

Strategies for Enhancing Zakat Fund Management in Minority Areas: A Case Study in Humbang Hasundutan Regency

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Abstract: This study focuses on analyzing two key aspects: zakat collection strategies and the effectiveness of zakat management in Islamic minority regions, particularly in Humbang Hasundutan Regency. Employing a descriptive method with a quantitative approach, the analysis of zakat collection strategies utilizes the SWOT technique, while the effectiveness of zakat management is assessed through the ZCP 10-point instrument, specifically targeting Disbursement Management. The findings indicate that the Zakat Collection Unit (UPZ) of BAZNAS in Humbang Hasundutan falls within the "growth and build" category, with weighted scores of IFAS and EFAS being 2.44 and 3.13, respectively. This suggests an adoption of an aggressive growth-oriented strategy. Recommended strategies to enhance zakat collection include market penetration, innovation in culturally-based zakat programs like Batak Danilhan Natolu, universal philanthropy programs, utilization of information technology, and institutional strengthening. The effectiveness of zakat management by UPZ Baznas Humbang Hasundutan increased quantitatively from 73.83% in 2019 (effective) to 97.39%-104.79% in 2020-2022 (highly effective). Qualitatively, zakat management is deemed highly effective in the ZCP Point 10 category

Keywords: Zakat; Minority; Strategy; Effectiveness; SWOT

Abstrak: Penelitian ini fokus pada analisis dua aspek utama: strategi pengumpulan zakat dan efektivitas pengelolaan zakat di daerah minoritas Islam, terutama di Kabupaten Humbang Hasundutan. Menggunakan metode deskriptif dengan pendekatan kuantitatif, analisis strategi penghimpunan zakat dilakukan dengan teknik SWOT, sementara efektivitas pengelolaan zakat dianalisis melalui instrumen ZCP poin 10 (Disbursement Management). Hasilnya menunjukkan bahwa Unit Pengumpul Zakat (UPZ) BAZNAS Humbang Hasundutan masuk dalam kategori bertumbuh dan membangun, dengan skor tertimbang IFAS dan EFAS masing-masing 2,44 dan 3,13. Ini mengindikasikan strategi pertumbuhan yang agresif. Strategi rekomendasi untuk meningkatkan pengumpulan zakat melibatkan penetrasi pasar, inovasi program zakat budaya Batak Danilhan Natolu, program filantropi universal, pemanfaatan teknologi informasi, dan penguatan lembaga. Efektivitas pengelolaan zakat oleh UPZ Baznas Humbang Hasundutan meningkat dari 73,83% pada 2019 (efektif) menjadi 97,39%-104,79% pada 2020-2022 (high effective) secara kuantitatif. Secara kualitatif, pengelolaan zakat dinilai sangat efektif menurut kategori ZCP Point 10.

Kata Kunci: Zakat; Minoritas; Strategi; Efektivitas; SWOT

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Introduction

Legal issues in this article arise from the absence of a formal BAZNAS Kabupaten in Humbang Hasundutan, violating the requirement in Zakat Law Number 23 of 2011. The establishment of a BAZNAS Kabupaten is legally mandated for efficient zakat management at the district level, raising concerns about the legal foundation of zakat management in the region. Scrutiny of UPZ BAZNAS Humbang Hasundutan's status and structure is essential to ensure compliance with legal standards. This article highlights suboptimal zakat fund collection, suggesting potential legal gaps in existing mechanisms. Legal reforms or improved implementation of zakat laws may be necessary to address these challenges and enhance the legal infrastructure for zakat management in Humbang Hasundutan.

Humbang Hasundutan Regency, situated in the North Sumatra Province with its capital in Doloksanggul, was established on July 28, 2003, through Law Number 9 of 2003 as a result of the administrative division from its parent district, previously part of North Tapanuli Regency. Covering an expansive area of 251,765.93 hectares, it comprises 250,271.01 hectares of land and 1,494.91 hectares of water, which includes the Lake Toba region.

