



International Journal of Advanced Multidisciplinary Research and Studies

ISSN: 2583-049X

(Special Issue)
“Brawijaya International Conference on Economics, Business & Finance
(BICEBF) 2023”

Analysis of Mosque-Based Productive Waqf Management: Case Study of Jami' Lueng Bata Mosque

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Abstract

This study aims to analyze the management of productive waqf at the Jami' Lueng Bata mosque in Banda Aceh City. This study used a qualitative approach and type of case study research with data collection methods in the form of interviews and documentation, for data processing and analysis techniques using data reduction techniques, data display and data verification. Respondents in this study consisted of 2 people consisting of Nazhir and the Indonesian Waqf Board. The results of the study show productive management of waqf in the property sector in the form of shops and houses, these assets are empowered using

ijarah contracts or leases which are then reallocated to mosques, supporting socio-religious activities in the Lueng Bata mukim area and for the development of productive waqf assets. in managing productive waqf nazhir the Jami' Lueng Bata mosque is fostered and supervised by the Imam mukim and the District Office of Religious Affairs while BWI does not oversee the management of productive waqf of the Jami' Lueng Bata mosque directly but through an intermediary the District Religious Affairs Office and supervision is also not carried out directly intensive.

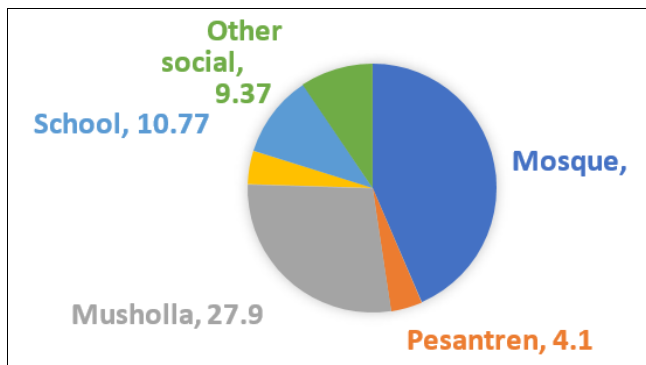
Keywords: Productive Waqf, Management, Mosque

1. Introduction

1.1 Background

Waqf is one of the Islamic policy instruments built from the time of the Prophet Muhammad, which also acts as a driver of the economy and development of Islamic society (Isamail, Rosele and Ramli, 2015) ^[9]. Thus, waqf is recognized by sharia as having the potential to be a source of income for the development of social and economic sectors (Pitchay *et al.*, 2018) ^[16]. Since the issuance of Law No. 41/2004 on waqf, the empowerment of waqf in Indonesia has become the first stepping stone in gaining high awareness from the community and the government (Jaharuddin, 2020) ^[10]. This regulation was created in order to improve the previous law which still had many shortcomings, especially regarding movable waqf objects and their designation (Megawati, 2014) ^[14]. Therefore, this waqf must be taken seriously by the government, so that the benefits can be felt by the community (Manilet, 2013) ^[12].

In its development, Indonesia experienced three major phases in waqf management, namely traditional, semi-professional and professional (Seprillina *et al.*, 2019) ^[19]. In Indonesia, the level of productive empowerment of waqf land is very low due to budget difficulties to empower waqf land productively (BWI, 2022) ^[5]. Based on the results of a survey conducted by the Directorate of Waqf Empowerment of the Ministry of Religion of the Republic of Indonesia in 2021. The results show that waqf land in Indonesia is utilized more for the construction of mosques as described in the figure below:



Source: (Siwak, 2021) [20]

Fig 1: Data on Allotment of Waqf Land in Indonesia

Islam has prepared solutions for mosque-based community empowerment activities. One of them is by utilizing waqf assets productively, in developing mosque-based productive land management, a nazir is needed who has skills about business built on mosque land that is still empty and has economic selling power (Rochmiyatun, 2018) [18]. The success in managing and developing mosque-based productive waqf can be seen from the journey of Al-Qarawiyyin University which was originally a mosque which some time later Fatimah Al-fihri also donated her family's private library for the benefit of the people, over time educational activities began to be developed so that it became a university (Souad, Ramdane and Khan, 2017) [21]. Waqf in Indonesia is certainly expected to be able to follow in the footsteps of the success of waqf, both immovable and movable waqf must be taken seriously by the government, so that the benefits can be felt by the community (Manilet, 2013) [12]. The huge potential of the digital economy in Indonesia is very important to develop. The speed of the pace of innovation results in various changes in all aspects of life, in this case the financial sector including the payment system where the changes are getting shorter which has an impact on the narrower *response time of the* authorities to make policies. *Fintech* globally illustrates rapidly that *fintech* is developing in various sectors, ranging from *start-up* payments, *lending*, financial planning (*personal finance*), retail investment, financing (*crowdfunding*), remittances, financial research, and others (Zakariya, Istiqomah and Aji, 2022) [28].

