

# Center Baznas Fundraising Method in Collecting Zakat, Infaq and Shodaqoh Funds

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**Abstract.** Fundraising are activities that must be carried out by the organization as one of the successes of the programs owned by the organization. especially for social organizations that orient their programs to solving problems in society such as social inequality, poverty, health, and others. BAZNAS is a government-owned institution that has the authority to manage zakat nationally. With its great power in raising funds, BAZNAS remains competitive with other amil zakat institutions in raising funds. Even though he has the authority to collect zakat funds, which are focused on national level muzakki, such as civil servants in ministries/state institutions, state-owned enterprises, multinational companies with offices in the capital. However, it turns out that BAZNAS also raises funds in the community nationally and continues to compete competitively with other zakat management institutions. This study aims to determine the method of fundraising or fundraising BAZNAS Central. This study aims to determine the method of fundraising BAZNAS Central. The type of research used in this research is library research. This library research is carried out by collecting information in the field with the topic of discussion being researched, in this case the Fundairinsg method. This research is descriptive analysis, which is a method that describes and explains in detail the reality that exists in.

**Keywords:** method; fundraising; direct; indirect; zis

## 1 Introduction

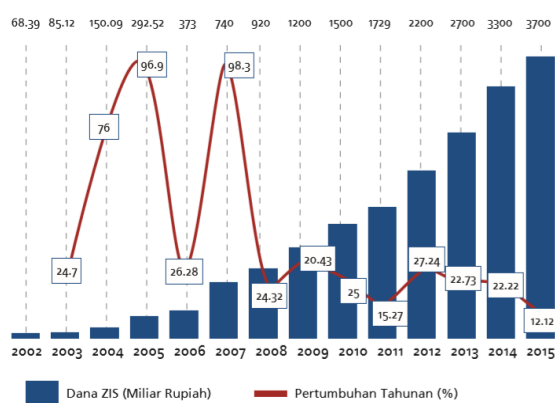
In Law no. 23 of 2011 concerning the management of zakat explains that zakat is a property that must be issued by a Muslim or business entity to be given to those who are entitled to receive it in accordance with Islamic law. Zakat itself is also explained in the Qur'an in the surah At-Taubah (9: 103) which means "Take zakat from some of their wealth. and with that zakat you cleanse and purify them, and pray for them. Verily, your prayer (becomes) peace of mind for them. and Allah is All-Hearing, All-Knowing." The meaning of the verse clearly states that zakat is an obligation that must be fulfilled by Muslims as a form of our devotion to Allah SWT. The scholars agree that paying zakat is obligatory, that is, if it is carried out it will be worth a reward and if left it will be worth a sin in the eyes of Allah SWT [1].

Zakat can also be said as maaliyah ijtimaa'iyyah worship or property worship that has a social dimension, has a strategic and decisive position [2]. When viewed in language, zakat has the meaning of al-barakatu (blessing), an-namaa (growth and

development), ath-thuhrru (purity), and ash-shalahu (orderliness) [3]. Then some scholars have different opinions regarding zakat itself, but most of them have one substance in common, namely assets with certain criteria that God requires for his people to be handed over to those who are entitled to receive it through amil zakat [3].

Zakat is also very closely related between the language approach and understanding according to the term, namely that the assets issued will be a blessing, grow, develop and increase, holy and good [4]. This is as stated in the Qur'an surah At-Taubah: 103 and Surah Ar-Ruum: 39 which means "And something usury (additional) that you give so that it increases in human wealth, then usury does not add to Allah's side. And what you give in the form of zakat which you intend to achieve the pleasure of Allah, then (who do so) it is those who multiply (the reward)" [5].

The potential for zakat in Indonesia itself has enormous potential, based on the 2017 Indonesian Zakat outlook, data related to the collection of ZIS zakat, infaq and alms funds explains that Indonesia has a positive trend in the amount of ZIS fund collection from 2002 to 2015.



**Fig. 1.** Total ZIS fundraising in Indonesia.

From this data, the total collection of ZIS funds from 2002 to 2015 since BAZNAS was officially established amounted to 5310.15%. And also in the data, it can be ascertained that the amount of ZIS fund raising has a positive trend or always increases by 38.85% for each year [5] so from these data it can be concluded that in fact these zakat, infaq and alms (ZIS) funds have enormous potential to be managed.

