

## Moderation of Zakat Based on Digital Fundraising at LazisNu Jatim

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### ABSTRACT

*Departing from a religious moderation, a concept of tithe moderation is formed that is able to bridge all circles. Things like this become a new forum in the implementation of moderation-based tithe. This study uses a descriptive qualitative type and approach that researchers go directly to the field to get some information about the research theme by applying data collection methods in the form of observation, interviews and documentation so that later it will be divided into data sources to be obtained through the types, namely primary and secondary and further again as a result of going down the field will be analyzed the data in the form of words by making the validity of the data as the final correction in determining the validity of the data. The results of this study are the moderation of zakat in LazisNu Jatim gives freedom to anyone who wants to donate at Blaziznu considering that the system at Laziznu already uses digital Fundraising, meaning that people donate via digital either in the modern market or at the end of each session using a Sharia bank ATM machine and also at the end of each session. There is a special barcode issued by LazisNu Jatim.*

*Keywords: Zakat Moderation, Digital Fundraising*

### INTRODUCTION

Discussing an applicative Currently zakat is increasingly strategic, furthermore that many managers expect zakat to not only be an indicator of welfare, it can also be a driving force for religious moderation programs in our homeland. While religious moderation itself is a perspective in religion by relying on the concept of moderation. This point of view is that the point is to understand and practice religious teachings without extremes and radicalism. A country like Indonesia, which is pluralistic, requires a harmonious way of doing it, both in matters of religion to living as a nation and state. If every element of the nation's elements such as some objects in a garden that will beautify, beautify and can make the garden more beautiful and attractive to the eye. So that each of the different parts will complement each other in shades of

harmony that soothe the eyes (Nana Sudiana Rapublika Online, 2022).

Furthermore, at the time of the Minister of Religion, Fachrul Razi, explained that zakat and waqf with all the potential they had could become a means to support and encourage religious moderation programs. Because these two things can serve as a driving force for the economy in the community which in the end can increase religious moderation," according to the Minister of Religion at the 2020 National Working Meeting of the Directorate General of Islamic Guidance at the Ministry of Religion office, Jakarta, Fachrul Razi explained that there are examples of a number of instruments that can be used as a means of religious moderation as is done in Saudi Arabia by implementing policies that have a vision of religious moderation, such as freeing visas

for citizens of the United States, the European Union and the UK and building an economic city that will become a moderate economic center. "We should also look at the economy as a potential resource to support moderation."

Director General of Islamic Community Guidance Muhammadiyah Amin said the growth and development of religious moderation is also in line with good religious tolerance. The disharmony of the people, the ending will trigger a tenuous relationship between elements in the structure of society. So that in the end, it can create serious problems in the frame of inter-religious peace in Indonesia. "Moderation and tolerance must continue to be strengthened. Otherwise, intolerance will emerge which is an early stage of radicalism which at an advanced level can lead to terrorism," Fachrul Razi also conveyed that an extreme attitude and intolerance could be dangerous to threaten unity in religious and state life. "Radical attitudes usually start from simply not liking or not appreciating, even hating other groups" (Anom Prihantoro, 2020).

Based on the explanation above, the main purpose of tithing moderation is nothing but social welfare. So the concept of the welfare state is often perceived differently. Some perceive it from the economic, political, ideological spectrum. Against this view, there is forming the concept of the welfare state. The elements are the state (government), market and society. If elaborated, it forms the basic form of the concept of a welfare state, which places the government's role in a measurable and committed way towards social problems. (Sony Santoso, 2018)

In line with the statement above, it is also necessary to have a new method without eliminating a classic system of tithing so that the emergence of fundraising as a digital-based fulfillment and utilization way. The existence is believed to be able to be present in all lines, especially in the tithing

system through digitalization of fundraising.

Fundraising itself is a general term and is often referred to in zakat institutions, but it is common in corporate circles. If referring to the dictionary, it is translated as collecting money. Of course, it is undeniable that the entry of a certain amount of money will support the operations of the Institute. The principle of fundraising has three kinds, namely: (Abdul Ghofur, 2018).

#### 1. Love fundraising activity

Whatever the activity will feel much lighter if it is liked, liked, and loved. Likewise in fundraising. A fundraiser must learn to love his activities because behind that is why fundraising needs to be done.

#### 2. Understanding Institutions and programs

The second principle described as an arrow is to be strong, sharp, and able to fly far. This means that you must understand the institution and the expected program.

#### 3. Have a sensitivity to the wishes of donors

This third principle is the competence and expertise that must be owned by the fundraiser. The failures that occurred in several cases were only caused by the rigidity of the fundraisers in translating the wishes of potential donors. So that the ability to simplify the goals and objectives of the donor is very much needed in the presentation of the program.

