

Strategy for Optimizing Nazir's Role in Productive Waqf Management in Urban Community Environments

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History: Received 07/01/2024 | Revised 06/01/2024 | Accepted 25/02/2024 | Published 29/02/2024

Abstract. Humans are familiar with the word Waqf as the act of giving productive assets or principal items regardless of personal interference, channeling the results and benefits specifically in accordance with the objectives of the waqf, whether for individual, community, religious or general interests. This research aims to examine the extent of Nazir's strategy in optimizing its role in managing productive waqf assets in urban communities. This research used a qualitative research. The primary data is two Islamic institutions in South Jakarta, one of whose activities is waqf management combined with library research. South Jakarta is considered to represent the lives of urban communities living in the capital. The tools used in this research are SWOT Analysis (Strength, Weakness, Opportunity, Threat) and Thomas L. Saaty's AHP (Analytical Hierarchy Process) which are calculated using Expert Choice™ software. This research found that waqf and its development, urban society, information and technology, and management theory to find clarity between the strategies implemented by Nazir towards productive waqf management in urban society. It can be concluded that the both Nazir institution is a professional with the criteria of honesty-trustworthiness-fairness, procedural and emotional-spiritual intelligence agreed upon by both Nazir institutions as the three main aspects that support the role of the Nazir institution in managing waqf assets professionally.

Keywords: *Waqf; Role; Strategy; Professional; Optimization; Urban*

INTRODUCTION

Waqf is a crucial aspect of Islamic financial legislation and is regarded as a fundamental tenet of the Islamic economic system, with significant implications for both the social and economic aspects (Chowdhury et al., 2012; (Sujono et al., 2022; Suryadi & Yusnelly, 2019). Moreover, waqf serves as a significant reservoir of social capital that is intricately connected to the well-being of the nation, alongside zakat and shadaqa (Mohamad, 2023; Hubur, 2019; Obaid et al., 2023). Moreover, humans are familiar with the word Waqf (Rosadi et al., 2018; Rusydiana & Ali, 2023; Munawar et al., 2022) which is

commonly pronounced in Indonesian as Waqf (Sugianto et al., 2022), namely the act of giving productive assets or objects regardless of personal interference, channeling the results and benefits specifically in accordance with the objectives of the waqf, both for the benefit of individuals, society, religious, or general

(Mutalib & Maamor, 2016; Masruki & Shafii, 2013; Hubur, 2019). There can be various forms of waqf, places of worship are one example of waqf that is widely known and practiced (Anjani et al., 2022; Fauziah et al., 2021; Kamarubahrin et al., 2019; Rimanto et al., 2021; Mutalib & Maamor, 2016). Apart from places of worship, there are also springs,

roads, land and buildings which are often used by the community, but whose ownership is not in private names. Therefore, no one has full rights to these places unless the person concerned has been given the mandate to manage them (Lailatullailia et al., 2021; Gunawan et al., 2022).

As a form of worship with a social dimension, waqf has a very rational philosophy and wisdom that is beneficial for the lives of the people (Kasdi, 2014; Jannah et al., 2020). Despite the exponential growth of waqf holdings in nearly all Islamic nations (Sharif et al., 2023; Beik et al., 2021), there is a pressing need for more effective management to enhance the value of these estates (Abas & Raji, 2018; Qurrata et al., 2020). Problems that often arise from the interpretation of the wisdom and philosophy of waqf so that it is not implemented optimally are more caused by the people's own ability to actualize it in everyday life. The lack of attention to the potential of waqf, and the limited ability of waqf managers (*nazhir*) to utilize it effectively and productively are some examples that the philosophy and wisdom of waqf have not been internalized thoroughly. Waqf is a type of worship that combines vertical piety and social piety (Ainol-Basirah & Siti-Nabiha, 2020). And due to the enormous benefits of waqf, a good and thorough understanding of its philosophy and wisdom will encourage the collection and optimal use of waqf assets. Therefore, it is not

enough to simply comply with the rules or laws (Sulistiawati et al., 2023).

What stands out about waqf institutions is their role in financing various religious activities, especially Islam (Latif et al., 2021). In Indonesia, waqf lands are under the coordination of the Indonesian Waqf Board (BWI). According to data reported by BWI, as of March 2016 waqf land in Indonesia had reached 4.3 billion square meters. Of the 435 plots of land, 66% have been certified as waqf, where the use is predominantly for the construction of mosques (Kementerian Agama RI, 2018).

