

IMPLEMENTATION OF WAQF FUTURES IN STRENGTHENING THE SUSTAINABLE ISLAMIC BOARDING SCHOOL ECONOMY

*Muhajir, H. M. A. Achlami, H. Abdul Syukur, Faizal

State Islamic University of Raden Intan Lampung, Indonesia

*Correspondence: +(62) 81273479882, muhajir@metrouniv.ac.id

ABSTRACT. *This study aims to determine the practice of implementing cash waqf in improving the economy of Islamic boarding schools. This study used a qualitative research method, using a case study approach. This was chosen by the researcher because according to the researcher, this is the most appropriate way to study the practice of implementing Cash Waqf in Al-Amin Seputih Banyak Islamic Boarding School, Central Lampung. Data collection methods were by interview, observation and documentation. The results of this study indicate that there are serious efforts from the Board of Directors and Caretakers of the Islamic Boarding School to improve the economy of the Islamic Boarding School through the Cash Waqf program. Where the Cash Waqf program began in 2018 and has been running until now. The results of interviews with caretakers and guardians of students, that the implementation of Cash Waqf begins with listing one of the details of the Re-Registration costs for new students, which is then followed by massive socialization to parents/guardians of students. However, the Cash Waqf program did not receive a good response from parents/guardians, this is inseparable from the economic conditions of the parents/guardians of students, most of whom are still classified as lower middle class. While another factor is the lack of understanding of parents/guardians of students regarding Cash Waqf, both the benefits and objectives of the Cash Waqf program. Serious efforts are still needed to understand the parents/guardians of the program so that the Al-Amin Seputih Banyak Islamic Boarding School can progress and develop faster.*

Keywords: waqf berjangka, pesantren economy

I. Pendahuluan

One of the teachings in Islamic law is waqf, where waqf has become one of the practices of worship as a form of effort to get closer to Allah SWT, in general, this practice of worship is by making property as a tool or medium. In other words, waqf is a worship whose benefits will be felt by others. In the history of civilization and the development of Islam, waqf has an important role, especially in handling economic problems, both collective and individual economic needs.

Although waqf has become a form of worship that has great benefits in handling and improving the economy of the people, the practice of implementing waqf has not become an idol or the main choice among Muslims today. Waqf is still one of the forms of worship that has received less response among Muslims themselves. This may be due to a lack of understanding of waqf itself. Whereas the wider community still considers waqf to be a form of worship that can be done by rich people who already have abundant wealth. So in efforts to handle the economy of the Muslim community such as building mosques, Islamic boarding schools, orphanages, madrasas and the like or in cases of natural disasters, assistance to the poor, it is still often done by collecting alms, shadaqah from the congregation with a minimal nominal value.

In the early glory of Islam, namely the period of the Prophet Muhammad SAW, almost all friends from various circles, from the rich to the poor, practised waqf. Then the practice of waqf was continued by Muslims under the leadership of the Umayyad and Abbasid Daulah, where various social and religious facilities were built from this waqf, such as educational institutions, library construction, salaries for staff and so on [10] It doesn't stop here, the practice of waqf continues to be a program to strengthen and develop the economy of the people during the golden age of Islamic civilization.

The understanding and implementation of waqf have actually developed among Muslims. This is certainly very helpful for

Muslims who will worship with waqf. Namely, cash waqf, as one of the results of the ijihad of Islamic scholars which is a development of waqf, where waqf itself in the history of Islamic civilization was once recorded as the only source of life as a supporter of the economy of the people [5]. The application of cash waqf has received legality from Imam Malik as one of the schools of fiqh known for its discipline in referring to evidence, namely from the Qur'an and Al-Hadith, and is supported by some followers of the Syafi'iyah school [12].

Referring to data from the Lampung Regional Ministry of Religion Office, in 2024 there were 1341 Islamic Boarding Schools and 174 were in Central Lampung Regency [9] with various characteristics of Islamic boarding schools, namely Islamic boarding schools with Salafiyah characteristics and also Islamic boarding schools with Modern characteristics. In general, these Islamic boarding schools prioritize economic income sources from guardians of students and muhsinin who are disposable or not bound and some prioritize assistance from the government. It can be concluded that in general, Islamic boarding schools themselves in terms of economic management are still "traditional", even though Islamic boarding schools have great potential to implement the term cash waqf, which can be used as maaliyah worship and economic management.

