After their proposals are approved, the BAZNAS commissioner will discuss the programs with the UPZ as the proposer.

UPZ's target of fund assistance or compensation are determined in accordance with BAZNAS Ngawi Regency's five programs. In one year (see Table 1), BAZNAS Ngawi has received a total of IDR 2,257,042,785 from various sectors including zakat, *infâq*, and *sadaqah*. These were obtained from the State Civil Apparatus who paid their professional zakat at the said BAZNAS. There is also *hibah* (grants) funds from the local government as much as IDR 2,457,042,785 as the government is obliged to give *hibah* fund for BAZNAS operation.

However, despite the big sum, the funds have not been fairly distributed to the five core programs. This is because most of the funds amount was allocated to Ngawi Peduli program. Around 44% of the total revenue of that year was spent for Ngawi Peduli (Table 1). In 2021-2022 period, BAZNAS Ngawi paid more attention to the citizen, especially those who are in the mid to lower economy class since their works were unfortunately affected by Covid-19 pandemic. The funds spent for the said program were used to help the people for buying the staple foods, as well as for giving free masks to Ngawi citizens. The rests of the funds were spent for Ngawi Cerdas (12%), Ngawi Taqwa (8%), Ngawi Makmur (4%), Ngawi Sehat (0,1%) and other expenses (28%) such as employee expenditure, official travel expense, and publication fees.

Table 1.
Report on Receipt and Distribution of BAZNAS Ngawi in 2021

Receipt	
ZIS revenue in 2021	
Zakat Receipt	IDR 744.551.929
<i>Infâq</i>	IDR 1.512.490.856
Total	IDR 2.257.042.785
APBD Grant	
The grant received by BAZNAS	IDR 200.000.000
Total	IDR 200.000.000
Total Revenue	IDR 2.457.042.785
Distribution of ZIS Fund	

Distribution of ZIS	
Ngawi Makmur	IDR 103.000.000
Ngawi Cerdas	IDR 304.100.000
Ngawi Peduli	IDR 1.074.370.144
Ngawi Taqwa	IDR 202.776.000
Ngawi Sehat	IDR 2.500.000
Total	IDR 1.686.746.144
Uses of Amil Funds	
Employee Expenditure	IDR 368.777.125
Publication and Documentation Fee	IDR 23.913.600
Official Travel Expense	IDR 8.442.775
General Administration Fees	IDR 230.752.990
Procurement of Fixed Assets	IDR 27.472.600
Third Party Service Fees	IDR 29.036.000
Total	IDR 688.395.090
Total Distribution	IDR 2.375.141.234
The Remaining	IDR 81.901.551

Table 2
The Recap of Recipients of BAZNAS Ngawi in 2021

Type of Program	Number of Recipients
Ngawi Makmur	40 People
Ngawi Cerdas	250 People
Ngawi Peduli	4273 People
Ngawi Taqwa	74 People
Ngawi Sehat	2 People
Total	4.639 People

In 2021 (see Table 2), BAZNAS Ngawi has helped 4,639 *mustahiqs* (the eligible recipients of zakat). The assistance was spread in all main programs of BAZNAS. However, most of the funds was allocated to *Ngawi*

Peduli program by providing financial assistance to victims affected by the Covid-19 pandemic. As stated in the beginning of this article, BAZNAS Ngawi has 5 (five) main programs which will be explained as follows.

First, *Ngawi Peduli* is a program engaged in the humanitarian field. In this program, BAZNAS provides assistance to the poor, *ibn sabil* (travelers in need), and does social activities e.g. facilitating those affected by natural disasters. The funds distribution for the poor is regularly done every 3 months. Each person receives IDR 300,000 per month which means that she/he gets a total of IDR 900,000. Second, *Ngawi Makmur* is a program engaged in the community economy, by providing productive assistance to *mustahiq* and assisting business development for the underprivileged *mustahiq* providing business necessities or tools.

