



The Effectiveness of Nahdlatul Ulama (NU) Coin Fund Management in Enhancing the Welfare of Pekalongan City's Residents

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Abstract

This study aims to evaluate the effectiveness of Nahdlatul Ulama (NU) Coin fund management in improving community welfare in Pekalongan City, Indonesia. LAZISNU, as one of the Amil Zakat Institutions, has a work program that focuses on collecting infak and alms from the community through the NU Coin movement (NU-care). NU Care-LAZISNU is a non-profit organization under the Nahdlatul Ulama (NU) association. This research is a type of qualitative research with a case study approach using primary data sources and secondary data. This research revealed that the management of NU coin funds in Pekalongan City has not reached the expected level of effectiveness, because only a few branches are consistently involved in fundraising activities, resulting in the planned work program has not reached its maximum potential.

Kata Kunci:

*Efektivitas; Koin
NU;
Kesejahteraan
Masyarakat*

Abstrak

Penelitian ini bertujuan untuk mengevaluasi efektivitas pengelolaan dana Koin Nahdlatul Ulama (NU) dalam meningkatkan kesejahteraan masyarakat di Kota Pekalongan, Indonesia. LAZISNU, sebagai salah satu Lembaga Amil Zakat, memiliki program kerja yang berfokus pada pengumpulan infak dan sedekah dari masyarakat melalui gerakan NU Coin (NU-care). NU Care-LAZISNU adalah organisasi nirlaba di bawah asosiasi Nahdlatul Ulama (NU). Penelitian ini merupakan jenis penelitian kualitatif dengan pendekatan studi kasus menggunakan sumber data primer dan data sekunder. Penelitian ini mengungkapkan bahwa pengelolaan dana koin NU di Kota Pekalongan belum mencapai tingkat efektivitas yang diharapkan, karena hanya beberapa cabang yang secara konsisten terlibat dalam kegiatan penggalangan dana, sehingga program kerja yang direncanakan belum mencapai potensi maksimalnya.

INTRODUCTION

In Indonesia, there are several local and national Amil Zakat Institutions (LAZ) such as Baitul Mal Hidayatullah (BMH), Dompot Dhuafa, the Amil Zakat Institution, Infak and Alms Nahdhatul Ulama (LAZISNU), the Infaq Management Institute (LMI), and others. These organizations play a significant role in poverty alleviation and the realization of prosperity by establishing branch offices across various regions throughout the archipelago. To effectively fulfill their objectives, zakat institutions must carefully manage their financial resources, encompassing both collection and distribution processes. Prudent financial management ensures that decision-making processes are both appropriate and effective.¹

Throughout the archipelago, several Amil Zakat Institutions work to improve the lives of less fortunate Muslims via zakat distribution. Nonetheless, the stark reality endures, with a sizable percentage of the population trapped in a cycle of poverty, as seen by the country's persistently high poverty rates. The Nahdhatul Ulama Amil Zakat, Infak, and Alms Institution (LAZISNU) is one of these institutions. It takes on the job of the National Amil Zakat Institute, supervising the management of zakat, infak, alms, and waqf within the scope of the Nahdlatul Ulama organization. This project was formally recognized during the 31st NU Congress in 2004 in Solo, with a fundamental commitment to increasing the populace's welfare and self-reliance.²

Nahdlatul Ulama (NU) is Indonesia's largest Islamic organization, engaging in religious, social, educational, and economic efforts. LAZISNU, as an Amil Zakat Institution, plays an important role in society by offering counseling and executing poverty reduction programs within this wide organizational structure. Its principal role is to collect public monies in the form of zakat, infak, and alms, which it then distributes to the community through a variety of initiatives. Among these programs are social services, educational assistance, and measures aimed at economic development.³

The NU Koin campaign (NU-care) is one of LAZISNU's most visible efforts to collect infak and alms from the community. It operates as a non-profit organization under the umbrella of the Nahdlatul Ulama (NU) association, with the main goal of fostering people's welfare and self-reliance while raising their social dignity. This objective is accomplished by making wise use of Zakat, Infak, Alms (ZIS), and other socio-religious monies (DSKL).⁴

