

## STRATEGIES FOR ALLEVIATING POVERTY THROUGH THE ZAKAT, INFAQ, AND SHADAQAH COLLECTION AND MANAGEMENT PROGRAM AT LAZISNU NGANJUK

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### ABSTRAK

Tujuan penelitian ini untuk mengetahui strategi penghimpunan dana infaq melalui program gerakan koin di Lazisnu Nganjuk dan pengelolaannya untuk mengentaskan kemiskinan. Metode yang digunakan melalui deskriptif kualitatif sedangkan teknik pengumpulan datanya melalui Observasi Wawancara, dan Dokumentasi dan selanjutnya dianalisis dengan SWOT dan Triangulasi. Penelitian ini mendapati bahwa Program Gerakan Koin yang dilakukan oleh LAZISNU Nganjuk di dalam penerapannya melalui metode Penghimpunan secara Langsung yakni mendatangi para donatur ke rumahnya dan ikut melibatkan para donator di dalam penghimpunannya. Selain itu, peneliti mendapati bahwa pengelolaan hasil dari gerakan program koin tidak sepenuhnya dikelola oleh LAZISNU Nganjuk, tetapi hasil perolehannya dibagi kepada beberapa sektor, di antaranya adalah 5% dikelola oleh Pengurus Cabang (PC) Nahdlatul Ulama, 10% dikelola oleh (PC) LAZISNU, 15% dikelola oleh Gerakan Koin Tingkat Kecamatan (MWC) dan 70% dikelola oleh Tingkat Desa. Selanjutnya hasil dari pengelolaan Gerakan Koin tersebut disalurkan melalui bidang Pendidikan, Ekonomi Sosial dan Tanggap Bencana. Tentunya dampak yang ditimbulkan daripada program ini akan memberikan solusi untuk mengentaskan kemiskinan di masyarakat khususnya di daerah Nganjuk.

**Kata kunci:** *Penghimpunan; Pengelolaan; Program gerakan koin dan kemiskinan*

### ABSTRACT

*The aim of this research is to understand the strategy of collecting almsgiving funds through the coin movement program at Lazisnu Nganjuk and its management for poverty alleviation. The method employed is qualitative descriptive, with data collection techniques involving observation, interviews, and documentation, followed by analysis using SWOT and triangulation. In this study, it was found that the Coin Movement Program conducted by LAZISNU Nganjuk is implemented through the Direct Fundraising method, involving visiting donors at their houses, and actively involving them in the fundraising process. Additionally, the researcher found that the management of the proceeds from the coin program is not entirely managed by LAZISNU Nganjuk. Instead, the obtained funds are distributed to various sectors, including 5% managed by the Nahdlatul Ulama Branch Board (PC), 10% managed by the Lazisnu Branch Board (PC), 15% managed by the Coin Movement at the Sub-District Level (MWC), and 70% managed at the Village Level. Furthermore, the results of managing the Coin Movement are channeled through the fields of Education, Social Economy, and Disaster Response. Undoubtedly, the impact of this program will provide solutions to alleviate poverty in the community, especially in Nganjuk region.*

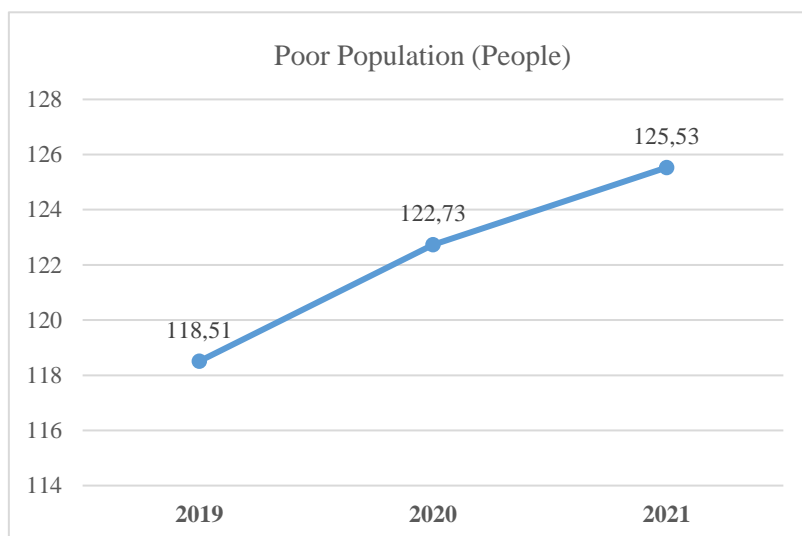
**Keywords:** *Collection; Management; Coin movement and poverty program*

## INTRODUCTION

Poverty is a major issue in economic development, particularly in developing countries like Indonesia, where poverty rates remain relatively high, and it is characterized by complexity and multi-dimensionality. Therefore, efforts are needed to address this poverty issue through Islamic philanthropy (Zakat, Infaq, and Shadaqah). If Islamic almsgiving (ZIS) is distributed properly and responsibly, it can help alleviate or at least reduce the problem of poverty (Abiyani & Rizal, 2022; Hidayat & Muzakki, 2023). In this context, ZIS (Zakat, Infaq, and Shadaqah) used as a solution to alleviate poverty needs to be implemented through an institution managing ZIS funds to ensure proper and accurate distribution, and one such institution is LAZISNU Nganjuk (Saputro & Sidiq, 2020).

