

# Building a Network of Donors for the Jariyah Savings Account at the Daarul Armina Foundation in Bengkulu

*Membangun Jaringan Donatur pada Tabungan Jariyah di Yayasan Daarul Armina Bengkulu*

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## ABSTRAK

**Tujuan:** Penelitian ini bertujuan untuk menganalisis perkembangan Program Tabungan Jariyah(TJ), memahami proses terbentuknya jaringan donatur, serta mengkaji posisi TJ sebagai alternatif strategi *fundraising* dalam pengelolaan celengan infak di Yayasan Daarul Armina (YDA) Kota Bengkulu.

**Metode:** Penelitian ini menggunakan pendekatan kualitatif dengan desain studi kasus. Data diperoleh melalui wawancara mendalam terhadap tujuh informan (pengelola, donatur, dan penerima manfaat), serta observasi dan dokumentasi program. Analisis dilakukan secara tematik untuk mengidentifikasi dinamika program dan pola relasi sosial yang terbentuk.

**Temuan:** Program TJ berkembang dari fase inisiasi dan stagnasi (2021) menuju inovasi dan pertumbuhan (2022-2025). Jaringan donatur terbentuk melalui relasi berbasis kepercayaan, kedekatan personal, dan interaksi informal berkelanjutan. TJ berpotensi menjadi strategi fundraising yang efektif melalui optimalisasi actor bermodal social kuat serta penguatan pemeliharaan jaringan. **Implikasi:** Strategi berbasis jaringan social terbukti penting dalam menjaga keberlanjutan program filantropi Islam. **Orisinalitas:** Penelitian ini menawarkan analisis strategi *fundraising* berbasis jaringan social dalam pengelolaan filantropi Islam agar program terarah dan berkelanjutan.

**Kata kunci:** Jaringan Donatur, *Fundraising*, Filantropi Islam, Tabungan Jariyah

## ABSTRACT

**Purpose:** This study aims to analyze the development of the Tabungan Jariyah (TJ) program, understand the process of forming a network of donors, and examine the position of TJ as an alternative fundraising strategy in managing infaq savings at the Daarul Armina Foundation (YDA) in Bengkulu City.

**Methods:** This study used a qualitative approach with a case study design. Data were obtained through in-depth interviews with seven informants (managers, donors, and beneficiaries), as well as observation and program documentation. Analysis was conducted thematically to identify program dynamics and patterns of social relations that were formed.

**Findings:** The TJ program evolved from a phase of initiation and stagnation (2021) to one of innovation and growth (2022-2025). The donor network was formed through relationships based on trust, personal closeness, and ongoing informal interactions. TJ has the potential to become an effective fundraising strategy through the optimization of actors with strong social capital and the strengthening of network maintenance. **Implications:** Social network-based strategies have proven to be important in maintaining the sustainability of Islamic philanthropy programs.

**Originality:** This study offers an analysis of social media-based fundraising strategies in Islamic philanthropy management to ensure that programs are focused and sustainable.

**Keywords:** Donor Network, Fundraising, Islamic Philanthropy, Zakat Savings

## A. Introduction

Islamic philanthropy plays a strategic role in social development in Indonesia. Jariah savings is a form of Islamic philanthropy that promotes the concept of sustainable donations (sedekah jariah). Unlike regular donations, which are given only once, Jariah savings provide long-term benefits for both the recipient and the donor. Jariah savings benefits not only the recipient, but also the donor. From an Islamic perspective, every act of charity will continue to bring rewards even after the donor has passed away. Jariah Savings also serves as a means of educating the community about the importance of sharing and fostering social awareness in the surrounding environment (Rahmi Seftiyani, 2016).

Initially, the Jariah Savings program was only intended for individuals, especially friends or communities who were committed to giving alms every dawn, but over time, enthusiasm for this program has grown. It is no longer only used personally, but has also begun to be implemented collectively by various parties such as food stalls, offices, restaurants, and so on. The concept of Tabungan Jariah itself is an adaptation of the charity savings model that had previously been implemented by several other institutions, only that this program was then repackaged and adapted to the character, needs, and vision of the Daarul Armina Foundation (YDA). Through these adjustments, Jariah Savings has evolved into a more systematic, flexible, and community-oriented fundraising strategy, thereby strengthening opportunities for participation and sustainability (Ali Iskandar, 2023).

