

COMMUNITY BASED FUNDRAISING: BETWEEN SOCIO-RELIGIOUS AND INSTITUTIONAL STRENGTHENING

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Abstract

Nahdlatul Ulama as the largest mass organization in Indonesia has a "mainstay" program to make religious activities exist through raising loose change known as the KOIN NU. This study seeks to explore fundraising activities through NU Coins with the formulation of the problem of how much impact KOIN NU social changes have in socio-religious and institutional strengthening. Research data sourced from Lazis-NU Cilacap and Banyumas documents, interviews with respondents, and observations both in institutions and in the field, while the research analysis process includes planning, fundraising, distribution, and publication. The results showed that the fundraising through the NU KOIN program was used to strengthen NU institutions in supporting the vision and mission, as well as for the general public, especially in the socio-religious and disaster fields.

Keywords: KOIN NU, Lazis-NU, Socio-Religious, Institutional Strengthening

1. INTRODUCTION

The claim of Islam as rahmatan lil alamin must be proven through its teachings that are able to provide answers to socio-cultural problems in human life. The concept of western philanthropy, which is only oriented to human values, different from the Islamic concept which is oriented towards humanity and worship. Zakat, infaq, alms, and waqf (ZISWAF) is a form of Islamic philanthropy as a form of socio-economic problems. Unfortunately, the empowerment of Islamic philanthropy sources has not been fully a priority for Muslims, it can be seen from the acquisition of the Amil Zakat Institution which assesses that the acquisition of zakat, alms, infaq, and waqf is not in accordance with the population in Indonesia. The potential for zakat of IDR 230 trillion, only been collected at IDR 8 trillion or 3.5 percent (Andini, 2020).

In the Qur'an, the command to pay zakat is always accompanied by prayers that are mentioned 32 times, as in QS al-Baqarah, 2: 43 which mentions the command to establish prayers, and pay zakat. The order was historically reinforced by the call of Caliph Abu Bakr Ash-Shiqiq R.A. which states that it will fight against those who abandon zakat, as well as abandoning prayer (Musyaddad, 2018).

Zakat, Infaq, and Alms in Indonesia as regulated in Law no. 23 of 2011 concerning Zakat Management, which states that zakat management is an activity of planning, organizing, implementing, and supervising the collection and distribution and utilization of zakat. Where the purpose of zakat management is none other than to realize welfare and social justice, as well as increase the results of zakat. In the Nahdiyyin community, there is a community-based fundraising called KOIN NU. KOIN NU is a voluntary fundraising by putting it in a can or box managed by NU CARE-LAZISNU where the money raised is used for the NU community,

especially as institutional and socio-religious strengthening. The history of the emergence of NU CARE-LAZISNU cannot be separated from the mandate of the 31st Nahdlatul Ulama Congress at the Haji Donohudan Dormitory, Boyolali, Central Java, which was confirmed by the Decree of the Minister of Religion No. 65/2005 (Huda & Kasanah, 2019). NU CARE-LAZISNU is a non-profit organization Nahdlatul Ulama that aims to help the welfare of the people by utilizing zakat, infaq, Sadaqah and Waqf which has a focus on education, health, economic development, and disasters.

Nahdlatul Ulama is the largest mass organization in Indonesia, as the results of a survey conducted by the Alvara Research Center placed Nahdlatul Ulama with 69.3 percent, followed by Muhammadiyah in second place with 14.5 percent (Kuwado, 2017), but there is no authentic data that can show the real number, some say more than 40 million or even more (Munir, 2016), with a large number of people, Nahdlatul Ulama has great potential for the people, especially in the social and economic fields.

In Central Java, the largest district is Cilacap with 24 sub-districts with details of 15 sub-districts and 269 villages. The population of Cilacap district in 2018 was 1,888,129 people (BPS Cilacap Regency, 2017). The second district is Banyumas Regency which consists of 27 sub-districts with details of 30 sub-districts and 301 villages. The total population in 2019 reached 1,840,152 people. The two regencies are arguably the bases of Nahdliyyin where many Islamic boarding schools or madrasas are affiliated to Nahdliyyin.