LAZISNU is an Islamic philanthropy institution with a nationwide network, including one in Nganjuk Regency called LAZISNU Nganjuk. One of the ZIS fundraising programs at LAZISNU Nganjuk is the coin movement program, which involves collecting small change from households and then managing and distributing it to those in need (LAZISNU). This movement aligns with Law No. 23 of 2011 on zakat management, aimed at assisting the poor through zakat collection institutions (LAZISNU, 2024). Although this law has been in existence for some time, the zakat management system by BAZNAS and BAZDA has not met expectations because, in reality, poverty in Indonesia has not been maximally addressed (Afiyana et al., 2019).

Recorded data shows a continuous increase in the number of poor people in Nganjuk Regency from 2019 to 2021. In 2019, the number of poor people in Nganjuk Regency reached 118,000 individuals. In 2020, poverty in Nganjuk Regency increased to 122,000 individuals. Then, in 2021, poverty in Nganjuk Regency experienced the highest increase, reaching 125,000 individuals. This indicates that the average expenditure of the poor population tends to move closer to the poverty line, and the level of inequality in the expenditure of the poor population is increasing (BPS, 2022),



**Figure 1. Graph Percentage of Poor Population in Nganjuk Regency 2019-2021**

Sumber: Data BPS, 2021

Yusuf Qardhawi argues that zakat has a very important influence on development and the welfare of the community and can provide solutions to the problems of poverty, unemployment, and economic inequality if implemented optimally (Afif et al., 2023). According to Nejatullah Siddiqi, zakat plays an especially important and significant role in the distribution of income and wealth. Additionally, when implemented by a country, zakat supports the formation of an economic situation characterized by "Growth With Equality," increasing productivity simultaneously with income distribution and creating job opportunities for the community (Azizah et al., 2022). Therefore, from the above explanation, it can be deduced that ZIS (Zakat, Infaq, and Shadaqah) is a solution to alleviate poverty in Nganjuk Regency. If ZIS funds are collected and managed optimally and then distributed accurately, it can reduce the poverty rate (Mardiantari, 2019).

The researcher chose LAZISNU Nganjuk as the research site because LAZISNU Nganjuk has an outstanding fundraising program, namely the Coin Movement Program, which has received awards at the NU Awards event at the provincial level in East Java. This program, when managed and distributed to the community, aims to reduce poverty in Nganjuk Regency (Mas'ut et al., 2021). Another reason for conducting research in Nganjuk Regency is the increasing poverty rate, which was 118,000 individuals in 2019 and rose to 125,000 individuals in 2021 (BPS Nganjuk, 2021). Based on these reasons and the data presented, the research problem to be investigated is the increase in poverty in Nganjuk Regency compared to previous years. Therefore, research is needed in strategies to alleviate poverty, including through the fundraising and management of zakat, infaq, and shadaqah funds carried out by LAZISNU Nganjuk.

## RESEARCH METHOD

This research employs a qualitative approach using a descriptive method. The qualitative approach means that in conducting this research, the researcher follows a non-metaphysical subjective assessment method. This implies that the measurement of values used in this research is not in numerical figures or scores, but rather involves categorization of values or their qualities. The data used in this research includes all forms of facts, data, and information taken from the research object related to the fundraising and management of zakat, infaq, and shadaqah funds through the Coin Movement Program at LAZISNU Nganjuk to alleviate poverty. This includes both Primary and Secondary Data.

### SWOT Analysis

In analyzing data, researchers use the SWOT analysis technique because it systematically identifies numerous factors to formulate strategies for a company or institution. SWOT analysis is based on maximizing strengths and opportunities, but simultaneously, it can minimize weaknesses and threats. Thus, in strategic planning, a Strategic Planner must analyze and compare both internal and external factors of a company. Internal factors include the assessment of strengths and weaknesses, while external factors encompass opportunities and threats. In the process, the SWOT analysis has three stages:(Rangkuty, 2008)

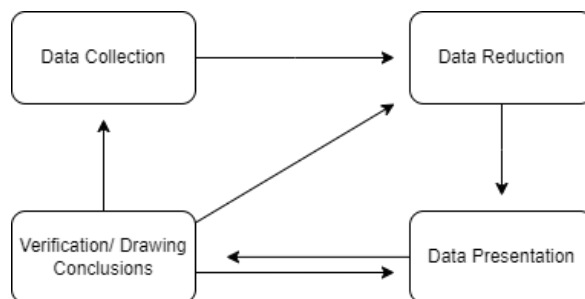
**Table 1. Matrix SWOT**

IFAS EFAS	Strength	Weakness
Opportunity	SO (Strength Opportunities)	WO (Weakness Opportunity)
Threat	ST (Strength-Threat)	WT (Weakness-Threat)

