



FUNDRAISING WAQF AT MICRO WAQF BANKS IN REALIZING PEOPLE'S WELFARE

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ABSTRACT

Waqf has enormous potential in helping to realize the welfare of the people. Waqf is included in the category of muamalah teachings where the recommendation to implement it is sunnah. The realization of community welfare which is the main goal of waqf can be realized if waqf is managed in a productive way. Productive management of waqf funds certainly cannot be separated from the existence of waqf fundraising. This study aims to determine how waqf fundraising at Micro Waqf Banks. The type of research in this study used qualitative research using descriptive analysis. Sources of data needed to assist research obtained through primary and secondary data. The process of collecting data in this study was obtained through observation, interviews, and documentation. Furthermore, data analysis is carried out through several stages which include data reduction, data presentation, and then drawing conclusions and verification. The results showed that the fundraising of waqf in the Micro Waqf Bank Bahrul Ulum Barokah Sejahtera Tambakberas Jombang was obtained from LAZNas (National Zakat Amil Institution) then the funds were managed and distributed productively by the Micro Waqf Bank in the form of business loans with a group system to the community around the pesantren.

Keywords: Fundraising, Micro waqf bank, Waqf

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INTRODUCTION

Waqf is one of the funds that has great potential to be developed. Waqf itself includes the teachings of *muamalah* where its reach is very wide. Although the recommendation to carry out waqf worship is sunnah, the potential that exists in waqf is very large and when it is managed properly waqf can be a source of funds that can be used for purposes of helping to realize the welfare of the community. There are several differences in waqf funds, zakat funds, infaq, and *shadaqah*. This difference can be seen in the aspects of the benefits that exist in endowment funds. It is important to keep waqf funds eternal, so the role of nazhir is very much needed in the management and development of waqf funds. Managing and developing waqf funds so that the principal of waqf funds does not run out and remains intact is the main task of nazhir. In the end, with the proper management of waqf funds, waqf as a sharia financial instrument will be able to realize one of its functions, namely, to provide welfare to the community.

Therefore, several efforts are needed to make waqf funds intact but can continue to provide welfare to the community and the right steps that can be applied are proper waqf fundraising and good productive waqf management. The management of waqf funds must be expanded. The use of waqf funds, which so far has mostly been only in the aspect of building schools and places of worship, is recommended to be pushed towards the development of a more productive business sector in order to generate greater benefits (Syaiful Rahman, 2019)

Waqf is a form of worship. The meaning of waqf is the surrender of a number of one's property (wakif) which is submitted voluntarily to a nazhir (waqf manager) to be managed and later can bring or provide benefits to the wider community. The nazhir or waqf managers should take care of and maintain the completeness of the waqf file in accordance with the Waqf Law and then redevelop the potential of the waqf, in the process of optimizing the waqf land is also required or required participation from the community (Azizah, 2018).

For now, waqf worship is not only done with immovable objects, such as land, buildings, or mosques. Currently performing waqf worship can be done with movable objects such as money, vehicles and precious metals. One of them can be with cash waqf, for now cash waqf has begun to be developed. The Indonesian Ulema Council (MUI) in 2002 issued a fatwa regarding cash waqf. According to the fatwa issued by the MUI, the legal cash waqf is *Jawaz* which can be interpreted as allowed. In this case, a wakif can make waqf of some of his assets in the form of money through a Sharia Financial Institution as a Cash Waqf Recipient (LKS-PWU) which will then be managed by the Islamic financial institution as optimally as possible and then in the end will be able to provide or bring benefits to the community. the wider community (Syakir, 2016).

The law of waqf in Indonesia has been regulated in Law no. 41 of 2004 concerning waqf. Waqf law is not only regulated in law, waqf is also regulated in

Government Regulation of the Republic of Indonesia Number 42 of 2006 concerning the Implementation of Law Number 41 of 2004 concerning waqf.