But unfortunately, zakat, infaq, and alms management institutions such as prayer rooms or mosques and other philanthropic institutions that are not yet large enough still use conventional fundraising methods such as utilizing charity boxes that are placed just like that, sticking posters on the walls in the mosque halls, and installing banners. This argument is in line with what Andre Agustianto, a postgraduate student at UIN Sunan Kalijaga Yogyakarta, said in his article entitled "Why do you have to go through BAZNAS?". The article explains that this habit of the Indonesian people prefers to distribute their zakat directly to the mined mustahik and give their zakat to amil zakat institutions such as BAZNAS [6]. Ropesta Sitorus wrote that "the low absorption of zakat is caused by several factors, one of which is that people

are still accustomed to distributing their zakat directly (to mustahik) or through kyai. and mosques. This has been going on until 1999 since Law No. 38 concerning the management of zakat was first passed" [7] so that from the case study it becomes a common thing that happens in the community if they want to pay zakat, usually they will give their zakat directly to mustahik.

BAZNAS is the official institution for zakat management nationally and the only institution established by the government in accordance with the Presidential Decree No. 8 of 2001. BAZNAS has the task and function of collecting and distributing zakat, infaq and alms (ZIS) at the national level. In raising zakat, infaq and alms funds, BAZNAS is a very competent institution in collecting and distributing ZIS funds to the public. BAZNAS has a variety of fundraising methods used, such as zakat outlet services, digital zakat payment services, zakat pick-up services, and so on. In 2018 it was launched on the official website owned by BAZNAS, namely <https://baznas.go.id/> was able to collect zakat funds of Rp. 206.3 billion, and received donors of 38.5 thousand Muzaki.

So from the background above, the formulation of the problem to be answered is "How is the fundraising method at BAZNAS in collecting Zakat, Infaq and Shodaqoh funds in the 2016 - 2020 period?" which from the formulation of the problem the purpose of this study is to know the description of the BAZNAS fundraising method in collecting Zakat, Infaq, and Shodaqoh (ZIS) funds which was carried out in the 2016-2020 period. It is hoped that this research can provide broad information to the public about the National Amil Zakat Agency in conducting fundraising in the community and it is hoped that this research can enrich the treasures of research studies of fundraising methods, especially in the scope of zakat, infaq and alms.

## **2 Methodology**

In this study, the author uses descriptive qualitative research as a source of library data, namely research conducted to obtain data in the field by making the library the main basis (primary data). This means that the data comes from library sources in the form of books, encyclopedias, journals, theses, magazines, newspapers, and others related to the topics discussed by the researcher. Based on the type of research above, the researcher hopes to get results that are descriptive and interpretive. Thus, it is possible to analyze and examine in more depth the BAZNAS fundraising method in collecting Zakat, Infaq and Alms funds.

The research that the author does is descriptive-analytic, which describes all the data obtained in a clear and detailed manner related to the subject matter in the theory, then the author describes it according to the data in the field in accordance with the objectives of the research to be studied.

This research is a type of library research by taking the research theme of the BAZNAS fundraising method in collecting ZIS funds. So the data collection is done through a search for existing references and writings related to the object of research. This study takes data based on primary and secondary data sources.

This qualitative research data is not in the form of numbers or calculations, the existing data is usually in the form of text, photos, stories and pictures [8]. Due to the type of research that the author uses is library research, there are several data collection methods that can be used in this research, namely library research, documentation, and other data sourced from literature studies, journals, articles, and theses that have relevance to the research problem being studied. by the author.

This study uses an interpretive descriptive analysis which means the author will explain the data to obtain a deeper and broader meaning and meaning to the results of the research conducted. The discussion of research results is carried out by reviewing the results of research critically with relevant theories and accurate information obtained from the field [9]. In this case the author will use the research steps as described by Tesch quoted by Craswell, these steps will be described by the author. as below :

1. Understand the notes as a whole carefully.
2. Have one of the most interesting, open-ended documents, study the document and think about its main meaning.
3. Make a list of all topics, group similar topics, then the researchers enter these topics into important topic columns, unique topics and the rest.
4. Condense the topics into code and write the code. this initial schema to see if new categories and codes appear.
5. Find the most descriptive words for the topics, then change the topics into categories.
6. Make a final decision on the abbreviation for each category and sort the codes alphabetically.
7. Collect data material for each category in one place and conduct initial analysis.

