

Analysis of the "Koin NU Peduli" Program in Managing Infaq at LAZISNU MWC Ngronggot Nganjuk

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ABSTRACT

The purpose of this study is to find out how infaq management is carried out by LAZISNU MWC Ngronggot through the "Koin NU Peduli" program. The method used in this research is the descriptive-qualitative method. In order to provide a brief description of the program, interview, documentation, and observation techniques are used. The results of this study reveal that the "Koin NU Peduli" program consists of some steps, starting with the management of fundraising, followed by the management of operating, and concluding with the management of distributing infaq funds to those in need. This program has positive impacts on LAZISNU, mustahik, and muzaki. The implementation of this program indicates that the LAZISNU MWC Ngronggot administrators as *amil* have successfully managed this program voluntarily without being paid as a form of dedication to *Nahdlatul Ulama*.

Keywords: NU Peduli Coin Program, LAZISNU MWC Ngronggot, Strategy

INTRODUCTION

According to records from the Central Statistics Agency (BPS) in the period of 2008-2018, the number of poor people in Indonesia shows fluctuating developments. The poverty rate in Indonesia in March 2018 was recorded at 9.82% (BPS, 2018). It can be seen from the following graph:

Image 1
Poverty Rate Chart 2008-2018



Source: Central Statistics Agency (BPS)

According to the table from the Central Statistics Agency (BPS) above, the poverty rate continues to decline, but poverty still exists in Indonesia. The Indonesian government actually has various sources of fund to finance state expenditures and realize public welfare through taxes. Taxes are the obligations of residents based on their tax objects that have been regulated in law. However, the results of taxes collected by the government have not been able to significantly reduce poverty. Thus, it is possible to utilize other sources such as Islamic philanthropic funds to realize the welfare of the Indonesian people.

Various efforts and initiatives have been conducted by the government to reduce poverty levels, one of which is optimizing *zakat*, *infaq* and *sadaqah* (ZIS). Islamic philanthropy has an important role in the economy. According to Wibisono (2009), the instrument of philanthropy is a transfer mechanism from the rich to the poor that is right on target. At the same time, Islamic philanthropic instruments act as an effective social safety net (Afandi, 2020). With the transfer of income from the rich to the poor, there will be an increase in demand for goods and services from the poor, which are generally in the form of basic needs. We may look at various ZIS management institutions that try

to put forward the principles of modern management in practice. In alleviating poverty, ZIS funds are expected to increase output, employment, and equitable distribution of community income, which will lead to reduction of poverty rate.

Apart from being an obligation for moslems, *zakat*, *infaq* and *sadaqah* (ZIS) are economic instruments in Islam. The revenue collected from ZIS is a potential source of funds for poverty alleviation. As avoluntary funds from the Muslim community, ZIS does not only fulfill religious obligations but has a social function as a form of social solidarity. However, Islamic philanthropic funding sources have various forms. Zakat is an obligation for all moslems, for those who have met the requirements (reaching *nisab* and *haul*). While *infaq*, *sadaqoh* and *waqf* are not conducted based on *nisab* and particular conditions, they are only paid asa moslem's charity. From the calculation of the potential sources of funds from *zakat*, *infaq* and *sadaqah* (ZIS), it is believed that they can help government to solve the problem of poverty in Indonesia.

Nahdlatul Ulama (NU) as the largest socio-religious organization in Indonesia which is organized structurally has many programs and agendas that must be implemented. Meanwhile, in order to realize the program, operational funds are definitely required. The fact that NU has a large number of members is a great potential if it can be managed properly. Thus, the Nahdlatul Ulama Branch Office (PCNU) of Ngronggot, East Java, in collaboration with NU Care-LAZISNU Nganjuk Branch Office start introducing *Gerakan NU Nusantara Coin Menuju NU Mandiri* by placing *infaq* boxes in people's homes. The goal is none other than realizing independence within the institution of NU so that NU programs could run well. The administrators have been trying to implement this program at other MWC levels (branch area representative or sub-district level) and it works. (Sabiq, 2012)

The following is the reason why the NU Nganjuk executive board is choosing coins instead of bigger amount of money for this program, as quoted from the "Koin NU Peduli" program manual (Dimiyati, 2017): 1. The number of NU members is large, but on average they come from middle and lower economic class, so that even the poorest people can afford to donate. 2. It provides an opportunity to always donate even though in a bad financial situation. 3. It would make everyone easier to donate. 4. It would make everyone give *infaq* more often. In NU culture, giving *infaq* could be accompanied by

having particular “*niat*” (purpose) or “*hajat*” (need). Soone infaq can be intended for one *hajat*. NU people believe infaq can be used as *wasilah* or mediumso that our need could be answered by God.

