

FUNDRAISING STRATEGY ON ZAKAH, INFAQ AND SADAQAH AT ZAKAH ORGANIZATION “YDSF” SURABAYA 2019

Akbar Zulfia Fratama ¹

(akbar.zulfia@unida.gontor.ac.id)

ABSTRAK

Sebagai negara dengan jumlah populasi muslim terbanyak di dunia, yaitu sebesar 13 % tentu dipastikan memiliki potensi zakat, infaq dan sedekah yang besar. Potensi zakat yang dimiliki Indonesia adalah sebesar 217 triliun, namun melihat pada penghimpunan zakat nasional terakhir hanya mampu menyerap 3.7 % dari jumlah potensi yang ada. Tentu hal ini menjadi tantangan bersama bagi lembaga amil zakat di Indonesia dalam memaksimalkan potensi zakat tersebut. Yayasan Dana Sosial Al-Falah Surabaya, sebagai salah satu lembaga amil zakat yang sudah berdiri lama di Indonesia sejak 1 Maret 1987 menjadi alasan peneliti dalam meneliti strategi penghimpunan yang diterapkan. Maka dari itu tujuan dari pada penelitian ini adalah untuk mengetahui bagaimana strategi penghimpunan serta kelebihan dan kekurangan Yayasan Dana Sosial Al-Falah Surabaya dalam menghimpun dana ZIS. Metode yang digunakan dalam penelitian ini adalah pendekatan kualitatif, dengan pengumpulan data campuran atau triangulasi. Data dikumpulkan dari hasil observasi, wawancara, serta dokumentasi terkait lembaga. Kemudian analisis data yang digunakan adalah analisis deskriptif terhadap strategi penghimpunan dana zakat, infaq dan sedekah (ZIS), Serta analisis SWOT (kekuatan, kelemahan, peluang dan ancaman) terhadap faktor internal dan eksternal yang ada di Yayasan Dana Sosial Al-Falah Surabaya. Dari analisis data menghasilkan kesimpulan bahwa Yayasan Dana Sosial Al-Falah Surabaya menerapkan direct dan indirect fundraising. Pada direct fundraising, menggunakan Telefundraising, Direct Mail, dan Direct Fundraising, berbeda dari direct,

¹Kampus Pusat UNIDA Gontor, Siman, Ponorogo Jawa Timur, Telp. +62 352 483762 Fax. +62 352 488182.

pada indirect fundraising menggunakan Image Campaign, Special Event, Religious Fund, Menjalin Relasi/Mitra, dan Mendirikan UPIZ. Kemudian dalam metode pembayaran YDSF memfasilitasi dengan beberapa cara, diantaranya: membayar ke kantor, jemput donasi oleh petugas YDSF, dan transfer melalui beberapa bank. Berdasarkan analisis SWOT alternatif strategi yang bisa dilaksanakan Yayasan Dana Sosial Al-Falah sesuai dengan keadaannya saat ini adalah (1) Peningkatan Penghimpunan Melalui Program-Program Strategis, (2) Memberdayakan Koordinator Dalam Perluasan Wilayah Penghimpunan YDSF, (3) Penambahan Jumlah SDM di Divisi Penghimpunan dan Tim Survei, (4) Memperbanyak Kerjasama Dalam Membangun UPIZ, (5) Memperkuat Kerjasama dan Penghimpunan Dari Lembaga-Lembaga Pendidikan, (6) Memperbanyak Program Pelayanan Individu, (7) Memaksimalkan Mitra Kerja YDSF Dalam Peningkatan Pelayanan, (8) Peningkatan Kualitas SDM Melalui Berbagai Kegiatan: seperti Pelatihan, Delegasi Kegiatan, dsb.

Kata kunci: *YDSF, Strategi, SWOT, Penghimpunan Zakat, Infaq, Sedekah*

INTRODUCTION

Indonesia is a country with the largest Muslim population in the world. As Djayusman (2017) stated that Indonesia is a country with the largest Muslim population in the world; 13% of the world's Muslims live in this country.² Based on this condition, Indonesia certainly has a great opportunity in collecting *zakah* funds. Indonesia has *zakah* potential up to 217 trillion.

However, looking at the fact that it turns out, the potential of *zakah* owned by Indonesia is still only 3.7%, Rp. 8,100 billion than the total potential possessed. Although in 2018 the National *Zakah* Institution (BAZNAS) explained that there were

² Royyan Ramdhani Djayusman, "Analisis Strategi Penghimpunan Dana Zakat, Infaq, dan Sedekah (Studi Kasus di LAZ Ummat Sejahtera Ponorogo)", *Islamic Economics Journal*, Vol.3, No.1, Juni 2017. p. 54-55.

an increase of 31.8% from the previous year, these funds was the result of the collection of *zakah*, *infaq*, and *sadaqah* (ZIS) and other Religious Social Funds (DSKL). The fund collected by ZIS and DSKL are from BAZNAS, Zakah Institution (LAZ), and the Zakah Collection Unit (UPZ) in Indonesia.³

This problem certainly creates confusion where the problem lies in the lack of realization of *zakah* collection in Indonesia. In a study conducted by Kiryanto (2013), one of the issues in collecting *zakah* funds becomes public confusion. The community is faced with two choices between channelling funds that they have directly or through the *zakah* funds collection institution. Seeing this phenomenon is certainly the main task for each *zakah* funds collection institution to always build public trust in the institution.⁴

Looking at the potential of *zakah* and linking it with existing *zakah* collection will be closely related to the management of *zakah* funds collected by BAZNAS and LAZ. At least several institutions have been approved by law through the Decree of the Minister of Religion Affairs. Among them are National, Provincial and Regency of BAZNAS and 14 National *zakah* institution, 7 Provincial *zakah* institution and 2 *Zakah*, *infaq*, and *sadaqah* Institutions (LAZIS).⁵

Al-Falah Social Funds Foundation (YDSF) was the national *zakah* institutions that has been active for more than 31 years to execute the collection and distribution of *zakah*. YDSF as a long-standing institution focuses on running the program with the YDSF slogan “The Benefits Felt”. five main focuses are implemented. Among them are improving the quality of education, realizing Islamic *da'wah*, prospering mosques, providing orphanages and caring for humanity.⁶

Except the five main programs above YDSF also appertain as a fairly good institution. Although the collected *zakah*, *infaq* and *sadaqah* funds are still relatively small compared to the potential of *zakat*, this indicates that the *zakat* funds collected are

³ Baznas. *Penghimpunan Zakat Baznas 2018 Naik 31,8 Persen*. Artikel Khazanah. (Accessed on January 22, 2019, at 11.27 pm, from website [www. republik.co.id](http://www.republik.co.id)).

