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The Productive Waqf Impact upon Pesantrens' Self-Sufficiency: A Comparative Study of Pondok Modern Tazakka Batang and Pondok Pesantren Modern Sulthon Auliya Jakarta

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Abstract: *This research is aimed at assessing the implementation of a productive waqf program aiming at empowering Pondok Pesantren towards a self-sufficient educational institution. Research is conducted at Pondok Modern Tazakka Batang Central Java and Pondok Pesantren Modern Sulthon Auliya East Jakarta. To identify the impact of productive waqf on pesantrens' self-sufficiency, a comparative study is conducted. The data-collection method used in this study is by distributing questionnaires and conducting direct, in-depth and indirect interviews with key stakeholders connected to waqf management at the Pondok pesantren to study the implementation of a productive waqf scheme for self-sufficient funding and to provide the reliable and affordable cost for qualified and modern education. The study finds that (1) Pondok Modern Tazakka Batang is more self-sufficient than Pondok Pesantren Modern Sulthon Auliya Jakarta since the former implements a productive waqf scheme successfully, permanency of fund source to support the operational costs and expand, infrastructure, and better welfare of teachers staff.*

Key Words: Productive waqf, Pondok Modern Tazakka Batang, Pondok Pesantren Modern Sulthon Auliya Jakarta, Self-Sufficiency

Introduction

Pondoks or *Pondok Pesantrens* are recognized as informal educational institutions, as well as private educational institutions in their nature characterised by constraints in funding and learning resources. The Indonesian government is unable to fund all *pondok pesantrens* that spread all over Indonesia (Nuriz, M. Adib Fuadi, 2015). According to Balitbang Diklat Kemenag, there were 14,656 pesantrens in 2003–2004 which doubled to 28,961 in 2014–2015, while Indonesia has more than 260 million Muslim population (Worldbank.org, 2017).

The implementation of a productive *waqf* program should be able to give *pondok pesantrens* the solution and alternative towards self-sufficient educational institutions. While many other *pesantrens* close down or collapse under capital resources issues,

still some other *pesantrens* provide modern, luxurious services and facilities that fulfill the demand of cost of education by charging expensive tuition fees to the students.

The *waqf* utilization to empower boarding schools is based on Republic of Indonesia Government Regulation Number 42 of 2006 which mentions that *waqf* is a legal act of *waqf* to separate and/or surrender a portion of someone's property to be used forever or for a certain period of time in accordance with his interests for the purposes of worship and/or public welfare according to Sharia.

To prove the impact of productive *waqf* on *pesantrens'* self-sufficiency, a comparative study of both Pondok Modern Tazakka Batang Central Java and Pondok Pesantren Modern Sulthon Auliya East Jakarta is conducted by the author.

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Both *pondok pesantrens* are then compared. Pondok Modern Tazakka represents *pondok pesantrens* that have greater self-sufficiency through the implementation of productive *waqf*, while Sulthon Auliya Boarding School represents *pondok pesantrens* that have less self-sufficiency due to its absence of productive *waqf* implementation but are greatly dependent on outsider investors' financing.

Conceptual Framework

Differences between Investment and *Waqf*

Conventional investment is known as an investment that is the current commitment of money or other resources in the expectation of reaping future benefits. Investment can come from the real and financial assets. The real assets of the economy: the land, buildings, machines, and knowledge that can be used to produce goods and services. In contrast to real assets are

financial assets such as stocks and bonds. Such securities are no more than sheets of paper or, more likely, computer entries, and they do not contribute directly to the productive capacity of the economy. Instead, these assets are the means by which individuals in well-developed economies hold their claims on real assets. Financial assets are claims to the income generated by real assets. This kind of common investment is characterized by (1) profit-oriented, (2) material aspects, (3) time value of money, (4) capital sharing, (5) specific time adjustment, (6) freedom in economic activities, (7) positive methodology, and (8) interest/usury (Bodie, Kane, and Marcus, 2009, p. 1-2).

The conceptual framework of *waqf* is characterized by (1) nonprofit-oriented, (2) social services purposes, (3) economic value time, (4) profit and loss sharing, (5) forever and unlimited time, (6) limited economic activities, (7) normative and positive methodologies, and (8) no interest/usury.

Table 1. Conceptual Framework

Conceptual Framework: <i>Waqf</i> ns an Investment Mechanism			
1.	Profit-oriented	1.	Nonprofit-oriented
2.	Material aspect	2.	Social service purpose, spiritual aspect
3.	Time value of Money	3.	Economic value time
4.	Capital Sharing	4.	Profit and loss sharing
5.	Specific Time Adjustment	5.	Forever and unlimited time.
6.	Freedom in Economic Activities	6.	Limited economic activities
7.	Positive Methodology	7.	Normative and positive methodologies (no usury)
8.	Interest /Usury involvement		

Ref: Askari, Hossien, Zamir Iqbal, dan Abbas Mirakhor, 2015. *Introduction to Islamic Economics: Theory and Application*. Singapore: John Wiley & Sons

Pondok Pesantren's Productive *Waqf* Management

Waqf is an instrument that plays a big role in the development of the Islamic economy in particular and can make the national economy healthy in general. The existence of *waqf* is very beneficial in terms of education, society and economy. However, the management was felt to be still unsatisfactory due to the narrow understanding of the community about *waqf* and the many professional *waqf* managers. The majority of *waqf* property is only used for things that are religious, such as the construction of mosques and *mushallas*. Therefore, a re-interpretation of *waqf* is needed so that it has meaning and scope that is more relevant to the conditions faced by the community. Some *waqf* problems that arise in the field include:

First, understanding of the use of *waqf* property and understanding of *waqf* objects are still narrow. There are still many people who understand *waqf* is only limited to land and buildings, whereas *waqf* can

also be in the form of money, vehicles, rental rights and others.

