

## THE LOCAL WISDOM APPROACH IN FINANCING WAQF ASSETS: AN EXPLORATORY STUDY

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### ABSTRACT

One of the issues faced by the mutawalli (waqf manager) in developing waqf properties is finding the proper financing. Although many waqf assets were established, most of them remained unproductive and stand idle. To be able to benefit the beneficiaries, mutawalli should find the best way to finance waqf assets. The problem is that many mutawalli have limited access to financial institutions to get financing schemes for waqf. Some modes of waqf financing are suggested by academicians and scholars, but not all are practical in the field. Meanwhile, there are some possible alternative modes of financing based on customs and local wisdom which do not contradict shariah rules. One of these financing schemes is the mampadui system which is commonly practised in the Minangkabau society. Hence, this study aims to explore the practice of waqf financing based on local wisdom. To do so, a case study at Masjid Ma'mur Tanah Datar West Sumatra was conducted. Through a series of in-depth interviews and observations, this study discovers that the mampadui system is not only able to provide financing for the mosque but also has empowered the economic potential of the society. The principle of al-'Urf wa al-'Adah (customs and traditions) has confirmed that any local wisdom which is in line with the shariah rules should be considered to develop waqf. In addition, the resource-based theory also suggests the mutawalli utilize all possible resources in managing waqf properties to be more productive in many ways.

## INTRODUCTION

Waqf is a field of generosity in Islam that provides goodness to its perpetrators continuously. A well-managed waqf will also benefit people in need. The management of waqf can be for social, educational, and economic purposes. The realization of this goal can give benefits to those in need. Given the fact having a large population and vast land, Indonesia has a huge potential for waqf. As data provided by the Indonesian Waqf Agency, currently, 134,237 parcels of waqf land have been certified by the National Land Agency with an area of 111,481,173 M2 of waqf land. These recorded waqfs come from various sources with different purposes.

Waqf is classified into several types, namely based on its designation, based on the type of property, and also based on time. Based on its designation, waqf can be addressed for the interests and social security within the family or relatives themselves (*waqf ahli*) and is aimed at religious and community interests (*waqf khairi*). Based on the type of property, waqf is classified into immovable and movable objects as stated in Law No. 41 of 2004 about waqf assets. Furthermore, waqf is based on time, namely, waqf that is given forever (*muabbad*) and waqf that is given within a certain period (*mu'aqqot*) (Sari, 2018).

According to Kahf (2015), waqf that is given permanently must meet three conditions. The first condition is that the subject matter of the waqf is wealth that can be immortalized, either because of its absolute material nature, which only applies to land. The second condition, waqf management perpetuates the waqf and the third condition is the existence of the purpose and intent of the waqf. Temporary waqf on the other hand is a type of waqf object that tends to end because of their nature, such as buildings, trees, horses, and so on. This type of waqf is included in Law No. 41 of 2004 article 6 which states that waqf is carried out by fulfilling the waqf

elements, namely waqif (donor), nazhir (waqf manager, sometimes also called *mutawalli*), waqf property, waqf pledge, allocation of waqf property, and the period of waqf.

Law No. 41 of 2004 about waqf provides a wider scope, regulating the productive implementation of waqf which is contained in article 43 which states that the management and development of waqf property are carried out productively. This is intended to encourage nazhir to manage the waqf assets optimally. The management of waqf assets is carried out traditionally to professionally by nazhir. Nazhir is the party who receives the waqf property from the waqif (the party who surrenders his property) to be managed and developed in accordance with the purpose of the waqf property. Nazhir carries out his/her duties following the principles and conditions that have been regulated by law. Nazhir's ability to manage waqf assets can affect the usefulness of the waqf, which can function as financing for the waqf asset itself and can even create prosperity for the community.

Waqf assets in Indonesia are commonly known in the form of Islamic boarding schools, mosques, and cemeteries. The potential of waqf in these forms has not been managed optimally so its contribution to the socio-economic field to improve the welfare of the people is still lacking. Based on this, the waqf assets managed by nazhir have been widely used as productive assets managed by presenting local or modern wisdom.

Modern waqf management can be seen from the modern financial-based waqf financing system that has been widely practised today by Islamic banks and waqf institutions. The waqf management is carried out by launching products and facilities to collect waqf funds from the public. The collected funds are then invested based on sharia principles such as profit-sharing principles (*mudharabah* and *musharakah*), rent (*ijarah*), and murabahah. The waqf funds are channelled in productive

forms such as trade, livestock, and other productive economic sectors. The results of the distribution of funds to various sectors, the profits are used for economic empowerment of the underprivileged communities and are also channelled for free health services, as well as other social activities.

Modern financial-based waqf management also focuses on productive and non-productive waqf. Modern financial-based waqf financing activities at this time assist in realizing the welfare of the people so that the distribution of waqf can be carried out evenly to the targeted beneficiaries. However, in the management of the collected waqf funds, evaporation may occur or not be administered by the manager properly so that they can be transferred to certain parties.

