

NAHDLATUL 'ULAMA'S PHILANTHROPY: THE AID FOR STRATEGY EDUCATION FINANCIAL

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ABSTRACT:

The study aims the strategy for managing ZIS funds (Zakat, Infaq, and Sadaqah) for carried out to finance education in NU CARE-LAZISNU DIY. The research uses observation data collection methods, interviews, literature studies, and media internet information. In-depth interviews take for as primary data sources and online media as secondary data sources. The results show that NU CARE-LAZISNU DIY collects zakat, infaq, and sadaqah with various methods. The manual payment is the NU CARE-LAZISNU DIY office management. The internet system uses kitabisa.com portal. The aid method develops with the following increasingly cellular devices. The interface official NU CARE-LAZISNU DIY portal is the access to calculate zakat in philanthropy. The user of the NU CARE-LAZISNU DIY education is LP Ma'arif NU DIY as a fellow funding from PWNUI DIY. However, NU CARE-LAZISNU DIY puts the engagement philanthropy for scholarships apply. The donator put the trust for management aid that is balanced for increasing statistic for aid fundraising zakat philanthropy scholarship education.

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ABSTRAK:

Penelitian ini bertujuan agar strategi pengelolaan dana ZIS (Zakat, Infaq, dan Shadaqah) dilakukan untuk membiayai pendidikan di NU CARE-LAZISNU DIY. Penelitian ini menggunakan metode pengumpulan data observasi, wawancara, studi pustaka, dan media informasi internet. Wawancara mendalam dilakukan dengan sumber data primer dan media online sebagai sumber data sekunder. Hasil penelitian menunjukkan bahwa NU CARE-LAZISNU DIY mengumpulkan zakat, infaq, dan sedekah dengan berbagai metode. Manajemen pembayaran manual biasanya dilakukan di kantor NU CARE-LAZISNU DIY dan sistem internet menggunakan portal kitabisa.com. Metode bantuan berkembang dengan mengikuti perangkat seluler yang semakin meningkat. NU CARE-LAZISNU DIY adalah portal pengumpulan zakat dengan metode filantropi. NU CARE-LAZISNU DIY dan LP Ma'arif NU DIY merupakan pemberi dana pembiayaan pendidikan yang digagas oleh PWNU DIY. Namun, NU CARE-LAZISNU DIY lebih menempatkan filantropi beasiswa dibanding lembaga lain. Para donatur di NU CARE-LAZISNU DIY mempercayakan bantuan pengelolaan yang seimbang untuk meningkatkan statistik bantuan dana zakat.

Kata Kunci: *Filantropi, Lazisnu, Pembiayaan Pendidikan, Zakat Infak Sedekah.*

INTRODUCTION

Philanthropy is a kind of benevolence and compassion toward others. In the Indonesian Islamic education context, philanthropic tradition contributes, particularly in asset waqf (land) for educational institutions and alms activities (Latief, 2013). Philanthropy can be a buffering for social activities managed by *pesantren* to empower the disadvantaged groups such as scholarship for the poor, orphans, and working waqf land for less fortunate farmer's farming (Latief, 2012).

In the National Education System (Sisdiknas) No. 20 of 2003, in financing education, it can be derived from State Budget (APBN) and Regional Budget (APBD) and also from funds from the society, such as a grant, almsgiving (zakat), infaq, loan, vows, company's donation, educational donation, and other appropriate and legitimate sources (Tho'in, 2017). This Act becomes the primary ground for establishing foundations for managing Zakat, Infaq, and Sadaqah (ZIS). The ZIS funds management is getting more organized by establishing foundations that can support the Indonesian economy (Rachmat et al., 2020).

