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Fundraising Strategies for Optimizing Zakat Collection in BAZNAS Cirebon

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KEYWORDS
Fundraising Strategy, Implementation, Optimization

ABSTRACT

Fundraisingor zakat fund collection is the process of collecting zakat funds issued by muzakki which are then managed by amil zakat bodies or institutions and given to mustahiq zakat. The problem in this study is the lack of understanding of Fundraising strategies as optimization of zakat funds, causing BAZNAS Cirebon City to identify the most efficient and effective method of collecting zakat funds. The purpose of this study is to determine the strategy of Fundraising zakat funds in BAZNAS Cirebon City, explore the implementation of Fundraising zakat funds used in BAZNAS Cirebon City, analysis of Fundraising strategies can optimize zakat fund collection in BAZNAS Cirebon City. This study uses a qualitative approach that is described to obtain data on Fundraising strategies as optimization of zakat fund collection in BAZNAS Cirebon City. The data collection technique in this study uses direct observation of zakat fund collection activities at BAZNAS Cirebon City, interviews with the chief executive, head of the collection division, head of the human resources and general division and collection staff. Data analysis techniques using miles and huberman are data reduction, data presentation and verification. The results of the study in BAZNAS Cirebon City in the strategy of Fundraising zakat funds, Fundraising implementation and optimizing zakat fund collection in BAZNAS Cirebon City. So that the programs can be enjoyed by the people of Cirebon City there is a program from BAZNAS Cirebon City.

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INTRODUCTION

Paying zakat is a fundamental act of worship that is obligatory for all Muslims. Zakat is one of the pillars of Islam, enshrined in the Quran, so its existence is widely recognized and a crucial component of a person's Islam (Marta Vevi Azwar, 2016). The difference between collecting and administering zakat funds is that collecting zakat funds is the process of influencing or encouraging the community, whether individuals, community representatives, or institutions, to channel their funds to an organization. Collecting zakat funds, on the other hand, is fundamental to managing zakat in accordance with applicable regulations (April Purwanto, 2022).

Current events regarding fundraising in the collection and collection of zakat funds are still ineffective in optimizing zakat collection. The public is still unaware of information regarding optimizing zakat collection at the Cirebon City BAZNAS. This necessitates public outreach regarding optimizing productive zakat fund collection. In previous research, this zakat for the collection and accumulation of zakat funds must be better able to become stable in its management which is more alternative, fast and efficient in order to maintain economic stability (Nopiardo, 2021).

According to the Quran, a person's readiness to pay zakat is seen as a primary sign of submission to Islamic teachings and a prerequisite for receiving Allah SWT's mercy and help. Paying zakat can also be interpreted as a person's desire to purify and develop their wealth in accordance with Islamic law, as well as a desire to consistently uphold their faith and cleanse themselves of various sins such as greed, avarice, selfishness, and disobedience.

Zakat also plays a significant role in addressing various existing economic problems. Zakat is unique because it encompasses two dimensions: obedience to Allah SWT (hablum minallah) and concern for others (hablum minannas). Zakat is also expected to minimize the income gap between the rich and the poor and improve the economy. Therefore, if managed properly and competently, zakat funds have enormous potential for individual and human well-being. In this regard, the Republic of Indonesia Law.

Indonesian Law Number 23 of 2011 concerning Collection and Arrangement regulates the legal framework for zakat in Indonesia (Kamal & Shafrani, 2022).

Table 1.1Distribution of BAZNAS Zakat Funds in Cirebon City (Rupiah) 2016 – 2022

Year	Distribution of Zakat	Distribution of Productive Zakat
2016	4,337,870,032	1,928,667,112
2017	6,345,273,719	2,657,786,225
2018	8,139,284,928	2,998,554,321
2019	3,323,080,611	1,781,216,599
2020	4,019,687,749	1,831,613,572
2021	4,692,352,041	2,240,226,572
2022	4,655,884,382	2,876,987,122

Source: BAZNAS Cirebon City (2023)

Based on the table above, the distribution of zakat and the distribution of productive zakat at BAZNAS Cirebon City in 2016 was zakat distribution of 4,337,870,032 and the distribution of productive zakat of 1,928,667,112, in each year experiencing instability in the distribution of zakat and the distribution of productive zakat, but in 2022 it experienced up to zakat distribution of 4,655,884,382 and the distribution of productive zakat of 2,876,987,122. The success of the objectives of receiving, distributing and productive zakat is how a National Zakat Agency builds and strengthens its mustahik. This is based on how the National Zakat Agency of Cirebon City fosters its partners.

