

Classical And Contemporary Infaq Practices: A Comparative Study of Infaq Practices at LAZISNU and LAZISMU

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Abstract

Classical and contemporary infaq practices emerged as a response to the changing times. Classical infaq emphasizes direct interaction due to technological limitations, while contemporary infaq utilizes digital technology for efficiency and reach of fund distribution. This research explores the changes in infaq management by two major philanthropic organizations in Indonesia, the socio-economic impact of contemporary infaq, the role of technology, and the comparison of practices in LAZISNU and LAZISMU. Data were obtained from literature studies using purposive sampling method and analyzed using content analysis. The results show that classical infaq remains relevant, as in LAZ WASHAL North Sumatra which focuses on traditional fundraising. Contemporary infaq has a significant impact on community economic resilience, for example economic empowerment through Baitul Mal wa Tamwil (BMT) and Ziswaf during the COVID-19 pandemic. Digital technology increases transparency and efficiency, such as BMH East Kalimantan's crowdfunding platform that achieved 65% of zakat targets. LAZISNU relies on the Koin NU Peduli Program with direct donations, while LAZISMU adopts a digital approach by going door-to-door. Both institutions channel funds for education, health, and the economy, focusing on mustahik productive empowerment, combining classical and modern methods..

Keywords: *Islamic Philanthropy, Classical Infaq, Contemporary Infaq, LAZISNU, LAZISMU*

Abstrak

Praktik infaq klasik dan kontemporer muncul sebagai respons terhadap perubahan zaman. Infaq klasik menekankan interaksi langsung akibat keterbatasan teknologi, sementara infaq kontemporer memanfaatkan teknologi digital untuk efisiensi dan jangkauan distribusi dana. Penelitian ini mengeksplorasi perubahan dalam pengelolaan infaq oleh dua organisasi filantropi besar di Indonesia, dampak sosial-ekonomi infaq kontemporer, peran teknologi, serta perbandingan praktik di LAZISNU dan LAZISMU. Data diperoleh melalui studi literatur dengan metode sampling purposif dan dianalisis menggunakan analisis konten. Hasil penelitian menunjukkan bahwa infaq klasik tetap relevan, seperti di LAZ WASHAL Sumatera Utara yang fokus pada penggalangan dana tradisional. Infaq kontemporer memiliki dampak signifikan terhadap ketahanan ekonomi komunitas, misalnya pemberdayaan ekonomi melalui Baitul Mal wa Tamwil (BMT) dan Ziswaf selama pandemi COVID-19. Teknologi digital meningkatkan transparansi dan efisiensi, seperti platform crowdfunding BMH Kalimantan Timur yang mencapai 65% target zakat. LAZISNU mengandalkan Program Koin NU Peduli dengan donasi langsung, sementara LAZISMU mengadopsi pendekatan digital dengan metode door-to-door. Kedua lembaga mengalokasikan dana untuk pendidikan, kesehatan, dan ekonomi, dengan fokus pada pemberdayaan produktif mustahik, menggabungkan metode klasik dan modern.

Kata kunci: *Filantropi Islam, Infaq Klasik, Infaq Kontemporer, LAZISNU, LAZISMU*

INTRODUCTION

Infaq is a manifestation of human charity that is born from giving some of their wealth to those in need as a form of social care and gratitude to Allah¹. Infaq is part of Islamic philanthropy, philanthropy based on love and affection for others in various events². The command to care for people is a recommendation that the wealth we have contains the rights of others that must be distributed as a form of social justice in Islamic philanthropy³. Islamic philanthropy has been a crucial pillar in the socio-economic sphere of Muslims since the beginning of the development of the religion. Infaq as we know it is often interpreted as generosity as sustenance to those in need, whether in the form of financial assistance, material or labor.

The above understanding becomes an understanding of how then infaq as one of the crucial instruments in Islamic teachings plays a significant role in building community welfare⁴. This means that infaq funds must be focused on the benefit of humanity without exception in order to fight in the way of Allah. The command of infaq is actually a way to prevent the hoarding of wealth for those who have a lot of material so that there is a fair distribution of wealth. The Quran emphasizes the importance of the use of wealth to be distributed to the poor, the needy, and those who are still considered underprivileged or need help for the birth of a collective welfare⁵. As the law states that infaq as property is material spent by individuals or business entities for the welfare of the people, such as helping the poor, supporting education, and building social infrastructure.⁶

One of the important points that we can learn from the commandment of infaq is the idea of sincerity and a sense of solidarity with fellow human beings, which is why Islam with its teachings makes wealth not only to be enjoyed alone but to share⁷. The Qur'an provides a bright spot that Allah commands Muslims to give alms as a way to gain His pleasure. Islam as a religion does not make wealth the first measure in all economic activities, but the main orientation is how Islam sees all economic activities as an effort to achieve *falah* (the welfare of the people), one of which is through infaq⁸. Infaq and sedakah are part of zakat which has

¹ Muhammad Iqbal Sabirin, "The Concept of Infaq and Nafkah in Islamic Law Based on the Study of Tafsir and Fikih," *Al-Mizan Journal* 10, no. 1 (2023): 106–22, <https://doi.org/10.54621/jiam.v10i1.608>.