Arif Maftuhin divides Islamic philanthropy into four kinds; they are (1) *Zakat al-Fitr* and *al-mal*, (2) *Infaq* and *Shadaqah*, (3) *Waqf*, and (4) *Qurban*



(Maftuhin, 2017). *First, Zakat/Almsgiving*. In the Quran, Zakat is always mentioned together with Salah (prayer). It shows that zakat has an essential part in life (Ramayulis, 2011). Zakat can become an effective strategy to improve social prosperity through philanthropy, empowerment, and the Muslim community's development (Adachi, 2018). Zakat is a social-economic asset in empowering and improving the economy for the community (Salam & Risnawati, 2019; Mardiantari, 2019) even for the Indonesian economy (Yusfiarto et al., 2020) because zakat may serve as one of the income sources for the nation's finance (Syafa'at & Ekaningsih, 2015).

Zakat, if seen as a plant, the meaning grows; if it was seen from material perspectives, the purpose is mounting (Lessy, n.d.,2013). Zakat, the word comes from *Zaka* which means, holy, refined, grace, grow, and develop. Therefore, because Muslims have paid their zakat, it can be comprehended to purify from stingy attitude and sins (Inoed, 2005). Herman explains some objectives of zakat, that is, helping to get through hardships/sufferings in life, raising fellow Muslims brotherhood, avoiding a stingy and greedy attitude, and et cetera (Herman, 2017). The one's wealth was required to pay zakat is when:: (1) the owner is complete, (2) the wealth's development is actual and measurable, (3) Muzakki's (Zakat payer) primary requirements has fulfilled, (4) reaching its *nisab*, (5) there is no double Zakat, and (6) complete one year (haul) (Toni, 2016).

In Indonesia, there are numerous Zakat foundation managed by organizations (communities), such as (1) Badan Amil Zakat Nasional (BAZNAS), (2) LAZIS NU, (3) LAZISMU, (4) Dompot Peduli Umat Daaruttauhid, (5) Al-Azhar Peduli Umat, (6) BAMUIS BNI, (7) Baitul Maal Muamalat, dan (8) YBM BRI. Meanwhile, there are several Zakat foundations which does not affiliate with communities, such as: (1) Baitul Maal Hidayatullah, (2) Rumah Zakat, (3) Inisiatif Zakat Indonesia, (4) Dompot Dhuafa, (5) Yayasan Dana Sosial Al-Falah, (6) Nurul Hayat, and (7) Yatim Mandiri (Al-Ayubi et al., 2018). In Indonesia, Zakat foundations, whether affiliated with a community or not, have an essential contribution in managing zakat collectively by maximalizing certain incomes and expenditures (Al-Ayubi et al., 2018). ZIS foundation management must understand the law and requirements in managing ZIS funds professionally to gain more trust from people (Ayyubi & Saputri, 2018).

An organized Zakat management through a foundation has several excellences, ensuring discipline and certainty for *muzakki's* (Zakat payer) payment. The *mustahiq* (Zakat recipient) may maintain their honor and do not have to feel ashamed because it is through the Zakat Foundation. They do not have to meet directly with *muzakki*, creating performance effectiveness and time-efficient because it was carried out collectively by the Zakat Foundation. Besides, Zakat funds hand over/*pentasyarufan* to *mustahiq* will be right on target conforming to priority scales and also participating in enlivening Islam greatness (Wiradifa & Saharuddin, 2017).

Second, Infaq and Shadaqah. Proselytizing is carried out with various activities, one of them is charity activity. For instance, distributing sadaqah, for a Muslim, is a spiritual obligation and the social life of Muslim Ummah communities (Latief, 2012b). Alms comes from the word *Shadaqa* which means right. Sadaqah and Infaq have the same provisions. However, infaq is related to material, while sadaqah is related to material and non-material (Sari, 2007). The command to pay sadaqah refers to surah Al-Baqara [2]: 261. Infaq comes from the word *Anfaqa* which means wealth expended to fulfill a necessity. A Muslim may give Infaq, and it does not necessarily have to meet *nisab*; meanwhile, zakat must complete a *nisab* (Hafidhuddin, 1998). At least three foundations administer infaq; they are Baitul Mal, which the government organizes, specific communities, and educational institutions (Zulfa, 2012).

