



The Contribution of Waqf to the Development of Educational Resources and Local Economic Empowerment in Kasemen District, Serang City, Banten Province

Ikhsanudin^{1*}, H.B. Syafuri², dan Nihayatul Maskuroh³

¹*Universitas Serang Raya, Indonesia*

²*UIN Sultan Maulana Hasanuddin Banten, Indonesia*

³*UIN Sultan Maulana Hasanuddin Banten, Indonesia*

E-mail: Ikhsanudin0254@gmail.com

ABSTRACT

This study aims to determine Waqf's role and strategies in the Expansion of Educational Assets and Moslems Economic Empowerment in the Kasemen District, Serang City, Banten Province, at The Al-Khairiyah Badamusalam Islamic Education Foundation in Serang City. This research is field research with a shar'i and socio-historical approach that used triangulation techniques (combined) in collecting its data in the form of key informants. The instruments used are interviews and observation. Data is collected in the field and through archived important documents. The data analysis technique used is descriptive analysis. The results of this research revealed that the role of Waqf in the Expansion of Educational Assets and Moslems Economic Empowerment in the Kasemen District, Serang City, Banten Province, guided by the concept of Islamic management, which departs from five basic principles, namely (a) trust (b) intelligence (c) transparency (d) honesty, and (e) protection. In managing the Waqf assets, the Foundation distributes the financial support sourced from education fees and donations allocated to fund high-quality educational facilities. The strategies of Waqf development are: 1) Implementing the partnership program with third parties, whether linked to the institution or students' skills. 2) Implementation of skills training according to the experiences of each of the students. In managing and developing the Waqf assets.

Keywords: *Waqf, Educational Assets, Moslems Economic Empowerment*

Introduction

Waqf is an Islamic financial instrument used to facilitate community needs from the beginning of Islamic governance until today. Waqf is one part of other financial instruments such as zakat, infak, and alms, which play an important role in improving people's lives by utilizing land, buildings, money, intellectual property rights, and other assets that are of value according to sharia to fulfill economic and spiritual needs.

Maqashid shariah of waqf is solely for the benefit of Muslims and as a form of practicing a believer's worship to achieve a noble goal, namely, a reward that continues to flow even after death. Waqf, therefore, includes anything that benefits humans, animals, and the environment. This concept comprehensively refers to the concept of the treasury of the people as a whole which contains elements of natural, human, business and financial capital (Laldin et al., 2008)

Waqf in particular, can help the activities of the general public and as a form of concern for the people and future generations (Qahaf, 2005). The emergence of the productive waqf paradigm is an effort to transform from traditional waqf management to professional waqf management to increase or add to the benefits of waqf (Mubarok, 2008). The term "productive waqf" itself was not known in the past, although its essence has existed since the waqf shari'a at the time of the Prophet Muhammad. a new discussion emerged in the Middle Ages.

The productive waqf paradigm is more directed at developing waqf assets and maximizing the waqf potential economically. This was also adopted by Law Number 41 of 2004 concerning waqf which regulates various matters that enable waqf to be managed productively so that to develop productive waqf in Indonesia at this time there are no legal problems anymore. As for the productive waqf management model, according to sharia economic expert, Muhammad Syafi'i Antonio, waqf empowerment is characterized by the main characteristic, namely the pattern of waqf management must be integrated with Nazir's welfare principles and the principles of transformation and responsibility (Masruchin, 2014).

Optimizing the management of waqf assets in a productive direction, there needs to be a common perception or point of view about what and how to develop waqf in Indonesia. This is because so far people's understanding of waqf issues is still different (Matraji, 2008).

The practice of waqf in Indonesia has been going on for a long time. Historically, the development of waqf in Indonesia has been in line with the spread of Islam to various parts of the archipelago, so legal experts view waqf land as customary land because the benefits felt by the community have been passed down from generation to generation.

Waqf is known as an asset of the people whose utilization can be carried out all the time. However, productive management and utilization of waqf assets in Indonesia is still lagging behind compared to other Islamic countries. Several research findings on waqf show that many countries' waqf did not initially function well for the people's economy because it was not properly managed. However, with regulations issued by the government, waqf assets can be swill at 55,513.07 Ha spread over 416,250 locations throughout Indonesia (BWI, 2021). The waqf land should have been cultivated and produced products with economic value, but the land cannot be utilized optimally.

