THE EFFECT AND COLLECTION METHODOLOGY IN INDONESIA DURING THE COVID 19 PANDEMIC (CASE STUDY OF DOMPET DHUFA)

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Abstract
The COVID-19 pandemic's space restrictions have reduced opportunities for community social interaction in all ways. In the meantime, there is a growing sense of communal solidarity, which is used in the distribution of social funds like Islamic philanthropy. In the midst of the COVID-19 pandemic in Dompet Dhuafa Singgalang, this study seeks to analyze the effect and strategy of zakat collection. In-depth interviews with the Head of the Dompet Dhuafa Singgalang Branch were used to elicit primary data about collection tactics during a pandemic, and financial reports of zakat receipts from January 2018 to December 2022 were used to elicit secondary data. The Wilcoxon signed-rank test was used to analyze the data. According to test results, there was no discernible difference between donations received prior to and during the COVID-19 pandemic. A direct pickup strategy was used to raise money, with technology maximizing collection.

Keywords: Philanthropy, Islamic Philanthropy, Fundraising Models, Covid-19 Pandemic

INTRODUCTION
The obligation to tithe is attached to a Muslim when the obligatory zakat requirements have been fulfilled. In addition to being a tool for measuring compliance with the obligations of Muslims to Allah SWT, the command to pay zakat is also a tool for measuring compliance with obligations to other humans (Wardhani, 2022). This is because zakat is an important instrument in the Islamic economic sector and encourages the progress and prosperity of Muslims throughout the world. Zakat has a role as a distribution and redistribution of income from those who can afford it to those who can't afford it (Moh. Arifin & Maghfiroh Ahlul M, 2021). For
example, when the Covid-19 pandemic occurred, it closed people's access to direct activities, thereby disrupting the economy. According to Research Director of the Center for Reform on Economy (Core) Pieter Abdullah, the coronavirus that doesn't go away will have an impact on increasing the poverty rate in Indonesia. The impact is that Indonesia's poverty rate is expected to increase. Therefore, it is necessary to fundraise zakat after the Covid-19 pandemic to eradicate poverty and optimize the distribution of zakat (Kinanti et al., 2021).

Fundraising can be interpreted as an activity to raise funds and other resources from the community (either individuals, groups, organizations, companies or the government) where these funds will be channeled and utilized for mustahik. Fundraising activities are important activities to note. Where with good fundraising, the collected zakat funds will also be more optimal (Istiqomah & Fauzi, 2021). However, in the midst of a pandemic, with the limited movement of the community, of course it also influences them to give zakat, so it is considered necessary to carry out a special strategy for fundraising zakat.

However, what needs to be questioned is what are the efforts of amil zakat institutions in implementing zakat instruments, especially during the Covid-19 pandemic which caused an increase in the poverty rate in Indonesia, so that it can be used as an instrument for economic equality in Indonesia, especially during a pandemic (Darmawan & Desiana, 2021). Considering the large number of Muslim citizens in Indonesia, this can illustrate how large the potential for zakat issued by Muslim communities has reached a ratio and distributed their zakat to trusted Amil Zakat Institutions (Akhmad Jazuli Afandi, n.d.). This will certainly have an impact on the possibility of high zakat rates as a way to alleviate poverty.

In the research of Sholikudin Alawy and Irham Zaki, LAZISMU Bojonegoro immediately reduced the frequency of visits (which used to be a method for raising philanthropic funds, through door to door) during the outbreak of Covid-19. This is done to maintain the security and safety of muzakki, donors, and zakat collectors (PPZ) themselves. Reducing the frequency of these visits certainly reduces the amount of incoming philanthropic funds, even though LAZISMU Bojonegoro has provided information to muzakki and donors so they can transfer directly to LAZISMU Bojonegoro's account (Alawy & Zaki, 2021). In addition, in research Nurhotma Tambak et al said that the increase in zakat during this pandemic could not be separated from the field of socialization which always disseminates information to the public or prospective muzzaki such as traders, oil palm farmers, and wallet entrepreneurs so they want to
pay zakat to baitulmal, then the level of public trust in baitulmal has increased. starting to increase from before (Tambak et al., 2022).

Therefore, the author is interested in studying the growth or development of zakat during a pandemic and what fundraising models are used so that people remain comfortable and easy to process zakat payments at institutions.

LITERATURE REVIEW

Islamic economic theory considers charitable donations to be part of consumption. While in terms of consumption, it is an activity of utilizing commodities or services to satisfy wants for clothing, shelter, and basic goods like food and drink (Septiana, 2015). Islam limits how people can engage in consumption activities that are beneficial to their well-being. The Qur'an and Sunnah are the only sources that include all of the regulations governing consumption in Islam (Hamid, 2018). Islamic consumption therefore governs how people might engage in consumption activities that are beneficial to their own well-being (Furqon, 2018).

Although the term "philanthropy" is new in Islam, several Arabic phrases have recently been adopted as substitutes (Saripudin, 2016). Al-‘ata’ al-ijtima’i (social giving), al-takaful al-insani (human solidarity), and ata khayri are other names for philanthropy (giving for good). Al-birr (good action) and as-sadaqah (alms) are two other terminologies that are employed (Saripudin 2016). Islamic philanthropy is a term that has only recently come to be used to describe a type of collective giving to people who are not family members (Hardi, 2020).