⁴ Kiryanto, Villa Nikmatul Khasanah, “Analisis Karakteristik Muzakki dan Tata Kelola LAZ Terhadap Motivasi Membayar Zakat Penghasilan”, *Jurnal Akuntansi Indonesia*, Vol.2, No.1, Januari 2013, p. 51.

⁵ *Daftar Lembaga Keagamaan Yang Disahkan*. (Accessed on January 23, 2019, at 12.22 am, from website www.pajak.go.id).

⁶Yayasan Dana Sosial Al-Falah, *Al Falah Inspirasi Keluarga Peduli*. (Surabaya: Yayasan Dana Sosial Al-Falah, 2015). p. 6.

still not optimal. However, it is has good circulation; this can be seen from the table below.

Table 1. Amount of Zakah Funds, Infaq, and Sadaqah Collection

O	N	YEAR	ZIS FUNDS
1		2013	Rp. 35.592.167.814
2		2014	Rp. 38.890.617.865
3		2015	Rp. 40.006.355.793
4		2016	Rp. 41.767.742.080
5		2017	Rp. 43.504.783.693
6		2018	Rp. 41.581.581.503

Source: Documents of the Al Falah Social Funds Foundation

Therefore, the researcher is interested in studying how the strategy of the Al-Falah Social Funds Foundation Surabaya in collecting funds. The researcher conducted the research with the title "Fundraising Strategy on *Zakah, infaq, and sadaqah* at Zakah Organization "YDSF" Surabaya 2019".

From some of the problems described above, there are at least two problems that the researcher wants to study in this research are what is the strategy of the Al-Falah Social Funds Foundation in the collection of *zakah, Infaq* and *sadaqah* funds, and what are the alternative strategies for colleting *zakah, Infaq* and *Sadaqah* funds by Al-Falah Social Funds Foundation.

THEORY

Zakah, Infaq, and Sadaqah

Zakah means in Arabic means 'cleanliness', 'growth', 'blessing', and 'betterment'. When *zakah* propped to a person the meaning to improve and become better. Moreover, in *sharia zakah* refers to the determined share of wealth prescribed by God to be distributed among deserving categories.⁷ *zakah* is the Alms tax for All Muslim; it is considered one of the five pillars of Islam. Every Muslim who possesses a minimum amount of property is obliged to pay *zakah*. Many types of property must issue *zakah* in the form of animals, grains and fruits, gold and silver, commerce, and

⁷ Yusuf Qardawi, *Fiqh Zakah*, (Jeddah: Scientific Publishing Centre), p. xxxix

precious metal. However, in each case *zakah* is issued if an individual has accumulated the quantity of property and not given in lunar years.⁸

Besides, *zakah* is a worship that is associated with prayer because in the Qur'an, there are many words of prayer accompanied by a word of *zakah*. *Zakah* is also considered as meaningful worship or obligation because it is mentioned 82 times in the Qur'an.⁹

Infak means spending the retribution of wealth. As written in the al-Qur'an, *infak* unlike *zakah* that can be made of anything and to any extent. It is not to be confined to specified items and not to the minimum limit of the property. *Infak* also implies spending in the worldly sense which often expecting moral, material or social benefit. *Infak* is spending whereby nonbelievers to oppose Islam or on their wives, spending by hypocrites, spending by Muslims in their wives and their family by way of dower and sustenance.¹⁰

Sadaqah by many people is only narrowed down to everything a believer expends to the needy and poor. However, more than that *sadaqah* can also be called *zakah*, as stated by Mawardi "*Sadaqah* is *zakah* and *zakah* is *sadaqah*".¹¹ *Sadaqah* is taken from the word *Siddiq*, which means true, which later in practice can be interpreted that all goodness and giving to others, both rich and poor is called *sadaqah*.¹²

Strategy

Based on Webster's Comprehensive Dictionary, the meaning of the word 'strategy' is the science and art of conducting a military campaign by the combination and employment of means on a broad scale for gaining an advantage in war; generalship: distinguished from tactics, Alternatively, another meaning is a skill in

⁸ Adam Sabra, *Poverty and Charity in Medieval Islam*, (United Kingdom: Cambridge University Press, 2000), p.33.

⁹ Muhammad Iqbal Kailani, *The Book of Zakah Precept Dealing with Poor-Due*, (Saudi Arabia: Darussalam Publisher & Distributor, 1998), p. 9.

¹⁰ S. M. Hassanuz Zaman, *Economic Guidelines In the Al-Qur'an*, (Islamabad: Internasional Institute if Islamic Thought, 1999), p. 16.