The regency is subdivided into 10 districts, 153 villages, and 1 urban village. The districts under the jurisdiction of Humbang Hasundutan Regency are Doloksanggul, Pollung, Parangangan, Lintong Nihuta, Sijamapolang, Onanganjang, Pakkat, Tarabintang, and Baktiraja. As of 2018, the population stands at 186,694 individuals, consisting of 92,702 males and 93,992 females.¹

Examining the population based on religion, the majority adhere to Christianity (146,689), followed by Catholicism (55,890), and Islam (7,700), making up a mere 3.6%. Further analysis at the district level reveals

that the Islamic population is significant in only 6 out of the 10 districts. When correlated with the data on the number of mosques and prayer spaces (musholla) in Humbang Hasundutan Regency, it is evident that Islamic religious activities, represented by the presence of mosques and musholla, are concentrated in six districts: Doloksanggul, Pakkat, Tarabintang, Parlilitan, Pollung, and Lintong Nihuta.²

Despite the relatively small Islamic population, concerning zakat, a religious obligation in Islamic Sharia, this community holds potential for zakat utilization, contributing to the welfare of Humbang Hasundutan's society.

According to the 2022 study conducted by Puskas BAZNAS, the zakat potential in Humbang Hasundutan Regency is substantial. Although there is an existing zakat institution with a structure akin to UPZ (Unit Pengumpul Zakat), based on Zakat Law Number 23 of 2011, there is a notable absence of BAZNAS Kabupaten (District-level National Zakat Agency). This institutional gap is identified as a significant issue affecting the suboptimal zakat collection in Humbang Hasundutan.³

An examination of zakat collection data by UPZ Baznas Humbang Hasundutan since its formation in 2019 reveals a considerable gap compared to the anticipated zakat potential.

The table below summarizes the zakat collection results:

Table 1. Zakat Collection Results at UPZ BAZNAS Humbang Hasundutan

No	Year	Zakat Collection Results (IDR)
1	2019	7,090,000
2	2020	6,150,000
3	2021	15,045,616
4	2022	12,960,875

¹ "Badan Pusat Statistik Kabupaten Humbang Hasundutan," 2022.

² Dini Setiana Saragih, "Sistem Pengelolaan Keuangan Zakat Dikantor YBM PLN Unit Induk Daerah Sumatera Utara," *Journal Economic Excellence Ibnu Sina* 1, no. 4

(November 2023): 301–14, <https://doi.org/10.59841/EXCELLENCE.V1I4.651>.

³ "Badan Pusat Statistik Kabupaten Humbang Hasundutan."

Table 1 shows that the average zakat collection over the past four years is IDR 10,311,622, representing only 0.15% of Humbang Hasundutan's zakat potential. This is significantly lower than the national zakat collection percentage in 2022, indicating suboptimal zakat management in the region.

Analyzing the average zakat collection over the past four years, it amounts to only IDR 10,311,622, which qualitatively represents 0.15% of Humbang Hasundutan's zakat potential. This percentage falls significantly below the national zakat collection percentage of 22.43 trillion in 2022, equivalent to 6.03% of the national zakat potential of 372 trillion. This indicates the suboptimal management of zakat in Humbang Hasundutan, particularly concerning the collection of zakat potential, a crucial aspect of zakat management.

Meanwhile, according to 2022 BPS data, the poverty rate in Humbang Hasundutan is relatively high, as shown in the table below:

Table 2. Poverty Data in Humbang Hasundutan 2018 – 2020

No	Year	Poverty Line (IDR/capita/month)	Number of Poor People	Percentage of Poor Population
1	2018	329,189	16,930	9.00
2	2019	336,500	16,600	8.75
3	2020	374,768	17,920	9.36

Table 2 indicates that the average poverty rate in Humbang Hasundutan over three years is around 9% of the population. This includes Muslims living below the poverty line who could potentially benefit from zakat distribution if the zakat potential in Humbang Hasundutan is maximally managed.

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Zakat, as a social interconnection, should play a role as an economic growth instrument that can uplift the community. This can be achieved when the ideal theoretical basis of zakat worship integrates with the realities of effective zakat institutional structures and management.⁴ Hence, achieving the collection of zakat potential and the effectiveness of zakat management in Humbang Hasundutan could be enhanced and optimized.

