Title: A Waqf Empowerment Model Based on Benefit Analysis

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A *Waqf* Empowerment Model Based on Benefit Analysis

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**Abstract**

*Waqf* endowment is an act of worship with various socioeconomic implications. At the time of the Prophet Muhammad (SAW), *waqf* functioned as an instrument to meet the financial needs of the community. Indonesia has the highest Muslim population in the world. Hence, it has a high potential for creating *waqf* endowments. This study aims to analyze the usefulness of *waqf* and develop a model to empower *waqf* endowments, especially in West Java. A quantitative approach was used for data collection by distributing questionnaires to the beneficiaries of *waqf*. Moreover, in-depth interviews and literature studies were also conducted to collect the data. The results showed that the respondents perceived the religious dimension of *waqf* as very useful, although they found its economic dimension of little use and significance. Moreover, empowerment models regarding the economic dimension are presented in this research for some of the most important *waqf* endowments in West Java in particular and in Indonesia in general, namely mosques and educational institutions (schools/madrasas).

**Keywords:** benefit analysis, empowerment, mosques, socioeconomic, *waqf*, *waqf* endowments, *waqf* objects, *waqf* property utilization

**Introduction**

*Waqf* is an Islamic act of worship that has a strong socioeconomic dimension. It can be defined as the act of setting aside a portion of one’s property or assets (whether in terms of land, buildings, money, or in any other form) with the intention of serving the public interest, such as education, health, social interest, and so on. Establishing health facilities sponsored by *waqf* funding allows for the provision of services in areas critical to the society. Similarly, economic services, such as minimarket management and plantations, can be sponsored by *waqf*. This can assist the respective community to meet its basic requirements using *waqf* funding.

Apart from being an act of worship, *waqf* has a very important philanthropic and social dimension. It has the potential to become an economic resource that can be used to advance the economic interests of the society. *Waqf* assets, such as land or buildings, can be used for various

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productive purposes, including the establishment of schools, hospitals, and other productive businesses.  

During the time of the Prophet Muhammad, waqf functioned as an instrument to fulfill the needs of the community. The Prophet’s companion Umar bin al Khatthab donated a plot of plantation land in the fertile and productive Khaybar area as waqf. On the instructions of the Prophet himself, the waqf of Umar bin Khattab remained in the form of a garden as the principal of his waqf property. The plantation land was managed well so that it could produce crops and then the proceeds were given to the community. This exemplifies a waqf model that is both productive and beneficial to the society in the long-run. It demonstrates the principles of waqf by explicating its various types and forms appropriate to fulfill various societal requirements. Waqf can adapt to the context and conditions of the society, rather than being forced to be utilized to construct facilities that do not fulfill societal demands.

Indonesia has the largest Muslim population in the world, so its waqf potential is also enormous. The oldest waqf experience in Indonesia began when Islam was introduced to the country in the mid-13th century. Indonesia has recognized the importance of waqf recovery to improve people’s living standard. Waqf recovery is the process of improving the concept of implementing waqf, which has been focused traditionally on maintaining the integrity of the places of worship such as mosques, as well as madrasa buildings and public cemeteries. Hence, the current study aims to focus on implementing waqf that promotes economic empowerment in order to provide employment opportunities and encourage community economic activities.

The Indonesian government has undertaken major reforms to revitalize waqf institutions through the Waqf Law No. 41/2004, which covers all forms of waqf. This law gives new hope to improve the country’s waqf management. It regulates several important matters, such as the responsibilities of waqf managers and the types of waqf, and also establishes the Indonesian Waqf Board (BWI). However, this law has been criticized for not being comprehensive enough, as there are still many poorly managed mosques, waqf lands, and waqf universities.

Furthermore, there are still challenges to overcome for effective waqf management and utilization. These challenges hinder the efforts to empower waqf based on benefit analysis. In this context, it is important to understand that the success of waqf cannot be measured solely from the perspective of waqf being an act of worship. Rather, it also needs to be measured from a broader perspective of usefulness, that is, how the waqf provides tangible benefits to the community and the surrounding environment. Therefore, it is important to develop indicators and measurement methods that enable the evaluation of the socioeconomic and public benefits generated by waqf assets.