Unlike what has been done in Egypt since 1971, waqf management in the Pyramid Country has progressed and is leading to economic empowerment. Nadzir's party cooperates with Islamic banks, entrepreneurs, and developers to establish productive economic institutions (Rozalinda, 2015).

Islam has provided a solution for the movement to empower people through education. One solution is to use waqf assets productively. It is called productive, because waqf assets are used (invested) to finance productive endeavors, and the results are allocated for the socio-economic interests of the people.

Meanwhile, the management of productive waqf has been carried out by several educational institutions. such as Pondok Modern Darussalam Gontor (PMDG), the Jakarta Paramadina University Waqf Foundation, the Jakarta Al-Azhar Islamic Boarding School Foundation, and the Indonesian Waqf Agency (BWI) Serang City.

Indonesian Waqf Agency (BWI) Serang City was founded in 2017 in the city of Serang. The establishment was stated in the Decree of the Implementing Agency for the Indonesian Waqf Agency Number: 037/BWI/P-BWI/2017 concerning the Appointment of Representative Management of the Indonesian Waqf Board for the City of Serang, Banten Province. Position 2017-2020.

The birth of the Indonesian Waqf Agency (BWI) is a manifestation of the mandate outlined in Law Number 41 of 2004 concerning waqf; the presence of BWI, as explained in Article 47 of Law Number 41 of 2004 concerning waqf, is to promote and develop waqf and not to take over waqf assets that the community has managed.

Based on the explanation above that is trying to be described, the authors are interested in studying and researching "The Role of Waqf in Expansion of Educational Assets and Empowerment of the People's Economy in the Kasemen District, Serang City, Banten Province (Study at the Indonesian Waqf Board, Serang City, Banten Province)".

Literature Review

In Islamic historical literacy, waqf began to appear simultaneously with the start of his this forerunner continued with the construction of the Nabawi Mosque on orphaned land purchased by Rasulullah Muhammad Saw and then donated by him for the benefit of the people.

Likewise, the third caliph, namely Uthman bin Affan, bought a well and donated it to benefit the Muslims. Another endowment that was also carried out in the early days of Islam was the waqf carried out by Caliph Umar bin Khattab for the spoils of the Khaibar war in the 7th year of the Hijriah. This is how the spirit of Islamic leaders in practicing God's teachings is illustrated in the first history of waqf. From Abu Hurairah, Rasulullah SAW. said: *"When a human dies, his deeds are cut off except for 3 things, namely, charity, beneficial knowledge, and the prayers of pious children."* (Adzim bin Qawi Al-Mundziri, 2014).

Etymologically, the word "Waqf" comes from the Arabic "*Waqafa*". The origin of the word "*Waqafa*" means "hold" or "stop" or "stay in place" or remain standing. The word "*Waqafa-Yaqifu-Waqfan*" has the same meaning as the word "*Habasa-Yahbisu-Tahbisan*" which contains several meanings, namely "*withhold*,

withhold assets to be donated, not to be transferred" (Ministry of Religion, 2006). As for terminology, waqf is usually interpreted as "withholding the proceeds, but the results are given to other people, withholding goods but the results are distributed" (Syabiq, 1986).

According to Muhammad al-Syarbini al-Khatib, waqf is the custody of property that allows it to be utilized accompanied by the permanence of property by deciding on *thasarruf* (classification) in its maintenance of the agreed management (Suhendi, 2007). namely "Holding objects belonging to people who make waqf and donate their benefits for good in the present or in the future."

According to the majority of scholars, the assets that have been donated no longer belong to the Waqif but instead become the property of Allah to be used for the benefit of Muslims. This opinion is based on the hadith of the Prophet. which was narrated by Ibn Umar, that Umar bin Khattab got treasure in Khaibar, while he wanted to draw closer to Allah through his wealth. Then, the Prophet said "Hold on to the point and give the results in charity" (Adzim bin Qawi Al-Mundziri, 2014).