Cilacap and Banyumas have potential in community-based fundraising as known with KOIN NU. According to Fauzi, According to Fauzi, the collection of KOIN NU funds consists of small change collected in each Branch (Village), then at the Sub-district MWC, and finally at NU CARE-LAZISNU. He further explained that currently Cilacap Regency in each month can reach more than 1 billion from 22 sub-districts or 124 villages (Fauzi, 2021). The phenomenon of fundraising which is identified with KOIN NU has great potential in institutional development, besides that it also has potential in empowering people both in socio-religious and empowerment issues.

2. LITERATURE REVIEW

Fundraising comes from two words, which means funds, and raise which means to collect, so that when combined into the word fundraising, it has the meaning of raising funds. Norton defines fundraising as a fundraising strategy with a long-term plan of action to achieve certain goals (Norton, 2002b). It can be said that fundraising is a powerful strategy for institutions or organizations in an effort to support the running of programs or operational costs in order to achieve the goals and objectives outlined by the institution or organization (Abidah, 2016). Fundraising strategies are used by institutions or organizations because they are considered to have a relationship to invite and or influence someone to raise social awareness and concern (Widjanti, 2006).

Fundraising is closely related to management, distribution and empowerment. Community fundraising institutions will be able to survive and thrive if they have accountability-based

management, distribution and empowerment, transparency can also be accounted for. The potential for ZIS funds in Indonesia is quite large, as CSRC data states that the potential for ZIS in Indonesia is Rp. 19.3 trillion rupiah, consisting of Rp. 5.1 trillion in kind and Rp. The remaining 14.2 trillion is cash. Meanwhile, PIRAC stated that the potential for ZIS in Indonesia every year ranges from 10 to 15 trillion rupiah (Fathony, 2018).

Commands on zakat in the Qur'an as many as 33 verses, shadaqah as many as 8 verses, infak as many as 18 verses (Center, 2019). Among the commands to withdraw zakat in the language of the Qur'an is shadaqah as in QS al-Taubah, 9: 103, where the functions of zakat, infaq, and alms can provide good hope for the poor, especially as Q.S. al-Hashr, 59: 7, namely with the aim that property (in the text of fa'i) is not only controlled by the rich, but on the contrary it is used for the poor. On QS. 9:60 it is explained that those entitled to receive ZIS are eight groups consisting of the indigent, poor, amil, converts, slaves, gahrim, sabilillah, and ibn sabil. The theory of ZIS in Islam is certainly different from the theory of philanthropy in general, where the emphasis of ZIS is on good deeds which are considered as worship as a form of love and obedience to Allah SWT. (Kholis et al., 2013). ZIS which well managed will have an impact on the common welfare, especially the mustad'afin who are supported by economic, health and education problems.

Nahdlatul Ulama sees that a large mass community, if properly empowered, will have strength, especially in the economic sector, so the idea of the NU Coin as first appeared in Sragen (red) has become an inspiration throughout LAZISNU in raising funds from the community for institutional strengthening, as well as social activities. Religious. Interestingly, the concept used by NU is not the ZIS concept but uses a general philanthropic frame as a grand theory for the NU Coin. Starting from here, the concept of the NU Coin is studied more deeply from various perspectives, both the concept of philanthropy and Islamic law, both related to fundraising, management, distribution, institutional strengthening, to empowering the people.

3. METHODS

This study is a qualitative research with the aim and purpose of understanding and analyzing social phenomena by means of in-depth interactions between researchers and the phenomena studied related to KOIN NU at NU CARE-LAZISNU Cilacap and Banyumas. The focus of research is on fundraising, management, distribution, transparency, and publication to the public, especially Nahdliyyin residents.

Primary data is data directly obtained by researchers in the field related to numbers or other data through documentation from the annual reports of NU CARE-LAZISNU Cilacap and Banyumas, interviews with CEOs of NU CARE-LAZISNU Cilacap and Banyumas, as well as observations of activities and programs from NU CARE-LAZISNU Cilacap and Banyumas. While secondary data is in the form of results of previous research that discusses NU coins both in terms of fundraising, distribution or management in the form of research reports or scientific journals. The tertiary data can be in the form of a language dictionary used in understanding the terms in this study.