Waqf funds or assets in the form of land or money can be managed professionally and productively with the hope of helping the government in reducing poverty and realizing community welfare. There are several important aspects to realize the economic welfare of the community by empowering productive waqf. The important aspect in question is optimizing the role of Nazir and optimizing the empowerment of productive waqf (Hadyantari, 2018).

Looking at the data from the Indonesian Waqf Bank (BWI), waqf in Indonesia has enormous potential. Waqf assets in the form of land reached 435,768 plots of land with an area of 4.2 million hectares, with details as follows: about 66% of the land has been certified as waqf, and this has not yet been calculated with other waqf assets that are continuously being developed. On the institutional side, as of 2019, there have been 192 institutions that have received permits as nazhir from the Indonesian Waqf Bank (BWI) assigned to manage cash waqf. Then there are 22 Islamic Financial Institutions that Manage Cash Waqf (LKS-PWU) which have also obtained permits based on the decision of the Minister of Religion. In addition to institutional nazhir, 66% of waqf nazhir in Indonesia are individual nadzhir, while the other 16% are organizational nadzhir and the remaining 18% are legal nazhir. With this, it can be concluded that the success of waqf management is largely determined by the performance of individual nazhir. (Nasar, 2020)

From the data above, it is evidence that waqf has proven to be an asset that has great potential to help develop various aspects such as economic aspects, educational aspects, or social aspects. The results that can be obtained through empowering productive waqf in addition to realizing the prosperity of the people with the availability of various worship facilities are also to empower the people's economy to be more advanced and develop by empowering waqf funds productively which will increase the economic level of the people (Nurbayani, 2020). Therefore, it is very important to carry out productive waqf management as well as possible.

A concrete step is urgently needed in formulating a more strategic plan nationally in managing and developing waqf assets or assets, so that waqf funds or assets can develop (Agusci, 2019). The government in this case has made various efforts in terms of empowering productive waqf. One of the efforts carried out by the government is by establishing a Sharia Microfinance Institution, Micro Waqf Bank around Islamic Boarding Schools. Micro waqf bank can be interpreted as a program launched by LAZNas BSM in 2017. In this program, LAZNas BSM combines Islamic Boarding School and LKM.

In this program, the LKMS-BWM (Islamic Microfinance Institution – Micro Waqf Bank) will act as the executor of the Community Empowerment

Program around the Islamic Boarding School through the Sharia-compliant LKM-BWM, whose task is to empower the community and develop business through channeling funds to business groups of the potential poor. productive around the pesantren.

LITERATURE REVIEW

Waqf

Waqf according to the language comes from the word waqafa which means habasa (restraint), and al-man'u (hinder). Meanwhile, according to the term wakaf, it means the detention of property by taking its benefits without expiring immediately by keeping the principal and using it for things that are permissible and intended to obtain the pleasure of Allah SWT. In Law Number 41 of 2004, Article 1 on wakaf states that wakaf is defined as a legal act by the wakif, that is, the person who endowed his property in separating or handing over part of the property owned for the purpose of being used forever or for a certain period of time in accordance with his needs for worship. as well as public welfare in accordance with sharia (Dewan Perwakilan Rakyat, 2004).

There are several pillars and conditions of waqf. Some of the pillars and requirements are:

- a. *Waqif* which means a person who endows his property. The person who endows his property is a person who is proficient in law and is also required to meet several criteria, namely adult, mentally, and mentally healthy, independent and intelligent.
- b. *Mauquf* which means endowed property. Endowed property can be considered valid when it has met the following conditions: Mal Mutaqawwim which means objects or goods that are allowed to be used according to sharia; Objects are clearly known both in terms of type, size and place; The object or goods are objects or goods that can be owned and transferred ownership; Mauquf is an object that is owned entirely by the wakif who is free or no longer has the rights of others in it.
- c. *Mauquf'alaih* which means the party who receives the endowment. Mauquf'alaih required wakaf to be used for good, taqarub ila Allah or used for special purposes such as helping the wakif family, the poor, sabilillah and ibn sabil or public interests, such as for worship, education, and other social (Rozalinda, 2017).
- d. *Sighat* wakaf which means ikrar or akad wakaf. Sighat wakaf is defined as a word uttered by the wakif whose content expresses the desire to endow property or things that he owns. Shighat wakaf has several conditions, the condition is that sighat must be ta'bid which means forever, sighat must be tanjiz which means wakaf cannot or should not be accompanied by certain