² Muhammad Dwifajri, "Theology of Philanthropy Perspective of Buya Hamka" 4, no. 1 (2020): 31–45.

³ Zakiyatul Fuadah, "Exploring the Value of Altruism and Islamic Philanthropy Practices during the Covid-19 Pandemic," *Journal of Islamic Guidance* 14, no. 2 (2021): 459–83, <https://doi.org/10.37302/jbi.v14i2.431>.

⁴ Arief Nugroho et al., "The Implication of Infaq in Mosque Construction," *J(JISQu) URNAL INTEGRATION OF SCIENCE AND QUR'AN* 3, no. 2 (2024): 287–94.

⁵ Eny Latifah, "Application of Zakat, Infaq, Sadaqah, and Waqf as a Fiscal Policy Strategy in Sharia Microfinance Institution," *Indonesian Journal of Islamic Economics and Finance* 1, no. 1 (2021): 1–14, <https://doi.org/10.37680/ijief.v1i1.841>.

⁶ Nufi Mu'tamar Almahmudi, "Implications of Non-Zakat Instruments (Infaq, Sadaqah and Waqf) in the Economy," *Al-Mizan: Journal of Islamic Law and Economics* 4, no. 1 (2020): 17–31, <https://doi.org/10.33511/almizan.v4n1.17-31>.

⁷ Uktafi Karunia et al., "The Role of Infaq and Sadaqah Funds in Improving Social Welfare in the Perspective of Islamic Macroeconomics" 2, no. 1 (2024): 146–52, <https://doi.org/https://doi.org/10.59024/jise.v2i1.556>.

⁸ Eni Devi Anjelina, Rania Salsabila, and Dwi Ayu Fitriyanti, "The Role of Zakat, Infaq and Sadaqah in Improving the Economic Welfare of the Community," *Jihbiz Journal of Financial Economics and Islamic Banking* 4, no. 2 (2020): 136–47, <https://doi.org/10.33379/jihbiz.v4i2.859>.

the same goal, which is to raise the welfare of the people and convey education about sharing some of their wealth. The difference lies in the recipient, namely that infaq and sadaqah can be received by anyone in need, but if zakat can only be given to eight asnaf. Another difference is that sedakah and infaq can be given at any time, but zakat is paid after the wealth reaches the nishab.⁹

The process of infaq management in Indonesia has entered a new phase in its organization. After 12 years of implementation, on October 27, 2011, the plenary session of the House of Representatives enacted Law No. 13 of 2011 on infaq management by focusing on institutional aspects. Infaq in the classical Islamic era played an important role in the development of Muslim societies¹⁰. Infaq was used as a financial mobilization to finance the construction of mosques, madrasas, public facilities, and to help the poor¹¹. The economic system at that time often relied on voluntary donations of Muslims who considered infaq as a moral obligation that connects humans with their god. A concrete example of the flourishing practice of infaq is the Abbasid and Umayyad dynasties, where the public sector received a lot of support from the infaq of the Muslim community.

Research by Anjelina et al.,¹² the role of zakat, infaq and sadaqah in improving the economic welfare of the people, said that zakat has an important role in improving the community's economy, but many Muslims do not realize this problem. This is due to the lack of understanding of how to calculate and distribute zakat and the lack of trust in zakat management institutions. Research by Zainur & Soemitra, (2022) regarding the implementation model of waqf in waqf management organizations in Indonesia, the findings are that waqf management institutions in Indonesia implement various models in accordance with the conditions, opportunities, target recipients, and programs planned by the organization. The innovative model implemented in waqf institutions in Indonesia is the *business model canvas*. Research by Mahdi et al.,¹³ on the example of the Aceh Baitul mal Infaq Fund Investment: The concept of the Rice Mill Development business, the findings of this article reveal that the combination of the BMA waqf assets with a partnership with PEMA gave birth to the concept of profit sharing and ijarah, which then from this concept gave birth to an investment model for infaq funds to create a rice mill development that has a direct impact on society, especially on farmers.