Second, managers are still traditional and tend to be consumptive. Management and development of productive *waqf* cannot be separated from the role of *waqf nazhir*; whether or not the productive *waqf* is determined depends on how the *nazhir waqf* is in managing it, even though the *mujtahids* do not include this *nazhir* in the endowments but the *ulama* have agreed to make *nazhir* in their endowments. This is one of the important points in the management and development of *waqf* in Indonesia ([Departemen Agama RI, 2006: 103](#)).

Waqf Management Success Factors

In the management of the land, *waqf* needed good governance. *Waqf* management is the process of doing planning, organizing, leadership, and monitoring various businesses from *Nazhir*; then using all the resources of the organization to achieve the target. Therefore, every manager of *waqf* or *Nazhir* must

conduct all four functions in the organization so that the result is a systematic unity (Rozalinda 2015).

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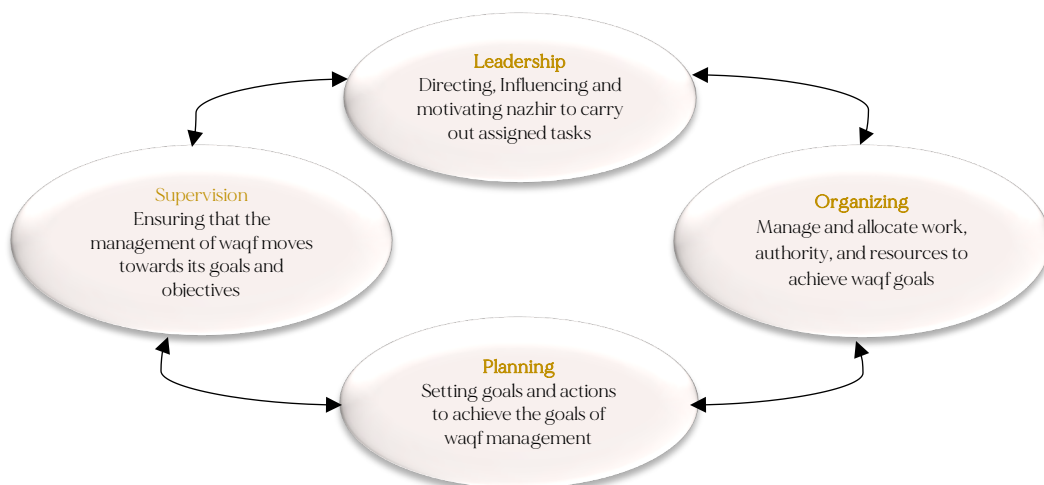


Figure 1: The Interactive Process of Waqf Management

In addition to management functions, other factors that affect the management of *waqf* are the following (Zacky Hamzah: 2016):

1. Human resources: Factor that affects the management of *waqf* in human resources that concern in this research is *nazhir* professionalism, understanding of *wakif* and managerial ability *nazhir*.
2. Institution: Factors affecting the management of *waqf* are BWI, the role of the foundation

administrators.

3. Government: Factors affecting *waqf* management in the government are regulations for the implementation of *waqf* productive, government supervision and the legalization of *waqf* land
4. The Geographic: factors affecting *waqf* management in geography are strategic locations, land structures and accessibility.

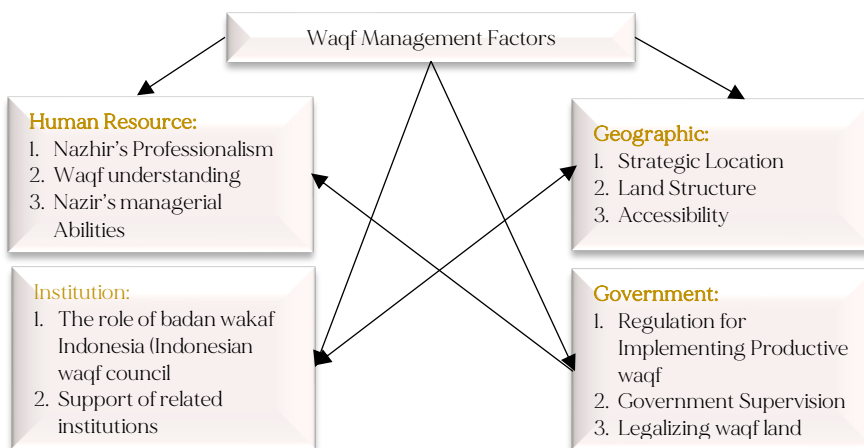


Figure 2: Waqf Management Relationship Factor

Research Method

This research uses a combination method (Vicki Clark & John Creswell, 2008) of qualitative and quantitative research approaches which include qualitative and

quantitative data collection, analysis, viewpoints and techniques. The researcher applies qualitative methods to help explain quantitative findings based on the model postulated (Vicki Clark & John Creswell, 2008).