Similar to when the Covid-19 pandemic slowed the rate of economic expansion (Ahmad, 2022) during the epidemic, there was a greater need, particularly for health services. (Nurani, Kaseke, and Mongan, 2021) dan (Maizul Rahmizal et al. 2022) but people’s income decreased (Kurniasih, 2020). Additionally, it may be said that everyone desires to acquire, accomplish, and enjoy fulfilling their demands in its entirety (Radissa et al. 2020).

The expanding philanthropic movement is nothing more than a movement to help people, families, and communities transition from bad conditions (like hunger) to better situations (like not being poor), as well as to free poor families from the burden of everyday needs (Tamim, 2011). As a result, Islamic philanthropy plays a beneficial role because the funds it channels are productive as well as consumptive and will eventually help those in need of capital (Murti, 2017).
One of the Islamic charities that must be issued and distributed to those who have an economic deficit is zakat (Nurhidayat, 2020). The obligation to give zakat is something that cannot be postponed (Mikail, Ahmad, and Adekunle, 2017); therefore, zakat institutions must be managed with good management, transparency, and accountability (Moh. Arifin and Maghfiroh Ahlul M, 2021) so that muzhiki are quick to respond and distribute zakat (Istiqomah and Fauzi, 2021). In general, zakat institutions generally carry out a zakat fundraising strategy (Wardhani, 2022). Fundraising or collecting zakat is the main pillar in a zakat management institution (Kinanti et al. 2021) to increase the amount of zakat funds collected (Istiqomah and Fauzi, 2021).

Fundraising strategies carried out by zakat institutions in general are different and have their own characteristics, such as utilizing online networks or optimizing offline networks (Fauzi, Gunawan, and Darussalam, 2020). According to Darawan and Desiana (2021), zakat fundraising requires certain strategies, such as direct fundraising strategies and indirect fundraising strategies, especially during a pandemic. Using online applications is an optimal strategy to use, such as the zakat payment feature on an application (Rohman and Indrarini, 2021). This means that the use of technology in zakat collection activities is considered more effective, efficient, and optimal because muzaki can pay zakat anytime and anywhere (Anurahman and Putri, 2022).

**RESEARCH METHODS**

The approach used in this research is a quantitative approach. This study intends to evaluate the effectiveness and method of zakat collection during the Covid-19 pandemic at Dompet Dhuafa Singgalang, West Sumatra. At the Bank Indonesia Sharia Economic Festival (FESyar) event in 2021, Dompet Dhuafa Singgalang will represent the Sumatra region as the Leading ZISWAF institution (https://www.dompetdhuafa.org/). The evaluation is based on how ZISWAF funds are implemented and managed for productive economic empowerment, which is the main focus of the selection evaluation. ZISWAF funds, meanwhile, are a component of Islamic philanthropy.

Both primary and secondary data were used in the analysis. With regard to the zakat collection strategy during a pandemic, primary data was obtained through an in-depth interview technique with the Head of Dompet Dhuafa Singgalang, and secondary data was acquired through documentation techniques using zakat receipt reports for the time period January 2018–December 2021.
Utilizing Miles and Huberman’s interactive qualitative data analysis technique, in-depth interview data was examined. Data analysis and data collecting are interactive in this analysis. Additionally, data reduction is carried out in an effort to summarize the data, followed by classification into certain conceptual subunits, categories, and themes. Data reduction findings are processed to make them appear more intact. To make the presentation and validation of conclusions easier, a theme analysis is then conducted using sketches, matrices, and other forms. (Rijali, 2019). While the zakat receipt report data is examined using the Wilcoxon signed-rank test and the normality test to determine whether zakat receipts before and after the Covid-19 outbreak differ.

RESULTS AND DISCUSSION

The Effect of Covid-19 on Dompet Dhuafa's Zakat Collection

The outcomes of the data tests, including the Wilcoxon test and the normality test procedure, are as follows:

Table 1.

<table>
<thead>
<tr>
<th>Tests of Normality</th>
<th>Kolmogorov-Smirnov</th>
<th>Shapiro-Wilk</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Statistic df Sig.</td>
<td>Statistic df Sig.</td>
</tr>
<tr>
<td>Tahun 2020 dan 2021</td>
<td>.222 24 .003</td>
<td>.828 24 .001</td>
</tr>
</tbody>
</table>

a. Lilliefors Significance Correction

Source: processed data

According to the findings of the normalcy test, the receipt data before Covid-19, or the years 2018–2019, was valued at Sig.000, and the receipt data during Covid-19, or the years 2020–21, was valued at Sig.001. The Wilcoxon test was utilized in this investigation since the results show that the value is less than 0.05.

Table 2.

<table>
<thead>
<tr>
<th>Test Statistics²</th>
<th>Tahun 2020 dan 2021 - Tahun 2018 dan 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Z</td>
<td>.000ᵇ</td>
</tr>
<tr>
<td>Asymp. Sig. (2-tailed)</td>
<td>1.000</td>
</tr>
</tbody>
</table>

a. Wilcoxon Signed Ranks Test
b. The sum of negative ranks equals the sum of positive ranks.