- 1) SO Strategy: This strategy is developed based on the company's mindset, which involves utilizing all strengths to seize and capitalize on opportunities to the fullest extent.
- 2) ST Strategy: This strategy involves using the strengths possessed to address threats.
- 3) WO Strategy: This strategy is implemented based on utilizing existing opportunities by minimizing weaknesses.
- 4) WT Strategy: This strategy is grounded in business activities to overcome weaknesses that may pose threats.

### Interactive Model (Miles and Huberman)

In analysing data for the second research problem, the researcher employs the Miles and Huberman data analysis technique commonly used by qualitative researchers, namely the Interactive Model Data Analysis technique, which includes Data Collection, Reduction Analysis, Data Display, and Data Verification or drawing conclusions (Emzir, 2016).



**Figure 2. Interactive Analysis Technique**

In the first stage of data collection, information was obtained through observation and documentation from Lazisnu Nganjuk's Bulletin and guidelines. Subsequently, in the second stage, the collected data was sorted according to the required information. Thirdly, the data was organized in table formats to enhance comprehension. Finally, conclusions were drawn and the processed data was verified. It should be noted that the data may change if the obtained information is temporary in nature. (Sugiyono, 2018)

## RESULT AND DISCUSSION

### Fundraising Strategy for Donations and Alms Through the Coin Movement Program at Lazisnu Nganjuk

Lazisnu Nganjuk, in synergy with Zakat, Infaq, and Sadaqah (ZIS), both in fundraising and management, continues to strive in creating various effective strategies to achieve its main goal of prospering the community. Lazisnu Nganjuk employs a specific fundraising strategy called the Coin Movement Program or the Public Awareness Movement in Donating and Giving Alms through piggy banks distributed by Lazisnu Nganjuk to every household in the city of Nganjuk (Lazisnu, 2023).

The Coin Movement Program represents a community care movement towards the less fortunate or aims to foster a sense of brotherhood among Muslims. In its implementation, Lazisnu Nganjuk's Coin Movement Program does not differentiate between wealthy or less fortunate communities. In other words, every community, regardless of their financial status, can participate in the Coin Movement Program because it is not burdensome. By not being burdensome, it means that everyone can participate without any obligation, and there are no set limits for contributions (Subhan, 2020).

As for identifying financially challenged communities, Lazisnu conducts direct field surveys by observing the conditions of the community and gathering information from the surrounding residents. This includes low income, inadequate housing conditions, unemployment, elderly parents, and widows (Ilzam, 2020).

#### Method of Fundraising for the Coin Movement Program by Lazisnu Nganjuk

As for the implementation of fundraising activities, there are many fundraising models that can be conducted. Fundamentally, these fundraising models can be grouped into two categories: Direct Fundraising and Indirect Fundraising. In theory, Direct Fundraising is the fundraising process that involves direct donor participation using techniques or methods. In Direct Fundraising, the interaction process and accommodation of donor responses can be done instantly. In this model, donors can make direct donations after receiving socialization from the Zakat Amil Institution Fundraiser. The techniques used in this method include Direct Mail (Advertisement Letter), Direct Advertising (Quick Advertisement), Telefundraising, and direct Presentations (KEMENAG, 2013).

Field findings through interviews and observations with Lazisnu Nganjuk staff reveal that the Direct Fundraising methods applied by Lazisnu Nganjuk include the Coin Movement Program, Donation Boxes placed in each Shop House, and regular donors. The Coin Movement Program by Lazisnu Nganjuk falls under Direct Fundraising because the method involves directly approaching donors (Face-to-face) and engaging the donors. In this method, donors or Munfiq can instantly accommodate without receiving socialization from the Fundraiser. The Direct Fundraising implementation includes placing Donation Boxes in each Shop House, and this program falls under Direct Fundraising because donors or Munfiq can instantly accommodate without getting socialization

from the Fundraiser. Another Direct Fundraising program applied is the regular donor program. Regular donors accommodate directly either by contacting Lazisnu Nganjuk via mobile phones or visiting the institution directly. In this case, regular donors are considered part of Direct Fundraising because, according to the existing theory, Direct Fundraising techniques can be performed with Telefundraising and direct Presentations (Subhan, 2020).

Funds collected through Direct Fundraising include Zakat and Infaq because all these programs involve the collection of Infaq and Zakat funds. On the other hand, Indirect Fundraising, in theory, involves fundraising using techniques that do not directly involve donor participation. In this fundraising, direct accommodation of donor responses is not provided. Common methods used in this technique include promotion aimed at building the institution's image without directing it to make direct donation transactions at that time. Examples of this model include Image Campaign, Event Organization, building relationships, references, media figures, and others (Subhan, 2020).

