



The fundraising strategies for optimizing Zakat collection at BAZNAS Gorontalo province

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ABSTRACT

Managing Zakat is continuing the mission of Rasulullah SAW. Therefore, the Zakat management institution must implement the characteristics exemplified by the Prophet. A qualified and professional OPZ will improve the quality of service to the community in Gorontalo. The purpose of this research is to find out the formulation of the fundraising strategies implemented by the institution in an effort to increase the fundraising result of Zakat and the obstacles because the institution has received BAZNAS awards twice. The research also uses primary and secondary data collected from observation, interviews, and documentation. The data were analyzed using an inductive approach through three stages: data reduction, data display, and conclusion drawing. The results show that the strategies applied by the institution can be classified as indirect funding and medium-term fundraising strategies. In Indirect fundraising, Muzakkis themselves are the majority of ASNs who collect Zakat funds via deposit directly through BAZNAS accounts or by the payroll system. Meanwhile, the medium-term strategy depends on regional leaders and their service period. When the regional leaders aggressively campaigned Zakat and instructed Zakat obligations, the collecting job tended to increase and stabilize. However, the fundraising strategies will be affected if the regional leaders are replaced.

Keywords: Zakat; BAZNAS; UPZ; fundraising; strategy

1. INTRODUCTION

This zakat represents a horizontal interaction between people and Allah SWT, the Almighty. A Muslim has worshiped Allah and fulfilled his commitment when he or she pays the zakat. Then, as promised, Allah SWT rewards it.¹

The zakat should be managed professionally under the 3 fundamental principles. First, the zakat is a mandate of people; thus knowledge and expertise are required, and those in charge of this responsibility have learned both the zakat's fiqh and zakat management. Second, people chosen as trustworthy members of society are those who adhere to the fiqh of zakat while working and are devoted, open-minded, professional, and ethical. Lastly, the other qualifications to gain a job in this profession include IT expertise, being proactive, accountable, and wholehearted, as well as the capacity to demonstrate one's self-capability as a manager. This last principle is important considering that *Muzakkis* nowadays expect trusted transparency and reporting of zakat funds which the entire community can access.

To manage the zakat, infaq, and alms itself, the government has established a non-structural institution named BAZNAS (a national amil zakat agency) based on Presidential Decree number 8 of 2001. Law number 23 of 2011 was published concerning the management of Zakat issued. The law strengthens the role of BAZNAS, which was before known as BAZ (an amil zakat agency) or BAZDA at the regional level. In addition to managing them, BAZNAS also undertakes CSR funds, grants, and other social-religious funds.

It is important to support the performance of BAZNAS in exploiting such great potential, including the strategies of influencing the funds to be transferred (fundraising). To get the maximum results, fundraising requires the right strategy and approach. The first step in the institution's fundraising process is to choose the appropriate strategy for carrying out the next phase. That strategy must provide a unified direction for the members of the institution. An unclear strategic concept will result in decisions that are subjective or based on intuitions and ignore other decisions.²

Fundraising is an activity to support the running of the programs and operational wheel so that social institutions can achieve the goals and objectives which have been outlined.³ It is possible to say that institutions use fundraising as a supplementary funding source for their programs and general operations. Professional zakat management institutions (OPZ) will work in accordance with a plan and a strategy to

¹ Asnaini, *Zakat Produktif dalam Perspektif Hukum Islam* (Yogyakarta: Pustaka Pelajar, 2008), h.1

² Jemsly Hutabarat dan Martani H., *Proses, Formasi, dan Implementasi Manajemen Strategik Kontemporer Operasionalisasi Strategi*, (Jakarta: Elex Media Komputindo, 2006), h.52.