Variable Operationalization: Fundraising: an activity to raise funds and the process of influencing donors, either individually, in groups, or in institutions to distribute funds in the form of zakat, infaq and alms to the ZIS management institution". Sub variable : Direct Fundraising : direct fundraising or direct fundraising : method using technique or involving Muzaki's direct participation. Indirect Fundraising : indirect fundraising or indirect fundraising: a method that uses this technique not involving Muzaki's direct participation. Conceptualization of BAZNAS: what fundraising method does BAZNAS use?

### **3 Results And Discussion**

In raising funds or fundraising, the goal is to get as much zakat, infaq and alms as possible. If the organization does not get funds, it can be said that the fundraising has failed. The National Zakat Strategic Plan for the 2016 – 2020 period of BAZNAS which was legalized in Jakarta on August 30, 2016 is a reference for the BAZNAS organization in carrying out organizational operational activities during that period. The contents of the strategic plan include vision and mission, strategic issues, zakat management system, policy objectives and key performance indicators. From the contents of the strategic plan, the author will seek and analyze whether the contents of the strategic plan discuss or discuss the purpose of fundraising through a theoretical approach or new findings. So that later the writer concludes what will be the fundraising strategy of BAZNAS in the 2016 – 2020 period.

- In the BAZNAS roadmap there are growth targets made in annual timeframes as follows:
  - In 2016 BAZNAS targets the growth of ZIS and DSKL by 25% from the previous year (2015)
  - In 2017 BAZNAS targets ZIS and DSKL growth of 30% from the previous year (2016)
  - In 2018 BAZNAS targets ZIS and DSKL growth of 35% from the previous year (2017)
  - In 2019 BAZNAS targets ZIS and DSKL growth of 40% from the previous year (2018)
  - In 2020 BAZNAS targets ZIS and DSKL growth of 40% from the previous year (2019)
- in the BAZNAS strategic plan for the 2016 – 2020 period in CHAPTER V Objectives, Policy Directions and Key Performance Indicators that in part C, namely Key Performance Indicators

in the aspect of collecting points 4.2, it is shown that BAZNAS has an individual National Muzaki database target which is made in the following table:

**Table 1.** Key Performance Indicators of BAZNAS Aspects of Collection

No	Key Performance Indicator	Unit Size	Target				
			2016	2017	2018	2019	2020
4.2	Individual National Muzakki Database	Million People	3.33	4.33	5.85	8.19	11.46

Key Performance Indicators are financial or non-financial matrices used by organizations to determine and measure the organization's progress towards organizational goals. This KPI is the key to a goal consisting of KPI, Benchmarks, Targets, and the time frame within the organization [10] from this KPI data, BAZNAS has an indicator or target in collecting muzaki every year, and from this target it can be seen that BAZNAS increases the number of muzaki targets every year.

Fundraising method is used to collect zakat funds from muzakki and prospective muzakki. Without the fundraising method, the organization cannot raise funds for muzaki. There are two fundraising methods that can be used, namely direct fundraising and indirect fundraising. Generally, an institution in doing this fundraising uses both methods, either direct fundraising or indirect fundraising. This is because both methods have their own advantages and objectives in collecting zakat funds to muzakki.

1. BAZNAS Official Website  
BAZNAS has a website with the url <https://baznas.go.id/>. This website is the official website of BAZNAS which can be accessed 24 hours. This website has various functions such as program information, fundraising results, and direct payment of ZIS funds.
2. BAZNAS Digital Services  
Digital Services by BAZNAS aims to make it easier for muzakki to pay ZIS to BAZNAS. BAZNAS has various digital service strategies developed by BAZNAS which include internal platforms, external platforms, social media platforms, artificial intelligence platforms, and innovation platforms [11]. One example is the application, e-commerce, and social media *oy-indonesia & line*.
3. BAZNAS Zakat Outlet  
The BAZNAS zakat outlet is a place to receive zakat, infaq, and alms as well as zakat services for muzakki who want to pay zakat or want to give infaq and alms funds. The BAZNAS zakat outlets are available in various places such as in Jakarta, several stations and airports, malls, stock exchanges, and others.
4. Online Payment Channel  
BAZNAS has a large number of online payment channel payment systems. Some of the online payment channels owned by BAZNAS are internet banking, SMS Banking, Electronic Data Capture (EDC), Mandiri E-Cash, Doku Swallow, BRI E-Pay, Virtual Account, and T-Cash.
5. Muzaki Corner Application  
Muzaki Corner is a WEB-based application service owned by BAZNAS that functions to make zakat payments through applications, and zakat donation pickup services. This Muzaki Corner can only be accessed if the muzakki has a Zakat Compulsory Main Number (NPWZ).
6. Payment via ATM directly to BAZNAS

BAZNAS also cooperates with several well-known banks in Indonesia such as BRI Syariah, BNI Syariah, Bank Muamalat, and others to provide zakat payment services via ATM. With the payment of zakat, infaq, and alms through ATMs, muzaki do not need to fill in a virtual account number or account number. With just a touch from the ATM screen, zakat muzaki can be done.