In Article 1 of the Republic of Indonesia Law Number 41 of 2004 concerning Waqf, waqf is a legal act of a wakif to separate and/or surrender part of his property to be used forever or for a certain period of time in accordance with his interests for the purposes and/or general welfare according to Sharia (Ministry of Religion, 2012).

Thus, waqf can be interpreted as holding a property or asset, both movable and immovable, which is set aside by someone to be utilized in the way of Allah, and then it can be enjoyed continuously in order to fulfill the needs of many people's lives.

The legal basis of waqf according to the Qur'an is the *ijtihad* of the Ulama; even though there are no verses that go down directly governing the concept of waqf, the scholars agree by taking several verses as the legal basis of waqf by seeing that waqf acts involve good deeds and are a charity. Among them are those contained in QS al-Baqarah verse 267.

The hadith regarding waqf says that it was established after the advent of Islam. According to the Ulama, the first waqf event occurred when Umar bin Khattab's friend asked the Prophet for advice about his land in Khaibar. Then the Prophet suggests holding the principal of the land and then donating the results. But another opinion states that initially, waqf in Islam was land donated by the Prophet Muhammad for mosques (Mukhtar, 2011).Indonesia,Indonesia, the Indonesian Darunnajah Islamic Boarding School, Madrasah Al-Junied Singapore, al-Jamiah Al-Islamiyah in Medina and others.

In managing and developing waqf assets, nadzir is required to manage and build waqf assets according to their objectives, functions, and designations based on sharia principles. The development of waqf assets is carried out productively, and guarantees are needed from government institutions.

An actual strategy is needed so that the many waqf lands in almost all provinces in Indonesia can be utilized immediately for the benefit of the welfare of the wider community. The real strategy for developing productive waqf lands is through partnerships.

Nazir institutions must establish business partnerships with other parties with capital and business interests under the existing strategic land position. To mobilize all the economic potential possessed by the waqf lands and the technical implementation of the cooperation system with third parties, this collaboration must still follow the sharia system, both by way of *musyarakah* and *mudārabah*.

Method

The author uses a qualitative research data approach. Researchers conducted an in-depth exploration of programs, events, processes, and activities, and researchers collected detailed data using various procedures by observation, interviews, and documentation studies and in continuous time.

Concentrating research on specific organizations and at certain times by, tracing the organization's development, in this case, the Serang City Indonesian Waqf Agency (BWI) and the Islamic Education Foundation Al-Khairiyah Badamusalam. Descriptive analysis tool using a socio-history approach. The analysis includes data reduction, display, and conclusion drawing/verification.

Result and Discussion

Management of Productive Waqf at the Al-Khairiyah Islamic Education Foundation, Badamusalam, Serang City, Banten Province

The managed waqf assets are the responsibility of the nadzir as the party that has been entrusted by the wakif (waqf giver). As stated in Government Regulation no. 42 of 2006 concerning Waqf, nadzir consists of 3 types: individual nazirs, organizations, and legal entities. The existence of the nadzir is critical in the management (upkeep and maintenance) of assets donated by the wakif.

Management of productive waqf at the Al-Khairiyah Islamic Education Foundation (YPIAB) Serang City is in accordance with the pillars and conditions of waqf, namely:

1. Waqif as a party that gives or donates property comes from an institution called KH. Mukri was then continued by KH. Sohari then when the writer researched the one who became the Wakif was KH. Hidayatullah as nadzir at this time. So that in article 7 of Law no. 41 of 2004 describes the requirements to become an individual waqf, including being an adult, of sound mind, not hindered from taking legal actions and being the owner of waqf assets.
2. Mauquf 'alaih has the meaning of waqf designation, besides that it is interpreted as nadzir. The waqf pledge explains that the waqf is intended for the development and management of the Al-Khairiyah Islamic Education Foundation (YPIAB) in Serang City. Then the land that has been donated is used to build buildings as facilities and infrastructure for foundation activities.
 - a) Mauquf (waqf property). Nadzir received waqf assets in the form of a piece of land that the wakif had entrusted the wakif.
 - b) Shighat is a waqf statement. The waqf assets that have been given to the nadzir are submitted in the form of a waqf pledge deed and documented by the Serang Regency Waqf Pledge Deed Making Officer.