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5Rohman et al., “Construction of Waqf Istibdal Regulations for Empowering Non Productive Waqf in Indonesia.”

Several studies have been conducted in the recent past to explore the role of waqf. Thaker and Pitchay analyzed the factors that influence donors’ perceptions of waqf in Malaysia.\(^7\) Aldeen et al. examined cash waqf using a quantitative approach via the survey method.\(^8\) The purpose was to analyze the extent to which the millennials care about cash waqf. Sulaiman and Alhaji Zakari introduced a trust-based conceptual model of cash waqf.\(^9\) Saiti et al. proposed a model to mobilize funds through global cash waqf.\(^10\) They proposed the use of a ‘global cash-waqf’ model to facilitate the mobilization of funds among Muslim countries. This, in turn, would achieve the Islamic goal of wealth distribution and redistribution to ensure the welfare of all the people in the society.

Previously, there have been works on waqf models such as the crowdfunding-waqf model (CWM) is applicable only in the development of waqf land.\(^11\) Also, the use of the technology acceptance model (TAM) in cash waqf\(^12\) and cash investment waqf model in micro-business empowerment.\(^13\) The novel aspect of this research is determining the level of usefulness of waqf endowments in West Java for the surrounding community keeping in view the four dimensions of religion, economy, society, and culture. For this purpose, the current study used a quantitative approach to provide an empowerment model based on the benchmark results of each type of waqf endowment. On the contrary, in previous studies, the discussion of waqf was restricted to one type of waqf endowment only.

The four dimensions were identified based on expert judgment and earlier research. West Java was chosen as the research location because it is one of the provinces with the most waqf endowed areas in Indonesia, second only to Central Java. However, West Java has a greater degree of certification for waqf endowments than Central Java and also has a greater variety of waqf.

Moreover, this study also aims to develop a waqf empowerment model based on the results of the benefit analysis. Thus, it seeks to contribute to a more comprehensive understanding of the extent to which waqf can benefit the community and the surrounding environment, as well as to present a relevant empowerment model in the context of waqf, particularly with reference to West Java.

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\(^7\)Mohamed Asmy Bin Mohd Thas Thaker and Anwar Allah Pitchay, “Developing Waqf Land through Crowdfunding-Waqf Model (CWM): The Case of Malaysia,” \textit{Journal of Islamic Accounting and Business Research} 9, no. 3 (2018): 448-56.


\(^11\)Mohd Thas Thaker, and Allah Pitchay, “Developing Waqf Land through Crowdfunding-Waqf Model (CWM): The Case of Malaysia.”


2. Methodology

The current research used a quantitative approach by distributing questionnaires to waqf beneficiaries for data collection.\(^{14}\) Data was also collected through in-depth interviews and literature studies. The data analysis techniques used were descriptive statistics, validity and reliability tests, and the use of continuum lines. Determining the number of samples using the Slovin method with the selected error rate of 5% of the total population (waqf endowments) in West Java amounted to 11,600 points, so that the number of samples needed was 390 points (rounding), where at each point a survey was conducted on 2 mauquf alaih. The sampling technique used was cluster sampling from 4 regional zones in the West Java province comprising 26 districts/cities each.

To confirm the findings of the questionnaire survey and to gain a deeper understanding of the issues related to the waqf empowerment model, this study also conducted semi-structured interviews with waqf experts in various related institutions, namely with Nazhirs (the party who receives waqf assets from the Wakif to be managed), Salman Mosque of Bandung Institute of Technology (ITB) and Daarut Tauhiid Islamic Boarding School in Bandung, West Java. Nazhir was chosen due to the variety of waqf operations (mosques, hospitals, asset rentals, tahfidz residences, and so on) and due to its position in West Java’s capital. Interview questions were developed after analyzing the results of the questionnaire. The research relied on deliberate sampling to select interviewees. It is a sampling strategy used to select interviewees in advance based on the research questions.