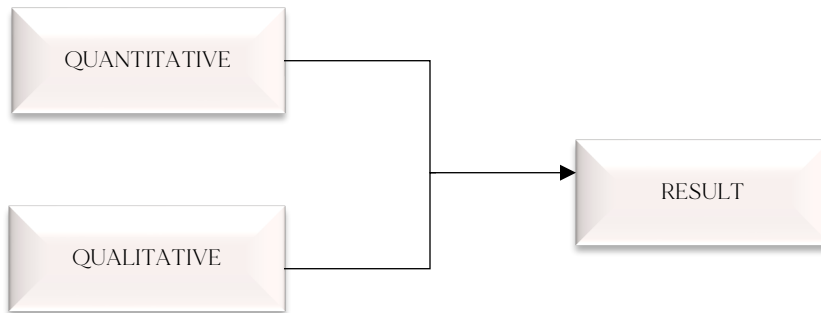


Figure 3: Method of Research

Quantitative Research Method

Quantitative research is applied because of the reliance on the collection of numerical data (Johnson & Christensen, 1988). The researcher uses this research method because she would like to assess and measure the effectiveness of *waqf* based on the financial report of the *Pondok pesantren* that relies on the collection of numerical data, therefore the choice of traditional approach or quantitative research. Thus, the researcher will explore and understand this method whose data can be measured.

Qualitative Research Method

Furthermore, the researcher is still in need of qualitative research to help explain quantitative findings in order to make the result more convincing. The researcher will not make any treatment as he or she uses the perspective of data sources (Sugiyono, 2012).

Research Participant

Since the researcher applied a mixed method, he became an independent researcher with a set of instruments during doing quantitative research (Goodwin et al., 1996). However, the researcher will also become an essential part of the measurement and data-collection experience when doing qualitative research. According to Spradley (1979), in Sugiyono's, qualitative research does not use the term *population*. It is named as "*social situation*" instead. This consists of three elements: place, actors, and activity that interact synergistically. This social situation can be stated as the object of research aiming

at knowing "what's happening" inside it. In this case, the place of the social situation is *Pondok Modern Tazakka* and compare to *Sulthon Auliya* Boarding School.

Data Collection

In this research, the researcher uses a survey method using questionnaires and interviews in order to collect the data. I distributed a questionnaire and to the selected *santri*, parents, and teacher also board of the *Pondok pesantren*. In quantitative research, it is very important to have careful planning of each step (Punch, 2003). I conducted an in-depth interview as the qualitative method which was aimed at explaining quantitative results. An in-depth interview is a qualitative method that requires an intensive interview aimed at exploring the particular idea, program, or situation of the interviewee (Boyce & Neale, 2006). Furthermore, it allows the researcher to collect the data directly from the participants (Showkat & Parveen, 2017) which offers a complete picture of what is happening in the program and the reason behind it (Boyce & Neale, 2006). This means that he is going to collect the data from primary source non-participant observation. In-depth interview structured interviews are conducted by phone, face to face, and mobile recorder with the Chairman of IBS, teacher, students, and students' parents. Deductive descriptive using *Maqasid Syariah* analyses; *Dururiyah*, *Haajiyah*, *Tahsiniyah*. Quantitative data were also collected, which include finance data in financial data on *waqf* productive management, number of students, operational cost and expenditure, also income from student tuition fees. The data collection in Shulthon

Auliya Boarding School was conducted in four days starting on 26th September 2019. Interviews were conducted with several key figures from the initiators of the foundation and *Pondok pesantren*, K.H. Irvan Jusuf, H. Muhammad Taufiq Darmasyah, MBA, the headmaster H. Rudy Fatchurrochman, ST., M.Pd.,

Pudjo Subrata as the coordinator of Pamong, or the chief of Boarding to Mr. Indra Maulana, S.Psi., Psi. as the Human resource manager, teachers and students. The interview in Tazakka *Pondok pesantren*, was conducted from 20th October 2019 until 25th October 2019.

Table 2. Respondents of School in the two-boarding school

No	Boarding School	Headmaster and Vice headmaster	Human Resources	Financial Division	Teacher	Parent	Student
	<i>Sulthon Aulia Pondok pesantren</i>	3	1	1	10	10	15
No	Boarding School	Founder and Chairman	Treasurer	Director of Waqf	Director of LAZES	Teacher	Student
	<i>Pondok Modern Taiakka</i>	3	1	1	1	10	15

Data Analysis

For the data analysis, the researcher will process the data using descriptive analysis. After that, the data will be interpreted according to the findings. The result of quantitative findings in the financial reports will be supported by the qualitative findings from an in-depth interview in order to support the analysis.

Data were collected using questionnaires, in-depth interviews, and phone calls and all data input was stored in data entry templates in Excel: for analyses using qualitative and descriptive analysis approaches using deductive descriptive.

