The Productive Waqf Impact upon Pesantrens’ Self-Sufficiency: A Comparative Study of Pondok Modern Tazakka Batang and Pondok Pesantren Modern Sulthon Auliya Jakarta

Abstract: This research is aimed at assessing the implementation of a productive waqf program aiming at empowering Pondok Pesantrens towards a self-sufficient educational institution. Research is conducted at Pondok Modern Tazakka Batang Central Java and Pondok Pesantren Modern Sulthon Auliya East Jakarta. To identify the impact of productive waqf on pesantrens’ self-sufficiency, a comparative study is conducted. The data-collection method used in this study is by distributing questionnaires and conducting direct, in-depth and indirect interviews with key stakeholders connected to waqf management at the Pondok pesantren to study the implementation of a productive waqf scheme for self-sufficient funding and to provide the reliable and affordable cost for qualified and modern education. The study finds that Pondok Modern Tazakka Batang is more self-sufficient than Pondok Pesantren Modern Sulthon Auliya Jakarta since the former implements a productive waqf scheme successfully, permanency of fund source to support the operational costs and expand infrastructure, and better welfare of teachers staff.

Key Words: Productive waqf, Pondok Modern Tazakka Batang, Pondok Pesantren Modern Sulthon Auliya Jakarta, Self-Sufficiency

Introduction

Pondoks or Pondok Pesantrens are recognized as informal educational institutions, as well as private educational institutions in their nature characterised by constraints in funding and learning resources. The Indonesian government is unable to fund all pondok pesantrens that spread all over Indonesia(Nuriz, M. Adib Fuadi, 2015). According to Balitbang Diklat Kemenag, there were 14,656 pesantrens in 2003-2004 which doubled to 28,961 in 2014-2015, while Indonesia has more than 260 million Muslim population (Worldbank.org, 2017).

The implementation of a productive waqf program should be able to give pondok pesantrens the solution and alternative towards self-sufficient educational institutions. While many other pesantrens close down or collapse under capital resources issues, still some other pesantrens provide modern, luxurious services and facilities that fulfill the demand of cost of education by charging expensive tuition fees to the students.

The waqf utilization to empower boarding schools is based on Republic of Indonesia Government Regulation Number 42 of 2006 which mentions that waqf is a legal act of waqf to separate and/or surrender a portion of someone’s property to be used forever or for a certain period of time in accordance with his interests for the purposes of worship and/or public welfare according to Sharia.

To prove the impact of productive waqf on pesantrens’ self-sufficiency, a comparative study of both Pondok Modern Tazakka Batang Central Java and Pondok Pesantren Modern Sulthon Auliya East Jakarta is conducted by the author.

1 School of Government & Public Policy, Indonesia.
2 Assistant Professor of Management Sciences, Balochistan University of Information Technology, Engineering and Management Sciences (BUTEAMS), Quetta, Balochistan, Pakistan.
Email: nagina.gul@buitms.edu.pk (Corresponding Author)
3 MS. Scholar, School of Government & Public Policy (SGPP), Indonesia.

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Both pondok pesantrens are then compared. Pondok Modern Tazakka represents pondok pesantrens that have greater self-sufficiency through the implementation of productive waqf, while Sulthion Auliyaa Boarding School represents pondok pesantrens that have less self-sufficiency due to its absence of productive waqf implementation but are greatly dependent on outsider investors’ financing.

**Conceptual Framework**

**Differences between Investment and Waqf**

Conventional investment is known as an investment that is the current commitment of money or other resources in the expectation of reaping future benefits. Investment can come from the real and financial assets. The real assets of the economy: the land, buildings, machines, and knowledge that can be used to produce goods and services. In contrast to real assets are financial assets such as stocks and bonds. Such securities are no more than sheets of paper or, more likely, computer entries, and they do not contribute directly to the productive capacity of the economy. Instead, these assets are the means by which individuals in well-developed economies hold their claims on real assets. Financial assets are claims to the income generated by real assets. This kind of common investment is characterized by (1) nonprofit-oriented, (2) material aspects, (3) time value of money, (4) capital sharing, (5) specific time adjustment, (6) freedom in economic activities, (7) positive methodology, and (8) no interest/usury.

The conceptual framework of waqf is characterized by (1) nonprofit-oriented, (2) social services purposes, (3) economic value time, (4) profit and loss sharing, (5) forever and unlimited time, (6) limited economic activities, (7) normative and positive methodologies, and (8) no interest/usury.

