

## Productive Waqf Asset Management based on Primary Scale and Implications for Community Welfare

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**Abstract:** In some Muslim countries, waqf is economically valuable and a solution to reducing poverty. If able to be developed, waqf even contributes a quarter of the country's income. However, in the Indonesian region, waqf is seen only as a means of religious worship, and it is considered a mistake to change it to a socio-economic direction. This problem is what this research aims to solve, looking at the management of waqf in one of Indonesia's waqf institutions, Roemah Wakaf, as an institution that dares to transform waqf assets into socio-economic value until it develops throughout the region. The result of this research is a solution to the problem of traditional waqf management. This research uses a qualitative approach, the data is taken descriptively by positioning the researcher as the key instrument. Primary data is obtained from interviews with managers, marketing staff and mauquf alaih, while secondary data is taken from documentation studies of annual reports and development plans. The research findings reveal first, the management of waqf assets to run productively. Roumah Wakaf Surabaya starts by planning waqf programs to be productive, organizing by appointing the person in charge of each program implemented, actuating where implementing the planned program, and controlling and evaluating each ongoing program. Second, the impact of productive waqf asset management on community welfare is that it can help the primary, secondary, tertiary needs of mauquf alaih in accordance with the theory of welfare in Islamic economics.

**Keywords:** Waqf, Asset Management, Primary Schale, Community Welfare

### Introduction

As an Islamic financial philanthropy institution, waqf has experienced a shift in function; from transcenderntal worship, towards social religion. Waqf assets are no longer immovable objects such as land, but also movable assets such as cash waqf, stocks, investments.<sup>1</sup> The use of waqf is not only for places of worship and education, but also for tourist

<sup>1</sup> Hida Hiyanti, Indria Fitri Afiyana, and Siti Fazriah, "Potensi Dan Realisasi Wakaf Uang Di Indonesia Tahun 2014-2018," *Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)* Vol.4 No.1, no. 1 (2020): 77–84.

attractions, shops and other business ventures. Waqf management is able to improve the economy of underprivileged communities. This shift is revealed by Islamic economics as a new Islamic financial entity and provides hope, opportunities and new breakthroughs for Islamic finance.<sup>2</sup>

Waqf management is different from the management of zakat, or other forms of alms in general. The nadzir of waqf must keep the waqf assets intact, but strive to grow in order to provide maximum results for mauquf alaih. Meanwhile, the management of zakat, namely amil as the distributor of zakat, must be able to distribute all the collected zakat assets to mustahiq.<sup>3</sup> Nazir is responsible for waqf property, both regarding the maintenance of waqf property, as well as the results and efforts to develop it, and every nazhir activity on waqf property must take into account the sustainability of waqf property by flowing its benefits for the benefit of mauquf' alaih.<sup>4</sup>

The role of the nazir in managing waqf assets is very important because the functioning or usefulness of a waqf asset depends on the nazir. In essence, the nazir has the following duties: 1) administering waqf assets; 2) managing and developing waqf assets in accordance with their purpose, function and designation; 3) supervising and protecting waqf assets; 4) reporting the implementation of duties to the minister or the institution above.<sup>5</sup>

The practice of waqf that occurs in the life of the community has not fully run in an orderly and efficient manner, so that in many cases waqf assets are not properly maintained. Many waqf problems arise, such as waqf assets that are neglected or transferred to the hands of third parties in violation or against the law.<sup>6</sup> This situation can occur due to the

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<sup>2</sup> M. F. Puteri Nur Farah Naadia and A. R. Khairuddin, "Shariah Compliance Risk Management in the Provision of Wakaf-Zakat Housings," *International Journal of Islamic Thought* 19, no. 1 (2021): 102–9, <https://doi.org/10.24035/IJIT.19.2021.200>.

<sup>3</sup> An'im Fattach and Maskun Maskun, "Konsepsi Strategis Pengembangan Wakaf Produktif Melalui Investasi Berbasis Syariah," *Management of Zakat and Waqf Journal (MAZAWA)* 3, no. 2 (2022): 51–65, <https://doi.org/10.15642/mzw.2022.3.2.51-65>.

<sup>4</sup> Mohammad Bagher Babaee Talatappeh and Mohammad Reza Tavalaei, "The Components of Islamic Entrepreneurship Pattern Based on Religious Teachings," *Modern Applied Science* 10, no. 6 (2016): 37, <https://doi.org/10.5539/mas.v10n6p37>.

<sup>5</sup> Pribanus Wantara and S. Anugrahini Irawati, "Building Of Spirit Of Islamic Entrepreneurship On The Indonesia Young Generation," *Archives of Business Research* 7, no. 9 (2019): 45–51, <https://doi.org/10.14738/abr.79.7031>.