The NU Coin Movement has developed as a fresh catalyst for increasing NU members' self-sufficiency. This initiative is expected to grow into a flagship program known for its unique approach to solving socioeconomic difficulties. The goal is for the NU Coin initiative to continue playing a role in improving society's general well-being. This is made feasible by the fact that the program's results are derived on contributions made by the general public

¹ Im Halimatusa'diyah, "Zakat and Social Protection: The Relationship Between Socio-religious CSOs and the Government in Indonesia," *Journal of Civil Society* 11, no. 1 (2 Januari 2015): 79–99, <https://doi.org/10.1080/17448689.2015.1019181>.

² Risma Yulianti, "Efektivitas Pengelolaan Dana Koin Nahdlatul Ulama (NU) Dalam Meningkatkan Kesejahteraan Masyarakat Ditinjau Dari Perspektif Ekonomi Islam Di Lembaga Amil Zakat, Infak Dan Sedekah Nahdlatul Ulama (LAZISNU) Kabupaten Jombang" (Skripsi, Tulungagung, UIN Satu Tulungagung, 2019), <http://repo.iain-tulungagung.ac.id/12244/>.

³ Ahmad Ubaidillah, Miftahal Anjarsabda Wira Buana, dan Moh Ah Subhan Za, "Optimalisasi Pemberdayaan Masyarakat Di Tengah Pandemi Covid-19 Melalui LAZISNU," *BUDIMAS : JURNAL PENGABDIAN MASYARAKAT* 3, no. 2 (1 Oktober 2021): 442–49, <https://doi.org/10.29040/budimas.v3i2.3349>.

⁴ Alviyan Badro K, "Sekilas NU Care-LAZISNU," [nucare-laziznu](https://nucare.id/sekilas_nu), diakses 19 Juni 2023, https://nucare.id/sekilas_nu.

and hence benefit individuals from all socioeconomic backgrounds. A money transfer system has been developed to improve community well-being through the NU Coin initiative. This approach includes directly collecting monies from families and exchanging them for NU Coins, assuring a safe and efficient procedure.⁵

The administration of this coin fund is transparent and accountable, with the goal of supporting a wide range of activities targeted at improving people's well-being. These monies will be used for initiatives precisely planned by LAZISNU, particularly in the social sector. These efforts include educational grants for students, support for the visually handicapped, and home restoration projects for locals and catastrophe victims.⁶

In a previous study, Mursekha and Nur Dian Islamiati discovered that the mechanism of Nahdlatul Ulama Coin Management and its Impact on the Welfare of Village Communities involved the distribution of 100 coin cans to the residents of Pekiringan village. The distribution of NU Koin funding has a favorable impact on community welfare. This was demonstrated by the substantial help given to the majority of Pekiringan Village people in addressing their material and spiritual home requirements. Furthermore, the group got great assistance in carrying out numerous religious activities.⁷

The following key findings were revealed in a research study conducted by Yulianti on the Effectiveness of Nahdlatul Ulama (NU) Coin Fund Management in Enhancing Community Welfare from an Islamic Economic Perspective within the Amil Zakat, Infak, and Sedekah Nahdlatul Ulama Institution (LAZISNU) in Jombang Regency; (1) The autonomous management of NU coin funds at LAZISNU in the Jombang district entails a comprehensive process that includes collection, allocation, and meticulous record-keeping; (2) The autonomous management of NU coin funds has proven to be remarkably effective in enhancing the welfare of individuals in the Jombang Regency through LAZISNU programs. Among these programs is a health program that provides financial aid for medical treatment costs, with a focus on the poor and orphans. In addition, the community is provided with frequent and free medical care. Educational initiatives play an important role as well, giving scholarships to students engaged in *tahfidzul* Quran (Quran memorizing) and funding for Quranic education facilities (TPQ). These findings highlight the critical role of autonomous NU coin fund management in enhancing community welfare, notably through healthcare and educational assistance programs, as viewed within an Islamic economic lens.⁸