In line with the new method above, the existence of digitalization in fundraising is a must that must be prioritized. Because even more so in the 4.0 era, we also see from an activity in the economic sector that already uses technology, especially those related to banking. So based on these circumstances a

digitalization media in tithe fundraising must also be adjusted.

According to Yeremia Angga Sugiyanto, this digital revolution has changed people's behavior and culture in communicating and consuming news. This can be seen from the conventional media or print media which used to be the most influential media in disseminating information throughout the world, now turning into digital media with the rapid growth of the internet and networks. The paradigm that occurs is that the information shared is credible and has the values and discipline of journalism (Yeremia Angga Sugiyanto, 2020).

Based on the above background, the researcher has the objectives in this study: 1) How to do Social Moderation Techniques in Lazisnu East Java and 2) How to Apply Digital Fundraising in Lazisnu East Java.

## LITERATURE REVIEW

### *Zakat Moderation*

In the big Indonesian dictionary, moderation is interpreted as reducing violence and avoiding extremism. When looking at the old edition that the word moderate is interpreted.

1. Always avoid extreme behavior or disclosure
2. Tendency towards dimension or middle ground

Meanwhile, in the large Arabic dictionary the word *wasathiyah* has many meanings, such as the example given by the Egyptian Arabic Language Institute that *wasath* is what is between the two ends and it is part of it. Also means the middle of everything. If it says *syai'un wasath* then it means something between good and bad. Other words also mean fair and good. In the Qur'an itself it is said: And thus We made you the Ummatan Wasathan.

In understanding moderation in various fields and aspects, the proponents and implementers of *wasathiyah* are required to pay attention to what is stated by the language expert above. The point is that there is a tug-of-war relationship between the middle and the two ends. And the fact that needs to be known in moderation is Islam underlines that moderation is all its teachings characterized by moderation because its adherents are also moderate (M. Quraish Sihab, 2020).

Another opinion says that the term moderation is the opposite of extremism and radicalism, which has become a popular topic in recent years. Moderation is defined as middle, but in this context moderation can be interpreted as a balance or balance, that is, neither lacking nor excessive so that it leans to one side and does not exceed the limits of human nature. So that this moderation becomes a very important global discussion and is being discussed by the world community and including Indonesia in it. As a country with a multicultural society, Indonesia certainly has bigger challenges. Indonesia is not an Islamic country indeed, but Indonesia recognizes the existence of six religions and gives rights to each of its adherents to carry out their worship and teachings. So Indonesia has always held a principle of moderation from the first (Arianto Achmad Awaludin, 2020).

While tithing, if seen from the number of zakat collection institutions continues to grow. They are active in capturing potential public funds to malls and office buildings, to zakat pick-up services. The trend of zakat funds collected also continues to grow. Flashback in 2007 the national zakat data reported to Baznas was recorded at Rp. 400 Billion. The amount increased to Rp. 920 Billion a year later. Last year the zakat funds collected even reached Rp 1.2 trillion. This year the chairman of Baznas Didin Hafidhudin targets Rp 1.5 trillion. Although the trend is increasing, the potential that should be

collected is even greater. In 2007, the Public Interest Research and Advocacy Center estimated that the potential for zakat that could be collected from Indonesia's population of 87 percent Muslim was Rp 9.09 trillion (Tempo Data and Analysis Center, 2022).

So it can be concluded that the moderation of tithe will be related to a role that will lead to a solution to poverty alleviation. Its role cannot be denied, whether in Muslim life or other life. The general public knows that the purpose of zakat is to eradicate poverty and also help the poor, without knowing the fact, zakat in Islam's view is not the only way to eradicate poverty. There are many other ways that can still be pursued by individuals or community leaders to be able to meet and cover the needs of a poor person and also his family (Yusuf Al Qardhawi, 2005).

### *Digital Fundraising*

“The general description can explain that fundraising operations are divided into two types, namely collection activities and marketing or marketing activities. But of course marketing and fundraising have differences, especially in terms of the products offered. If in marketing like a company, the products offered are tangible and produced with the aim of meeting the needs and desires of potential consumers, then in fundraising, the products offered are in the form of programs, or plans that are not necessarily to meet the needs and desires of potential consumers. Fundraising is a way to convey an idea or idea through a product or program offered by educating, socializing, promoting or transferring information to create awareness of potential donors. In other words, fundraising can be interpreted as raising funds. Digital is a change from analog to internet-based and easily accessible from anywhere through electronic devices such as computers or smartphones (Astrid Savitri, 2019)”.