Currently, there are still many waqf assets that are left unproductive. The problem is that nazhir does not have enough funds to carry out development and also not all of them have access to financial institutions. Therefore, the local wisdom-based financing model is an alternative that should be considered. Utilizing the potential of local wisdom makes waqf assets can be managed according to the potential of the community and region. So that the economy of the surrounding community can be helped by profit sharing in the management of these productive waqf assets. The management of this productive waqf asset can also cover the costs incurred for the waqf asset itself.

This study aims to describe how the management of productive waqf assets based on local wisdom can be managed with an accountability-based financing system and model that can create prosperity for the waqf assets themselves and even for the welfare of the surrounding community. The management and development carried out by nazhir must be based on sharia principles and carried out productively, among others by collecting, investing, investing, production,

partnership, trade, agribusiness, mining, industry, technology development, building construction, apartments, flats, supermarkets, shops, educational facilities or health facilities and businesses that do not conflict with sharia (Badan Wakaf Indonesia [BWI], 2016).

## LITERATURE REVIEW

Accountability is an important view in the management of productive waqf assets. Accountability is a process by which an institution holds itself openly responsible for what it does and does not do. Accountability is manifested in the forms of reporting, involvement, and responsiveness (Machmud et al., 2018). Ihsan et al. (2016) explore and review case studies on waqf, particularly on accountability in the history of waqf. Several cases caused waqf assets to be misused, giving bad perceptions for those who manage waqf assets, such as dishonesty, corruption, and poor management. Thus, the accountability assessment can be viewed from two sides, namely, financial and non-financial. Then the view of the *mutawalli* on accountability is that accountability is not limited to accounting and reporting. Therefore, different mechanisms will be used to fulfil the accountability of various stakeholders (Ihsan et al., 2016).

Subsequent research conducted by Ihsan et al. (2017) found that the belief in dual accountability, namely to God and humans, has strengthened the perception of *mutawalli* (another name for nazhir) about the importance of accountability. In addition, *mutawalli* is also responsible to stakeholders and himself. This study concludes that accountability includes not only up and down accountability, but also involves a commitment to preserving organizational values.

The financing model used must be appropriate and in accordance with the objectives of the development and management of the waqf assets. Likewise, Rasyid (2013) states that the suitable financing

model for the development of property waqf assets is the *musharakah mutanaqisah* financing model, *istisna* (commissioned manufacturing or construction work), and also sukuk (certificate) or bonds. Likewise, those who use the waqf financing model with local wisdom in each region which has different terms in the agricultural production sharing system.

The term profit-sharing system can be seen in several areas, namely, in Central Java known as *maro*, which is profit sharing with the tenants financing all agricultural costs and the results are divided in half with the rice field owners, *martelu* in East Java which is a way of sharing the results with the same conditions. In *maro*, the rice cultivators will receive a third of the results (Wahyuningsih, 2011). Then, in Lombok, this profit-sharing system is known as *nyakap*, that is a person or other party assigned by the land owner to maintain and care for the plants on *pecatu/ ulayat* (customary land) land which is used as agricultural land, which will then be given wages by way of profit sharing obtained under the previous agreement (Sandy, 2019).

Minangkabau society in West Sumatra also has a profit-sharing system known as *mampaduai* or *perduai*. *Mampaduai* is a collaboration between two parties, one party as the owner of the agricultural land and the other as the cultivator. In the distribution of the results obtained with the *mampaduai* system, it does not have to be divided equally (Irawan, 2018). Irawan (2018) states that this transaction does not only meet needs but also helps each other between landowners and cultivators. The Mapaduai system means that all costs of land preparation, fertilizer, seed, pest poisons, and harvest costs are all borne by the landowner and the harvest will be divided into two equally (Firdaus & Adri, 2021).

The implementation of the *mampaduai* system so far has only been based on trust and agreement between the rice field owner and the cultivator. This trust then becomes

the main basis for a cultivator to obtain a permit to manage agricultural land that does not belong to him (Irawan, 2018). Therefore, the agreement on the terms and distribution of the results of the Mapaduai system was agreed by the mutual agreement that had been made previously.

The implementation of profit sharing in the form of *maro*, *martelu*, *nyakap* and *mampaduai* is a form of local wisdom. Local wisdom is a form of strong character that comes from values extracted from community culture, local wisdom is what makes a national culture have roots (Daniah, 2016). Local wisdom has several elements, including culture, heritage in the form of buildings, the natural environment such as waterfalls, beaches and so on, customs, arts, resources, and others that illustrate the potential of the area and local culture. The activity is said to be local wisdom, if it is attached and preserved by the region, its existence is inherited from generation to generation (Dikuraisyin, 2020).

The development of regional potential through a local wisdom-based economy is applied in Azizah and Fitriyani's research (2018) which develops an economic model of pesantren through maximizing local wisdom with the concept offered is continuity between stakeholders of Islamic financial institutions with cultural values called socio-economy political. The continuity of this collaboration can develop the economics of the pesantren at the Sidogiri Islamic Boarding School.

Utilization of resources in local wisdom that does not conflict with sharia supports the management of waqf assets based on the perspective of resource-based theory and also the principles of *al-'Urf wa al-'Adah*. The resource-based theory discusses the resources owned by the company/entity and how the company/entity can manage and utilize them. According to the view of this theory, companies/entities will excel in business competition and obtain good

financial performance by owning, controlling, and utilizing strategic assets. The main characteristic of this resource-based theory is that the company's strategic resources are the root of obtaining a sustainable competitive advantage (Barney et al., 2012).