According to the explanation above, the nadzir is thought to have handled the waqf land of the Al-Khairiyah Islamic Education Foundation (YPIAB) in Serang City with total accountability and in compliance with the law. The following provides proof that the waqf is managed in accordance with the law:

First, the Serang City Land Office administered waqf land by helping the Waqf Pledge Deed and the Nazhir Approval Letter. This is an important and promising step because several waqf lands still do not have a waqf certificate. The waqf land that has been assigned to the nadzir is not only for social purposes, which incidentally is useful for improving the quality of education of its cadres. In addition, the waqf land is also used as plantations, livestock and other productive business fields which can be useful for improving the economic welfare of students or the community in the surrounding environment. In addition to the welfare of the people, the activities carried out are also a form of tawassul (drawing closer to Allah), because by being close to Allah, life becomes more peaceful and calmer in dealing with problems.

The existence of various kinds of facilities that have been provided by YPIAB makes the waqf recipients feel happy, comfortable, and peaceful because the activities scheduled by the Al-Khairiyah Islamic Education Foundation (YPIAB) emphasize religion, which makes Ukhuwah Islamiyah even tighter.

The second step is the formulation of the vision and mission of the foundation. Training and education are required because the management of productive waqf assets accounts for a larger portion of waqf assets than waqf objects that directly benefit. urgent to be implemented immediately because the vision and mission are noble ideals that must be realized.

Based on the previous explanation of the vision above, there are noble ideals that want to be realized, namely the desire to make the Foundation a means of da'wah so that a generation of Muslims is formed who can know syar'i knowledge and can implement it in everyday life and can preach in an easy way .

In order to improve the quality of nadzirs, training and education are needed which consist of various aspects, for example waqf law, sharia economic system and other materials that can support nadzir capabilities. Nadzir is required to have knowledge in the field of business based on sharia and have skills so that waqf assets can grow. This is a challenge in itself in the world of waqf to prepare excellent human resources in the field of management regarding good waqf management.

Productive Waqf Development at the Al-Khairiyah Islamic Education Foundation (YPIAB) Serang City The existing productive waqf development aims to improve the welfare of the community around the area. Al-Khairiyah Islamic Education Foundation (YPIAB) Serang City seeks to increase the effectiveness of productive waqf through various business fields by maximizing waqf results and minimizing administrative and investment costs, securing the principal of waqf assets, and already having a plan in developing waqf assets for the future . The Al-Khairiyah Islamic Education Foundation (YPIAB) Serang City is also trying to create a conducive atmosphere by providing knowledge about waqf so that it can develop waqf effectively and efficiently and the targets set with the foundation can be achieved.

Al-Khairiyah Islamic Education Foundation (YPIAB) Serang City utilizes productive waqf development assets for the construction of facilities, teaching and

learning activities, and community welfare programs. The treasurer of the Serang City Al-Khairiyah Islamic Education Foundation (YPIAB) said that the results of the students' tuition payments had not been able to fulfill the activities of the students and the foundation's operations. Efforts are being made to cover these deficiencies by utilizing productive waqf, namely by managing waqf land for plantations and then these deficiencies are supported from the results of the process of utilizing productive waqf. Utilizing waqf for productive activities can be an alternative source of funding, for strengthening the people's economy, waqf can be used for valuable things, such as plantation land and livestock. This is appropriately managed so that it can be produced and used to meet operational needs, such as scholarships for underprivileged and high achieving students, salaries of *asatidz* and *asatidzah* and employees, and other related expenses or other expenses related to waqf management.

The authors draw the conclusion that the waqf assets managed and developed by the Al-Khairiyah Islamic Education Foundation (YPIAB) Serang City have perfected the spiritual aspect because human dependence on His Lord is implemented through worship that is performed sincerely. As a result, this becomes the primary criterion in the welfare of the activities carried out by the pondok are more oriented towards worship. Another parameter is the loss of hunger (fulfillment of daily needs) for beneficiaries of the waqf benefits provided by the *pesantren* to all students and employees to obtain good services so that they are comfortable doing their duties as leaders on this earth. Finally, the third parameter is the absence of fear, which describes a form of feeling safe, comfortable, and peaceful. In implementing the need for facilities there are still things that need to be improved or further developed, one of which is building a more proper and attractive student dormitory.