¹¹ Yusuf Qardawi, "*Fiqh Zakah*", p. 36

¹² Agus Arifin, *Keutamaan Zakah, Infak, Sedekah*, (Jakarta: PT. Elex Media Komputindo, 2016), p. 192.

management.¹³ A step was taken by the company in a conscious and full state of mind to utilize its resources, then resolve existing problems and take advantage of opportunities for the continuity of the company. Other than that, the strategy also aims to provide the direction of the company according to existing needs. It is for the company to be more focused, because the target is not enough, a strategy is needed as a framework and a material decision for a manager to run, control and evaluate company performance.¹⁴

In another opinion, 'strategy' is a media used in an organization in achieving the desired goals. Along with the progress of the age of a strategy also often changes the following developments. Quoted from Chandler (1962), "Strategy is a tool to achieve company goals in relation to long-term goals, advanced programs, and priority allocation of resources".¹⁵ Based on the opinions of William F Glueck and Lawrence R Jauch, there are four alternative strategies that can be applied, including Stability, Expansion, Savings, and Combinations.¹⁶

Fundraising

In the Large Indonesian Language Dictionary (KBBI) the word collection is interpreted by the process, method, gathering of deeds. Wherein English it is called 'fundraising' while the person who serves as a fund collector is called a fundraiser. Fundraising is not a charity but the media used in raising funds which will later be used in charitable activities. Many philanthropic institutions invest their time, energy and resources in raising funds as an effort to increase the receipt of funds and beneficiaries.¹⁷

According to Henry A. Rosso, 'fundraising' is the servant of philanthropy. Fundraising is not an end in itself but was only a means to an end that rested on the organizational mission. When fundraising becomes itself, both the organization and

¹³ *The New International Webster's Comprehensive Dictionary of the English Language*, (Naples: Trident Press International, 1996), p. 1239.

¹⁴ *Ibid*

¹⁵ Freedy Ranguti, *Teknik Membedah Kasus Bisnis Analisis SWOT*, (Jakarta: PT Gramedia Pustaka Utama, 2014, Cet. Kedelapan Belas), p. 5.

¹⁶ Board Of Studies The Institute of Chartered Accountant of India, *Strategic Management*, (India: Sahitya Bhawan Publicatiboard on, 2008), p. 2.4.

¹⁷ Institute of Fundraising , *The Good Fundraising Guide Where To Start*, (London: Institute of Fundraising , 2006), p.7.

philanthropy are diminished. The sense of fundraising is the gentle art of teaching people to the joy of giving. To ensure long-term donor engagement and donor satisfaction that leads to increase philanthropy, the fundraiser must remember that giving is voluntary.¹⁸

The Urgency of Fundraising

The people are fundraisers in the social institutions strive for, and there are many ways to raise funds. Many resources can help realize what the people want. However, before raising funds for the organization, the people need to know more about what are the benefits and objectives of fundraising. Among the benefits of fundraising are:¹⁹

1). Survive

In every organization, money is the primary tool needed to maintain the continuity of an organization. Because an organization needs to run a proclaimed program, pay for every worker in the organization and safeguard existing organizational assets. The fact often happens that every organization does not work due to funding constraints or reduced organization.

Since money is one of the main thing that the organization needs, then every year it is necessary to arrange the funds that are needed so that the organization can prepare funds for future needs. This is where Fundraising is needed so that the required funds can be prepared as much as possible. If the funds collected are still insufficient, the policy needs to be taken to improve Fundraising in other sectors.

2). Expansion and Development

Every organization has its characteristics in carrying out the colors that are in their organization. However, it cannot be denied that the organization wants to continue to develop and expand the organization, both on the physical development of the organization and on the programs that it runs. The thing that must be prepared in carrying out expansion is funding. By strengthening the ability of organizations to increase funding, this will affect the projection of the planned program.

¹⁸ Henry A. Rosso, *Achieving Excellence in Fundraising*, (San Fransisco: Jossey-Bass, 2010), p.4.

¹⁹ Nina Botting Herbst and Michael Norton, *The Complete Fundraising Handbook*, (London: Directory of Social Change, 2012), p. 3-4.

3). Reducing Dependence

In maintaining the life of an organization, the power of funding is outstanding while does not depend only on one funding object. Because when an organization only has several sources of funding, and that is in large quantities, this will make the organization carry a significant influence if donors stop themselves in giving donations. By expanding fundraising , organizations will be freed from dependence on some donors. Moreover, it is important to maintain organizational stability by making good contracts with donors in establishing long-term donation commitments.

Strategy of Fundraising

There are several ways that a fundraiser can do in raising social funds. The best way is always to not try in any way to be able to raise funds, and do not forget to report the results of Fundraising and distribution of funds to donors. A report is a form of appreciation given by fundraisers to donors for the funds they have provided. A little praise and flattery that the funds they provide have provided many benefits. Futhermore, be prepared for any questions that can be asked at any time by donors.²⁰

According to April Purwanto as quoted by Murtadho Ridwan in his research. sharing fundraising activities are devided into two forms of activities. First, direct fundraising is interpreted by collecting funds by involving *muzakki* participation and donors directly in fulfilling the collection. If *muzakki* or donors have interest in donating, it immediately occurs because the information is available. Examples of this model are Direct Mail, Direct Advertising, and TeleFundraising .

Second, indirect fundraising, which is a collection model that does not involve the participation of *muzakki* or donors directly. This form of Fundraising is not done by providing direct accommodation to the response of the *muzakki* or donors immediately. This activity was carried out indirectly by directing the prayers in making donations but was more directed towards the formation of the image of the institution that was strong in the minds of prospective *muzakki* or donors. Example of activities with this model are

²⁰ *Ibid*, p.28-31

advertorials, image campaigns, organizing events, through intermediaries, establishing relationships, through references, and mediating the figures.²¹

RESULT AND DISCUSSION

Zakah Collection Strategy

Zakah is an obligation that must be fulfilled by all Muslims, just like prayer and fasting that must be fulfilled to merge the obligations that exist in each Muslim. Islam orders the issuance of *zakah* for assets that have reached the limit. However, with the lack of public understanding of the assets that must be spent on *zakah*, as well as the choice of channeling their *zakah* funds rather than entrusting to *zakah* institutions is the main reason for the difficulty of collecting *zakah* funds.

Therefore, this requires the role of not only *zakah* institutions but academics, scholars, the community and the government as a driver in building awareness of the importance of *zakah*. Moreover, it is certainly a necessity for every institution engaged in the collection and distribution of *zakah* funds to always think of appropriate facilities and strategies to bring awareness and interest to the community to channel their ZIS funds. Hence the existence of the Al-Falah Social Funds Foundation as one of the institutions focused on *zakah* becomes a part of solving the existing problems.