Singgih Fauzy Fuadina's research on the "Efektivitas Pengelolaan Dana Koin NU Peduli One Day One Thousand Dalam Pemberdayaan Masyarakat (Studi Kasus Di Lembaga Amil Zakat, Infak Dan Shadaqah Nahdlatul Ulama' (LAZISNU) Kota Kediri)," conducted in 2022,

⁵ Alviyan Badro K, "Cerita Awal Mula Gerakan Koin NU," *nucare-lazisnu*, diakses 19 Juni 2023, https://nucare.id/news/cerita_awal_mula_gerakan_koin_nu.

⁶ "Optimalkan Gerakan Koin NU, LAZISNU Pekalongan Kukuhkan UPZISNU," NU Online, diakses 19 Juni 2023, <https://www.nu.or.id/daerah/optimalkan-gerakan-koin-nu-lazisnu-pekalongan-kukuhkan-upzisnu-zelCm>.

⁷ Mursekha Mursekha dan Nur Dian Islamiati, "Mekanisme Pengelolaan Koin Nahdlatul Ulama dan Dampaknya pada Kesejahteraan Masyarakat Desa," *JIOSE: Journal of Indonesian Sharia Economics* 1, no. 1 (2022): 107–20, <https://doi.org/10.35878/jiose.v1i1.363>.

⁸ Yulianti, "Efektivitas Pengelolaan Dana Koin Nahdlatul Ulama (NU) Dalam Meningkatkan Kesejahteraan Masyarakat Ditinjau Dari Perspektif Ekonomi Islam Di Lembaga Amil Zakat, Infak Dan Sedekah Nahdlatul Ulama (LAZISNU) Kabupaten Jombang."

investigates the effectiveness of the One Day One Thousand Nu Peduli Coin Fund Management in community empowerment. The study focuses on LAZISNU in the City of Kediri and its role in successful community empowerment through one of its charity aid programs, which is primarily directed at orphans.⁹

RESEARCH METHODS

This study is classed as qualitative research since it employs a case study technique. It analyzes data from both primary and secondary sources. Methods of data collecting include observation, interviews, and documentation. Data reduction techniques and a descriptive deductive approach are used in data analysis.¹⁰

This study's major emphasis is LAZISNU Pekalongan, especially the administration of the NU Coin initiative. Data gathering initiatives included interviews with the NU Coin program's administration in Pekiringan Village, as well as active community members involved in the program's management. In addition, locals who have benefitted from the NU Coin program were interviewed, allowing for a more complete knowledge of its impact and efficacy.

RESULTS AND DISCUSSION

Profile of LAZISNU Pekalongan

NU Care-LAZISNU, as stipulated in Chapter V, Article 17, Paragraph 6 of the PBNU Bylaws, holds the responsibility of collecting, managing, and disbursing zakat, infak, and alms funds to the *mustahiq* (those eligible to receive such funds). Here is the comprehensive composition of the NU Care-LAZISNU Regional Management in Pekalongan, Central Java, for the solemn period spanning from 2023 to 2028:

Chairman	: Khoirurusman Setiawan, SE
Vice Chairman	: M. Bany Adam ZA
Vice Chairman	: Muhammad Akyaz, SE
Secretary	: Miftakhur Riza, SE
Deputy Secretary	: M. Inna Shoimun
Deputy Secretary	: Zainal Muttaqqin, S.M
Member	: M. Ma'mun Chusnan
	M. Syaifullah, S.Pd.I
	Naulul Ridho, SE
	Dani Winata
	Anis Wahdati, ME
	M. Ulil Albab
	Mambail Ulum
	Muh. Amsa Khalla Isnadi, S.Pd

⁹ Singgih Fauzy Fuadina, "Efektivitas Pengelolaan Dana Koin NU Peduli One Day One Thousand Dalam Pemberdayaan Masyarakat (Studi Kasus Di Lembaga Amil Zakat, Infak Dan Shadaqah Nahdlatul Ulama' (LAZISNU) Kota Kediri)," *LAIN Kediri*, 2022.

