

## **STRATEGY OF WAQF FOR SUSTAINABLE ECONOMIC DEVELOPMENT**

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### **ABSTRACT**

This research is significant as it requires an in-depth study that combines theoretical and field analysis on the principles of Islamic economics with the distribution instruments of waqf as a means to achieve long-term community economic development in Lhokseumawe city. Given that the majority of the city's population is Muslim, the potential for waqf is substantial. The purpose of this research is to determine the impact of waqf distribution models on the long-term economic growth of the community. This is a descriptive study involving waqf management organizations, academics, government officials, and practitioners. The technique used in this research is purposive sampling, with the research subjects being waqf experts within the Shariah environment of Lhokseumawe. The approach of the waqf distribution strategy model for sustainable community economic development will be explained in this paper. The findings of this research reveal that the waqf distribution strategy model will improve living standards and drive remarkable economic growth, as well as serve as a poverty alleviation solution, in alignment with the United Nations' global Sustainable Development Goals (SDGs).

Keywords: Waqf, SDGs, Poverty, ANP

### **1. INTRODUCTION**

Islamic Sharia regulates all aspects of human life, starting from the relationship between the Creator and the creation (Jailani & Mohamad, 2019). One of the forms of worship related to wealth in approaching Allah SWT is Waqf. The practice of Waqf is of great significance to social, economic, cultural, and religious life. Therefore, Islam places the practice of Waqf as one of the highly encouraged acts of worship (Basyir, 1987). Waqf management in Indonesia has existed since the Dutch era. However, over time, the government has continued to show its attention to utilizing Waqf as an instrument of development (Damanhur, 2022). Waqf is one of the instruments in Islam to achieve the goal of Islamic economics, which is to realize a prosperous life. Muslim-majority countries such as Egypt, Saudi Arabia, Jordan, Turkey, Bangladesh, Egypt, Malaysia, and the United States have developed and implemented Waqf as one of the instruments to support various activities of the ummah and solve the ummah's problems, such as poverty (Mardani, 2016).

Waqf can be a potential economic institution if managed optimally because Waqf institutions are one of the national cultural assets from the social aspect that need attention as a support for the nation's life and dignity (Putra & Fildayanti, 2021). Therefore, the condition of Waqf in Indonesia requires extra attention, especially since Waqf in Indonesia is generally in the form of immovable objects and is not managed productively, meaning they are only used for mosques, prayer rooms, pesantren, schools, graves, etc. (Aminuddin, 2011). Waqf has more advantages compared to zakat,

infaq, and charity. Unlike zakat, infaq, and charity, Waqf, when distributed and utilized, does not deplete its essence and benefits (Muntaqo, 2015).

Indonesia is the largest Muslim-majority country in the world, with about 80% of the population being Muslim. Besides the large Muslim population, Indonesia also has the largest Waqf land area in the world (Rusydiaana & Rahayu, 2019). Currently, Waqf land in Indonesia is recorded at 4,952,525,000 square meters with 335,300 locations, of which 121,046 have not been certified as Waqf and 214,254 have been certified (*Waqf Information System* 2022). This area is almost six times the size of Singapore. With a large Muslim population and vast Waqf land area, Waqf in Indonesia has tremendous potential as an instrument for development and poverty alleviation (Fitri & Wilantoro, 2018).

The success of a country's economic development can be measured by the low poverty rate (Fuadi, 2018). A high poverty rate indicates a country's failure to address one of the community's economic issues. Poverty is a problem that often occurs in developing countries, especially in Indonesia. Therefore, discussing solutions and tackling poverty is essential in all countries (Todaro & Smith, 2006).

In Indonesia, poverty and poverty eradication remain old problems that need to be addressed, whether viewed from the economic or social perspectives or other categories of poverty based on various measures and viewpoints ( Division of Research and Studies, 2017). According to data from BPS ([www.bps.go.id](http://www.bps.go.id)), the number of people with a per capita monthly income below the poverty line in Indonesia in March 2019 was 25.14 million. In percentage terms, in March 2019, Indonesia's poverty rate was recorded at 9.41%, down from the previous year at 9.82%. Nevertheless, poverty remains an issue in Indonesia. According to BPS data in 2019, the poverty rate in Aceh was 15.01%, which increased to 15.43% in 2020, an increase of 0.42%, still lower than the national increase of 0.93 points (*Badan Pusat Statistik*, 2019).