The development carried out by YPIAB in the form of the business sector being carried out as well as plantation land which can help meet needs and operations, is the result of the increasing number of students each new academic year, besides that it also requires expansion and development of facilities so that students get the best service in studying at Al-Khairiyah Islamic Education Foundation (YPIAB) Serang City.

Historically, waqf has been crucial in improving people's welfare in the economic, educational, health, social and religious fields (Agustianto, 2011). Waqf is a crucial component of the *infaq* form. The *infaq* order has a solid foundation in Islam. Allah SWT says in the Koran, "You never come to (perfect) virtue, before you spend some of the wealth that you love. And whatever you spend, Allah knows" (QS Ali Imran, 3: 92) (RI Ministry of Religion, 2006).

According to Indonesian Law Number 41 of 2004 concerning Waqf, for the management and development of waqf assets, *Nazir* is required to manage and develop waqf assets according to their purpose, function, and designation following sharia principles, and the development of waqf assets is carried out productively and sharia guarantees are required following government regulations. As the law governing the management and development of waqf assets includes:

Article 43

- 1) The management and development of waqf assets by Nazir as referred to in Article 42 is carried out under sharia principles.
- 2) As referred to in paragraph (1), the management and development of waqf assets is carried out productively.
- 3) If the management and development of waqf assets referred to in paragraph (1) requires a guarantor, then a sharia guarantee institution is used.

Article 44

- 1) In managing and developing waqf assets, Nazir is prohibited from making changes to the designation of waqf assets except based on a written permission from the Indonesian Waqf Board.
- 2) The permit referred to in paragraph (1) can only be granted if the waqf property cannot be used following the designation stated in the waqf pledge.

When examined from the articles related to the management and development of waqf assets, there are currently quite a lot of people who still understand that objects that can be donated are only immovable objects. So that its designation is also very limited, for example for cemeteries, mosques, prayer rooms, orphanages, madrasas, schools and the like. The community generally donates their land to build a mosque because it is used for worship. Although waqf for mosques is also important, if there are already many of them, especially if they are close to each other, it will reduce the meaning of the role of the mosque itself. So it will be more useful if the allocation of waqf land is used to empower the people's economy. In the past, waqfs have included mosques, educational institutions, and productive gardens that donate earnings to charitable causes (Lutfi, 2012).

This shows that YPIAB has superior and competitive educational characteristics despite its status as a private Islamic Education. Like other Islamic educational institutions, this foundation has a very high educational mission and responsibility. YPIAB not only produces graduates who excel in related fields but also equips these promising scientists with Faith, Ethics, Islamic Morality or Enlightenment of Mind as the basis for their future journey. This is following the vision of the Pillars of Education and the demand that educational institutions and recruitment agencies within YPIAB become institutions that give birth to the next generation of the nation and Muslims who are noble, professional and have an Islamic perspective. As a manifestation YPIAB also implements quality standards set by the government.

To realize this vision, YPIAB manages its waqf assets through three main pillars, namely the pillars of education, business and health. But the most important role in the management of productive waqf among the three pillars is the education pillar. It is understandable that in managing the waqf assets the education pillar YPIAB carries out cross subsidies through education fees which according to one informant that education fees are allocated to finance quality education operations in line with the current needs of the world of education. Besides that, YPIAB also provides scholarship services for assisted students who are economically disadvantaged but academically capable. Cash waqf is also referred to in the form of tuition fees which are used to finance all long-term educational needs.

The findings of the YPIAB Waqf Board Foundation in Serang City confirm the author's research conclusions. The three pillars of the waqf institution demonstrate that productive waqf of educational services can be conceptualized as a waqf-based commercial entity with an emphasis on the governance of the education services sector. This educational business is primarily owned by those who distribute assets through internal waqf to address the educational requirements of the community.

The excess generated from waqf-based educational and non-educational services will then be used to advance and sustain education delivery. And to attain high productivity, which is *maslahah* in improving education, it requires human resources who function as *Nadzirs* with knowledge as entrepreneurs, as well as those who function as education providers. Because this waqf foundation essentially belongs to the community, financial reports, developments, and excess allocations are auditable by the community and elements authorized in waqf in Indonesia (Weni in Indonesia) (Angraeni, 2016).