Literature Review

Concept of Zakat

From a linguistic perspective, the term "zakat" carries several meanings, such as "al-barakatu" (blessings), "an-namaa" (growth and development), "ath-thaharatu" (purity), and "ash-shalahu" (wholeness). In the terminology context, zakat refers to a portion of wealth with specific conditions mandated by Allah SWT to be given by its owner to the eligible recipients, also with specific conditions.⁵ According to Yusuf Qordowi, zakat can be understood as wealth that must be contributed from a specific type of asset and then given to those entitled, following the prescribed procedures.⁶

By setting aside and directing wealth to fulfill the zakat obligation, individuals can help purify their souls from excessive love of wealth, miserliness, selfishness, and individualism.⁷ In addition to the concept of zakat, there are similar concepts in Islamic teachings related to wealth worship, namely

⁴ Heru Susetyo, "Dinamika Pengelolaan Zakat Oleh Negara Di Beberapa Propinsi Di Indonesia Pasca Pemberlakuan UU No. 23 Tahun 2011," *Jurnal Hukum Dan Pembangunan*, 2019.

⁵ Atik Abidah, "Analisis Strategi Fundraising Terhadap Peningkatan Pengelolaan Zis Pada Lembaga Amil Zakat Kabupaten Ponorogo," *Kodifikasia* 10, no. 1 (December 2016), <https://doi.org/10.21154/KODIFIKASIA.V10I1.804>.

⁶ Intan Sherly Monica and Atik Abidah, "Konsep Asnaf

Penerima Zakat Menurut Pemikiran Yusuf Al-Qardawi Dan Wahbah Al-Zuhayli," *Jurnal Antologi Hukum* 1, no. 1 (November 2021): 109–24, <https://doi.org/10.21154/ANTOLOGIHKUM.V1I1.246>.

⁷ Elvis F Purba and Ellia S Hutabarat, "Analisis Potensi Ekonomi Sektoral Kabupaten Humbang Hasundutan Tahun 2010-2018," *Visi Sosial Humaniora* 1, no. 2 (December 2020): 172–88, <https://doi.org/10.51622/VSH.V1I2.64>.

"Infak" (voluntary charity) and "Sedekah" (almsgiving).⁸ Infaq, derived from the word "anfaqa," means spending a portion of one's wealth for a specific purpose.⁹ Meanwhile, sedekah, originating from the Arabic word "shiddiq" meaning "truth," can be interpreted as giving wealth oriented toward Allah's pleasure, without considering the recipient's status of poverty.¹⁰ Thus, sedekah is a valuable contribution given to someone, irrespective of their financial situation, with the intention of seeking Allah's approval.¹¹

In conclusion, sedekah signifies the donation of valuable possessions to someone,¹² with the intention oriented toward Allah SWT, beyond the obligatory zakat, based on one's ability and willingness.¹³ In the Quran, zakat is also mentioned as sedekah in several verses, such as At-Taubah:58, At-Taubah:60, and At-Taubah:103, especially the verses revealed in Medina.¹⁴

Types of Zakat

Zakat is divided into two categories: zakat mal (wealth) and zakat fitrah (soul). Zakat mal, or wealth zakat, further consists of several types:

1. **Zakat Fitrah:** Zakat fitrah, also known as zakat jiwa or zakat baadn, is an obligatory annual contribution during the month of Ramadan for every Muslim who is subject to Islamic law (mukallaf),¹⁵ for themselves and those under their care.¹⁶ The amount is equivalent to one sha', approximately 2.7 kg per person, aimed at purifying and perfecting the practice of fasting by compensating for any shortcomings. This zakat is given to the poor and needy.¹⁷
2. **Zakat Mal (Wealth Zakat):** Zakat mal includes various categories based on the object of zakat, such as:
 - o **Livestock:** Zakat is applied to animals that serve various purposes for humans, such as transportation, consumption of meat and milk, and the production of fur and leather.
 - o **Agricultural Produce:** Zakat applies to economically valuable crops, including grains, tubers, and plantation commodities, with a minimum threshold (nisab) and a specified zakat amount.¹⁸
 - o **Gold and Silver:** Zakat is applicable to all possessions made of gold and

⁸ Irfandi EZ and Nurul Maisyal, "Pendayagunaan Zakat Untuk Penanggulangan Pandemi Covid-19 Perpektif Filsafat Hukum Islam," *Al - Muamalat: Jurnal Hukum Dan Ekonomi Syariah* 5, no. 1 (September 2020): 1–26, <https://doi.org/10.32505/MUAMALAT.V5I1.1849>.