<sup>6</sup> Muhammad Khaliq et al., "ISLAMIC ENTREPRENEURSHIP: A SYSTEMATIC REVIEW OF FUTURE CHALLENGES AND PROSPECTS OF PAKISTANI SMEs," *International Journal of*

negligence or inability of the nazir in managing and developing waqf assets.

Some of the problems of waqf management that occur in many Muslim countries are: First, disputes over mosque land that is converted by the nadzir or other organisations due to the absence of a waqf pledge deed (AIW). The problem of waqf land that does not have AIW, then used as an opportunity to be converted occurs in Indonesia in almost every region. Second, forcibly taking waqf land because the nadzir is unable to manage it productively. In some Malaysian countries, waqf land that is unable to be developed according to its allocation is taken over by the religious council. Third, withdrawal by the wakif's heirs. This is a problem that occurs in many societies, even in some Muslim countries.<sup>7</sup> After the waqf assets have developed, generating high income, the deceased waqif claims that the land is inherited by his heirs. Consequently, the productive land is disputed.

In answering the phenomenon of waqf problems mentioned above, several things are done; first, awareness of the trust capital to the nazir that this waqf object is a mandate given from the waqif to be developed or just to benefit the people if the nazir is negligent of his duties, the mandate given by the waqif will not be conveyed well. Second, the professionalism of a nazir, waqf property will not be neglected if the manager, namely the nazir, understands and carries out his duties professionally, so that the waqf property can be maintained in value and useful for the welfare of the people.<sup>8</sup>

Factually, not all waqf land assets are developed in the socio-economic direction, but are still dominated by the development of worship and education. According to data collected by the Ministry of Religious Affairs' Waqf Information System (SIWAK), the total number of registered waqf lands reaches 430,767 locations and an area of 56,278.97

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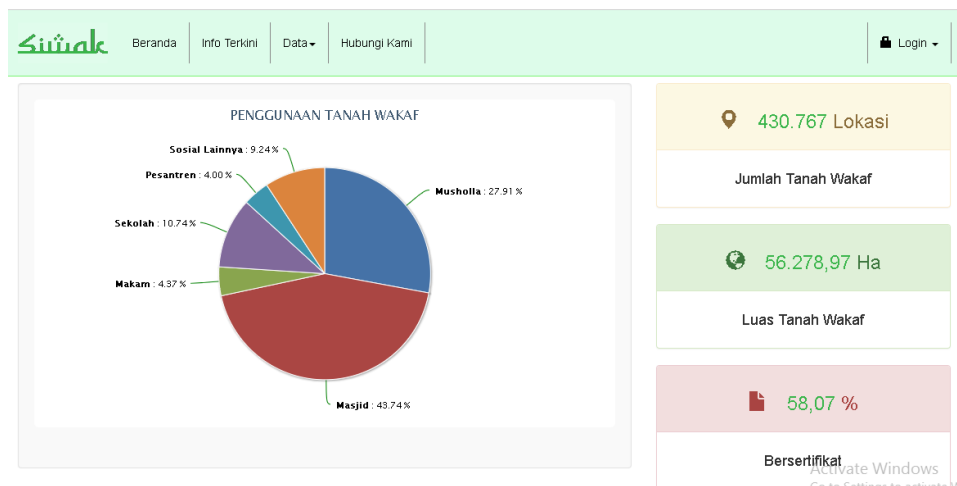
*Economics, Management and Accounting* 28, no. 2 (2020): 277–95, <https://www.researchgate.net/publication/347558958>.

<sup>7</sup> shuhairimi abdullah and Shuhairimi Bin Abdullah, "The Characteristics of Successful Entrepreneurs From Islamic Perspective," *Journal of Islamic and Human Advanced Research* 3, no. 6 (2013): 322–45.

<sup>8</sup> Mohd Adib Boulven et al., "Model of Islamic Social Entrepreneurship: A Study on Successful Muslim Social Entrepreneur in Malaysia," *MATEC Web of Conferences* 150 (2018): 10–13, <https://doi.org/10.1051/mateconf/201815005093>.

hectares.<sup>9</sup> From this data, it can be seen that the majority of waqf land is utilised in a classical way, namely limited to the construction of mosques and musholla. As seen in the following picture:

**Figure 1**  
Utilisation of waqf assets in Indonesia



Source : SIWAK Kemenag

Looking at the condition of waqf problems from siwak data, waqf assets are only managed or designated as immovable objects such as mosques, musholla tombs or graves. So with the existence of Law No. 41 of 2004 concerning waqf, it can have an impact on changes that should be managed productively so that they can contribute to the economic development of the people.<sup>10</sup> For this reason, waqf assets owned or managed by waqf institutions or individual nazirs must be productive.

