

REVIEW OF MAQASID SYARIAH ASPECTS OF PRODUCTIVE WAQF MANAGEMENT

Ulil Albab

Universitas Muhammadiyah Lampung

ulilalbab1987@gmail.com

Keywords:

Productive

Waqf;

Maqasid

Syariah;

Welfare.

Abstract

This research discusses the compatibility between maqasid sharia aspects and productive waqf management. The main objective of this research is to find out whether Waqf management practices have contributed to the dharuriyah needs of the community or not. In this case, waqf management is expected to have a beneficial function for religion and society where the distribution of property and its proceeds can be used for the welfare of society. The methodological approach used in this research is a phenomenological qualitative approach where phenomena related to maqasid sharia and productive waqf management are studied and discussed in depth. The data collection methods used in this research are observation, interviews, document analysis, and focus group discussions. The findings of this study show that productive waqf management is currently developed based on three pillars, namely education, business, and health. These pillars are developed to strengthen the institution in developing its assets, both material and non-material assets. Therefore, based on the management practices mentioned above, productive waqf management is considered to be in accordance with the Maqasid Syariah principle. The purpose of Maqasid Sharia is to create prosperity and welfare for the endowers. As an implication of this research, the management and development of waqf assets must be subject to supervision by a sharia supervisory body. The purpose of waqf management is for the welfare of society, and the purpose of maqasid sharia is for the benefit of society. Therefore, in waqf management, it is hoped that through the proceeds of waqf, the community can be helped and benefit and become more prosperous.

Kata Kunci:

Wakaf

Produktif;

Maqasid

Syariah;

Kesejahteraan.

Abstrak

Penelitian ini membahas tentang kesesuaian antara aspek maqasid syariah dan pengelolaan wakaf produktif. Tujuan utama dari penelitian ini adalah untuk mengetahui apakah praktik pengelolaan wakaf telah memberikan kontribusi terhadap kebutuhan dharuriyah masyarakat atau belum. Dalam hal ini, pengelolaan wakaf diharapkan memiliki fungsi yang bermanfaat bagi agama dan masyarakat di mana pendistribusian harta benda dan hasilnya dapat digunakan untuk kesejahteraan masyarakat. Pendekatan metodologis

yang digunakan dalam penelitian ini adalah pendekatan fenomenologi kualitatif dimana fenomena-fenomena yang berkaitan dengan maqasid syariah dan pengelolaan wakaf produktif diteliti dan dibahas secara mendalam. Metode pengumpulan data yang digunakan dalam penelitian ini adalah observasi, wawancara, analisis dokumen, dan diskusi kelompok terarah. Temuan penelitian ini menunjukkan bahwa pengelolaan wakaf produktif saat ini dikembangkan berdasarkan tiga pilar, yaitu pendidikan, bisnis, dan kesehatan. Pilar-pilar tersebut dikembangkan untuk memperkuat lembaga dalam mengembangkan aset yang dimiliki, baik aset material maupun non-material. Oleh karena itu, berdasarkan praktik-praktik pengelolaan yang telah disebutkan di atas, pengelolaan wakaf produktif dianggap sesuai dengan prinsip-prinsip Maqashid Syariah. Tujuan dari Maqashid Syariah adalah untuk menciptakan kemakmuran dan kesejahteraan wakif. Sebagai implikasi dari penelitian ini, pengelolaan dan pengembangan harta benda wakaf harus tunduk pada pengawasan oleh badan pengawas syariah. Tujuan pengelolaan wakaf adalah untuk kesejahteraan masyarakat, dan tujuan maqasid syariah adalah untuk kemaslahatan masyarakat. Oleh karena itu, dalam pengelolaan wakaf diharapkan melalui hasil wakaf, masyarakat dapat terbantu dan mendapatkan manfaat serta lebih sejahtera.