Problems related to *zakah*, along with the development of the times present many problems in terms of distribution. The *zakah* funds granted for someone do not become an effective means of giving welfare to the broader community because the *zakah* funds provided tend to be consumptive material that only benefits can be felt in a moment. Therefore we need a strategic solution that has a long-term nature. Although consumptive distribution must always be considered. First solutions, it must be understood that *zakah* funds should be channeled through institutions that have good performance and management. A good institution can be seen from the collection and distribution strategies. *Zakah* institution program will not be effective without fundraising, because fundraising activities at the institution determine the distribution and utilization activities. Therefore, a fundraising program for *zakah* institution must be

²¹ Murtadho Ridwan, "Analisis Model *Fundraising* dan Distribusi Dana ZIS di UPZ Desa Wonoketingal Karanganyar Demak", *Jurnal Penelitian*, Vol. 10, No. 2, Agustus 2016, p. 301-302.

designed in accordance with the situation and the existing conditions on the internal and external institutions. Al-Falah Social Funds Foundation Surabaya in the fundraising applied several strategies, direct fundraising and indirect fundraising.

In collecting zakat, infaq and sadaqah funds the Al-Falah Social Fund Foundation has five departments in the collection division, Among them: GIS department, Marketing, Donor Services, Public Relations, and Online Collection.²² Then with the five departments, the strategic steps taken to be able to become good fundraising institution.

Fundraising activities for zakat, infaq and sadaqah by the Al-Falah Social Fund Foundation always start from the deliberation process to determine the target fundraising, fundraising models, and the potential of existing zakah, infaq dan sadaqah. Depart from that the results of the deliberations will be applied by each department in the collection division with a variety of strategies, such as:

1. Telefundraising

This activity is carried out by the GIS department and donor services by conducting prospects to private donors, donor coordinators, groups, or donor companies by contacting via telephone for prospective donors who have been prospected by the donor coordinator or for those whose biodata have been recorded at YDSF events. Whereas for regular donors, this activity is carried out to remind the donors of their obligations in paying zakat, infaq and sadaqah.²³

2. Direct Fundraising

In this case YDSF interacts directly with muzakki, Munfiq or mutashaddiq. Donation collection service is a service that has been owned by YDSF starting from the first establishment. it can even be said that this service is one of YDSF's uniqueness among other zakat institutions. Donation collection services at YDSF are divided into two categories. First, this service is provided to routine donors, which are already registered in the YDSF database, which then becomes the responsibility of GIS (Galang Infaq Sadaqah). This service delivery mechanism starts from registering donors, then commits to being a YDSF donor paying according to the program or category of funds owned by YDSF, distributing donors based on zones,

²² Interview with Mr. Choirul Anwar as the Head of Collection Division, 13 March 2019.

²³ Interview with Mr. Choirul Anwar as the Head of Collection Division, 13 March 2019.

and finally funds will be routinely taken by fundraising staff namely Jungut (pickers). 50,000 out of 80.000 donors are routine donors.²⁴ Second, the donation service is incidental (temporary donors). Incidental donation services are part of the responsibility of donor services. the person who will take the pick-up directly is the juram staff (retrieval section).

3. Direct Mail

The direct collection model that is routinely implemented by YDSF is direct mail where the GIS department and donor services work together to execute this program. In the GIS department direct mail is carried out by a collector who is in charge of routinely taking donations to permanent donors as well as informing donors or coordinators of donors related to YDSF's programs. Then the donor service department carries out its role by informing donors through the YDSF media message center.

4. Image Campaign

Fundraising media campaigns or program realization information through various communication media, both print and internet. Through print media YDSF carries out marketing tools such as YDSF profiles, program profiles, brochures, publishes Al-Falah magazine once a month, and is also assisted by Surya newspapers Surabaya in program publications.²⁵ then banners / billboards / banners placed in every strategic place (educational institutions, offices, and other public places). In addition through internet media that are published like the facebook panpage, youtube channel, and the official website. Then through oral media conducted by the collection officer and coordinator of donors who have the role of mediator to permanent donors or prospective donors. visit events relate to YDSF and provide socialization about YDSF.²⁶

5. Special Event

Organizing events is one of the routine strategies implemented by YDSF in raising funds and shaping the image of the institution. Among the events that are

²⁴ Interview with Mr. Choirul Anwar as the Head of Collection Division, 13 March 2019.

²⁵ Interview with Mr. Sri Sujarno as the YDSF GIS Manager, 14 March 2019.

²⁶ Interview with Mr. Choirul Anwar as the YDSF Marketing Manager, 12 April 2019.

always held are Milad, Ramadan and Eid al-Adha. This activity is directly handled by the donor services department to provide services to donors or the general public and introduce YDSF to the public. This activity is carried out once a year in March in appreciation of the birth of YDSF, in the month of Ramadan and Idhul Adha as a celebration of Islamic holidays.

6. Religious Fund

This activity is a form of cooperation between the utilization division and the collection division at the al-Falah Social Fund Foundation. This activity is an indirect fundraising activity, as well as YDSF's efforts in increasing the faith of the wider community. This activity was carried out by YDSF by placing preachers at several points in Indonesia to serve teaching religious values. In addition, the preachers became YDSF partners in introducing the institution to the community where they served either through lectures, study sessions or other religious activities. So that the people unconsciously knew YDSF and not infrequently started to become donors of the information provided by the preachers.²⁷

7. Establish Relationships / Partners

As an institution that has a focus on five distribution channels (education, orphans, Islamic da'wah, humanity, and mosques),²⁸ YDSF through marketing managers and donor services collaborates to strengthen relationships and partners network between YDSF and related institutions in terms of counseling and ZIS collection.

In addition to counseling and raising zakat funds, YDSF also often conducts seminars, training, recitation, religious events given to all human resources within the scope of the institution / company, whether they are registered as donors or not. This activity is a form of service to donors who have contributed to the collection of ZIS funds at YDSF.²⁹

8. Establishment of UPIZ

²⁷ Interview with Mr. Sri Sujarno as the YDSF GIS Manager, 14 March 2019.