Assets are things that in the legal sense are called objects, consisting of movable and immovable objects.<sup>11</sup> Assets referring to immovable

<sup>9</sup> M. A. Abdullah and M. S.E. Azam, "Halal Entrepreneurship from Maqasid-Al-Sharia'h Perspective: Inseparable Concept for Halalpreneurs," *Food Research* 4, no. February (2020): 34–42, [https://doi.org/10.26656/fr.2017.4\(S1\).S07](https://doi.org/10.26656/fr.2017.4(S1).S07).

<sup>10</sup> Shawon Muhammad Shahriar et al., "Waqf as a Tool for Rendering Social Welfare Services in the Social Entrepreneurship Context," *Global Journal Al-Thaqafah* 8, no. 1 (2018): 1–12, <https://doi.org/10.31235/OSF.IO/8BFJY>.

<sup>11</sup> Khairul Akmaliah Adham et al., "Technological Innovation and Entrepreneurship From the Western and Islamic Perspectives," *International Journal of Economics, Management and Accounting* 20, no. 2 (2012): 109–48.

property include land or buildings, while movable property includes tangible and intangible items that are included in the assets of a company, business entity, institution, or private individual. Assets can also be said to be something that has economic value, commercial value or exchange value owned by a business entity.

Asset Management is defined as good asset management in the sense of measuring the value of assets in the form of money and using minimal costs to manage them. This definition is further complemented by Sugiana who states that wealth management is the study of asset management activities including asset needs planning, investment, turnover, legal audits, managing and operating effectively and efficiently.<sup>12</sup>

The competencies that must be possessed by the nazir in waqf institutions are known by the key functions of the nazir, including: receiving, safeguarding, managing and developing waqf assets, distributing benefits as well as those that will occur from the management, and reporting the application of its implementation to BWI. Each key function is described in more detail in the main functions and basic functions.<sup>13</sup> For example, the key competency of acquiring waqf mal includes three main competency functions, namely: Planning the receipt of waqf mal; Implementing the receipt of waqf mal; Monitoring the receipt of waqf assets.

Roumah Wakaf is a legal entity established by Hidayatullah Surabaya activists on 11 May 2020. This institution is engaged in the management of waqf funds in a professional, productive and modern manner. Classified as an institution that has only been carrying out its mandate for two years, Roumah Wakaf has realised a form of modern waqf through its programmes. One of the programmes is the planting of cavendish banana tree seedlings, which already has two fields, namely in Sidayu Gresik and in Samatan village, Proppo Pamekasan. The banana tree waqf has become the mainstay of Roemah Wakaf's programmes

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<sup>12</sup> José G. Vargas-Hernández, Mohammad Reza Noruzi, and Narges Sariolghalam, "An Exploration of the Affects of Islamic Culture on Entrepreneurial Behaviors in Muslim Countries," *Asian Social Science* 6, no. 5 (2010), <https://doi.org/10.5539/ass.v6n5p120>.

<sup>13</sup> P. R. M. Faizal, A. A. M. Ridhwan, and A. W. Kalsom, "The Entrepreneurs Characteristic from Al-Quran and Al-Hadis," *International Journal of Trade, Economics and Finance* 4, no. 4 (2013): 191–96, <https://doi.org/10.7763/ijtef.2013.v4.284>.

because every time Roemah Wakaf holds an event or participates in an event, they bring the produce from the cavendish banana tree.

The pattern of waqf asset management in Roemah Wakaf Indonesia can be used as a generalised reference by all waqf institutions in the world. This is because Roemah Wakaf is able to develop waqf assets productively, despite the opposition of many people who still think that waqf should only be used for worship. Currently, the results of the waqf asset management have been able to provide business capital, make the poor as subjects of empowerment and have developed waqf assets in 10 branches in Indonesia. From these achievements, this research is important to solve the problem of asset management and social stigma.

None of the previous research has examined the development of waqf assets perfectly. The waqf assets studied are micro and even ultra-micro. It is unable to touch the macro level of society. Ishaq revealed that waqf assets are developed through a tulungan scheme, which takes economic benefits from the original designation. This scheme is unable to change the economy of the community.<sup>14</sup> The development of waqf assets through the function of the mosque by making the mosque a mini cooperative, is able to increase the income of cooperative members.<sup>15</sup> Some have developed waqf land assets as a coffee shop, but this business is not growing.<sup>16</sup> Previous research has not been able to serve as a reference for waqf asset management in a global context. Therefore, it is important to conduct this research.