⁹ Andi Triyanto et al., "Tafsir Mustahiq Zakat Perspektif Literatur Sosiologi Reaktualisasi QS. At Taubah," *Jurnal Ilmiah Ekonomi Islam* 9, no. 3 (November 2023): 3364–70, <https://doi.org/10.29040/JIEI.V9I3.10810>.

¹⁰ Hartomi Maulana and Muhammad Zuhri, "Analisis Implementasi Good Amil Governance Berdasarkan Zakat Core Principle Di Lembaga Amil Zakat: Studi Pada LAZ Nurul Hayat, Surakarta," *Al Tijarah* 6, no. 2 (December 2020): 154, <https://doi.org/10.21111/TIJARAH.V6I2.5500>.

¹¹ Nur Aini and Abdillah Mundir, "Pengelolaan Zakat, Infaq Dan Sedekah Dalam Upaya Meningkatkan Pendapatan Ekonomi Pelaku UMKM Di BAZNAS Kota Pasuruan," *MALIA (TERAKREDITASI)* 12, no. 1 (December 2020): 95–108, <https://doi.org/10.35891/ML.V12I1.2367>.

¹² Fuad Yanuar Akhmad Rifai and Nuwun Priyono, "Upaya Penguatan Transparansi Dan Akuntabilitas Badan Amil Zakat Infaq Dan Sadaqoh (BAZIS) Berbasis PSAK 109 Dalam Kajian Literatur," *Journal of Economic, Management, Accounting and Technology* 3, no. 2 (August 2020): 108–19,

<https://doi.org/10.32500/JEMATECH.V3I2.1284>.

¹³ Determinan Mustahiq Zakat Fitrah Perspektif Keadilan dan Budaya Ismaulina, "Determinan Mustahiq Zakat Fitrah Perspektif Keadilan Dan Budaya," *Jurnal Ilmiah Ekonomi Islam* 9, no. 2 (July 2023): 2238–46, <https://doi.org/10.29040/JIEI.V9I2.8742>.

¹⁴ Triyanto et al., "Tafsir Mustahiq Zakat Perspektif Literatur Sosiologi Reaktualisasi QS. At Taubah."

¹⁵ Aprina Chintya and Eka Tri Wahyuni, "Pembagian Zakat Fitrah Kepada Mustahiq: Studi Komparatif Ketentuan Ashnaf Menurut Imam Syafi'i Dan Imam Malik," *Muqtasid: Jurnal Ekonomi Dan Perbankan Syariah* 8, no. 2 (March 2018): 154, <https://doi.org/10.18326/MUQTASID.V8I2.154-167>.

¹⁶ Mahfud Roid Fatoni, "Penyaluran Dana Sosial Islam Terhadap Masyarakat Marginal Dan Minoritas Di Indonesia," *Journal of Indonesian Islamic Economic Finance* 1 (2021): 44–63.

¹⁷ Irdlon Sahil, "POTENSI BAITUL MAAL WAT TAMWIL (BMT) DALAM MENINGKATKAN PERTUMBUHAN EKONOMI DI INDONESIA," *Al-Insyiroh: Jurnal Studi Keislaman* 5, no. 2 (September 2019): 33–38, <https://doi.org/10.35309/ALINSYIROH.V5I2.3515>.

¹⁸ Fatoni, "Penyaluran Dana Sosial Islam Terhadap Masyarakat Marginal Dan Minoritas Di Indonesia."

silver in any form. The nisab for gold is 20 mitsqal (approximately 93.6 grams), and for silver, it is 200 dirhams (approximately 624 grams). The zakat amount is 2.5% or 1/40.¹⁹

- **Ma'adin and Rikaz:** Zakat ma'adin applies to mined or extracted items with economic value, such as tin, iron, nickel, oil, coal, and other mining products. Zakat is payable immediately upon obtaining these items. Rikaz, or treasure troves, are found items without an apparent owner, requiring a one-time payment of 20%.