It was also explained that productive waqf in The education service sector or waqf-based education business is divided into 2 models. The first model, the education business as *mauquf alaih*. This model is a business in the education services sector whose funds are accommodated from the results of waqf management by *Nadzir* who is not directly involved in providing education. The second model is called the education business as *Nadzir*. This model is a business in the education services sector whose main funds are directly supported by the results of waqf asset management carried out by *Nadzir* which is under the same auspices as education providers.

In general, productive waqf management is still practiced in the Islamic Education Foundation Al-Khairiyah Badamussalam for the development of educational institutions. However, the management of YPIAB is in accordance with the Law of the Republic of Indonesia No. 41 of 2004 concerning waqf which made a breakthrough in managing accumulated waqf more productively and professionally. The Al-Khairiyah Badamusalam Islamic Education Foundation (YPIAB) manages waqf funds internally and externally to use return on investment aimed at organization and development. 10% is allocated for operational costs, 25% for human resource development, 30% for construction and maintenance of facilities and infrastructure.

Empowering Waqf Through a System and Values Based on Corporate Culture

Organizational or corporate culture is defined as a system of values, beliefs, assumptions, or norms. which has long been in effect, agreed upon and followed by members of an organization as a guideline for behavior and solving organizational problems. In organizational culture there is a socialization of values and internalization within the members or employees, animating the individuals within an organization. Thus, organizational culture is the soul of the organization as well as the soul of the members of the organization (Sutrisno, 2013).

According to Ralph H Kilmann, organizational culture is an invisible social force that can move people in an organization to carry out work activities. Unknowingly everyone in an organization learns the culture that prevails in their organization or company. Even if he is a new person in order to be accepted by the work environment, he must try to learn what is prohibited and what is required.

What is good and what is bad. So, organizational culture socializes and internalizes members of the organization or company (Sutrisno, 2013).

Organizational culture in the view of Islam is a culture that is built from the values of Islamic teachings, that is a system of shared values and beliefs in interactions with individuals in an organization, organizational structure and control system within the organization based on values or principles -principles of Islamic teachings. Islamic organizational culture has an important role to produce the expected norms of individual behavior in the organization.

YPIAB, as Nadzir waqf adheres to sharia values and Islamic symbols as a benchmark in every policy or decision. These values have been internalized in YPIAB's daily environment, from the management level to employees to field officers. The assets owned by this foundation are developed while still referring to the noble values set by the founders by following Islamic management principles, which emphasize the principle of trust. In this case, all positions in the foundation's management are carried out with utmost sincerity and dedication. As a mandate, all existing office hierarchies must not only be accountable to a higher hierarchy, but they must also be responsible to Allah SWT.

These values are then contained in five basic principles that are implemented in YPIAB's managerial practices, which consist of:

1. Trust is having a sense of responsibility in carrying out every task and obligation;
2. Fathanah is to understand, understand and live up to everything that is the duty and obligation;
3. Tabligh is inviting and setting a good example following the provisions of Islamic teachings in everyday life;
4. Shiddiq is having honesty and always basing words and actions based on Islamic teachings;
5. Himayah is always nurturing and protecting anyone around him. These basic principles are then actualized through the activities of managing the pillars of education and da'wah, the pillars of business and da'wah, and the pillars of health and da'wah.

These values are then implemented into Waqf management procedures, where waqf funds that come in from various sources are received by the Treasurer of the foundation (Financial Administration Section) and collaborate with one of the Islamic Financial Institutions in the City of Serang. The cash waqf is kept in an account in the form of a deposit (wadi'ah). The cash waqf funds that have been collected are then distributed to YPIAB to be utilized. The budget preparation mechanism made by each is used to finance the institution's operations, building maintenance, construction of facilities and infrastructure such as location (land) and buildings as well as scholarship allowances. Any budget used to fund teacher operations and other costs must be reviewed and approved by the President or Leaders of the Al-Khairiyah Badamusalam Islamic Education Foundation before being approved by the Chairman and Observer of the Al-Khairiyah Badamusalam Islamic Education Foundation. Thus, the management of the Al-Khairiyah Badamusalam Islamic Education Foundation has direct control over the overall financial condition of the foundation.