³ Yuli Pujihardi, *Pengantar Dalam Panduan Menggalang Dana Perusahaan: Tehnik dan Kiat Sukses Menggalang Dana Sosial Perusahaan*, (Depok: Pustaka Media, 2006), h. 6

maintain the ability to finance the programs and operational activities. OPZ could not just be done as a sideline. The people's directive for OPZ must be followed and appropriately managed. To finance its daily operations, every institution or organization needs money. All employees in Islamic Institutions or Amil in each OPZ should be generally aware of this. An OPZ cannot function if it solely depends on sincerity or money.⁴

The current situation is the government pays attention to all potential in the society to be mobilized for the welfare of Indonesian people, including the use of Zakat. Therefore, Zakat should be collected, managed, and utilized as well as possible for the benefit of the whole community. Zakat is an economic potential that can improve the welfare of the people and reduce the number of the poor, including extreme poverty in 2022 which reaches 5.59 million people. However, the potential of these people has not been explored and managed optimally, including in Gorontalo Province.

Gorontalo Province consists of five regencies and one city: Gorontalo City, Gorontalo Regency, Boalemo Regency, Pohuwato Regency, Bone Bolango Regency, and North Gorontalo Regency. In each regency and city, BAZNAS has been formed in compliance with the decree of the General Director for Islamic Society Guidance number DJ.III/499 in 2016.⁵

Based on some research in BAZNAS of Gorontalo Province, the activities being taken to attract *muzakki* or *munfiq* and gain public attention are not yet optimal. One of them is a fundraising activity. In particular, the zakat mal fundraising effort at BAZNAS in Gorontalo Province only succeeded in raising 1,5 of the 674 billion potential fundraising result.

Besides, the collecting activity still relies on the official Zakat Collecting Unit (UPZ) in each Local Government Organization (OPD) because 95% of the fundraising results come from the State Civil Apparatus (ASN). As for the agricultural zakat, corporate zakat, trade zakat, livestock zakat, marketable-security zakat, and other zakat objects have not been well-managed.

The collection of ZIS (Zakat, Infaq, Shodaqoh) in BAZNAS Gorontalo Province for the last two years is Rp10.512.893.671,17 in 2021 and Rp10.236.682.347,40 in 2022. Based on those two, a reduction of around Rp276.211.324 (two hundred seventy-six million and two hundred eleven thousand three hundred twenty-four rupiahs) occurs

⁴ April Purwanto, Manajemen Fundraising bagi Organisasi Pengelola Zakat (Yogyakarta: Teras, 2009), h. 21

⁵ Kompilasi Peraturan Perundang Undangan Zakat Nasional. Kementerian Agama RI (Direktorat Jenderal Bimbingan Masyarakat Islam Direktorat Pemberdayaan Zakat dan Wakaf Tahun 2020). h.130

despite the second BAZNAS award in the category of the best fundraising result and growth of ZIS was awarded to this province. When it was confirmed, the vice chairman III of the reporting division said that there was an increasing trend generally in BAZNAS of the regency/city throughout Gorontalo Province. Meanwhile, the fundraising result at the BAZNAS in Province itself has decreased.

Regarding these issues, the researcher is interested in exploring the fundraising strategies carried out by the BAZNAS Gorontalo Province to optimize the collection of Zakat, the role of UPZ (Zakat Collecting Unit), and the obstacles encountered. Precisely, superior programs always coincide with the governor. The researcher is curious about the independence of BAZNAS, which is merged with the presence of more dominant political interests.

2. METHODS

Research Design

This research uses field research, where the data is collected from existing data in the field. The data collected relates to the title discussed.⁶ This research is approached qualitatively, which means that the researcher observes reality as something dynamic and intact, where each aspect is inseparable. Therefore, the interpretation and construction of all data found in the field are required.⁷

There are three main approaches to be used for the comprehensive analysis. The first is the management approach, where in analyzing the research problem, each aspect of Zakat management which is applied by BAZNAS Gorontalo Province is observed. The second is the juridical approach, where in analyzing data, each juridical aspect is paid attention to. Practically, this approach emphasizes Law Number 23 of 2011 concerning Zakat Management. The third is the theological approach, where each theological aspect is observed and analyzed closely.

Data Sources

The source of this data is divided into two kinds of data:

1) Primary Data

The primary data are obtained from direct observation in the field through interviews with informants as a commissioner or organizing staff at BAZNAS

⁶ Dudung Abdurrahman, Pengantar Metode Penelitian, (Yogyakarta: Kurnia Kalam Semesta, 2003), h. 7.

