



SOCIAL HUMANITARIAN FUNDRAISING STRATEGY MODEL PROGRAM (A CASE STUDY OF ALMS AGAINST RENTENIR FOUNDATION VOLUNTEER SCHOOL PROGRAM) DEPOK

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ABSTRAK

Penelitian ini mendalami salah satu upaya *fundraising* dalam penanganan praktik rentenir atau pinjaman ribawi pada kalangan ekonomi rentan atau dhuafa. Studi kasus penelitian ini adalah program Sedekah Melawan Rentenir yang dilakukan oleh organisasi sosial bernama Sekolah Relawan yang bertempat di kota Depok. Pada penelitian disini, peneliti memakai metode kualitatif dengan membuka akses dalam melakukan observasi dan wawancara mendalam kepada pengurus organisasi dan relawan yang membersamai program. Dalam penelitian ini ditemukan berbagai inovasi dalam menggerakkan partisipasi masyarakat di dalam membantu dhuafa yang terlilit hutang, diantaranya donasi *online* berupa paket donasi, edukasi masyarakat lewat konten kreatif media sosial dan *event*, serta dukungan lainnya melalui *influencer* atau di momen pada waktu khusus seperti di hari Jumat atau bulan Ramadhan. Kemudahan dalam akses berbagi ini merupakan salah satu langkah inovatif mengingat, pinjaman berbasis ribawi di kalangan kaum dhuafa, makin hari juga kian memberikan kemudahan dan kecepatan dalam prosesnya.

Kata Kunci: *Fundraising*, Sedekah Melawan Rentenir, Riba, Kerelawanan.

ABSTRACT

This study explores one of the fundraising efforts on handling the practice of moneylenders or usury loans to the economically vulnerable or poor. This case study research is the Sedekah Lawan Renternir program conducted by a social organization called the Sekolah Relawan located in Depok. The study method uses a qualitative by opening access to conducting in-depth observations and interviews with organizational management and volunteers who accompany the program. This study found various innovations in mobilizing community participation in helping the poor who are in debt, including online donations in the form of donation packages, public education through social media creative content and events, and other support through influencers or at special moments such as on holidays. Friday or the month of Ramadan. This ease of access to sharing is an innovative step considering that usury-based loans among the poor increasingly provide convenience and speed in the process.

Keywords: *Fundraising, Alms Against Moneylenders, Riba, Volunteering.*

INTRODUCTION

Fundraising is one of the obstacles that almost all humanitarian aid organizations face in funding their planned programs. The sustainability of these nonprofit organizations' programs depends heavily on the number of funds they can gather. According to Padilla et al. (2012), the financial capacity of these organizations is crucial to carry out all their programs for both short-term and long-term periods, in line with their vision and mission.

In many humanitarian organizations in Indonesia, some programs focus on poverty. Poverty is not just about the lack of daily necessities and low income; it is a complex problem that severely affects the low-income population. Encouraging economic growth among communities is one of the solutions to alleviate poverty, such as through entrepreneurship or small businesses (Cantika, 2013).

Borrowing money becomes the "correct" option for those who cannot afford their daily needs. However, many people want quick and easy access to the funds they need, so they turn to loan sharks without considering their actions' social and Islamic consequences. Loan sharks lend money to individuals or groups and charge interest as their profit. They typically offer their loans through various media, such as WhatsApp, SMS, or social media.



Figure 1. 1 News of Victims of Moneylenders

In another heartbreaking story written by David Kurniawan (2022) on sloops.com about loan sharks in Gunung Kidul, the Covid-19 pandemic over the past two years has caused some residents to fall into the hands of loan sharks. This happened in Girisekar Village, Panggang, Gunungkidul, DI Yogyakarta, where loan sharks trapped dozens of people in debt. People are attracted to instant loans from loan sharks because the requirements are straightforward. However, behind the ease these loan sharks provide are high-interest rates that suffocate their debtors. There were cases of suicide due to being trapped in debt by loan sharks in that area. Not only that but some residents in the village were forced to sell their land to pay off their debts to loan sharks.



Figure 1.2 News about the moneylender case in Gunungkidul

The Sedekah Melawan Rentenir program from Sekolah Relawan is one of the programs aimed at raising awareness among the underprivileged and freeing them from inhumane debt from loan sharks. Through this research, the author aims to present this program through a thesis entitled: Fundraising Strategy Model for Humanitarian Social Programs (Case Study: Sedekah Melawan Rentenir Program at Sekolah Relawan Foundation).

The researcher hopes that this study can provide valuable knowledge for students, volunteers, social workers, whether in non-profit organizations or zakat institutions, and for many other parties who are interested in knowing the fundraising strategy in managing donors for the sustainability of socio-economic programs.