Third, Waqf. As translated by Imam Syafi'i and Hambal, a Waqf is wealth ownership by a *wakif* (waqf payer) which has to meet waqf requirement and will be given. A wealth that has been given as waqf may not be used whatsoever by the *wakif*, such as changing/altering waqf ownership either by trading or not; thus, a waqf wealth may not be taken as an inheritance (Arif, 2010). In fulfilling its communal social function, waqf was defined as the asset of a nation in supporting development (Fuadi, 2018). Bill No. 4 of 2004 denotes a sign that *waqf* has a solid legal foundation (Dahlan, 2016).

Fourth, Qurban. The command to do Qurban is written in surah QS. Al-Kawthar [108]: 2: "So pray to your Lord and sacrifice." (Noviati, 2017). Noviati deduces that Qurban is a process of worship conducted by butchering cattle dedicated as a form of gratitude for favor gifts from Allah to His servant and for a Muslim to keep away from kufr to Allah grace (Noviati, 2017). A Qurban is



worth worship, and it is not merely personal observance because it also has social value (Mahfud, 2014). A Qurban observance is carried out by butchering cattle such as camel, goat, sheep, and cows. The animal slaughtered also must meet the requirements (Hariyanto, 2018).

The study on Philanthropic foundations, whose function is to administer educational financing, is getting widely known. For instance, Misalnya, (1) Sauqi futaqi & Imam research explaining BASNAZ strategy to manage Zakat for financing education through Rumah Pintar (Rumpin) for the poor people (weak in economy) in Piyungan Yogyakarta. The Rumpin manages several activities, such as the center of Books and Readings, Center of Audio Visual, Center of Early Childhood Education Programs (PAUD), Center of *Kriya* (crafting), Center of Farming, and Center of Health (Futaqi & Machali, 2018).

Ahmad Qodri Abdillah Azizy expresses management's importance in improving the quality of zakat, infaq, Shadaqah (ZIS) as a productive ummah fund. The ZIS management is conducted transparently and accountably for enhancing people's trust (Azizy, 2004). Furthermore, ZIS is part of generosity (philanthropy) conducted by Muslims (Habib, 2016). Nevertheless, its credibility for audit by the community is still low (Al-Ayubi et al., 2018). In Indonesia, society can pay their ZIS obligation through National Zakat Agency (BAZNAS) (Purbasari et al., 2020).

Fatah defines education financing as a form of expenditure for the educational necessity to be well organized. This case covers academic staff and teachers, facilities and infrastructure, books and equipment, et cetera for managing and supervising education (Fattah, 2000). According to Cohn, financing education is an effort to distribute benefits and costs borne by society. Education financing defines as the number of funds expended (budget), funds sources obtained (cost's basis), and cost expending target (distribution) (Cohn, 1979).

NU CARE-LAZISNU DIY is under the supervision of PWNU DIY, which has many programs in empowering educational funds to the minor level, that is, sub-district. When BANOM NU upholds educational benefit events in the sub-district region, NU CARE LAZISNU DIY funds were also distributed in the area. The article discusses how NU CARE-LAZISNU strategy in activating

Philanthropy in Nahdliyin (NU members) and why it can deeply be rooted as education financing alternatives in the *Ma'arif* school/*madrassa* in Yogyakarta.

METHODS

The research applies a qualitative approach by combining field and library studies. The data collection technique was carried out using interviews, observation, and documentation through the internet, particularly the NU CARE-LAZISNU website. The qualitative method was selected because the study wants to understand thoroughly (Sukardi, 2011) NU CARE-LAZISNU philanthropy in education financing alternatives for *Ma'arif* schools/*madrassa* in Yogyakarta.