Sustainable development (SDGs) is a program with a very long-term agenda, running until 2030, as a joint sustainable development initiative agreed upon by various heads of state at the resolution forum (UN) (Iswanaji et al., 2021). Sustainable development is a global program related to the goals of Islam. The goals and targets of sustainable development (SDGs) cannot operate and stand alone. Therefore, there needs to be integrated implementation and support from the government sector and other economic institutions to be stakeholders in realizing the sustainable development program (SDGs) together (Fiantis, 1967).

Waqf can contribute to a country's economic development, reducing government spending, equalizing income distribution, reducing poverty, and promoting economic growth (Lita, 2019). However, the potential for Waqf in Indonesia is not yet optimally utilized. Evidence of the relationship

between Waqf and support for the Sustainable Development Goals (SDGs) is the existence of Waqf Law, Law No. 41 of 2004, as a religious institution to improve community welfare and alleviate poverty. One of the SDGs' goals that aligns with the orientation of Waqf is poverty alleviation in terms of education, social, and economic aspects, which the government is still trying to find solutions for (Fiantis, 1967).

The object of this research is the Ministry of Religious Affairs in Lhokseumawe City. The Ministry of Religious Affairs in Lhokseumawe is an organization or institution responsible for recording waqf assets, established by the Aceh government. The nazhir (waqf managers) serve as the front line, tasked with collecting waqf from those who are capable and distributing it to the less fortunate in the Lhokseumawe area.

Jumlah Tanah Wakaf  
Kota Lhokseumawe - Aceh

No	Kantor Urusan Agama	Jumlah	Luas [Ha]	Sudah Sertifikat		Belum Sertifikat	
				Jumlah	Luas [Ha]	Jumlah	Luas [Ha]
1	MUJARA DUA	38	5,02	38	5,02	0	0,00
2	BANDA SAKTI	63	6,47	63	6,47	0	0,00
3	BLANG MANGAT	66	13,84	63	13,66	3	0,18
4	MUJARA SATU	1	0,15	1	0,15	0	0,00
Jumlah		168	25,48	165	25,30	3	0,18

Source: <https://siwak.kemenag.go.id>

The potential of waqf land assets in Lhokseumawe City has not yet been optimally utilized for productive purposes. According to data from the Waqf Information System (SIWAK) recorded by the Ministry of Religious Affairs in Lhokseumawe City in 2020, there are a total of 168 locations across 4 areas, with a total land area of approximately 25.48 hectares. Of these, a significant number of waqf land assets, around 165 locations, covering a total area of 25.30 hectares, have been certified, while 3 locations remain uncertified. The area with the most waqf land assets is Blang Mangat, with 66 waqf land points. However, despite the existing number of waqf land assets, neither the government nor the nazhir managing them have been able to fully maximize the productive potential of these waqf assets.

The institutions involved in this research include the Ministry of Religious Affairs, the Islamic Sharia Office, Religious Leaders of Lhokseumawe, the Regional House of Representatives of Lhokseumawe City, and Academics from IAIN Lhokseumawe. This research is crucial to identify the problems related to the distribution of waqf, particularly with regard to the nazhir and the Ministry of Religious Affairs in Lhokseumawe, which represents the nazhir in the recording of waqf assets.

## 2. LITERATURE REVIEW

### 2.1. Waqf

Waqf, linguistically, comes from the Arabic word Waqfa. The root word Waqfa means to restrain, stop, remain stationary, or stand firm. The word Waqfa-yaqifu-waqfan is synonymous with habasa-yahbisu-tahbisan (to restrain) (Nurbayani, 2020). In Arabic, Waqf implies restraining property from being transferred or sold. In other words, Waqf is the act of giving land to the poor to be held, as the ownership is retained by another, similar to restraining livestock, land, or any other property (Fitriyani, 2016). The phenomenon of waqf is a significant aspect of Islamic civilization, as demonstrated by the Prophet Muhammad (PBUH) who established the Nabawi Mosque on waqf land owned by him, followed by several actions of the Companions who allocated properties such as date orchards, wells, and houses in the form of waqf (Abdul-Majeed Alaro & Alalubosa, 2019).