conditions, *sighat* is binding (*iltizam*), which means a wakif does not take back the property that has been waqf, in waqf, *sighat waqf* should not be accompanied by conditions that can cancel, such as suppose one wakif waqfs the land he owns but then asks that the ownership of the land remain his, the pronouncement of *sighat* must be pronounced clearly (*sharih*).

Productive Waqf

Productive waqf management is one of the important aspects in the development of the new concept of waqf in Indonesia. If so far the management of wakaf is more emphasized on the importance of preservation and permanence of wakaf assets, then in the new concept of wakaf here is more emphasized on the aspect of utilization of funds or wakaf assets more significantly but still does not reduce or eliminate existing wakaf assets.

Micro Waqf Bank

Micro wakaf bank is a program announced by LAZNas BSM in 2017. In this program that has been announced, LAZNas BSM combines Pesantren and LKM Syariah. Islamic Microfinance Institution (LKM Syariah) here as an institution protected by law that has great potential in empowering the poor. This is because in the conception of Islamic LKM according to the LKM Law and the OJK Regulation is considered to be able to provide access to capital with a variety of Islamic contracts for its customers. Then Pesantren, which is a center for the development of knowledge and training of the people, is very suitable to be combined with Islamic MFIs for the economic development of the poor. In this program, LKMS-BWM (Lembaga Keuangan Mikro Syariah-Bank Wakaf Mikro) will act as the executor of the Community Empowerment Program around Pesantren through LKM Syariah-BWM, which is tasked to conduct community empowerment and business development through distribution of funds to potentially productive poor business groups.

The background of the existence of the Micro Waqf Bank is as part of LAZNas BSM Ummah's concern in an effort to overcome poverty that occurs in Indonesia. The way that can be done for ideal poverty reduction is to empower productive businesses that can be managed directly by the poor. Of course, during the process of empowering the poor, there must be quite intense assistance with full attention and commitment from institutions in the community that have a high concern for raising the economic status of the people, especially the poor. Then LAZNas combined Islamic boarding schools and Sharia Microfinance Institutions (LKM Syariah) to launch a community empowerment program, namely through the Sharia Microfinance Institution of the Micro Waqf Bank (LKMS BWM). This decision was taken with the assumption that Islamic boarding schools are considered as very potential institutions in society that can become empowerment

institutions in addition to being Islamic educational institutions. Then the Sharia Microfinance Institution (LKMS Syariah) is an institution that is protected by law and has great potential to empower the poor. So, the combination of these two institutions is expected to be able to optimize the potential of the two institutions in empowering the poor.

Community Economy

The economy has a meaning as an activity carried out by the community concerned with production, distribution and consumption activities carried out with the aim of meeting their needs. If the needs of people's lives are met, the welfare in life looks very real to be achieved. Some of the methods or efforts that are carried out when carrying out economic activities that have the aim of meeting needs and achieving community welfare are called community economic development.

According to the Central Statistics Agency (BPS), welfare is defined as a condition where the physical and spiritual needs of a household are met in accordance with the level of life. To measure people's welfare, the Central Statistics Agency has several indicators, namely income, housing and settlements, education, and also health (Saifudin, 2019).

Waqf Fundraising

Fundraising according to language can be interpreted as raising funds or raising funds. And according to the term fundraising means an effort or process for collecting zakat funds, infaq, alms, waqf, and other sources of funds originating from the community, whether individuals, groups, organizations or companies which are then distributed and utilized (Harahap, 2019).