Banda Aceh city consists of nine sub-districts, namely Baiturrahman, Banda Raya, Jaya Baru, Kuta Alam, Kuta Raja, Lueng Bata, Muraxa, Syiah Kuala and Ulee Kareng. The majority of the population in the city of Banda Aceh is Muslim, this can be seen from the many mosques scattered in the city of Banda Aceh. From the data, there are 104 mosques spread across the Banda Aceh City area (Zikran, 2021) [29].

Waqf empowerment in Banda Aceh City, which is channeled to the productive sector, has not had an impact on improving people's welfare, because there are several factors that hinder, including: the level of public knowledge about waqf, most waqf land is not strategically located, the transfer of waqf assets for productive forms is still experiencing pros and cons, the high quantity of uncertified waqf land and nazir still manages waqf assets traditionally and consumptively (Thaib, 2018) [24]. In Aceh, waqf is handled by Baitul Mal through Qanun Number 3 of 2021 concerning amendments to Aceh Qanun Number 10 of 2018 concerning Baitul Mal in article 1 Number 11 explains that

waqf assets are managed, developed, maintained and safeguarded by a special and special institution, namely Baitul Mal (Government of Aceh, 2021) [15].

Jami' Lueng Bata Mosque has productive waqf assets that continue to grow to this day, in the form of rental houses, rental land, and permanent and semi-permanent shops that are managed using *ijarah* or semi-lease contracts. Jami' Lueng Bata Mosque also has unproductive waqf assets in the form of dry and wet land. Currently, the business activities run by the nazir of Jami' Lueng Bata mosque are directed to support the mosque's operations and support all social activities of the Lueng Bata settlement community. The nazir who manages the waqf assets of the Jami' Lueng Bata mosque consists of six people, each acting as chairman, secretary, treasurer and three other people as nazir members who are ready to assist every activity of the nazir of the Jami' Lueng Bata mosque.

This research tries to show the development of the Jami' Lueng Bata mosque during the empowerment of productive waqf, with the construction of a mosque that has its own glory for the Muslim community of Lueng Bata District and the Muslim community in general. therefore, the empowerment of productive waqf at the Jami' Lueng Bata mosque must be transparent and open to the public, so that the public understands in detail how the nazir manages productive waqf to date so that it can support the prosperity of the Jami' Lueng Bata mosque.

This research is expected to produce great benefits so that the success achieved can motivate and become a foundation for other mosques in empowering productive waqf, especially around the city of Banda Aceh so that they do not fully depend on grants from the community and government. So that in the future it is possible that the mosque will be able to support the welfare of the people and be able to help the mosque's operational expenses.

1.2 Problem Formulation

Based on the explanation contained in the background of the problem, the author formulates the research problem as follows:

- a. How is the productive waqf management system carried out by the nazir of Jami' Lueng Bata mosque and its supervision?

1.3 Research Objectives

Research must have a goal that will be addressed or the purpose of the research carried out has been prepared long before the researcher goes to the field. The following are the objectives of the research that the researcher will conduct:

- a. To find out the productive waqf management system carried out by the nazir of the Jami' Lueng Bata mosque and its supervision.

1.4 Research Benefits

The findings of this research are expected to bring benefits in order to develop science and so on, in more detail as follows:

a. Theoretical Benefits

- The results of this research can add to the treasure of knowledge related to waqf development.
- The results of this study can help further research in providing an overview related to the theory in this study.