This program is conducted professionally in all level (from PCNU, MWC NU until NU branch in village level) based on the Zakat Law and entirely managed by LAZISNU. Specific units for managing *zakat*, *infaq* and *sadaqah* (ZIS) have been established in the level of MWC and branch. The implementation itself is carried out by mothers because they usually have more patience to handle such program. Therefore LAZISNU involves autonomous bodies which consists of mothers and ladies like Muslimat and Fatayat NU. On this basis, NU Peduli Coin Movement program was created. This movement is conducted by collecting coins from the homes of NU members whose benefits to solve various problems in life and realizing the independence of its members.

In Ngronggot subdistrict, the “Koin NU Peduli” program was founded in July 2017 after a meeting at the MWC office to design and determine a new organizational structure and several movement concepts, one of which is the NU Care Coin movement which has been running until now and has become the specialties of Ngronggot, compared to other sub-districts which have bigger revenues.

Based on the explanation above, the authors are interested in knowing more about how *infaq* management is carried out by LAZISNU MWC Ngronggot through the “Koin NU Peduli” program. In this study, research samples were taken from NU members in Ngronggot, Nganjuk. Therefore, the authors would like to conduct a research under title Analysis of “Koin NU Peduli” Program in Managing *Infaqat* LAZISNU MWC Ngronggot Nganjuk.

RESEARCH METHOD

The type of research used in this research is descriptive qualitative, which means that this research utilizes the framework which describes the results based on analysis and interpretation of the data. The data obtained tends to be qualitative, while the data is analyzed using inductive/ qualitative approach. This approach is used when the research data cannot be measured by numbers or by other exact measures. This type of research

is chosen based on system and technical implementation of the “Koin NU Peduli” program in managing *infaq* funds for the benefit of the society.

RESULTS AND DISCUSSION

Implementation of “Koin NU Peduli” Program in Ngronggot Sub-district

The implementation of the “Koin NU Peduli” program is based on the desire of the NU administrators to implement the principles of *jama'ah* (togetherness) and *jami'iyah* (organization) in order to establish an independent society. The implementation of this program in Ngronggot started with the socialization from branch to branch about its existence and purpose, starting from its establishment in Ngronggot village. It is conducted by distributing boxes to the community from house to house in the form of small cans with a size of 9×9 cm², with the hope that the members would allocate some of their income to donate.

People are really happy to welcome the existence of “Koin NU Peduli” program, because apart from being able to donate every day, it doesn't take a lot of money to spend, it can be done in simple way without being embarrassed (for giving only coins for donation), because we can donate in our own home. This program can be a lesson for children about the value of sharing with others. With this box, the children are excited to donate, sometimes they allocate some amount of their daily allowance to put in the box.

Management of the “Koin NU Peduli” Program in Ngronggot Sub-district

“Koin NU Peduli” Program is an attempt to raise funds by collecting *infaq* (donation). According to Law No. 23 of 2011 about the management of *zakat*, it states that *infaq* is property donated by a person or business entity outside of *zakat* for common benefit. Whereas in *sharia* terminology, *infaq* means donating part of the property for a purpose based on Islamic teachings.

The management of *infaq* funds carried out by the members of LAZISNU Ngronggot is conducted by filling *infaq* boxes / cans with coins (small amount of money) from the community to be later managed by the administrators. The output would be used for funding NU programs.

The cans were distributed to the village residents who were willing to participate in the program from house to house for free, with the hope that people would allocate some of their income to donate without any objections. Then once a month at the beginning of the 1st to the 6th day, the “coin collectors” take the coins from house to house. Each village has its own coin collector. After the money is collected, the coin collectors and other members calculate the amount of the money, followed by making a report for LAZIS MWC NU Ngronggot treasurer, and then the data is finally deposited to PCNU Nganjuk.

Analysis of the Management of “Koin NU Peduli” Program in Ngronggot Sub-district

From the explanation above, the “Koin NU Peduli” Program cares about its benefits in providing solutions for the community in various aspects of life and realizing the independence of its members.

Fund management carried out by LAZIS MWC NU Ngronggot whose sources of funds from the Ngronggot community come from various levels ranging from residents, branch administrators, Banser, Ansor, Fatayat, Muslimat, and others. Those sources also come from various economic background, from the wealthy ones to the poor ones.

Until now, LAZIS MWC NU has used these funds for organizational activities such as meetings and other operational costs. Outgoing funds are divided between organizations such as for PCNU, LAZISNU, and MWC NU. The infaq funds distributed to the community or returning to the branches are as follows: education of LAZISNU foster children (ABILA), donations for orphans, donations for the sick, donations for deceased family, and others which are carried out every month.