Kusumasari (2012) states that analysis using resource-based theory is a strategic approach in its wide application in management discourse. According to her, in line with this theory to maintain competitive advantage, the resources in the institution must have value in developing opportunities and overcoming threats. Resource-based theory helps previous researchers in answering research questions.

'Urf is defined as a good habit. *Al-'Urf* is related to *al-'Adah* (custom). Tradition is something that is done repeatedly without any rational relationship, while *Al-'Urf* is the habit of most society both in the form of words and deeds (DSN-MUI Institute, 2020a, 2020b). The principles of *al-'Urf wa al-'Adah* which are good habits or customs that do not violate the sharia that apply to society can be considered in determining the law, as well as customary rules, can be considered in establishing a law (DSN-MUI Institute, 2020a, 2020b). The principles of *al-'Urf wa al-'Adah* in waqf have a relationship with good habits towards the use of an asset that is in accordance with custom and does not conflict with sharia.

Waqf is one of the Islamic financial instruments. Waqf makes a big contribution to the economy. Various forms of waqf management are carried out to be able to provide the best contribution in the utilization of the waqf assets. Waqf can be managed optimally with the aim of worship and welfare, such as in mosques, Islamic boarding schools, and other forms. Waqf can be in the form of cash and the form of land, buildings, and so on. Waqif (the party who handed over his property) can donate money either in the form of rupiah or other than rupiah, assets,

land, and gold. Sudirman and Arofah (2016) in their research on waqf management at the Sabilillah Mosque in Malang City, stated that the Sabilillah Mosque managed the cash waqf which was handed over to their mosque cooperative. This is done because it focuses more on financial management for the welfare of the people.

The cash waqf management system at the Sabilillah mosque is a savings and loan cooperative that is managed according to sharia. In addition to savings and loans, the cash waqf in the cooperative is also used for the construction of the Sabilillah mosque food court which is then rented out to members of the cooperative. The profit from the rental is used for electricity costs for the Sabilillah mosque and is also replayed for the welfare of the people.

Hasanah and Delli (2020), stated that cash waqf is an elegant innovation if it is managed productively and innovatively. Cash waqf can collaborate with fintech such as crowdfunding platforms. Crowdfunding is an internet platform for raising funds from the public to be returned to the community to manage capital, both loan-based and aid-based. However, in general, according to Hasanah and Delli, in this millennial era, there are still some village communities that do not understand their potential, so they have not opened themselves up to gain knowledge that they think is still new namely cash waqf.

The understanding of waqf assets which are only places of worship, education, and social activities also makes cash waqf still poorly understood, but this thinking also causes some places or waqf assets to be neglected. The abandonment of this waqf asset can arise from problems in its financing. Azlan et al. (2020) in their research on the financing of waqf land in Johor State, stated that the problems in financing waqf land are the lack of support from those who have wealth, lack of awareness from the community, unsystematic



collection of financing results, lack of capable managers, and costs. issued exceeds the results of waqf financing. This problem caused most of the waqf lands in Johor State could not to be developed and developed.

Problems in financing waqf assets can certainly be overcome with good planning, to obtain the desired results. As the administrators of the Jogokariyan mosque revealed in Taufiq's research (2018), the management carried out discussions to make plans so that the mosque would not become a burden on the community so that in the future the mosque could support its sustainability. The management examines the opportunities and obstacles faced when running a business so that the surrounding community also feels the benefits of the business.

The management of the Jogokariyan mosque decided to open the Jogokariyan mosque hotel which is located on the 3rd floor of the Islamic Center of the Jogokariyan mosque. This strategy was chosen because the existence of the hotel can improve the welfare of residents. The results of this hotel business can help the operation of mosques, and bureaus that carry out activities and even help the congregation. Then the Jogokariyan mosque also established *angkringan* which is a non-profit business but can be useful for others.

Other forms of productive business can be in the form of renting business kiosks to the community, leasing buildings for religious activities, cooperation with other parties, and so on. Munawar (2021) conducted research at the Daarut Tauhiid Institute which is currently developing its productive business. The Daarut Tauhiid institution cooperates in the development and management of its waqf assets in several forms. This form of cooperation is in the form of rental cooperation, profit-sharing cooperation, outsourcing cooperation, and advertising cooperation. This form of cooperation shows that the empowerment of Daarut Tauhiid's waqf assets leads to economic improvement.

The effectiveness of waqf asset management can help manage waqf assets themselves, manage waqf assets, and empower the people's economy. Abdullah et al. (2018), conducted research at the Great Mosque of Istiqamah Kota Bakti. In this mosque, waqf assets categorize into three categories, namely rice fields, gardens, and shops. This effectiveness in managing waqf assets can help the construction of the Istiqamah Great Mosque and mosque equipment and can help the economy of several managers.