In general, the management of zakat, infaq, and alms funds is divided into 3 (three) main activities, namely (collection, management and investment), and there is another, namely utilization. What is meant by the collection of zakat, infaq, and alms is an activity to collect zakat, infaq, and alms funds from two sources, namely muzakki and donors. The fundraising or known recently as fundraising can be carried out with various activities that are tailored based on the team's ability to develop existing programs. Globally, according to Bank Indonesia, there are 5 (five) main points of zakat, infaq, and alms fundraising programs in Indonesia, namely:

1. “Calculation of Zakatable Assets An amil zakat and zakat management organizations must know the calculation of zakat from prospective muzakki. The management must be clear and transparent. According to Bank Indonesia, at least officers must know the definition of zakat assets, the calculation of the nishab and haul of each type of property, the zakat calculation methods used, the zakat collection methods recognized by scholars, and the criteria for identifying amil institutions (Bank Indonesia, Zakat management)”.
2. “The Collection Method Used Some scholars have different opinions on the payment method. The Hanafi School allows the payment of zakat in the form of money, the Syafi'i and Zahiri schools only recognize payments in kind. While the Maliki and Hambali schools allow payment in the form of money for some cases and goods for other cases. In carrying out the fundraising of zakat, infaq, and alms, zakat management organizations must accommodate every form of payment and record it. If it is in the form of money in the digital era of fundraising, zakat, infaq, and alms can be collected such as through transfers, epayments, and others”.

3. "Zakat Collection Promotion Promotion is important in order to increase public awareness to pay zakat, infaq, and alms. Various activities can be carried out such as lectures, public consultations, seminars, and others. In the digital era, fundraising promotions can be done more easily and reach a wider range of potential donors and muzaki. In addition, digital can also provide convenience in payments, and a more effective distribution function."
4. "Protection of Collected Zakat, Infaq, and Alms Funds collected must be stored safely and managed with good management so that these funds can be distributed and can empower mustahik or people who receive them."
5. "Services for Muzaki for zakat management organizations such as BAZNAS and LAZNAS, muzaki and donors are consumers. So it is a trusted responsibility to provide good and maximum service to them."

## METHODOLOGY

The research conducted by the researcher uses a type of qualitative research that is the focus of this research is a fundraising program in an effort to increase the trust of muzakki. Qualitative research is the collection of data in a natural setting with the intention of interpreting the phenomena that occur where the researcher is the key instrument (Abi Anggito, 2018).

In general, the types of data needed by researchers related to the implementation of qualitative research are classified into two categories consisting of:

- a. Primary Data Primary data is data obtained from the first source either from individuals or individuals such as from interviews or.
- b. Secondary data or supporting data are types of data that are not directly through intermediary media (obtained and recorded by other parties). This secondary data is used to support

primary information that has been obtained from library materials, websites, and previous research and so on.

Data collection techniques were carried out in this study in the following ways:

### a. Observation;

Observation is a method of analyzing and systematically recording related behavior by looking at individuals and groups. A person's ability to use observations through the work of this observation method is used by the author to make observations about: the location or place of research

- b. Interview is a data collection technique by giving direct questions by the interviewer to the respondent and the respondent's answers are recorded or recorded (M. Iqbal Hasal, 2002).

### b. Documentation;

Documentation is a technique of collecting research data on things in the form of notes, books, newspapers, magazines that produce other important notes related to careful problems, so that researchers obtain complete data, and not based on estimates (Bashrowi, 2008).

Data analysis is a series of activities in conducting research that begins with the process of organizing and sorting data into patterns, categories and basic units of description (Lexy Meloeng, 2006).

To determine the validity of the data, an examination technique is needed. The data validity test here uses data triangulation techniques, namely checking the validity (validity) of data using something else. Triangulation is the best way to eliminate the different constructions of reality that exist in the context of a study when collecting data about events and relationships from different perspectives (Sugiyono, 2011).

## RESULTS AND DISCUSSION

### *Religious Moderation in the Management of ZIS Funds*

There are two main functions of the amil zakat infaq alms institution, namely fundraising and distributing funds.

Moderation of religion in the collection of zakat, infaq and alms funds is in the form of opening the widest opportunity for every religious community to channel social funds or their concern funds to the East Java lazisnu. Lazis NU East Java always invites all parties with various religious backgrounds, ethnic beliefs and different social strata to jointly care and share with them the weak people who are affected by disasters who need help with various conditions. In raising funds for both zakat and infaq or alms from Lazisnu East Java, East Java Lazisnu has often collaborated with other parties of different religions as well as with companies owned by non-Muslims. Almost every year we have a partnership for orphanages with PT Siantar Top Sidoarjo.