This method uses a qualitative approach where waqf asset management is researched in depth involving the perceptions, actions and feelings of participants to the point of saturation.<sup>17</sup> The data were extracted descriptively by thoroughly describing the waqf asset management strategy and its implications for improving the welfare of the community (mauqif alaih). The data were extracted using dwingulation instruments,

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<sup>14</sup> Fizza Ishaq and Ansar Abbass, "Characteristics of Islamic Entrepreneurship: Success of Small and Medium Enterprises (SMEs) in Pakistan," *Business & Social Science Journal (BSSJ)* 5, no. 2 (2020): 1–15, <http://www.bssj-re.com/journals/BSSJ-01062020.pdf>.

<sup>15</sup> Mohd Zain Mubarak, Asyraf Abd. Rahman, and Mohd Rafi Yaacob, "Spirituality in Islamic Entrepreneurship: Motivation and Achievements of Successful Entrepreneurs in Kelantan," *Journal of Techno-Social* 6, no. 2 (2014): 27–36.

<sup>16</sup> Juliana Juliana et al., "Syariapreneur: The New Paradigm of Islamic-Based Entrepreneurship," *International Journal Conference*, no. Iciebp 2017 (2018): 668–72, <https://doi.org/10.5220/0007087706680672>.

<sup>17</sup> Juliana et al.

namely interviews and documentation studies.<sup>18</sup> Interviews were conducted with the head of the waqf house institution, development staff, waqif and several mauquf alaih who could be reached.<sup>19</sup> Documentation studies were taken from Development Plan documents and institutional reports. After the data was collected, it was analysed using a dialectical scheme, where each other was compared and reduced.

### **Productive Waqf Asset Management in Roumah Wakaf**

Waqf management is one of the most important resources. Whether a waqf is good or not depends on the skills of the waqf manager. If the waqf manager is not qualified in managing, it can result in the waqf being less than optimal for the improvement of the community's economy. Strategies in asset management are needed in productive waqf management to determine the future direction.

The asset management strategy implemented by Roumah Wakaf is based on George R Terry's theory of management planning, organizing, acting, controlling which is applied in the three leading productive waqf programs in Roumah Wakaf as explained by Adib Nursahid as the marketing manager at Roumah Wakaf:

"In managing a programme that we will make, we pay attention to how the planning of the programme will be carried out properly (planning), then appoint the person in charge or PJ for each programme (organizing), and implement the programme according to the program planning (actuating), and finally we will routinely control (controlling) each of the programmes that we make."<sup>20</sup>

Also conveyed by the Marketing Division as the head of the asset development division, namely:

"Of course, it must be planned, such as where the marketing plan is, what products are in accordance with the wishes of the market, who is involved, if there is a problem, where will the solution be found. What is certain is that we are fully responsible. We first

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<sup>18</sup> Zuchri Abdussamad, *Metode Peneitian Kualitatif* (Bandung: Syakir Media Press, 2021).

<sup>19</sup> Muhammad Ramdhan, *Metode Penelitian* (Surabaya: Cipta Media Nusantara, 2021).

<sup>20</sup> Adib Nursahid, "Wawancara" (Surabaya, 23 April, 2023).

establish cooperation with many markets, superior cavendis banana seeds, where it will be marketed. Because this is a philanthropic organisation, many people want to cooperate. We have nothing to lose, because the system is developed through a cash waqf scheme".<sup>21</sup>

Based on the results of interviews and data collection conducted with several resource persons from the Surabaya Waqf House staff, namely in making patterns and strategies so that productive waqf asset management can run as expected and benefit *mauquf alaih*.

"When creating a programme, we also pay attention to the market or target for the programme so that the benefits can be directly felt by mauquf alaih, for example, our Roumah Wakaf stands in the Hidayatullah foundation area, which in fact has many talented students and santriwati, so educational waqf was born by building a dormitory for hafidzhah to support adequate learning facilities".<sup>22</sup>

As Adib explained above, Roumah Wakaf conducts programme planning by segmenting mauquf alaih, which is very important to determine the objectives of waqf management in a targeted manner according to the designation of the waqf. Furthermore, Mr Adib explained how Roumah Wakaf organises the programs that have been made. The organisation applied by Roumah Wakaf Surabaya in order to manage productive waqf assets is to create a PJ or person in charge of each productive waqf program created by Roumah Wakaf Surabaya.