- The results of this study are able to support previous research related to the existing theory in this study.

b. Practical Benefits

- The findings of this research can help the application of knowledge and help the learning process related to the academic field, especially Islamic public finance, as well as the mosque-based productive waqf management system.
- The findings of this research can provide inspiration and useful information for related agencies, namely BWI, Batul Mal and Kemenang on matters related to productive waqf which aims to build productive waqf in the future.
- The findings of this research can be used as input and evaluation for nazir in order to maximize the potential of waqf to support the welfare of the people.
- The research findings can be used as an additional reference to develop ideas for future research.

2. Theoretical Foundation

2.1 Waqf Concept

Waqf is a waqif's legal activity in which part of his property is separated for the benefit of worship or public benefit in accordance with sharia provisions, either permanently or for a limited period of time (Law No. 41 of 2004). The pillars of waqf are divided into 4 elements, namely: Waqif (waqf giver), *mauquf bih* (waqf object), *mauquf 'alaih* (the one who is given waqf) and *sighat* (statement of giving and receiving waqf) (Maskur and Gunawan, 2018) [13].

The word waqf is actually not mentioned clearly in the Qur'an, however, there are several verses that describe waqf, also corroborated by the Prophet's hadith and waqf done by the companions. The verses of the Qur'an which are the legal basis for waqf include surah Al-Imran verse 92, surah Al-Baqarah verse 261 and verse 267. While there are several hadiths that are used as the basis of waqf, however, the hadiths that are inherent in the community are the ones that are used as the basis of waqf.

Islamic society is the Hadith narrated by Muslim No. 1631 which discusses uninterrupted charity.

The emergence of the first waqf regulation that specifically discusses waqf, Law No. 41 of 2004, is also the foundation of the history of waqf in Indonesia. Law No. 41 of 2004 concerning waqf aims to create legal order and waqf governance to protect waqf. Furthermore, this regulation also states that every stage of waqf must be stated in the waqf pledge deed and registered and notified and must be carried out in accordance with the provisions stated in the law governing waqf (BWI, 2021) [4].

2.2 Productive Waqf

Productive waqf is a form of empowerment from property donated by the community, then channeled into productive sectors so that it can support sustainable community welfare. Waqf grants can take the form of movable and immovable objects. Thus, the profit earned from productive waqf management is used as endowment capital to support the interests of the community according to the purpose of the waqf (Syakir, 2016) [23]. The concept of productive waqf requires the nazir to manage and empower waqf assets professionally to the productive sector so that the profits earned can be allocated to *mauquf 'alaih* (Usman, 2017) [26]. Waqf has several very essential purposes including

regeneration, regeneration and developing the potential of human resources (Khoerudin, 2018) [11]. Thus, in order for waqf assets to be managed optimally, in practice it must be managed very well by including elements including: Accredited waqf institutions, varied programs, optimization of benefits, creative, accountable, professional management, having a good supervisory system and strategic planning (Prasetia and Huda, 2017) [17].

2.3 Financial Technology

Financial technology is an innovation in the financial services sector which no longer needs to use paper money. In other words, the existence of *financial technology* turns currency into digital to make it more efficient (Hiyanti *et al.*, 2020) [8]. Bank Indonesia categorizes or classifies the types of *fintech*, which include the following: *Peer to peer lending & Crowdfunding, Market aggregator, Risk and Investment Management, Payment, settlement and clearing* (Ardiansyah, 2019) [3].

2.4 Mosque

The mosque is the place where Muslims pray, but basically the mosque contains the meaning of submission and obedience. Therefore, the essence of the mosque is a place where all forms of benevolent activities are carried out (Umar, 2019) [25]. From the beginning of the development of Islam until now there are at least five functions of the mosque, namely: First, the mosque as Bait Allah, which means that the mosque is a place to worship Allah SWT, second, the mosque as Bait Al-Ta'lim, which means that the mosque is the center of knowledge study, third, the mosque as Bait Al-Maal, which means that the mosque is a place for carrying out social religious activities related to maliyah worship which includes zakat, infaq, alms and waqf (ZISWAF), The fourth mosque as Bait Al-Ta'min means that the mosque is an institution capable of providing social security to the people and the fifth mosque as Bait Al-Tamwil means that the mosque is an institution capable of bringing in funds from productive sector activities that are empowered so that the mosque can stand independently and continue to grow without having to depend on the government or donors (Alwi, 2015) [1].