Waqf asset management can also be developed in the form of gas stations (Public Fuel Filling Stations). The selection of productive waqf assets for gas station activities can be seen in terms of benefits. Usman (2013) in his research stated productive waqf assets in the form of gas stations managed by the Great Mosque of Semarang have succeeded in contributing to mosques and the community because they provide fuel oil needed by motorists in general.

The management of waqf asset financing at Islamic boarding schools has also succeeded in making a good contribution to the welfare of the people. Research by Fasa et al. (2016), states that the management of waqf assets at this Islamic boarding school is done by renting it out, managing it on a profit-sharing basis, and managing it yourself. The proceeds from the financing of waqf assets are channelled for the development of education and teaching in *pondok* and can contribute to the community in the form of village infrastructure and facilities as well as the provision of teachers/ *ustaz* to foster recitation activities in mosques and *langgar* around the hut and commemoration of Islamic holidays.

The development of waqf management which has spread in various regions has had a good impact on the potential of waqf in Indonesia. One of the developments can be seen in waqf institutions in West Sumatra which is a process of transformation and interaction between Minangkabau traditional

culture and elements of the Islamic religion. Waqf and *ulayat* land in West Sumatra are also assets of the local community to continue to maintain and develop waqf property towards the welfare of the people in the future.

The management of productive waqf in West Sumatra has also been carried out. Rozalinda (2016) conducted research in various areas in West Sumatra. His research was carried out in mosques and also in foundations. In his research, it can be seen that there are productive waqf assets that are used for self-management, profit sharing, and also for rent. The results of the management of waqf assets are used for the management of waqf assets and also for the welfare of the community.

Basically, in West Sumatra the management of productive waqf has long been carried out, this is evident from the waqf program carried out by the H. Abdullah Ahmad PGAI foundation seen from the management of rented houses, shops, and tutoring places in 1983. According to Rozalinda in her research in West Sumatra, the pattern of productive waqf management generally uses an *ijarah* (lease) instrument because the asset owner only thinks about the cost of maintaining the asset, while the loss of the tenant's business does not affect the asset owner, this makes only some of them use the profit-sharing instrument. According to him, this profit-sharing pattern has a weakness in bearing business losses, capital owners and managers both bear business losses.

Not only managed in a modern way but waqf management can also be done by maximizing local potential sources. Dikuraisyin (2020), stated that the Sabilillah Waqf Institution of Malang carried out the development of waqf assets, one of which was by maximizing local potential sources by cooperating with small business enterprises as business partners, establishing businesses by providing capital, and developing businesses by way of credit. All of these cooperations are wrapped up using *mudharabah* contracts

(collaborations with 100% capital from the institution), *murabahah* (sales and purchases), and *musharaka* (profit sharing). So that the potential for financing waqf assets is by the ability of the region as well as between worship, social and economic going in harmony through the management of these assets.

From this previous research, it can be concluded that waqf assets can be managed with good planning to avoid abandoned waqf assets. The management of the waqf sector which is used for education and the economy has started to run well at this time. Productive management of waqf assets has also been carried out which is useful for the welfare of the community. The waqf asset management model carried out is self-managed, profit-sharing, and rented out. However, from the previous research, there are still few that the researchers have encountered for productive waqf asset management with a profit-sharing system based on local wisdom, thus making this issue interesting to study.

## METHODOLOGY

This type of research is qualitative research. Qualitative research is research that aims to understand the condition of a context by leading to a detailed and in-depth description of the portrait of conditions in a natural context (natural setting), about what happened in the field of study (Nugrahani, 2014). The research design chosen is a case study design. The case study design was chosen to provide an in-depth and specific description of the financing of waqf assets based on local wisdom at the Ma'mur Tiga Batur Mosque, West Sumatra. The selection of the Ma'mur Tiga Batur Mosque in West Sumatra was preceded by a preliminary study conducting interviews with the head of the Tanah Datar BWI (Indonesian Waqf Board). Based on BWI data, the Ma'mur Tiga Batur Mosque in West Sumatra is considered one of the waqf assets that can be managed productively by its *nazhir*.

The data collection technique in this study was in-depth interviews. In-depth interviews are the main data mining technique that allows researchers to obtain as much, complete, and in-depth data as possible (Nugrahani, 2014). In general, the main data source (primary) is a human being who is an informant. Informants in this study were nazhir and managers/cultivators of waqf assets. Interviews were conducted with a nazhir, a member of the mosque's management, namely, the chairman of the nazhir, secretary, and treasurer of the management of the Ma'mur Tiga Batur Mosque, West Sumatra.

In conducting interviews, the writer uses semi-structured interviews, namely interviews to find problems more openly so that respondents can express opinions and ideas related to the questions asked, and other questions may develop following the responses from respondents. At the time of this interview, the researchers and resource persons used local languages. This interview is also recorded by the researchers to make it easier for the researchers to remember what the interviewees have said to the transcriptionist to get concrete evidence.

Before conducting interviews with nazhir or mosque administrators, after the researchers received information from the chairman of BWI Tanah Datar, the researchers then communicated informally with the chairman of the mosque management and discussed the research plan to be carried out at the Ma'mur Tiga Batur Mosque. The chairman of the mosque management of the Ma'mur Tiga Batur Mosque (who is also chairman of nazhir) gave his approval to this research plan. Next, the researchers sent an official letter of permission to research mosque management. After that, the researchers arranged the schedule with the chairman of nazhir to conduct interviews.