"We have a person in charge in the field, technically the PJ in the field is in charge of running the productive waqf programme so that it continues to run as expected. In their duties, PJ will be assisted by the surrounding community, namely farmers and breeders, in running the productive waqf programme for cavendish banana plantations and livestock waqf. PJ is required to report the results of the asset management to the productive waqf manager in the form of reports (photos, banana yields, and meat)".<sup>23</sup>

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<sup>21</sup> Dana Vega Supriatna, "Wawancara" (Surabaya, 25 April, 2023).

<sup>22</sup> Nursahid, "Wawancara."

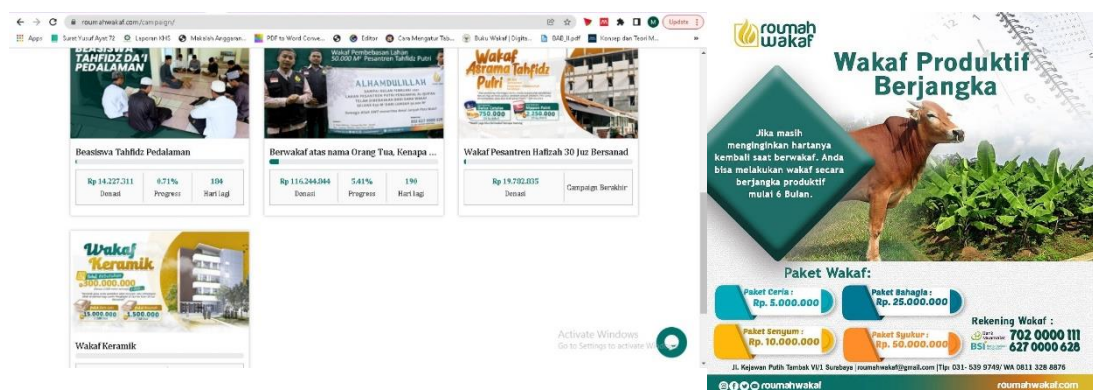
<sup>23</sup> Nursahid.



As explained by Pak Vriatna as the markom and prodaya program at Roumah Wakaf, it is important to organise the roles of managers and members in order to create a collaboration that facilitates and can help the productive waqf program created by Roumah Wakaf Surabaya. Between managers, divisions and staff work together to succeed the management pattern. Managers have an important role, in addition to issuing policies, they also provide motivation and stimulation so that all elements can work according to their duties and functions.

From the implementation aspect, there are two methods used by Roumah Wakaf, namely direct and indirect methods as explained by Mr Adib:

"In practice, for the programme that we have developed. We collect waqf funds with 2 methods. Some we directly approach the wakif and some through our website, for the educational waqf programme to build a dormitory, we do it in stages, we collect funds for materials or dormitory foundation materials first in stages from the first to the fourth floor, for the waqf garden programme, the waqf tree is worth a cow or goat which will later be developed for 6 months."<sup>24</sup>



Sumber: Penghimpunan melalui web roumahwakaf.com

<sup>24</sup> Dang Heppy Hermawan, "Wawancara" (Surabaya, 9 Mei, 2023).

Implementation is an important factor in management, the measure of success of a planned programme depends on the resources that implement it. So in this case, resources as implementers and have been divided according to their duties and functions, must run as planned. Therefore, the level of planning must be proportional to the ability of human resources. Therefore, in preparing strategic and ordinary plans, it is adjusted to the competence, experience and desire of the nadzir.

The supervision pattern carried out by Roumah Wakaf Surabaya is to conduct at least every development or decline in the productivity of the assets under management, they will conduct a survey or check in the field approximately twice from the time or estimated harvest. As explained by Adib:

"We definitely control it, if in the garden, for example, we see that the fruit of the harvest is not as big as the previous one, whether the irrigation in the garden is less or even more so that it can affect the harvest, we will find mistakes and will fix it. Still, in supervising, we always coordinate with those in the institution and the special team or PJ in the field".<sup>25</sup>

In addition to control, continuous evaluation is also carried out. Evaluation and monitoring aims to correct and patch problems that arise either incidentally or due to human error. Evaluation of three aspects; performance or resources, products and co-operation. The co-operation aspect involves business partners, marketing partners and some investors. Investors and cooperation partners do not enter the policy level, but only have antipathy if there are problems along the way.

Based on Mr Adib's explanation, Roumah Wakaf Surabaya regularly supervises the assets or programmes that it manages. By coordinating between the team in the field and those in the institution, in order to create good communication and collaboration, for the success of the programme and can benefit mauquf alaih.

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<sup>25</sup> Nursahid, "Wawancara."