FundraisingFundraising can be defined as an activity of collecting funds and other forms of zakat from the community (whether individuals, groups, organizations, companies, or governments), which will be distributed and utilized for those who are entitled to receive zakat. Fundraising is an important activity that must be undertaken seriously. If fundraising is carried out properly, the amount of zakat collected will also increase. approaching the ideal. In fundraising activities, there are often two main goals: raising funds, soliciting donations, garnering sympathy or support, building the organization's reputation, and providing a sense of satisfaction for donors. (Istiqomah, Ahmad Fauzi, 2021).

The ability of the Cirebon City BAZNAS to determine the most practical and efficient method for collecting zakat donations is what makes this research significant. With proper fundraising planning, the Cirebon City BAZNAS can maximize zakat collection more effectively and efficiently, reduce operational costs, and increase returns that can be directed towards compliance with BAZNAS Cirebon City activities.

Fundraising strategy is very important, namely closely related to collection and collection, various problems such as Fundraising which are still questioned by the optimization of zakat funds and problems in collection and collection are still lacking in understanding, especially for those who do not know yet still do not understand how to carry out Fundraising strategies. Based on this, the problem formulation in this research is: (1) What is the strategy for fundraising zakat funds at BAZNAS Cirebon City?, (2) How is Fundraising Implemented at BAZNAS Cirebon City? (3) How can Fundraising Strategy optimize zakat fund collection at BAZNAS Cirebon City?

The aim of the research is, after knowing the problem formulation above, the aims to be achieved from this research are: (1) Understanding the Zakat Fundraising Strategy at BAZNAS Cirebon City. (2) Exploring the Implementation of Zakat Fundraising Used at BAZNAS Cirebon City. (3) Fundraising Strategy Analysis can optimize zakat fund collection at BAZNAS Cirebon City

LITERATURE REVIEW

a. Fundraising

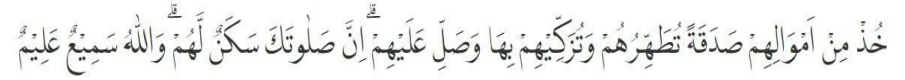
1. Fundraising

Strategy comes from the Greek word strategos which means general. It was first triggered byLike military action, strategies are developed as a means to subdue opposition. Ultimately, however, plans emerge for every social community and organizational activity. Strategy is the primary initiative or core principle of a business or organization. Strategy refers to the techniques, instruments, choices, and activities

used to achieve a goal by integrating all aspects of a significant business. (Rizky Akbar, 2020).

2. Legal Basis for Fundraising

   Legal Basis for Fundraising The legal basis regarding Fundraising zakat has been explained in the word of Allah SWT. Namely Surah At-Taubah verse 103:
   Meaning: Take zakat from their wealth, thereby purifying and sanctifying them, and



   pray for them. Your true prayer is a source of peace for them, and Allah is All-Hearing, All-Knowing.

   The verse above explains that Allah mandates that zakat be collected from His servants who have fulfilled these requirements. Paying zakat from their possessions will purify and cleanse them, and eliminate all tendencies towards stinginess and undue attachment to their possessions. Apart from that, it can instill virtue in their hearts, and Allah will make them richer than before.

3. Fundraising Goals

   The purpose of the Fundraising from BAZNAS Cirebon City is to conduct Fundraising in zakat are as follows:

   a. Fundraising

      Zakat fundraising is a program run by the Zakat Collector Association to support and coordinate individual businesses or the business world to achieve common goals. The government, BAZNAS Cirebon City, is a Zakat Collector Institution, formed by the community and supported by Local government funds are collected (Hayatika, 2021). Fundraising can be defined as the collection of funds, but it has a broader meaning, encompassing not only funds but also goods and services of material value.

   b. Fundraising

      Zakat fundraising can be defined as an effort to influence the community, either individually or through representatives within the community or institutions, to donate funds to an organization. From the various definitions above, it can be concluded that a fundraising strategy is a plan to influence the community or potential donors to contribute in the form of financial donations or other sources of funds of value, which are then distributed to those in need (Nopiardo, 2017).