Strategy for Developing Productive Waqf Management in the Context of Maintaining the Existence of YPIAB

The strategy for developing fixed asset and cash waqf management at YPIAB leads to management that continuously generates a surplus. YPIAB's fixed assets are in the form of land on which educational institutions, both schools and mosques, stand, while cash waqf is in the form of mandatory or voluntary contributions from students or from outside communities who wish to make waqf to be managed by the YPIAB Amil Zakat Institution (LAZ). The utilization of cash waqf investment results is allocated for constructing and maintaining infrastructure funds for several other activities as previously described.

In principle, the nadzir is obliged to develop waqf assets following their designation as stated in the Deed of Waqf Pledge, namely promoting public welfare, and being able to cooperate with other parties under sharia principles. The development of productive waqf to increase the role of waqf in the economic sector, which must be continuously developed by persons or entities that have authority over waqf assets is very dependent on Nadzir who are professional, trustworthy and have a sense of responsibility, so it is not surprising that Nadzir plays an important role so that the waqf property develops as it should (Lutfi, 2012).

In line with the previous concept, Ted Gaebler and Peter Plastrik put forward five strategic management concepts better known as 5 C's for profit and non-profit organizations which in this case can support the strategy of developing productive waqf in Indonesia, especially YPIAB. The five strategies are; The core strategy, The consequences strategy, The customer strategy, The culture strategy, and The control strategy (Gaebler & Plastrik, 1996).

The five strategies mentioned above need to be implemented to improve the performance of profit organizations and non-profit organizations to provide better public sector services. It contains a methodology for fundamentally changing government and private organizations at all levels, both at the central, regional, and local levels. This strategy simultaneously shows that it is possible to implement community-centered governance in line with the people-centered development, which prioritizes empowerment, especially the development and empowerment of waqf in the waqf management segment at YPIAB.

Concerning the management of productive waqf at YPIAB, various dynamics were found in its journey as the bearer of the waqf mandate (Nadzir) when viewed from the work program for the 2014-2015 period, namely the emergence of challenges or obstacles to future improvement efforts so that YPIAB can operate continuously and maintain its existence.

Therefore, several strategies are proposed by YPIAB's productive business unit in carrying out its role as Nadzir, namely Canteen.

- 1) Business Realization
 - a) Building a School Canteen
- 2) Business Development Strategy
 - a) canteen planning
 - b) Canteen provision
 - c) canteen management

- d) Canteen supervision
- e) Canteen evaluation and accountability report
- 3) Obstacles
 - a) The general obstacle is that many businesses that are engaged in get competitors with larger capital, making it difficult to compete on price.
 - b) Specific constraints, are: Limited working capital, canteen is constrained when students are on vacation during the registration of new students and the month of Ramadan, there is no funding support for the creation of a new canteen.
- 4) Solution
 - a) All components must be supported by both the foundation and other stakeholders.
 - b) It is necessary to establish a budget ceiling from the foundation

Overall, the YPIAB production waqf development strategy is pursued in several areas:

1. Running partnership programs with external parties and expanding the network
2. Replacing outdated foundation inventory equipment
3. Conducting kenadziran training based on their respective expertise
4. The cash waqf investment returns will be allocated to two activities, namely the development and maintenance of Islamic religious infrastructure and the economic empowerment of the people in fulfilling the needs of worship and charity (Sharia-Based Cooperatives).

From the description of this strategy it can be assumed that productive waqf at YPIAB still needs to work on optimizing Nadzir's role in managing waqf assets belonging to the people. Nadzir simply does not only understand the concept of waqf but there needs to be an integration between the understanding of fiqh and the actualization of roles in the field being managed. Therefore, by optimizing productive waqf in the business pillars contained in YPIAB, it is hoped that it will be able to increase compared to previous years, so that the designation of waqf in the field of education and others is increasingly felt by the surrounding community.