The facts on the ground did not match YDA's expectations. After preparing more than 1,000 piggy banks (small round cans with a diameter of 5 cm and a length of 15 cm), only 80% of the cans were successfully distributed. The charity savings program was not well received by the community. Volunteers were involved in the distribution process. After briefings and repeated presentations by YDA, these volunteers went to stores, both large and small, to offer the Jariah Savings Program. When they requested to leave the piggy banks, the targeted locations refused.

Previous studies have revealed that rejection of the jariah savings program is not solely due to disagreement, but is influenced by various considerations arising from the experiences, perceptions, and conditions of each party. Some people reject it because they are concerned that the small and light form of

savings makes it vulnerable to loss, scattering, or even misuse by irresponsible people. There are also groups that from the outset have no intention of getting involved, either because of a lack of understanding about the benefits of regular almsgiving, discomfort with receiving items from outside, or a lack of continuity with the managing institution ([Ansori Yahya, et al., 2022](#)). In addition, resistance also came from individuals or agencies that already had their own donation containers, such as infaq boxes or internal collection mechanisms, so they considered the presence of the new jariah savings to be unnecessary or even an additional management burden ([Mas, Imam Purnomo, 2021](#)). These various reasons indicate that the acceptance of a program is not only determined by the good intentions of its initiators, but also by its physical design, communication approach, and relevance to the needs and habits of the recipients.

Accepting the reality of the rejection of the targeted location for Tabungan Jariah, YDA and volunteers changed their distribution strategy: utilizing their network of friends. Volunteers or institutions sought out people who had previously received Tabungan Jariah and asked for recommendations. The results were unexpected: the remaining savings could be distributed without any rejection. In terms of the amount of infaq and alms received, social networking increased the distribution of Tabungan Jariah.

Past studies agree that friendships, or more generally, social relationships determine the success of fundraising. Wati says that social connectivity, which is how much individuals or institutions are connected and interact with each other, directly affects the effectiveness of charity collection and distribution ([Fitri, Saras Wati, 2023](#)). Rahma discusses social networks in donor fundraising at MA Mambaul Ulum in Central Bengkulu Regency ([Sari, Rahma Fadila, 2022](#)). Neta examines the fundraising strategies of LAZ Mandiri Amal Insani Surabaya in collecting zakat funds ([Roha, Dewi Neta, 2025](#)).

Unfortunately, previous studies have not explored in depth the process of forming a donor network. In other words, a donor opens the way for charitable organizations to access their friendship networks and social capital. Based on the shortcomings of this study and the uniqueness of the Tabungan Jariah case at YDA, this research aims to qualitatively explore the process of forming a donor network in the Tabungan Jariah Program at the Daarul Armina Bengkulu Foundation in 2021. This research is interesting and important for three reasons: 1) it fills a gap in the literature; 2) it highlights best practices in donor networks at

YDA; and 3) it provides new insights for local philanthropic institutions that struggle to raise funds through piggy banks or donation cans.

## B. Method

This study uses qualitative research with a case study approach. A qualitative approach was chosen because the study focuses on gaining an in-depth understanding of the Tabungan Jariyah phenomenon run by the Daarul Armina Foundation (YDA) and how these activities can form a network of donors. The location was chosen purposively because it is the area where the YDA operates, which is the focus of the study. The research subjects were volunteers from the Daarul Armina Foundation who acted as a network based on Tabungan Jariyah, while the research informants numbered seven people who were selected purposively based on their direct involvement, work experience, and strategic position in the institution.

The research data sources consisted of primary and secondary data. Primary data was obtained directly from informants through in-depth interviews and observation, while secondary data came from official foundation documents, program reports, activity archives, and digital media publications relevant to the research. Both types of data were used complementarily to strengthen the research topic.