¹⁰ J. Lexy Moeleong, *Metodologi Penelitian Kualitatif* (Bandung: PT Remaja Rosda Karya, 2002).

Annisa'ussa'adah, S.Ag

Vision

Determined to become an institution that manages community funds (zakat, infak, alms, endowments, CSR, etc.) which are utilized in a trustworthy and professional manner for the independence of the people.

Mission

1. Encouraging the growth of public awareness to issue zakat, infak, alms on a regular basis;
2. Collect/collect and utilize zakat, infak, and alms funds in a professional, transparent, effective, and targeted manner;
3. Organizing community empowerment programs to overcome the problems of poverty, unemployment, and lack of access to proper education.

History of Nahdlatul Ulama Coins

Nahdlatul Ulama (NU) was founded on January 31, 1926, in Surabaya, Indonesia, by Islamic boarding school leaders who held significant insights, viewpoints, attitudes, and a thorough comprehension of Ahlusunnah Wal Jama'ah Islamic teachings within the Islamic community. These common characteristics, firmly engrained through centuries, were institutionalized under Nahdlatul Ulama, providing as a forum for collective activities and conveying a strong feeling of responsibility for maintaining Muslims' Islamic religion.¹¹

As a crucial member of the struggle organization, Nahdlatul Ulama (NU) not only actively helped in the war for Indonesia's independence, but also took part in protecting Hezbollah forces, *sabilillah*, and the jihad resolution sponsored by KH. Hasyim Asy'ari. This was an example of the actual application of NU's national ideals in the context of Indonesia's country and state. NU's social attitude acts as a guiding reference for its members in their social interactions, both collectively and individually, while conserving and embracing the values, culture, and distinct Indonesian identity.

Enhancing community-based economic activity was one of the primary objectives set forward during the Jombang Nahdlatul Ulama (NU) Congress. This is a clear indication that the NU leadership, led by KH. Said Aqil Siroj, who is deeply committed to the people's well-being. Furthermore, the central governing body, PB NU (the Supreme Council of NU), has launched a number of large-scale initiatives and activities. These measures include lobbying campaigns, partnerships with both the corporate and public sectors, and the formation of the Nahdliyin Merchant Association. These initiatives attempt to enhance and foster community self-reliance, notably in the area of economic empowerment.

It is worth noting that the vast majority of NU members live in rural areas and work

¹¹ "January 31 In History: The Establishment Of The Great Islamic Organization Nahdlatul Ulama (NU)," VOI - Waktunya Merevolusi Pemberitaan, diakses 19 Juni 2023, <https://voi.id/en/memori/29721>.

mostly in agriculture. While there are a considerable number of NU members working in the service and industrial sectors in cities, their numbers are rather low when compared to those in rural regions. As a result, sustained and systematic efforts, particularly from the PBNU, are required to empower the majority of NU members and ensure their economic independence.

This is where the idea of collecting charity money (infak) via NU KOIN or NU infak boxes came from. The Nahdliyin-led independent NU coin campaign aims to collect coins in denominations of 100, 200, 500, and 1000 rupiah from Nahdliyin homes. To enable this collection, specially constructed cans measuring 13.5 cm in height and 8.5 cm in diameter are supplied to Nahdliyin members' homes.¹²

Initially, the LAZISNU branch committee (PC) released packaging made from empty cigarette cans that were subsequently branded with the NU coin insignia. Over time, the LAZISNU branch management (PC) created its own unique NU coin cans, which were then handed to LAZISNU sub-district institutions such as the branch representative assembly (MWC) and the Zakat, Infak, and Alms Collection Unit, abbreviated as the branch UPZIS. Additionally, houses of Nahdliyin members were given NU coin cans, allowing them to donate their infak in a more convenient manner.