Field findings through interviews and observations with Lazisnu Nganjuk staff reveal that the Indirect Fundraising model implemented by Lazisnu Nganjuk includes the organization of Temporary Events, building relationships with village governments, and involving public figures. The implementation of temporary events involves activities with positive values, such as organizing religious lectures and recitations. In addition to that, the Indirect Fundraising method used by Lazisnu Nganjuk involves building relationships with the Village Government. In this case, the established relationship is a collaboration between Lazisnu Nganjuk and the Village Government in implementing fundraising through the Coin Movement Program, such as socializing the Coin Movement Program to the village community. This collaboration requires assistance from the Village Government to organize the Coin Movement program (KEMENAG, 2013).

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Another form of Indirect Fundraising is through public figures. In this case, the public figures used are the roles of local religious leaders in encouraging and reminding the community to always do good in the form of donations such as Zakat, Infaq, Shadaqah, and Wakaf. In this case, the role of religious leaders is influential in fundraising for Infaq through the Coin Movement Program because in addition to the need for socialization of the Coin Movement Program, there is also a need for the role of local religious leaders in reminding and encouraging the community to donate (Subhan, 2020).

**Tabel 2. Total Revenue of Lazisnu Coin Program**

No	Period	Year	Funds Raised	Total
1	January-July	2018	Rp. 1,167,448,743	Rp. 2,593,168,005
2	July-December	2018	Rp. 1,425,719,262	
3	January-June	2019	Rp. 1,220,441,038	Rp. 2,363,647,983
4	July-December	2019	Rp. 1,143,206,949	

Source: Data processed by researchers



Based on the data recorded above, it can be calculated that this gain is smaller than the previous year, which was Rp. 2,593,168,005, with a difference of Rp. 229,520,022. The cause of this decrease is because some sub-districts have not reported their income, so a decrease was recorded in 2019 (Nu Care, 2019).

- a) Implementation Structure is a crucial aspect that needs attention in the execution of the Coin Movement Program. This is done by structuring it into three stages or levels. The first level involves the implementers, starting from the Branch level or Lazisnu Nganjuk as the Supervisor and Director overseeing the execution of the Coin Movement Program at the Sub-District level (MWC). The second level consists of Implementers at the Sub-District (MWC) level, overseeing and directing the Coin Movement Program at the village level (Ranting). At the third level, it directly involves the community line (Door to Door), starting from the distribution of cans to each house until the calculation of the acquisition (Nu Care, 2019)
- b) Socialization of the Coin Movement Program Activities, to facilitate the implementation of the Coin Movement program, it is necessary to conduct socialization about the Coin Movement program. This socialization aims to introduce the goals and benefits of the Coin Movement Program to the community and encourage them to donate and contribute (Musholin, 2020).
- c) Registering Can Needs, before the program is implemented, it is necessary to record the number of cans needed from each district to the village level (Branch) (Nu Care, 2019).
- d) Can Distribution, after the cans are recorded in their entirety, distribution is conducted to the community (Door to Door). The distributed cans are not given for free; instead, the community that receives the cans is encouraged to purchase them at a price of Rp. 6,000.-. This purchase can be made at the beginning of the can distribution, and it can also be deducted from the first can's earnings, with the remainder given to the officer for management.
- e) Calculation of Earnings, at the end of each month, officers go around each house to calculate the earnings of coins from each house. This calculation is conducted by officers at the village level (Branch).
- f) Report, after the earnings calculation is completed, reporting is carried out starting from the village level (Branch) to the district level (MWC) up to the district level (PC) of Lazisnu Nganjuk (Subhan, 2020).

### **SWOT Analysis of the Coin Movement Fundraising Strategy at LAZISNU Nganjuk**

SWOT Analysis is a managerial analysis tool used to formulate strategic policies within a company. It is not only applied to companies but can also be widely used in several types and sizes of organizations. In practice, this analysis combines the interaction between internal and external factors of an institution, including strengths, weaknesses, opportunities, and threats (Bakhri et al., 2019). Therefore, in the strategic planning of the Coin Movement Program fundraising at LAZISNU Nganjuk, an analysis and comparison between internal and external factors of the institution must be conducted. Internal factors include strengths and weaknesses, while external factors encompass opportunities and threats (Rangkuty, 2008).