The data analysis technique used is the interactive model analysis technique proposed by Miles and Huberman (1992).

This data analysis has three components, namely data reduction, data presentation, and concluding/verification. In this data analysis model, data analysis has begun when the data collection process takes place in the field and data analysis is carried out in the form of cycles. Data analysis is carried out continuously until the research concludes (Nugrahani, 2014).

Interview data is obtained in the form of voice recordings, and then the researchers prepared a transcript in the form of conversational dialogue so that the researchers can easily understand the contents of the interview. The results of the data transcript were re-read to determine the research theme. The themes obtained are then grouped to answer research questions. After the answers to the research questions were obtained, the researchers concluded from the results of the interviews. Then, for reporting purposes, the interview excerpts were changed to Indonesian.

## FINDINGS

Ma'mur Tiga Batur Mosque is located in Jorong Tiga Batur, Nagari Sungai Tarab, Sungai Tarab District, Tanah Datar Regency, Batusangkar City. This mosque has a land area of 1,178 m<sup>2</sup> with a mosque area of 672.75 m<sup>2</sup>. The mosque can accommodate ± 800 worshipers. The status of the land owned is certified waqf. The waqf assets owned by the Ma'mur Tiga Batur Mosque are currently in the form of mosques and rice fields. The rice fields owned are a form of productive waqf assets managed by the mosque. Currently, the rice field assets owned by the mosque are located in 13 locations with 90% of the rice fields owned being certified.

Initially, this productive form of waqf assets was handed over by the previous owner of the rice fields to the mosque through several processes. The first process is deliberation for the approval of all families as landowners because on average the land to be waqf is customary land. Based on the approval of the waqif family, after that, the rice fields were handed over to the mosque. The mosque



received letters that later became the basis for making certificates. The chairman also explained that one of the reasons for handing over the rice fields to the mosque by the family was to avoid disputes between families if later the owner of the land died.

Based on this, the productive waqf owned by the mosque is formed directly because of the waqif who directly gives the rice fields they own. This productive waqf in the form of rice fields was first handed over by Umi Salamah. In another location, the productive waqf assets are in the form of rice fields, it is also explained that the waqf in the form of rice fields was formed based on the consultation of the previous people. Based on this deliberation, the waqf land was developed into rice fields. At that time the land to be used as rice fields was still in a rocky state, so there was a process of levelling before it was made into rice fields.

The form of productive waqf assets in the form of rice fields both those given by the waqif indirect form and also the development of land by the previous people became the beginning which had a good impact on the other waqif. The provision of waqf in the form of rice fields is a form of waqf that is often given by waqif until now. The Ma'mur Tiga Batur Mosque does not have other waqf assets other than the mosque and rice fields. However, the mosque management also said that they planned to set up a cooperative so that there are other forms of productive waqf owned by the Ma'mur Mosque apart from the mosque and the rice fields. Currently, the Ma'mur Tiga Batur Mosque has 13 productive waqf locations in the form of rice fields. In its management by the mosque, the management is carried out through profit-sharing with the manager. Managers are appointed in turns which are handed over to the head of the hamlet to choose their citizens who are less well off. As explained by the Chairman of nazhir:

"We take turns managing it, so the part of the poor in any area is handed over to the head of the hamlet for management, later sharing the profits to the mosque."

The selection of managers which is carried out in turn is left to the head of the hamlet because in that place there is a large paddy field. Elections for managers in other locations are left to the management. Usually, the selection of managers at these locations is given to those who still have a relative relationship with those who provide the waqf. If not, then it can be handed over to another manager. In addition to the manager who is appointed in rotation, there is also a permanent manager of this waqf asset based on the criteria chosen by the old management of the Ma'mur Tiga Batur Mosque. The selection of managers was also selected based on criteria such as being underprivileged and not owning rice fields.

The rotating management system is also one way of selecting residents with these criteria so that each resident can manage the mosque's rice fields. This is to be carried out properly by revocation of the lot containing the names of the residents in it. Residents who have had their turn in managing their names are no longer in the lot. This lot is taken when the harvest is finished. Managers who have been appointed or in lots to manage rice fields consist of several people in one location. In one location there are several batches (fields) of rice fields that are worked on by one person per batch.

A person appointed as manager has the freedom to cooperate with other people or his family in the management. The appointed manager has responsibility for one batch of rice fields to be managed. During the management of productive waqf assets in the form of rice fields, according to the mosque management, there have been no significant obstacles. The only possible obstacle is rat pest which affects crop yields and usually occurs every five years.

This obstacle was also expressed by the rice field manager accompanied by another obstacle, namely when there was a long dry season.

Harvesting in the fields owned by the Ma'mur Tiga Batur Mosque is carried out once in five months so that in one calendar year there are two harvest periods. After the harvest, the results received are divided between the manager (cultivator) and the mosque. The net result divided by two is the income received after selling the rice minus the costs in the form of fertilizer and seed costs which are joint costs. As explained by the Secretary:

"So later the results will be divided in two with the mosque. Spend money, for example, spent on seeds, and fertilizer, for this one, it's the same as what, half mosque. Then the result will be divided by two."