⁷ Sugiono, Metode Penelitian Kualitatif, Kuantitatif, dan R&D (Cet. XXVII, Bandung: Alfabeta, 2018), h. 11

Gorontalo Province and half of BAZNAS in the regencies and cities, academics, religious leaders, community leaders, and the general people as *Muzakki* and *Mustahik*.

2) Secondary Data

The secondary data involve three sources. The first is Qur'an and Hadith, which explain related issues regarding the obligation of *Zakat*, *fatwas*, and articles related to the object of research. The second is legal literature and journals that support the data. The third is other literary sources such as magazines, newspapers, the internet, and other sources used.

Data Collection Procedures

To collect the data required for this research, various methods were used as follows:

1) Observation

Close observation is carried out on the object of research.⁸ To get the concrete data, the location was visited, and close observation of the party concerned, in this case, "the National Amil Zakat Agency of Gorontalo Province", was observed.

2) Interview

It was a dialogue conducted to obtain information which is related to the research topics to collect data from interviewees such as the staff, employees, and commissioners of BAZNAS Gorontalo Province as well as BAZNAS in the regency and city.

3) Documentation

It concerns data or variables that are documented as a written text. Transcriptions, books, newspapers, papers, brochures, and other documents are included to support the discussion of research evidence found in the field.⁹ The research evidence, such as interviews with the informants and surveys, the primer data of this research, were recorded and documented. Photos of their important moments were captured via camera or smartphone and kept as documentation to lead the writing of this research.

Data Analysis Techniques

Winarto Surakmat, Pengantar Penelitian Ilmiah, (Bandung: Tarsito, 1980), h. 102.

⁹ Suharsimi Arikunto, Prosedur Penelitian: Suatu Pendekatan Praktik, (Jakarta: PT Rineka Cipta, 1998), h.145.

The collected data was then processed and analyzed through an inductive analysis method. Data analysis is the process of organizing and sorting data into patterns, categories, and basic descriptive units so that further interpretation of the data can be developed. Qualitative data analysis proceeds when entering the field and after, or the other words, when collecting the data. Therefore, practically, the stages of data analysis in this research use 3 processing flows as follows:

1) Data reduction

The data of the field were complex, diverse, and unsystematic. They were redacted as summaries, data sorted by theme, and interpretation data of the answers patterns of the interview result. The data was analyzed to sharpen, select, focus, simplify, and organize data so its conclusion could be determined.

2) Data display

It is the presentation of data which is the process of compiling information obtained in the field. The data was still complex, naturally. Therefore, its systematic form, which followed this research focus, was needed to interpret it easier. The presentation of data was organized by making an overview, linking the intent and patterns of respondents' answers, and categorizing the data.

3) Conclusion Drawing

The initial conclusions of the research were temporary. but after deepening the information, strong, valid, and consistent evidence, the conclusion was obtained. The resulting conclusion provided answers to the research questions.

3. RESULTS AND DISCUSSION

Law Number 23 of 2011 about the Management of Zakat states that the management of Zakat aims to (1) increase the effectiveness and efficiency of services in Zakat management and (2) increase the benefits of Zakat to realize community welfare and poverty alleviation. The first objective of Zakat management is the basis for collecting and distributing Zakat, so the strategy for achieving the target of collecting and distributing Zakat on a national level needs to be carried out simultaneously, in an integrated manner, effectively, and efficiently.

The command regarding the management and quality of service is mandated by the law on the management of Zakat, along with the command regarding fundraising, which is mentioned in the Qur'an surah at Taubah:103. With the word *خذ* (Take) is about Fundraising, and the word: *وصل* (invoke Allah's blessings) is about quality of service.