Waqf Asset-Based Education and Economic Empowerment Asset Development: The Strategic Role of the Indonesian Waqf Agency (BWI) Serang City

Strengthening the ecosystem and developing waqf synergy is now a necessity. Therefore, the development of waqf governance requires an ecosystem that describes the mutual relations of policy makers and practitioners in the field. In line with the spirit of strengthening the waqf empowerment ecosystem, regulation, governance, institutional structure, literacy and so on must be more consolidated and collaborate synergistically with the external environment.

The status of waqf assets, legal protection and utilities or their benefits as assets that have been donated, whether land, buildings, money or other than money require good management, including synergizing with other Islamic social financial instruments, such as zakat.

Empowerment of waqf is not only limited to administrative tasks, such as registration of waqf land, validation and replacement of nazir and istibdal (exchange) of waqf assets with strict conditions. Empowerment of waqf in principle requires strategic partnerships with stakeholders and related parties at the central and regional levels, both government and non-government.

The Indonesian Waqf Board (BWI), which serves as the regulator for regulatory regulations in the managerial empowerment of waqf assets, is the ideal organization system's need for an organization or association with the task and function of regulating and providing direction. the waqf system so that it always abides by positive law and Islamic religious law, as well as the legal framework and boundaries. The following are the responsibilities and powers of City or Regency BWI, which are the provincial BWI's arms. Are as follows:

1. Carry out BWI policies and tasks at the city level
2. Coordinate with the Ministry of Religion and related agencies in the context of carrying out BWI City
3. Provide guidance to nadzirs in managing and developing waqf assets
4. Act for and be responsible for and on behalf of BWI city representatives both internally and externally
5. Dismissing and replacing Nadzir whose waqf land area is less than 1,000^{m²} (one thousand square meters)
6. Issuing proof of registration of Nadzir whose waqf land area is less than 1,000^{m²} (one thousand square meters)
7. Carry out surveys and prepare reports on proposed changes to the allotment of waqf assets in the form of land with an area of less than 1,000^{m²} (one thousand square meters)
8. Carry out surveys and make reports on proposals to exchange/change waqf assets (*ruislagh*) in the form of land with an area of less than 1,000^{m²} (one thousand square meters)
9. Carry out other tasks given by representatives of the Provincial Indonesian Waqf Board (BWI).

BWI's position as a regulator of existing waqf regulations is indeed true. This can be deduced from the data and existence that can be seen from several activities that take place within BWI City of Serang by looking at the data on duties and authorities of BWI Kota that was presented earlier in this paragraph. It is abundantly clear that numerous BWI activities frequently involve the Ministry of Religion via the Head of the Office of Religious Affairs (KUA), as well as activities involving the Nadzir Forum, which is comprised of individuals who congregate in each sub-district. In spite of the fact that it is general knowledge that the coaching element obtained by nadzhir is a factor that regularly emerges in waqf problems in both Serang and other locations, Nadzhir has, in reality, received advice in accordance with Law Number 41 of 2004 regulating waqf. However, despite the fact that the government as well as other institutions and Islamic organizations that are already present in the community provide guidance, their efforts are still very small.

The supervision and development of BWI Serang City toward the Al-Kaheriyah Badam Salam Islamic Education Foundation, whose assets and operations are sourced from waqf assets, are seen as very significant both in terms

of educational issues and in the development of economic problems, both of which are sourced from waqf assets. This is because waqf assets are the source of the Al-Kaheriyah Badam Salam Islamic Education Foundation's assets and operations.

Conclusion

At the Al-Khairiyah Badamusalam Islamic Education Foundation (YPIAB), the management of productive waqf is governed by Islamic management concepts. These concepts can be found in the Quran and the Hadith. The laws and rules that are defined at all levels of the organization and management level must be founded on five fundamental concepts, specifically Amanah, Fathonah, Tabligh, Shiddiq, and Himayah. These principles are listed in order of their importance. The pillars of education, business, and health serve as the basis upon which YPIAB bases its management of the waqf assets under its control. The education pillar, however, plays the most significant part in the management of productive waqf of the three pillars. When it comes to the management of waqf assets, the education pillar of YPIAB is responsible for carrying out cross subsidies. These cross subsidies are accomplished through education fees that are allocated to finance quality educational facilities that are in line with the current needs of the education industry. In addition to that, it offers scholarship opportunities to students who are recipients of financial aid and who are able to succeed academically despite their financial circumstances.

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