Al-Amin Seputih Banyak Islamic Boarding School, Central Lampung Regency is an Islamic boarding school that has been established in 2005, with the initial characteristic of being a salafiyah Islamic boarding school. However, in 2014, the Al-Amin Islamic boarding school transformed itself into a modern Islamic boarding school. In 2018, the Al-Amin Islamic boarding school tried to implement the term cash waqf to parents/guardians of students, in addition to being a da'wah strategy to increase the spirit of jihad bil mal, the benefits of term cash waqf are expected to be able to help accelerate the development of Islamic boarding schools that have been established for several years, but are still faltering.

There are several previous studies related to the term waqf, including a study entitled "Term Waqf in the Perspective of Fiqh and Law No. 41 of 2004 and Its Implications for Empowering the Community". This study reveals differences in legal status in the implementation of waqf, namely absolutist waqf and term waqf. The study is library research conducted in 2016) [11].

Another study entitled "Cash Waqf and Its Implementation in Indonesia". This study reveals the benefits of cash waqf for the welfare of the community and the need for socialization of cash waqf using a fiqh perspective approach and a positive legal approach, namely the Law [7]

This study aims to raise the potential of term cash waqf in Islamic boarding schools as an effort to create new economic sources for Islamic boarding schools. In addition, term cash waqf will provide an opportunity for parents/guardians of students to save by means of term cash waqf.

II. Literature Review

A. Definition Of Term Cash Waqf

The word waqf is an Arabic word, namely وقف / *waqafa*, which means to hold, be silent or stop. The word waqf in the study of nahwu science is positioned as the masdar of the word وقف الشيء which means to hold something [2]. Waqf has several meanings, one of which is: الوقف بمعنى التحبب والتسبيل

"Waqf means holding, retaining assets to be donated and not transferring ownership." In the Al-Qur'an, surah Ash-Saffat verse 24, there is a sentence that mentions the word restraint, namely;

وَقَفُّهُمْ إِنَّهُمْ مَسْئُورُونَ

"Detain them (at the rest stops), for they will be questioned".

The definition of cash waqf is a legal act carried out by the wakif (person who makes a waqf) to separate and/or hand over some of his/her money for a certain period or forever to be managed productively, where the results of production/profits are taken and utilized for worship and/or general needs and welfare based on sharia. [6].

According to the Regulation of the Minister of Religion No. 4 of 2009 concerning Administration in the Regulation of the Minister of Religion (PMA), cash waqf is defined as a legal act of a wakif separating and/or handing over part of his money to be used for a permanent period or a certain period by the needs and interests of worship or public welfare by sharia. [8]

Thus, the term cash waqf can be defined as a business or legal act carried out by the wakif to issue or distribute some of his money to be handed over to the Nadzir within a certain period according to the agreement to be managed as a productive business, and from this productive business the benefits are taken for worship and/or general needs that are permitted by sharia.

B. History of the Development of the Implementation of Time Deposit Waqf

Term cash waqf is the result of ijhtihad of fiqh scholars such as Imam Syafi'i, Imam Malik, and several contemporary scholars including the Indonesian Ulema Council (MUI) which then received government support and the issuance of Waqf Law no. 41 of 2004. In general, the term waqf is better known and practised in waqf that is eternal and in immovable goods such as buildings and land. One of the arguments from

the Hadith of the Prophet Muhammad SAW which is used by fiqh scholars regarding waqf is;

ان عمرا صارضا بخبير فقال رسول الله ما مرني فيها فقال ان شاءت حبست اصلها وتصدقت اقتصدت ا عمر على ان لا يباع اصلها ولا يورث ولا يورث ولا يورث
"Umar had obtained a plot of land in Khaibar. Umar asked Rasulullah SAW, 'What are your orders to me regarding this land that I got?' "So with his instructions, Umar donated the benefits with the agreement that the land could not be sold, it could not be inherited (given), and it could not be given away." (HR. Bukhari and Muslim)

Waqf is one of the pillars supporting the progress and improvement of the Islamic economy, the benefits of which are very numerous and can be felt by all mankind because the benefits of waqf can not only be felt by Muslims. In the history of Islamic civilization, precisely during the Abbasid Dynasty which was at that time led by Caliph Harun Ar-Rasyid, there was a waqf well from Zubaidah, the wife of Caliph Harun Ar-Rasyid. The waqf well and its water source are located on the roads usually passed by the Hajj pilgrims who come from Syria, Iraq, Egypt, Yemen and also passed by the caravans travelling to Africa and India. The existence of the waqf well is utilized by anyone without distinguishing the religious status of the person who will benefit from it.