#### **1. Strengths**

Looking at the aspect of Fundraising through the Coin Movement Program, Lazisnu Nganjuk has several Strength Factors in fundraising through the Coin Movement Program. *First*, the Coin Movement Program does not burden the community, but the results of fundraising are significant. This is because the Coin Movement Program can be implemented by every segment of the community, whether wealthy or less fortunate. In terms of funds, the Coin Movement Program does not determine the amount of wealth to be given, as the contributions are in the form of Infaq and Shadaqah (Subhan, 2020). *Second*, the Coin Movement Program has its own distinctive features that differentiate it from other programs. In this case, the distinctive feature of the Coin Movement Program is the placement of cans in every household (Musholin, 2020). *Third*, the Coin Movement is also a form of community solidarity because the accumulated wealth belongs to the community and is intended for the community. This reflects the independence of the community (Ilzam, 2020).

#### **2. Weakness**

In addition to strengths, there are several points that can be considered as weaknesses in Fundraising through the Coin Movement Program at Lazisnu Nganjuk, as follows:

*First*, the weakness lies in the weak arrangement of the system, both in terms of management and technological aspects. The weakness in the system arrangement requires a significant amount of time to convey the Coin Movement program system from the district (PC) level to the village (Ranting) level. The weakness in the technological system lies in the communication of the system through online media, whether it is monthly reports or the implementation of the Coin Movement Program by technicians at Lazisnu Nganjuk. (Ilzam, 2020) *Second*, the weakness is in the reporting and transparency system. The weakness in the reporting system leads to delays in reporting finances at both the village (Ranting) and district (MWC) levels, causing the Coin Movement Program to not run smoothly. Therefore, there is a need to strengthen the reporting system at both the village (Ranting) and district (MWC) levels. Lack of transparency in the reports itself results in a lack of trust from Munfiq or the community towards Lazisnu, both in fundraising and management (Musholin, 2020). *Third*, there is insufficient socialization about the Coin Movement Program from the relevant institution running the program, resulting in a weakened community motivation to participate in the program, affecting both trust and implementation aspects (Musholin, 2020).

### **3. Opportunity**

With the development of Fundraising through the Coin Movement Program at Lazisnu Nganjuk, several external potentials can be obtained, including:

*First*, collaborating with the village government in implementing the Coin Movement Program at Lazisnu Nganjuk. This includes activities from surveying the number of households to recruiting personnel to collect coins at each house (Subhan, 2020). *Second*, the role of village religious leaders (ulamas) in explaining the Coin Movement Program, as well as encouraging and reminding the community to willingly contribute and donate (Subhan, 2020). *Third*, the socialization of the Coin Movement Program, both directly and through social media. This socialization aims to foster trust among the community, encouraging further development of the Coin Movement Program (Ilzam, 2020).

### **4. Threat**

In the SWOT analysis, as explained above, there are two factors: External factors and Internal factors. One of the external factors for the institution is Threats. Among the threats faced in Fundraising through the Coin Movement Program at Lazisnu Nganjuk are:

*Firstly*, the existence of rejection in some small areas that do not want to use the coin box. Some areas refuse to use the provided coin boxes by Lazisnu Nganjuk staff because they prefer to manage the proceeds from the coin boxes themselves and for their own area's needs (Musholin, 2020). *Secondly*, Negative Influence of the Community. The negative influence refers to a small portion of the rural community that is unhappy with the Coin Movement Program at Lazisnu Nganjuk. They attempt to persuade other residents not to support the Coin Movement Program (Musholin, 2020).

#### **a) Strategy S-O (Strength – Opportunity):**

In the above SWOT matrix, it can be observed that the utilization of strengths to capture opportunities in the Fundraising Strategy through the Coin Movement Program at Lazisnu Nganjuk is as follows: *Firstly*, the Coin Movement Program, which is not burdensome for the community, suggests the need for collaboration with the village government. Therefore, the resulting strategy is to implement the Coin Movement Program in collaboration with the village government. *Secondly*, the distinctive feature of the Coin Movement Program is the coin box, and the opportunity factor involves the role of religious leaders in encouraging people to donate. The strategy that can be derived is to organize lectures and discussions by local religious leaders on the importance of contributing and donating through the coin boxes provided by Lazisnu Nganjuk in every household. *Thirdly*, the Coin Movement Program represents community solidarity, while the opportunity lies in the direct and social media-based promotion of the program. Hence, the resulting strategy is to conduct individual approaches to communities still uncertain about the Coin Movement Program (Hidayat et al., 2023).

#### **b) Strategy S-T (Strength – Threat):**

In the SWOT matrix, there are Strengths and Threats factors, indicating how the Strengths in Fundraising through the Coin Movement Program can face various obstacles or Threats. *Firstly*, the Coin Movement Program's non-burdensome nature is a strength that can counter threats or obstacles from the community, such as rejection in some small areas that do not want to use the coin boxes. Therefore, the resulting strategy is to conduct socialization about the management and ease of implementing the Coin Movement Program and the benefits that can be obtained through the

program. *Secondly*, the Coin Movement Program is a form of community solidarity because it comes from the community for the community. In this case, the program can face threats such as negative influences from the community regarding the Coin Movement Program. Therefore, the strategy used is to conduct individual approaches to communities that are still uncertain about the Coin Movement Program.