Third, *Ngawi Cerdas* is a program focusing on education sector in the form of financial school aid. The scholarship is given to those memorizing Quran, the prospective *Ustâz/Ustazah*, and underprivileged students through a program called *Satu Keluarga Satu Sarjana* (SKSS) or One Family One Bachelor. This financial aid is for those pursuing higher education by giving them IDR 2,000,000 each semester. Fourth, *Ngawi Sehat* is a program for health including preventive, promotive, curative, rehabilitative and advocative health for *mustahiq*. Some of *Ngawi Sehat* programs are providing assistance for house reconstruction (especially for houses which are unfit to live in), mass circumcision for *mustahiq*'s children, medical assistance for the poor, and the free medication program. The last is *Ngawi Taqwa* focusing on *dakwah*. The program provides *dakwah* training, supporting underprivileged Quran teachers, facilitating the worship and/or religious education places.

SWOT Analysis

To build family economic resilience, BAZNAS strategy uses SWOT analysis by compiling internal factor variables (strengths and weaknesses) into the IFAS (Internal Factor Analysis Summary) table and external variables (Opportunities and Threats) into the EFAS (External Factor Analysis Summary) table. They are then processed through the stages of weighting and rating. The priority scale is used ranging from 4 (very important), 3 (important), 2 (quite important), to 1 (not important) (Novy et al. 2022, 575; Rangkuti 2006, 65).

Meanwhile, the negative variables are given the opposite value, from 1 (very important), 2 (important), 3 (quite important), to 4 (not important). Then, the priority scale (SP) is multiplied by a constant (K). The determination of the constant value is based on the highest value, 4 (four), with the assumption that all indicators are considered good. Each value of $SP \times K$ is divided by the value of $SP \times K$ to obtain a weighted value. The next step is to make IFAS and EFAS tables to get the score for each factor that is the basis for getting the coordinates on the SWOT diagram (Emzir 2014, 69). The next stage is an approach using a SWOT matrix to get four alternative strategies, namely SO, ST, WO, and WT strategies.

Figure 1
SWOT Diagram



These coordinate points indicate the company's position in a certain quadrant. The brief description is as follows:

Quadrant I: The company condition is in a favorable condition. The company has strengths that can take opportunities. The strategy that can be applied is to support an aggressive growth policy.

Quadrant II: The company has internal strength but is faced with various threats. The strategy that can be applied is diversification by using strengths to take advantage of long-term opportunities.

Quadrant III: The company has internal weaknesses but has a huge market opportunity. In this condition, the company must take advantage of it in order to seize greater market opportunities.

Quadrant IV: The company faces many threats and weaknesses.

Using SWOT analysis as the strategy, BAZNAS establishes *mustahiq* family economic resilience by discovering the internal and external factors. The internal factors are BAZNAS's strengths and weaknesses, while the

external ones are opportunities and threats. Both factors are arranged in Table 3.

Table 3
SWOT Matrix

IFAS EFAS	Strengths (S) Finding 5-10 internal strength factors	Weakness (W) Finding 5-10 internal weakness factors
Opportunities(O) Finding 5-10 external opportunity factors	SO strategy Strategy to take advantage of opportunities using internal strengths	WO strategy Strategy to take advantage of opportunities by minimizing weaknesses
Threats (T) Finding 5-10 external threat factors	ST strategy Strategy to overcome external threats by using internal strengths	WT strategy Strategy to avoid threats and minimize weaknesses

BAZNAS Ngawi Strategy Based on SWOT

Essentially, strategy means planning and management to achieve goals. To achieve the determined goal, strategy does not function as a road map showing only direction, but how the operational point is. In other words, strategy is a competitive way and a direction to reach the end result concerning organization's goals and objectives (Arikunto 2013, 24). To analyze BAZNAS's strategy in building family economic resilience, SWOT analysis is implemented by compiling internal and external variables. After that, the data are processed through a weighting session and giving a rating. The following are the steps for obtaining strategic priorities:

Priority scale is used ranging from 4 (very important), 3 (important), 2 (quite important), and 1 (unimportant). In the negative variables, the opposite values are determined from 1 (very important), 2 (important), 3 (quite important), and 4 (unimportant). In Table 4, the authors presented the Priority Scale (SP) and the Constant (K) values to determine the weights of the internal factors (strengths and weaknesses). Meanwhile, the values and weights of external factors (opportunities and threats) are presented in Table 6. In each table, the SP value is then multiplied by K value; K value is determined based on the highest value, that is 4, assuming that all

indicators are considered good. Each value of “SP x K” is divided by the “Total of SP x K” value to obtain the weighted value. After getting the weights, the authors made an IFAS (Table 5) and EFAS (Table 7) tables to get the score for each factor that is the basis for obtaining the coordinates on the SWOT diagram of BAZNAS Ngawi in Figure 2. The next step is to approach using a SWOT matrix in Table 8 to get four alternative strategies, namely SO, ST, WO, and WT strategies.