At the time of harvest, usually, the manager (cultivator) will report to the treasurer of the mosque. At that time the treasurer of the mosque came to the location of the rice fields being harvested. If the treasurer cannot come at harvest time, the mosque administrator gives full trust to the manager for the results which will be submitted later to the management. According to the management, giving trust is important for good management to take place. However, if there are managers who may cheat when reporting the results to the management, this can be known by other managers who know about it.

According to the management, there is no news about the harvest received during the management of this productive waqf, if the manager commits fraudulent acts because according to the management, it is possible that they also have a fear of doing bad things to the waqf assets received by the mosque. Then, in determining the price of rice at harvest time, it is determined by collectors who come from that area at the normal price of rice at that time.

In one harvest period, the mosque can get results from its productive waqf of approximately IDR20,000,000 to IDR30,000,000 – of the total land area as a whole. The results obtained are approximately Rp.30,000,000, overall, per batch, you can get IDR1,000,000 to IDR4,000,000. There are 16 batches of rice fields received by the Ma'mur Tiga Batur Mosque. After receiving the profit-sharing from the fields, the treasurer records it in a book in which there is a statement of receipts and expenses of the mosque. The recording carried out is still in the form of a combined record of receipts from productive waqf assets and receipts from *infaq* and alms. The recording is done in one book and also recorded on the notice board in the mosque.

This record-keeping is still in a simple form by combining cash receipts and disbursements. However, for financial transparency owned by the mosque, it has been done by recording it on the mosque notice board. Another form of creating public confidence in finance is to prove it by the actions taken or the results provided. The current management, according to the mosque management, still has weaknesses in its administration. The data on land or waqf land owned is still unknown, because complete data is not obtained when the mosque management changes. The mosque management is still conducting consultations because they are still confused about nazhir's relationship with the mosque's current management. Basically, the current mosque management also acts as nazhir. It was also explained that the nazhir in the previous mosque management also served as an advisor in the current mosque management.

The utilization of waqf assets carried out by the Ma'mur Tiga Batur Mosque is to continue to carry out productive activities on their productive waqf land, namely rice fields. As long as productive waqf is received in the form of rice fields, the land remains productive. It is also known that the majority of the livelihoods

of the people around Tiga Batur are farmers. The supportive environment and the potential of the community around Tiga Batur make this productive waqf asset in the form of rice fields still running.

The results received from the management of these fields are useful for the operation of the Ma'mur Tiga Batur Mosque. In addition to operations, the results of this productive waqf management can also help build mosques. Operational and development costs can be covered by the proceeds received from this productive waqf. The results received from productive waqf in the form of rice fields are the main income for the mosque. The results received have had a good impact on the prosperity of the mosque, even the management said that the income received from the results of this rice field has never made a minus for the mosque's finances. Even the income received from the results of the fields can be used for the construction of mosques, mosque imams, and for cleaning mosques. Although the income received is never lacking, in the management of waqf assets which involves the hamlet head facilitating the selection of its citizens as managers of the fields, the hamlet head does sincere work without getting any results from the management of the rice fields.

Similarly, nazhir do not receive a reward from the net proceeds for the management and development of the waqf property, they do work voluntarily and only expect a reward from Allah. This is only used as a charity for them. They do their work sincerely and voluntarily without expecting any money in return. In this case, they prioritize the welfare of the mosque and the community. The mosque also receives income from other funding sources, namely *infaq* and *sadaqah*, which can help orphans and underprivileged communities. The income from waqf is only used for mosque operations and mosque construction, to help orphans and the less fortunate, the mosque has its special unit. The management of productive

waqf assets carried out by the mosque has also prioritized certain people who are said to be in accordance with the criteria of their chosen manager. This can provide welfare to the surrounding community.

Waqf is to give away the property that belongs to the waqif for a certain period in accordance with the purpose of worship or public welfare in general. Waqf is often found in the form of mosques and cemeteries. The Ma'mur Tiga Batur Mosque has waqf assets that are different from the two forms of waqf that we often encounter. The Ma'mur Tiga Batur Mosque has productive waqf in the form of rice fields handed over by the waqif. This portrait of waqf assets in the form of rice fields is a form of waqf managed with local wisdom. Financing management with local wisdom is an ideal form of financing for waqf assets. The potential of the community and the environment around the waqf can be increased by the existence of these waqf assets. One of them can be seen from the potential of the community and the environment around the Ma'mur Tiga Batur Mosque.

The potential of the surrounding community and the supportive environment make the implications of the principle of *al-'Urf wa al-'Adah* can be seen from the management carried out by the Ma'mur Tiga Batur Mosque, West Sumatra. The management of productive waqf assets managed with local wisdom at the Ma'mur Tiga Batur Mosque follows the character of Jorong Tiga Batur, West Sumatra. Judging from the rice fields that surround the existence of Jorong Tiga Batur and the majority of livelihoods in this area are farmers. So that this potential can support the financing of productive waqf assets in the form of rice fields in the Ma'mur Tiga Batur Mosque.