According to Mundzir Qahaf, Waqf is the act of donating property or productive assets, removing them from personal control, and channeling their benefits in accordance with the specific objectives of the waqf, whether for individual, community, religious, or public purposes. Al-Minawi defines Waqf as: "Restraining owned property and channeling its benefits while preserving the original asset and its permanence, given by philanthropists or the general public, except for sinful assets, purely for the sake of drawing closer to Allah." In Islamic legal terminology, Waqf is defined as an act of withholding from the use and transfer of an asset, where one can benefit from or use its proceeds for charitable purposes, as long as the asset remains intact (Selasi, 2021).

Imam Ghazali was the first to discuss the Maqashid Shariah of waqf (At-Thausy, n.d.), although earlier scholars used the term mashlahah waqf. Sheikh Muhammad Dhahir Ibn 'Ashur stated that when waqf is discussed within the framework of Maqashid Shariah, its scope expands to encompass all aspects of the legislation concerning human life (Ibn, n.d.). During the pre-Islamic period (Jahiliyah), the disbelievers of Mecca never engaged in waqf activities; they never endowed houses or land, as noted by Imam Shafi'i. For this reason, Shafi'i scholars elaborated on the meaning of waqf, as conveyed by Khatib Syarbainy, as follows (Syarbainy, n.d.):

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ

Meaning: "You will never attain perfect righteousness until you spend [in the way of Allah] from that which you love. And whatever you spend, indeed, Allah is Knowing of it" Ali-Imran ayat 92.

In the Tafsir Al-Baghawi, which follows the Shafi'i school of thought, it is mentioned that Allah's statement in Surah Ali-Imran (92), serves as the initial foundation for the legislation of waqf during the time of the Prophet Muhammad, as stated in the following verse from Allah:

*“You will never attain perfect righteousness until you spend (in the way of Allah) from that which you love. And whatever you spend, indeed, Allah knows of it”*

Imam Al-Baghawi, in his Tafsir, mentions a Hadith narrated by Anas bin Malik: When Abu Talhah heard this verse, he immediately approached the Prophet Muhammad (PBUH) and offered the Bairuha garden, which contained 600 date palms, as charity. This garden was the best property owned by Zaid bin Sahl, another name for Abu Talhah. At that moment, the Prophet said, "This is a blessed property" (Al-Baghawi, n.d.).

Waqf is also explained in Law No. 41 of 2004 on Waqf, as outlined in the Supplement to the State Gazette of the Republic of Indonesia No. 4459. In the general explanation, it is mentioned that one of the strategic steps to improve public welfare is to enhance the role of waqf as a religious institution that not only aims to provide various facilities for worship and social services but also possesses economic power with the potential, among others, to advance public welfare. Therefore, its utilization needs to be developed in accordance with Shariah principles (Sofyan Hasan, 2021).

Furthermore, a real obstacle to the development of waqf in Indonesia has been the existence of nazhir (managers) of waqf who remain traditional (Anggara, 2019). This is due to the strong adherence of the majority of Muslims to stagnant views on waqf. The low quality of human resources among waqf nazhir and their weak commitment further complicates the state of waqf in the country. Yet, the presence of nazhir, who are entrusted with the management and distribution of waqf assets, is extremely important.

## 2.2. The Sustainable Development Goals

The Sustainable Development Goals (SDGs) have become part of the global indicators and standards used by UN member states in their national development strategic plans. At the national level, SDG indicators have been recognized as important standards for governments of each country and their stakeholders, as well as for industry entrepreneurs, multinational companies, small and medium-sized enterprises, and community leaders to conduct their respective businesses. However, the greatest challenge lies in how this agenda can be accommodated and implemented within local values (Affandi et al., 2020). The private sector, businesses, and companies are crucial for realizing the agenda that aims to transform the world by 2030 for the SDGs. With this, we can say that the SDGs have become a

primary focus of locally embedded and sustainable economic development to confront and address the universal movements of capitalism and growth.

Development is not an end in itself but merely a tool in the process of reducing poverty and decreasing income distribution inequality. If high economic growth is not followed by an equitable distribution of the benefits of development to all segments of society, it will be of no use in reducing income inequality (Damanhur & Nurainiah, 2016).

Based on this explanation, the researcher is interested in studying and identifying a waqf distribution strategy for sustainable community economic development that can contribute to the successful achievement of sustainable development goals in line with the objectives of Islamic economics, which is to achieve prosperity.