**Table 1. Conceptual Framework**

| Conceptual Framework: Waqf vs an Investment Mechanism |
|-------------------------------------------------------|
| 1. Profit-oriented                                   | 1. Nonprofit-oriented |
| 2. Material aspect                                   | 2. Social service purpose, spiritual aspect |
| 3. Time value of Money                               | 3. Economic value time |
| 4. Capital Sharing                                   | 4. Profit and loss sharing |
| 5. Specific Time Adjustment                           | 5. Forever and unlimited time |
| 6. Freedom in Economic Activities                    | 6. Limited economic activities |
| 7. Positive Methodology                              | 7. Normative and positive methodologies (no usury) |
| 8. Interest /Usury involvement                       | 8. Interest /Usury involvement |

Ref: Askari, Hossien, Zamir Iqbal, dan Abbas Mirakhor, 2015. Introduction to Islamic Economics: Theory and Application. Singapore: John Wiley & Sons

**Pondok Pesantren’s Productive Waqf Management**

Waqqfi is an instrument that plays a big role in the development of the Islamic economy in particular and can make the national economy healthy in general. The existence of waqf is very beneficial in terms of education, society and economy. However, the management was felt to be still unsatisfactory due to the narrow understanding of the community about waqf and the many professional waqf managers. The majority of waqf property is only used for things that are religious, such as the construction of mosques and moshallas. Therefore, a re-interpretation of waqf is needed so that it has meaning and scope that is more relevant to the conditions faced by the community. Some waqf problems that arise in the field include:

First, understanding of the use of waqf property and understanding of waqf objects are still narrow. There are still many people who understand waqf is only limited to land and buildings, whereas waqf can also be in the form of money, vehicles, rental rights and others.

Second, managers are still traditional and tend to be consumptive. Management and development of productive waqf cannot be separated from the role of nazhir waqf; whether or not the productive waqf is determined depends on how the nazhir waqf is in managing it, even though the mujtahids do not include this nazhir in the endowments but the ulama have agreed to make nazhir in their endowments. This is one of the important points in the management and development of waqf in Indonesia (Departemen Agama RI, 2006: 103).

**Waqf Management Success Factors**

In the management of the land, waqf needed good governance. Waqf management is the process of doing planning, organizing, leadership, and monitoring various businesses from Nazhir, then using all the resources of the organization to achieve the target. Therefore, every manager of waqf or Nazhir must...
conduct all four functions in the organization so that the result is a systematic unity (Rozalinda 2015).

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In addition to management functions, other factors that affect the management of waqf are the following (Zacky Hamzah: 2016):

1. Human resources: Factor that affects the management of waqf in human resources that concern in this research is nazhir professionalism, understanding of wakif and managerial ability nazhir.
2. Institution: Factors affecting the management of waqf are BWI, the role of the foundation administrators.
3. Government: Factors affecting waqf management in the government are regulations for the implementation of waqf productive, government supervision and the legalization of waqf land.
4. The Geographic: factors affecting waqf management in geography are strategic locations, land structures and accessibility.

**Figure 1:** The Interactive Process of Waqf Management

**Figure 2:** Waqf Management Relationship Factor
Research Method

This research uses a combination method (Vicki Clark & John Creswell, 2008) of qualitative and quantitative research approaches which include qualitative and quantitative data collection, analysis, viewpoints and techniques. The researcher applies qualitative methods to help explain quantitative findings based on the model postulated (Vicki Clark & John Creswell, 2008).

Quantitative Research Method

Quantitative research is applied because of the reliance on the collection of numerical data (Johnson & Christensen, 1988). The researcher uses this research method because she would like to assess and measure the effectiveness of waqf based on the financial report of the Pondok pesantren that relies on the collection of numerical data, therefore the choice of traditional approach or quantitative research. Thus, the researcher will explore and understand this method whose data can be measured.

Qualitative Research Method

Furthermore, the researcher is still in need of qualitative research to help explain quantitative findings in order to make the result more convincing. The researcher will not make any treatment as he or she uses the perspective of data sources (Sugiyono, 2012).