However, its use from an economic perspective is only 10% of the total registered waqf assets. Many waqf lands in Indonesia are still dominated by consumptive businesses rather than productive businesses, or in other words, sectors that can provide economic benefits have not been implemented optimally (Rozalinda, 2016).

A problem that often arises and becomes a scourge in waqf institutions is the use of waqf assets which is deemed less than optimal, where only around 10% of the total waqf land registered in BWI is absorbed. One of the factors that triggers this condition is *Nazir's* inadequate competence or not meeting the minimum standards required to manage and develop these assets. Abdul Aziz considers that the less than optimal role of the *nazhir* is the main cause of unreliable waqf asset management results (Usman, 2014).

Management which is still traditional is something that comes to the fore (Firman, Indrijawati, 2024). The causes of traditional waqf management are caused by several factors, including that waqf assets are managed based on rigid business management traditions, lack of innovation, considering the nazir profession as a voluntary side job, and a lack of competence. nazir in managing and developing waqf assets. The low level of public trust in waqf institutions is due to the management of waqf assets which tends to be closed and the nazir's weak control over the waqf assets entrusted to him so that conflicts or disputes often arise resulting in the waqf assets being transferred. hands illegally (Baharuddin & Iman, 2018).

In the preamble to the research, there are at least three reasons why the number of land endowments used for productive activities is very small. Firstly, there are still many Nazirs who manage waqf assets traditionally, who understand that waqf is merely a means of worship so there must be no business element. Second, there are still many wakifs who will make a will during their lifetime that their inheritance be built as a place of worship, so that there is no other choice for their heirs but to carry out this will. Third, there are still many people who view that channeling waqf assets as a means of economic empowerment has great potential to cause conflict. If the intention of giving waqf is worship, then the resulting conflict disturbs the sacredness of

that intention, then it is better to just build a mosque or prayer room straight away. An understanding like the one above could be due to not having knowledge about the many variations of waqf.

Some previous studies examine how the research object manages its waqf assets so that, apart from gaining material benefits, it also empowers the surrounding community. Apart from optimizing immovable property waqf, this research concludes that there is a need to expand the promotion of cash waqf (Rozalinda, 2016). Currently, there is a favorable advancement and expansion in waqf projects, but requiring some adjustment to cater to the societal demands in the aftermath of the epidemic (Ainol-Basirah & Siti-Nabiha, 2020). The enhancement of the nazir's management quality is the key factor in optimizing waqf land in the country. Additionally, it determines that according to the combined perspectives of the participants, modifying regulations is the most effective approach to enhance the productivity of waqf land and achieve optimal economic outcomes (Beik et al., 2021). The immediate public impact of waqf property is aligned with the demands of sharia/Islamic principles, ensuring its usefulness for the general population (Amin & Hasan, 2017).

Basically, the subject of this research examines the understanding of wakif and, especially, nazir in an effort to optimize productive waqf so that it is useful and has

economic value for empowering the surrounding community. Based on the objects studied, the author found a number of research results, thereby forming a discourse that is relevant to this research.

The significance of this study that it is hoped that it can be used as a basis or comparison material in developing strategies to optimize the role of the nazir so that waqf assets become productive. It is estimated that it can provide accurate and scientific information with data evidence from the field that the strategy implemented by Nazir has had an impact on arousing interest in waqf among urban communities. It can be used as a reference or standard for practitioners or policy makers in developing strategies for managing productive waqf among urban communities.

This research aims to examine the extent of Nazir's strategy in optimizing the management of productive waqf assets in urban communities. Specifically, this research is to analyze the optimization of the role of Nazirs in urban society, and to propose the best strategy that Nazir can use in managing waqf assets in urban communities.

RESEARCH METHODS

The authors will use qualitative research to explore and understand a symptom or problem that is not yet known with certainty. This study used qualitative research by emphasizing the role of participants who are

the main data (Arikunto, 2019; Sugiyono, 2014; Leavy, 2022). The data that will be taken comes from field research combined with library research (Hardani et al., 2020). The data presented will be analyzed using qualitative methods to obtain clarity on the relationship between the norms that should be implemented and the phenomena that occur (Wang, Q., & Sun, 2017). The term 'participant' is used because of the active role of research participants in providing information (Harrison et al., 2020). Data in the form of numbers or whatever will be presented to complete the linkages in the research process.