3. Research Methods

This research uses a qualitative approach. The object of this research is the Jami' Lueng Bata mosque, Banda Aceh city. Using primary and secondary data sources with data collection techniques through the interview process. Researchers use a type of case study research, where researchers will review the results of the study.

In-depth interviews about the productive waqf management of the Jami' Lueng Bata mosque and conducting interviews with the nazir and BWI as an agency that has the authority to supervise, manage and develop waqf assets. Researchers used 3 data processing and analysis techniques, namely data reduction, data display and data verification.

4. Results and Discussion

4.1 Overview of Productive Waqf of Jami' Lueng Bata Mosque

The vision of the nazir of the Jami' Lueng Bata mosque is to strive to manage waqf assets for the prosperity of the Jami' Lueng Bata mosque and support the benefit of the community, especially those in the Lueng Bata mukim area.

While the mission of the nazir of the Jami' Lueng Bata mosque in managing productive waqf is to be able to bring profit through lease contracts and to be able to bring profit through cooperation contracts, both in *mudharabah* and *musyarakah contracts* in managing waqf assets productively.

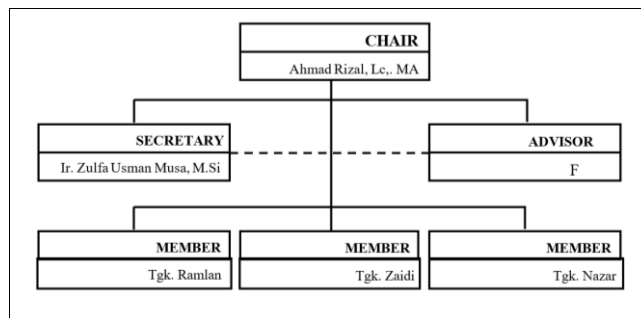
The waqf assets of the Jami' Lueng Bata mosque consist of land and buildings, which are scattered in different locations around the city of Banda Aceh. The waqf assets of the Jami' Lueng Bata mosque are productive and there are also waqf assets that have not been productive. Some waqf assets in the form of buildings are the result of productive waqf development and there are also buildings owned by waqifs who were endowed for the Jami' Lueng Bata mosque so that the task of the nazir is to produce the building in the form of a lease agreement. Some of the waqf assets of the Jami' Lueng Bata mosque are as follows:

Table 1: Waqf Assets of Jami' Lueng Bata Mosque

Assets	Extensive	Unit	Revenue
	(m2)		(IDR per year)
The building and courtyard of Jami' Lueng Bata Mosque	5000	1	-
	600	5	200.000.000
Shop House	336	6	84.000.000
Semi-permanent shop	150	5	42.000.000
Rental House	100	1	8.000.000
Land	4000	1	-
Rental Land	160	1	3.000.000
Total	10.346	20	337.000.000

Source: Data processed, 2023

The nazir of the Jami' Lueng Bata mosque adheres to the concept of Islamic management, so that all positions within the scope of the Jami' Lueng Bata mosque nazir institution are considered a mandate. This has been designed since the beginning of the selection of nazir administrators with various criteria including honesty, trustworthiness, responsibility, and capacity. The nazir election system of the Jami' Lueng Bata mosque begins with the appointment of the nazir chairman, who is appointed directly from the main imam of the Jami' Lueng Bata mosque concurrently as the nazir chairman, then the community provides recommendations for candidates from the Lueng Bata settlement community who are considered to have capacity, capability, integrity, honesty, ability to work together, maturity and trustworthiness. Furthermore, the mukim accommodates the names that have been recommended by the community and conducts a selection process by looking at these criteria and also coordinates with the main imam as the head of the nazir to choose colleagues who can work with him as the head of the nazir. So that the nazir device of the Jami' Lueng Bata mosque was formed.



Source: Data processed, 2023

Fig 2: Organizational Structure of the Nazir of Jami' Lueng Bata Mosque

The Jami' Lueng Bata mosque nazir organization has entered a new phase with changes in management mechanisms and ongoing development in the hope of achieving the organization's vision and mission.

4.2 Productive Waqf Management System at Jami' Lueng Bata Mosque and its Supervision

Jami' Lueng Bata Mosque is one of the mosques that manages productive waqf, especially in the city of Banda Aceh. Waqf assets are not only located in the Jami' Lueng Bata mosque but are scattered in various villages around the city of Banda Aceh. Each waqf asset is treated with the same management system. To find out how productive waqf is managed at the Jami' Lueng Bata mosque so that it is used as a productive waqf pilot by the Aceh government, researchers must go directly to the field and dig up information from the nazhir of the productive waqf of the Jami' Lueng Bata mosque.