**c) Strategy W-O (Weakness – Opportunity):**

In the SWOT matrix, there are Weaknesses and Opportunities factors, meaning how to overcome the existing Weaknesses that hinder the progress of the Coin Movement Program in seizing the advantages or opportunities available. Among the weaknesses and opportunities present in the Coin Movement Program at Lazisnu Nganjuk are as follows. *Firstly*, the weakness lies in the weak organizational system and technological system. Meanwhile, the opportunity is the collaboration with the village government. Therefore, the resulting strategy is to collaborate with the village government to facilitate the organizational system and technological system arrangement. *Secondly*, the weakness in the Coin Movement Program is the lack of socialization in the community, leading to a lack of trust. The opportunity lies in the involvement of local religious leaders in explaining the Coin Movement Program and encouraging the community to contribute. Therefore, the strategy is to establish a close relationship with local religious leaders to provide motivation sessions to the personnel (refreshment). *Thirdly*, the weakness in the Coin Movement Program is the weak reporting and transparency system. Meanwhile, the opportunity is in the form of direct socialization and the use of social media. Therefore, the strategy to be employed is to collaborate in organizing socialization with the village government and ensuring transparency in reporting.

**d) Strategy W-T (Weakness – Threat):**

In the W-T (Weakness – Threat) Strategy, the focus is on overcoming Weaknesses that could lead to Threats. In this context, there are several weaknesses and threats faced in the Coin Movement Program at Lazisnu Nganjuk. *Firstly*, the weakness lies in the weak organizational system and technological system, resulting in suboptimal program performance. The threat or obstacle faced is the rejection in some small areas that do not want to use the Coin cans. Therefore, the appropriate strategy is to reorganize the organizational system and improve the technological system. *Secondly*, the lack of socialization of the Coin Movement Program results in decreased trust among the community in contributing through the cans. The threat faced is the negative influence exerted by some individuals in the community to discourage others from contributing through the Coin Movement program managed by Lazisnu Nganjuk. The right strategy to address this issue is to guide and remind staff and personnel to expedite reporting and provide monthly reports to the community. *Thirdly*, the weakness in the reporting and transparency system leads to the community's distrust in Lazisnu Nganjuk. The obstacle faced is the negative influence exerted by the community on others, discouraging them from trusting the Coin Movement program. To address this issue, the right strategy is to conduct socialization and approach the community.

## **Management of the Coin Movement Program Funds by LAZISNU Nganjuk to Alleviate Poverty**

The Coin Movement Program is a fundraising initiative that collects charitable funds through the collection of loose change by using piggy banks provided in every household. The foundation of this Coin Movement Program is a manifestation of community concern and self-reliance. LAZISNU Nganjuk manages both the fundraising and the administration of the Coin Movement Program. The implementation of this program, both in fundraising and administration, is assisted by LAZISNU Nganjuk staff at various levels, including branch (PC) or district levels and sub-district levels (MWC) up to the village level (Ranting) (NU Care-LAZISNU, 2022).

The mechanism for managing the results of the Coin Movement Program is not entirely managed by LAZISNU Nganjuk. Instead, the proceeds are distributed among various sectors: 5% is managed by the Nahdlatul Ulama Branch Management (PC), 10% is managed by LAZISNU (PC), 15% is managed by the Sub-District Level (MWC), and 70% is managed by the village level (Ranting) (Subhan, 2020). The utilization of these funds is allocated to all programs within LAZISNU, whether at the district level, including activities such as socialization, training, reporting, and so on (NU Care-LAZISNU, 2022). At



the sub-district and village levels (Ranting), the funds support programs such as cultivation, breeding, assistance for the construction of houses for the impoverished, and others (Dewi, 2020)

According to the distribution report of the Coin Movement Program results in 2018, the funds collected amounted to Rp. 2,593,168,005. Subsequently, 70% of this amount, totaling Rp. 1,800,408,820, was managed at the village level (Ranting). The sub-district level (MWC) managed 15%, approximately Rp. 385,801,893. The remaining 15% was divided, with 10% going to LAZISNU Nganjuk (PC), equivalent to Rp. 257,201,260, and 5% managed by the Nahdlatul Ulama Branch Management Nganjuk, amounting to Rp. 128,600,636 (Nu Care, 2019). The total collection from the Coin Movement Program was Rp. 2,363,647,987. The decrease from the previous year was due to some MWCs not reporting their collections, resulting in incomplete data (NU-Care, 2019).

The results of managing the Coin Movement Program in each sector will be channeled to the needy community. The distribution of results from the Coin Movement Program in LAZISNU Nganjuk is divided into two types: consumptive distribution and empowerment distribution. Consumptive distribution involves providing basic necessities and cash to the poor and the elderly, while empowerment distribution includes providing capital assets such as tools for selling, planting seeds, and cultivation seeds. The accumulated funds are distributed through LAZISNU Nganjuk's programs, such as education, social economy, and disaster response (Subhan, 2020)

#### 1) Education

Education is the most important element in running the wheels of life for every individual because in doing everything, of course, is based on knowledge. In this case, education is the main solution in solving a problem, especially in the problem of poverty because in education and poverty there is a continuous correlation between the two. Among these things is the cause of poverty, one of which is the low education factor (Pratiwi et al., 2022).