Term cash waqf has several potentials that can be utilized, such as; the amount of waqf can vary so that anyone can participate in term cash waqf without having to own land or buildings. The second potential, with term cash waqf, waqf assets in the form of empty and less productive land can be utilized immediately and productively. Third, the term cash waqf can be utilized by educational institutions including Islamic boarding schools to develop their institutions without having to rely on state assistance [4].

Referring back to the data from the Indonesian Waqf System (SIWAK) of the Indonesian Ministry of Religious Affairs, which shows an increasing trend in the potential of Indonesian waqf, waqf should be an option for social charity. With the permanence of the assets that are donated and the increasing benefits of waqf assets, many parties will benefit. For the wakif, they will get a jariyah reward because the assets are donated once but are rewarded repeatedly, for the nadzir, they will get a reward for the services of waqf management, of course, they are also proud because what is managed is also physically useful and so will the beneficiaries of the waqf. The advantages of the cash waqf system include flexibility in its management. Without reducing the value of the waqf money, the benefits can be felt by the beneficiaries.

With a term system, the wakif can take back the money that was donated when the waqf agreement period ends or can continue the waqf contract. Term cash waqf can also be used to be lent to people who need money or funds where at that time the person concerned does not have the money, such as a sick person who must be treated quickly while at that time he does not have the money for treatment. With a temporary loan from waqf money, the sick person can immediately seek treatment and if he has recovered he can try to return the waqf money without any excess.

Another example of the use of the term cash waqf is to develop mosques, orphanages, Islamic boarding schools or other public facilities that are greatly needed by the wider

community. Through term cash waqf, the committee can immediately develop institutions as mentioned above without having to wait for cash to be collected first, after the development of the institution is complete, the committee raises funds to pay off or return the loan from the term cash waqf. For the wakif, he gets the opportunity to do charity with his assets without losing his assets. For the committee and the community who use these institutions, can immediately use better facilities without having to wait a long time.

III. Research Methods

This research is a type of empirical research (field research) with descriptive data (descriptive research.) This method is used to reveal the facts of efforts to improve the economy of Islamic boarding schools with a strategy of collecting cash waqf in a fixed term carried out by the Al-Amin Seputih Banyak Islamic Boarding School, Central Lampung. The data collection methods are; interviews, observations and documentation. In the data analysis technique using qualitative analysis techniques. In testing the validity of the data in this study, triangulation was carried out, namely testing the credibility of the data to informants/data sources who had been interviewed in different ways.

IV. RESULT AND DISCUSSION

A. Pesantren

Pesantren is a word derived from the word "santri", which is a term commonly used to refer to people who study religion in traditional Islamic institutions in the Java and Madura regions [3]. Furthermore, the word santri received the prefix "pe" and the suffix "an" which then became pesantren and was referred to as a place to study religion. According to Johns, the word pesantren is a word that comes from the Tamil language which means a teacher of the Koran.

The term pesantren has similarities with other terms such as mengaji, langgar, surau (in Minangkabau), and Rangkang (in Aceh). Pesantren also has the meaning as a place where santri (pesantren students) gather, where the word santri itself is thought to come from the Sanskrit language, namely "sastri" which means literate if in Javanese it is called "cantrik" which means a person who follows the teacher wherever the teacher goes [1]

Islamic boarding schools are institutions that focus on religious learning and guidance that have their characteristics and are specific and generally have the authority to manage their various activities. The special characteristic of Islamic boarding schools is that their activities prioritize the guidance and teaching of Islam to students carried out by Kyai, Ustadz and their staff. Islamic boarding schools were initially built based on the shared desire of two groups that often met and gathered, namely the group of students (community groups) who wanted to study religion as capital and guidance for life, and kyai/ustadz/teachers who routinely and sincerely wanted to teach religious knowledge and their experiences.