3. Validity and Reliability Tests

The results of the validity and reliability tests of the measuring instrument (questionnaire) are depicted in Table 1. The table shows that all statements in the questionnaire are valid, so it can continue to be used. Likewise, the reliability test results with a Cronbach’s alpha value of more than 0.7 indicate that the questionnaire is reliable.

<table>
<thead>
<tr>
<th>Table 1. Validity Test Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dimensions</td>
</tr>
<tr>
<td>----------------</td>
</tr>
<tr>
<td>Religion</td>
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<tr>
<td>Economy</td>
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</tr>
<tr>
<td>Culture</td>
</tr>
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<td></td>
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</tr>
</tbody>
</table>

\(^{14}\)John Creswell, Research Design: Qualitative, Quantitative, Mixed Methods Approaches (University of Nebraska-Lincoln, 2016).
Table 2. Reliability Test Results

<table>
<thead>
<tr>
<th>Variables</th>
<th>Cronbach’s alpha</th>
<th>Conclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Usefulness of waqf</td>
<td>0.847</td>
<td>Reliable</td>
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</table>

4. Benefit Analysis

After obtaining the results, the usefulness scores of waqf were tabulated, as shown in Table 3 below.

Table 3. Descriptive Analysis of Responses Regarding the Benefits of Waqf

<table>
<thead>
<tr>
<th>Dimensions</th>
<th>Statement</th>
<th>STS</th>
<th>TS</th>
<th>KS</th>
<th>S</th>
<th>SS</th>
<th>Total Score</th>
<th>Average</th>
<th>Average Per Dimension</th>
<th>Criteria</th>
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<td>36</td>
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<td>3326</td>
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<tr>
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<td>3</td>
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<td>0</td>
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<td>456</td>
<td>3576</td>
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<td>14</td>
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<td>72</td>
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<td>4.00</td>
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</table>

Table 3 contains the results of the recapitulation of the respondents' answers, along with the calculation of the total score by multiplying each answer with its respective weight. Using the continuum line method, the usefulness criterion of each waqf dimension is obtained. The table shows that the religious dimension has a very high usefulness criterion, followed by the social and cultural dimensions. On the contrary, economic dimension has a fairly low usefulness criterion, with an average score of 3.01.

The above table shows that the religious dimension has the highest average for the usefulness criterion (4.39). This finding is supported by previous results that placed the religious benefits of waqf as the reason for Muslims to endow waqf. A study by Rizal and Amin\(^\text{15}\) revealed that waqf, according to Indonesian Muslims, is part of the effort by Muslims to attain the perfection of ihsān (good deeds in the way of Allah) as Muslims. Another study in Malaysia by Mohd Sharip et al.\(^\text{16}\) also revealed that the ratio of waqf endowment for religious benefits is very high. In Nigeria, religious


benefits provide the highest motivation for making such endowments. *Waqf* is a noble activity to improve the religious quality of Muslims.\(^\text{17}\)

The table also presents the social dimension with a score of 4.13 as a high *waqf* usefulness criterion. This finding relies on the studies of Abd Mutalib et al.\(^\text{18}\) and Zabri and Mohammed.\(^\text{19}\) The authors argued that Muslims' perception of *waqf* is to provide social assistance to people who need it, such as food assistance, shelter for the poor, and other social assistance programs. Furthermore, one of the main purposes of *waqf* is to provide social services to people who need them. Hence, *waqf* funds are used to establish or run public institutions, such as hospitals, schools, boarding schools, health centres, and others that provide essential services to the community.\(^\text{20}\)

On the contrary, the economic dimension has the lowest usefulness criterion (3.01) of all. This is because *waqf*, as a practice of Islamic philanthropy, is often viewed as a virtuous deed in the sight of Allah Almighty. This makes many individuals who donate *waqf* endowments to focus more on the spiritual and religious benefits of the practice. They see it as a way to get closer to Allah and achieve their religious goals. This religious motivation factor often trumps economic considerations. Baqtayyan et al.\(^\text{21}\) and Haron et al.\(^\text{22}\) explained Muslims' passion for *waqf* since, in Islamic teachings, it is encouraged and given great attention. The Quran and the Hadith reports of Prophet Muhammad mention the importance of giving away wealth for charitable purposes, such as mosque construction, education, social services, and others. Muslims are instructed to do good deeds and *waqf* is one of the major good deeds in Islam.