Data collection techniques in the study consisted of three, namely documentation techniques, observation techniques, and interview techniques. In the documentation technique, researchers look at documents in the form of annual reports, LAZISNU employee data, work programs, to the realization of work programs. As for the interview technique, the researcher interviewed the CEO of NU CARE-LAZISNU regarding history, program socialization, obstacles, work achievements, publications and feedback from the community, especially Nahdliyyin residents. While in the observation technique, the researcher looked at the NU CARE-LAZISNU office, participated in the NU CARE-LAZISNU activities to get real data between documentation, interviews and the existing reality. The data analysis technique in this study uses the Miles and Huberman framework which consists of the first data collection; second, data reduction from raw data to mature data, third, showing mature data for analysis between real data and phenomena and fourth, drawing conclusions on the problems studied and then used as social theories with arguments based on data and facts.

4. RESULT AND DISCUSSION

4.1 The History of Lazisnu Cilacap

LAZISNU's history cannot be separated from the mandate of the 31st NU Congress which was held at the Donohudan Hajj hostel, Boyolali, Central Java in 2004. In its development after the enactment of Law 23 of 2011 concerning Zakat management, in 2016, LAZISNU received a formal juridical basis from Ministry of Religion with the issuance of operational permits contained in the Decree of the Minister of Religion No. 65 of 2016 concerning the Granting of Permits to LAZISNU as a national-scale Amil Zakat Institution (LAZNAS). Furthermore, NU CARE LAZISNU gave an operational permit to NU CARE LAZISNU Cilacap Regency Number 159/SK-PP/LAZISNU/IX/2018 to become the Zakat, Infaq and Shadaqoh Management Unit (UPZIS) domiciled in Cilacap Regency. Thus, NU CARE LAZISNU Cilacap Regency has juridical legality to carry out activities for collecting and distributing zakat, infaq and shadaqah funds. (NU CARE LAZISNU Cilacap, 2018).

NU CARE LAZISNU is an institution that manages Zakat, Infaq and Shadaqah and CSR on a national scale, which is committed to recording collections accurately and transparently and managing and distributing them in a professional, trustworthy and accountable manner with the aim of elevating social dignity and empowering mustahik. In order to be able to maintain the satisfaction and trust of muzakki and mustahik on NU Care-Lazisnu services, continuous improvement actions will be carried out on potential risks that arise within the institution so that NU CARE-LAZISNU will be more advanced and able to empower itself at every step and time STANDARDLY : Modern, Accountable, Transparent, Trustworthy and Professional (NU CARE LAZISNU Cilacap, 2018).

4.2 Koin Nu: Fundraising, Strategy, Management and Reporting

The KOIN NU program in Cilacap started in 2019. Before launching, LAZISNU Cilacap learned from four LAZISNU, namely LAZISNU Banyumas, LAZISNU Temanggung, LAZISNU Bantul and LAZISNU Yogyakarta. LAZISNU Cilacap takes about five to six

months to get the same perception regarding the KOIN NU starting from MWC and Syria. LAZISNU Cilacap made the right regulations, plus asked for support from the Cilacap Regency Syuriah. KOIN NU program is offered by asking each MWC (Kecamatan) three to five branches to be the first project to raise KOIN NU funds (Fawaid, 2021).

The initial history of the NU coin association started with one branch, then 9 branches, then 20 branches, then 50 branches. In 2021, LAZISNU Cilacap already has NU coin partners with 253 branches (villages) with 2500 NU Coin Pickup Field Officers (PLPK), and 48,000 benefactors.