Several things underlie this research using qualitative methods. First, the research problem is still unclear. For this reason, the author will explore the research object until the problem is found clearly. Second, to get a complete understanding of the data found; there is a possibility that the data presented does not match the reality in the field. Third, it is impossible to understand complex social interactions by relying solely on numbers. The role of writers and interviews can bridge this deadlock. Fourth, to examine the development of research problems. And the fifth is to develop theory.

The authors will use explanatory research to find clarity on the relationship between the strategies implemented by Nazir and the management of productive waqf in urban communities.

To fulfill Islamic treasures, the author uses normative and empirical research. Normative research comes from the Koran, al-Hadith, *ulus al-fiqh* and jurisprudence. Meanwhile, empirical research takes references from research on general societal phenomena, waqf norms and institutions, developments in the flow of information and technology, and specifically the behavior of urban communities in the places that are used as research objects.

Primary data was taken from the Darunnajah Ulujami Foundation and the Al-Azhar Islamic Boarding School Foundation (YPI), both located in South Jakarta. The city of South Jakarta is an area that is considered to represent the lives of urban communities living in the capital. In 2019, the Regional BPS of DKI Jakarta Province stated that the Human Development Index (HDI) in Jakarta was the highest, namely 80.76, followed by the Special Region of Yogyakarta (79.99), East Kalimantan (79.61), and the Riau Islands (75.48).

The first research object is the Darunnajah Foundation. This foundation is located on Jalan Ulujami Raya Pesanggrahan, South Jakarta, its Islamic boarding school has 19 branches and 57 educational units ranging from PAUD to tertiary institutions spread across Sumatra, Tangerang, Bogor, Jakarta and Banten. In Jakarta, the foundation which is identified with this Islamic boarding school stands on 7.41 hectares of land, the total waqf

land it owns is 861.6 hectares. Darunnajah has several business charities, including Darunnajah Tour and Travel, and Darunnajah Charity. The next research object is YPI Al-Azhar which is also located in South Jakarta. One year after being founded in 1952, the Foundation acquired a plot of land in Kebayoran Baru, which at that time was a buffer city for the capital city of Jakarta.

For the purposes of collecting data the author will conduct in-depth interviews, observation, and documentation or what is called the triangulation methods (Norman K. Denzin, 2018). The data processing process is carried out simultaneously with its collection. Considering that the main problem is not yet clear, the author will explore all the information to clarify and find connections between one thing and another.

Data analysis in qualitative research should be carried out before, during and after data collection in the field. The steps that the author will take are, first, collecting data relating to the identity of the research object, whether from print media, online sources, and the like. The author will use infographics, statistical data, studies and relevant studies to explore research problems so that answers to the stated problems can be found.

DISCUSSION

Al Azhar Waqf as an institution formed by the Al Azhar Islamic Boarding School Foundation (YPI) in managing waqf assets at

the Foundation seeks to improve its management in terms of quantity and quality. From the quantity aspect, it is hoped that the number of waqf assets, both movable and immovable, can increase. The formation of communities and crowdfunding movements are some of Waqf Al Azhar's efforts to strengthen literacy and awareness of waqf. Meanwhile, the quality aspect can be measured by how Waqf Al Azhar optimizes its internal strength. The synergy of Al Azhar Waqf which places other philanthropic programs, namely zakat, infaq, alms and Bait al-Ma'ali wa al-Tamwi' (BMT) in one partnership, is a strategic effort. With these programs, the main pillars of the YPI Al Azhar movement, through education, da'wah and social affairs, can continue sustainably.

Next, normalization is carried out to get a value of 1 for the total weight.

Table 1.1. Normalization of Protection/Supervision Factors by Waqf Al Azhar

No	Factors	Mark
1.	Strength	3.80
2.	Weakness	2.65
3.	Opportunities	3.82
4.	Threats	3.33
5.	Total	13.59

From the table above, it can be seen that the protection of waqf assets by Waqf Al Azhar is in the defensive quadrant internally and the quadrant competitive externally.

Next, a Normalization table is compiled to get a value of 1 for the total weight.