Recipients of Zakat

According to Surah At-Taubah (9:60) in the Quran, there are eight categories of zakat recipients, known as *aṣṇaf samaniyah*. These include fakir (poor), miskin (needy), amil (those who collect zakat), gharimin (those in debt), muallafat al qulubuhum (those whose hearts need reconciliation), fii sabilillah (in the path of Allah), ibnu sabil (wayfarer), and riqab (slaves). The first four categories are prioritized for zakat allocation.

Zakat Collection Strategies

Effective zakat collection is a key aspect of zakat management. Organizations must implement various methods and strategies to achieve optimal results.²⁰ Fundraising planning and development are crucial, involving marketing and production management enhancements.²¹ Muhammad and Bakar outline four strategic stages in the zakat collection process:

1. **Target and Muzakki Segmentation:** Identifying and segmenting potential muzakki (zakat givers) targets is crucial for facilitating zakat collection. Comprehensive data on various aspects, such as education, social status,

economic status, and cultural background, are essential for the segmentation process. This information is vital for socialization and literacy about zakat obligations among potential muzakki.

2. **Resource and Operational Preparation:** Adequate preparation of resources and operational functions is essential. This includes organizing and improving the workforce's morality and competence, selecting committed and competent zakat officers, establishing Standard Operating Procedures (SOPs) to prevent deviations, and enhancing the skills of zakat officers through education, training, and certification.
3. **Communication System Preparation:** Establishing a two-way communication system between muzakki and zakat organizations is necessary for disseminating information related to zakat services, literacy about zakat, financial reports, and organizational activities. The system should ensure comprehensive, up-to-date, and prompt information delivery to the public.
4. **Service System Preparation:** Providing excellent service to donors with various conveniences, speed, certainty, and friendliness is essential. This creates donor comfort and satisfaction.

In conclusion, understanding the potential muzakki, preparing resources and operations, establishing effective communication, and providing quality service are critical components of zakat collection strategies. A well-organized and implemented fundraising plan contributes to achieving optimal results for zakat organizations.

Method

This research adopts a qualitative

¹⁹ Nurnasrina Nurnasrina and P. adiyes Putra, "IMPLEMENTASI PENGELOLAAN DANA ZAKAT PADA BANK UMUM SYARIAH DI INDONESIA," *Jurnal Ilmiah Ekonomi Dan Bisnis* 18, no. 1 (March 2021): 1–9, <https://doi.org/10.31849/JIEB.V18I1.4537>.

²⁰ Muhamad Ulul Albab Musaffa et al., "Study the Philosophy of Islamic Law in Determination Percentage of Zakat Mal," *Az-Zarqa': Jurnal Hukum*

Bisnis Islam 14, no. 1 (June 2022): 19–40, <https://doi.org/10.14421/AZZARQA.V14I1.2589>.

²¹ Ayu Rahmatul Ainiyah and Airlangga Bramayudha, "Kegiatan Pendistribusian Zakat Produktif Pemberdayaan UMKM Di LAZIZMU Kabupaten Gresik," *Journal of Islamic Management* 1, no. 2 (August 2021): 91–108, <https://doi.org/10.15642/JIM.V1I2.553>.

descriptive approach to investigate the strategies employed in optimizing zakat collection in minority areas, focusing on Kabupaten Humbang Hasundutan. The study aims to reveal effective strategies for zakat collection and assess the managerial effectiveness of one of the Zakat Management Organizations (OPZ) in the region, namely UPZ BAZNAS Humbang Hasundutan.

The research follows a qualitative descriptive methodology, providing a detailed depiction of the object or event without seeking universally applicable conclusions. A case study design is employed, referring to Suharsini Arikunto's definition, involving an in-depth exploration of a specific organization, institution, or phenomenon.

Data sources are derived directly from subjects and objects in the research, including entities and individuals. Primary data is collected from the locus of the study, requiring considerable effort to obtain necessary information. The data collection process involves sorting and categorizing documents obtained from the research location, such as reports, notes, documentation, and interviews with various stakeholders related to zakat activities in the minority area of Humbang Hasundutan.

Data analysis includes reading and reviewing observational notes and interview transcripts to identify emerging themes and patterns. The collected data undergoes content analysis, a scientific approach to examining and drawing conclusions about a phenomenon using documents (texts) as information sources.