### 2.3. Analytic Network Process

Analytic Network Process (ANP) is a method capable of representing the level of importance (priority) of various parties or elements by considering the interrelationships between different objects (Ascarya, 2005). ANP is also a mathematical theory that can analyze influences using assumption-based approaches to solve complex problems. This method is applied by addressing problem complexity through a synthesis decomposition that incorporates a prioritization scale, ultimately yielding the most significant priority influences.

The ANP method is designed to tackle complex issues by structuring complexity hierarchically into homogeneous clusters of factors (Tanjung & Devi, 2013). This method is used in solving problems by considering the adjustment of problem complexity through synthesis decomposition, accompanied by a prioritization scale that results in the greatest impact. Decision-making in the application of the ANP method involves consideration and validation based on empirical experience (Saaty, 2006).

## 3. METHODOLOGY

The method used in this research is a descriptive qualitative method with a quantitative approach. The descriptive qualitative method is used to build a concrete analysis of the waqf distribution conditions in Lhokseumawe City and to determine strategic steps for improving waqf distribution in relation to the SDGs. Descriptive qualitative methods also aim to provide an overview of a specific group or category regarding the waqf distribution model, conducted through literature studies to obtain information from primary sources. Meanwhile, quantitative research involves values of changes that can be expressed in numbers (scoring). The quantitative approach aims to provide numerical insights

from the cluster decomposition on the waqf distribution policy model concerning the SDGs using the ANP (Analytic Network Process) method with the “*Super Decision*” software.

#### 4. RESULT AND DISCUSSION

Based on the methodology used, namely the Analytic Network Process (ANP), to assess the priority scale according to experts from the Ministry of Religious Affairs, the Islamic Sharia Office, the Regional House of Representatives of Lhokseumawe City, the Ulama Consultative Council, and Academics. Respondents have differing opinions on priority issues, solutions, and strategies for waqf distribution related to sustainable community economic development in Lhokseumawe City. Therefore, after obtaining the priorities from each respondent, the average value is calculated to determine the priority ranking for all respondents. The average priority values for all respondents can be seen from the geometric mean results in the following table:

Table 1. Geometric Mean Results of Respondents on Waqf Distribution Strategies

<b>ASPECT</b>	<i>Geometric mean</i>
1. NAZHIR	0.028124
2. GOVERNMENT	0.038031
3. COMMUNITY	0.058845
<b>NAZHIR PROBLEMS</b>	
1. nazhir competence	0.025404
2. nazhir professionalism	0.022042
3. nazhir not a primary profession	0.025404
4. use of SIWAK	0.018761
5. nazhir managerial ability	0.033389
<b>GOVERNMENT PROBLEMS</b>	
1. supportive waqf regulations	0.020705
2. costs for waqf certification	0.030881
3. government efforts to make waqf an economic resource	0.011652
4. nazhir SOP	0.030881
5. infrastructure and funding assistance	0.030881
<b>COMMUNITY PROBLEMS</b>	
1. knowledge about waqf	0.045296
2. coordination between waqif and heirs	0.019825
3. waqf literacy for the community	0.011940
4. waqf socialization to the community	0.028307

5. community economic empowerment	0.019632
<b>NAZHIR SOLUTIONS</b>	
1. conducting nazhir training and mentoring	0.033430
2. selecting nazhir according to expertise	0.019584
3. designing comprehensive waqf management plans	0.032598
4. issuing nazhir certificates	0.019877
5. regularly updating the SIWAK database	0.019511
<b>GOVERNMENT SOLUTIONS</b>	
1. optimizing the functions and roles of BWI	0.033436
2. involving waqf as part of government fiscal policy	0.019390
3. providing guidelines and oversight for waqf management	0.032912
4. waiving costs for waqf land certification	0.019631
5. increasing funding and infrastructure allocation	0.019631
<b>COMMUNITY SOLUTIONS</b>	
1. socialization on the importance of waqf	0.028199
2. formalizing waqf transfers with official documentation	0.017243
3. incorporating waqf into educational curricula	0.017135
4. managing waqf productively	0.042044
5. collaborating with BAZ and LAZ	0.020378
<b>STRATEGIES</b>	
1. synergy and collaboration among institutions	0.017599
2. comprehensive socialization and education to all stakeholders	0.029915
3. optimizing existing resources	0.029971
4. intensive and sustainable nazhir training and mentoring	0.029377
5. waqf allocated for economic empowerment	0.018138