Based on Lincoln and Guba (1985), prolonged engagement requires the researcher to invest his or her time in becoming familiar with the setting or context. It also includes long-lasting engagement with participants in the field. Furthermore, they explained that persistent observation is to identify the characteristics and elements that are most relevant to the issue studied. Meanwhile, triangulation means using different data sources, investigators, and methods of data collection. After that, the researcher checks the data to research participants from whom we obtained the data. According to the explanation above, the researcher tried to show the recordings or other documents obtained during conducting the qualitative research in order to prove her work. The evidences are attached to this research.

Results & Findings

Management of Waqfat Pondok Modern Tazakka

In an effort to develop the *Pondok Modern Tazakka*, it implemented a variety of strategies. In this case, known as 3 (three) strategies, namely among others:

- Physical building. Seek to procure educational facilities and infrastructure such as dormitories, classrooms, MCK, *santri* kitchens, research laboratories, sports venues, libraries, offices, and so forth.
- Building human resources. Trying to carry out the regeneration process by sending the cadres of *Pondok Modern Tazakka* to domestic and overseas tertiary institutions; endorse the spirit and soul of service and develop Islamic and scientific insights in the cadres.

Management of Common Investment at the Sulthon Auliya Boarding School

Sulthon Aulia Boarding School burdens fees on its students amounting to Rp. 3,500,000 until Rp.4,000,000 per month or at least as much as Rp. 42,000,000.00 for each year. These costs are for food, laundry, dormitory and tuition fees. This means that in one month, the total income of the *Sulthon Aulia* Boarding School which came from students' tuition fees, was Rp. 1,050,000,000. Whereas routine operational needs must be spent for purposes, such as teachers' honorarium, electricity, water, telephone, student meals, internet and so on. By relying on funding from students' tuition fees, the burden that students must pay becomes greater, amounting to Rp. 3,500,000.

Implementation of Waqf Management for Tazakka Modern Boarding School Independent Self Sufficient Financial

The development of *Pondok Modern Tazakka* supported by empowering *waqf* in the context of developing physical facilities. So the cost of *santri*

contributions / SPP *santri* is only for financing student learning activities. While the development of physical facilities in support through productive *waqf* movements. In managing *waqf*, Kyai Anang as the Chairman and founder of the *Pondok* gives key principles, namely trust and ideals. As in his quote, "The keywords for managing *waqf* that are applied at *Tazakka* Modern Bording School are two words: AMANAH and GOALS. Some are trustworthy but do not have ideals/ goals. There are those who have ideals/goals but are not trustful."

Referring to data on the development of the number of students of *Pondok Modern Tazakka* as shown in Table I. where the number of students in 2019 was 543 students. Where are the monthly student fees paid of Rp. 850,000 consisting of a tuition fee of Rp. 500,000 and a meal fee of Rp. 350,000, then the total revenue from the monthly cost of *santri* is Rp. 461,550,000,- This revenue was used to finance the operations of the *Pondok* which consisted of electricity, telephone, running water, internet, guest banquet costs, as well as teacher salaries totalling 100 people and 50 employees.

Table 3. Calculation of Cash Flow Monthly Operational Cost

No	Description	Nominal (Rp)	
A	SPP Admission/tuition fees	461.000.000,-	
B	Routine Expenses		
	1. Electricity fees		18.000.000.
	2. PDAM Cost		6.000.000.
	3. Telephone charges		4.000.000.
	4. Cost of Internet		2.000.000.
	5. Ihsan Cost (teacher salary 100 persons)		350.000.000.
	6. Staff Salary (50 person)		175.000.000.
	7. Guest Banquet Fees		15.000.000.
	8. Cost of eating for students		162.900.000.-
C	Total	461.000.000,-	732.900.000.-
	Saldo Minus		272.900.000.-

Referring to *Tazakka's* Modern Boarding School monthly financial cash flow calculation data, if it only relies on the receipt of tuition fees paid by students, there will be a deficit of Rp.272,900,000, - so by empowering the independence of the boarding school through productive endowments and charity programs run by *Pondok Modern Tazakka* is able to cover the lack of operational costs that must be incurred routinely.

As a comparative data, *Sulthon Aulia* Boarding School is located at JL Batu Tumbuh I. Radar Selatan, Jaticepaka, Kec. Pondokgede, Bekasi City, West Java Province, with a number of students, around 300

people. Where is the fee that must be paid by students in the amount of Rp. 3,500,000 per month or as much as Rp. 42,000,000.00 for each year. These costs are for food, laundry, dormitory and tuition fees. This means that in one month, the total income of the *Sulthon Aulia* Boarding School which came from students' tuition fees, was Rp. 1,050,000,000. Whereas routine operational needs must be spent for purposes, such as teachers' honorarium, electricity, water, telephone, student meals, internet and so on. By relying on funding from students' tuition fees, the burden that students must pay becomes greater, namely Rp. 3,500,000. As a comparison, the monthly tuition fee at *Pondok Modern Tazakka* is only Rp.850,000.