In conclusion, this research contributes valuable insights into the strategies for optimizing zakat collection in minority areas, with a specific focus on UPZ BAZNAS Humbang Hasundutan. The qualitative descriptive methodology and case study design provide a comprehensive understanding of the subject, offering potential enhancements for zakat collection strategies in similar contexts.

Results and Discussion

Traditional Zakat Management and Its Challenges in Kabupaten Humbang Hasundutan

Zakat management in Kabupaten Humbang Hasundutan has been in practice since the advent of Islam in the region. The zakat management is carried out by a zakat committee selected by the mosque congregation through deliberation, generally facilitated by the Mosque Board during the month of Ramadan. Typically, the selected members consist mainly of mosque administrators, knowledgeable scholars, and community leaders. This practice is traditional and has been passed down through generations in some mosques.

The zakat management handled by mosque committees mostly involves the administration of zakat fitrah. However, they do not reject individuals who wish to donate their wealth as zakat, although such instances are rare. The committee works during the month of Ramadan to distribute zakat, either entirely or partially, while the remainder is kept in the Baitul Mal Mosque (Mosque Fund) for operational purposes outside Ramadan.

Despite being responsible for zakat management, some mosque committees do not seek official permission from the government as zakat committees for legal purposes. According to them, their actions are solely aimed at assisting the congregation in fulfilling zakat fitrah and distributing it in accordance with the teachings of zakat sharia. Nevertheless, they consistently report the results of zakat collection and distribution transparently on the mosque notice board, providing data to the District Office when requested. This was validated by the author through data obtained from the Mosque Committees via the District Religious Affairs Office in Kabupaten Humbang Hasundutan.

Although these committee groups lack official authorization from the government or BAZNAS, they consider themselves zakat administrators and consistently allocate a portion of the collected zakat to the rightful administrators. For example, the zakat

committee of the Grand Mosque Doloksanggul has been operating traditionally for a long time and manages zakat in accordance with Islamic sharia. When asked about their awareness of UPZ BAZNAS in Kabupaten Humbang Hasundutan, they acknowledge it but believe that UPZ BAZNAS only manages Maal and Infaq Sedekah from government employees.

Apart from mosque zakat committees, there are individuals in Kab. Humbang Hasundutan who directly distribute their zakat to recipients, as demonstrated by Rahmat Siregar, a successful gold shop owner, who consistently donates an average of 5 to 10 million per year directly to the poor in his vicinity. When asked why he doesn't channel his zakat through BAZNAS or LAZ, he expressed a lack of trust in existing charity organizations. Similarly, Tumingin, a successful culinary entrepreneur, shared a similar sentiment, stating that he distributes his zakat directly to family and close relatives in his village, citing a lack of understanding about BAZNAS's role in Humbang Hasundutan. He expressed willingness to channel part of his zakat through BAZNAS if the organization facilitates the collection of wealth-based zakat.

In contrast, Mrs. Dongoran, a wealthy gold jewelry businesswoman in Doloksanggul, consistently calculates and distributes her zakat directly to recipients in her surrounding community, including close relatives and the less fortunate. She annually allocates between 60 to 75 million for zakat distribution. Besides helping the poor, she supports religious educators, imams, and preachers, considering them instrumental in her children's religious education and religious outreach in her community. When asked about not channeling her zakat through BAZNAS, she explained that it is not due to a lack of trust but a preference for her established practice. However, she is open to

redirecting part of her zakat through BAZNAS if their representatives come to collect, although not all of it as she intends to continue supporting her relatives.

The management of zakat by both mosque committees and individuals in the author's view represents a significant zakat potential that, if properly collected and managed by official zakat institutions, could enhance the effectiveness of zakat in Kabupaten Humbang Hasundutan.

Strategies for Enhancing Zakat Collection in Humbang Hasundutan

To analyze strategies for enhancing zakat potential collection in Humbang Hasundutan, the researcher will analyze the strategies used to increase zakat funds from 2019 to 2022.

Zakat Worship as Every Muslim's Obligation

In Islam, zakat is a mandatory duty for every Muslim. As it is considered a fundamental teaching, the majority of the indigenous Batak Toba people, even though a minority in terms of Islam, are known for their strong adherence to religious practices, especially during Ramadan. This commitment offers an opportunity for UPZ Baznas to collect zakat more effectively, needing only minimal effort and appropriate strategies to capitalize on this potential.