The background and some of the previous research above illustrate how important it is for infaq to contribute positively to society with good and measurable management. As times change, it is important to understand how the transformation of Islamic philanthropy,

⁹ Rohana, "Management of Infaq Funds of Babbul Jannah Mosque, Kenali Asam Bawah Village Viewed from the Perspective of Islamic Economics," *Makesya Journal* 3, no. 1 (2023): 38-44.

¹⁰ Brenda Yakuta, Alimron Alimron, and Romli Romli, "Cultivation of Philanthropic Values Through Infaq and Sadaqah Activities at Smp Negeri 4 Lais," *Journal of PAI Raden Fatah* 4, no. 1 (2022): 15-24, <https://doi.org/10.19109/pairf.v4i1.10169>.

¹¹ Muhammad Fakhri Abdillah, "Infak Masjid At Taufiq Pailus for Financing According to Jasser Auda's Maqasid Al-Syariah," *Isti'dal : Journal of Islamic Legal Studies* 7, no. 2 (2020): 186-209, <https://doi.org/10.34001/istidal.v7i2.2616>.

¹² Anjelina, Salsabila, and Fitriyanti, "The Role of Zakat, Infaq and Sadaqah in Improving Community Economic Welfare."

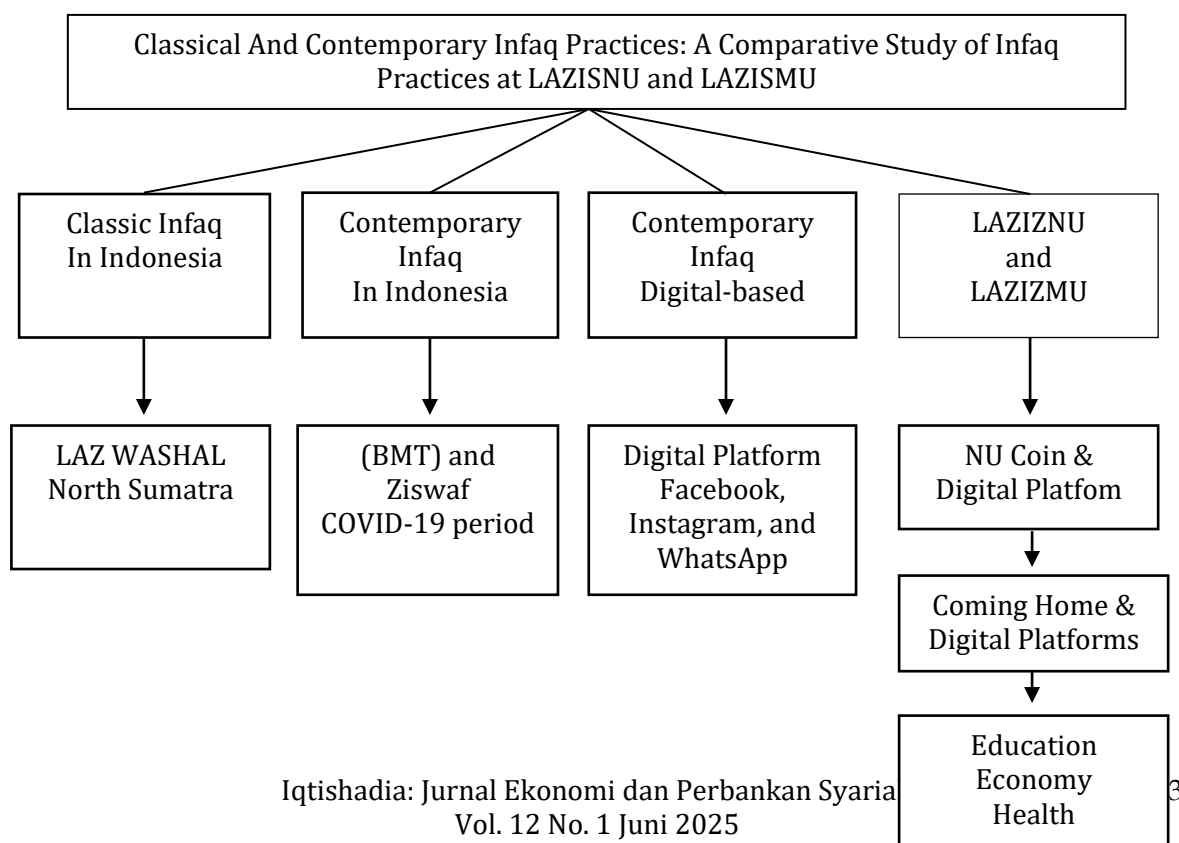
¹³ "Investment Model of Baitul Mal Aceh Infaq Fund: The Business Concept of Rice Mill Construction," *Journal of Scientific Students of Accounting Economics* 8, no. 2 (2023): 194-205, <https://doi.org/10.24815/jimeka.v8i2.24966>.