Table 4. Comparison of Pondok Financing between Self Financing and Funding from Tuition SPP students

No	Description	<i>Pondok Modern Tazakka</i>	<i>Sulthon Aulia</i> Boarding School
1	Financing Resources	<ul style="list-style-type: none"> ▪ SPP <i>Santri</i> (education fee) ▪ Lazis ▪ Produktive <i>waqf</i> ▪ Benefits of Charitable Ventures 	Only from tuition SPP <i>Santri</i>
2	Tuition fee per month	Rp 850.000,-	Rp. 3.500.000,-
3	Teacher's Honor	Rp 3.500.000	Rp 3.500.000-Rp 4.000.000
4	Facilities of Guru	<ul style="list-style-type: none"> ▪ Housing ▪ BPJS 	BPJS

No	Description	Pondok Modern Tazakka	Sulthon Aulia Boarding School
		■ Education Scholarship	
5	Number of students in 2019	543 <i>santri</i>	300 <i>santri</i>
6	Number of lecturers	100 <i>orang</i>	27 <i>orang</i>

Empowerment of *waqf*'s also intended to improve the quality of cadres/*santri* students who are given a scholarship program whose funds are sourced from

cash *waqf* programs or endowments of benefits so that the boarding school is able to send its students to further study in various levels of education.

Table 5. Continuing Regeneration through Productive *Waqf* Scholarship

No	Name	Level	University/Perguruan Tinggi
1	Anang Rikza Masyhadi	S3	Zues Canal University Mesir
2	Oyong Shufyan	S3	Zues Canal University Mesir
3	Anizar Masyhadi	S2	Zues Canal University Mesir
4	Subhi Mahmasanni	S2	UIN Wali Songo-Semarang
5	Amin Khoiril Abdin	S2	UIN Wali Songo-Semarang
6	Doni Setyadi	S2	UIN Wali Songo-Semarang
7	Henri Nur Rahmad	S2	IAIN Pekalongan
8	M. Ali Ramdani,	S2	IAIN Pekalongan
9	Edi Buana	S2	IAIN Pekalongan
10	Alam Mahardika	S2	IAIN Pekalongan
11	Ahmad Furqon	S2	IAIN Pekalongan
12	Ardi Pramana	S2	Universitas Zaituna-Tunisia
13	M. Khaffudin,	S1	Universitas Al Azhar Cairo-Mesir
14	Zaki Mubarak	S1	Universitas Al Azhar Cairo-Mesir
15	Akhmad Khoiril Umam	S1	UNIDA, Gontor -Ponorogo
16	Fariz Izda Iskandar	S1	UNIDA, Gontor -Ponorogo
17	Rahul Akbar	S1	UNIDA, Gontor -Ponorogo
18	Leutin Syafira Aulia	S1	UNIDA, Gontor -Ponorogo
19	At Metha Lansmigi	S1	STIKES Pekajangan
20	Fauzis	S1	IAIN Pekalongan
21	Vina Zahrotul Hidayat	S1	UII-Yogyakarta

The use of productive *waqf* programs is also intended to improve the welfare of the boarding school teachers/teaching staff. This is done through a housing assistance service program for teachers. So the teacher is helped by the housing problem. In an effort to continue education and teaching in the boarding school, the teacher must be in boarding schools. This is the application of the Tri Center system that was

carried out at *Pondok Modern Tazakka* education, namely; schools, houses and communities must be integrated in the boarding school environment.

The Teacher Housing Program was started since 2015 with the construction of 2 housing units for *waqf* from Ms. Rosida from Pekalongan worth Rp.180 million. Until now *Pondok Modern Tazakka* already has several houses consisting of:

Table 6. Residential Data of *Pondok Modern Tazakka*

No	Location	Total
1.	Batang	2 Units
2.	Boarding School Complex	8 Units
3.	Around the Boarding School	30 Units

In the context of the development of *Tazakka* Modern Cottage, the development of *Tazakka* University is

currently being planned, which will begin construction in 2020 until 2025.



Figure 4: Master Plan for Development of Tazakka University

Tabel 7. Comparison Pondok pesantren: Implemented Waqf and Not

Comparison Pondok pesantren: Implemented Waqf and Those Whom Not	
Tazaqqa IBS	Sulthon Auliya IBS
Self sufficient fund	Limited source of fund
Cheaper cost of education	Expensive cost of education
Permanent source of fund	No permanent source of fund
Transparent management	Closed management
Professional business management	No business experiences no business institution
Greater chance to expand and advance the institution	Limited chance to expand and advance
Alternative source of fund	No alternative source of fund
More trust from the society	Less trust from the society
Better welfare for staff IBS	Less welfare for staff IBS
	The ROI must be Calculated

The concept of the Islamic *pesantren* developed by *Pondok Modern Tazakka* has grown in terms of creativity and inspiration for other educational institutions of *pesantren*. Currently, *Pondok Modern Tazakka* is developing an independent and modern education system by continuing to prepare superior human resources with financial adequacy. To support the program, *Pondok Modern Tazakka* encouraged the program fundraising of ZISWAF (Zakat, Infaq and *Waqf*) as a pillar of the economy of boarding schools. In this case, *Pondok Modern Tazakka* has its own way of raising the ZISWAF funds with a neat strategy that is done as follows:

Discussion

Productive *Waqf* Development: the *Maqashid Shari'ah* Perspective

The benefit in Islamic law is commonly called *maslahah-mursalah*, the benefit is the main principle in

Islamic law. The problems are the absolutes of benefit, the benefit wherein the *shari'ah* does not prescribe the law to realize the benefit, but there is also no proof that shows its acknowledgment or cancellation. Absolute because it is not bound by the argument that admits it or the argument that invalidates it. This definition explains that the formation of law is intended to realize the benefit of humanity, meaning that it aims to bring profit and reject harm and eliminate objections from them. According to the writer *Maqashid Shari'ah* or *maslahat* has two positions, namely:

- *Maslahat* as one source of law, especially in matters not explained in the text. *Maslahat* becomes very important because the provisions of fiqh related to *shari'ah* business which is not explained in the *Al-Qur'an* and *Hadith* are, therefore, the arguments of the *maslahat* such as *maslahat* merits, *sad dzarai'*, *urf* and so forth are important legal sources.