²⁸ YDSF Arsip and Documentation, 2019

²⁹ Interview with Mr. Ragil Prawito as the YDSF Donor Service Manager, 3 May 2019

In addition to collecting funds independently, the al-Falah Social Fund Foundation forms Zakat Collecting Units located in several regions, such as the Surabaya, Ponorogo and Jogjakarta areas. UPIZ served as a YDSF partner in ZIS fund collection and distribution. Every fundraising in UPIZ must be reported to the YDSF headquarters, while for the realization of the central office the funds provide power for each UPIZ.

After the collection strategy has been carried out the Al-Falah Social Fund Foundation also provides convenience in paying ZIS funds for each donor, including the conveniences offered are as follows:

First, donation services through the office. this is a service that provides space for donors to make payments directly at the al-Falah Social Fund Foundation office, where donors will be served by tellers and will be welcomed by front office employees under the donor services department. one of the departments under the collection division. Each donor who has donated will be given the same facilities as other donors who do not make payments directly to YDSF. Among the facilities provided were: al-falah magazine, receipt of receipt of funds, a thank you from the teller. Then a little souvenir from YDSF for those who made large and special amounts of funds, and confirmation of payment via SMS or Whatsapp for donors who are already registered in the YDSF database.

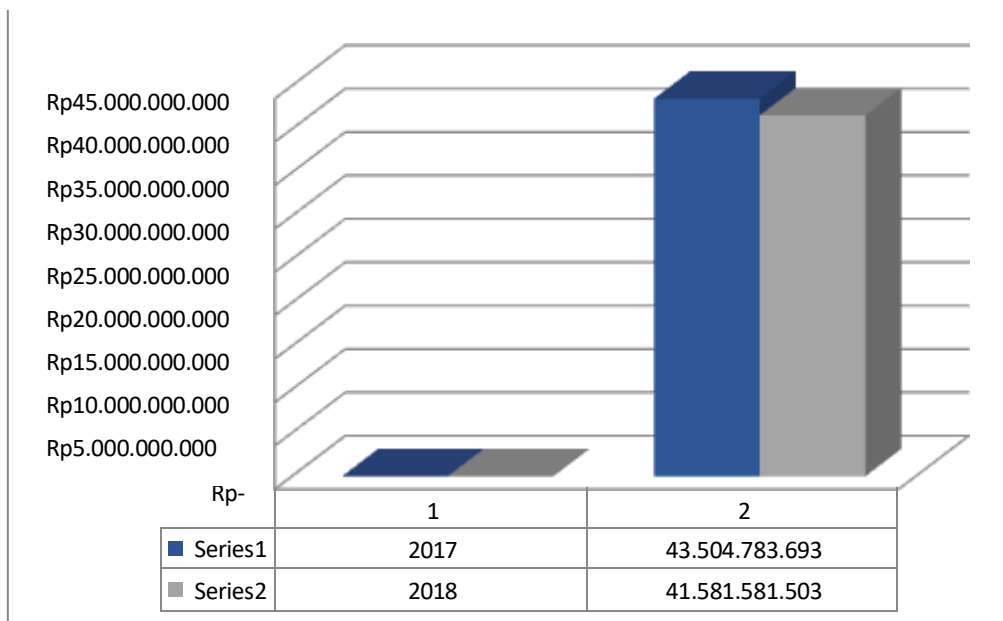
Second, a donation pick-up service. In addition to providing convenience for each donor through payment at the office, YDSF also provides a donation pick-up service. pick up donations through jungut (picker) is done for every regular donor. The distribution of donations for jungut in the Surabaya area is divided into 20 points, each point having one picker in charge of taking donations. whereas for incidental (non-routine) donors who contact the YDSF call center to collect their donations, they will be served by a juram (pick-up clerk).

Third, donation services via transfer. for loyal regular or incidental donors who will want to donate transfers, then YDSF facilitates donors by channeling funds through transfers whether registered as regular donors (routine donors) or donors that are only incidental, namely donors from the results of socialization or through social media, both

website, youtube, instagram, facebook and instagram. YDSF cooperates with several banks to provide transfer facilities. including: *zakat* donations (Bank Mandiri, CIMB Niaga Surabaya Darmo, Bank Muamalat Cabang Darmo, Bank CIMB Niaga Syariah). then *infaq* and *sadaqah* donation (BRI Cabang Surabaya, Bank Mega Syariah, Bank Jatim, Bank Permata, Bank Danamon, Bank BNI Syariah). While for the humanitarian program (Bank BNI), the sacrifice program (Bank Syariah Mandiri), the Pena Bangsa program (Bank CIMB Niaga Surabaya), and lastly for the Pena Yatim program (Bank Central Asia).

Strengthening the collection strategy above is a must see the collection of YDSF from 2017 to 2018 which has decreased. In 2017 YDSF was able to raise Rp. 43,504,783,693 and experienced a decline in 2018 which was only able to collect Rp. 41,581,581.503. a decrease in collection by Rp. 1,923,202,190.

Table 2. Collecting Zakat, Infaq and Sadaqah at YDSF 2017-2018



Source: YDSF annual financial report 2017-2018

In relation to the raising of the al-Falah Social Fund Foundation, paying more attention to donors, not only in relation to raising funds, but providing maximum service to donors owned. YDSF always visits both individual and institutional donors. Care of donors in the collection division is a shared responsibility. Among the activities are giving space to the coordinator in conducting various activities such as gathering

coordinator (institutional donors or FK2D). then giving souvenirs to donors, giving official reports related to the project program. Like the nation's pen and qurban. Then provide a positive servant and response to donors through marketing, customer service, tellers, janitors (pickers), donor services, and collectors.

Strategy Evaluation

Basically the formulation of a strategy in an institution is designed to be progressive. Designed for the long-term achievement of an institution. Strategy evaluation is the last rare thing that needs to be done to find out the results of a strategy that has been implemented. So that the results of the evaluation are used as a suggestion to see the institution's strategy to be maintained or it's time to be redesigned with a new strategy. Look at internal and external factors that often change.