Given that one of NU's key goals is to empower the community, it is critical that monies be allocated to certain categories of NU members who may require help, such as cash for funerals, healthcare, education, and other purposes. The socialization of NU coins began in Jombang Regency in 2016, and the choice of NU coins (change) as the preferred method was based on the reasons given in the NU Coins guide:

1. Large NU Membership: NU boasts a substantial number of members, many of whom come from middle to lower economic classes. This makes NU coins an accessible and affordable option even for those with limited financial means.
2. Continued Contribution: NU coins provide an opportunity for members to continue contributing, even when facing tight financial conditions. This ensures a consistent stream of support for various causes.
3. Ease of Giving: The use of NU coins simplifies the act of giving for every citizen. It makes contributions feel more manageable and convenient.
4. Frequent Contributions: NU coins encourage more frequent giving, allowing individuals to allocate their donations for various purposes. In this way, infak can serve as a conduit for addressing specific needs or acting as a means of assistance for diverse purposes.

These reasons underscore the effectiveness of NU coins as a tool for fundraising and supporting the broader welfare and empowerment goals of the NU community.

Several considerations influenced the decision to use the coin system (infak cans) for collecting NU coins. To begin with, NU members often live traditional communal lifestyles. Furthermore, by using cans as a medium for infak donations, the precise quantity of money

¹² Suprihantosa Sugiarto dan Nurul Aulia Febriyani, "Model Penghimpunan Dan Pendayagunaan Dana Umat Melalui Gerakan Koin NU Peduli," *Istithmar: Jurnal Studi Ekonomi Syariah* 5, no. 1 (1 Juni 2021), <https://doi.org/10.30762/istithmar.v5i1.88>.

stays private, reducing issues about the scale of gifts and possible hubris. Furthermore, having infak cans in each resident's house makes participation easier. Furthermore, this method permits residents to pass on their heritage to future generations.

The NU coin program's overarching goals include educating citizens about the system and management within NU, encouraging contributions to NU, fostering unity among fellow NU members, improving communication between members and administrators, facilitating the implementation of programs that may face funding challenges, and contributing to poverty alleviation efforts.

The Effectiveness of Nahdlatul Ulama (Nu) Coin Fund Management in Improving the Welfare of the People of Pekalongan City

An interview with a LAZISNU member in Pekalongan City revealed that the administration of the NU coin fund, which is controlled by LAZISNU, has not been performing to its full capacity. Only 11 branches continuously participate in fundraising efforts with NU coins. As a result, the LAZISNU-envisioned community projects have not been completely realized, as they have not received the anticipated cash from the NU coin program, hampered the execution of these activities.¹³

In this context, LAZISNU Pekalongan must work together to improve the administration of NU coin funds. These activities include fundraising efforts as well as an effective allocation for infak reasons. Fundraising efforts try to raise public knowledge of the institution by addressing both people and groups. This outreach is intended to build community interest, which will eventually lead to larger donations and zakat contributions.

The second effort involves establishing collaborative partnerships with other NU institutions to enhance the efficient management of infak funds. Cooperation among these entities can lead to a more streamlined and effective utilization of resources.

The third significant effort pertains to the importance of conducting surveys and developing strategic roadmaps, as well as establishing priority scales for beneficiary policies. These measures are essential in alignment with the regulations laid out in Law No. 23 of 2011 concerning zakat management, covering all aspects from planning to coordination, collection, distribution, and utilization of funds. Coordination and meetings among members involved in program execution are essential for optimal implementation. The distribution of ZIS funds takes place after the entire collection process, and it is directed toward individuals in need of assistance. Defining eligibility criteria for assistance recipients necessitates specific standards for each institution, often outlined in the form of a survey to assess eligibility. However, it's worth noting that LAZISNU PC does not currently have separate provisions for assessing the eligibility of beneficiaries. Eligibility criteria may include recommendations from donors or criteria established by management.

ZIS funds must be managed in accordance with Islamic principles, and their use must be consistent with Islamic economic principles. These principles, which include resource utilization, remuneration, efficiency, professionalism, sufficiency, equal opportunity,

¹³ Interview with Member of LAZISNU Pekalongan City, 2023.

freedom, collaboration, competitiveness, balance, solidarity, and information symmetry, serve as the underlying norms that shape the framework of Islamic economics. Effective team communication is essential for achieving the idea of effectiveness in fund management.