7. **Zakat Payroll System**  
Zakat Via Payroll System is a zakat payment system that will directly deduct from the salary of an employee in a company with agreed terms and conditions. This greatly facilitates muzakki because then employees do not have to worry about whether they have paid zakat or not.
8. **Zakat Pick Up Service**  
Zakat pick-up service is a service used by muzakki who want to pay zakat, infaq, and alms directly through BAZNAS zakat amil. This service is available at various BAZNAS branch offices from to the regions. The way for muzaki to use this service is by filling out the form on the official BAZNAS website or calling the telephone number.
9. **Youtube BAZNAS TV**  
In educating the public about the obligation to pay zakat mal and pay infaq & alms, BAZNAS conducts education and outreach to the public using the YouTube platform under the name BAZNAS TV channel. In this channel there are various kinds of propaganda videos about zakat, ranging from seminars, tausiyah, to reports on the use of zakat funds.
10. **Social Media BAZNAS**  
BAZNAS has various kinds of social media that can be viewed and accessed by the public. The social media owned by BAZNAS are Facebook, Twitter, and Instagram. The content or content of BAZNAS social media is an invitation to pay zakat and pay infaq & alms, socialization of the BAZNAS program, and reports on the use of zakat funds.
11. **Zakat Consultation Service**  
To make it easier to do zakat, infaq and alms, it is necessary to have a direct response from the amil zakat to be able to handle muzakki problems when they want to do zakat. BAZNAS has a service called zakat consulting service. This zakat consultation service has a function to provide information on questions asked by muzaki, such as questions about the nominal zakat mal that must be paid. To be able to use this service, muzaki can contact whatsapp, telephone or email.
12. **BAZNAS Campaign**  
In conducting socialization and education about zakat, infaq and alms, BAZNAS made a big campaign to do this. Reported by Antaranews, BAZNAS conducted a campaign on Friday before the arrival of the holy month of Ramadan 1440 H. The campaign was carried out in the form of a parade carrying banners containing information about zakat. This parade was held from the BAZNAS office in Kebon sirih to the Monas field in Jakarta [12].
13. **Books released by BAZNAS**  
BAZNAS's efforts to provide education, socialization, and information about zakat, BAZNAS also makes literature such as books, journals, and articles created and compiled by the internal team of BAZNAS. This book is available online on the official BAZNAS website on the [puskasbaznas.com](http://puskasbaznas.com) page.

## 4 Conclusion

Based on the results of the research and discussion above, it can be concluded that the fundraising method used by BAZNAS in collecting zakat, infaq and alms funds is divided into two fundraising methods, namely;

Direct Fundraising which consists of several methods in it, namely:

1. Direct Mail and Electronic Directmail : Social Media WhatsApp Messenger; zakat consulting services via Whatsapp message and Email;
2. Telefundraising : WhatsApp Call and telephone;
3. Direct Advertising : it was not found that BAZNAS used direct advertising or direct marketing in fundraising.
4. Direct Percentage : BAZNAS Zakat Outlet; Zakat pick-up service,

Indirect Fundraising which consists of several methods in it, namely:

1. Advertorial : Youtube BAZNAS TV
2. Image Company : Social media Instagram, Facebook, and Instagram;
3. Organizing Events : BAZNAS Campaign,
4. Through Intermediaries : BAZNAS Digital Services Covering Applications, E- Commerce, and Social Media;
5. Establishing Relationships : Zakat Payroll System.
6. By reference : Books released by BAZNAS.
7. Etc. (finding) : Application of muzaki corner; Online Payment Channel; payment via ATM; and the official BAZNAS website.

So from the findings of the fundraising method that the author studied, BAZNAS uses two fundraising methods, namely the direct fundraising method and the indirect fundraising method. of the two methods of the type The method used is almost all used.

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