Research Participant

Since the researcher applied a mixed method, he became an independent researcher with a set of instruments during doing quantitative research (Goodwin et al., 1996). However, the researcher will also become an essential part of the measurement and data-collection experience when doing qualitative research. According to Spradley (1979), in Sugiyono’s, qualitative research does not use the term population. It is named as “social situation” instead. This consists of three elements: place, actors, and activity that interact synergistically. This social situation can be stated as the object of research aiming at knowing “what’s happening” inside it. In this case, the place of the social situation is Pondok Modern Tazakka and compare to Sulthon Auliya Boarding School.

Data Collection

In this research, the researcher uses a survey method using questionnaires and interviews in order to collect the data. I distributed a questionnaire and to the selected santri, parents, and teacher also board of the Pondok pesantren. In qualitative research, it is very important to have careful planning of each step (Punch, 2003). I conducted an in-depth interview as the qualitative method which was aimed at explaining quantitative results. An in-depth interview is a qualitative method that requires an intensive interview aimed at exploring the particular idea, program, or situation of the interviewee (Boyce & Neale, 2006). Furthermore, it allows the researcher to collect the data directly from the participants (Showkat & Parveen, 2017) which offers a complete picture of what is happening in the program and the reason behind it (Boyce & Neale, 2006). This means that he is going to collect the data from primary source non-participant observation. In-depth interview structured interviews are conducted by phone, face to face, and mobile recorder with the Chairman of IBS, teacher, students, and students’ parents. Deductive descriptive using Maqasid Syariah analyses; Dururiyah, Haajiyah, Tahsiniyah. Quantitative data were also collected, which include finance data in financial data on waqf productive management, number of students, operational cost and expenditure, also income from student tuition fees. The data collection in Shulthon.
Auliya Boarding School was conducted in four days starting on 26th September 2019. Interviews were conducted with several key figures from the initiators of the foundation and Pondok pesantren, K.H. Irvan Jusuf, H.Muhammad Taufiq Darmasyah, MBA, the headmaster H.Rudy Fatchurrochman, ST., M.Pd., Pudjo Subrata as the coordinator of Pamong, or the chief of Boarding to Mr. Indra Maulana, S.Psi., Psi. as the Human resource manager, teachers and students. The interview in Tazakka Pondok pesantren, was conducted from 20th October 2019 until 25th October 2019.

| No | Boarding School       | Headmaster and Vice headmaster | Human Resources | Financial Division | Teacher | Parent | Student |
|----|-----------------------|--------------------------------|-----------------|--------------------|---------|--------|---------|
|    | Sulthon Aulia           | 3                              | 1               | 1                  | 10      | 10     | 15      |
|    | Pondok pesantren       |                                |                 |                    |         |        |         |
|    | Pondok Modern Tazakka  | Founder and Chairman           | Treasurer       | Director of Waqf   | Director of LAZES | Teacher | Student |
|    |                       | 3                              | 1               | 1                  | 1       | 10     | 15      |

**Table 2. Respondents of School in the two boarding school**

**Data Analysis**

For the data analysis, the researcher will process the data using descriptive analysis. After that, the data will be interpreted according to the findings. The result of quantitative findings in the financial reports will be supported by the qualitative findings from an in-depth interview in order to support the analysis.

Data were collected using questionnaires, in-depth interviews, and phone calls and all data input was stored in data entry templates in Excel: for analyses using qualitative and descriptive analysis approaches using deductive descriptive.

Based on Lincoln and Guba (1985), prolonged engagement requires the researcher to invest his or her time in becoming familiar with the setting or context. It also includes long-lasting engagement with participants in the field. Furthermore, they explained that persistent observation is to identify the characteristics and elements that are most relevant to the issue studied. Meanwhile, triangulation means using different data sources, investigators, and methods of data collection. After that, the researcher checks the data to research participants from whom we obtained the data. According to the explanation above, the researcher tried to show the recordings or other documents obtained during conducting the qualitative research in order to prove her work. The evidences are attached to this research.

**Results & Findings**

**Management of Waqf at Pondok Modern Tazakka**

In an effort to develop the Pondok Modern Tazakka, it implemented a variety of strategies. In this case, known as 3 (three) strategies, namely among others:

- Physical building. Seek to procure educational facilities and infrastructure such as dormitories, classrooms, MCK, santri kitchens, research laboratories, sports venues, libraries, offices, and so forth.
- Building human resources. Trying to carry out the regeneration process by sending the cadres of Pondok Modern Tazakka to domestic and overseas tertiary institutions; endorse the spirit and soul of service and develop Islamic and scientific insights in the cadres.