Another factor is the tradition and perception of the community. In many societies, especially in the Islamic world, *waqf* has a long tradition of providing social and educational services.\(^\text{23}\) People often see *waqf* as an instrument to achieve social justice and improve community welfare. The practice is perceived as a form of giving to those in need and the focus remains more on humanitarian values than economic gain.\(^\text{24}\)

A third factor is that while *waqf* can have economic benefits, these benefits are felt in the long-term. *Waqf* is used to establish educational and health institutions, for example, and it takes years to

\(^{17}\)Ibraheem Alani Abdul Kareem, and Ahamad Faosiy Ogunbado, “Factors Motivating the Establishment of Waqf Institution towards Poverty Alleviation among Muslim Ummah in Oyo State, South West, Nigeria..” *Journal of Islamic Banking & Finance* 36, no. 4 (2019).


\(^{22}\)Haron et al., “Factors Influencing the Behavioural Intention to Accept Benefidonor Concept among Stakeholders of Waqf.”


achieve tangible results in terms of economic development.\textsuperscript{25} Individuals who donate \textit{waqf} endowments often focus more on long-term benefits, rather than the more immediate economic benefits.

Furthermore, there are factors related to the prioritization of philanthropy itself. The economic benefits of \textit{waqf} can sometimes be considered more of a consequence or a by-product of the actual practice of \textit{waqf}, which is to give to people in need. Therefore, the main focus remains on philanthropy and kindness, while economic benefits are considered an additional outcome. For example, the manager of ITB’s Salman Mosque shared his experience on this matter in the following words:

The level of awareness about \textit{waqf} is high, but this does not necessarily reflect a high level of willingness. Introducing \textit{waqf} superficially is not enough. We need to explain more about its tremendous impact, regardless of the amount. Also, we need to explain more about the usefulness of \textit{waqf}. Until now, some people still think that \textit{waqf} is a part of religious activity (religious motivation); its function and benefits are for religious life (spirituality-worship value) only. Whereas \textit{waqf} has the potential to become a pillar of the economic function of Muslims, its benefits in economic activities.\textsuperscript{26}

The philanthropic factor that has an impact on the lack of the perceived economic usefulness of \textit{waqf} is that there is no guarantee of economic returns. The economic management of \textit{waqf} funds may involve risks, such as investments that do not always yield a definite return. This may make some individuals less interested in allocating their funds to economically-oriented \textit{waqf} instruments.

Lastly, there is the absence of a \textit{waqf} empowerment model. This is because without a clear and structured model for managing \textit{waqf} with an economic orientation, \textit{waqf} funds/buildings would be allocated more for social and religious benefits. The availability of a profitable \textit{waqf} model is critical for the community to adopt \textit{waqf}. This productive \textit{waqf} model may be included among the various examples that are more focused on \textit{waqf} and address the demand of worship facilities. With the availability of a productive \textit{waqf} model focused on economic growth, the community may use this as an example to select a productive \textit{waqf} empowerment model on its own conditions.

When making a \textit{waqf} endowment, more attention is given to education, health, or social empowerment, while the potential for economic development may be overlooked. The \textit{waqf} empowerment model can also motivate \textit{waqf} fund managers to bring innovation in the use of \textit{waqf} funds. Without a model that encourages innovation, \textit{waqf} funds may be restricted to traditional practices that may be less efficient in generating economic benefits.

Research on \textit{waqf}, such as by Amuda,\textsuperscript{27} Ardiyansyah and Kasdi,\textsuperscript{28} Mohd Thas Thaker et al.\textsuperscript{29}, and Seprillina et al.\textsuperscript{30} concluded that there is a need for clear \textit{waqf} management patterns.

\textsuperscript{26}Ahmad Muzaki, Salman Mosque ITB, Interview, August 21, 2023.
Unfortunately, *waqf* is still seen only as a spiritual activity (worship), even if considering it as an economic activity solely remains unethical because it mixes material activities with an act of worship.