As a starting point to find out the history of the emergence of Islamic boarding schools in Indonesia, it is very appropriate to link it to the arrival of Islam in Indonesia in the 7th century, where the arrival of Islam in Indonesia was brought by traders from Arabia who then settled in the Kalingga Kingdom. Then in the 10th century, there was a

migration/movement of several Persian families to Indonesia, including;

1. The Lor family migrated in 300 H or coincided with the year 913 AD and settled in Java in Leran village, Manyar sub-district, Gresik Regency.
2. The Jawani family migrated in 301 H or coincided with the year 913 AD and settled in Pasai, North Sumatra.
3. The Shia family migrated in 357 H or coincided with the year 969 AD and settled in East Sumatra, precisely in Siak Village [1]

B. General Description of Al-Amin Seputih Banyak Islamic Boarding School

Al Amin Islamic Boarding School was founded in 2005 by the Muhammadiyah Branch Leadership with H. Rejono, S.Pd, as the Branch Chair. And officially approved by the Muhammadiyah Lampung Regional Leadership in 2007, along with the approval of the Head of the Lampung Regional Department of Religious Affairs Office. With the Al-Qur'an Education Park (TPA) Education Unit

Along with efforts to improve educational services, in 2015 a new Education Unit was established, namely the Junior High School (SMP) Boarding School. With the number of students (santri) 9 children, and in 2016 29 new students were registered. In 2019, a high school level education program was opened and received the first batch of 20 students. In 2022, the total number of resident students will be 125 male and female and TPA students will be 73 male and female.

The distribution of the origin of students (santri) comes from within the region and outside the region, including; Central Lampung, East Lampung, North Lampung, West Tulang Bawang, Tulang Bawang districts, and outside Lampung Province including South Sumatra Province, Riau, and some even come from Kalimantan Island, precisely West Kalimantan.

1. Identity
 - Name of Islamic Boarding School: Al Amin
 - Statistics No.: 510018020201
 - Address:
 - Jalan: KH. AR. Fakhruhin, No. 2
 - Village/Sub-district: Tanjung Harapan
2. Regency/City: Central Lampung
3. Province: Lampung
4. Email: ponpesalaminmuh@gmail.com
5. Year of Establishment: 2005
6. Founder: Muhammadiyah Seputih Banyak Branch Leader
7. Vision, Mission and Objectives

Vision: Having Noble Morals and Achieving Mission:

 - a) Improving the quality of human resources who have noble morals, and are intelligent in intellectual and social;
 - b) Making Al-Amin Islamic Boarding School a boarding school based on Tahfidzul Qur'an
 - c) Organizing a creative, innovative and enjoyable learning system
 - d) Exploring, developing creativity and self-development.

Objectives:

- a) To create Islamic boarding school residents who have the strength of Islamic faith, truth in worship and noble morals;
- b) To create people who excel in morals, intellectuals and society;
- c) To create Islamic boarding schools as a base for memorizing the Qur'an
- d) To create students who are creative and can develop themselves in the fields of organization, Martial Arts and IT (Information and Technology)

1. Management Structure

- a. Advisor : H. Sajiman, S.Ag
- b. Caretaker : H. Rejono, S.Pd
- c. Secretary Caretaker : Drs. Sahroni, MM
- d. Treasurer Caretaker : H. Sumiran, S.Pd
- e. Mudir : Abu Hamid, S.Pd.I
- f. Treasurer : Erli Yulianti, A.Md
- g. Administration : Musyaroh, S.Pd.TK
- h. Musrif Putra : Inan Aditya, S.Pd.I
- i. Musrif Putri : Arfan Hanafi, S.Pd

V. Implementation of Cash Waqf at Al-Amin Seputih Banyak Islamic Boarding School

At the beginning of its establishment, Al-Amin Seputih Banyak Islamic Boarding School in Central Lampung Regency mainly came from land waqf from H. Mustar, in 2007 covering an area of 1,250 m², and then continued to purchase land adjacent to the waqf land covering an area of 3,750, the purchase of the land was carried out by auctioning the waqf to the congregation and sympathizers of the Muhammadiyah Seputih Banyak Branch organization. The technical auction of the 3,750 land area was carried out by making coupons with a price per coupon of 150,000. However, the settlement of the expansion of the land used as the location of the Islamic Boarding School took 6 years, precisely in 2013 AD.