The implementation of NU “Koin NU Peduli” Program has been conducted maximally, it is recorded in detail and openly, as follows:

PCNU	: 5%
MWCNU	: 10%
LAZIS MWC	: 15%
Branch	: 70%

The distribution of funds carried out by “Koin NU Peduli” Program is in accordance with central regulations, by dividing the funds collected every month and then depositing it to a predetermined institution. In addition to the management and distribution there must be a recording, the recording carried out by LAZISNU Ngronggot is in accordance with Law No. 23 of 2011 about the management of zakat that is stated in article 28 paragraph 3 which reads "management of *infaq*, donation, and other religious social funds must be recorded in a separate book of accounts to be different from the recording of zakat management books.”

The implementation of the “Koin NU Peduli” Program in Ngronggot District was welcomed well by the community. Beside of making residents aware of the importance of giving *infaq*, it can also be used as education for children about the value of sharing with others. However, there are still some people who assume that the management of this program is still unfair.

The procedure for the “Koin NU Peduli” Program in the Ngronggot Village Branch:

1. Socializing the “Koin NU Peduli” Program to MWC management, Muslimat, Fatayat, Ansor and all NU members. Then the socialization was delivered to the members through *pengajian* (religious forum) of Muslimin and Muslimat.
2. Mapping the number of cans needed by each branch area according to a certain code that has been set.
3. Ordering cans of “Koin NU Peduli” Program from LAZIS PC NU Nganjuk.
4. Collecting and calculating the acquisition of KOIN Cares by coin officers.
5. Submitting the results of “Koin NU Peduli” Program to the admins of MWC NU.
6. Making written report of *infaq* acquisition to the LAZISNU and PCNU admins

Table 1. Cashflow Report
“Koin NU Peduli” Program In Ngronggot Village Branch
Year 2019

Month/Year	Debit	Credit	Balance
January 2019	Rp. 28.671.235	Rp. 6.788.790.	Rp. 21.662.445.
February 2019	Rp. 30.708.245	Rp. 24.356.240.	Rp. 9.105.005
March 2019	Rp. 17.757.705	Rp. 10.331.810	Rp. 7.425.895
April 2019	Rp. 17.126.695	Rp. 13.248.240	Rp. 5.878.455
May 2019	Rp. 17.064.205	Rp. 8.543.425	Rp. 8.519.780
June 2019	Rp. 19.296.280	Rp. 5.263.950	Rp. 14.032.330
July 2019	Rp. 25.555.530	Rp. 8.999.950	Rp. 16.505.580
August 2019	Rp. 27.392.480	Rp. 19.056.070	Rp. 8.306.410
September 2019	Rp. 19.552.610	Rp. 6.998.860	Rp. 12.553.750
October 2019	Rp. 23.358.850	Rp. 12.919.530	Rp. 10.486.320
November 2019	Rp. 21.567.920	Rp. 16.352.480	Rp. 5.215.440
December 2019	Rp. 16.126.940	Rp. 8.231.480	Rp. 7.175.460

**Table 2. Budget Realization and Short-Term Activities
In Ngronggot Village Branch
January 2020**

Date	Remarks	Debit	Credit	Balance
1	December Balance	Rp. 7.175.460	-	Rp. 7.175.460
2	Donation for the hospitalization of Irsya Maulana RT. 21	-	Rp. 200.000	Rp.7.075.460
3	Donation for Making Nameboard of Fatayat		Rp. 400.000	Rp. 6.675.460
4	Donation for Making Display Window	-	Rp. 500.000	Rp. 6.175.460
5	NU Coin Income from Ngronggot (group 1)	Rp. 4.656.800	-	Rp. 10.782.260
6	NU Coin Income from Barik (group 2)	Rp. 1.985.300	-	Rp. 12.767.560
7	NU Coin Income from Bandung (group 2)	Rp. 3.883.000	-	Rp. 16.650.560
8	Honor for Coin Collector	-	Rp. 1.039.000	Rp. 15.611.560
9	Honor for Coin Counter	-	Rp. 250.000	Rp. 15 361.560
10	30% Coin Income for MWC	-	Rp. 3.157.530	Rp. 12.204.030
11	Donation for the hospitalization of Syamsuri RT. 02	-	Rp. 200.000	Rp. 12.004.030
12	Donation for the deceased family of Mubani, Bandung	-	Rp.250.000	Rp. 11.754.030
13	Donation for the hospitalization of RT. 04	-	Rp. 200.000	Rp. 11.554.030
14	Installing mosque and mushalla inscription at Barik village	-	Rp. 100.000	Rp. 11.454.030
15	Donation for the hospitalization of Sumadi's son RT. 04	-	Rp. 200.000	Rp. 11.254.030
16	Donation for the hospitalization of Nur Rohim RT. 23	-	Rp.200.000	Rp. 11.054.030
17	Donation for the	-	Rp. 200.000	Rp. 10.854.030