Dalihan Natolu Philosophy Strengthens Solidarity

The indigenous Batak Toba community upholds the Dalihan Natolu philosophy, fostering solidarity, mutual assistance, and social harmony.²² This cultural and religious synergy provides an opportunity for UPZ Baznas to tap into the non-Islamic Batak Toba community. By crafting philanthropy and humanitarian campaigns based on Batak culture, UPZ Baznas can attract donations from this supportive community²³

²² Resdati, "Eksistensi Nilai Dalihan Na Tolu Pada Generasi Muda Batak Toba Di Perantauan," *Sosial Budaya* 19, no. 1 (July 2022): 58–63, <https://doi.org/10.24014/SB.V19i1.16624>.

²³ Rut Debora Butarbutar, Raharja Milala, and Dina Datu Paunganan, "DALIHAN NA TOLU SEBAGAI SISTEM

KEKERABATAN BATAK TOBA DAN REKONSTRUKSINYA BERDASARKAN TEOLOGI PERSAHABATAN KEKRISTENAN," *Dharmasmrti: Jurnal Ilmu Agama Dan Kebudayaan* 20, no. 2 (October 2020): 21–28, <https://doi.org/10.32795/DS.V20i2.1019>.

UPZ Baznas as the Sole Recognized Institution

UPZ Baznas in Kabupaten Humbang Hasundutan is the only officially recognized institution under the Zakat Law No. 23 of 2011. Other conventional zakat committees operating during Ramadan in mosques are not official institutions with legal foundations, presenting an opportunity if they can be educated, nurtured, and subsequently transformed into official UPZ Baznas entities. This would strengthen the network of zakat collection partners through mosques in Humbang Hasundutan under a unified BAZNAS institution.

Untapped Zakat Potentials

According to UPZ Baznas data, zakat collection has primarily focused on the zakat of government employees in the Ministry of Religion,²⁴ neglecting other potential sources such as agricultural and commercial zakat, which are the main livelihoods of the Hasundutan population.²⁵ Given that the agricultural sector is the backbone of Humbang Hasundutan's economy, there is a substantial opportunity for UPZ Baznas to increase zakat collection by tapping into the considerable potential of agricultural and trade-based zakat.

Potential of Successful Expatriates from Humbang Hasundutan

Many Batak Toba individuals originating from Humbang Hasundutan have migrated to other regions. This presents an opportunity for UPZ Baznas to explore zakat potential from Muslim expatriates, encouraging them to donate to their hometown.²⁶

Technological Advancements

The rapid growth of information technology, particularly internet usage, opens new possibilities for zakat collection. With the majority of households having internet access,²⁷ UPZ Baznas can leverage technology to facilitate zakat collection even beyond the borders of Humbang Hasundutan. Implementing online zakat collection programs can enhance the efficiency of zakat collection initiatives.

Majority Population Adheres to Abrahamic Religions

Given that the majority of the population in Humbang Hasundutan practices Abrahamic religions, particularly Christianity, there is an opportunity for UPZ Baznas to gather donations from non-Muslim communities.²⁸ By creating innovative programs that emphasize philanthropy and cross-religious care, UPZ Baznas can potentially attract contributions from the broader community.²⁹ let's structure the analysis into a table for a clearer presentation:

table 3. Opportunities and Analysis for Enhancing Zakat Collection in Humbang Hasundutan

Opportunity	Analysis
Zakat Worship as Every Muslim's Obligation	The commitment of the indigenous Batak Toba community, despite being a minority, to zakat practices during Ramadan creates an opportunity for UPZ Baznas to collect zakat more effectively with minimal effort.
Dalihan Natolu Philosophy Strengthens Solidarity	The Dalihan Natolu philosophy of the Batak Toba community fosters solidarity and mutual assistance. UPZ

²⁴ Purba and Hutabarat, "Analisis Potensi Ekonomi Sektoral Kabupaten Humbang Hasundutan Tahun 2010-2018."

²⁵ Idah Umdah Safitri, "PROBLEMATIKA ZAKAT FITRAH," *Tazkiyya: Jurnal Keislaman, Kemasyarakatan Dan Kebudayaan* 19, no. 01 (June 2018): 20–39.