Distribution of NU coins with details of Village (Ranting), 48.5%, District (MWC) 27.5%, LAZISNU Cilacap 19%, Disaster Program 5%. The distribution model of NU coins in Cilacap Regency is different from other districts, namely using a work program and must be reported at the end of its use. At first each branch objected that Fawaid explained that the implementation of the work program on NU coins was carried out with a lot, it was like "the battle was extraordinary" (Fawaid, 2021). The MWC partners of LAZISNU Cilacap District consist of Nusawungu District, Binangun District, Kroya District, Adipala District, Sampang District, Maos District, Kesugihan District, North Cilacap District, Central Cilacap District, South Cilacap District, Jeruklegi District, Kawunganten District, Bantarsari District, District Gandrungmangu, Sidareja District, Kedungreja District, Patimuan District, Cipari District, Wanareja District, Majenang District, Cimangu District, and Karangpucung District. Two sub-districts in Cilacap Regency that have not yet joined, namely Kampung Laut District and Dayeuhluhur District, are due to the distance from LAZISNU Cilacap and the lack of PLPK officers (Fawaid, 2021).

Publication of KOIN NU at LAZISNU Cilacap is only through internal publications including the official LAZISNU Cilacap website, Facebook with the NU Care Lazisnu Cilacap account. Currently NU Care Lazisnu Cilacap is making a digital application under the name GOCAP: Nahdlatul Ulama Cilacap Infaq Box Movement in collaboration with the Cilacap District State Polytechnic. Currently the application can only be used by PLPK officers whose number is still limited to only about 30 people.

4.3 Overview of Nu Care Lazisnu Banyumas

LAZISNU Banyumas Regency was launched on November 16, 2014 at the Al-Wardah Muslimat NU Banyumas KBIH Gudung (South of GOR Satria Purwokerto). LAZISNU Banyumas Regency started collecting and distributing zakat and infaq funds in January 2015. As a national-scale zakat institution, LAZISNU Banyumas Regency received an operational permit from the Nahdlatul Ulama Central Management (PBNU) so that LAZISNU Banyumas Regency has the legality of managing zakat, infaq, and sadaqah. The targets of the muzakki and munfiq of LAZISNU Banyumas Regency are the general public, civil servants, and professional groups both individuals and corporations (LAZISNU Kabupaten Banyumas, 2019).

On February 25, 2016 at Hotel Sahid Jakarta, PP LAZISNU rebranded the name from LAZISNU to NU-CARE LAZISNU. This policy of name rebranding is followed by LAZISNU at every level, including LAZISNU in Banyumas Regency. Therefore, the name of the

organization changed from LAZISNU Banyumas to NU-CARE LAZISNU Banyumas Regency (LAZISNU Kabupaten Banyumas, 2019).

In early 2017, the NU-CARE LAZISNU board of Banyumas Regency formed a Management Team to carry out NU-CARE LAZISNU programs. With the management team, NU-CARE LAZISNU Banyumas Regency is more optimal in providing services to the community both for muzakki, munfiq, and mustaiq. NU-CARE LAZISNU Banyumas Regency has also made institutional and management reforms using the MANTAP (Modern, Accountable, Transparent, Trustworthy, and Professional) system. In 2017, NU-CARE LAZISNU Banyumas Regency also launched the NU Coin Movement. The NU coin movement is not only in Banyumas district but the NU Coin is a National program at NU-CARE LAZISNU (LAZISNU Kabupaten Banyumas, 2019).

As an effort to increase the acquisition of NU-CARE LAZISNU collaborates with various institutions or agencies. This is done to facilitate the implementation of the association and distribution of zakat, infaq, and shadaqah in an institution or agency. NU-CARE LAZISNU Banyumas Regency seeks to intensify and re-activate the NU Coin Movement in MWCNU (Districts), Ranting (Village) who have not yet joined the NU Coin Movement. The NU Coin Movement is a NU citizen-based fundraising program. In 2018 there were only 138 NU Branches (Villages) from 332 villages throughout Banyumas Regency that had participated in the KOIN NU Movement.

In 2019 NU-CARE LAZISNU Banyumas Regency seeks to optimize fundraising in the form of socializing zakat, infaq, and shadaqah, holding amil madrasas, philanthropic seminars and other activities. NU-CARE LAZISNU Banyumas Regency innovates donation services through the GOJEK application. This is done to make it easier for donors to distribute zakat, infaq, and shadaqah easily and safely (LAZISNU Kabupaten Banyumas, 2019).