especially infaq, from classical to contemporary forms plays a role in facing today's socio-economic challenges. Contextualizing the practice of infaq becomes very relevant in ensuring that the values of Islamic philanthropy remain in line with the development of globalization. Based on the above background and previous research, the researcher is interested in developing the title "Transformation of Islamic Philanthropy: Contextualizing Classical and Contemporary Infaq Practices (A Comparative Study of the Factual Practices of LAZISNU and LAZISMU in Indonesia)". This article aims to explore the changes that have occurred in the management and distribution of infaq by two major philanthropic organizations in Indonesia, starting from the aspects of traditional (classical) Infaq Practices, the Socio-Economic Impact of Contemporary Infaq Practices, the Role of Technology in Contemporary Infaq Management, as well as conducting a comparative study of infaq practices from two institutions LAZISNU and LAZISMU to find out the extent to which philanthropic practices are relevant to the needs of the people in the modern era.

RESEARCH METHODS

This study uses a qualitative approach based on literature review with a descriptive comparative type to describe and compare classical and contemporary infaq practices at LAZISNU and LAZISMU. At this stage, the researcher seeks to gain a deep understanding of the issues through data analysis related to the article title, focusing on the scope of the transformation of Islamic philanthropy, particularly infaq, from classical to contemporary times. The research sample consists of purposively selected literature sources, namely relevant scientific journals using the Publish or Perish application with specific techniques. The collected data is then analyzed using content analysis.

RESULTS AND DISCUSSION



DISCUSSION

Classical Infaq Practices in Indonesia

One of the effective methods in collecting infaq funds is traditional infaq practices, because at this level the rural community environment prioritizes direct interaction. In line with previous research, it was found that in collecting ZIS funds, LAZ WASHAL North Sumatra uses traditional methods and modern management. The success of LAZ WASHAL institutions to raise ZIS funds is in the traditional way, namely attending directly to people's homes while bringing proposals that contain information about LAZ WASHAL's programs. Another finding of this research is that LAZ WASHAL regularly evaluates the management strategies applied to increase the effectiveness of ZIS fundraising.

Infaq can be divided into two aspects, namely mandatory infaq and sunnah infaq. Providing for the family is a concrete example of obligatory infaq, while sunnah infaq can be categorized as giving wealth to orphans, the poor, the needy, and others who are in dire need. We need to know together that the presence of infaq as a gift of wealth in the way of Allah has a polite way according to social ethics in accordance with Islamic teachings, with the reason that what we give gets its reward and grace¹⁴. During the time of the Prophet Muhammad and his companions, infaq was managed personally or through basic structures such as Baitul Mal, with the aim of providing assistance to individuals in need, especially the poor and orphans. In line with the results of Nizar's research,¹⁵ that consumptive distribution models, both creative and traditional, are used as an effort to harmonize people's economic inequality using the utilization of zakat, infaq and alms funds carried out by BAZ. Educational assistance (scholarships), food assistance (basic necessities), and health assistance for the Islamic community (medical expenses) are all programs carried out. This model does not provide long-term economic impact or empower mustahik because it is used directly by mustahik.

This pattern of giving infaq is based on the principle of social mutual cooperation with the orientation of the welfare of the people which is more short-term and emergency. Infaq not only functions as a form of social concern to fulfill urgent needs, but has also developed into an instrument of economic empowerment. The establishment of Islamic philanthropic institutions, both at the local and international levels, indicates a more structured and professional management. These institutions play an important role in mobilizing funds from the community and distributing them systematically for various social, economic and educational projects. The results of research by Solihatuni'mah et al.,¹⁶ that the distribution process of infaq and alms funds has been running in accordance with the planned targets in improving the quality of life of the Bareng community. LAZISNU Bareng has many programs that benefit the community, ranging from consumptive to productive, including providing special funds for orphans and the poor, the management of infaq helps meet their needs. In

¹⁴ Sabirin, "The Concept of Infaq and Nafkah in Islamic Law Based on the Study of Tafsir and Fikih."