### **Implications of Productive Waqf Asset Management on Community Welfare**

After the strategy is implemented, there must be an impact or implication that arises. As well as cause-and-effect, the nazir strategy that has been implemented will have an impact in terms of institutions or individuals. In terms of institutions, their operational funds can be helped, while individuals can be seen from several parties from the community. Vriatna as the field of production and distribution explained:

"From the three programmes that we have run, at least we have helped some people in need. For the category of improving the welfare of the community, there are several categories, from welfare in clothing, food, shelter to welfare in the field of knowledge. Knowledge means children who we help to go to school, college or there are students who are about to drop out, we help them."<sup>26</sup>

The development of waqf assets in the form of cavendis bananas already has 13 branches throughout Indonesia. Since 2019, there have been 329 mauquf alaih assisted. Starting from mauquf alaih for business, primary needs in the form of rice, education and health. The distribution is carried out randomly involving cooperation with village heads, religious leaders, regional heads and so on. "But for now, we are more focused on developing the business first, so that the distribution can reach remote areas". The following table shows the distribution of waqf asset management results obtained from raw data.

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<sup>26</sup> Supriatna, "Wawancara."

**Table 3**  
Distribution of Livestock Waqf Programme

No.	Distribusi	Jumlah
1	Kejawen community around Pondok Hidayatullah 600 packs of meat	Kejawen community around Pondok Hidayatullah 600 packs of meat
2	Hidayatullah Surabaya residents 700 packs of meat	Hidayatullah Surabaya residents 700 packs of meat
3	Kampung 101 Surabaya night 200 packs of meat	Kampung 101 Surabaya night 200 packs of meat
4	Suburban village 120 packs of meat	Suburban village 120 packs of meat
5	Kampung Medokan 2 goats	Kampung Medokan 2 goats
6	Kampung Pompa Air (underprivileged) 50 packs of meat	Kampung Pompa Air (underprivileged) 50 packs of meat
7	Brother becak and brother driver 50 packs of meat	Brother becak and brother driver 50 packs of meat
8	Madiun 1 cow + 1 goat	Madiun 1 cow + 1 goat
9	Medokan 2 goats	Medokan 2 goats
10	Tambak dalam 2 goats	Tambak dalam 2 goats
11	Bojonegoro 2 goats	Bojonegoro 2 goats
12	Magelang Kaliangkrik 1 goat	Magelang Kaliangkrik 1 goat
13	Magelang Grabak 1 goat	Magelang Grabak 1 goat
14	Kertosono Jombang 1 goat	Kertosono Jombang 1 goat
15	Bangkalan 1 Cow	Bangkalan 1 Cow
16	Bengkulu 1 Cow	Bengkulu 1 Cow
17	Flores 1 goat	Flores 1 goat
18	Kwanyar Bangkalan 2 Goats	Kwanyar Bangkalan 2 Goats
19	Blitar 1 Goat	Blitar 1 Goat
20	Bali 1 Goat	Bali 1 Goat
21	Garut 1 Goat	Garut 1 Goat

**Table 4**  
Distribution of Cavendish Banana Tree Waqf Programme

No	Kabupaten	Kecamatan	Desa	Pengelola	Jumlah
1	Gresik	Sedayu		Faishol	2.000
2	Pamekasan	Proppo	Samatan	Moh. Tamyiz	1.000
3	Lamongan	Brondong	Mencorek	Imam Hambali	2.500
4	Bangkalan	Galis	Tlagah	Muh. Musleh, MA	1.000
5	Mojokerto	Gedeg	Gedeg		1.250
6	Lamongan	Brondong	Mencorek	Imam Hambali	950
<b>Total</b>					8.700

### Analysis of Productive Waqf Asset Management in Roumah Wakaf

Management comes from the word "to manage" which means to organise, run or manage. From this understanding, the meaning of management includes elements of management activities. Productive waqf is property or fixed assets that are given to be used in productive activities and the proceeds are distributed in accordance with the purpose of the waqf. Profits from waqf production are used to support and fund the social service functions of the waqf.<sup>27</sup> The resulting waqf can be in the form of immovable waqf such as land waqf or movable objects such as cash waqf, precious metals.

If waqf assets are managed with good management, the waqf can operate efficiently and earn income from the waqf itself. Waqf profits can be used to develop waqf assets and for the benefit of society.<sup>28</sup> Based on research conducted by researchers at the Waqf House, specifically related

<sup>27</sup> Surita Hartini Mat Hassan et al., "The Influence of Promotion and Waqf Knowledge toward Cash Waqf Awareness in Pahang Region," *International Journal of Academic Research in Business and Social Sciences* 11, no. 4 (2021), <https://doi.org/10.6007/ijarbss/v11-i4/9816>.