4. Fundraising Methods

   A method can be defined as a pattern, form, or method used by an institution to raise funds or resources from the community. BAZNAS Cirebon City requires various fundraising methods to optimize fundraising results. Fundraising methods include two, as follows:

   a. *Direct Fundraising*

      *Direct Fundraising*Direct fundraising involves techniques or methods that directly involve donors. This form of fundraising requires interaction that can elicit an immediate or immediate response from donors. In this model, if a donor expresses their desire to donate after receiving information from the Cirebon City BAZNAS, they can easily donate directly (Istiqomah and Ahmad Fauzi, 2018). (Istiqomah and Ahmad Fauzi, 2018).

   b. *Indirect Fundraising*

*Indirect Fundraising*is a model that uses techniques that do not involve direct donor participation. In this form of fundraising, there is no direct interaction with donor responses. Typically used as a promotional tool, this model aims to build a strong institutional image. without having to direct individuals to immediately make donations (Imas Maelani and Yoiz Shofwa Shafrani, 2022).

5. Scope of Fundraising

   *Fundraising*Fundraising isn't just about raising money; it's about gaining support for a cause or project. To fully understand it, you need to understand the essence of fundraising.

6. Fundraising Principles

   There are several things in determining Fundraising for the needs of the community in need in principles.

   The principles of fundraising are as follows:

   a. The principle of Fundraising must ask

      In a study conducted by the Cirebon City BAZNAS, they questioned individuals who did not contribute. Those who did donate generally gave when asked, even without expecting anything in return.

   b. The principle of Fundraising means connecting with other people

      This may indicate that greater involvement, interaction, or connections with various parties will enable greater donor participation in BAZNAS. Becoming a donor member of BAZNAS may reflect a person's desire to provide assistance to others or contribute to activities that benefit society at large (Pangiuk, 2020).

7. Elements of Fundraising

   According to Kinanti (2021), there are several elements related to zakat fundraising, namely:

   a. Needs Analysis

      The needs analysis includes aspects of compliance with Islamic law, in reporting.and transparent accountability, perceived benefits in improving the welfare of the community, quality service, maintaining good relationships through friendship, and effective communication. Individuals hope that zakat management will be carried out in accordance with Islamic sharia principles. They reject the existence of the possibility of futility in paying Zakat, believing that every action should have value before Allah.

   b. Donor or Muzakki Segmentation

      Grouping donors or muzakki can be considered a creative strategy for deeply understanding zakat contributors, whether individuals, organizations, or legal entities. This demonstrates the segmentation approach as an art in identifying and exploiting emerging opportunities within society. The importance of viewing segmentation as an art form is so that zakat institutions do not simply view society as a simple market, avoiding potential mismatched targets. Through careful segmentation, zakat institutions can allocate their resources according to the various community segments they have identified.

   c. Identification of donor and muzakki profiles

      This serves to determine the identity of potential donors or zakat payers in advance. Individual donor or zakat payer profiles can be in the form of biographical data, while institutional donor or zakat payer profiles can be in the form of company profiles.

b. Optimizing Zakat Fund Collection

1. Optimization

   According to the Big Indonesian Dictionary (KBBI), optimization comes from the word optimal, meaning the best or highest. Optimizing means making the best or highest. Meanwhile, optimization is the process of optimizing something, in other words, the process of making something the best or highest. So, the meaning of optimizing zakat fund collection referred to in this study is an effort used to optimize zakat fund collection at BAZNAS Cirebon City. Optimization techniques are used to achieve the desired goals by producing optimal and successful results. An organization that functions as a liaison between those who are obliged to pay zakat and those who receive benefits is needed to achieve optimal zakat, namely optimizing zakat so that it is managed methodically, structured, and then can be utilized appropriately (Erma, 2018).