²⁶ Adison Adrian Sihombing, "Mengenal Budaya Batak Toba Melalui Falsafah 'Dalihan Na Tolu' (Perspektif Kohesi Dan Kerukunan)," *Jurnal Lektur Keagamaan* 16, no. 2 (December 2018): 347–71,

<https://doi.org/10.31291/JLK.V16I2.553>.

²⁷ Amroni, "PENERAPAN SISTEM PAKAR BERBASIS RULE DALAM PEMBAGIAN ZAKAT MENURUT HUKUM ISLAM," *Jurnal PROCESSOR* 11, no. 1 (2016): 601–15.

²⁸ Fatoni, "Penyaluran Dana Sosial Islam Terhadap Masyarakat Marginal Dan Minoritas Di Indonesia."

²⁹ Syahrin Harahap, *Al Qur'an Dan Sekularisasi: Kajian Kritis Terhadap Pemikiran Thaha Husein* (Yogyakarta: Tiara Wacana, 1994).

Opportunity	Analysis
	Baznas can tap into this cultural and religious synergy by designing campaigns based on Batak culture to attract donations.
UPZ Baznas as the Sole Recognized Institution	Being the only officially recognized institution, UPZ Baznas offers an opportunity to unify and strengthen zakat collection by educating and transforming existing conventional zakat committees into official UPZ Baznas entities.
Untapped Potentials	Zakat There is a significant untapped potential for zakat from agricultural and commercial sources, the main livelihoods in Humbang Hasundutan. UPZ Baznas can increase zakat collection by focusing on these overlooked sectors.
Potential of Successful Expatriates from Humbang Hasundutan	Many successful Batak Toba expatriates present an opportunity for UPZ Baznas to explore zakat potential from this group, encouraging them to contribute to their hometown.
Technological Advancements	The growth of information technology, particularly internet usage, provides an opportunity for UPZ Baznas to leverage technology for efficient zakat collection beyond the borders of Humbang Hasundutan.
Majority Population Adheres to Abrahamic Religions	The prevalence of Abrahamic religions, particularly Christianity, among the majority population opens an opportunity for UPZ Baznas to gather donations from non-Muslim communities through innovative cross-religious programs.

Table 3 illustrates the opportunities and analysis for enhancing zakat collection in Humbang Hasundutan. By leveraging the religious commitment of the Batak Toba Muslim community, the cultural solidarity inherent in the Dalihan Natolu philosophy, and the official status of UPZ Baznas, there are significant potentials to be tapped. Additionally, focusing on agricultural and

commercial zakat, engaging successful expatriates, utilizing technological advancements, and targeting the broader Abrahamic religious community can further maximize zakat collection efforts.

By strategically capitalizing on these opportunities, UPZ Baznas in Humbang Hasundutan can enhance zakat collection potential and achieve more effective and impactful zakat distribution in the region.

In conclusion, by strategically capitalizing on these opportunities, UPZ Baznas in Humbang Hasundutan can significantly enhance zakat collection potential, resulting in a more effective and impactful zakat distribution in the region.

Conclusion

This study explores aggressive strategies, specifically a growth-oriented approach, to optimize existing strengths for maximizing potential opportunities in zakat collection within Humbang Hasundutan Regency. The most suitable strategy identified for broader outreach to muzakki/donors is a penetration strategy. This involves: 1) Leveraging the opportunities presented by the local Batak Dalihan Natolu cultural philosophy through culturally based zakat programs, 2) Marketing programs with a universal philanthropy concept to be accepted by the majority religion, Christianity, in Humbang Hasundutan, 3) Implementing technology-based fundraising to reach muzakki/donors outside the region, especially successful migrants residing beyond the area, and 4) Strengthening the institution to have broader authority in consolidating and integrating zakat collection potential in Humbang Hasundutan.

Credit Authorship Contribution

Jhon Anwar Tumanggor: study design, investigation, manuscript drafting, supervision. Yayat Sujatna: study design, data analysis, manuscript review, editing.

Declaration of Competing Interest

The authors declare no competing interests related to this study. There are no financial or personal conflicts of interest.

Data Availability

Data are not available for sharing.

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