The key requirement to be an Amil is to have a personality and morals as the morals of the Prophet Muhammad SAW with some criteria for the appropriate zakat management as follows:

a. Shiddiq

An *Amil* Zakat must have a *shiddiq* characteristic. It means the person is being true in words and deeds. Moreover, high integrity and honesty are added to this characteristic. It is a priority because *Amil* has to manage the people's funds and deal directly with the people.

b. Amanah

Besides the *Siddiq*, an *Amil* must have a characteristic of *amanah* or *al-Amin*. The *al-Amin* is a nature of trustworthiness. By having this characteristic, an amil is uneasy about betraying the trust given by the community in managing their zakat.

c. Tabligh

It is a characteristic where Amil can convey trust. The nature of *tabligh* implies the need for transparency in terms of information. It means that there is nothing to hide or be covered up. The publication of financial reports on the management of Zakat funds manifests the implementation of *tabligh* and *al-Amin*.

d. Fathonah

An *Amil* must have the nature of *fathonah*. This is a characteristic of intelligence with competence and professionalism. The *fathonah* pushes an *amil* to have knowledge and expertise to manage the Zakat. An *Amil* with this characteristic is the one who understands *fiqh* and Zakat management well and implements it while working. The nature of *fathonah* and professionalism in the management of state finances or public finances is one of a prior need.

Fundraising Strategies for Collecting Zakat in BAZNAS Gorontalo Province

a. Local Government Support

BAZNAS Gorontalo Province has its dynamics in terms of collecting, distributing, or fundraising strategies. This BAZNAS has won the BAZNAS Award twice, in 2018 in the category of government support and in 2022 in the category of growth in the collecting Zakat, Infaq, and Alms (ZIS).

The support of the Gorontalo Principal Government is in the form of a Governor's Instruction to all State Civil Apparatuses (ASN) to pay zakat. This is stated in the Governor Regulation Number 56 of 2018. At every monthly meeting, Governor Rusli

Habibie campaigns the obligation of Zakat, especially the Zakat on profession, while monitoring the acquisition or achievement of Zakat fundraising results directly to the heads of respective offices. When the Zakat fundraising result of an office has not reached the target, the governor does not hesitate to replace the head of the office. They are also reminded to fill out a statement attached to the Governor's Regulation. If unwillingness is chosen, 2,5% of their salaries are cut or deducted for Zakat. Another support is in the form of four-wheeled operational vehicles, as well as operational funds as grants.

Meanwhile, the office building is a temporary facility because it is still rented. In more than 10 years, the BAZNAS has moved offices three times. As of the day this research was conducted, the office was still in a rented house in Moh. Yamin Street. However, the location is less strategic as a public service office.

Regarding the strategy of collecting Zakat by the BAZNAS Gorontalo Province, according to deputy chairman 1 of the collecting duty, Mr. Haji Hasan T Aja, S.Ag., units for doing the job were formed in each OPD. It is due to the 98% of Zakat collected from the State Civil Apparatuses. The statement of that deputy's head shows that the main strategy in collecting Zakat is to form UPZ in each office/OPD under the support of the government, in this case, is the center of the region. However, this situation might change if the governor is replaced and the support stops.

b. Standard Operational Procedures of Collecting Zakat in BAZNAS Gorontalo Province

The criteria and service standards for *mustahik* which are enforced on each Zakat manager must be equal so that none of the *mustahik* feel uncomfortable with another Zakat manager. In the management of zakat, there must be a guarantee of legal certainty for *mustahik* and *muzaki*. Each Zakat payment from a *muzaki* is recorded, documented, and distributed by the Zakat manager following the provisions of the applicable laws and regulations.

Zakat management is carried out hierarchically to raise the amount of collected Zakat, its distribution, and utilization. Hierarchical means that BAZNAS is authorized to do the task of managing the Zakat as recommended nationally and socially through LAZ. Hierarchical does not mean centralization but managed as a recommendation, a mandate to do the process and report the management in stages. Therefore, an equality and synergy standard between the Zakat managers in organizing the national Zakat is necessary. The management must be accountable and accessible to the community. The following requirements must be met in order for zakat managers to fulfill the principle of accountability:

- 1) Each zakat manager must have Standard Operational Procedure (SOP) that is clear and written.
- 2) Each zakat manager is obligated to write an annual report, both financial reports and performance reports.
- 3) The financial reports are audited and commented on by the Sharia supervisors.
- 4) The annual reports are submitted following the provisions and published openly through various information media.
- 5) Each zakat manager has an information and data management official (PPID) to realize public disclosure.

c. Methods of Collecting ZIS in BAZNAS Gorontalo Province

There are 2 fundraising methods, namely direct fundraising and indirect fundraising. Direct fundraising is a technique or method that involves direct *muzakki* participation. It is a form of fundraising where the interaction process and accommodation power towards *muzakki's* response can be instantaneous or direct. On the other hand, indirect fundraising is a technique or method that does not involve the direct participation of *muzakki*. This is a form of fundraising without providing direct accommodation power to *muzakki's* direct response.