Fundraising has several objectives, these goals are to collect waqf funds which is the main purpose of fundraising, to increase the number of waqif, fundraising activities carried out by Nazir either directly or indirectly will have an influence on the company's image, to get sympathizers and supporters of the institution. even though not being a waqif, it gives a sense of satisfaction for the waqif. This can be done, for example, by managing the results of waqf and distributing them like the mandate of the waqif and also this can be done by inviting the waqif to contribute to the distribution of the benefits of waqf in events that have been prepared by nazir (Naim, 2019).

In fundraising there are methods and techniques that can be done. There are two methods that can be used, namely the direct method and the indirect method. The direct method is a method using techniques or ways in which the wakif can participate directly. Examples are direct email, direct advertising, tele-fundraising, and live presentations. While the indirect method is a method by using techniques or methods by not making the wakif participate directly. This method can be done

through promotions aimed at building a strong image of the institution, without any encouragement to make donation transactions right away. Examples include advertorials, image campaign, and organizing an activity through intermediaries, establishing relationships, through references, and mediating figures (Nugroho, 2015).

METHODOLOGY

In this research, the type of research used is qualitative research. Qualitative research is defined as a study that does not use calculations with numbers. Qualitative research has a descriptive nature that tends to use analysis, where this type of research will produce findings that cannot be obtained through statistical procedures. Qualitative research is also defined as a research that provides an overview of a factual and systematic condition of the factors, characteristics and relationships between existing phenomena. When conducting qualitative research, the research carried out must be carried out intensively. Researchers are expected to be active in activities in the field, not forgetting to carefully record all things that happen, analyze the data collected in the field and then write detailed and complete reports. Furthermore, for the process of elaborating the results of the research that has been observed in the field, descriptive methods are used. Descriptive method is used for the purpose of making or providing a description and description of the facts and various relationships of the problems being studied. The research conducted this time contains research on waqf fundraising at Micro Waqf Banks (BWM) in realizing the welfare of the people.

Sources of data used to assist research come from primary and secondary data sources. Primary data is obtained and collected directly from parties related or related to this research. Primary data were obtained from interviews with related parties and observations at the research location, namely at the Bahrul Ulum Micro Waqf Bank (BWM) Barokah Sejahtera Tambakberas Jombang. Secondary data is obtained through books related to the object of research, existing records, previous research and also other sources related to the object of research.

For the process of collecting data, this study applies several data collection techniques, namely observation, interviews, and documentation (Rahmat, 2018). Observations are made by collecting the required data directly from the field. In order to obtain these data, direct observations were made of the problems studied. Observations made will then help provide information about the problems studied, namely how to fundraising waqf at Micro Waqf Banks (BWM) in realizing the welfare of the people. Then, the interview technique is carried out with the aim of being able to obtain information that cannot be obtained or obtained through observation techniques (Raco, 2010). The interviews that have been conducted in this study are direct interviews with the Micro Waqf Bank (BWM) Bahrul Ulum

Barokah Sejahtera Tambakberas Jombang. Furthermore, the technique of collecting data with documentation is done by searching for and collecting the necessary data from records, documents, journals, books and so on.

The next step that is run after all the data has been collected is the data analysis process. Data analysis can be interpreted as a process of searching and compiling in detail and compiling the data that has been obtained from the results of observations, interviews, and documentation, so that the data obtained can be more easily read and understood. The stages in data analysis are data reduction, data presentation, conclusion drawing and verification.

Data reduction. In this data reduction stage, the researcher collects data related to waqf fundraising obtained through data collection techniques that have been carried out at the Bahrul Ulum Barokah Sejahtera Sejahtera Micro Waqf Bank (BWM) Jombang. Then the data that has been obtained will be corrected, selected and grouped in detail according to the research focus.

Data Presentation. In this data presentation stage, the data that has passed the reduction stage is then presented in narrative form in accordance with the data obtained from observations, interviews and documentation conducted at the Bahrul Ulum Barokah Sejahtera Sejahtera Micro Waqf Bank (BWM) Jombang. This presentation stage is done so that the data obtained is easier to understand.