Based on the results of an interview with Mr. Ir. Zulfa Usman Musa, M.Si as the secretary of the nazhir of the Jami' Lueng Bata mosque, on January 7, 2023 at 06.30 WIB which states that, Waqf management at the Jami' Lueng Bata mosque is carried out professionally to develop the waqf assets. The productive waqf management of the Jami' Lueng Bata mosque is empowered in the form of building shops which are then rented out from the proceeds of the lease, the productive waqf assets are again developed by building new shops, so that from this management the nazhir of the Jami' Lueng Bata mosque distributes the proceeds of productive waqf for the construction of the Jami' Lueng Bata mosque and supports the sustainability of social and religious activities of the community in the Lueng Bata settlement area, through the proceeds from the productive waqf management of the Jami' Lueng Bata mosque.

Nazhir Jami' Lueng Bata Mosque in managing waqf assets productively has not used cash waqf and waqf through money in empowering people, but waqf through money is managed by the mosque construction committee which is only intended for mosque construction, at the Jami' Lueng Bata mosque there are several elements under the mosque,

namely BKM (Mosque Prosperity Board), mosque construction committee and nazir.

BKM has the task of managing mosque finances, coordinating all mosque activities and protecting the mosque. Furthermore, there is a mosque development committee which has the task of raising funds for mosque construction and coordinating mosque construction. Finally, the nazir has the task of registering waqf assets, protecting waqf assets, managing and developing waqf assets of the Lueng Bata jami' mosque.

Nazir has not received cash waqf because he wants to focus on developing shop units and houses owned by the Jami' Lueng Bata mosque, maybe after the construction of the mosque is completed, waqf will be managed both through money and cash waqf and this also requires careful planning so that the implementation already has a clear direction and purpose. So, the nazir has not managed waqf in the form of money, however, at the Jami' Lueng Bata mosque there is and receives waqf through money managed by the mosque construction committee and its allocation is also to build the Jami' Lueng Bata mosque since the Jami' Lueng Bata mosque is also in the process of renovating the mosque. So, the existence of waqf through money will certainly be very helpful in accelerating the construction of the Jami' Lueng Bata mosque.

When examined, cash waqf and waqf through money have enormous potential in the welfare of the people because based on the survey results, 86.7 percent of Indonesian people are Muslims and the level of generosity of Indonesian people is very high, reaching 99.6 percent. The main reason for a person's willingness or refusal to be generous is *trust in fund managers, fund recipients, programs, and services* (Fahlevi, 2019)^[7]. One of the closest phenomena that shows the generosity of the Indonesian people can be seen on Tiktok social media how enthusiastic the Indonesian people are about giving *gifts* to their idols while *live streaming*, where not all of those who *live streaming* on Tiktok bring benefits, but the *gifts they get* are even with a large enough nominal. Moreover, cash waqf, which is clear that it will be allocated to useful things and will get a jariyah reward, of course the potential to bring in a high number of wakifs will be so great.

The current digital era strongly supports the development of *financial technology*, Indonesia with the largest Muslim population in the world has very strategic potential in the development of cash waqf by utilizing Islamic fintech, especially the advantages of *fintech* in the ease of transactions offered are very helpful for anyone who wishes to endow money and in an amount according to ability. With the application of cash waqf through digital media, of course, it can provide convenience at this time, because financial platforms make it easier to carry out transactions as well as cash waqf transactions at the Jami' Lueng Bata mosque later and raising cash waqf funds throughout Indonesia.

So, according to the author's analysis, if the cash waqf program of the Jami' Lueng Bata mosque is implemented by utilizing the development of *financial technology* in the current digital era, the waqf assets of the Jami' Lueng Bata mosque will increase significantly because the culture of the Indonesian people is very dominant in giving waqf to the mosque, especially getting convenience in the process of distributing waqf that has been digitized through available financial platforms, When the waqf assets have been

collected, the results of its management depend on the ability of the nazir to invest the waqf funds, if the nazir is able to get maximum results, the programs to prosper the Lueng Bata mukim community, such as the sewing training program along with the provision of free sewing equipment for the poor and poor who have been planned will be easier to realize.