BAZNAS Gorontalo Province also conducts socialization through printed media, including distributing pamphlets, brochures, and other written advertisements related to Zakat. Monthly bulletins or magazines are also used to promote Zakat in each OPD and school, especially to SMA/SMK (senior high school or vocational secondary schools) under the authority of the Gorontalo provincial government. Although those advertisements are not given to individuals, the assumption that all civil servants in the Gorontalo Province area are aware of the obligation of Zakat, the management, and the distribution stands. By this step, the *muzakkis* are expected to increase their confidence about the target of the Zakat they have paid.

The next socialization is via television and radio through discussion or interviews. The Governor of Gorontalo, the welfare bureau, and the head of the ministry of religion are presented as speakers. All of those are arranged after signing the MOUs with the related parties of TVRI and RRI.

The vice head III of the division for financial planning and reporting, Mr. Irfan Akadji, said that there are two crucial matters about the fundraising to optimize the collection of ZIS in BAZNAS Gorontalo Province, namely work culture and systems. "When I worked at Telkom, there was SAP (Product Application System) which was integrated and is used from the front office to the financial reports unit". In BAZNAS, it is known as SIMBA. Coincidentally, the core of business in Telkom is 3. They are 'while

sale', B to B (Business to Business), and customers. This concept can be useful in BAZNAS. In the marketing process, there are 4P which stands for product, price, place, and promotion.

In BAZNAS, the product is real. It is the Zakat. The price is also visible. The place is categorized into 2 kinds: offline (media to advertise) and online (digital media). The last is a promotion. However, these are only a concept. The basics are the individual who is responsible for the fundraising. The person responsible for managing the fundraising is a righteous personality who can understand people's character. That person is communicative and understands the situation of the field. Each possible way that hits the goal of the plan is used. If it is not implemented, the collecting ZIS will surely not be increased and will be far from optimal. Especially the target only depends on the Zakat from the State Civil Apparatuses.

Based on the situation, it can be concluded that the success of the ZIS collection requires the right strategy and the right people. If the BAZNAS only focuses on collecting ZIS from the State Civil Apparatuses and there are no more direct orders from the governor or superiors, the target will not be achieved. The funds for collecting the ZIS system will not last long. The longest time is following the term of office of the governor. When the governor is replaced with the new one, the regulation can change and influence the collecting.

d. Ngebaz Programme

To socialize and campaign the ZIS collection, the researcher suggested an event in the meeting between BAZNAS of regencies and the city named *Ngebaz*, a program to discuss BAZNAS openly. This program has been launched by a head of RI BAZNAS named Kyai Haji Achmad Sudrajat, Lc, MA.

This *Ngebaz* program can benefit *Amil* BAZNAS because it shares knowledge and perspective. This program can be realized in several ways. Firstly, managing a one-hour discussion with *Amilin* and *Amilat* of BAZNAS organizers led by the head of the office or the Zakat manager. One of the topics to discuss is the chapters in the Law, for instance, Law Number 23 of 2011 about zakat management. Government Rules, Regulation of the Religion Ministry, MUI Fatwa, and or PERBUP (the Governor Regulation) of the region are also acceptable to discuss. The purpose is to sharpen the perspective of people about Zakat and additionally to maintain *Amil*/Zakat's cognitive ability about Zakat.

Secondly, having an online course via YouTube Channel, Facebook, or other social media. It is because the zakat obligation is to prosper to be socialized continually. Moreover, when the interview with the community for this research was executed, many people were concerned that salat is more obligatory than zakat.

Thirdly, the agreement about BAZNAS in the regency or city to organize *Ngebaz* twice a month was signed. Therefore, because Gorontalo has 5 regencies and a city, each region must arrange the *Ngebaz* agenda. Bualemo Regency had started the agenda at the beginning of October last year.