LITERATURE REVIEW

Fundraising

Fundraising is collecting donations from organizations, individuals, or communities. Collecting donations involves several processes: reminding, informing, inviting, persuading, or appealing. In Indonesian translation, fundraising means the collection or gathering of funds. In KBBI (Indonesian dictionary), fundraising means collecting a certain amount of funds or the process, method, and act of collecting or gathering. Collecting donations is also defined as influencing the community, whether it is individuals, groups, or institutions.



Sadaqah

Sadaqah derives from the Arabic word 'sadaqah,' which means 'truthful' or 'honest.' However, over time, Indonesians have changed it to 'sedekah.' In terms of terminology, sedekah means giving away a portion of one's wealth for the sake of Allah as tangible proof of one's honesty or truthfulness towards their faith. Allah SWT also stated that sedekah is a beloved act, as in Surah Al-Baqarah:271.

إِنْ تُبْدُوا الصَّدَقَاتِ فَنِعِمَّا هِيَ وَإِنْ تُخْفُوهَا وَتُؤْتُوهَا الْفُقَرَاءَ فَهِيَ خَيْرٌ لَكُمْ وَيُكَفِّرُ عَنْكُمْ مِنْ سَيِّئَاتِكُمْ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ
“Jika kamu menampakkan sedekahmu, itu baik. (Akan tetapi,) jika kamu menyembunyikannya dan memberikannya kepada orang-orang fakir, itu lebih baik bagimu. Allah akan menghapus sebagian kesalahanmu. Allah Maha Teliti terhadap apa yang kamu kerjakan.”

Riba

In the KBBI (Indonesian dictionary), the term riba can be defined as the act of leeching money, a loan shark, interest on money, or usury. The religious definition of "riba" refers to a conditional excess charged to someone in a transaction involving buying and selling and/or debt activities toward all goods, whether in the form of food, jewelry, plants, fruits, or specific objects that can be exchanged in certain ways that contradict sharia principles.

RESEARCH METHODS

This research is conducted in a relevant manner using normative legal research methods. The materials used in this research are legal materials collected through a literature review and analyzed using various legal theories to address emerging issues through a conceptual and descriptive qualitative approach.

RESULTS AND DISCUSSION

Historical of Volunteer School

The Volunteer School (SR) is an organization that serves in the field of social activities, or it can also be said to be a social humanitarian foundation, which focuses on humanitarian social activities, volunteer education, community empowerment, and advocacy programs. The existence of the Volunteer School organization initially began from the experience of the 2004 Aceh tsunami disaster, which eventually gave rise to volunteer communities that continue to grow in Indonesia. However, the founders of the Volunteer School (SR) also realized that the majority of volunteers who went to the disaster areas only had enthusiasm but did not have the necessary skills and capacities, both technically and in terms of adequate knowledge when carrying out actions in disaster areas, community empowerment, or humanitarian social activities."



Figure 4. 1 Volunteer School Logo
(Source: Website <https://sekolahrelawan.org/>)

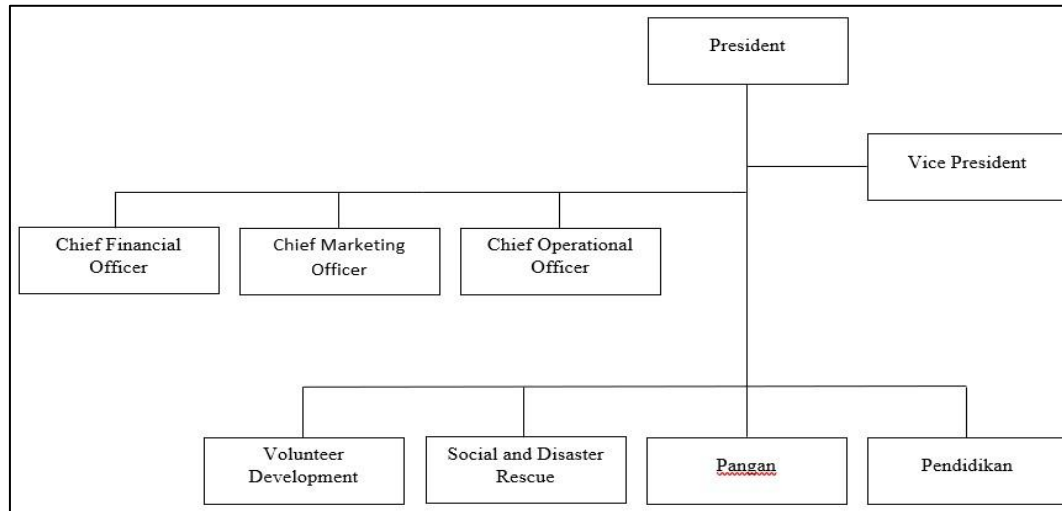
The Volunteer School finally obtained legal status on January 21st, 2016. The Volunteer School (SR) is a foundation in humanitarian education and volunteerism programs. Later on, SR has three other programs: 1) a humanitarian program, 2) a community empowerment program, and 3) an advocacy program as part of concrete volunteerism action. Until now, SR has 34 regional coverage throughout Indonesia. SR is spread across Aceh Province, Medan City, Padang City, Lampung City, Cilegon, Serang City, Jabodetabek, Cibinong, Karawang, Bandung, Majalengka, Cirebon, Jombang, Wonosobo, Lombok, Bojonegoro, Solo, Semarang, Jambi, Bali, NTB, NTT, Palangkaraya City, Banjarmasin City, Banjarbaru, Samarinda City, Makassar, Manado, and also Papua. Meanwhile, abroad, the Volunteer School has a network of good communities spread across 4 other countries: Turkey, Yemen, Myanmar, and South Africa in helping to alleviate the burden of people affected by humanitarian tragedies and economic crises.