Therefore, the economic benefits of *waqf* can also be significant, especially if it is managed well. Investments in businesses, properties, or other economic projects funded by *waqf* can be a long-term source of income that supports social and religious programs. However, awareness and the right approach to *waqf* management is needed to achieve significant economic benefits.

### 5. *Waqf* Empowerment Model

The results show that the economic benefits of *waqf* are quite small. Some of the contributing factors include an emphasis on spiritual motivation, traditions, and perceptions of the community. Although *waqf* can have economic benefits, these are felt mostly in the long-term. The reasons include the priority given to philanthropic goals, no guarantee of economic benefits, and the absence of a *waqf* empowerment model.

Therefore, in order to provide an overview of *waqf* empowerment models, this research examines several such models based on the management of *waqf* assets, especially in West Java. This research also provides input on *waqf* management to increase its economic usefulness.

**Figure 1.** Number of *Waqf* Endowments in West Java in 2023

Figure 1 shows that in each regional zone mosque *waqf* is the most common type of *waqf*, followed by schools/preschools/madrasas and other social institutions. Thus, the *waqf* empowerment model focuses on three major types of *waqf* mentioned above.

**Table 4.** Endowments and Empowerment of *Waqf* Economic Dimensions

<table>
<thead>
<tr>
<th>No.</th>
<th><em>Waqf</em> Endowments</th>
<th>Examples of Economic Dimension Empowerment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Mosque</td>
<td>• Function Room Rental</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Refillable Drinking Water</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Cooperative</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Canteen</td>
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<td></td>
<td></td>
<td>• <em>Waqf</em> money</td>
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<tr>
<td>2.</td>
<td>School/Madrasah/ Pesantren</td>
<td>• Land and buildings</td>
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<td></td>
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<td>• <em>Waqf</em> of technology</td>
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</tbody>
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6. Mosque Waqf Empowerment Model

Mosque waqf empowerment in West Java is an initiative that aims to optimize the potential of waqf in improving mosques in the region. Mosque waqf is a form of philanthropy in Islam that involves the contribution of land, buildings, and other resources for public purposes, primarily to maintain, expand, or develop mosques and their supporting facilities. \(^{31}\)

The first step in the effort to empower mosque waqf is to increase the public understanding of the importance of waqf in Islam and its potential to advance mosques. This can be achieved through educational campaigns, such as lectures, seminars, and Islamic literature. Public awareness of the importance of waqf is crucial in this context. From a management standpoint, many mosques in West Java need to improve their waqf financial and asset management systems. This model involves training mosque administrators in efficient financial management, reporting, and administration.

Mosque waqf assets can be used to build, expand, or improve mosque facilities, including structural repairs and upgrades to ablution facilities, parking lots, and educational spaces. From an economic perspective, the empowerment model may also include the use of waqf assets to generate income that can be used for mosque maintenance. This may involve leasing waqf land for businesses that comply with Islamic principles.

Mosque waqf can also be used to support social and humanitarian programs that benefit the local community, such as providing assistance to the poor, religious education, or health services. Cooperation with philanthropic institutions, government, or NGOs can also expand the capacity and resources available for mosque waqf empowerment in West Java.

The importance of maintaining transparency in the management of mosque waqf funds should not be overlooked. Mosque administrators must implement a good accountability system and should provide reports to waqifs and the community. Involving the younger generation in mosque waqf empowerment efforts is an important step, as they can be the agents of change who maintain and develop the waqf tradition in the future.

Furthermore, the promotion of mosque waqf can help galvanize the waqf culture among the people of West Java. This requires an effective and sustainable promotional campaign which can be conducted through social media, exhibitions, and other public activities. These steps are depicted in the form of a model in the following figure.

![Figure 2. Mosque Waqf Empowerment Model](image)

The above model is adapted from the crowdfunding-waqf (CWM) model that emphasizes the importance of the waqf object management, especially land, as the focus of development for economic gain. Here, the waqf object is the mosque. Thaker and Pitchay argued that land is the most profitable (dynamic and flexible) waqf object as it can be utilized for education, health, and social functions, as compared to other waqf objects. However, mosques also hold a high potential for economic development if their management is well-targeted. The management of Salman ITB Mosque for economic benefits can be a reference model. Mosques, apart from being spiritual centres, can also provide economic benefits.