<sup>28</sup> Mohd Haziqi Hilmi and dan Muhammad Hakimi Mohd Shafiai, "Peranan Wakaf Tunai Sebagai Penyelesaian Isu Kos Sara Hidup Mahasiswa Universiti (the Role of Cash Wakaf As a Solution To the Cost of Living Issues of University Students)," *International Journal of Social Science Research* 4, no. 4 (2022): 63, <http://myjms.mohe.gov.my/index.php/ijssr>Journalwebsite:<http://myjms.mohe.gov.my/index.php/ijssr>

to the waqf management process includes 4 management functions as follows:

First, planning. Planning is the most important management task. Strategic planning is the process of segmenting mauquf alaih, defining organisational goals, determining policies, and programs needed to achieve specific goals.<sup>29</sup> Then determine the methods needed to ensure that strategic policies and programmes can be implemented in accordance with capabilities and conditions.

When viewed from the above understanding, the planning process carried out by Roumah Wakaf Surabaya is to utilise an asset, namely in the cavendish banana plantation waqf program in the form of land that is productive as a cavendish banana plantation, and with this cavendish banana plantation it can be used as a productive waqf development in the form of cavendish banana fruit products which can later benefit the welfare of the community.

Second, organising. Organising is the process of defining the role structure by defining the activities required to achieve organisational goals, grouping activities, assigning teams to managers, delegating and informing, both horizontally and vertically within the organisational structure.<sup>30</sup> In organising Roumah Wakaf Surabaya, it forms a person in charge (PJ) in each program created and also collaborates with the community, namely farmers and breeders in managing the livestock waqf program and cavendish banana plantation. Because Roumah Wakaf wants to empower the community by taking part in managing the waqf program so that it can prosper the community also in the field of work.

Third, actuating. Actuating is the implementation of waqf from planning to be in accordance with the initial and structured planning. In optimising waqf assets and making them useful for the community, Roumah Wakaf carries out two methods, namely Fundraising or collection, and Distribution of Waqf Asset Benefits, which include: 1) Fundraising. Roumah Wakaf uses a method of collecting waqf funds, namely the direct method of Roumah Wakaf picking up the ball or funds given by waqifs entrusted to Roumah Wakaf to be managed productively.

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<sup>29</sup> Wakaf Perkhidmatan and Menurut Perspektif, "WAKAF SERVICE FROM AN ISLAMIC POINT OF VIEW," *International Journal of Islamic Studies* 31, no. 2 (2023): 142–57, <https://doi.org/http://al-qanatir.com>.

<sup>30</sup> Rijalul Khaer, Atep Firmansyah, and Pupun Saepul Rohman, "Meta-Analysis Of Wakaf Based Sharia Microfinance Institutions," *Perisai : Islamic Banking and Finance Journal* 7, no. 2 (2023): 237–54, <https://doi.org/10.21070/perisai.v7i2.1661>.

Then wakif can also provide assets or assets to be waqfed via online, namely transfers or direct email given by the Roumah Wakaf Surabaya management. 2) Distribution of benefits. The distribution of benefits carried out by Roumah Wakaf uses a direct distribution pattern where the Roumah Wakaf facilitates or directly provides the benefits of the productive waqf programme that has been developed by Roumah Wakaf Surabaya.<sup>31</sup>

Fourth, controlling. Controlling is a process to ensure that all series of programmes or activities that have been planned can still run according to plan even if there are obstacles in the middle of implementing the activity programme. In this case, Roumah Wakaf takes steps in the process of monitoring and controlling productive waqf programmes as follows: 1) determine standard values. Standard values can be determined based on the time or results of a productive waqf programme, it can be in the form of targeted time achievements according to initial planning.<sup>32</sup> In this case, Roumah Wakaf determines the standard value for the Banana Tree Farm Waqf programme, which is for the first harvest estimated for 9 months. Then for the livestock waqf programme, the standard value of this programme is that for 6 months the livestock is productive and the benefits are taken for the welfare of the community and after that the waqf assets are returned to the waqif, either in the form of the animal itself or the results of the animal.