Conclusion Drawing and Verification. At this stage the author can get a conclusion regarding waqf fundraising at the Micro Waqf Bank (BWM) Bahrul Ulum Barokah Sejahtera Tambakberas Jombang. When the conclusion is felt to be still unable to answer the research problem, the writer can re-do the process of collecting the data and information needed so that the research results can be concluded completely and clearly.

RESULTS

Productive management of waqf funds is important to do in order to realize the purpose of waqf, namely, to provide welfare to the people. Currently, one of the Islamic microfinance institutions, namely the Bahrul Ulum Barokah Sejahtera Micro Waqf Bank, located in Tambakberas, Jombang, has implemented productive waqf fund management. Waqf management at Micro Waqf Banks cannot be separated from the existence of supportive waqf fundraising. Fundraising on waqf is really needed. Waqf fundraising in Micro Waqf Banks is not carried out directly or independently by the Micro Waqf Bank, but Micro Waqf Banks receive waqf funds from LAZNas (National Amil Zakat Institute). Micro Waqf Bank itself is a branding created by the government for the purpose of introducing the huge potential of waqf funds.

Micro Waqf Banks are included in Islamic microfinance institutions that have been registered and supervised by the Financial Services Authority (OJK) which then collaborates with LAZNas, where LAZNas is tasked with collecting or

accommodating social funds from investors. Then the funds will be channeled to a cooperative legal entity with a business license for a Sharia Microfinance Institution. In this case, the Micro Waqf Bank acts as the executor of the Community Empowerment Program around Islamic Boarding Schools through the Syariah-BWM LKM, which is tasked with empowering the community and developing business distribution of funds to business groups of the poor who have potential.

The funds prepared by LAZNas BSM to run or realize the program from the Micro Waqf Bank obtained from social funds that have been collected from investors then by the Micro Waqf Bank will be distributed to the public in the form of financing. Each BWM receives an allocation of Rp. 4.25 Billion. This fund is divided into several parts, the fund is Rp. 250 million was used for establishment funds consisting of permits, office equipment, office operations and costs for training for administrators and managers. Then 4 billion rupiahs of funds are deposited in Bank Syariah Mandiri which is currently Bank Syariah Indonesia in the form of deposits with the following details, 1 billion rupiahs of funds are used for the purpose of providing financing to customers in stages, then the remaining 3 billion rupiahs are entered into funds that cannot be withdrawn in the form of deposits for investment purposes. The results obtained from this investment are then used to cover office operational costs.

In the process of its operation, the Bahrul Ulum Barokah Sejahtera Micro Waqf Bank has several stages or processes in the distribution of waqf funds in the form of financing. For the financing that will be given to customers, a business group will be formed. The group is called KUMPI. KUMPI stands for Community Business Group Around Indonesian Islamic Boarding School. The following are the stages or processes:

1. Identification

At this identification stage, the target group is identified in accordance with the program target criteria, starting from the location of the prospective member's residence, the type of business being run, and the location or place of business. This stage is carried out for the purpose of obtaining or obtaining data from prospective KUMPI members.

2. Socialization

At the socialization stage, information is conveyed to prospective members or customers regarding programs owned by Micro Waqf Banks. Information submitted related to the stages of group formation, participation requirements and information related to KUMPI activities. With the delivery of this information, it is hoped that prospective members can understand the program and program provisions.

3. Feasibility Test

This feasibility test is carried out with the aim of clarifying or ensuring the truth of the data of prospective members or customers. So that it can be known whether the prospective member is eligible or not to become a member of the Micro Waqf Bank.

4. Pre PWK (Compulsory Group Training/ KUMPI)

Pre PWK is defined as a meeting a day for 60 minutes to explain the program, strengthen determination, evaluate the readiness of prospective members, select group members, and determine the schedule and place for PWK (Compulsory Group Training / KUMPI).

5. PWK (Compulsory Group Training/ KUMPI)

The mandatory group training or PWK was held for 5 days with each meeting held for 60 minutes. The material presented in this mandatory group training is material related to the principles, objectives and uses of the venture capital program, rights, obligations, and responsibilities of the members.