In the process of formulating the strategies carried out by YDSF every year, especially in the collection division certainly has significant and long-term consequences. Because mistakes in the formulation of strategies will certainly bring greater problems in the continuity of an institution. Therefore, in the formulation of strategies and implementation of a strategy evaluation is needed. With the right evaluation, it will give a better picture of the strategy formulation.

As a non-profit organization that has an evaluation of YDSF's strategic decisions, it always tries to improve itself. So the good step that needs to be implemented by YDSF is always to conduct donor data audits in every strategic program that is carried out. Because if you look at the implementation of the strategy in 2018 YDSF is still experiencing a decline in collection from 2017. Where in 2018 YDSF managed to raise funds of Rp. 41,581,581.503. the amount of collection has decreased by Rp. 1,923,202,190. which previously in 2017 was able to collect Rp. 43,504,783,693. this certainly shows a change in the internal or external side of the institution, from the internal side of donor data must always be updated so that there is synchronization between the program and the number of donors. then from the external side YDSF must have started to make some new strategic program innovations to be able to win the hearts of the people to become donors.

SWOT Analysis of Fundraising Strategy

1. Internal

Internal environmental analysis is used to determine the strengths and weaknesses Al-Falah Social Funds Foundation in executing its role as a *zakah* institution tasked with collecting and channeling *zakah* funds. To carry out an analysis of the internal environment, internal and external factors need to be identified. Internal and external factors were obtained from interviews with respondents from internal or external YDSF. From the results of the interview, there were five factors of YDSF strengths and weaknesses.

An explanation of YDSF's internal factors are:

a) Strengths

Some of the strengths possessed by Al-Falah Social Funds Foundation are

1) Having an Excellent Program in Education

Al-Falah social Funds Foundation in collection activities has advantages because the image of the institution that has been built on YDSF institutions is a good image so the YDSF strategic program is an education-related program. This is what makes trust in YDSF is even greater. It is shown by the results of interviews with YDSF internal parties as expressed by the head of the YDSF collection division.³⁰

2) Proven Collection Experience

Another advantage YDSF has in the collection is that YDSF is a *zakah* institution that has been established for a long time. Thus, experience is considered superior and able to provide an example compared to other *zakah* Institutions.³¹

³⁰ Interview with Mr. Choirul Anwar as the Head of Collection Division, 13 March 2019.

³¹ Interview with Mr. Choirul Anwar as the Head of Collection Division, 13 March 2019.

3) Donor Loyalty

Among the distinctive features of YDSF from other *zakah* institutions is that YDSF has loyal donors. Loyal donors are born from the attention that YDSF always gives to donors in the form of good relations, as well as seen from the many donors who prefer to donate by taking it to their homes, offices, or according to their registered places to get donations.³²

4) Have a Systematic Program

In connection with the collection at YDSF, the distribution of funds is an essential suggestion in shaping the image of the institution and building interest in raising funds. It is because many of the YDSF donors are loyal to donate because of YDSF's commitment that is always responsible for the funds channeled.³³

5) Transparency and Financial Accountability

The collection and distribution in YDSF are always reported every month through various media such as by printed and online magazines YDSF also publishes the financial circulation of institutions through local newspaper partners so donors can know the money circulation in YDSF.

b) Weaknesses

Some of the weaknesses of the Al-Falah Social Funds Foundation are

1) Limited Number of Human Resources

Human resource is an essential thing to execute achievement in an institution. One of YDSF's disadvantages is the limited number of adequate

³² Interview with Mr. Nanang Setiawan, Mrs. Endah Wati Ningsih, Mrs. Setio Rini, and Mr. Sugeng Arianto, as the Donor, 14 April, 1 April, 13 April 2019.

³³ Interview with Mrs. Anisiati, Mrs. Endah Wati Ningsih, Mrs. Laika Sutansi, and Mrs. Yuarin, as the Donor, 1 April, 14 April 2019

human resources in each section. Thus, it needs to create a maximum performance from each of the lines at YDSF.³⁴

2) Limited Branch Office and Services

With the changing era it requires every institution engaged in the social sector to always think about the progress and growth of the institution. The lack of YDSF in facing the demands of community service from various regions requires YDSF to more branch offices that can play a more significant role in an area. meanwhile for now YDSF only has several branch offices, including Jakarta, Yogyakarta, Malang, Banyuwangi, Lumajang, Jember, Gresik and Sidoarjo branches.³⁵

3) Slow Response to Retrieval Decision

Among the other shortcomings of YDSF are too long in responding to requests for assistance coming into the office. This is certainly one of the impacts resulting from the growing trust of the community in YDSF. With the increasing number of requests for assistance coming in, it requires considerable time to select incoming proposals because the number of people responsible for this matter is still relatively small.³⁶

4) Limited Online Innovation Space

Some sections of YDSF have limited space. One of them is the online collection section. This is one of the disadvantages of YDSF because, amid the development of other *zakah* institutions in developing service innovations in the field of media, YDSF is still just starting and has not provided much space for it.³⁷

³⁴ Interview with Mr. Choirul Anwar, as the Marketing Manager, 12 April 2019.

³⁵ Interview with Mr. Nanang Setiawan as the Donor, 14 April 2019.

³⁶ Interview with Mr. Nanang Setiawan, Mrs. Laika Sutanti, Mrs. Pangestu Nuranti as the Donor, 14 April, 1 April 2019.

³⁷ Interview by Email with Mr. Sachroni Gumilar, as the Online Collection Manager, 18 April 2019.