Based on the results of an interview with Mr. Ir. Zulfa Usman Musa, M. Si as the secretary of the nazir of the Jami' Lueng Bata mosque, on January 7, 2023 at 06.30 WIB regarding the supervision of the productive waqf management of the Jami' Lueng Bata mosque which states that, nazir when making a decision in empowering productive waqf is coordinated with the imam mukim Lueng Bata and the Lueng Bata District Religious Affairs Office as the nazir supervisor and supervisor in empowering waqf assets. In the consensus deliberation, the nazir also involved the community leaders of Lueng Bata settlement to receive a number of aspirations and considerations for the nazir in determining a policy. Although the nazir has special rights.

In determining the policy, if it is considered that the policy is in accordance with the sharia guidelines of Muslims (Al-Qur'an and Hadith) as well as having the value of benefits and bringing benefits to the people, then the nazir can directly execute it.

The discussion on productive waqf management will be juxtaposed with the theory of waqf according to the jurists. According to the Syafi'i and Ahmad bin Hambal schools of thought, Syafi'i argues that waqf is the release of the waqfed asset from the ownership of the waqif, after the waqf procedure has been completed. The waqif may not do anything with the waqf property, such as treating the owner by transferring ownership to another, whether by exchange or not. The waqif distributes the benefits of the waqf property to *mauquf 'alaih* (the endowed) as a binding charity, where the waqif cannot prohibit the distribution of his donation. Therefore, the Shafi'i school of thought defines waqf as *"Not taking an action on an object, which has the status of belonging to Allah SWT, by donating its benefits to a (social) good"* (Department of Religious Affairs, 2003)^[6].

Based on the results of research conducted at the Jami' Lueng Bata mosque on productive waqf, it can be concluded that waqf at the Jami' Lueng Bata mosque refers to the Syafi'i and Hambali schools of thought because there are no restrictions on the nazir to manage what has been handed over by the waqif to the nazir of the Jami' Lueng Bata mosque. Waqf assets that have been received by the nazir can be applied in the form of building a shop on waqf land, then the shop is rented out to businesses or institutions. In addition, waqf at the Jami' Lueng Bata mosque also rents out waqf land and houses that were donated to the Jami' Lueng Bata mosque. Therefore, it can be concluded that the productive waqf developed by the Jami' Lueng Bata mosque is in the form of a leased property business and land leasing. Productive utilization of waqf is carried out by the Jami' Lueng Bata mosque in the business sector, namely the nazir of the Jami' Lueng Bata mosque developing productive waqf by building shops with rental prices according to the ability of business actors, so as to support and help business actors to run their businesses, in the cooperation sector of the Jami' Lueng Bata mosque nazir is still designing and will soon be empowered. The program will also aim to support the prosperity of the mosque and the welfare of the community. Waqf is one of the recommended Muslim acts of worship in

addition to zakat, infaq and sadaqah. There are advantages of waqf worship over zakat, infaq and sadaqah, namely because waqf only provides benefits from the object of waqf while the object is eternal, unlike zakat, infaq and sadaqah which provide objects and benefits from objects or objects issued. This is in line with the Shafi'i Mazhab, which says that something to be waqfed must be an object with lasting benefits, whether it is movable objects, immovable objects or joint property.

Therefore, it is hoped that all Muslims will have the motivation to do waqf, which certainly has a reward value in the side of Allah SWT in accordance with its promise and from these waqf assets can also support the socio-economic life of Muslims, especially those at the lower middle economic level, if the waqf assets have been managed productively. So that there is a balance in the wheels of life and the problem of inequality in society can be resolved.

4.3 The Conformity of Waqf Asset Management with Law Number 41 of 2004 concerning Waqf includes Purpose, Function and Designation When analyzed from several articles that have a relationship with the **Waqf Asset Management Law, it can be concluded that the management of Waqf Assets is in accordance with the purpose of the Waqf**

As for the management and development of waqf assets, many people still have the understanding that the only objects that can be waqfed are immovable objects. So that the designation is also only limited to tombs, mosques, mushalla, orphanages, madrasas and so on. In general, people predominantly donate their land for the construction of mosques, because mosques are used for worship (Angraeni, 2016) ^[2]. With so many mosques, mosques should have a significant role in helping to solve people's economic problems, especially the problem of poverty, because mosques have a strong and solid attachment to the community. In the mosque there is a charismatic figure who can be trusted by the congregation so that it has great potential to become a motivator for the people to be poor create programs that can prosper the community (Suryanto and Saepulloh, 2016) ^[22].