6. Halmi (Weekly Halaqoh)

Halmi is defined as a routine activity carried out by a group of members who have been selected and have completed PWK. Halmi itself is done once every week. The content of Halmi activities is to disburse financing and installment payments by members. Halmi activities are also filled with religious activities and the provision of materials by supervisors as Micro Waqf Bank staff.

In the group financing scheme run by the Micro Waqf Bank, the nature of joint responsibility is very necessary. For members or customers who have been selected will begin to receive financing on a regular basis. The initial financing that can be obtained by each member is IDR 1,000,000. From the financing obtained, members have an obligation to return loan funds using the installment system. The installments set at the Micro Waqf Bank are for 40 weeks from each financing provided. The financing provided by the Micro Waqf Bank to its members does not require or require collateral, the installments are paid lightly and are not required to pay interest or profit sharing.

For each installment paid there are additional payments in the form of *ujrah* and *infaq*. Additional payments in installments in the form of *ujroh* and *infaq* are not as returns whose money can be used for the purposes of Micro Waqf Banks. However, this payment will be returned to the member if there is a member who is experiencing an accident or dies.

Waqf fundraising carried out by LAZNas and Micro Waqf Banks which act as distributors and fund managers when viewed in terms of the purpose of fundraising, the objectives of waqf fundraising and waqf fund management are:

- a. Looking at the background of the establishment of the Micro Waqf Bank, which is related to how to tackle poverty that still occurs in Indonesia. Then the right steps were found, namely by empowering productive businesses that

could be managed directly by the poor or underprivileged. So that to run the program that has been planned, the Micro Waqf Bank automatically needs the support of waqf funds which can later be managed and developed. This is where the task that must be carried out by LAZNas is to carry out waqf fundraising or waqf fund collection which can later be managed and distributed by the Micro Waqf Bank. This is in accordance with the main purpose of waqf fundraising, namely, to collect waqf funds.

- b. Furthermore, in the process of collecting waqf funds, the number of wakif who are willing to donate some of their assets will also increase. So that the collection of waqf funds from the waqif will greatly help realize the welfare of the people through programs owned and run by the Micro Waqf Bank. The increase in the number of waqf is in accordance with the objectives of fundraising waqf.
- c. The collection of waqf funds cannot be separated from the delivery of information and interactions carried out by Nazir to the community, both direct and indirect interactions. Submission of information and interactions that occur will form the image of the institution in the minds of the public. The image formed in the minds of the people can be positive or negative. However, with good delivery and interaction, it will certainly make the institution have a good or positive image in the community. This positive image will encourage people to do waqf. Creating a positive image of the institution is included in one of the goals of fundraising activities.
- d. Fundraising waqf carried out certainly has a long-term goal to be achieved, therefore it is important to maintain good relations with waqif. If the waqif is satisfied with the services provided, the program is run from the funds provided by the wakif, as well as good management in managing the waqf funds, the waqif will feel satisfied and will continue to contribute and will regularly donate part of his assets to support the program being run. Waqif satisfaction here is also included in one of the goals of waqf fundraising.

CONCLUSION

Fundraising waqf at the Micro Waqf Bank is obtained from social funds that have been collected by LAZNas (National Zakat Amil Institution). Micro Waqf Bank itself is a branding created by the government for the purpose of introducing the large potential of waqf funds. In this case, the Micro Waqf Bank acts as the executor of the Community Empowerment Program around Islamic Boarding Schools through the Syariah-BWM LKM, which is tasked with empowering the community and developing business distribution of funds to business groups of the poor who have potential. In its operational process, Bahrul Ulum Barokah Sejahtera Micro Waqf Bank has several stages or processes in the distribution of waqf funds in the form of financing, namely the identification, socialization,

feasibility test, Pre PWK (Compulsory Group Training/ KUMPI), PWK (Compulsory Group Training/ KUMPI), Halmi (Weekly Halaqoh).

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