**Management of Common Investment at the Shulton Auliya Boarding School**

Sulthon Aulia Boarding School burdens fees on its students amounting to Rp. 3,500,000 until Rp. 4,000,000 per month or at least as much as Rp. 42,000,000.00 for each year. These costs are for food, laundry, dormitory and tuition fees. This means that in one month, the total income of the Sulthon Aulia Boarding School which came from students’ tuition fees, was Rp. 1,050,000,000. Whereas routine operational needs must be spent for purposes, such as teachers’ honorarium, electricity, water, telephone, student meals, internet and so on. By relying on funding from students’ tuition fees, the burden that students must pay becomes greater; amounting to Rp. 3,500,000.

**Implementation of Waqf Management for Tazakka Modern Boarding School Independent Self Sufficient Financial**

The development of Pondok Modern Tazakka supported by empowering waqf in the context of developing physical facilities. So the cost of santri...
contributions / SPP santris only for financing student learning activities. While the development of physical facilities in support through productive waqf movements. In managing waqf, Kyai Anang as the Chairman and founder of the Pondok gives key principles, namely trust and ideals. As in his quote, “The keywords for managing waqf that are applied at Tazakka Modern Bording School are two words: AMANAH and GOALS. Some are trustworthy but do not have ideals/goals. There are those who have ideals/goals but are not trustful.”

Referring to data on the development of the number of students of Pondok Modern Tazakka as shown in Table 1, where the number of students in 2019 was 543 students. Where are the monthly student fees paid of Rp. 850,000 consisting of a tuition fee of Rp. 500,000 and a meal fee of Rp. 350,000, then the total revenue from the monthly cost of santri is Rp. 461,550,000. This revenue was used to finance the operations of the Pondok which consisted of electricity, telephone, running water, internet, guest banquet costs, as well as teacher salaries totalling 100 people and 50 employees.

### Table 3. Calculation of Cash Flow Monthly Operational Cost

| No | Description                             | Nominal (Rp) |
|----|-----------------------------------------|--------------|
| A  | SPP Admission/ tuition fees             | 461,000,000,–|
| B  | Routine Expenses                        |              |
| 1  | Electricity fees                        | 18,000,000.  |
| 2  | PDAM Cost                               | 6,000,000.   |
| 3  | Telephone charges                       | 4,000,000.   |
| 4  | Cost of Internet                        | 2,000,000.   |
| 5  | Ihsan Cost (teacher salary 100 persons) | 350,000,000. |
| 6  | Staff Salary (50 person)                | 175,000,000. |
| 7  | Guest Banquet Fees                      | 15,000,000.  |
| 8  | Cost of eating for students             | 162,900,000. |
| C  | Total                                   | 461,000,000,–|
|    | Saldo Minus                             | 732,900,000,–|

Referring to Tazakka’s Modern Boarding School monthly financial cash flow calculation data, if it only relies on the receipt of tuition fees paid by students, there will be a deficit of Rp. 272,900,000, so by empowering the independence of the boarding school through productive endowments and charity programs run by Pondok Modern Tazakka is able to cover the lack of operational costs that must be incurred routinely.

As a comparative data, Sulthon Aulia Boarding School is located at JL Batu Tumbuh 1, Radar Selatan, Jaticempaka, Kec. Pondokgede, Bekasi City, West Java Province, with a number of students, around 300 people. Where is the fee that must be paid by students in the amount of Rp. 3,500,000 per month or as much as Rp. 42,000,000.00 for each year. These costs are for food, laundry, dormitory and tuition fees. This means that in one month, the total income of the Sulthon Aulia Boarding School which came from students’ tuition fees, was Rp. 1,050,000,000. Whereas routine operational needs must be spent for purposes, such as teachers’ honorarium, electricity, water, telephone, student meals, internet and so on. By relying on funding from students’ tuition fees, the burden that students must pay becomes greater, namely Rp. 3,500,000. As a comparison, the monthly tuition fee at Pondok Modern Tazakka’s only Rp. 850,000.