- *Maslahat* is a legal target, so every result of *ijtihad* and *sharia* law must be ensured to meet the aspects of human benefit and benefit. Like the construction of classrooms and *Tazakka* classrooms, it is able to help the community in meeting aspects of human benefit and benefit. Both in terms of religion, soul, reason, wealth and tradition.

Dharuriyah

Namely, the benefit that is needed in human life in the world and the hereafter. This benefit is related to five basic needs, which are called *kulliyat al-khamsah*, namely; (1) preserving religion, (2) nurturing the soul, (3) maintaining reason, (4) maintaining offspring, and (5) maintaining property. Everything that is incompatible with the five main elements above is contrary to the aim of *syara'/syaria'*. Therefore, such actions are strictly forbidden in religion. God forbids apostasy in order to preserve religion. Killing is forbidden to preserve lives.

Hajiyah

If seen in the development of productive endowments, the importance of developing productive endowments such as building teacher housing, classrooms and medical center rooms is a priority in the management of endowments. Which benefit is more obtained by the community than *waqf* management that is not developed productively? In the development carried out in this productive *waqf* pilot project is a big responsibility in managing and carrying out their respective obligations in maintaining the preservation of endowments. With the existence of the *waqf* land which has been managed in such a way that it becomes productive *waqf* such as *Tazakko* or *Tazakka* Medical Center, it certainly helps to maintain and maintain basic human needs, in the sense that if there is someone who gives up some of their assets, surely there will be someone who is responsible for carrying out the mandate and there is an allotment of the endowments as well.

Tahsiniyyah

That is the complementary benefit (complementary) in the form of flexibility that can provide added value to the previous benefit. Needs in this context need to be met in order to provide perfection and beauty for

human life. For example, it is recommended to eat nutritious, neatly dressed, carry out circumcision services, and so on. If viewed from the form of management, both productive *waqf* space to build teacher housing, classrooms and medical center rooms have run many ways to perfect their obligations as an administrator *waqf* and professionalism, as well as from developing *waqf* assets which only started with land or vacant land and then established it.

Making a Good Use of Waqf by Varying Waqf Forms

In the context of the construction of *Pondok Modern Tazakka*, *Kiai* Anang made a product (variety) of *waqf* to explore deeper and broader the potential of Muslim endowments as a result of new *ijtihad* in contemporary *waqf fiqh*. As the several products (varieties) of *waqf Tazakka* that have been implemented, namely:

Cash Waqf/ Endowment Money

Namely endowments in the form of money either through cash or transfer to the *Tazakka* foundation that is used to support the economy of *Pondok Modern Tazakka* and the community. The Muslims can fulfill their cash *waqf* to *Tazakka* through cash, transfer, autodebit, *waqf* tube (TW) and collectively. This has been implemented in the form of *waqf* based *Tazko* Franchise. The Money of *waqf* movement began in 2012. The management was carried out by LAZISWAF. Some aspects of managing *waqf* money include: aspects of endowment allocation in *Pondok Modern Tazakka*, aspects of the team of money *waqf* management, aspects of *waqf* money instrument, aspects of limitation of *waqf* money, aspects of deposit in Islamic financial institutions and aspects of issued *waqf* certificates.

In its management *waqf* money is managed by LAZISWAF *Tazakka* for the empowerment of the people by way of developing and building a pondok. The instrument used in *waqf* is a movable asset in the form of money. LAZISWAF does not provide a limit on the amount of money represented regardless of the amount to be received. *Waqf* money received is deposited in the Islamic finance institution, namely in the partner bank of *Pondok Modern Tazakka*. Whereas in terms of money *waqf* certificates, certificates are issued to the endowment who endow the money up to Rp 50,000, - Rp 100,000.

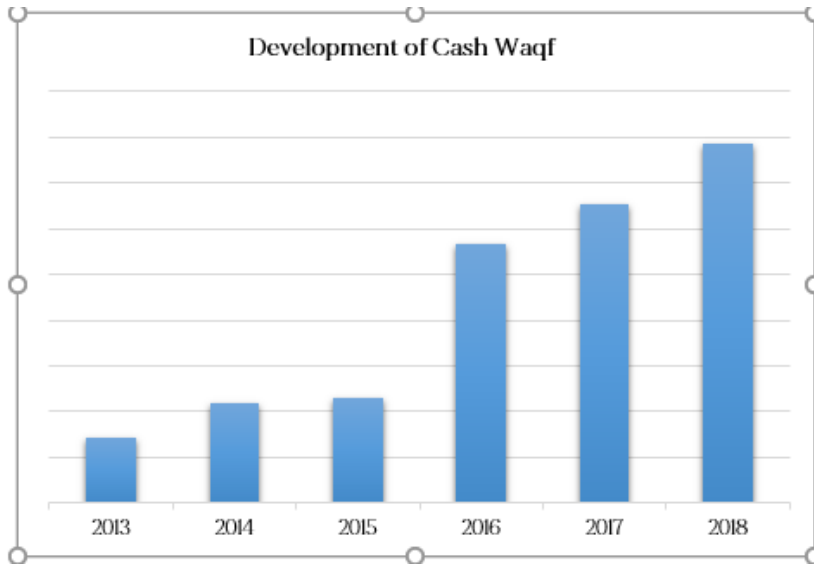


Chart 1. Development of Cash Waqf Collection

Asset Waqf

It is an endowment in the form of goods or assets, that is immovable asset, such as land, buildings, vehicles and