The waqf asset financing model is carried out in the form of a *mampaduo* financing model by providing opportunities for people in need to manage the waqf fields. The way the manager is selected is carried out in rotation,

which is selected using lots. The use of this lot is a unique and interesting thing for the selection of the manager of the paddy field. The solidarity of the residents and the sincerity of the mosque management and the village head in helping the welfare of its citizens reflect the area that still upholds family values.

The results obtained from this hereditary tradition have an impact on the mosque's waqf assets that are received later. Until now, the waqf assets handed over to the Ma'mur Tiga Batur Mosque in the form of rice fields already exist in 13 locations. So that the financing of waqf assets owned by the Ma'mur Tiga Batur Mosque can function as financing that becomes a source of finance, in giving a good impact on the mosque and the surrounding area.

In managing the fields, seeds and fertilizers are shared costs by the mosque and the manager. This is also the basis for the existence of an adequate financing model with 50:50 profit sharing. The profit-sharing meant, in this case, that 50% of the results received at harvest time are given to the mosque, and the other 50% is handed over to the rice field managers at that time. In receiving the results, the mosque administrator gives full trust to the manager (cultivator). According to them, trust is needed for an organization to run well. This built trust can also make managers have a high sense of responsibility for their values. Values such as kinship and trust must still be instilled in each of them to become a better person and organization.

As long as the management of waqf assets with local wisdom is running, there are no significant obstacles. Constraints encountered in its management are only related to rat pests and drought, which are not always present. The risks arising from the financing of productive waqf assets with local wisdom only exist at certain times. Although at the time of the occurrence of these risks, the manager (cultivator) and the mosque get a lower yield than usual, this is not a problem for them.

Management using the *Mampaduo*i financing model is a good habit of utilizing the waqf property of the Ma'mur Tiga Batur Mosque by managing it under local wisdom and does not conflict with sharia. *Mampaduo*i supports the values of the people in West Sumatra, which are still strong in the family system and mutual trust. This is following the words Al-'Urf (good habits) and Al-'Adah (customs) which are good habits that are carried out repeatedly and do not violate sharia.

Accountability in the financing of waqf assets does not only include upward and downward accountability, namely to Allah and to humans. However, it also involves a commitment to preserving values within an entity/ organization. These values can be in the form of good governance carried out by the entity/ organization. The influence of accountability will indirectly lead to public trust and interest in the entity/organization. In accountability, financing which is a way of finding financial sources from the development and management of waqf assets carried out by the Ma'mur Tiga Batur Mosque is carried out following sharia, namely with a profit-sharing/ *mampaduo*i system.

At the Ma'mur Tiga Batur Mosque, rice field managers and nazhir have an important role in this accountability. Nazhir specifically has a duty in the field of waqf. According to Law no. 41 of 2004 about waqf, Nazhir is in charge of:

1. Administer waqf property.
2. Manage and develop waqf property following its purpose, function, and designation.
3. Supervise and protect waqf property.
4. Report the implementation of tasks to the waqf body.

Ihsan et al. (2017) found that the belief in dual accountability, namely to God and humans, has strengthened the *mutawalli* (waqf guardian) perception of the importance of accountability. Based on this, accountability

with the perspective of accountability to God makes all parties involved such as waqif, nazhir, trustees, and regulators (BWI) submit their accountability to God. This perspective of responsibility to God will strengthen existing accountability. When viewed from this perspective, the Ma'mur Tiga Batur Mosque has managed its waqf assets following sharia. They manage waqf assets with local wisdom with a profit-sharing system that does not conflict with sharia, and they work voluntarily and prioritize trust.

Ihsan et al. (2017) also concluded that accountability not only includes up and down accountability but also involves a commitment to preserving organizational values. Based on this perspective, accountability can also be seen from the governance carried out within an entity/ organization. In the management of productive waqf assets at the Ma'mur Tiga Batur Mosque, accountability can be seen from the accountability of the managers/cultivators of the fields to nazhir and nazhir's accountability to the congregation (community).

Accountability can also be assessed from the nature of dishonesty, corruption, and poor management carried out by nazhir. From the perspective of Ihsan et al. (2016) accountability can be seen from two sides, namely financial and non-financial. The accountability of the rice field managers/cultivators to the nazhir is first assessed from a non-financial perspective, namely honesty and also the trust of the nazhir and also the cultivators. When viewed from the finances of nazhir or the mosque administrator, receiving reports under the conditions stated by the rice field manager during the harvest period. If there is fraud, this will be known to other parties. However, in practice, this has never happened to the Ma'mur Tiga Batur Mosque, because this is also accountability to Allah.

When viewed from the accountability of nazhir, a nazhir is responsible for administration, managing, supervising, and reporting his

waqf assets. In terms of management and reporting, this accountability can be seen in the relationship between the management and the congregation or the community. The non-financial perspective is also the basis for this accountability, namely the existence of tangible results. This tangible result is seen in the development given to the mosque. Furthermore, from a financial perspective, recording on books and boards at the mosque becomes a form of financial accountability at the Ma'mur Tiga Batur Mosque to the congregation and the community. The non-financial perspective in the form of real actions taken by the Ma'mur Tiga Batur Mosque in the development of waqf assets creates trust in the congregation and the community in the mosque in managing the waqf assets. As is the case, productive waqf assets received in the form of rice fields from the waqif remain productive from the time the waqf assets were handed over until now.