2. Benefits of Optimization

   The benefits of optimization consist of four types according to (Prasetyo and M. Usman, 2019), including:

   a) Determining objectives To determine several foundations that can be used to facilitate the event and facilitate the creation of ideas that will be realized in action.
   b) Managing Problems One of the advantages of optimization is that it can also address internal issues. This means that problems can be solved by maximizing the use of what we have.
   c) Overcoming obstacles: Efforts to find explanations and answers to every obstacle faced or the process of resolving a problem through various efforts to select from several alternatives that are close to the truth or are considered correct for a particular purpose.
   d) Improving decision-making accuracy can be achieved through optimization, which continuously generates valuable data for problem-solving. This allows for precise and efficient problem-solving. Therefore, potential obstacles can be addressed promptly with appropriate measures.

3. Increasing Public Awareness

   Public awareness encompasses the understanding and appreciation of something based on the explanation received, which then drives the desire to act in accordance with that understanding. Awareness can also be described as a psychological process that stems from a sincere and genuine conscience. Furthermore, awareness can be understood as an individual's voluntary adherence to rules and awareness of their duties and responsibilities. As it develops, awareness arises from an individual's inner strength, which becomes the source of intention, driving behavior and action (Karim, 2017).

   Meanwhile, society can be defined as a group of people who live together in a certain area, with diverse personalities and cultures. This society is a large number of individuals who live in a similar area, have similarities with individuals outside that area, and share a culture relatively similar. Social interaction and communication are crucial aspects of societal dynamics, and without these requirements, social and cultural relations cannot be optimally realized (Dedeh Maryani, 2019).

   Thus, from the various conclusions, it can be concluded that public awareness is a feeling of knowing and understanding what a person has done or has in order to create a pattern of social life that is in accordance with existing norms to achieve a change for the better.

4. Zakat Fund Collection

The collection of zakat funds and the calculations involved in distributing the funds to those in need can be simplified through structural zakat collection. To assist the underprivileged, zakat funds must be managed properly and correctly. The distribution of funds will become more transparent and equitable with the presence of the National Zakat Agency (BAZNAS). The National Zakat Agency (BAZNAS) is a zakat management center that functions as an organizer that distributes and uses zakat funds in accordance with other zakat institutions, in addition to acting as a regulator that issues regulations related to zakat management in Indonesia. (Lutfi Mafathu Rizqia, 2020).

Fundraising refers to the process or method of accumulating objects or goods that can be of benefit to others. Conversely, funds are a form of wealth or assets necessary for daily activities and are constantly circulating. In this sense, fundraising can be defined as the activity of accumulating objects or valuables (money) to support ongoing daily activities, with the goal of improving the common good.

RESEARCH METHODS

This research approach uses a qualitative method, namely qualitative research is a study that reveals certain social situations by describing true realities, formed with words based on relevant data collection and analysis techniques obtained naturally, this research approach uses case studies. In this case, the researcher directly conducted interviews or direct questions and answers to the Chief Executive, Head of the Collection Division, Head of HR and General Affairs and the relevant Collection Staff at BAZNAS Cirebon City (Djam'an Satori and Aan Komariah, 2017).

The type of research used in this study is field research, where the author directly goes into the field to observe the object to be studied in order to obtain clear information regarding the Fundraising Strategy as an optimization of zakat fund collection at BAZNAS Cirebon City in Harjamukti District (Harahap, N. 2020).

The methods used are: Research Object, Research Subject, Data Source consisting of Primary Data and Secondary Data, Data Collection Techniques consisting of Observation, Interviews, Documentation. Data Analysis Techniques consisting of Data Reduction, Data Display, Conclusions and Data Validation Techniques.

RESULTS AND DISCUSSION

Research Results on Zakat Fundraising Strategies at BAZNAS Cirebon City strategy is a tool for achieving goals; it allows for discussions about critical issues or elements of success, as well as strategic choices that are expected to have a significant and lasting impact on success and behavior. For zakat payments to benefit those in need, they must be calculated accurately in accordance with relevant regulations (Poerdamarwinto, 2019).