others. An example of a waqf is the land of the *Pondok Modern Tazakka* which now stands class and dormitory buildings which have continued to grow from 1.6 ha (2009) to approximately 30 ha (2019).

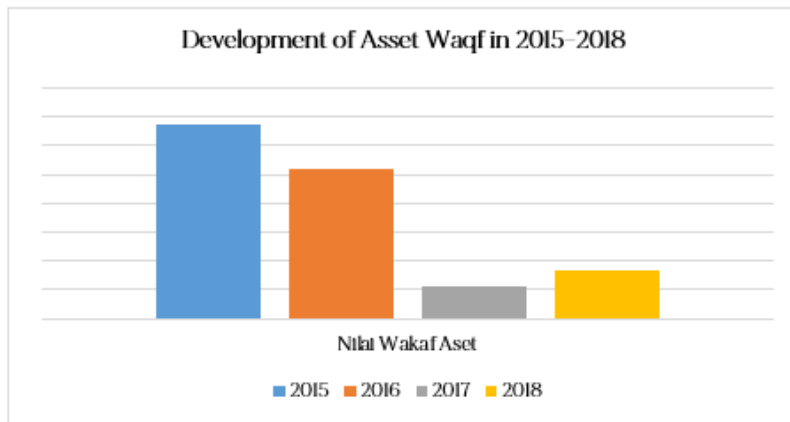


Chart 2. Development of Asset Waqf in 2015-2018

In detail, the collection of waqf assets managed by *Pondok Modern Tazakka* is as follows:

Table 8. List of Asset/Building Waqf at *Pondok Modern Tazakka*

No	Waqf Form	Allocation	Waqif
1	Az-Zaki Mosque	Mosque	Koperasi Kospin Jas
2	Rabithah Building	Offices	H. Rio Putranto and H. Subah
3	Gontor Building	Dormitory for female students	Alumni KBIH Muzdalifa, PT. Sari Ramada Arafah, PT. Gaida Azza Darusalam
4	MCK (Toilet) Building	Bathroom/Toilet for students	Worshippers

No	WaqfForm	Allocation	Waqif
5	<i>Suriah</i> Building	Classrooms	Alumni KBIH (Haji Guidance Group) Muzdalifa and Worshipers
6	<i>Al Madinah</i> Building	Kitchen room, dining room and canteen for students	H. Edi Suyitno
7	Chef House	Cooking Room and Kitchen	Worshippers
8	<i>Maktab Tazakka</i>	Offices and Secretariat Room	HM Sauki SH
9	<i>Tazakka Medical</i> Center	Medical Center	Doctors
10	<i>Istanbu</i> Building	Housing for teachers	HM Sauki SH
11	2 Teacher Home Units	Housing for teachers	Ida Rosida, SH, MKn
12	<i>Al Azhar</i> Building	Classrooms	Worshippers and the Public
13	<i>Tazakka</i> Center	Laziswaf Office	Hj. Rama Sukaltum
14	TPQ <i>Al Asyraf</i> Building	Classrooms, teacher's house and mosque	Abdulah Sutrisno and Hj. Mukridah
15	Water Reservoir	Water Reservoir	Worshippers
16	Guest House	Guest House	Worshippers

Benefits *Waqf* for Wakaf Manfaat

Namely endowment in the form of benefits from goods, production, services or benefits of an

investment. As it has been continuing, Ansar Tazakka provides his vehicles, villas and hotel rooms for VVIP guests and *Tazakka* activities.

Table 9. List of Benefit *Waqfat* Pondok Modern Tazakka

No	Name of Goods/Services	Business	Wakif
1	Restaurant Ahsan	Restaurant	Hj. Vivi Alf Arsan
2	<i>Rumah Roti</i> (Bread House) Ahsan	Bread Factory	Hj. Fatma Bahalwan
3	Satu Selah Petralite	SPBU (Gas Station)	H. Ony Firmansyah
4	20% Profit of Sambel Layah Restaurant	Restaurant	H. Wawan and H. Wahyu
5	\$ 50 per worshiper	Haji and Umrah Offices	PT. Anneva Mulya Wisata

Professional *Waqf* or Endowments

It is an endowment in the form of expertise or profession, such as doctors who endow their profession and time to *Tazakka* through *Tazakka* Medical Center (TMC) to treat *santri* patients, teachers and the general public. Likewise, architects and building structural experts represent through the design of building drawings and product designs.