The Nazir of Jami' Lueng Bata mosque manages its waqf assets through various business approaches such as leasing and profit sharing. However, the most instrumental in productive waqf management among these approaches is the lease activity because it is now running and the results are visible. It can be understood that in managing productive waqf assets through the lease approach, the nazir of the Jami' Lueng Bata mosque allocates the proceeds from the management of waqf assets to the construction of the mosque. In addition, the productive waqf of the Jami' Lueng Bata mosque also contributes to the benefit of the community through donations to the social and religious activities of the Lueng Bata settlement community.

In general, productive waqf management at the Jami' Lueng Bata mosque has been managed professionally, namely for asset development in the property sector, by producing houses, land and building shops with a lease scheme. The Nazir of Jami' Lueng Bata mosque has made a breakthrough to manage waqf assets more productively in accordance with Law Number 41 of 2004 concerning waqf. Among these breakthroughs is that the proceeds from the shop rental will be allocated to the economic empowerment of the community for the advancement and improvement of the

ummah's economy.

The productive waqf of the Jami' Lueng Bata mosque has proven that the pattern of waqf asset management in the property sector is able to develop the waqf assets of the Jami' Lueng Bata mosque, gradually. A similar waqf management pattern is also carried out in Singapore through MUIS (Majlis Ulama Islam Singapore). The management and development of waqf assets continues to be carried out with the principle of benefit, by building various properties which are then allocated to the development of Islam. The results of waqf property management in Singapore can generate a surplus of up to IDR 21,000,000,000, of which 60 percent is allocated to maintain 69 mosques in Singapore. The other part is allocated for the development of education and various other social religious activities (Zaenab, 2019) ^[27].

When examined from the pattern of waqf management in Singapore productively, there are similarities with the productive waqf management pattern of the Jami' Lueng Bata mosque, starting from efforts to produce waqf assets in the property sector, the contract used is lease or *ijarah*, to the distribution of proceeds allocated to the prosperity of the mosque and support various social religious activities. It's just that there is a slight difference in the variation in the use of contracts in producing the property, Majlis Ugama Islam Singapore through its company WAREES uses *musyarakah* and *ijarah* or lease contracts while the nazir of the Jami' Lueng Bata mosque has only used *ijarah* or lease contracts while cooperation contracts such as *musyarakah* and *mudharabah* are still in the planning stage because in realizing them the nazir still has difficulty finding parties who can cooperate.

The pattern of distributing the results of productive waqf management is generally similar in terms of its allocation. However, there are also differences in the mechanism where Majlis Ugama Singapore allocates 60 percent of the proceeds from productive waqf management for 69 mosques while the nazir of the Jami' Lueng Bata mosque allocates the proceeds from the management of waqf assets for the prosperity of the mosque not in the form of an exact percentage, but the amount in the form of nazir policies and not in percentage form, as well as allotments to other social religious activities.

4.4 BWI's Role in Supervising the Management of Waqf Assets

Based on an interview with Mrs. Rahmawati, STP as the secretary of BWI Aceh Province on February 6, 2023 at 10.00 WIB related to what is supervised by BWI including supervision over the proposed allocation of waqf assets, supervision over the proposed changes in the allocation of waqf assets, supervision over the proposed exchange or change of waqf assets, supervision over the proposed exchange or change of waqf assets, in addition to supervising BWI is also authorized to manage and develop waqf assets, however, it has not been authorized to audit the results of productive waqf management. In practice, BWI representatives do not have the authority to supervise productive waqf management but only has the task of conducting socialization about waqf, as well as receiving reports on waqf management from nazir.