Therefore, the empowerment of mosque waqf, especially in West Java, is a very important step to ensure the sustainability and development of mosques as crucial centres of religious and social activities in the local Muslim community. With good and effective management, mosque waqf can be a powerful resource for advancing religion, education, and community welfare all at once. An example of an ideal mosque waqf in Indonesia is Salman Mosque ITB which was established in 1972. The services performed at this mosque do not only take the form of worship (congregational prayers, lectures/studies, Friday prayers, and so on) but are also economic and include the management of zakat, alms, waqf, cooperatives, canteens, as well as land/building rentals. Furthermore, in the field of education, the mosque provides services through the Salman Reading Corner, multipurpose rooms, and classes. Thus, the presence of the mosque is significant not only as a place of worship but also because of the economic and educational services it provides.

<table>
<thead>
<tr>
<th>No.</th>
<th>Year</th>
<th>Total Revenue (Billion IDR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>2017</td>
<td>31.2</td>
</tr>
<tr>
<td>2.</td>
<td>2018</td>
<td>26.1</td>
</tr>
<tr>
<td>3.</td>
<td>2019</td>
<td>34.4</td>
</tr>
<tr>
<td>4.</td>
<td>2020</td>
<td>60</td>
</tr>
</tbody>
</table>

Revenue generation at Salman Mosque ITB is achieved through renting the building for short-term activities, such as seminars, tabligh, and other meetings. The building can accommodate up to 500 people. Furthermore, there is a canteen known as the 'halal canteen' which provides a variety of dishes at affordable prices, especially for worshippers and students residing around the mosque and campus. This canteen was audited for its ‘halalness’ and recognized as the best halal culinary centre by the Indonesian Ministry of Tourism in 2016. Salman Mosque ITB also has kiosks that are rented out for various purposes, such as to sell various goods and services needed by students.

Moreover, to manage the economy at the Salman Mosque ITB, there exists a cooperative. This cooperative is the result of an initiative by employees at the mosque who faced challenges in fulfilling their daily needs. They hoped to increase their income and conduct transactions within the mosque. The cooperative initially consisted of 10 members who have become administrators and supervisors since then. The initial capital of the cooperative was Rp. 5,000,000 which has grown to around Rp. 1 billion. The cooperative was established to manage the economy of the employees. It functions as a Shariah cooperative that uses Murabaha contracts for the procurement of goods. The purpose of establishing this cooperative was to improve the welfare of the employees and reduce transactions.

32Mohd Thas Thaker, and Allah Pitchay, “Developing Waqf Land through Crowdfunding-Waqf Model (CWM): The Case of Malaysia.”
33Ibid.
35Ibid., 45.
outside the mosque environment. The donors of this cooperative belong to the mosque treasury, the employees, and some lecturers at ITB.

The role of the cooperative is to fulfill the needs of its members who must actively participate in its activities. The cooperative also provides for the needs of the mosque. Membership requirements include being both an owner and a user of the cooperative's services. Membership of the cooperative is not transferable to another party, although it is transferable to the heirs of the respective members in the event of their death. Prospective members can apply in writing and membership is the right and obligation of cooperative members.

7. School/Madrasah/Pesantren (Islamic boarding school) **Waqf Empowerment Model**

**Waqf** is a form of philanthropy in Islam that requires the setting aside of a portion of property or assets for social, religious, or public benefit. One example of an institution that plays an important role in managing **waqf** in West Java is **Daarut Tauhiid**. It is situated in Bandung. **Daarut Tauhiid** is a social institution within the Daarut Tauhiid Islamic Boarding School in Bandung that runs various programs related to **waqf** and contributes greatly to the society in various fields.36

**Daarut Tauhiid** **waqf** is responsible for the assets and cash donations handed over by the congregation to be managed productively. The aim is to ensure that these **waqf** assets provide as much benefit as possible for the welfare of the people. The founder of this **waqf** institution was KH Abdullah Gymnastiar (Aa Gym). It was established in 1990 under the legal umbrella of the **Daarut Tauhiid** Pesantren Foundation.37