Data analysis was conducted in stages and was inductive in nature (Miles, 2016). The first stage was field data analysis, which was an initial review of the data during the collection process. The second stage was conducted after all data had been collected, which included data reduction to select relevant information, presentation of data in the form of thematic narratives, and drawing conclusions and verification based on the consistency of the findings. The final stage was the process of discovering themes, which was carried out through data coding, category grouping, and the determination of the main themes that represented the research results.

## C. Results and Discussion

### 1. The Development of Jariyah Savings

The development of the Jariyah Savings Program (TJ) at the Daarul Armina Foundation (YDA) is divided into two main phases, namely the initiation and stagnation phase (2021), and the innovation and development phase (2022–2025). In the initiation phase, the program was introduced to the community

through the distribution of around 100 small savings accounts to the closest network of volunteers, such as family, friends, and relatives. The main objective of this program was to accustom the community to giving alms regularly every day, even if the amount was small. At this stage, a persuasive and interpersonal approach was used to build the community's initial understanding and trust in the concept of daily almsgiving. Although quantitative development was not yet significant, this phase became an important foundation in forming a network of donors.

However, in the same year, the program experienced stagnation due to technical and operational constraints. The design of the savings, which was still permanent and had to be destroyed every time funds were withdrawn, was considered ineffective, causing the program to be suspended for about three months. This condition had an impact on the decline in the intensity of savings distribution and the lack of an increase in the number of active savings. Based on the results of triangulation of interviews, observations, and documentation, the stagnation was not caused by low public interest in giving alms, but rather by technical factors related to the inefficient management of the savings media. This phase became a moment of evaluation for the foundation to make improvements.

Entering 2022, YDA innovated by changing the design of permanent savings to savings with a lid at the bottom so that they could be used repeatedly. This technical change proved to increase the effectiveness and sustainability of the program. The distribution of savings was no longer limited to the immediate social network, but began to expand to stalls and shops through the involvement of volunteers and student interns. The persuasive approach remained the main strategy in expanding the donor network, resulting in a gradual increase in community participation.

Significant developments were also seen in the managerial aspect, particularly in the data collection system, which began to be organized more neatly in 2024. Initially, there were only about 100 savings accounts distributed, but by 2025, the number had increased to around 300 active savings accounts. These improvements in data collection reduced administrative errors and strengthened program accountability. Overall, the innovation and development phase became an important turning point, demonstrating that a combination of technical innovation and managerial strengthening can drive the growth and

sustainability of the YDA Jariyah Savings Program in a more stable and systematic manner.

## **2. The Process of Establishing a Donor Network**

The process of establishing the Tabungan Jariyah (TJ) donor network at the Daarul Armina Foundation (YDA) began with the institution entrusting the program manager with a mandate. This mandate is interpreted as a form of trust as well as a moral and administrative responsibility to implement, socialize, and maintain the integrity of the program within the community. The person in charge is not only responsible for distributing savings, but also for ensuring that the community understands the objectives, mechanisms, and allocation of funds in a transparent manner. This is where the foundation of trust is built, so that the relationship between the institution and donors grows gradually and sustainably.

The next stage is the expansion of the person in charge through a persuasive approach based on social proximity. Initial dissemination is carried out to family, friends, and close associates before being expanded to other volunteers and interns. This internal pattern creates a common understanding and sense of ownership of the program. After that, volunteers and interns act as an extension of the institution to reach small shops and the general public. Small shops were chosen as strategic spaces for social interaction, so the approach was relaxed, dialogical, and contextual to make the program easy to understand and accept.

Further expansion occurred through peer networks and boarding house environments. Interns spread TJ to college friends, boarding house friends, and neighbors using more fluid and informal language. This peer-based expansion model is effective because it utilizes emotional closeness and shared backgrounds, so that the invitation to give alms feels like sharing experiences rather than official promotion of the institution. In addition to expanding its reach, this pattern also strengthens the participation of the younger generation in philanthropic activities and makes them important actors in the sustainability of the program.