Table 2.2. Normalization of Waqf Asset Raising Factors by Darunnajah

No	Factor	Mark
1.	Strength	3.86
2.	Weakness	3.00
3.	Opportunities	2.76
4.	Threats	3.12
5.	Total	12.74

Seen that Darunnajah's raising or accumulation of waqf assets is in the aggressive quadrant internally and the quadrant competitive externally.

The results of the SWOT analysis of the two

From the table above, it can be seen that the roles played by the two Nazirs differ from one another. among the strategies that can be implemented if the organization is in the conservative quadrant are market penetration, product and market development, and diversification. Likewise, if it is in the aggressive and competitive quadrant, in addition to the conservative steps above, the organization can add horizontal From the picture above, it can be integration steps (forward and backward). The dominant strategy is different, if the results of the strategy analysis are in the defensive quadrant, then the things that can be done are savings, divestment and liquidation.

Reporting	Strength	Weakness
Opportunity	3.79%	-7.26%
Threat	11.40%	0.36%

The institution of waqf has undergone a process of interpreting the meaning beyond what is written in its texts, namely the Qur'an

and Hadith. The efforts are aimed at achieving justice in order to obtain broader social benefits.

The presence of endowments is not explicitly written in both primary sources of Islamic law, but only relies on the mechanism of *ijtihad*, which depends on human understanding through methods such as *qiyas*, *maslahah*, and others. However, the majority of scholars concur that the practice of endowment is intended for the well-being of humanity and is associated with perpetual charity (Muslimin, 2018).

In an interview session with H. Abdul Haris Qadir, it was explained that Darunnajah relies on raising funds or *waqf* assets from internal foundations, both from student donations and also from the results of managing quite diverse business units. This foundation once raised funds or *waqf* assets by inviting several parties who were deemed capable of participating, but the results were not significant. For this reason, Darunnajah prioritizes its internal strength in raising, managing and protecting its *waqf* assets.

The General Secretary of the Darunnajah Foundation in an interview session stated that to maintain the Foundation's accountability, comprehensive regulations and policies are needed, one of which is related to finance. He explained that each leader at the existing level of the structure can have policies according to their needs, but it is not permissible to hold cash funds. Likewise, parts

or business units where there are financial flows or financial cashiers as holders of cash funds, but are not permitted to issue policies.

In connection with the procurement or implementation of a project, the expenditure of funds is based on the real goals and needs to be achieved, not based on the project proposal. Projects whose funds are issued by Islamic boarding schools are owned by Islamic boarding schools. If the projects are managed by another party, the Islamic boarding school gets a 45% fee and ownership remains the Islamic boarding school. In addition, financial reports are audited by public accountants.

To answer the questions stated in the problem formulation, the author conducted an interview with the Director of Laz Wakaf BMT and the Head of the Waqf and BMT Division YPI Al Azhar which was conducted online. As stated by the Director of Laz Wakaf and BMT YPI Al Azhar, even though it is well known as an institution that excels in managing education, *da'wah* and social affairs, Wakaf Al Azhar is still trying to strengthen literacy about *waqf*, strengthen synergy and strengthen management. Al Azhar Waqf forms a community consisting of students and guardians, alumni, teachers and employees, mosque congregations, Hajj and Umrah alumni, and other affiliates. Armed with its good name, externally Wakaf Al Azhar has also established a digital platform for crowdfunding that can be accessed by the general public. This media is used to raise

funds for social and humanitarian activities and also waqf programs. With the construction of this digital platform, it is possible for users to make cash waqf or waqf through money to the Al Azhar Waqf as nazir. The Director of Laz Wakaf and BMT also explained that until now Wakaf Al Azhar has collaborated with several national banking institutions to accommodate crowdfunding needs. Even Al Azhar Waqf has also taken care of the administration of Cash Waqf Linked Sukuk which will be facilitated by sharia financial institutions.

There were two participants involved in the interview session with Wakaf Al Azhar. Below you can see how Al Azhar Waqf, according to the Director of Laz Wakaf and BMT, optimizes its role in managing waqf assets. The current Director of Laz Wakaf and BMT YPI Al Azhar is Mr. H. Daram.

The results of the interviews and analysis that have been carried out show that the two Nazir institutions are professional Nazir institutions. However, compared to Darunnajah, Wakaf Al Azhar has an active role in managing waqf assets in the urban community which is reflected in the internal community and crowdfunding media that involve the wider community that it has formed. The criteria of honesty-trustworthiness-fairness, procedural and emotional-spiritual intelligence were agreed upon by both Nazir institutions as the main aspects that support the role of Nazir

institutions in managing waqf assets professionally.