### Table 4. Comparison of Pondok Financing between Self Financing and Funding from Tuition SPP students

| No | Description                  | Pondok Modern Tazakka | Sulthon Aulia Boarding School |
|----|------------------------------|-----------------------|--------------------------------|
| 1  | Financing Resources          | SPP Santri (education fee) | Only from tuition SPP Santri |
|    |                              | Lazis                 |                                |
|    |                              | Produktive waqf       |                                |
|    |                              | Benefits of Charitable Ventures |                     |
| 2  | Tuition fee per month        | Rp 850,000,–         | Rp 3,500,000,–                 |
| 3  | Teacher’s Honor              | Rp 3,500,000         | Rp 3,500,000– Rp 4,000,000    |
| 4  | Facilities of Guru           | Housing              | BPJS                           |
|    |                              | BPJS                 |                                |
Empowerment of waqfs is also intended to improve the quality of cadres/santri students who are given a scholarship program whose funds are sourced from cash waqf programs or endowments of benefits so that the boarding school is able to send its students to further study in various levels of education.

Table 5. Continuing Regeneration through Productive Waqf Scholarship

| No | Name                          | Level | University/Perguruan Tinggi                  |
|----|-------------------------------|-------|---------------------------------------------|
| 1  | Anang Rikza Masyhadi          | S3    | Zues Canal University Mesir                 |
| 2  | Oyong Shufyan                 | S3    | Zues Canal University Mesir                 |
| 3  | Anizar Masyhadi               | S2    | Zues Canal University Mesir                 |
| 4  | Subhi Mahmasanni              | S2    | UIN Wali Songo-Semarang                    |
| 5  | Amin Khoirul Abdin            | S2    | UIN Wali Songo-Semarang                    |
| 6  | Doni Setyadi                  | S2    | UIN Wali Songo-Semarang                    |
| 7  | Henri Nur Rahmad              | S2    | IAIN Pekalongan                             |
| 8  | M. Ali Ramdani,               | S2    | IAIN Pekalongan                             |
| 9  | Edi Buana                     | S2    | IAIN Pekalongan                             |
| 10 | Alam Mahardika                | S2    | IAIN Pekalongan                             |
| 11 | Ahmad Furuqon                 | S2    | IAIN Pekalongan                             |
| 12 | Ardi Pramana                  | S2    | Universitas Zaituna-Tunisia                 |
| 13 | M. Khalfidin,                 | S1    | Universitas Al Azhar Cairo-Mesir           |
| 14 | Zaki Mubarak                  | S1    | Universitas Al Azhar Cairo-Mesir           |
| 15 | Akhmad Khoirul Umam           | S1    | UNIDA, Gontor - Ponorogo                   |
| 16 | Fariz Izda Iskandar           | S1    | UNIDA, Gontor - Ponorogo                   |
| 17 | Rahul Akbar                   | S1    | UNIDA, Gontor - Ponorogo                   |
| 18 | Leutin Syafira Aulia          | S1    | UNIDA, Gontor - Ponorogo                   |
| 19 | At Metha Lansmigi             | S1    | STIKES Pekajangan                          |
| 20 | Fauzis                        | S1    | IAIN Pekalongan                             |
| 21 | Vina Zahrotul Hidayat         | S1    | UII-Yogyakarta                              |

The use of productive waqf programs is also intended to improve the welfare of the boarding school teachers/teaching staff. This is done through a housing assistance service program for teachers. So the teacher is helped by the housing problem. In an effort to continue education and teaching in the boarding school, the teacher must be in boarding schools. This is the application of the Tri Center system that was carried out at Pondok Modern Tazakka education, namely; schools, houses and communities must be integrated in the boarding school environment.

The Teacher Housing Program was started since 2015 with the construction of 2 housing units for waqf from Ms. Rosida from Pekalongan worth Rp.180 million. Until now Pondok Modern Tazakka already has several houses consisting of:

Table 6. Residential Data of Pondok Modern Tazakka

| No | Location                          | Total |
|----|-----------------------------------|-------|
| 1  | Batang                            | 2 Units |
| 2  | Boarding School Complex           | 8 Units |
| 3  | Around the Boarding School        | 30 Units |

In the context of the development of Tazakka Modern Cottage, the development of Tazakka University is currently being planned, which will begin construction in 2020 until 2025.
Figure 4: Master Plan for Development of Tazakka University