Table 4
Determination of the Strengths and Weaknesses Weights of BAZNAS Ngawi

Internal Factors	Priority Scale (SP)	Constant (K)	SPxK	Weight
Strengths				
Providing interest-free financing and guarantees	4	4	16	0.10
Goods provided in the form of working capital	3	4	12	0.09
The available UPZ is more than 100	3	4	12	0.09
There is a “SIMBA” system that connects BAZNAS Ngawi with other BAZNAS	4	4	16	0.10
It is easier to collect from the ASN	4	4	16	0.10
Fast and uncomplicated disbursement	4	4	16	0.10
Collaboration with Ngawi local government	4	4	16	0.10
Weaknesses				
Lack of assistance for <i>mustahiq</i>	1	4	4	0.04
Lack of volunteers in each area	2	4	8	0.05
Only given training but no market	1	4	4	0.04

provided				
People are not familiar with BAZNAS	2	4	8	0.05
BAZNAS is lacking in terms of promotion in social media and collaborating with young people	2	4	8	0.05
Lack of human resources from BAZNAS	1	4	4	0.04
To find <i>mustahiq</i> , BAZNAS only waits for the data from <i>Korwil</i> (regional coordinator)	2	4	8	0.05
Total SP x K			148	1

The results of Table 4 on the weights of the strength and weakness factors are rated in IFAS table (Table 5) of BAZNAS Ngawi. The authors got 2.34 for the strengths value and 0.66 for the weaknesses value.

Table 5
IFAS (Internal Factor Analysis Summary) BAZNAS Ngawi

Internal Factors	Weight	Rating	Score
Strength			
1. Providing interest-free financing and guarantees	0.10	4	0.4
2. Goods provided in the form of working capital	0.09	3	0.27
3. The available UPZ is more than 100	0.09	3	0.27
4. There is a "SIMBA" system that connects BAZNAS Ngawi with other BAZNAS	0.10	3	0.3
5. It is easier to collect from the ASN	0.10	3	0,3
6. Fast and uncomplicated disbursement	0.10	4	0.4

7. Collaboration with the Ngawi local government	0.10	4	0.4
Sub Total	0.68		2.34
Weaknesses			
1. No assistance to <i>mustahiq</i>	0.04	1	0.04
2. Lack of volunteers in each area	0.05	3	0.15
3. Only given training but no market provided	0.04	2	0.08
4. Community not familiar with BAZNAS	0.05	2	0.1
5. BAZNAS is lacking in terms of promotion using social media and collaborating with young people	0.05	2	0.1
6. Lack of human resources from BAZNAS	0.04	1	0.04
7. To find <i>mustahiq</i> one must waiting for data from Korwil	0.05	3	0.15
Sub Total	0.32		0.66
Total	1		3

The negative variables which are presented in external values, namely opportunity and threat, are seen in Table 6. They are oppositely ranged from 1 (very important), 2 (important), 3 (quite important), 4 (unimportant).

Table 6
Determination of the Weighting of Opportunities and Threats Factors BAZNAS Ngawi

External Factors	Priority Scale (SP)	Constant (K)	SP x K	Weight
Opportunity				
Centralized <i>mustahiq</i> data in one server	4	4	16	0.2

The existence of CSR funds from the company	4	4	16	0.2
Collaborative training with the Health Office	3	4	12	0.14
Socialization through the “Love Zakat Movement”	3	4	12	0.14
<i>Infâq</i> boxes in every mosque on behalf of BAZNAS	3	4	12	0.14
Threats				
Ngawi citizen pay zakat personally	2	4	8	0.09
Difficulty in building <i>mustahiq</i> 's mentality to trade	2	4	8	0.09
Total SP x K			84	1

After getting the weights of opportunity and threat values in Table 6, the author made an EFAS table to get the score for each factor which is the basis for getting the coordinates on the SWOT diagram. The EFAS table shows that BAZNAS has 2,72 opportunity value and 0.36 threat value.