4.4 Management Development and Innovation

In order to realize its commitment as a professional LAZ (Amil Zakat Institute), NU CARE LAZISNU has now implemented ISO 9001:2015 standard management published by the United Kingdom Accreditation Service (UKAS) based in England. With the implementation of ISO 9001:2015 standard management, NU CARE LAZISNU has applied international standard management. This is a mandatory requirement for NU CARE LAZISNU to be able to compete globally and become a philanthropic institution that is internationally recognized. Besides that, the implementation of ISO 9001:2015 standard management is also an effort to increase public trust in the performance of NU CARE LAZISNU, especially to muzakki, munfiq, and donors in maintaining and carrying out the mandate. Thus the application of quality management standards is a must so that NU CARE LAZISNU is able to become a STRONG National Amil Zakat Institution (Modern, Accountable, Transparent, Trustworthy, and Professional) (LAZISNU Kabupaten Banyumas, 2019).

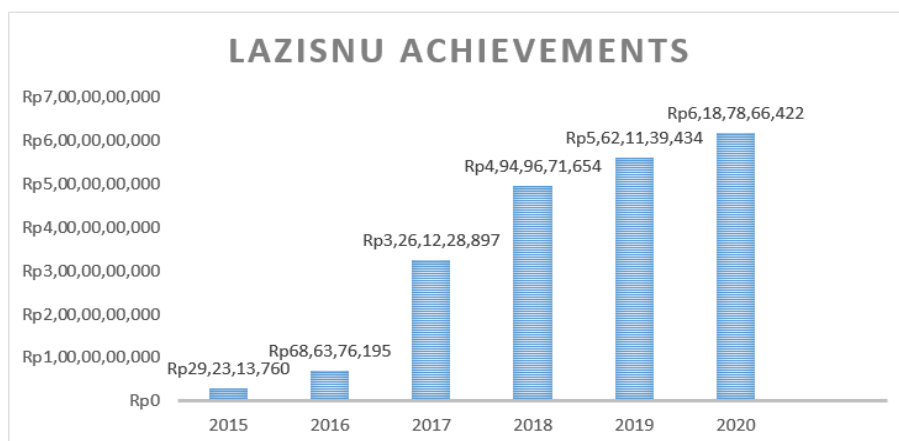
The application of muru management standards has been carried out by NU CARE LAZISNU in all lines, from the aspects of administration, finance, distribution, to information technology

systems. The application of these standards will enable the management system to run properly in accordance with the applicable laws and regulations.

NU CARE LAZISNU is a Zakat, Infaq, and Shadaqah Management Institution and CSR on a national scale, determined to carry out records, associations accurately and transparently and manage and distribute professionally, trustworthy and accountable with the aim of elevating social dignity and empowering mustahiq. To maintain the trust of muzakki and mustahik in NU CARE LAZISNU services, continuous improvement actions will be carried out on potential risks so that those that arise within the institution so that NU CARE LAZISNU is more advanced and able to empower itself at every step and time with the principles of Accountability, Transparent, Trustworthy, and Professional (LAZISNU Kabupaten Banyumas, 2019).

4.5 Association of Zakat, Infaq, Sadaqah, and Other Social Funds

The development of NU CARE LAZISNU in Banyumas Regency from 2016 to 2021 continues to experience growth in the association of zakat, infaq, shadaqah, and other social funds. This is evidenced by the increase in the number of donors and the amount of funds obtained. As the graph below::



The acquisition of zakat funds, infaq, shadaqah, and other social funds at NU CARE LAZISNU Banyumas Regency in 2019 has increased. This increase is the result of optimizing fundraising and trust in NU CARE LAZISNU, Banyumas Regency.

Funds	2018 (IDR)	%	2019 (IDR)	%	2020 (IDR)	%
Zakat	999.782.654	20,17	1.143.154.534	20,34	1.501.773.422	24,27
Zakat Fitra	0	0	0	0	363.000	0,01
Infaq with not bound	110.625.600	2,23	130.650.800	2,32	121.784.300	1,97
KOIN NU	2.514.495.000	50,74	2.340.409.800	41,64	1.9115.775.700	30,96
Qurban	1.236.966.500	24,96	1.992.735.000	35,45	2.643.170.000	42,72
Donation	93.801.900	1,89	14.189.300	0,25	5.000.000	0,08
	4.955.671.654		5.621.139.434		6.187.866.422	

4.6 Koin Nu between Institutional Strengthening and the Benefit of the Ummah.

The benefit of the ummah is a public interest which is the goal of a state's policy and also religious law to achieve prosperity and justice, because one of the ideal forms for the benefit of the ummah is achieved by institutional strengthening.