In the final stage, the network grew organically from peers to neighbors through daily interactions. However, this process is selective and not always linear. Not all individuals who receive information automatically become further disseminators; factors such as personal awareness, social motivation, and individual readiness greatly influence the sustainability of the network. Thus, the

formation of the TJ donor network at YDA shows a pattern of gradual growth, based on trust, and developing naturally through the dynamics of social relationships at the micro level of society.

### 3. Jariyah Savings as an Alternative Fundraising Strategy for Urban Infaq Piggy Banks

This discussion analyzes Tabungan Jariyah (TJ) as an alternative fundraising strategy based on infaq piggy banks in urban areas, with a case study of the Daarul Armina Foundation in Bengkulu City. The findings show that the TJ donor network was formed gradually and relationally, starting with the role of administrators and volunteers as the main actors who spread savings through a personal approach. Trust is the initial capital in building participation, especially since the spread is carried out through social proximity such as peers, food stalls, neighbors, and the general public. Over time, early donors transform into new nodes that recommend the program to their social circles, so that the network grows organically through word of mouth.

Theoretically, these findings are in line with social network and social capital theories. Granovetter's concept of embeddedness emphasizes that economic actions, including philanthropy, are always embedded in social relations (Mark Granovetter, 2017). This view is reinforced by Wellman, who emphasizes that networks are formed from repeated interactions between individuals (Barry Wellman and S.D. Berkowitz, 1988). In the framework of social capital, Putnam places trust as a key element in the sustainability of networks (Robert D. Putnam, 2000). In the context of Islamic philanthropy, trust is not only social but also moral-religious, so that donor loyalty is determined more by trust in intermediary actors than by formal institutional systems.

The second factor that strengthens TJ networks is the internalization of religious values through simple and routine practices of charity. In Rogers' diffusion of innovation perspective, innovations that are easy to practice, beneficial, and in line with community values will spread more quickly through interpersonal interactions (Everett M. Rogers, 2003). TJ infaq piggy banks meet these criteria because they are flexible, not burdensome, and have religious symbolic meaning. In the context of urban communities that tend to be individualistic and cautious in philanthropy, this personal network-based model is relevant to the character of network society as described by Castells, that

modern social power lies in flexible, relationship-based networks, not in formal hierarchical structures (Manuel Castells, 2010).

Based on these findings, this study projects the TJ network model as a sustainable fundraising strategy through four stages: initiation by key actors with strong social capital, consolidation of initial networks based on personal relationships, natural expansion through social reproduction, and strengthening of networks through dialogic reporting mechanisms and the involvement of donors as volunteer partners. This approach is reinforced by Freeman's stakeholder theory, which emphasizes the importance of maintaining relationships, transparency, and collaboration with all relevant parties. With these internal and external reinforcements, Tabungan Jariyah can be positioned as an adaptive, participatory infaq savings model that is in line with the dynamics of urban philanthropy (R. Edward Freeman, 1984).

#### D. Conclusion

The Jariyah Savings Program (TJ) at the Daarul Armina Foundation in Bengkulu City has grown gradually through a simple approach that is close to the community. At the beginning of its implementation, the program faced obstacles such as a lack of response and rejection at several distribution points. However, after changing the strategy by utilizing networks of friends, volunteers, neighbors, and shop owners, the distribution of infaq piggy banks became more effective and donor participation increased. Volunteers distribute the savings, provide regular reminders, and then collect them at a specific time, so that the community gets used to giving little by little without feeling burdened. Trust is the key to the success of this program because donors feel confident that the funds collected are managed safely and transparently, proving that the Jariyah Savings Program is a practical, cost-effective, and sustainable alternative fundraising strategy in urban environments.

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## **Ethical Statement**

This research is carried out by adhering to the principles of research ethics that uphold respect for human rights, human dignity, fairness in the treatment of research subjects, balance between benefits and risks, and scientific integrity, which includes honesty and openness in reporting data and research results.

## **AI Declarations**

The authors declare that artificial intelligence (AI)-assisted tools were used to support the literature review process in the introduction, particularly for identifying relevant studies and improving clarity of synthesis. All interpretations, critical analyses, and scholarly judgments remain the full responsibility of the authors.