5) Lack of Network Collaboration

Service has become one of the main activities that YDSF has given to each of its donors, both individual and group. Seeing the importance of this activity, YDSF experienced a few obstacles in fulfilling all service requests that brought presenters. Because of the limitations of this speaker, YDSF must strive to realize that all donor request and funds also become another element to be considered.³⁸

2. External

External environmental analysis is carried out to determine the condition of the external environment surrounding the Al-Falah Social Funds Foundation and influence the existence of YDSF in the future. Therefore it is necessary to analyze the external factors; these external factors are obtained through interviews with respondents from internal and external parties. Therefore, from the interview it is found at least four factors, namely opportunities and obstacles or threats YDSF in maintaining the sustainability of the institution.

a) Opportunity

Some of the opportunities owned by Al-Falah Social Funds Foundation are:

1) Enormous ZIS Potential

Seeing the *zakah* collection which still cannot realize the potential of *zakah* that exists makes YDSF believe that the potential even is extracted. Thus, one of the opportunities for YDSF to gather a large enough base is behind the increasing competition.³⁹

2) Public Trust

Trust becomes the principal capital to implement business, In the trade or services sector. The best step is already owned by YDSF which public trust

³⁸ Interview with Mr. Ragil Prawito, as the Donor Service Manager, 3 May 2019.

³⁹ Interview with Mr. Choirul Anwar, as the Marketing Manager, 12 April 2019.

to YDSF become one of the most exceptional opportunities in executing fundraising activities or administrative programs.⁴⁰

3) Extensive Collection Area in East Java

As an institution that has been Executed for a long time in the social institution, YDSF already has extensive collections, but there are still many areas that have not become objects of YDSF collection. Then it becomes one of the opportunities for YDSF to maximize collection in areas that have not become objects of YDSF collection.⁴¹

4) Donor Coordinator Loyalty

The collection area owned by YDSF is extensive, although there are not enough branch offices. However with the donors and loyal coordinators of YDSF, they will be able to reach even more because the YDSF coordinator does not only act as a donor and donor coordinator. It is also able to play a role as the image of the institution and YDSF informants.⁴²

b) Threats

Some of the threats or challenges that the A-Falah Social Funds Foundation has are:

1) Dual Function of BAZNAS

BAZNAS a government institution that operates in two functions both as regulator and executor becomes defiance for other *zakah* institutions, including YDSF because the absorption of BAZNAS and public trust in government institutions have a significant influence on funds raising. Besides some policies issued by the government can facilitate the collection of

⁴⁰ Interview with Mrs. Endah Wati Ningsih, Mrs. Laika Sutanti, Mr. Sutrisno as the Donor and Mrs. Asmiatun as the *Mustahiq* YDSF, 1 April, 2 May, 3 May 2019.

⁴¹ Interview with Mr. Sugeng Arianto, as the Donor, 13 April 2019.

⁴² Interview with Mr. Sugeng Arianto, as the Donor, 13 April 2019.

BAZNAS itself. ultimately, this is felt like a challenge that must be addressed continuously to help YDSF itself in facing the existing challenges.⁴³

2) Spreading a Modern Lifestyle and Consumerism in Surabaya Society

The increasing lifestyle of consumers will bring influence and threats to institutions engaged in social funds collection. Including YDSF will certainly get the impact. Due to the attitude of the people who use their wealth more in fulfilling their lifestyles, they reduce their sense of concern and desire to donate. Ultimately, this will be a threat to the collection of funds at YDSF.⁴⁴

3) Competition and Innovation by other *Zakah* Institution

Behind the development of the emergence of various *zakah* institutions, innovation and commitment of institutions are an essential things to consider because the current era requires that every provider of goods or services have innovations that can bring out the appeal of society. YDSF as a social institution must always improve innovation and commitment of the institution to always be in demand. Thus, innovation is a big challenge for YDSF in maintaining the existence of the institution.⁴⁵

4) Inflation

Like other *zakah* institutions, YDSF has challenges from the external side, namely inflation that needs to be alert out for its existence because it will have a significant impact on the attractiveness of the community's collection and desires in donating.⁴⁶

3. SWOT Analysis

SWOT analysis (Strength-Weakness-Opportunity-Threat) is executed to obtain company strategies developed through analysis of internal and external factors of the company. The SWOT analysis was used to provide a clear result of the

⁴³ Interview with Mr. Choirul Anwar as the Marketing Manager, 12 April 2019.

⁴⁴ Interview with Mr. Choirul Anwar as the Marketing Manager, 12 April 2019.

⁴⁵ Interview with Mr. Ragil Prawito, as the Donor Service Manager and Mrs. Setio Rini, as the Donor, 3 Mei, 1 April 2019.

⁴⁶ Interview with Mr. Choirul Anwar, as the Marketing Manager, 12 April 2019.

strengths and weaknesses of the company, so that it will be able to respond to opportunities and threats that exist from the external side of the company.

<div style="display: flex; align-items: center; justify-content: center;"> <div style="border: 1px solid black; width: 150px; height: 150px; position: relative; margin-right: 10px;"> <div style="position: absolute; top: 0; right: 0; width: 100%; height: 100%; background: linear-gradient(to bottom right, transparent 49%, #ccc 49%, #ccc 51%, transparent 51%);"></div> <div style="position: absolute; top: 5px; right: 5px; text-align: center;">Internal</div> <div style="position: absolute; bottom: 5px; left: 5px; text-align: center;">External</div> </div> </div>		Strengths	Weaknesses
		<ol style="list-style-type: none"> 1. Having an Excellent Program in Education 2. Proven Collection Experience 3. Donor Loyalty 4. Have a Systematic Program 5. Transparency and Financial Accountability 	<ol style="list-style-type: none"> 1. Limited Number of Human Resources 2. Limited Branch Office and Services 3. Slow Response to Retrieval Decision 4. Limited Online Innovation Space 5. Lack of Network Collaboration
o p p o r t u n i t y	<ol style="list-style-type: none"> 1. Enormous ZIS Potential 2. Public Trust 3. Extensive Collection Area in East Java 4. Coordinator Loyalty 	<ol style="list-style-type: none"> 1. Increase Collection through other Strategic Programs 2. Empower the Donor Coordinator in the Expansion of ZIS Funds Collection 	<ol style="list-style-type: none"> 1. Addition of Human Resources in the Collection Division and Survey Team 2. Increase Collaboration in Building Zakah Collection Unit
	<ol style="list-style-type: none"> 1. Dual Function of BAZNAS 2. Spreading a Modern Lifestyle and Consumerism in Surabaya Society 3. Competition and Innovation by Other Zakah Institution 4. Inflation 	<ol style="list-style-type: none"> 1. Strengthening Cooperation and Collection of Educational Institutions 2. Increasing Individual Service Programs 	<ol style="list-style-type: none"> 1. Maximizing YDSF Collaboration Partners in Service Improvement 2. Improving the Quality of Human Resources Through Various Activities such as Training, and Delegation Program.