Education is the most important element in managing poverty because low levels of education lead people to ignorance. This is due to the absence of skills, knowledge, and insight, which also results in people being unable to improve their lives for the better. In this case, with good education, people can understand how to produce something useful for human life. So the better a person's level of education is, the further away they are from poverty (Susanto & Pangesti, 2019).

Therefore, the cause of poverty is low education. Moreover, this has been explained in the Qur'an in Surah Al'Alaq, namely the command to read. The letter explains that Allah will provide knowledge that was previously unknown to humans. Thus, humans will gain intellectual wealth that is able to eliminate poverty, both intellectual and material poverty. Therefore, one of the poverty alleviation programs at LAZISNU Nganjuk is in the form of education (Ahyani, 2016).

In the Distribution Program of funds obtained from the Coin Program Movement at LAZISNU Nganjuk, one of them is through the Education Program. In this education program, the funds are channeled through several activities such as NU 'Smart in the form of scholarship aid. In this case the researchers conducted an interview with the Collection and Management Section of the Coin Program Movement of LAZISNU Nganjuk, namely Mr. Ilzam and explained that:

*"...In the acquisition and results of the Coin Movement Program, 15% of the collected funds are used for "ABILA", we have 'ABILA" LAZISNU Assisted Children we use the funds to give them pocket money every month so the funds are used for Tahfidz and Lectures ..."* (Ilzam, 2020)

*"...The form of the program at Lazisnu Nganjuk is more about concern, meaning that the needs of the dhu'afa, for example, in terms of health, he cannot get treatment, we help with treatment, in terms of social economy if he does not have a job, in terms of education, for example, his child cannot go to school, we make LAZISNU fostered children..."* (Subhan, 2020)

As explained by Mr. Ilzam as the Collection and Management Section of the Coin Program Movement and also Mr. Subhan as the Chief Director of LAZISNU Nganjuk that the funds raised through the Coin Movement Program are used in the context of helping the poor or underprivileged community in the form of educational assistance such as providing pocket money for underprivileged *Santri* and students.

- a) Elementary School (SD) = Rp. 100,000/Individual
- b) Junior High Scholl (SMP) = Rp. 150,000/Individual

- c) Senior High School (SMA) = Rp. 200,000/Individual
- d) Islamic Boarding School = Rp. 300,000/Individual
- e) Student = Rp. 300,000/Individual

## 2) Social Economic Assistance

The next form of distribution program is in the form of a Social Economy program. The social economy program is in the form of assistance in providing business capital or assets and skills training for work intended for underprivileged people in Nganjuk Regency. This program is divided into two types, namely, First, the assistance is in the form of Social Assistance (Consumptive) such as Cash and Basic Materials given to underprivileged people, parents (Elderly) and old widows. Second, in the form of Community Economic Empowerment such as Providing Business Capital or Business Assets (Ilzam, 2020). As explained by Mr. Subhan as Director of LAZISNU Nganjuk who explained that one of the forms of Care programs in LAZISNU is the form of Social Economy.

*"...In terms of social economy, for example, not having a job, we can help through this program...."*  
(Subhan, 2020)

Programs implemented at LAZISNU Nganjuk are divided into three including the NU'Preneur Program, NU'Skill Program and Social Assistance.

- a) NU' Preneur Program is a program in the form of community economic empowerment in the form of providing business capital either in the form of trade capital or production equipment with the aim of creating economic independence. In this NU' Preneur program is divided into two, namely those that are assisted and some that are not assisted. What is fostered is that after the provision of business capital, the community will be coached and guided both in terms of finance and marketing, for example NU Chicken in Nganjuk. Whereas those who are not assisted are only given capital without any guidance from Lazisnu Nganjuk. The assistance provided in the form of trade capital is Rp. 500,000-Rp. 1,000,000, while production equipment or trading tools amounted to Rp. 3,000,000 (Subhan, 2020).
- b) The next program is the NU'Skill Program, which is in the form of skill or skill provision. The NU'Skill program is intended for orphans and Dhu'afa who drop out of school and are still of productive age. This NU'Skill program aims to provide work provisions with internship assistance and also to provide capital.
- c) The Social assistance program provided is in the form of providing Cash (compensation) and Basic Materials to underprivileged people, parents (Elderly) and old widows. The amount of cash given is Rp. 1,000,000 / month while the staple food is as much as the money given.
- d) All these programs are a form of alleviation of the poor in Nganjuk Regency as in Islam, the solution to alleviate poverty is work because work is the main way to overcome poverty and prosper the world. In this case Islam sees work in two ways: First, Islam opens several doors to work in accordance with the expertise, experience, and inclinations of its people. The first way is in accordance with the program run by Lazisnu Nganjuk, which is in the form of provision of expertise skills and experience in working. Second, work that can provide results to the perpetrators that make it possible to meet their basic needs and provide for their families. In this second way can be assisted through consumptive assistance in the form of staples and cash (Susanto & Pangesti, 2019).