¹⁵ "Model of Community Economic Empowerment Through the Management of Zakat, Infaq and Shadaqah (Zis) at the Syarif Hidayatullah Grand Mosque Karangploso Malang," *Malia* 8, no. 1 (2016): 42-60.

¹⁶ "Implementation of Infaq and Alms Fund Management in Improving Community Welfare," *ISTISMAR: Journal of Studies, Economic Research and Islamic Business* 3, no. 2 (2022): 26-38.

addition, the rotating goat alms management program helps Bareng residents with education costs and daily needs.

The results of the study¹⁷ show that zakat, infaq, and sadaqah are the three main methods for raising funds. Conventional strategies involve direct visits to the homes of potential muzaki, where proposals are distributed and muzaki can donate directly to the office. Contemporary methods use online platforms that provide information about the programs being implemented and use social media to gain support from muzaki. This method is constantly changing in accordance with technological advances that facilitate muzaki transactions. The collection of funds is given directly to Surya Melati Hidayatullah Bandung Tulungagung Educational Institution.

Socio-Economic Impact of Contemporary Infaq Practices

The transformation of infaq in the modern era has a greater impact on society, especially from a social and economic perspective. In the Islamic view, wealth belongs entirely to Allah, but humans are given the right to manage it. The management of wealth, from how to acquire it to how to distribute it, must follow the provisions set by Allah in order to run properly and correctly. A person who gives in charity will understand the virtues and benefits of infaq. Some of these are: a) giving is a vehicle to approach Allah and His Messenger, b) giving is a form of social solidarity¹⁸. Philanthropic institutions that manage infaq funds are now shifting their focus from direct giving to broader community development, such as funding education, health, and micro and small business programs. As a result, infaq is not only a measure to meet the needs of the poor, it can also strengthen the economic foundation of the ummah economy through empowerment and training.

Baitul mal Wa Tamwil is a row of two functions, that Baitul mal means the house of funds while Baitul Tamil as a business container. Since the time of the leadership of Rasullullah, Baitul Mal has played a role in mobilizing *fundraising* as well as distributing zakat, infaq and sadaqah funds¹⁹. This infaq program, which focuses on community empowerment, has had a positive impact on improving the welfare of the people. The infaq program has now expanded to various segments of the community that are underprivileged so that they can stand on their own feet through skills training, providing business capital, and developing local economic infrastructure. This shows that contemporary infaq is more oriented towards creating long-term prosperity, in contrast to classical infaq which tends to focus on emergency needs. The results of Amirudin & Sabiq's research,²⁰ show that Ziswaf can play a role as a solution in post-COVID-19 economic recovery using the following steps: (1) making the village as the location of the Zakat Collection Union (UPZ) using the reason to maximize the potential of zakat, (2) maximizing the existence of cash zakat and productive zakat, (3) increasing the level of zakat and infaq management to be more measurable, (4) making these funds as a support for cutting-edge education for students affected by the pandemic.

¹⁷ Dwi Susilowati and Mei Santi, "Collection and Distribution Techniques of Zakat, Infaq, and Alms at Zakat Partner Baitul Maal Hidayatullah Tulungagung Regency," *IMTIYAZ: Journal of Islamic Sciences* 8, no. 1 (2024): 38–57, <https://doi.org/10.46773/imtiyaz.v8i1.1102>.

¹⁸ Desri Ari Enghariano, "The Concept of Infak in the Qur'an," *Al-Maqasid Journal: Journal of Islamic and Civil Sciences* volume 6, no. 1 (2020): 101.

¹⁹ Jasafat Jasafat, "Management of Zakat, Infaq and Sadaqah Management at Baitul Mal Aceh Besar," *Journal of Al-Ijtima'iyah* 3, no. 2 (2017): 1–18, <https://doi.org/10.22373/al-ijtima'iyah.v3i2.250>.

²⁰ "The Role of Ziswaf in Restoring the People's Economy Due to the Covid-19 Pandemic," *BAABU AL-ILMI Journal: Islamic Economics and Banking* 6, no. 1 (2021): 38–46, <https://doi.org/10.29300/ba.v6i1.4074>.

Imam Al-Thabaridi said that Allah ordered his servants to believe in his oneness, and obey what was taught by the Prophet Muhammad SAW. The results of Khairina's research,²¹ show that there are three ways to collect zakat, infaq and asedakh in Nurul Hayat, namely: first, amil comes to the location of the muzakki; second, there are muzakki who directly transfer to the destination account number; third, there are muzakki who come physically. The term of ZIS distribution at Nurul Hayat conducts a direct survey on mustahik who will receive assistance. Nurul Hayat also implements a mentoring strategy that includes equalization, monitoring of the assistance provided in the form of a business from these funds, so that it is monitored and guided in facing difficulties.