Legality of Volunteer Schools

The Volunteer School is a humanitarian institution focused on volunteer education that has obtained legitimacy through formal legal aspects as follows:

1. Establishment Deed: Hj. Dede Tien Fatimah, SH, Mkn. Number 18 January 2016 concerning the establishment of the Volunteer School Foundation.
2. Amendment Deed: Lucy Indriani Lubis, SH, M.Kn. Number 12 June 2020 deed regarding changes to the articles of association of the Volunteer School Foundation.
3. Decree of the Minister of Law and Human Rights of the Republic of Indonesia Number AHU-0003522.AH.01.04. Year 2016 concerning the approval of the establishment of the Volunteer School Foundation.

Struktur Organisasi Sekolah Relawan



Volunteer School Program

Alms Against Moneylenders

Sedekah Lawan Rentenir is a program aimed at helping people involved in debt with loan sharks due to basic needs such as healthcare and education-related debts. The program involves a management system that includes administration, fundraising/campaign, and program implementation. These management components are interrelated in their implementation, where the administration handles document management, data input, bookkeeping, archiving, scheduling, and other administrative tasks. Fundraising/campaigns raise funds and other resources from individuals, groups, and organizations in the community, which will be used to finance program activities and operational costs. Meanwhile, the program implementation team looks for potential beneficiaries, conducts assessments at their address, provides beneficiary assistance, and mediates between the loan sharks and beneficiaries.

Fundraising Strategy and Alms Program Innovation Against Moneylenders Against the Development of Riba Practices

In running a social service organization, fundraising or funding strategies are essential to ensure that the organization's activities can run smoothly. Social organizations cannot work without funds, so fundraising strategies are necessary to support the organization's activities. Sekolah Relawan, of course, has a fundraising strategy for running its organization and programs.

In its activities, Sekolah Relawan raises funds from various sources, including partnerships or sponsorships and donations. Donation activities are available through various methods, such as transferring funds to the official bank account of Sekolah Relawan, which is registered on the official website, through partners who collaborate with Sekolah Relawan, such as e-commerce platforms or crowdfunding sites, like Kitabisa.com, or by directly visiting the Graha Sekolah Relawan located in Kukusan, Beji, Depok City.



Figure 4. 9 SLR Donation Package Flyer

The fundraising framework carried out by the Volunteer School in carrying out the alms versus loan shark program is as follows:

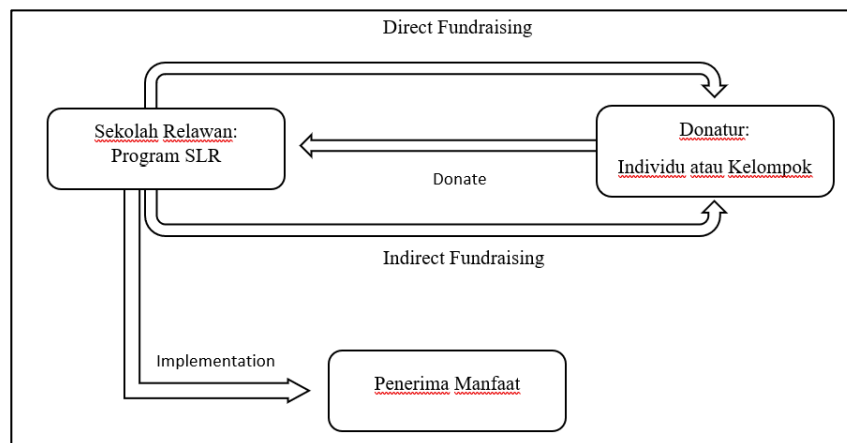


Figure 4. 9 Flow of fundraising

To encourage donors who have previously donated or to reach out to new donors, Sekolah Relawan employs two approaches. Firstly, direct outreach, usually contacting known donors and informing them about the condition of potential beneficiaries. Donors can be individuals, groups, or communities previously partnered with the organization. Secondly, indirect outreach, such as through social media, television, or events connected to economic issues. For example, Sekolah Relawan, through the Sedekah Melawan Rentenir program, was once invited to participate in the Net TV program and opened a collaboration to obtain a booth for an event with Muslim Entrepreneurs in Indonesia. Both methods are used to maximize reach to meet the needs of potential beneficiaries. Notably, social media platforms such as Instagram, used by Sekolah Relawan, have been shown to influence someone's willingness to care and take action by up to 61.8% (Prihantoro et al., 2021).

Meanwhile, in the process of allocating the funds collected for the Sedekah Melawan Rentenir program, the provisions are regulated with the principle of sustainable benefits both for the beneficiaries and the program;

- The collected funds will be allocated with a percentage and some notes
- 87.5% of the collected funds can be implemented for the beneficiaries



- 10% is allocated for the institution as human resource development and program development
- 2.5% for operational expenses such as transportation, communication, and consumption
- The remaining balance will be given to the beneficiaries according to their needs. If there is an excess of funds collected, it will be informed for assistance to other potential beneficiaries who did not receive enough donations during the campaign
- The excess balance, as needed, is also recommended to be implemented for the beneficiaries as further assistance for business capital and mentoring through the Naik Pangkat program.

In response to the growing practice of usury that continues to proliferate, social and humanitarian organizations everywhere naturally have concerns. This also applies to program organizers and volunteers. They are worried about the speed of technology that facilitates easy and fast online loans, in line with research on the analysis of motivation for why someone falls into the trap of loan sharks due to urgent needs, available means, and ease of the process (Nina & Pratama, 2021). With only an ID card and photo as collateral, someone can quickly get assistance with disbursement within hours. Loan sharks also offer periodic loan offers that are sometimes very appropriate for the condition of their potential victims, and this partial and simultaneous way of dealing has a significant impact (Novida & Dahlan, 2020). This is undoubtedly terrifying because they also think who else can help, let alone strangers; even families sometimes hesitate to help their relatives economically, either due to selfishness or possibly because the family environment is also economically weak.

In the process of supporting resistance to usury practices and providing assistance to the less fortunate, several strategies and innovations are usually sought by organizations, including the most prioritized ones, which are the stories of potential beneficiaries and documentation to support the stories. A complete and systematically written story can provide the necessary points to convince donors. For example, there are potential beneficiaries who are elderly (the elderly). Their condition is urgent (if they do not pay, their assets will be taken and not be commensurate with their debt), they are sick and still have many young children, or not a few victims who have suffered sexual harassment from loan sharks. This assessment process is essential to be carried out properly by program organizers.

CONCLUSION

Based on the results of data analysis and hypothesis testing in this study, the following conclusions can be drawn:

1. The Volunteer School's step in fighting the development of loan sharks is to upload the stories of loan shark victims they have helped systematically on social media platforms to raise public awareness so that they can be grateful for their better lives or as a learning material to resist the temptation of engaging in usury practices that are dangerous and forbidden in Islam.
2. The fundraising strategy for the Volunteer School's "Sedekah Melawan Rentenir" (Donation Against Loan Sharks) program involves gathering funds from various sources, including building partnerships with sponsors and receiving donations. The donation activity is opened by the Volunteer School in various ways, including transferring funds to the official bank account of the Volunteer School listed on the official website, receiving donations through partners who work with the Volunteer School, such as through e-commerce platforms (Shopee, Tokopedia, and Blibli.com), crowdfunding sites such as Kitabisa.com, collaborating with Instagram influencers to invite their followers to donate on available platforms, and directly visiting the Volunteer School's headquarters located in Kukusan, Beji, Depok City.



SUGGESTION

Here are some suggestions that the author provides for the future development direction:

1. In its development, Sekolah Relawan must continue to demonstrate its loyalty to educating the public so that they can understand the value of volunteering. The programs and activities in Sekolah Relawan are very beneficial, so they must be maintained and developed to reach more Indonesians and bring even more benefits to society.
2. The organizers of the Sedekah Melawan Rentenir program keep innovating and reviving its social media presence, such as on Instagram, Facebook, and others, so that the public can easily access and know about the program's developments.

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