Thus, the rights attached to share ownership transferred to *Tazakka*. An applicative example of this type of endowment as done by Prof. Shaykh Prof. Dr. M. Ghozali, Shaykh Wahbah Az-Zuhaily, Shaykh Mutawalli Ash-Shay'awi, Prof. Dr. Yusuf Al-Qardawi and other *ulama* who endow our royalty—the book he wrote for the sake of preaching and social society. *Tazakka* also applies this type of endowment as did some Tazakka Ansari who donate their royalties and shares to *Tazakka*.

Waqf Transfer of Rights

Is someone who donates copyright or works such as copyright from written works or works of art, with the copyright endowment, the rights attached to the copyright transfer form *waqif* to *Tazakka* as *nazir*. This type of *waqif* is also included in the company's shares. *Waqif* can give part or all of his shares to *Tazakka*.

Waqf Material

Waqf in the form of material goods in the form of building material goods such as sand, cement, bricks and so on. In detail, the development of the acquisition of *waqf* material as follows:

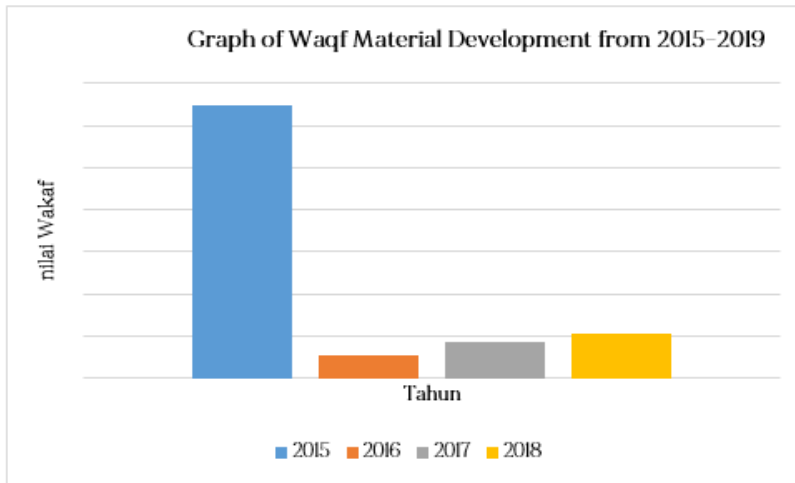


Chart 3. Development of *Waqf* Material from 2015-2018

Professional endowments and benefits are still done verbally, but *waqif* is very committed in channeling them. For example, Dr. Ida, if he is unable to fulfill his obligations, he will send a replacement. As of 2015,

there were 43 endowments of benefit endowments that endowed villas, hotel rooms, vehicles, savings, and others.

Table 10. Product (variety) Endowments Tazakka

No.	<i>Waqf</i> Type	Information
1	<i>Waqf</i> Cash/ <i>Waqf</i> of money	Tazko Point/Tazko retail, <i>Waqf</i> based Franchise
2	Asset <i>Waqf</i>	Land, buildings, vehicles and others
3	Profession <i>Waqf</i>	HR expert, doctor, marketing, motivator, journalist, psychologist, anthropologist, accountant, engineer, PDAM, bakery entrepreneur, financial IT consultant, Sanitarian, expert of Mawar is, architect, online marketing expert, notary, HAKI consultant, <i>lawyer</i> ; business consultant
4	<i>Waqf</i> of transfer rights	Royalty and shares are represented by the Ansar Tazakka

Conclusion

- The *pondok pesantrens* that implemented productive *waqf* scheme successfully, like Pondok Modern Tazakka Batang Central Java, become a self-sufficient entity and provide a reliable and affordable cost of education for better qualified and modern education. Providing transparent information on financial and open, modern, professional business management to the public, resistance to bankruptcy due to permanent source of funds to support the operational had greater chance to expand and advance in building the institution. Finally, the Productive *waqf* can provide alternative and variety sources of funds, better welfare for the teacher and staff, also more trust from the society.
- We need to create a policy that can create synergy between non-government *waqf* institutions, government *waqf* institutions and *waqf* institutions. Meaning to say, that existing *waqf* can be managed optimally, and properly based on cooperative evaluation of BWI, BAZNAS, and other *waqf* institutions (like Tazakka and others) for free.
- As administrator and regulator of nationwide *waqf* movements and organizations, BWI should collaborate with and cooperate with *pesantrens* that have already been licensed by BWI to practice the cash *waqf* by creating joint ventures or joint business units or joint enterprises which at the same time sustains the

pesantrens financial independence and prosper the national population.

- BWI can promote nationwide *waqf* movements to prosper the people while pesantrens practice the *waqf* to sustain and develop their economic independence. By creating joint enterprises financed by each cash *waqf*, both can benefit and get money to fulfill each dream and each target.
- The *waqf*s should be understood in a newer light; it needs to be newly interpreted so that it can be an integral part of the school's financial system.

The *waqf* should be integrated into as many financial spots as possible. It should be varied so that every stakeholder of the school can apply it in their special manner. For instance, a doctor can practice a *waqf* specially customized for him, such as a *waqf* of the profession. An author can practice a *waqf* particularly suited to him, such as *waqf* of copyright transfer. If everyone can practice the newly interpreted *waqf*s for his special need, the school can really benefit from everyone's *waqf* in order to support its financial system.

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