The benefit of this *Ngebaz* is noticeable. At least, the relationships between the BAZNAS organizers from the regency and the city around Gorontalo have become closer. Besides, the sharpened perspective for Zakat. Each BAZNAS unit shared and explained the programs that have been run and the obstacles faced. Because of the term *Ngebaz*, each member has the opportunity to teach others while entertaining. The *Ngebaz* also can be arranged as a Quiz Competition where students of Gorontalo from Junior High School to Senior High School or of the same level answered questions about Zakat.

Moreover, this *Ngebaz* program is beneficial because fundraising can be divided into 3 phases. The first phase is introduction or socialization. The second phase is fundraising itself. Meanwhile, the last phase is evaluation. The quiz Competition activity is a phase to socialize Zakat with the younger community, including the older community and *muzakki*.

The understanding of the obligation on paying the Zakat must be shared in simple steps to stimulate their mindset appropriately and convince them that it is the third pillar of Islam and that the obligation must be obeyed. This is necessary because potential *muzakkis* are not always interested in the fundraising activity offered. They must also be aware that this requirement, along with the obligation of salat, is stated 26 times in the Qur'an.

The Obstacles in Optimising the Zakat of Gorontalo Province

1) Regulation Problem

Most people consider the authority of managing Zakat as an institution to be the most problematic in the national Zakat administration. The roles that are committed to the regulators run dissatisfied and non-optimal. Practically, a regulator as the central government must develop a network system and standardization of managing the Zakat to be used nationally. The government, as the regulator of managing the Zakat, must support by endorsing and sending tools needed to execute the Law of Zakat technical implementation at the center level, creating budget planning for the administration of National Amil Zakat Unit (BAZNAS) management from the APBN (Indonesian State Revenue and Expenditure Budget), and considering the suggestion and aspiration which grew in the society about Zakat related to the content of amendments in administrative law. The challenge of managing Zakat about this regulation problem is as follows:

a. Coordination is less intense between the regulator and OPZ

This is the main drawback of the Zakat regulator, the role which the secondary minister of religion plays. More attention from the Ministry of Religion in executing the task of briefing and controlling OPZ, especially in the Syariah auditing decision, is required. Because the ministry is an institution authorized to arrange and accredit, auditing the Sharia complement of each OPZ, the Amils must be given training in every change of management. It is Pra-position so that the newly appointed BAZNAS administrators share the same vision and mission which is necessary to solve this problem.

b. Zakat is not yet a mandatory system

The Zakat imposed by the government is only a voluntary obligation (voluntary system) that has a negative impact on the implementation of national Zakat. The consequences of not implementing the obligation to pay Zakat (mandatory system) are the low awareness of Zakat in society, in this case, *muzakki*. Even though they already know Zakat *fiqh*, *muzakki* usually does not want to pay Zakat because they know they will not be penalized.

2) OPZ Problem

OPZ in Indonesia has grown rapidly in recent years. However, unfortunately, there are still many problems that challenge OPZ in the administration of Zakat and the system, which is not integrated. The obstacles are as follows:

a. Transparency

One of the obstacles to Zakat Management from the OPZ's point of view is transparency. This affects *muzakki*, especially when the principle of transparency in Zakat management is not implemented successfully. This is certain that the *muzakki* will not necessarily entrust his wealth to the Zakat management institution. Because of that, the challenges faced could be related to information disclosure, communication, and budgeting in OPZ.

b. Accountability

For *muzakki*, BAZNAS or LAZ's job to change Zakat obligations from a *mustahiq* to a *muzakki* is helpful. However, some *muzakkis* still doubt the existence of BAZNAS or LAZ in distributing Zakat to beneficiaries. Moreover, *muzakkis'* wishes are to pay their Zakat directly to the beneficiaries. This indicates that the majority of *muzakki* still wishes for better Zakat Management with professionalism, transparency in reporting the funds, and distribution of the funds, which is in line with the objectives.