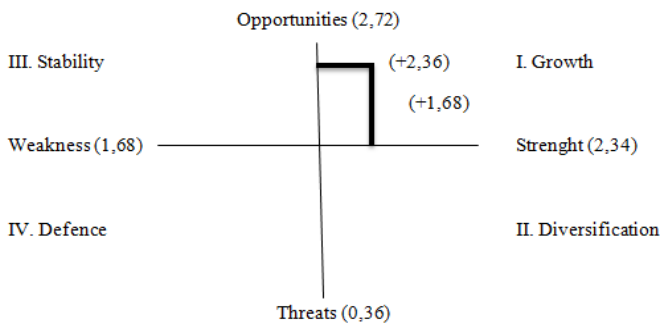
Table 7
EFAS (External Factor Analysis Summary) BAZNAS Ngawi

External Factors	Weight	Rating	Score
Opportunity			
1. <i>Mustahiq</i> data is centralized in 1 server	0.2	4	0.8
2. The existence of CSR funds from the company	0.2	4	0.8
3. Collaboration training with the Health Office	0.14	3	0.42
4. There is socialization through the “Love Zakat Movement”	0.14	2	0.28

5. <i>Infâq</i> boxes in each mosque on behalf of BAZNAS	0.14	3	0.42
Sub Total	0.82		2.72
Threats			
1. The number of Ngawi citizen who pay zakat personally	0.09	3	0.27
2. Difficulty in building <i>mustahiq</i> 's mentality to trade	0.09	1	0.09
Sub Total	0.18		0.36
Total	1		3.08

Based on the information presented in Tables 5 and 7, the coordinates obtained by BAZNAS Ngawi are strengths-weaknesses ($2.34 - 0.66 = 1.68$) and opportunities-threats ($2.72 - 0.36 = 2.36$), from which the SWOT diagram is then drawn.

Figure 2
SWOT Diagram of BAZNAS Ngawi



The SWOT diagram in Figure 2 shows that BAZNAS Ngawi is in Quadrant I, namely *Growth*. In this quadrant, the state of the industry is in a favorable condition because it has power and can take advantage of any opportunities. Based on the SWOT matrix approach, Table 8 presents 4 (four) alternative strategies (SO, ST, WO, and WT) which are useful for

consideration for the business sustainability strategy of BAZNAS Ngawi in improving the welfare of *mustahiq*.

The SWOT Analysis of Strategy Measurement

Aspects of economic resilience are related to the sustainability of families in meeting their daily needs. Caderization is the first step to obtain human resources so that they can continue the vision and mission of BAZNAS Ngawi. Providing training and empowerment for BAZNAS partners are done, so they are capable and resistant to the current shocks. One of the missions of BAZNAS Ngawi is to foster, develop, and coordinate the Zakat Collection Unit (UPZ) and develop the best model in zakat management (Nursaid 2016, 217; Aam & Abdullah 2020, 53; Abdi & Hidayat 2016, 159).

Providing BIMTEK (Technical Guidance) for BAZNAS staff and training for the partners who have small and medium business products will contribute hugely to the economic resilience of a family. That way, the mission of BAZNAS to provide welfare for *mustahiq* and increase awareness of zakat according to sharia and laws can be realized. In the future, those who previously became *mustahiq* or someone receiving zakat funds can be the *muzakkî* or the ones paying zakat. The systematic BAZNAS programs can boost the strengths and opportunities, as well as lessen weaknesses and threats (Sundari & Syarifudin 2022, 25; Afkar & Utomo 2020, 173).