	hospitalization of Sukarti RT. 25			
18	Donation for the deceased family of Bandiyah, Ngronggot	-	Rp. 250.000	Rp. 10.504.030
19	Donation for the hospitalization of Fina RT. 25	-	Rp. 200.000	Rp. 10.404.030
20	Muslimat forum	-	Rp. 300.000	Rp. 10.104.030
21	Donation for the hospitalization of Toni	-	Rp. 200.000	Rp. 9.904.030
22	Donation for the hospitalization of Najwa RT. 22	-	Rp. 200.000	Rp. 9.704.030
23	Donation for the hospitalization of Masrukin, Bandung	-	Rp. 200.000	Rp. 9.504.030
24	Donation for the hospitalization of Mujiono RT. 09	-	Rp. 200.000	Rp. 9.304.030
25	Donation for the hospitalization of Sumini RT. 22	-	Rp. 200.000	Rp. 9.104.030
26	Making Nameboard of Secretariat	-	Rp. 550.000	Rp. 8.554.030
27	Donation for the deceased family of Suwarti, Ngronggot	-	Rp. 250.000	Rp. 8.304.030.
28	Donation for the deceased family of Haji Shihab Bandung	-	Rp. 250.000	Rp. 8.05.4.030

The data above is obtained from the Ngronggot Village Branch in 2019. Looking at the data above, it can be seen how enthusiastic the community is about this program.

Analysis of the Management of “Koin NU Peduli” Programin Ngronggot Under Perspective of Islamic Economics.

“Koin NU Peduli” Program were firstly introduced in Ngronggot sub-district from July 2017. The idea of conducting this program is inspired by the success of similar program in other places. Based on the results of interviews and observations

made by researchers, the implementation of “Koin NU Peduli” Program management is carried out in several stages including socialization, fund collection, fund management, distribution, and recording.

The “Koin NU Peduli” Program fundraising is carried out once a month at the beginning of the 1st-6th of each month. Coin collection is done by visiting the houses of NU members who have the boxes, then the coins inside are taken without being counted first and put in a bucket or plastic. This method of *infaq* collection is in accordance with Islamic values which prevent *infaq* gives from the nature of *riya* (the act of showing off in doing good things, i.e charity).

In addition, the *infaq* collected from NU members in Ngronggot did not show any elements of coercion or by force. It is all because of the enthusiasm of the members, all of them asked voluntarily for the *infaq* box.

About the fund distribution, 70% of the income is allocated for the branch, which is later returned to the village to be distributed to people who need, with the principle “from community, for community”. This kind of distribution method has been approved by everyone because it is in accordance with its provisions. So far, the collected funds have been distributed well with the distribution rate of 70% for NU branch, 15% for LAZIS MWC, 10% for MWC, and 5% for PCNU. The distribution process has been conducted maximally within its implementation for three years. *Infaq* funds must be distributed to those who are designated to receive it as what Allah said:

In the Al-Quran Surah Al-Baqarah verse 215 it is explained how God command us that *infaq* funds should be used for:

- 1) Parents, *infaq* to parents in the form of living allowance for the father and mother that must be fulfilled by their children.
- 2) Relatives, namely brothers, sisters, uncles and aunts.
- 3) Orphans, basically orphans are included in the category of poor because their families both died, so they need someone who bears the living cost.
- 4) Poor people, people who have jobs and wealth but it is enough to fulfill their daily life.

- 5) *Ibn sabil*, a Muslim traveler who is in need of supports and helps for his journey. He needs to be helped using the results of *zakat*.

CLOSING

Based on the results and discussions of the previous chapters with formulated research focus, it can be concluded that the *infaq* management system through the “Koin NU Peduli” Program program at MWC Ngronggot Nganjuk starts from the management of fundraising in the form of distributing cans of coins to the homes of *muzakki* (donors) and then continues with the collection of donors' funds by the appointed collector. This process is followed by the management of supervision by recording the amount of *infaq* and making it into accounting reports. Finally, this process is concluded with the management of the distribution by distributing *infaq* to *mustahik* (target of donation) through an assistance program with the target of 4 pillars of the “Koin NU Peduli” Program. In implementing the program, the LAZISNU MWC Ngronggot Nganjuk is voluntary and sincere *lillahi ta'ala* without being paid as a form of devotion to Nahdlatul Ulama.

The impact of the implementation of the “Koin NU Peduli” Program in the Ngronggot Nganjuk area is quite positive. The impact was felt by both the administrators of LAZISNU MWC Ngronggot Nganjuk, the *muzakki*(donors) and for the *mustahik*(target of donation) There was even an interesting fact that some NU members who previously became *mustahik* (target of donation) shifted to be *muzakki*(donors) of “Koin NU Peduli” Program. However, there are also some obstacles for the implementation of the “Koin NU Peduli” Program which could be found inside and outside the organization. For example, within internal side, obstacles include delays in collecting funds, unstructured fund collection schedules, problems with coordination, and some miss-perceptions and miss-communications.

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