Table 7. Comparison Pondok pesantren: Implemented Waqf and Not

| Tazaqqa IBS                        | Sulthon Auliya IBS                                      |
|-----------------------------------|--------------------------------------------------------|
| Self sufficient fund              | Limited source of fund                                 |
| Cheaper cost of education         | Expensive cost of education                            |
| Permanent source of fund          | No permanent source of fund                             |
| Transparent management            | Closed management                                       |
| Professional business management  | No business experiences no business institution         |
| Greater chance to expand and advance the institution | Limited chance to expand and advance                   |
| Alternative source of fund        | No alternative source of fund                           |
| More trust from the society       | Less trust from the society                             |
| Better welfare for staff IBS      | Less welfare for staff IBS                              |
|                                   | The ROI must be Calculated                              |

The concept of the Islamic pesantren developed by Pondok Modern Tazakka has grown in terms of creativity and inspiration for other educational institutions of pesantren. Currently, Pondok Modern Tazakka is developing an independent and modern education system by continuing to prepare superior human resources with financial adequacy. To support the program, Pondok Modern Tazakka encouraged the program fundraising of ZISWAF (Zakat, Infaq and Waqf) as a pillar of the economy of boarding schools. In this case, Pondok Modern Tazakka has its own way of raising the ZISWAF funds with a neat strategy that is done as follows:

**Discussion**

**Productive Waqf Development: the Maqashid Shari’ah Perspective**

The benefit in Islamic law is commonly called *maslahah mursalah*, the benefit is the main principle in Islamic law. The problems are the absolutes of benefit, the benefit wherein the *shari’ah* does not prescribe the law to realize the benefit, but there is also no proof that shows its acknowledgment or cancellation. Absolute because it is not bound by the argument that admits it or the argument that invalidates it. This definition explains that the formation of law is intended to realize the benefit of humanity, meaning that it aims to bring profit and reject harm and eliminate objections from them. According to the writer *Maqashid Shari’ah* or *maslahat* has two positions, namely:

- *Maslahat* as one source of law, especially in matters not explained in the text. *Maslahat* becomes very important because the provisions of fiqh related to *shari’ah* business which is not explained in the *Al-Qur’an* and *Hadith* are, therefore, the arguments of the *maslahat* such as *maslahat* merits, *sad dzaraf*, *urf* and so forth are important legal sources.
**Mashaliyat** is a legal target, so every result of *ijtihad* and *sharia* law must be ensured to meet the aspects of human benefit and benefit. Like the construction of classrooms and *Tazakka* classrooms, it is able to help the community in meeting aspects of human benefit and benefit. Both in terms of religion, soul, reason, wealth and tradition.

**Dharuriyyah**

Namely, the benefit that is needed in human life in the world and the hereafter. This benefit is related to five basic needs, which are called *kulliyat al-khuwasah*, namely: (1) preserving religion, (2) nurturing the soul, (3) maintaining reason, (4) maintaining offspring, and (5) maintaining property. Everything that is incompatible with the five main elements above is contrary to the aim of *syara*/*syaria*. Therefore, such actions are strictly forbidden in religion. God forbids apostasy in order to preserve religion. Killing is forbidden to preserve religion.

**Hajiyah**

If seen in the development of productive endowments, the importance of developing productive endowments such as building teacher housing, classrooms and medical center rooms is a priority in the management of endowments. Which benefit is more obtained by the community than *waqf* management that is not developed productively? In the development carried out in this productive *waqf* pilot project is a big responsibility in managing and carrying out their respective obligations in maintaining the preservation of endowments. With the existence of the *waqf* land which has been managed in such a way that it becomes productive *waqf* such as *Tazakko* or *Tazakka* Medical Center, it certainly helps to maintain and maintain basic human needs, in the sense that if there is someone who gives up some of their assets, surely there will be someone who is responsible for carrying out the mandate and there is an allotment of the endowments as well.

**Tahsiniyyah**

That is the complementary benefit (complementary) in the form of flexibility that can provide added value to the previous benefit. Needs in this context need to be met in order to provide perfection and beauty for human life. For example, it is recommended to eat nutritious, neatly dressed, carry out circumcision services, and so on. If viewed from the form of management, both productive *waqf* space to build teacher housing, classrooms and medical center rooms have run many ways to perfect their obligations as an administrator *waqf* and professionalism, as well as from developing *waqf* assets which only started with land or vacant land and then established it.