Then, 2) measuring the results achieved. The Waqf House in measuring the results achieved in its productive waqf program can be seen in table 3 and 4 of the distribution of the livestock waqf and plantation waqf programs, which in the last 3 months from December have reached  $\pm 1,720$  meat packages have been distributed and 8700 bananas have been harvested and distributed to the community. 3) Determine the size of the deviation. This point is intended if there is a deviation in the productive waqf programme managed by Roumah Wakaf in the form of a decrease in the results of the programme. Roumah Wakaf will examine what makes the productive waqf programme deviate or

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<sup>31</sup> Noor Azura Zainuddin et al., "ISSUES AND CHALLENGES OF DANA WAKAF ILMU UITM PERLIS (DWIPs)," *International Journal of Law, Government and Communication* 7, no. 28 (2022): 153–65, <https://doi.org/10.35631/ijlgc.728012>.

<sup>32</sup> Surita Hartini Mat Hassan et al., "The Implementation of Ijarah in Producing the Wakaf Property: Studies in Penang, Malaysia," *International Journal of Academic Research in Business and Social Sciences* 11, no. 1 (2021), <https://doi.org/10.6007/ijarbss/v11-i1/9007>.

decrease. Deviations in plantation waqf may include fertilisers, pests, and the intensity with which the banana trees are provided with sufficient water.<sup>33</sup> If you look at the October-December season, it is possible that the banana trees experience a slight decline because the intensity of the rain will affect the banana trees. Similarly, with livestock waqf, deviations can be in the form of feed or the health of the animal which can affect the level of benefits from the livestock waqf programme.

Next, 3) make improvements. Continuing from the previous point, regardless of the cause of the deviation from the programme, Roumah Wakaf will make improvements and improve the results of the benefits of the productive waqf programme. From improving the quality of feed and fertiliser used for livestock and plantation waqf.

Community empowerment with productive waqf in the agriculture, livestock, and education sectors by Roumah Wakaf has been carried out since 2021 until now. The cavendish banana tree farming, animal husbandry, and tahfidz dormitory programmes managed from waqf assets covering an area of  $\pm 13,613$  m<sup>2</sup> have benefited farmers, ranchers and cultivators in the area, especially Surabaya, Gresik, Bangkalan as places or assets that are used as objects of productive waqf programmes to be developed.<sup>34</sup> In addition to getting additional income, farmers and ranchers as well as cultivators as a community also feel the benefits of waqf from existing programmes.

Is the distribution in accordance with Maqashid Syariah? This is explained by the following analyses: 1) clothing. The existence of productive waqf programmes such as plantation waqf, livestock waqf, and dormitory construction education waqf, farmers, ranchers, and cultivators will earn income from collaborating with Roumah Wakaf which can later meet the needs of clothing such as school uniforms for their children, and so on. 2) Food. The availability of additional nutritional food sources from bananas and meat from the productive waqf programme of cavendish banana plantations and livestock waqf. 3) shelter. The existence of an educational waqf programme in the form of

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<sup>33</sup> Mohd Hafiz b. Hj. Fauzi et al., "The Impact of Trust in Cash Waqf Contribution: A Case Study of Wakaf Selangor Muamalat (Wsm) Service of Bank Muamalat Malaysia Berhad (Bmmb)," *International Journal of Business, Economics and Law* 18, no. 2 (2019): 1–10.

<sup>34</sup> Duski Ibrahim, Ahmad Zainuri, and Miftachul Huda, "Empowering Wakaf (Islamic Endowment) for Economic Development: An Insightful Value of Nazir Waqf in Indonesia," *UMRAN - International Journal of Islamic and Civilizational Studies* 7, no. 1 (2020): 103–14, <https://doi.org/10.11113/umran2020.7n1.405>.



the construction of a tahfidz dormitory for hafidzah can support the activities of the hafidzah to carry out the knowledge of the Qur'an, because with adequate facilities it will produce talented hafidzah. 4) Education. The quality of knowledge makes humans more noble. The community's need for knowledge also varies, because Roumah Wakaf manages educational waqf in the form of the construction of tahfidz dormitories for hafidzah in order to produce and produce talented hafidzhah or santriwati.<sup>35</sup>

### Conclusion

Based on the results of research and analysis, two important things can be concluded: first, good management in managing waqf is the goal of every waqf institution in managing waqf asset programmes to run productively. Roumah Wakaf Surabaya in managing its waqf assets has implemented management theory according to George R Terry, where Roumah Wakaf is in accordance with existing theories starting from planning by planning waqf programs to be productive, organizing by appointing the person in charge of each program to be implemented, actuating where implementing planned programs, and controlling and evaluating each ongoing program. Second, the impact of productive waqf asset management on the programmes run by Roumah Wakaf Surabaya on community welfare is that it can help the primary, secondary, tertiary needs of mauquf alaih in accordance with the theory of welfare in Islamic economics according to Imam Al-Ghazali, and can help fund the institution's operations.

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