The Role of Technology in Contemporary Infaq Management

Digital technology has brought about major changes in the way infaq is managed and distributed. The results of this study show that technological developments, especially the internet and mobile applications, have simplified the process of collecting and distributing infaq funds. Through crowdfunding platforms, digital donations and online payment systems, it has become easier for donors to access at any time. These platforms also enable transparency in reporting the use of funds, thus creating greater trust among donors. This is in accordance with Rusman & Amrizal's research,²² saying that Baitul Mal Hidayatullah East Kalimantan maximizes zakat opportunities during the development of the internet to increase the level of fundraising through crowdfunding and work together using online markets. Although the development of digital assets continues, marketing with WhatsApp is the main target. The results show that BMH East Kalimantan's achievement can be said to be successful with a percentage of 65% in maximizing the potential of the internet through digital platforms.

The role of technology also enables the dissemination of information about infaq projects to a wider audience. This opens up opportunities for people in different parts of the world to participate in philanthropic initiatives, which previously may have been limited to the local sphere. Technology also helps philanthropic organizations to be more efficient in distributing funds, reducing operational costs and increasing accountability. In line with Suhendi & Arif's research,²³ that the process of collecting infaq in the Unisba academic community is carried out through Baitul Mal Unisba (BMU), the zakat, infaq and alms management unit under the Unisba Foundation. The collection of funds is carried out through socialization and consultation by BMU officers to ZIS. results, direct introduction at lecturer meetings, friendly visits to faculty deans, distribution of appeal and information letters to lecturers and employees, distribution of BMU brochures, installation of banners and billboards, and online campaigns through the BMU website, Facebook, Line, Instagram, and WhatsApp.

Classic and contemporary infaq practices of LAZISNU and LAZISMU

The concept of classical infaq refers to the traditional practice of infaq carried out in accordance with Islamic teachings since the early days, characterized by the direct distribution of wealth to mustahik through alms, charity boxes, or community-based social charity activities without technological intermediaries. Classical infaq emphasizes simplicity,

²¹ "Analysis of Zakat, Infaq, and Sadaqah (ZIS) Management to Improve the Duafa Economy (Case Study at Amil Zakat Institution Nurul Hayat Medan Branch),析Title," *AT-TAWASSUTH* 4, no. 1 (2019): 160-84.

²² "Effective and Efficient Model of Raising Zakat Infak Sedekah Funds in the Digital Era," *Journal of Islamic Economics* 10, no. 1 (2024): 1079-90, <https://doi.org/10.29040/jiei.v10i1.11430>.

²³ "Development of Infaq Management Through Digitalization of Management and Increasing Donor Religiousness," *HIKMAH / Journal of Da'wah & Social* 1, no. 2 (2020): 1-6.

sincerity, and close social relationships between muzakki and mustahik. Meanwhile, contemporary infak has evolved alongside technological advancements and modern social dynamics, marked by innovations in collection and distribution methods, such as digital infak through apps, bank transfers, QRIS, and professionally managed philanthropic programs by zakat institutions. Contemporary infak prioritizes efficiency, accountability, and broader distribution reach while remaining grounded in Islamic principles.

The practice of Islamic philanthropy has existed since the early days of Islam and continues to develop along with the changing times. Philanthropy is considered a noble act that makes people more pious by bringing blessings and mercy from Allah SWT. Philanthropy is considered a noble act that is part of a Muslim's devotion, bringing blessings and mercy from Allah SWT. This is in line with his promise in QS. Saba': 39.

قُلْ إِنَّ رَبِّي يَبْسُطُ الرِّزْقَ لِمَنْ يَشَاءُ مِنْ عِبَادِهِ وَيَقْدِرُ لَهُ وَمَا أَنْفَقْتُمْ مِنْ شَيْءٍ فَهُوَ يُخْلِفُهُ وَهُوَ خَيْرُ الرَّازِقِينَ

Meaning: "Say (Prophet Muhammad), "Verily my Lord expands sustenance to whom He wills among His servants and constricts it." Whatever you give away, He will surely compensate you. He is the best provider of sustenance". The presence of zakat, infaq, and sadaqah is supported by the fatwa of scholars and regulations and laws in Indonesia, the work of collecting and distributing it can convey benefits to citizens, especially in the economic development of Muslims²⁴. As the proof of the Qur'an which encourages humans to give their wealth, QS. Al-Baqarah: 195.

وَأَنْفَقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ وَأَحْسِنُوا إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ

Meaning: "Spend in the way of Allah, do not plunge yourselves into destruction, and do good. Verily, Allah loves those who do good". Indonesia as a country that has more than 270 million inhabitants, the magnitude of this potential provides an opportunity for the state to collect zakat and infaq funds. This amount is enough to encourage the Indonesian government to establish an institution authorized in the management, distribution, and empowerment of mustahik. The existing institutions to accommodate zakat funds are BAZNAS and LAZ. These two institutions have their respective roles, BAZNAS acts as a national level zakat manager, while LAZ is an institution formed by the community with the mission of supporting the collection, distribution, and utilization. Other tasks of these two institutions are not only focused on zakat, but also as a forum for collecting and managing infaq, sedakah and waqf funds .²⁵

The collection of zakat, infaq and sadaqah (ZIS) is a crucial aspect for a ZIS institution. ZIS institutions must be able to build integrity and trust from muzakki and munfiq, so that they feel confident and continue to contribute by channeling zakat or infaq through the institution. The method of collecting zakat, infaq, and sadaqah (ZIS), NU Care-LAZISNU and LAZISMU Magelang District use two approaches, namely direct and indirect collection. This approach is often used by ZIS institutions because each has its own advantages. Direct

²⁴ Rizki Nur Alfiani and Nasrulloh Nasrulloh, "Management of Zakat, Infaq, and Shodaqoh Funds towards Umkm Empowerment Program at Lazismu Bojonegoro," *Syarikah Journal: Journal of Islamic Economics* 8, no. 2 (2022): 312-20.

²⁵ Ayista Putri Deswanggi and M Iman Taufik, "The Role of Donors Towards Increasing the Effectiveness of Lazismu West Kalimantan in order to Improve the Welfare of Mustahiq Which is Still Developing Not Excluding Communities in Indonesia Especially West Kalimantan . Owned. This Community Helplessness Can Be Dis" 1 (2023).

collection makes it easier for muzakki and munfiq to distribute their zakat or infaq. Meanwhile, indirect collection is used to reach potential muzakki on a more scope.²⁶

LAZISNU has an infaq management program known as the NU care coin program. This program involves the distribution of infaq boxes in various public places such as stalls, restaurants, cafes, and other locations in Padangsidempuan City. The goal is to make it easier for muzakki to distribute their zakat. These infaq boxes will later be collected by members of the Padangsidempuan City LAZISNU Task Force²⁷. Mahfudhotin & Madani's research,²⁸ shows that the strategy of the NU care coin program follows a flow that starts from collection and management, then management, and ends with distribution to those who deserve to receive. This program has a positive impact on LAZISNU and msutahik, because it is known that the administrators play a direct role as amil in the program and work voluntarily without receiving payment.

Fundraising through KOIN NU has a major effect on the funds received by LAZISNU. In 2020, the lowest amount occurred in May with IDR10,353,500.00, but increased from August to reach a peak in December of IDR75,898,100.00, driven by the expansion of KOIN NU distribution in North Sumatra. In addition, LAZISNU also collected funds through social media, accounts, and payment barcodes, although the results varied. The lowest fund collected in January was Rp500,000 and the highest in April with Rp2,350,000. KOIN NU has proven to be more effective, so its distribution continues to be expanded by adding teams in various provinces.²⁹

LAZISNU Samarinda City in the distribution adopted the four pillars of the program implemented by the central Lazisnu, namely education, health, economy, and disaster preparedness programs. In stages, we can understand the distribution carried out, namely; the education program includes school fee assistance and support for orphans, the health program includes medical porto assistance for underprivileged residents and the purchase of ambulances for the needs of the people, the economic program aims to support business people by delivering carts to increase their business and opening coffee shops to become a source of income for Lazisnu operations, while the disaster preparedness program provides assistance to victims by sending banter volunteers to help with accurate handling.³⁰

LAZISMU is a zakat and alms institution (LAZ) that focuses on managing and utilizing ZIS, as well as serving donors. This institution plays a crucial role in poverty alleviation efforts

²⁶ M Pudail and Tolkhah Alwi, "Management of Zakat Infak Shodaqah (Study on Nu Care-Lazisnu and Lazismu Magelang Regency)," *Wahana Islamika: Journal of Islamic Studies* 6, no. 2 (2020): 212-33.

²⁷ Rosita Siregar et al., "Effectiveness of Zakat Collection and Distribution for Mustahik Welfare," *JISFIM: Journal of Islamic Social Finance Management* 5, no. 1 (2024): 43-53.