**Making a Good Use of Waqf by Varying Waqf Forms**

In the context of the construction of *Pondok Modern Tazakka*, Kiai Anang made a product (variety) of *waqf* to explore deeper and broader the potential of Muslim endowments as a result of new *ijtihad* in contemporary *waqf* *fiqh*. As the several products (varieties) of *waqf* *Tazakka* that have been implemented, namely:

**Cash Waqf/Endowment Money**

Namely endowments in the form of money either through cash or transfer to the *Tazakka* foundation that is used to support the economy of *Pondok Modern Tazakka* and the community. The Muslims can fulfill their cash *waqf* to *Tazakka* through cash, transfer, autodebit, *waqf* tube (TW) and collectively. This has been implemented in the form of *waqf*-based *Tazko* Franchise. The Money of *waqf* movement began in 2012. The management was carried out by LAZISWAF. Some aspects of managing *waqf* money include: aspects of endowment allocation in *Pondok Modern Tazakka*, aspects of the team of money *waqf* management, aspects of *waqf* money instrument, aspects of limitation of *waqf* money, aspects of deposit in Islamic financial institutions and aspects of issued *waqf* certificates.

In its management *waqf* money is managed by LAZISWAF *Tazakka* for the empowerment of the people by way of developing and building a pondok. The instrument used in *waqf* is a movable asset in the form of money. LAZISWAF does not provide a limit on the amount of money represented regardless of the amount to be received. *Waqf* money received is deposited in the Islamic finance institution, namely in the partner bank of *Pondok Modern Tazakka*. Whereas in terms of money *waqf* certificates, certificates are issued to the endowment who endow the money up to Rp 50,000, – Rp 100,000.
Asset Waqf

It is an endowment in the form of goods or assets, that is immovable asset, such as land, buildings, vehicles and others. An example of a *waqf* is the land of the *Pondok Modern Tazakka* which now stands class and dormitory buildings which have continued to grow from 1.6 ha (2009) to approximately 30 ha (2019).

| No | Waqf Form       | Allocation                 | Waqif                                      |
|----|-----------------|----------------------------|--------------------------------------------|
| 1  | Az-Zak Mosque   | Mosque                     | *Koperasi* Kospin Jas                      |
| 2  | Rahithah Building| Offices                    | H. Rio Putranto and H. Subah              |
| 3  | Gontor Building | Dormitory for female students | Alumni KBIH Muzdalifa, PT. Sari Ramada Arafah, PT. Gaida Azza Darusalam |
| 4  | MCK (Toilet) Building | Bathroom/Toilet for students | Worshipers                                 |

Chart 1. Development of Cash *Waqf* Collection

Chart 2. Development of Asset *Waqf* in 2015–2018

In detail, the collection of *waqf* assets managed by *Pondok Modern Tazakka* is as follows:

Table 8. List of Asset/Building *Waqf* at *Pondok Modern Tazakka*
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No Waqf Form Allocation Waqif
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5 Suriah Building Classrooms Alumni KBH (Hajj Guidance Group)  
Muzdalifa and Worshipers
6 Al Madinah Building Kitchen room, dining room H. Edi Suyitno  
and canteen for students
7 Chef House Cooking Room and Kitchen Worshipers
8 Maktab Tazakka Offices and Secretariat Room HM Sauki SH  
9 Tazakka Medical Center Medical Center Doctors
10 Istanbul Building Housing for teachers HM Sauki SH
11 2 Teacher Home Units Housing for teachers Ida Rosida, SH, MKn
12 Al Azhar Building Classrooms Worshipers and the Public
13 Tazakka Center Laziswaf Office Hj. Rama Sukaltum
14 TPQ Al Asyraf Building Classrooms, teacher’s house Abdulah Sutrisno and Hj. Mukridah
and mosque
15 Water Reservoir Water Reservoir Worshipers
16 Guest House Guest House Worshipers

Benefits Waqf or Wakaf Manfaat

Namely endowment in the form of benefits from goods, production, services or benefits of an investment. As it has been continuing, Ansar Tazakka provides his vehicles, villas and hotel rooms for VVIP guests and Tazakka activities.