Source: processed data
It is evident from the Wilcoxon test that the Sig value is 1.000. There is no difference between the receipt of zakat before and during the Covid 19 epidemic, as this value exceeds the sig value of 0.05.

These findings demonstrate that there was no appreciable difference in zakat receipt between Dompet Dhuafa Singgalang’s pre- and post-Covid-19 epidemic periods. This demonstrates that Dompet Dhuafa Singgalang is still able to retain zakat receipts from their donors despite undergoing a pandemic. However, if we take a closer look at the pattern, we see that Dompet Dhuafa Singgalang is experiencing a decline in zakat receipts. Dompet Dhuafa Singgalang zakat receipts have decreased, according to data from the Dompet Dhuafa zakat receipt report for the years 2018 to 2021. The table below illustrates.

### Table 3.

<table>
<thead>
<tr>
<th>No</th>
<th>Year</th>
<th>Acceptance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2018</td>
<td>930,034,055</td>
</tr>
<tr>
<td>2</td>
<td>2019</td>
<td>1,271,404,737</td>
</tr>
<tr>
<td>3</td>
<td>2020</td>
<td>1,238,835,781</td>
</tr>
<tr>
<td>4</td>
<td>2021</td>
<td>1,056,468,299</td>
</tr>
</tbody>
</table>

Source: processed data

Receipt of Zakat of Dompet Dhuafa Singgalang

![Receipt of Zakat of Dompet Dhuafa Singgalang](image.png)

Source: processed data

It is evident from the data and graph above that the growth of zakat receipts has slowed down since the appearance of covid-19. End of 2019 saw the arrival of COVID-19. It is evident from the data shown above that it has declined between 2019 and 2020. Zakat receipts from 2020 and 2021, which are still counted as part of the pandemic period, however, show a higher value when compared to 2018 bigger.
These findings also demonstrate that Dompet Dhuafa Singgalang’s experiences are consistent with IDEAS study, which found that donations from philanthropic organizations decreased during the pandemic. According to this study, there were a number of factors that contributed to a decline in fundraising during the pandemic, including the following: First, there were signs of a financial crisis, which reduced donors' willingness to give. Due to cutbacks, there are secondarily fewer donors who had previously donated, and it is unlikely that they will do so again. Third, the decrease in direct donation transactions (offline) as a result of the PSBB's installation and the physical separation ordered by the government to stop the spread of Covid-19. Fourth, despite the fact that all of the Covid-19 campaign programs have been moved online, it is believed that there are still some restrictions that prevent institutions with social media and online channels from getting the visibility they need to generate more online engagement. Fifth, there has been a drop in donations made particularly for the Covid-19 initiative since new philanthropic institutions, neighborhood groups, and media outlets have emerged to offer the same donation options for Covid-19. (https://ideas.or.id/2020/04/29/dampak-covid-19-terhadap-penghimpunan-dana-di-lembaga-filantropi-dan-zakat/).

Collection Methods for Zakat Dompet Dhuafa Singgalang

It is vital to further investigate the collection technique used by Dompet Dhuafa Singgalang in light of the test results, which revealed that there was no discernible difference between receipts before and during the pandemic. Following discussions with Dompet Dhuafa Singgalang's head, the following findings were discovered:

1. Retail (individuals) and corporate zakat collections are the two categories into which Dompet Dhuafa Singgalang divides its zakat collection (companies). In essence, the number of donors from the retail sector has declined in terms of both donors and gifts. The quantity of zakat donations made during the epidemic increased, nevertheless, on the corporate side. Therefore, the fact that corporate donations have increased during the pandemic is the reason why there weren't too many noticeable discrepancies between before and during the pandemic.

2. Physical restrictions that made it difficult for individuals to visit Dompet Dhuafa and recent layoffs that reduced the number of store donors were barriers to collecting zakat during the pandemic. The actions are taken in order to:
a. Zakat services that utilize a pick-up method. Retail and corporate donors who wish to donate can give zakat to Dompet Dhuafa Singgalang. By employing this technique, the donor’s intended zakat can still be received.

b. Maximizing zakat collection through online platforms like:
   • Open crowdfunding. In an endeavor to collect zakat online, we are providing this service in coordination with other affiliates that have experience in this area.
   • Launching a fundraising page on the website
   • Using Facebook or Instagram advertisements to promote outreach
   • Placing billboards at various locations across Padang.
   • Work along with local authorities to implement zakat collection.
   • Optimization of channels and content (social, social entrepreneurship, empowerment, health, education, and da’wah) (radio, influencer, tv, website, social media, telemarketing).

CONCLUSION

The Wilcoxon test results support the findings of the study, which show that there was no statistically significant difference in zakat receipts before and during the pandemic. Graphically, you can notice a decline in zakat receipts from 2019 to 2020 and 2021, despite this fact. Dompet Dhuafa Singgalang uses direct zakat collection, corporate contributors, and technology-based collecting as part of its strategy for preserving donations from donors.

REFERENCE