Source: Data processed with Super Decision (2022)

In this study, the results of the cluster synthesis of sub-strategies will be presented to understand the strategies for waqf distribution related to sustainable community economic development. Based on data processed through Super Decision Software, priority strategies have been obtained according to the opinions of all respondents, as shown in the following image:



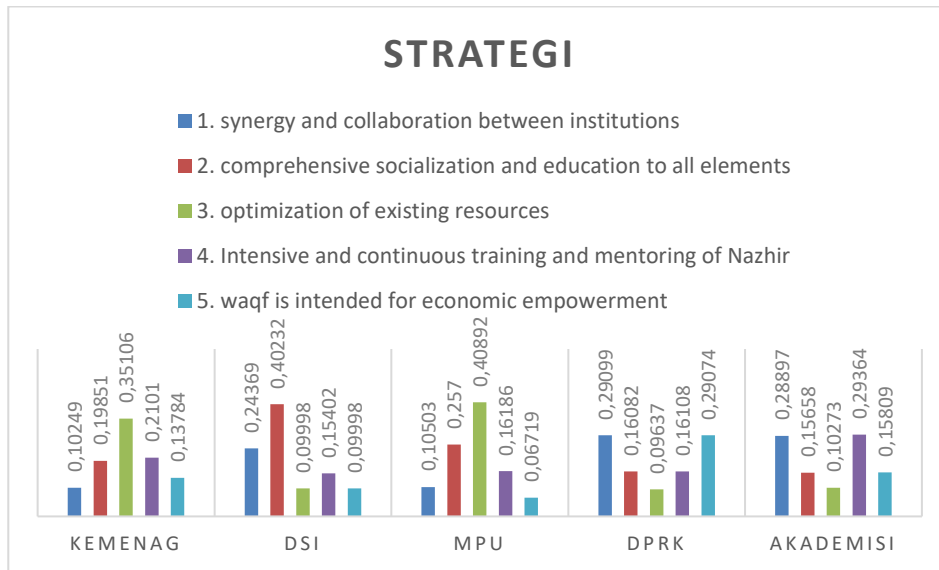


Figure 1. Total Waqf Land in Lhokseumawe City  
 (Source: Data processed using Super Decision software (2022))

According to the combined opinions of the respondents, the highest-priority strategy for waqf distribution related to sustainable community economic development is the optimization of existing resources, accounting for 41%. Two respondents agree that the priority for optimization should be on utilizing existing waqf resources or assets, such as land, buildings, and mosques. This involves making the land productive by developing it into markets or other economic activities to advance the economy. Buildings designated for waqf should be utilized as effectively as possible, with no vacant or unused structures. Mosque lands should be activated to support programs, enrich the mosque with mosque-based economic activities. Utilizing existing resources should be a priority over seeking and managing resources whose waqf status is still under debate.

Following this, the next priority is the dissemination and education to all stakeholders, accounting for 40%. This strategy or policy is designed to address community issues such as the low level of public knowledge about waqf, and to support nazhir for better management. The least prioritized strategy is waqf allocated for economic empowerment, at 7%. It is essential for nazhir to manage waqf productively and to expand waqf extensively so that its benefits can be experienced by the entire community.

## 5. CONCLUSIONS

The aspects that are prioritized in determining the waqf distribution strategy for sustainable community economic development in Lhokseumawe City are the community aspect at 58%, followed by the nazhir aspect at 52%. The rate agreement or consensus value is 37%. In the strategy for waqf distribution related to sustainable community economic development in Lhokseumawe City, several issues are identified: for nazhir, the priority issue is nazhir competence at 40%; for the government, the priority issue is supportive waqf regulations at 45%; and for the community, the priority issue is knowledge about waqf at 40%.

The solutions proposed for the waqf distribution strategy for sustainable community economic development in Lhokseumawe City are: for nazhir, the priority solution is to provide guidance and support to nazhir at 40%; for the government, the priority solution is to optimize the functions and roles of the BWI (Waqf Board) at 36%; and for the community, the priority solution is to manage waqf productively at 36%. The most prioritized alternative in determining the waqf distribution strategy for sustainable community economic development in Lhokseumawe City is the optimization of existing resources at 41%, followed by dissemination and education to all stakeholders at 40%, with the least priority being waqf allocated for economic empowerment at 7%

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