Institutional strengthening has become the main program and the focus of Lazis-NU's work in the Nahdlatul Ulama Infaq Box Movement (KOIN NU). That way, the great potential that NU KOIN has for the benefit of the ummah will build independence in the NU body so that NU programs run well. Because in the economic empowerment of NU people there is still not much evidence. Therefore, the program held by Lazis-NU must be carried out consistently, continuously, and intensively.

The institutions found in Lazis-NU function as the norm in carrying out social control in the NU KOIN procurement program. Institutionalization at Lazis-NU will of course be very attached and obeyed by all related parties. To that end, the members, including the entire Nahdliyyin community who played a role in the KOIN NU movement, were given socialization about the rules that were institutionalized from the start, so that these rules stick together to this day.

To support the KOIN NU program, Lazis-NU has concrete steps that must be carried out together. (Admin, 2019) First, forming and moving the Lazis-NU structure, especially at the branch (district) level, the Branch Representative Council (Kecamatan), and Branch (Village) level. Second, providing education and training on zakat, infaq, and alms management. Third, conduct comparative studies so that the quality of internal work increases. Fourth, it must always synergize by coordinating with BAZNAS (National Amil Zakat Agency) as the state zakat agency which has the task and function of collecting and distributing zakat, infaq, and alms. Fifth, NU clerics at both the sub-district and village levels must set an example for Nahdliyyin residents in moving the KOIN NU.

In this way, NU's economic capacity has reached independence. This can be proven by significant achievements, both in terms of managerial, collection, program, and reporting. This is because the institutions at Laziz-NU are strong enough to control all running programs, because every running program has been carried out in accordance with the institution's rules.

4.7 Zakat, Infaq, Alms, and Waqf in the Socio-Economic Change of the Ummah

The presence of the Amil Zakat, Infaq, and Sadaqah bodies is to answer the actual challenges faced by Muslims by utilizing the strengths that exist in the Muslims themselves. Especially zakat management institutions must change from traditional zakat management to a more professional way by formulating strategies. One strategy that needs to be created is to create people's perceptions (especially muzaqi and mustahik) about zakat and its management. Mustahik who are given zakat must have a responsibility and not just a gift as a form of mercy or sympathy, but more than that so that they can use the zakat to develop themselves more independently which will eventually be released from the chain of poverty.

In general, we can develop strategies used in zakat empowerment, including: 1) Direct economic improvement by providing business capital. This strategy is used for productive mustahik in terms of business ability such as trade, services (cobblers, rice plow wage earners, etc.) who need capital; 2) Increasing the economy by providing skills and skills through workshops or training for mustahik who are still productive; 3) Increasing the economy through the provision of business capital for mustahik who want to increase independence in the economy; 4) Increasing the economy through opening up employment opportunities for mustahik who do not have the ability to manage their own entrepreneurship.

The distribution of this type of zakat is carried out in the form of direct funding in the form of compensation as a form of fulfilling the basic needs of mustahik. This is also called the Charity Program (compensation) or consumptive grants. This program is the simplest form of distribution of zakat funds. The main objectives of this form of distribution are, among others: 1) To maintain the basic needs of mustahik; 2) Maintain the dignity and honor of mustahik from begging; 3) Provide a vehicle for mustahik to earn or increase income; 4) Preventing the exploitation of mustahik for deviant interests.

The types of activities for empowering zakat, infaq and shadaqah funds are: 1) Distribution is consumptive in nature, namely zakat is distributed to mustahik to be used directly, such as zakat fitrah given to the poor to meet their daily needs or zakat mal given to victims of natural disasters; 2) Distribution is consumptive creative, namely zakat is realized in other forms from the original goods, such as being given in the form of school equipment or scholarships.