Source: Primary Analysis Data

The SWOT matrix provides conventional strategic alternatives that can be used by YDSF in implementing current conditions by look the internal and external factors of the company from the factors that collaborated resulting in output alternative strategy. The alternative strategy that must be used by the Al-Falah Social Funds Foundation Surabaya are:

a) S-O Strategy (Strength - Opportunity)

1) Increase Collection through other Strategic Program

This strategy is considered a good alternative in increasing the collection of Al-Falah Social Funds Foundation because public trust and the potentials of *zakat* are still enormous.

2) Strengthen Educational Programs

Empowering the coordinator of YDSF will significantly assist the institution in expanding the collection network because the loyalty of the donor coordinator is one of the strengths of institution in utilizing external resources.

b) W-O Strategy (Weaknesses - Opportunity)

1) Addition of Human Resources in the Collection Division and Survey Team

Increasing the number of human resources in the central parts of the collection and survey team will make it easier for YDSF to execute its activities more effectively and to eliminate community perceptions about YDSF of slow response management in responding to requests for assistance.

2) Increasing Collaboration in Building *Zakah* Collection Unit

To have a branch office in every region, the best step that YDSF can take is to collaborate with the newly grown *zakah* institution to become *zakah* collection unit, so the legalization of *zakah* collection unit is taken by the legalization of YDSF and is able to implement programs that are accordance with YDSF especially to maintain the reputation of YDSF.

c) S-T Strategy (Strength - Threats)

1) Strengthening Cooperation and Collection of Educational Institution

One alternative strategy in the current condition of the excesses and threats of YDSF is to deal with external threats such as BAZNAS monopoly, lifestyle and existing competition. YDSF must defend itself and focus on strengthening the collection through educational institutions because YDSF has added value in educational institutions.

2) Increasing Individual Service Program

YDSF as an initial institution must be able to see the strengths and threats that are currently being faced, such as lifestyles and consumerism that are rooted in the community are a big problem in raising funds. Then one of the alternatives that can be done by YDSF is by looking at the advantages that exist such as by increasing individual service programs. As a result, society will continue to participate in channeling their *zakah* funds.

d) W-T Strategy (Weaknesses - Threats)

1) Maximizing YDSF Collaboration Partners in Service Improvement

By looking at the lack of YDSF execute several owned programs. The problem in several service tools requires YDSF to maximize partners that have collaborated with YDSF Such as the institution of *Da'wah*, PKU UNIDA Gontor, and other educational institutions, etc. To support YDSF programs YDSF does not only execute the program on its basis, but other institutions also have roles. Thus, the relationships from each partner can be complementary.

2) Improving the Quality of Human Resources through Various Activities such as Training, and Delegation

Understanding of the institutions be required to all employees, vision, and mission of YDSF are attached to the employees' personalities to supports the development of the institution. Moreover, each person in YDSF is required to have sufficient knowledge to see the external reality of the institution. Human resource development can be done through regular training, external activity delegations, etc.

CONCLUSION

Based on the results of research about fundraising strategy on *zakah*, *infaq* and *sadaqah* funds, Al-Falah Social Funds Foundation Surabaya obtain several conclusions, as follows.

1. Based on the results of research and discussion of strategies for collecting *zakah*, *infaq* and *sadaqah* funds, the Al-Falah Social Fund Foundation implements direct and indirect fundraising. In Direct fundraising, implementing Telefundraising, Direct Mail, and Direct Fundraising programs, while indirect fundraising, implementing Image Campaign, Special Event, Religious Fund, establishing relations / partners, and forming UPIZ. Then in terms of payment YDSF facilitates in several ways, namely: through the office, pick up donations, and transfer through several banks.
2. Based on the SWOT analysis of internal and external factors at Al-Falah Social Funds Foundation Surabaya it can be formulated that there were at least 8 alternative strategies that could be implemented by YDSF in this present condition which are: (1) Increasing Collection through Other Strategic Program, (2) Empower the Donor Coordinator in the Expansion of ZIS Funds Collection, (3) Addition of Human Resource in the Collection Division and Survey Team, (4) Increasing Collaboration in Building *Zakah* Collection Unit, (5) Strengthening Cooperation and Collection of Educational Institutions, (6) Increasing Individual Service Programs, (7) Maximizing YDSF Collaboration Partners in Service Improvement, (8) Improving the Quality of Human Resources Through Various Activities: such as Training, Delegation Program, etc.

SUGGESTION

Based on the results of data analysis on the collection strategy in internal and external conditions at Al-Falah Social Funds Foundation Surabaya, the researcher recommends several points which are as follows.

1. Al-Falah Social Funds Foundation it recommended to execute more media to introduce institutions to the community such as making advertising on national television and promotion through educational institutions, especially universities. Then, an effective step that can be taken in responding to potential donors is to send response messages directly to viewers or followers on social media. In additions, to

improve the collection through the fundraising program of the Al-Falah Social Funds Foundation, will be better to do several models of partnership collection in a government institution and private institution as already implemented by BAZNAS except to retail fundraising approach that is market-oriented.

2. Al-Falah Social Funds Foundation should make a combination of strategies namely to continue expand and stabilize, by increasing new programs and collaborating on collection, either individually, in group or agencies. Then, it is suggested to improve internal management of institution by improving the quality and quantity of human resources.

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