Obstacles Faced in Managing Nahdlatul Ulama (NU) Coin Funds at the Nahdlatul Ulama Amil Zakat, Infaq, and Sedekah Institution (LAZISNU) Pekalongan.

Based on insights gained from interviews with members of the NU Pekalongan coin fund management, several challenges have surfaced in the effective management of NU coin funds. These obstacles encompass geographical factors, a shortage of human resources dedicated to fund management, and varying levels of awareness among branch administrators, community members, and donors in Pekalongan City. Notably, the geographical landscape can pose challenges in terms of collecting and distributing NU coin funds, particularly in regions with complex terrain. The limited availability of human resources for fund management may hinder efficient coordination and execution. Furthermore, awareness levels regarding NU coin initiatives differ between urban and rural areas, impacting the program's optimal functionality. Addressing these challenges is essential for improving the efficiency and effectiveness of NU coin fund management in Pekalongan City.¹⁴

Given Pekalongan City's large and diversified geography, geographical factors provide the greatest barrier in handling NU coins. The city's broad and dispersed areas complicate logistics, making efficient coordination and communication among branch managers difficult. Furthermore, natural circumstances in the area, like as frequent floods and thefts, might impair the collecting and management of NU coin money. As a result of these conditions, branch officials' focus is diverted away from financial management in order to prioritize catastrophe recovery activities.

Another geographical limitation is the lack of cooperation and communication among NU branch officials and among NU branches in specific locations. Coordination and communication are critical, since disarray may stymie fundraising efforts and general efficiency. Communication barriers can be caused by geographical reasons or a lack of suitable communication infrastructure.

Inadequate human resources devoted to NU coin fund administration might exacerbate problems. It is difficult to handle finances successfully when branch managers lack the appropriate information, abilities, or experience.

Another barrier is the disparity in awareness among Pekalongan branch officials, community members, and funders. Notably, NU branch officials' awareness and grasp of the need to collect and maintaining NU coin funds may not be uniform. Some people may not realize how important these donations are in supporting religious and social activities in their communities. This lack of knowledge might lead to decreased desire and inactivity in the correct collecting and administration of NU coin funds.

¹⁴ Interview with Member of LAZISNU Pekalongan City.

Furthermore, a lack of understanding about the NU coin fund's advantages and aims might have an influence on community members' engagement and contributions to fund administration. Furthermore, concerns about trust and transparency in the use of NU coin money might function as restricting factors, preventing increasing community engagement and support. Addressing these complex issues is critical for improving the overall performance of NU coin fund management in Pekalongan.

CONCLUSION

Fund management in Nahdlatul Ulama (NU) Coins has been less than optimum in Pekalongan. LAZISNU's oversight of the NU coin fund management confronts various problems, resulting in just a small number of 11 branches routinely executing fundraising operations using NU coins. This lack of financial support has hampered the full fulfillment of LAZISNU's community activities, since they have not received the anticipated funds, affecting the execution of these projects.

Several major variables contribute to the difficulties experienced in administering Nahdlatul Ulama (NU) coin finances at the Nahdlatul Ulama Amil Zakat, Infak, and Sedekah Institution Pekalongan (LAZISNU) in Pekalongan. For starters, geographical variables are important. Because Pekalongan is a very big city with different and dispersed districts, logistical issues hinder the planning and execution of NU coin fundraising efforts. Furthermore, natural disasters like as floods and thefts might interrupt the collection and management of NU coin funds, diverting branch employees' attention away from disaster recovery operations.

Second, a lack of human resources committed to handling NU coin money is a problem. It is difficult to ensure successful administration when branch administrators lack the necessary knowledge, abilities, or experience in fund management.

Third, the degree of understanding among Pekalongan City branch administrators, community members, and contributors varies and has not realized its full potential. This disparity in understanding between urban and rural communities has an impact on the success of NU coin programs. Addressing these issues is critical for increasing the efficiency of NU coin fund administration in Pekalongan.

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