Pesantren **Daarut Tauhiid** focuses on the acceptance and management of **waqf**. Firstly, there is the mosque **waqf** program which deals with the construction of mosques in various regions in Indonesia. These mosques aim to facilitate Muslim worship. Secondly, the Qur’ān **waqf** program aims at fulfilling the community's need for the copies of the Qur’ān. This program is very important considering that there are still many areas in Indonesia that lack printed copies of the Qur’ān. Thirdly, the productive **waqf** program aims to optimize the use of **waqf** assets to provide tangible benefits. **Waqf** assets are used to support programs that contribute to the prosperity of the people.

Currently, **Daarut Tauhiid** **waqf** has the responsibility of managing various **waqf** assets through various productive and social **waqf** programs. Productive **waqf** programs include a mini market, supermarket, health clinic, **Darul Hajj** building, **Darul Jannah** cottages, DJ canteen, MQTV television station, and MQFM radio station, as well as property assets, such as office buildings and community empowerment buildings, plantations, agriculture, and so on.38

Meanwhile, the social **waqf** program involves **waqf** assets, such as school buildings ranging from kindergarten to high school/vocational high school, classrooms, and dormitories for boys and girls, as well as facilities and infrastructure used for various programs at **Daarut Tauhiid**, such as DQ, APW, PMK, PPM, and SSG. Furthermore, it also includes **waqf** assets such as Al-Qur’ān memorization houses, program houses for orphans and the poor, and **Daarut Tauhiid** mosques located in various regions.39

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37 Ibid.
Therefore, *Daarut Tauhiid* is an institution that not only focuses on *waqf* management for education but also on activities related to economic benefits. Productive *waqf* programs bring economic benefits that may improve the welfare of the community. Productive businesses such as minimarkets, clinics, and others create jobs, enhance income, and support local economic development. However, religious and social motivations often dominate the understanding of *waqf*, so its economic benefits are consequently underestimated. In some cases, the lack of *waqf* empowerment models that support economic development may influence the perception of the economic benefits of *waqf*. Furthermore, public awareness and understanding of the economic benefits of *waqf* need to be enhanced to address economic inequality and improve social welfare.

Currently, *Daarut Tauhiid* also manages various *waqf* assets through productive *waqf* programs and social *waqf* programs. The productive *waqf* programs include various businesses, such as a mini market, supermarket, health clinic, Darul Hajj building, *Daarut Jannah* cottages, DJ canteen, MQTV television station, MQFM radio station, and property assets including office buildings, plantations, farms, and others. On the other hand, the social *waqf* program involves *waqf* assets such as school buildings, dormitories, and facilities and infrastructure used for social programs, such as DQ, APW, PMK, PPM, and SSG.

Duasa and Thaker explained that empowering the potential of *waqf* proceeds, such as developing them for micro-enterprises, requires community participation as micro-enterprise actors and cooperation with various parties in its management. However, there are two obstacles towards realizing this goal, namely the lack of education and public awareness and the lack of transparency and accountability of *waqf* managers. Both of these findings are corroborated by the studies of Amuda and Seprillina et al. The authors postulated that there are many *waqf* objects, especially in Indonesia, which has the largest Muslim population in the world. However, most of them are not manageable since they are immovable assets. Further, on the accountability and transparency side, Ahmad and Rusdianto and Masruki and Shafii explained the urgency of realizing the strengthening of the Muslim economy in the modern era. *Waqf* management, by combining four elements stakeholders like giver (*waqif*), *waqf* board, non-government organizations (NGO’s), and beneficiaries, is known known as the community-based holistic *waqf* approach. Although no one has coined the model, researchers such as Mohamad have discussed concepts that are close to the term community-based *waqf* with an emphasis on the active participation of citizens in *waqf*.

The *Daarut Tauhiid* institute is an excellent example of implementing a holistic community-based *waqf* model. This model reflects a comprehensive approach that covers various aspects of community life and involves active community participation, cooperation with other institutions,
transparency, education, and public awareness. In the context of Daarut Tauhiid, the model is very much in line with the principles and practices they have implemented.