The research uses primary data sources obtained through interviews with NU CARE-LAZISNU DIY administrators either conducted directly or online. The interviewees are Mr. Ulin Nuha as NU CARE-LAZISNU DIY's Director and Mr. Ahmad Baily as NU CARE-LAZISNU DIY's Secretary. The interview was carried out offline in the NU CARE-LAZISNU DIY office, located in the same building as PWNU DIY Office at M.T. Haryono Street. Moreover, the discussion was also carried out online through WhatsApp and email. In this research, the secondary data sources were obtained through the internet, particularly the NU CARE-LAZISNU website.

The research was conducted from 9 November 2020 until 23 February 2021. The data analysis carried out in this research covers data collection in the field, presenting data, and drawing a conclusion. The data validity was checked through triangulation with sources.

FINDINGS

NU CARE-LAZISNU DIY as ZIS Manager

NU CARE-LAZISNU was established in Jakarta in 2004 as the foundation to manage SIZ. NU CARE-LAZISNU is a *rebranding* from the previous LAZISNU (*Lembaga Amil Zakat Infaq Shadaqah Nahdlatul Ulama*). Juridically, NU CARE-LAZISNU has been registered to the Ministry of Religion by the Decree of Minister of Religion No. 65/ of 2005, Ministry of Law and Human Rights with state gazette No. AHU-0001038.AH.01.06 of 2016, and also



it has registered as a Foundation (NUCARE.ID, 2017). As a foundation under the NU organization, NU CARE-LAZISNU aims to provide aid for ummah prosperity and uplift social dignity by empowering ZIS funds or others. In 2018, the foundation had a service network in 12 countries, 34 provinces, 376 regencies/cities (NUCARE.ID, 2017).

NU CARE-LAZISNU DIY is a ZIS foundation managed by the District Administrator of Nahdlatul Ulama (PWNU) DIY, located in MT Haryono street (NUCARE.ID, 2017). The philanthropic foundation has several programs for distributing ZIS; they are (1) education, (2) economy, (3) humanities, and (4) Health. NU CARE-LAZISNU DIY has distributing ZIS fund for educational programs, in the form of aid to educational institution and scholarships, as follows (Baily, 2020):

Table 1. Institution Partner for Distributing ZIS NU CARE-LAZISNU DIY

No.	Institution
1	NU Sleman Elementary School
2	Darul Hadlonah Boarding School
3	Amalunnajah Orphanage
4	ORBIT YOGYA Scholarship Foundation
5	Masyitoh Nurul Ilmi Kindergarten
6	Ma'arif 2 Wates Vocational High School
7	Albarokah Orphanage Foundation
8	Masyithoh Gunung Kidul Kindergarten
9	LAZISNU Kulon Progo Branch
10	LAZISNU Gunung Kidul Branch
11	Krapyak Sleman Boarding School
12	Tahfidz Nurul Istadz Boarding School
13	NU Ngeblak Branch Representative Assembly
14	Masyitoh Palbapang Kindergarten
15	YM Pleret Kidul Kindergarten
16	Sanggar Yatim Mandiri "Jenius" Orphanage
17	Al-Himni Fahma Tutoring
18	Raden Fatah Islamic Senior High
19	General Public
20	Masyithoh Sorogenen Kindergarten
21	Wukirsari Orphanage
22	Ma'arif Educational Institution

23	PW Fatayat Inter-faith Camp
24	TPQLB (Quran Learning Center for Disabled)
25	Sunday Congregation
26	LP Ma'arif for teachers
27	Postgraduate Scholarship
28	Undergraduate Scholarship
29	Volunteer Scholarship
30	Strengthening Aqidah
31	Tahfidz Scholarship
32	Bangkit Media Da'wa
33	BESANTARA (Nusantra Students Scholarship)

DISCUSSION

NU CARE-LAZISNU DIY Strategy in ZIS Management

This research will explain how NU CARE-LAZISNU DIY's strategy in ZIS management, particularly in collecting and distributing funds. However, the study only describes ZIS distribution for the educational program as alternative financing for the less fortunate peoples.