Table 9. List of Benefit Waqf at Pondok Modern Tazakka

| No | Name of Goods/Services | Business | Waqif |
|---|------------------------|----------|-------|
| 1 | Restaurant Ahsan | Restaurant | Hj. Vivi Alf Arsan |
| 2 | Rumah Roti (Bread House) Ahsan | Bread Factory | Hj. Fatma Bahalwan |
| 3 | Satu Selah Petralite | SPBU (Gas Station) | H. Ony Firmansyah |
| 4 | 20% Profit of Sambel Layah Restaurant | Restaurant | H. Wawan and H. Wahyu |
| 5 | $ 50 per worshiper | Hajj and Umrah Offices | PT. Anneva Mulya Wisata |

Professional Waqf or Endowments

It is an endowment in the form of expertise or profession, such as doctors who endow their profession and time to Tazakka through Tazakka Medical Center (TMC) to treat santri patients, teachers and the general public. Likewise, architects and building structural experts represent through the design of building drawings and product designs.

Waqf Transfer of Rights

Is someone who donates copyright or works such as copyright from written works or works of art, with the copyright endowment, the rights attached to the copyright transfer form waqif to Tazakka as naqir. This type of waqif is also included in the company’s shares. Waqif can give part or all of his shares to Tazakka.

Thus, the rights attached to share ownership transferred to Tazakka. An applicative example of this type of endowment done by Prof. Shaykh Prof. Dr. M. Ghozali, Shaykh Wahbah Az-Zuhaily, Shaykh Mutawalli Ash-Shay’awi, Prof. Dr. Yusuf Al-Qardawi and other ulama who endow our royalty the book he wrote for the sake of preaching and social society. Tazakka also applies this type of endowment as did some Tazakka Ansari who donate their royalties and shares to Tazakka.

Waqf Material

Waqif in the form of material goods in the form of building material goods such as sand, cement, bricks and so on. In detail, the development of the acquisition of waqf material as follows:
Professional endowments and benefits are still done verbally, but *waqif* is very committed in channeling them. For example, Dr. Ida, if he is unable to fulfill his obligations, he will send a replacement. As of 2015, there were 43 endowments of benefit endowments that endowed villas, hotel rooms, vehicles, savings, and others.

**Table 10. Product (variety) Endowments Tazakka**

| No. | Waqf Type | Information |
|-----|------------|-------------|
| 1   | *Waqf/Cash/Waqf of money* | Tazko Point/Tazko retail, *Waqf* based Franchise |
| 2   | Asset *Waqf* | Land, buildings, vehicles and others |
| 3   | Profession *Waqf* | HR expert, doctor, marketing, motivator, journalist, psychologist, anthropologist, accountant, engineer, PDAM, bakery entrepreneur, financial IT consultant, Sanitarian, expert of Mawar is, architect, online marketing expert, notary, HAKI consultant, *lawyer*, business consultant |
| 4   | *Waqf* of transfer rights | Royalty and shares are represented by the Ansar Tazakka |

**Conclusion**

- The *pondok pesantren* that implemented productive *waqf* scheme successfully, like Pondok Modern Tazakka Batang Central Java, become a self-sufficient entity and provide a reliable and affordable cost of education for better qualified and modern education. Providing transparent information on financial and open, modern, professional business management to the public, resistance to bankruptcy due to permanent source of funds to support the operational had greater chance to expand and advance in building the institution. Finally, the Productive *waqf* can provide alternative and variety sources of funds, better welfare for the teacher and staff, also more trust from the society.
- We need to create a policy that can create synergy between non-government *waqf* institutions, government *waqf* institutions and *waqf* institutions. Meaning to say, that existing *waqf* can be managed optimally, and properly based on cooperative evaluation of BWI, BAZNAS, and other *waqf* institutions (like Tazakka and others) for free.
- As administrator and regulator of nationwide *waqf* movements and organizations, BWI should collaborate with and cooperate with pesantrens that have already been licensed by BWI to practice the cash *waqf* by creating joint ventures or joint business units or joint enterprises which at the same time sustains the
pesantrens financial independence and prosper the national population.

- BWI can promote nationwide waqf movements to prosper the people while pesantrens practice the waqf to sustain and develop their economic independence. By creating joint enterprises financed by each cash waqf, both can benefit and get money to fulfill each dream and each target.

- The waqf should be understood in a newer light; it needs to be newly interpreted so that it can be an integral part of the school's financial system.

The waqf should be integrated into as many financial spots as possible. It should be varied so that every stakeholder of the school can apply it in their special manner. For instance, a doctor can practice a waqf specially customized for him, such as a waqf of the profession. An author can practice a waqf particularly suited to him, such as waqf of copyright transfer. If everyone can practice the newly interpreted waqfs for his special need, the school can really benefit from everyone’s waqf in order to support its financial system.
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