Daarut Tauhiid has a variety of programs that cover various aspects of community life, such as education, health, economy, society, religion, and culture. The holistic waqf model describes a comprehensive approach that covers these areas. This is in line with Daarut Tauhiid's approach of not only focusing on one aspect but also aiming to address the social issues faced by the community in various ways.

The community-based waqf model includes active community participation in the management and implementation of waqf programs. Daarut Tauhiid encourages community participation in the planning and implementation of waqf projects, so that the community may willingly take their ownership and responsibility.

Cooperation is the key to success in sustainable and impactful waqf management. Daarut Tauhiid, as an institution active in managing waqf funds, has demonstrated its commitment to synergize with various parties including the government, NGOs, and corporations. The community-based waqf model implemented by Daarut Tauhiid reflects the importance of this collaboration in achieving their goals.

Cooperation with various parties helps to expand the reach of their waqf program. This indicates that the benefits of waqf funds are not only felt by the communities adjacent to Daarut Tauhiid but also by communities located in wider locations. Cooperation with the government would help align
waqf programs with national policies, while cooperation with NGOs and other corporations may help to secure additional resources needed for these programs.

Moreover, one of the most important factors in waqf management is retaining a high level of transparency and accountability. In the context of Daarut Tauhiid, the institution has been recognized as a living example of how transparency and accountability in the use of waqf funds can constitute a strong foundation to provide significant benefits to the society. In waqf fund management, transparency refers to openness and clarity regarding the use of waqf funds. While, accountability is the ability to provide accountability regarding the use of these funds, especially to donors and the general public. Daarut Tauhiid is known to have a high level of transparency and accountability in the use of waqf funds. This waqf model includes transparency practices, such as informing the community and donors about the use of funds, program results, and the impact achieved.

Furthermore, education and public awareness are the two main pillars of sustainable and beneficial waqf management. Daarut Tauhiid, as an institution active in managing waqf funds, focuses on practical aspects such as the establishment of schools and health facilities. They also play an active role in educating the community about the importance of waqf and good deeds. Indeed, Education is the key to raising people's awareness. In this case, awareness about the benefits of waqf for their lives and the wider community. Daarut Tauhiid has adopted a community-based waqf model that includes educational programs and campaigns to guide individuals and families to participate in waqf.

With its holistic community-based waqf model, Daarut Tauhiid reflects a comprehensive, participatory, transparent, and community-oriented approach to manage its waqf funds. This enables them to run programs that benefit the community in various ways.

8. Conclusion

This study examined the level of usefulness of waqf in four dimensions (religious, economic, social, and cultural) by analysing waqf endowments in West Java. The results showed that religious and social dimensions have a high level of perceived usefulness, while the economic dimension has a fairly low level of perceived usefulness. This is due to various factors, such as the dominance of religious motivation, tradition, community perception, long-term focus, lack of waqf empowerment models, and economic inequality in waqf management.

To increase the perceived economic usefulness of waqf, this study offers two waqf empowerment models that can serve as guidelines in the management of waqf assets. The first is the mosque waqf empowerment model. This model focuses on managing mosques as waqf objects for economic development, effective promotion of mosque waqf through promotional campaigns, social media, exhibitions, public activities, and increasing public awareness of the economic benefits of waqf. The second model is the school/madrasa/pesantren waqf empowerment model. This model focuses on managing waqf assets through productive waqf programs and social waqf programs. Productive waqf programs include businesses such as supermarkets, clinics, and others aimed to create jobs and increase income. Whereas, social waqf programs focus on education and public awareness of the economic benefits of waqf and also ensure transparency and accountability in waqf management. Furthermore, this research also advocates a holistic community-based waqf approach that involves active citizen participation in waqf management, cooperation with other institutions, transparency, education, and public awareness. This model can cover all aspects of community life and may create significant economic benefits.

To conclude, this research provides a comprehensive view of the usefulness of waqf in various dimensions, particularly in the context of West Java. The proposed waqf empowerment models can serve as a foundation to increase the economic benefits of waqf and advancing the society, as well as strengthening the religious, social, and economic aspects of the community.
Bibliography