1. Process in collecting ZIS Fund

The foundation has several strategies/methods for collecting ZIS funds. The *Muzakki* (Zakat payer) can come directly to the NU CARE-LAZISNU DIY office. They can transfer to the NU CARE-LAZISNU DIY account or cash on delivery (COD) by contacting the administrator before. The COD service is called ZIS pick-up, (3) through online application <https://kitabisa.com/> which the link provided by the administrators, (4) through booth available during events held by Nahdlatul Ulama, (5) by attending congregational Sunday Wage in PWNU DIY office, and (6) through incidental fundraising, mainly if there is a disaster (Baily, 2020).

NU CARE-LAZISNU DIY provides easiness for the *muzakki* for distributing ZIS through its official portal (*website*), www.jogja.nucare.id. The website is also equipped with Zakat, Infaq, and Waqf calculator.





Figure1. Display for Zakat Calculator

The following is the result of the ZIS fund collection managed by NU CARE-LAZISNU DIY from 2013-2020 (Nuha, 2020):

Table 2. NU CARE-LAZISNU DIY fund list from 2013-2020

No	Year	Zakat	Infaq & shadaqah	Amount
1	2013	Rp 26,280,000	Rp 32,999,000	Rp 59,279,000
2	2014	Rp 112,235,500	Rp 24,565,650	Rp 136,801,150
3	2015	Rp 105,443,500	Rp 7,804,400	Rp 113,247,900
4	2016	Rp 88,204,500	Rp 35,076,300	Rp 123,280,800
5	2017	Rp 231,751,998	Rp 207,101,022	Rp 438,853,020
6	2018	Rp 197,508,092	Rp 1,005,816,708	Rp 1,203,324,800
7	2019	Rp 437,769,631	Rp 269,088,138	Rp 706,857,769
8	2020	Rp 424,978,732	Rp 480,451,225	Rp 905,429,957
Total		Rp 1,624,171,953	Rp 2,062,902,443	Rp 3,687,074,396

Based on the above table, it can be deduced that the NU CARE-LAZISNU DIY ZIS fund amount is increasing yearly. The trend proves that the foundation gains trust from society to manage their SIZ. Moreover, people's awareness of paying SIZ was also improving. The positive increase was influenced by NU CARE-LAZISNU DIY strategy to promote many people to pay their SIZ in many ways, either conventionally or through social media (website).

2. Distributing NU CARE-LAZISNU DIY ZIS Fund for Educational Program

ZIS fund managed by NU CARE- LAZISNU DIY is distributed for four programs, i.e., economy, education, health, and humanity. In this

research, the researcher focus on spreading the ZIS fund for the educational program as one of the alternatives financings for the less fortunate peoples.

First, ZIS fund distribution in the form of aid was given to the educational institution. This distribution cooperates with Ma'arif NU DIY Educational Institution as an Autonomous Body (Banom) of PWNU DIY, focusing on education. The *Ma'arif* Educational Institution has a wide range of levels, starting from Masyitoh Kindergarten (TKM), *Ma'arif* Islamic Madrasa and NU Elementary School, *Ma'arif* Islamic Junior High, *Ma'arif* Islamic High, and Vocational High School, until Higher Education such as NU University (UNU) (Musyayyab, 2020). In distributing the ZIS fund for education, NU CARE-LAZISNU DIY also provides aid for Quran Learning Center for Disabilities (TPQ-LB) Gamping, Sleman Yogyakarta, an institution for learning religion for disabled children (disabled). In managing TPQ-LB, NU CARE-LAZISNU DIY incorporates with Dakwah Spirit Foundation and GP Ansor Gamping (Lazis, 2020).