As for the distribution, East Java lazisnu works with the principle of prudence in accordance with existing Shari'a law regulations. Funds whose distribution has been determined by the Shari'a specifically, such as zakat funds or bound infaq, such as certain grants, then najis in East Java must distribute these funds as they should be differently if the funds are infaq that are not bound, which East Java lazisnu has the power to distribute but still can. In practice, Lazisnu in East Java distributes zakat funds only to Muslims according to the provisions of the Shari'a but in the form of productive zakat, it is possible for Lazisnu to work with other parties of different religions or non-Muslims but still as recipients of zakat funds or mustahik is a Muslim. The form of cooperation can be by providing or buying work tools and other needs from non-Muslim parties who provide them. We can do this in the Bina Desa Nusantara program

where one form of the program is the provision of working capital to buy work equipment and what is needed to increase mustahiq productivity.

As for the bound infaq funds, there are also several programs that allow students to distribute their funds to parties in need from other religions other than Muslims, provided that the parties are part of the target of the funds. For example, in the activity of raising donations for assistance to victims of the Mount Semeru eruption yesterday, we also provided assistance to non-Muslims who were victims of the Semeru eruption because indeed the funds in Galang were for victims of the Mount Semeru eruption, so regardless of religion, we channeled the funds according to the target, namely the victims of the eruption of Mount Semeru.

As for unbound infaq funds, East Java lazisnu has the breadth to cooperate with non-Muslim parties as well and share programs and other forms of cooperation in which the target of the program is those in need regardless of religion, ethnicity and race. One of the joint programs with Lazisnu East Java with other parties who receive the benefits is a non-Muslim mass circumcision held by PT Pegadaian in collaboration with Lazisnu East Java where the beneficiaries are not a few non-Muslims. Other programs that have received benefits from non-Muslims are several programs related to the COVID-19 pandemic, where the program does emphasize a sense of humanity and togetherness in dealing with COVID-19.

### *Digital Fundraising at Lazisnu*

There are several forms of digital Fundraising that are carried out at Lazisnu:

1. Through social media;
2. Through crowdfunding;
3. Via private message.

The digital fundraising through social media uses several social media applications, namely:

#### 1. WhatsApp;

In this application, Azisnu East Java creates a WA status that contains an invitation to narrate whether it is incidental in nature such as disasters and others or those that are routine in nature such as weekly donations, Friday blessings or monthly and the momentum of Islamic holidays etc.

#### 2. YouTube

Lazis NU East Java creates content for solicitation of donations as well as donation distribution activities that have been carried out as well as educational content related to zakat and institutions

#### 3. Instagram

Here, it is common for NU East Java to upload files or photos and videos containing activity and financial reports as well as memes and flyers containing invitations to donate.

#### 4. Facebook

Lazisnu Jatim advertises donations and information on activities and distribution programs on Facebook and also takes advantage of the facilities provided by Facebook, both paid and unpaid, to be able to advertise donations from Lazio.

#### 5. GO ZIS

This application is owned by the team to make it easier for donors and Muzakki as well as to deposit funds online and it's easy in this application there is also advertising content asking to donate this application can already be downloaded on the play store.

In addition to some of these applications, they also take advantage of existing payment features and applications such as ovo, gopai etc. And directly East Java also uses barcodes to be able to

provide convenience in digital fundraising activities. As for digital Fundraising, which is through crowdfunding, Lazisnu East Java, in collaboration with bisa.com, we can be a priority partner from Telkom, which always gets guidance and advice from our side, bisa.com to advertise fan rising programs on our website bisa.com. with maximum and optimal results.

As for digital Van racing via private messages in East Java, it uses a way to personally send messages to the numbers of the aghniya / philanthropists who have been recorded and entered the East Java Lazisnu database. The sending of this message of invitation to donation is based on the existing program of activities and selected at certain times if this message can be read immediately and has the potential to attract the interest of potential donors.

Digital Fundraising often plays a significant role in raising funds for disaster relief, where East Java will be very intense in sharing photo news and the latest conditions that occur in the bandana which attracts and touches the hearts of donors to donate their donation funds. You could say that Lazisnu East Java's fundraising work is mostly engaged in digital fundraising. Whatever the usual form of NU East Java activity, it will be accompanied by digital fundraising so that information related to the program's activities can be spread widely and has the potential to attract more donors.

The digital fundraising at PW Lazis is led by a digital fun racing manager and assisted by all staff based on their respective duties and responsibilities as well as volunteers from East Java's lazisnu friends.

## CONCLUSION

Lazisnu as a social institution whose activities are to collect public funds in the form of zakat, waqf, sodaqah and infaq has been able to implement a digitalization

system in its fundraising. So that a religious moderation combined with tithing in this study shows a donation activity that can be accessed by anyone.

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