According to this opinion, it was felt by Mrs. Restu as Head of the Collection Division, based on the results of the interview on Friday, January 12, 2024, who said:

"In implementing the zakat fundraising program, all relevant parties must be involved in its implementation, so that the program benefits the community, especially the City of Cirebon. In this case, those directly involved include Regional Services, Government Agencies, Private Companies or State-Owned Enterprises or Regional-Owned Enterprises, Schools, Mosques, and Prayer Rooms. In this case, the target is for people who need useful assistance from BAZNAS

Cirebon City". (Restu, 2024).

Research Results on Fundraising Implementation at BAZNAS Cirebon City Strategy implementation is a clear outline of actions taken to achieve a goal. Therefore, program activities are closely aligned with predetermined strategic planning. Fundraising is a fundraising activity that gathers human resources in the form of funds from the surrounding community, from individuals to the upper classes, to finance an institution. This also benefits the community (Pupuh Fathurrohman, 2019).

Meanwhile, according to the opinion of Mr. Al Bayan as the Collection Staff of BAZNAS Cirebon City on Thursday, January 11 2024, he said the following:

"The implementation of Fundraising at BAZNAS Cirebon City through social media has garnered a lot of support from the community as Fundraising such as the actions of the Palestinian donation movement, BAZNAS Cirebon City campaigned for the movement to Palestine, funds have been collected which have been listed on BAZNAS Cirebon City's social media and in many communities that have partnered in solidarity actions for the implementation itself through social media, individuals through letters and so on." (Al Bayan, 2024).

Research Results Optimizing Zakat Fund Collection at BAZNAS Cirebon City Optimization is an activity to perfect or optimize, namely the process Identifying the best solution. Optimization is not always about maximizing profits or minimizing costs, but rather the deliberate implementation of a program to achieve objectives and maximize performance during implementation (Irfan Fauzi, 2019).

According to the opinion expressed by Mrs. Detty as Secretary of BAZNAS Cirebon City based on the results of an interview on Friday, January 12, 2024, she said: "In terms of fundraising, it offers zakat to muzakki (payers of zakat). Optimizing zakat fundraising at BAZNAS Cirebon City is an important step to ensure that the institution can meet the needs of the community who need assistance from BAZNAS Cirebon City. This determines the positive impact of involvement in optimizing zakat in accordance with applicable regulations, in determining the optimization of zakat fundraising. It complies with applicable standards, so that the community can feel the positive impact of optimizing distribution evenly." (Detty, 2024).

CONCLUSION

Based on the results of research on Fundraising Strategy as Optimization of Zakat Fund Collection at BAZNAS Cirebon City

1. BAZNAS Cirebon City in its zakat fundraising strategy in this case has various flagship programs through eight programs that have been prepared in BAZNAS Cirebon City, to produce the best in an organization, this will allow the community to get what they want in the form of ongoing programs so that the local community will prosper through programs that have been prepared in BAZNAS Cirebon City. As for promotions carried out in the digital era in zakat through marketplace platform media, this will have a positive impact in increasing and adding new muzakki through digital media and is good for BAZNAS Cirebon City.
2. BAZNAS Cirebon City in implementing Fundraising in terms of carrying out activities in accordance with applicable provisions to achieve maximum and better results for offers to the nearest agencies in Cirebon City, so that it is evenly distributed according to what has

been planned in determining donation actions to the community who want to be involved regarding one example of a donation to care for Palestine with BAZNAS Cirebon City, this encourages maximum progress for humanitarian actions in Palestine, this also encourages maintaining health through assistance with food, clothing, daily necessities and health needs.

3. BAZNAS Cirebon City Fundraising Strategy to optimize the collection of zakat funds in BAZNAS Cirebon City to be more optimal in promoting BAZNAS Cirebon City programs through social media, conducting digital marketing so that employees and the community are interested in the program. This will always be beneficial for people in need, then people who carry out these activities in the program can get jariyah rewards, in conducting Fundraising offers and promotions through BAZNAS Cirebon City the community will realize this can be a useful field for all Cirebon City residents in need.

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