Second, distributing the ZIS fund for the scholarship. This scholarship is for the less fortunate pupils or students. In distributing the ZIS fund, NU CARE-LAZISNU DIY cooperates with KMNU UGM (Noerhadi et al., 2019). During the Covid-19 pandemic, NU CARE-LAZISNU DIY collaborates with *Ma'arif* NU Educational Institution to provide a free internet quota for students (Setiawan, 2020). This free internet quota was given as a form of aid by NU CARE-LAZISNU DIY for online learning during the Covid-19 pandemic. The 30 GB, Starter Pack distribution was carried out through cooperation with Ma'arif NU DIY Educational Institution.

The following is a table for NU CARE-LAZISNU DIY ZIS fund distribution for education.

Table 3. Empowerment for Educational Sector of 2017-2020

YEAR	AMOUNT	BENEFICIARY (Person)
2017	Rp 523,040,500	0
2018	Rp 388,033,533	0
2019	Rp 580,490,499	15,138
2020	Rp 1,474,028,084	5,446
Total	Rp 2,965,592,616	20,584



From the above data, it can be deduced that the ZIS fund amount in the educational sector program distribution was increased. Based on these findings, it can be said that NU CARE-LAZISNU DIY more prioritizing distributing ZIS funds as alternative financing for the less fortunate communities. The reason is that many students in Ma'arif Educational Institution come from less fortunate families. Thus, ZIS fund distribution for education financing can ease students' parents and Ma'arif Educational Institution.

3. NU CARE-LAZISNU DIY Funds Reporting

The foundations administering the monetary fund, either commercial or social, were demanded to be transparent and accountable. The reason is that the fund reporting toward the funder is a form of institutional accountability in managing funds. NU CARE-LAZISNU DIY, as a foundation administering religious, social funds, also has to provide monetary funds reports.

NU CARE-LAZISNU DIY conducts ZIS funds transparent reporting every month. The report can be accessed and downloaded by the *muzakki* (Zakat payer) through the NU CARE-LAZISNU DIY portal (website), that is, <https://jogja.nucare.id/annual-report>. The transparent reporting of the ZIS fund is a form of responsibility to the *Muzakki* (Zakat payer). The NU CARE-LAZISNU DIY transparent and accountable in ZIS fund reporting is evident that this foundation is trusted and reliable.

The researcher finds that the NU CARE LAZISNU foundation is very responsive to the Covid pandemic because they can still distribute the funds maximally. The improvement of funds indicated it for educational empowerment in 2020.

The vantage of NU CARE LAZISNU DIY is that it has a service for Cash on Delivery (COD) or so-called pick-up Zakat in collecting the funds so that the *muzakki* can call the administrator without having to go to the NU CARE-LAZISNU DIY office. Moreover, in www.jogja.nucare.id website is also available apps for calculating zakat, infaq, Waqf fund that eases the *muzakki* for performing their obligations.

The fund empowerment in NU CARE-LAZISNU DIY for the educational sector can be more distributed to *mustahiq* because NU CARE-LAZISNU DIY has many branches until sub-district levels. Therefore, the funds' distribution can be easier and faster.

CONCLUSION

NU CARE-LAZISNU DIY is a kind of philanthropic foundation managed by PWNU DIY for managing ZIS funds. The ZIS funds distribution is four programs: economy, education, health, and humanity. In collecting ZIS funds, NU CARE-LAZISNU DIY has several strategies (methods) either carried out conventionally or through social media (website). For educational programs, ZIS fund distribution aims to help the less fortunate peoples, mainly to finance education. Hence, ZIS is an alternative financing source that can help the community or private education shortage in budget. In addition, ZIS also can be given in the form of educational scholarships.

The research result implicated the importance of ZIS management professionally to become one of the alternative sources to finance education for the less fortunate communities. This kind of philanthropy foundation needs to be supported by the government and people's awareness of ZIS payment, such as profession zakat, infaq, sadaqah, or waqf support education. This study is still limited to examining the strategy of the NU philanthropic foundation in education financing alternatives through NU CARE-LAZISNU. The research needs to be developed or compared, for instance, between NU CARE-LAZISNU and LAZISMU, which Muhammadiyah manages.

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