BWI has not applied sanctions to nazirs who are unable to maintain waqf assets, because BWI's authority is to replace nazirs, due to various reasons including: nazir death, excuse,

resignation and also for doing things that violate the law. Based on PP No. 42 of 2006 concerning the implementation of Law No. 41 of 2004 concerning waqf, it has been explained that the supervision of waqf assets should be carried out by the government and also the community, supervision at least once a year is carried out directly to the nazir, also assisted by passive supervision through examination of waqf management reports made by the nazir. The government regulation also stipulates that the nazir is entitled to receive guidance from the Minister and BWI. In reality, there are still many waqf assets that do not receive intensive supervision both actively and passively, one of which is the productive waqf management of the Jami' Lueng Bata mosque where the management report is not made every year.

This phenomenon clearly shows that the government, in this case the Ministry of Religious Affairs and BWI, has not applied government regulations properly. When examined from the statement of Mrs. Rahmawati, STP from BWI, who stated that BWI representatives do not have the authority to supervise, but are only limited to conducting socialization and requesting reports. Meanwhile, PP No. 42 of 2006 concerning the implementation of Law No. 42 of 2004 concerning waqf states that observing waqf management reports is a form of passive supervision, meaning that BWI Representatives also have the authority to supervise, even if it is only passive supervision.

Supervision of productive waqf management should not only be carried out in institutions that manage large amounts of assets, it should also be tightened supervision of the management of waqf assets starting from small amounts, because with high supervision it is expected to improve the quality of management so that it will get maximum results. So, Supervision of the management of waqf assets has been regulated in PP No. 42 of 2006 concerning the implementation of Law No. 41 of 2004 concerning waqf, it's just that in its implementation it has not been fully applied.

5. Closing

5.1 Conclusion

The productive waqf management of the Jami' Lueng Bata mosque is guided by the concept of Islamic management and the development of waqf assets is carried out productively in the property sector, the proceeds of which are then re-appropriated to the mosque and strive for the benefit of the Lueng Bata settlement community. Supervision of the management of waqf assets has been regulated in PP No. 42 of 2006 concerning the implementation of Law No. 41 of 2004 concerning waqf, however, it has not been practiced perfectly, in managing productive waqf the nazir of the Jami' Lueng Bata mosque is fostered and supervised by the Imam mukim and the District Religious Affairs Office, while BWI does not supervise the productive waqf management of the Jami' Lueng Bata mosque directly but through the intermediary of the District KUA and the supervision carried out is also passively not intensively.

5.2 Recommendations

Based on the research results, there are several recommendations obtained including the following:

1. The waqf management of the Jami' Lueng Bata mosque is generally good, but it would be better if productive waqf management has been systemized

with a percentage in allocating the results of productive waqf property management. In terms of waqf management supervision, it is hoped that the waqf nazir will play an active role in routinely reporting the results of its management to BWI or the sub-district KUA so that there is an active relationship between the nazir and the relevant agencies.

2. In an effort to improve the performance of waqf agencies to be maximized in Aceh with the availability of budget, according to the views of some academics, it is necessary to propose the establishment of BWA (Aceh Waqf Board) at the provincial level which is part of Baitul Mal to replace the role of BWI.

Considering that the funds distributed to BWI Aceh are very low and difficult to distribute to districts / cities, while Baitul Mal Aceh has a large income from infaq and shadaqah so that it can support BWA in order to advance perwakafan in Aceh province.

3. In order to improve the welfare of mauquf 'alaih waqf of Jami' Lueng Bata mosque, it would be better if the productive waqf management program is also developed in the health sector by building health units in the form of clinics or hospitals, with good service and cheaper prices or even free for all mauquf 'alaih so that it is expected to be a health service that can help mauquf 'alaih in particular and the community in general, thus mauquf 'alaih can find significant differences and convenience between health institutions managed by waqf institutions and public health institutions managed by other than waqf institutions.

4. In order to maximize the empowerment of productive waqf, the Jami' Lueng Bata mosque can use cash waqf whose investment is very potential to be developed in Indonesia, because with this waqf investment model, its mobilization reach will be much more evenly distributed to community members compared to the traditional waqf model in the form of physical assets which are usually carried out by relatively wealthy families. The procedure is that after the funds are collected, the nazir of the Jami' Lueng Bata mosque can invest them with a high level of security through the Sharia Guarantor Institution. From this income, the financing of the activities of the nazir of the Jami' Lueng Bata mosque is carried out and at the same time becomes a source for the economic development of the people, especially the *mauquf 'alaih* waqf of the Jami' Lueng Bata mosque.

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