In 2018, Al-Amin Seputih Banyak Islamic Boarding School created a cash waqf program offered to the guardians of students, with the hope that through the cash waqf funds it would be able to complete the construction which was planned to cost Rp. 450,000,000,-. This was done because the source of funds from the guardians of students in the form of Building Donations charged to new students turned out to be insufficient to fund the construction of the planned study rooms and offices. The steps or actions taken to implement a term cash waqf to the guardians of students were carried out at the beginning of the new school year, namely the 2018-2019 school year, by directly including the term cash waqf cost item on the list of annual education cost details. The amount of the term cash waqf cost is IDR 2,000,000,- (Two Million Rupiah). The term cash waqf program organized by the Al-Amin Seputih Banyak Islamic Boarding School received less response from the guardians of students with various arguments.

"We as the caretakers of the Islamic Boarding School have tried to provide adequate services and facilities for our students, but the financial capacity of the Islamic Boarding School is still very lacking. Reports from the treasurer of the

Islamic Boarding School, for the receipt of building donations from students is still lacking if used to build a new building, the lack can be half or even 75% of the required Budget Plan. In previous years we have tried to move towards that, we feel bad for the guardians if we see the condition of the Islamic Boarding School facilities which are still inadequate, and we think about how students can study comfortably and happily if their place of study is still like this".

The cash waqf implemented by the Al-Amin Seputih Banyak Islamic Boarding School in Central Lampung Regency was initially focused on building buildings as learning spaces and dormitories. As an Islamic Boarding School that has been established for a long time but is slow in its development, both in terms of the number of students and its learning infrastructure. According to the explanation of the Mudir/Director of the Al-Amin Seputih Banyak Islamic Boarding School, the progress of the Islamic Boarding School or the development of the Islamic Boarding School can be seen simply from two things, namely the number of students and the condition of the building.

"For the present, we should be proud that Islamic Boarding Schools already have a selling point in society, many parents have started to send their children to Islamic Boarding School institutions. So that we as Islamic Boarding School People must be able to capture this good momentum, one of which is by making a decent and good building, because some parents or even children in choosing an Islamic Boarding School, the initial consideration is the building, after they enter the Islamic Boarding School, then we educate them to get to know their religion and God better".

In addition to the urgent need factor, especially in the field of infrastructure development, another factor that is the reason why the Caretaker of the Al-Amin Seputih Islamic Boarding School has raised a lot of Timely Cash Waqf is the result of several times the Caretaker of the Al-Amin Islamic Boarding School has conducted comparative studies and social gatherings with the Caretakers of Islamic Boarding Schools both in Lampung and on the island of Java. The results of these activities were then strengthened by consultation with a waqf expert who is a Lecturer at the Metro State Islamic Institute, namely Prof. Dr. Suhairi, M.Ag.

VI. Penutup

The Cash Waqf Program carried out by the Al-Amin Seputih Banyak Islamic Boarding School is a good thing, in addition to helping accelerate the provision of learning facilities and infrastructure, the Cash Waqf will be a solution and ease the burden on parents/guardians of students, especially funds or costs approaching graduation, both junior high and high school levels. By waqfing at the beginning of becoming a new student, and it will be returned to us students who will take the final exam which requires a lot of money is the right step for parents/guardians of students, and what is more profitable is that, with the Cash Waqf, the wakif, namely the parents/guardians of students, will get a great reward, as long as the building built by the Islamic Boarding School continues to be used to study religious knowledge. Another advantage is that parents/guardians of students can do charity, but they do not lose their property. In the journey of the Al-Amin Seputih Banyak Islamic Boarding School Cash Waqf

program, the Boarding School Caretaker through his Mudir continues to try to socialize this program with the guardians of students, but these efforts have not been as expected. Two major reasons for the lack of success of the Al-Amin Islamic Boarding School's Cash Waqf program are that the parents/guardians of the students come from middle-class or even lower-middle-class communities, and there is a lack of knowledge about Cash Waqf among the parents/guardians of the students.

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