Table 8
SWOT Matrix of BAZNAS Ngawi

Internal Factors	Strengths	Weaknesses
	<ol style="list-style-type: none"> 1. Providing interest-free financing and guarantees. 2. Providing the capital for works 3. More than 100 available UPZ 4. The existence of a “SIMBA” system connecting BAZNAS Ngawi with other BAZNAS 5. It is easier to collect zakat from ASN 6. Fast and uncomplicated disbursement 7. Collaboration with Ngawi local government 	<ol style="list-style-type: none"> 1. Lack of assistance to <i>mustahiq</i> 2. Lack of volunteers in each area 3. Only given training but no market provided 4. People are not familiar with BAZNAS 5. BAZNAS is lacking in terms of promotion in social media and collaborating with young people 6. Lack of human resources from BAZNAS 7. Depending on Korwil’s data to find <i>mustahiq</i>
External Factors		
Opportunities	SO Strategy	WO Strategy
<ol style="list-style-type: none"> 1. <i>Mustahiq</i> data is centralized in 1 server 2. There is CSR funds from the company 3. Collaboration training with the Health Office 4. There is socialization through the “Love Zakat 	<ol style="list-style-type: none"> 1. Improving the skills of <i>mustahiq</i> (S-1267-O-13) 2. Providing training and mentoring for housewives (S-345-O-345) 3. Collaborating with OPZ to form socio-economic enterprises for <i>mustahiq</i> (S-167-O-123) 	<ol style="list-style-type: none"> 1. Making pamphlets/banners containing BAZNAS information installed on the roadside (W-45-O-45) 2. Providing scholarships to <i>mustahiq</i> (SKSS) (W-256-O-14) 3. Collaborating with BAZNAS partners

Movement”		(MSMEs) to market their products in the company (Indomaret /Alfamart) (W-36-O-23)
5. <i>Infâq</i> boxes in every mosque on behalf of BAZNAS		
Threats	ST Strategy	WT Strategy
1. Ngawi citizen pay zakat personally	1. Maintaining ASN trust by providing public report on the distributed zakat funds (S-456-T-1)	1. Focusing on the empowerment of small and poor entrepreneurs (W-137-T-2)
2. It is difficult to build <i>mustahiq</i> 's mentality to trade	2. Being able to read market opportunities for <i>mustahiq</i> business sustainability (S-12-T-2)	2. Utilizing OPZ to promote BAZNAS in each region (W-2456-T-1)

Table 8 shows that BAZNAS Ngawi prioritizes the SO (Strengths-Opportunities) strategy in building the *mustahiq* families' economic resilience who get productive financing by increasing their skills, providing training and assistance to housewives, and collaborating with OPZ to form socio-economic enterprises (Afkar & Utomo 2020, 175). Salim ibn Abdullah ibn Umar narrated a hadith from his father,

“That The Prophet (PBUH) once gave alms to Umar but was rejected, then Umar said, “Give the alms to the ones who needed it more than me.” The Messenger replied, “Take it, develop it (be productive), and give alms to others. The wealth or treasure that comes to you when you are not asked and being ambitious for it, just accept it. And if it does not come to you, don't follow your lust.” (al-Kahlani n.d, 149).

The hadith tells that The Prophet (PBUH) asked Muslim to develop the zakat funds into a more productive business. Whoever wants to develop them can take advantage of zakat funds as a tool. With the tool, they can work and make money and even change their condition from a *mustahiq* to a *muzakkî*.

Conclusion

From the discussion, it is known that zakat institutions play crucial role in improving *mustahiq's* economic conditions. Zakat which was previously only distributed consumptively, is now also distributed productively. BAZNAS Ngawi's strategy in building family economic resilience is to prioritize the SO (*Strengths-Opportunities*) strategy by improving the skills of *mustahiq*, providing training and assistance to housewives, and collaborating with OPZ (The Organization of Zakat Management) to form social businesses. Based on the results of the SWOT analysis, BAZNAS Ngawi is in the *Growth* quadrant. In this quadrant the state of the industry is in a favorable condition because it has power and can take advantages of opportunities. Furthermore, the authors suggest BAZNAS Ngawi to focus more on increasing the empowerment of small and poor entrepreneurs and using OPZ to promote BAZNAS in each region. Besides, for BAZNAS Ngawi partners, they are expected to take advantage of the business capital provided by BAZNAS for productive needs and be able to develop their businesses so that those who previously became *mustahiq* can become *munfiq* and *muzakki*. This research is limited to only one BAZNAS Ngawi program, namely *Ngawi Makmur*, while the other four programs have not been studied. It is hoped that further researchers will be able to develop this research through the five programs owned by BAZNAS Ngawi.

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