The formation of this community provides benefits, one of which is strengthening literacy about waqf. The level of understanding about what and how waqf is, as well as awareness (Junarti et al., 2021; Fadhilah & Azmi, 2024; Huda, 2020) and encouragement to be able to implement waqf by the community that was formed is admittedly still low. It is hoped that by establishing this community, literacy about waqf can be strengthened and can maintain the continuity of the waqf programs it runs (Astuti et al., 2022).

Some results of studies found that The role of a nazir in waqf management is to ensure professional execution, which enables more productive waqf development and facilitates the use of modern management principles (Gunawan et al., 2022). This study provides an in-depth analysis of the Maldivian Waqf industry and its regulatory framework, offering valuable ideas to streamline and organize its Waqf regulatory framework (Ismail et al., 2023). The management of cash waqf involves the development of managerial abilities, the promotion of waqf through advertising, and the formulation of effective investment strategies with the assistance of knowledgeable individuals in all relevant sectors. It is advisable for them to exploit the adaptability inherent in Islamic law and avoid being restricted by past viewpoints (Qurrata et

al., 2021). The findings will provide valuable insights for waqf managers, contributing to the improvement of waqf institution administration and management (Bushra et al., 2022).

The two Nazir institutions are recognized as professional Nazir institutions. The three primary components that underpin the role of Nazir institutions in professionally managing waqf assets are procedural, emotional-spiritual, and honesty-trustworthiness-fairness. These requirements were accepted by both Nazir institutions. In contrast to Darunnajah, Wakaf Al Azhar actively manages waqf assets in the urban community, as evidenced by its involvement in internal community management (Intan, 2022; Sholihah & Zaenurrosyid, 2021) and crowdfunding media, which also involves the larger community it has built. Raising waqf assets is a defensive tactic that Waqf Al Azhar employs both internally and outside. This organization's management approach is aggressive on the inside and competitive on the outside (Suryana et al., 2020; Ardiyansyah & Kasdi, 2021). Nazirs are predicated on the use of defensive tactics within and competitive tactics externally for protection and oversight. Nazir, meantime, has an aggressive external strategy in addition to an internal competitive strategy for waqf reporting.

Darunnajah is using both an aggressive internal strategy and a competitive foreign plan to increase waqf assets. An aggressive

exterior approach is combined with a cautious internal strategy for Nazir's management. Nazir employs an aggressive approach outside and a competitive approach within when it comes to monitoring. Nazir employs a competitive exterior approach and an aggressive internal strategy when it comes to reporting.

CONCLUSION

The conclusions of this research are as follows that it is known that the two Nazir institutions are professional Nazir institutions. The criteria of honesty-trustworthiness-fairness, procedural and emotional-spiritual intelligence were agreed upon by both Nazir institutions as the three main aspects that support the role of Nazir institutions in managing waqf assets professionally. Compared to Darunnajah, Wakaf Al Azhar has an active role in managing waqf assets in the urban community which is reflected in the internal community and crowdfunding media which involves the wider community it has formed. The strategy carried out by Waqf Al Azhar in raising waqf assets is a defensive strategy internally and externally. In terms of management, this institution has an aggressive strategy internally and a competitive strategy externally. In terms of supervision and protection, Nazirs are based on using defensive strategies internally and competitive strategies externally. Meanwhile, in terms of waqf reporting, Nazir uses a competitive strategy

internally and an aggressive strategy externally. The strategy carried out by Darunnajah in raising waqf assets is an aggressive strategy internally and a competitive strategy externally. In terms of managing Nazir, a conservative strategy is used internally and aggressive externally. In terms of supervision, Nazir uses a competitive strategy internally and an aggressive strategy externally. Meanwhile, in terms of reporting, Nazir uses an aggressive strategy internally and a competitive strategy externally.

This research recommends to the two Nazir institutions to carry out market penetration and development, product development, and if necessary product diversification in accordance with sharia and statutory regulations. Due to its limitations, this research does not cover all aspects of waqf, especially those related to waqf product diversification. Research on waqf product diversification is needed to optimize the utilization of waqf assets from the community.

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