²⁸ "Management Strategy of Infaq and Shadaqah Funds through the Koin Peduli Program during the Covid-19 Pandemic Season (Study at LAZISNU MWC Ngronggot Nganjuk)," *Al-Muraqabah: Journal of Management and Sharia Business* 2, no. 1 (2022): 1-21, <https://doi.org/10.30762/almuraqabah.v2i1.195>.

²⁹ Risna Hairani Sitompul, Ade Awari Butar-Butar, and Wenni Sakinah Lbs, "Management of the Collection and Distribution of ZIS Funds at LAZISNU Padangsidempuan City," *Journal of Islamic Social Finance Management* 2, no. 1 (2021): 27-41, <https://doi.org/10.24952/jisfim.v2i1.3617>.

³⁰ Muhammad Hasbi, Darmawati, and Moh Mahrus, "Infaq Fund Management Strategy (Koin NU Program) at Amil Zakat, Infaq and Sadaqah Institution of Nahdlatul Ulama in Samarinda City," *Al-Tijary: Journal of Economics and Islamic Business* 8, no. 1 (2022): 1-15, <https://doi.org/10.21093/at.v8i1.4793>.

through counseling and assistance for mustahik. Zakat, Infaq, and Sadaqah, as part of Islamic teachings, have an important role in improving and equalizing economic welfare among Muslims. One of the Amil Zakat institutions at the national level is Lazismu, which emphasizes on empowering citizens through productive utilization of ZIS funds. Lazismu was established as a forum for managing zakat using modern management, which aims to make zakat a solution to various kinds of social problems that continue to grow. The spirit of creativity and innovation, makes LAZISMU continue to spread empowerment events able to face the challenges of change and social problems of citizens moving forward.³¹

Carrying out tasks is a responsibility, where LAZISMU acts as a manager of funds collected and distributed to mustahik. Funds managed include zakat, infaq, sadaqah, and waqf. Fund collection is carried out through direct visits to homes, bank transfers, and call center services³². The distribution of zakat, infaq, and sadaqah (ZIS) funds is carried out every month to mustahiks according to registered beneficiary data. Funds collected by LAZISMU are then allocated to several structured programs, namely: 1) Education, 2) Economy, 3) Health, 4) Social community, 5) Da'wah, and other activities³³. The results of research by Navid & Taufik,³⁴ show that fundraising tactics at LAZISMU West Kalimantan are carried out using two methods. First, directly, which includes infak savings, zakat pick-up services, receiving zakat at the office, exclusive email, and telefundraising. second, indirectly, namely by using brochures, banners, social media, collaboration with various stakeholders, digital marketing and website use.

CONCLUSIONS

This research shows that traditional infaq practices in Indonesia play an important role in fundraising, as implemented by LAZ WASHAL North Sumatra. This classic form of infaq management also emphasizes short-term forms of social care, such as direct giving to mustahik, although its economic impact is limited to immediate needs. However, over time, the practice of infaq has undergone a more structured and professional transformation to contemporary infaq practices, such as those implemented by LAZISNU and LAZISMU. These institutions not only collect infaq for consumptive needs, but also empower mustahik through productive programs with an emphasis on education, health, and the economy. With the help of technology, infaq management becomes more effective and transparent, allowing for a more significant and sustainable impact on society.

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³¹ Selvia Humaira and Mahyuni, "Strategies for Raising Zakat, Infaq and Alms during the Covid 19 Pandemic (Comparative Study on Dhu'afa Tersenyum and Lazismu South Kalimantan)," *Indonesian Journal of Applied Accounting and Finance* 1, no. 2 (2021): 179–91, <https://doi.org/10.31961/ijaaf.v1i2.1303>.

³² Anisa Nur Indah Cahyani and Nasrulloh Nasrulloh, "Management Patterns of Zakat Fund Management at LAZISMU Bojonegoro for the Economic Welfare of the People," *Journal of E-Bis: Economics-Business* 7, no. 1 (2023): 25–37, <https://doi.org/10.37339/e-bis.v7i1.1157>.

³³ Ahmad Suwandi and Yenni Samri, "The Role of LAZISMU (Lembaga Amil Zakat, Infaq Dan Sadaqah Muhammadiyah) in Alleviating Poverty in Medan City," *Management of Zakat and Waqf Journal (MAZAWA)* 3, no. 2 (2022): 15–30, <https://doi.org/10.15642/mzw.2022.3.2.15-30>.

³⁴ "Fundraising Strategy for Zakat Infaq and Sadaqah Funds at Lazismu West Kalimantan" 1 (2023).

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