In terms of recording, the Ma'mur Tiga Batur Mosque still uses simple recording. The Ma'mur Tiga Batur Mosque uses a combined form of recording incoming and outgoing money. The results received from productive waqf assets, infaq, and sadaqah are also placed in the same place. Even so, this simple record reflects the actual financial existence of the mosque.

Regarding the accounting records, the Ma'mur Tiga Batur Mosque is still constrained in this respect. The recording of waqf, infaq, and sadaqah assets should be done separately so that there is good control in financial management. However, the responsibility for waqf assets and the financing of productive waqf assets they have is still going well. So that it can lead to trust in the management of waqf assets.

Waqf is one of the foundations that has a big enough role in building Islamic culture. Waqf is the main financial source for many supporters of the aspects of social life, as a supporter of religion, the development of



teaching and insight, as well as health, security, and others (Mahdiy, 2015). The existence of waqf asset financing provides a high contribution to the welfare of the waqf asset itself and also the welfare of the community and the region at large. At the Ma'mur Tiga Batur Mosque, waqf assets are their main financial source, which makes the Ma'mur Tiga Batur Mosque unique in that it does not rely on donations from the streets for mosque development or mosque operations.

Productive waqf assets in the form of rice fields owned by the Ma'mur Tiga Batur Mosque have an important role in the welfare of the mosque. The operation and construction of the mosque can run well from the results of the productive waqf. The results of the productive waqf owned by the mosque can cover the costs incurred by the mosque and the development of mosque construction, thus providing benefits to the congregation of the mosque.

The main financial source of waqf can also provide welfare to the community. The development and management of waqf assets that involve relationships with the community can lead to prosperity in the community and regional economy. At the Ma'mur Tiga Batur Mosque, the presence of land in the form of rice fields as productive waqf which is also managed by these residents makes the mosque able to help the economy of the surrounding residents.

The empowerment of existing resources at the Ma'mur Tiga Batur Mosque supports the resource-based theory in it. Managers can make good use of existing resources so that they can be useful. Resources in the form of waqf land in the form of rice fields which have been received from the beginning until now are still productive and support the potential of the surrounding community so that they can provide benefits both to the prosperity of the mosque and also to the welfare of the village community.

## CONCLUSION

This study aims to describe the management of waqf asset financing based on local wisdom carried out by the Ma'mur Tiga Batur Mosque, West Sumatra. Ma'mur Tiga Batur Mosque apart from being located on waqf land also has productive waqf in the form of rice fields. Waqf which is the main source of finance for the mosque provides an important role in the welfare of the mosque and also the surrounding community. Financing waqf assets with local wisdom is one of the ideal models in financing waqf assets. The potential of the community and the surrounding environment can make this financing well received. Jorong Tiga Batur which is surrounded by rice fields and the majority of the population works as farmers are one form of potential to create waqf asset financing with local wisdom. Ma'mur Tiga Batur Mosque is one of the mosques that manages waqf assets by way of profit sharing (*mampaduo*). The selection of managers by taking turns and giving to residents in need is a unique form. The value of trust and kinship as the contribution of waqf assets in the form of financing is also a strong form of management. Accountability is a process in which an institution holds itself openly responsible for what it does and what it does not do. Accountability at the Ma'mur Tiga Batur Mosque can be seen from the accountability carried out by the managers/cultivators of the fields to the management and the accountability of the management to the congregation or the community. The financial recording and reporting carried out by the Ma'mur Tiga Batur Mosque are still in a simple form, but still, have a good impact on the mosque and the surrounding community. The lack of data received from the old management to the new management is a dilemma for the current management. The benefit of financing waqf assets is that it can provide prosperity for the waqf asset itself and also for the welfare of the community at large. The financing of waqf assets at the Ma'mur Tiga Batur Mosque is useful for operations to the construction of mosques, as well as creating the welfare of the people around the waqf assets.

The limitation of this research is that the researchers realize their knowledge of waqf still has shortcomings so not all aspects of the question of financing waqf assets can be reached. The results of the management of waqf assets based on local wisdom in the researchers' research are still simple which only obtains information in the form of oral because the data on waqf assets owned by the Ma'mur Tiga Batur Mosque has not been received from the old management.

The implementation of nazhir's role based on Law no. 41 of 2004 can increase the role of waqf assets better. If the recording and reporting of waqf assets can be done separately, it can minimize doubts about the ownership of assets purchased or further developed from waqf proceeds. Separate recording and reporting will increase nazhir's accountability. The Indonesian Waqf Board as the waqf regulator in Indonesia, can optimize the guidance of nazhir in managing and developing waqf assets, to avoid abandoned waqf assets, and create better nazhir accountability. In addition, the regulator must be able to encourage the nazhir to be able to empower the potential of local wisdom in the development of their waqf assets, so they do not have to depend on financial institutions. Based on this research, the financing of waqf assets based on local wisdom is likely to be explored in other regions in Indonesia related to culture and local wisdom that can be utilized for waqf development.

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