c. Human Resources

With the growth of OPZ in Indonesia, the next challenge is that OPZ is not matched by a sufficient number of professional staff or the staffs lack quality human resources. *Amil Zakat* is a person or an institution whose job is to collect, receive, guard, care, and distribute Zakat to the beneficiaries. Indonesia has numerous people with the potential to be *muzakki* where lack numbers of professional staff to do the task will cause another problem.

d. Zakat Accounting System

One of the fundamental problems faced by Zakat management institutions today is the standardization of accounting and auditing systems that aim to provide financial transparency while improving the quality of financial services provided to the public. BAZNAS RI has provided SIMBA, and not all OPZs in Indonesia have optimized the use. During that time, the audit team encountered obstacles in doing their job for the Zakat management institution because there were too many unclear terms that confused them. The top reason is that the standardization of Syariah accounting is not found.

One of the keys to success in a Zakat management of an institution is largely determined by the public's trust in the financial strength that supports the programs initiated. In addition, public trust is also determined by adherence to the activities of Zakat management institutions about the Islamic Syariah system. *Muzakki* and *mustahik* have given this mandate a lot because both have major roles in the Zakat system.

e. Synergy Running Dissatisfied

The lack of synergy between OPZ is caused by institutional selfishness and indifference to the mandates entrusted. Demanding quarterly and annual reports is very difficult, as stated by the organizing staff of Gorontalo Province BAZNAS report division. He often experienced problems, especially in requesting reports to the regency or city BAZNAS, which are needed to become provincial BAZNAS reports to the RI BAZNAS, the Regional Office of the Ministry of Religion, and the Governor of Gorontalo. Letters, e-mails, and WhatsApp messages have been sent, but the reporting still is not on time.

3) *Mustahik and Muzakki Problems*

Besides the challenges from the regulator and OPZ, the Zakat management problem also comes from *Mustahik* and *Muzakki*. The challenges are as follows:

a. The trust towards the OPZ or BAZNAS is low

In this case, the credibility of OPZ needed to build public trust. Generally, *muzakki* tends to distribute their Zakat directly to people entitled to receive it, the neighbors, or people they believe are worthy of receiving it. It is indeed good to distribute Zakat directly to *mustahik*, but *muzakki* should pay Zakat through an official Zakat institution to increase the productivity of the BAZNAS. This is to establish Zakat funds orderly because BAZNAS Gorontalo Province has five grand programs to distribute it. The distribution is for education, health, economy, da'wah, advocacy, and humanitarian programs.

b. The low awareness of muzakki

It is caused by the lack of direct interaction between *Amil* and *muzakki*, including the lack of Zakat campaign activities and socialization about Zakat obligations via social, printed, or electronic media. Digitally, BAZNAS in the province has already had payments via Qris or scanning a barcode.

c. Muzakkis have less knowledge about the fiqh of Zakat

This is also a challenge for Zakat management in Indonesia which results in low awareness of paying Zakat. Usually, some *muzakkis* consider Zakat as only limited to Zakat fitrah. Some others also think that Zakat is only issued during Ramadhan. The Zakat is also still understood only as ritual worship despite this being one of the pillars of Islam, which has a social dimension.

4. CONCLUSION

Based on the findings, it can be concluded that the BAZNAS of Gorontalo Province has not been optimal in implementing the fundraising strategies. They have various existing fundraising strategies, but Provincial BAZNAS itself is more inclined towards indirect funding and medium-term funding strategies. Indirect fundraising is a technique or method that does not involve the direct participation of *Muzakki*. In this case, the Baznas in the province rely more on the power of regional leaders. *Muzakkis* themselves are the majority of ASNs who collect Zakat funds via deposit directly through BAZNAS accounts or by the payroll system. Therefore, the interaction between *Amil* and *Muzakki* is almost banished. One of the main objectives of fundraising is excellent service. On the other hand, medium-term fundraising due to collecting Zakat at BAZNAS in Gorontalo Province fluctuates every year depending on regional leaders and their service period. When the regional leaders aggressively campaigning Zakat and instructing Zakat obligations, the collecting job tended to increase and stabilize. However, if they show disinterest, the fundraising result will be unstable. The obstacles

faced by the BAZNAS in the Province in optimizing the collecting Zakat are quite diverse.

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