## 3) Disaster Response

Apart from distribution in the form of education and economy, Lazisnu Nganjuk has distribution in the form of a disaster response program. The disaster response program is a disaster response Immediate Aid Program. These programs include Humanitarian Assistance, Health assistance and other Humanitarian Action Assistance. Assistance in the form of health such as medical assistance to underprivileged communities such as the elderly (Subhan, 2020).

*..The needs of the Dhu'afa, for example, in terms of health, they cannot get treatment, we help them with medication"* (Subhan, 2020)

Meanwhile, humanitarian action assistance is in the form of assistance to victims of natural disasters such as clean water assistance to drought areas and Lombok earthquake assistance and so on. In this case, all disasters that occur have a correlation with poverty, because one of the causes of poverty is a natural disaster or a certain policy that causes a decrease in the welfare of a community (Syamsuri, 2018).

Meanwhile, in the Islamic perspective, which is seen from the nash side, one of the causes of poverty is that it occurs due to catastrophe and war, this condition is as narrated in the Qur'an in Surah Al-Hasyr verses 8-9, about the poverty experienced by war victims who were expelled from their hometowns (Syamsuri, 2020). Therefore, the disaster response program is a poverty alleviation program as explained above that one of the causes of poverty above is disaster or catastrophe.

## CONCLUSION

Based on the research findings and discussions presented above, the following conclusions can be drawn:

In the strategic stages implemented by LAZISNU Nganjuk, the fundraising is conducted through two methods: direct fundraising and indirect fundraising. Direct fundraising involves the Coin Movement program, donation boxes placed in shops and from regular donors. On the other hand, indirect fundraising includes organizing temporary events, establishing relationships with village governments, and involving influential figures in the media. In terms of coin collection, this program is divided into several sectors: 5% managed by the Nahdlatul Ulama Branch Board (PC), 10% managed by Lazisnu Branch Board (PC), 15% managed at the Sub-District Level (MWC), and 70% managed at the Village Level (Ranting). After the funds are managed effectively, the program's benefits are evident in the community, as reflected in a 0.9% reduction in poverty in Nganjuk Regency, equivalent to 8,770 people.

The limitation of this study focuses only on the fundraising and management strategies of the Coin Movement program at Lazisnu Nganjuk. It is suggested that there should be additional approaches related to fundraising and program management. The researcher recommends that Lazisnu Nganjuk consistently continues the Coin Movement Program because it has proven to have a positive impact on the Nganjuk community, and more importantly, to extend the benefits beyond Nganjuk to other regions. For future researchers, it is suggested that they use different methods and add variables or indicators so that the research can contribute to academic knowledge.

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**ATTACHMENT**

**LAZISNU Nganjuk Coin Program Movement 2019**

<b>No</b>	<b>MWC</b>	<b>Acquisition</b>	<b>Ranting 70%</b>	<b>MWC 15%</b>	<b>PC 15%</b>	<b>LazisNU 10%</b>
1	Tanjunganom	407.636.100	285.434.270	61.145.415	20.381.806	40.763.610
2	Prambon	419.028.400	293.319.880	62.854.260	20.951.420	41.902.840
3	Kertosono	48.582.500	34.007.750	7.287.375	2.429.125	4.858.250
4	Ngronggot	809.974.920	566.982.444	121.496.238	40.498.746	80.997.492
6	Patianrowo	9.760.000	6.832.000	1.464.000	488.000	976.000
7	Gondang	150.543.498	105.380.449	22.581.525	7.527.175	15.054.350
8	Ngluyu	189.678.950	132.775.265	28.451.843	9.483.948	18.967.895
9	Lengkong	24.166.900	16.916.830	3.625.035	1.208.345	2.416.690
10	Sawahan	20.742.470	14.519.729	3.111.371	1.037.124	2.074.247
11	Rejoso	90.584.050	63.408.835	13.587.608	4.529.203	9.058.405
12	Bagor	147.584.499	103.309.149	22.137.675	7.379.225	14.758.450
13	Sukomoro	29.068.300	20.347.810	4.360.245	1.453.415	2.906.830
14	Jatikalen	16.297.400	11.408.180	2.444.610	814.870	1.629.740
<b>Total</b>		<b>2.363.647.987</b>	<b>1.654.553.591</b>	<b>354.547.200</b>	<b>118.182.402</b>	<b>236.364.799</b>

Sumber: *Data processed by the author*