The distribution of this type of zakat is carried out in the form of providing business capital to mustahik directly or indirectly, the management of which may or may not involve the target mustahik. The distribution of zakat funds is directed at productive economic efforts, the results of which are expected to raise the level of community welfare.

Strategic issues considered in the preparation of a strategic plan for zakat empowerment include: 1) The direction of zakat empowerment, especially in the economic sector, food; 2) Changes in regulations for the implementation of zakat empowerment; 3) There has not been a synergy between BAZ and its strategic partner network, both government and private institutions, so that the solution to the problem of zakat management is inefficient, overlapping, partial, and running slowly; 4) Optimizing the role of the Ministry of Religion, BAZ, NGOs, mass organizations that manage mosques and prayer rooms in the distribution of zakat must be

qualified and competent and beneficial for the economic development of the poor; 5) The effectiveness and efficiency of the distribution of zakat refers to sharia with the use of zakat funds and a transparent and accountable management system; 6) The deployment or mobilization (deployment) of resources that are still not optimal which requires efforts to utilize it as widely as possible in or for various activities; 7) Welfare is still inadequate, while external driven that leads to opportunity costs are very wide open, resulting in reduced quality resources.

The relationship between zakat and community empowerment on the empowerment of the ummah itself will be explained as follows: empowerment of the people is an effort to strengthen the social and economic position with the aim of achieving strengthening the ability of the people through assistance funds which are generally in the form of productive business loans so that mustahiq are able to increase their income and also pay their obligations (zakat) from the results of their business on the loans they borrow.

Organizations or institutions will find strengths, weaknesses, opportunities and challenges. Strengths and weaknesses come from within the organization that will support and hinder the growth of the institution or organization. Likewise with opportunities and challenges that come from outside the organization. The things that become the strength of the organization are HR managers who are professional and capable of employees, adequate work facilities and infrastructure and so on. While the weakness is the opposite, namely the lack of professionalism and ability of employees, inadequate facilities and infrastructure and so on. What becomes an opportunity for an organization or institution is everything that comes from outside the organization that can support the progress of the institution or organization. And organizational challenges are things that can hinder organizational growth but can also make the organization more advanced if these challenges are used as organizational motivators or encouragement.

5. CONCLUSION

Based on the data and analysis above, the researcher concludes regarding fundraising through the NU KOIN program as follows: The NU KOIN program compiled by NU CARE-LAZISNU Banyumas Regency can be said to have peaked success in 2019, so it became a reference in the Barlingmascakep area, but due to leniency in reporting the acquisition of NU KOIN so that many villages do not deposit NU KOIN, although they have been reprimanded by Lazis-NU, many still do not heed. The NU KOIN program in Banyumas Regency to date (2021) is still running but has decreased this is because there are several villages (twigs) that are naughty by not depositing KOIN results to Lazis-NU. This practice, if left unchecked, will decrease NU KOIN earnings, so there is a need for new regulations in terms of deposit management and reporting with the support of Branch, Sub-Branch, and Branch leaders. The NU KOIN program compiled by NU CARE-LAZISNU Cilacap Regency can be said to be successful in the last three years (2019, 2020, and 2021) because of the high commitment from Lazis-NU, Branch leaders, Sub-Branched, Branches, to Officers. COIN Pickup. They have one command in the success of the NU economy. Even the KOIN Pick-up Officers get BPJS Employment with a premium of 11,000/month as a form of mutual commitment, and apply written sanctions if they

do not report the acquisition of NU KOIN. Another success was the presence of the NU Lazis Ambulance in Cilacap Regency in several Sub-Branches which were paid in installments from KOIN NU.

Researchers see the phenomenon of community-based fundraising among Nahdliyyin residents in Banyumas Regency and Cilacap Regency, which are under the auspices of NU CARE-LAZISNU, which have their own methods and policies. In terms of reporting (Annual Report) Banyumas has more media/containers, while in Cilacap it is only a brochure or plamplet. However, Lazis NU Cilacap is considered to be more daring to take policies with blood, as stated by the Director of Lazis-NU Cilacap.

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