INTRODUCTION

Waqf is the main means other than zakat in distributing assets or wealth of the people and is public in nature, with the aim of providing benefits (maslahah) that have an impact on the welfare of society. Waqf is a legal action by a person or group of people or a legal entity to separate some of the assets they own and institutionalize them forever for the purposes of worship or other needs in accordance with Islamic teachings. Waqf is an instrument in Islamic economics with the aim of income distribution. Unlike zakat, waqf management must ensure that waqf assets are permanent or do not run out. In its development, waqf plays a role in developing the social, economic and cultural life of society. Then in Law no. 41 of 2004 and Government Regulation no. 42 of 2006 regulates the interests of the mahdhab's worship, education, social affairs and most importantly the interests of the economic welfare of the people. Because waqf that is managed properly will be able to improve the welfare of society in general.¹

Waqf is known as a community asset whose use can be carried out at all times. However, the management and productive use of waqf assets in Indonesia is still lagging behind compared to other Islamic countries. Several research results on waqf show that in many countries where waqf originally had little function for the people's economy because it was not managed with good management. However, with regulations issued by the government, these waqf assets can be managed productively and sustainably. Zakat regulations in Indonesia began with waqf legal regulations during the colonial period which were established in 1905. The first waqf legal regulations issued by the Dutch East Indies government in 1905 were the Circular Letter of the Secretary of Government dated 31 June 1905 and contained in *Bijblad* 1905 Number 6196. These regulations essentially regulate land waqf, mosque construction and permits. Then, during the independence period, zakat regulation started from the old order, new order and reform order phases which continued to develop until the issuance of a special law regulating waqf in Indonesia, namely Law Number 41 of 2004 concerning Waqf.²

Based on the results of the 2020 waqf literacy index survey, the Indonesian Waqf Board, the Center for Strategic Studies BAZNAS & the Directorate of Zakat and Waqf Empowerment, Ministry of Religion of the Republic of Indonesia, the overall National Waqf Literacy Index (ILW) score was 50.48, which is in the low category, consisting of the value Basic Waqf Understanding Literacy is 57.67 and Advanced Waqf Understanding Literacy Score is 37.97. However, there are 4 provinces whose overall ILW scores are in the Middle category, namely Gorontalo (highest score of 73.74), Papua (64.04), Bali (62.49) and Central Sulawesi (62.28). For ILW understanding basic waqf, there are 12 provinces that fall into the middle category, namely the previous 4 provinces plus West Java, DI Yogyakarta, Bengkulu, West Nusa Tenggara, Central Java, South Sumatra, Kep. Riau and East Java. Riau Province got the lowest overall ILW score followed by Central Kalimantan and DKI Jakarta. Of the total number of respondents interviewed, 80% said they had made waqf, and from the aspect of time preference, there was no specific time period that was the respondent's preference for waqf. Most respondents (74%) stated any time. 4.45% of respondents chose to carry out their waqf to Nadzir institutions, which is quite interesting

¹Aibak Kutbuddin, *Zakat in the Perspective of Maqashid Al-Syariah*, *Ahkam Journal*, Vol.3, No.2, (2015): Pg. 199.

²Albab, Ulil and Wulandari, "Productive Waqf Management Strategy in the Context of Empowering People in Terbanggi Besar District, National Seminar on Results of Research and Service ibi Darmajaya Information Systems Study Program, STMIK Pringsewu, Lampung Bandar Lampung (2019): Page. 383.

because 29% of respondents carried out their waqf through direct transfer to Mauquf Alaih. The two main reasons respondents chose the Nadzir Institute were aspects of accountability, transparency and accessibility. This is the reason they choose to become waqf.³

Meanwhile, in Indonesia itself the benefits of productive waqf have not yet been felt by some people but efforts are still being made to meet the needs of the community, however the management of productive waqf has been carried out in several educational institutions such as the Indonesian Islamic University (UII) Yogyakarta Waqf Board Foundation, the University Waqf Foundation Paramadina Jakarta, Al-Azhar Islamic Boarding School Foundation Jakarta, Pondok Modern Darussalam Gontor, Sultan Agung University Waqf Board Foundation Semarang and Indonesian Muslim University (UMI) Makassar Waqf Foundation.⁴

The Indonesian Muslim University Waqf Foundation itself is the largest waqf foundation in Eastern Indonesia. This foundation is a body that manages waqf and distributes it in the fields of education, research, community service, business, health and social affairs based on Islamic principles. Those who try to broadcast Islam by bringing values for the benefit of humans and their surroundings. This foundation was founded in 1953 in Makassar City, South Sulawesi. Initially the foundation was only focused on education and da'wah. However, as time went by, this foundation built new pillars, namely business and da'wah, and then in 2003, succeeded in building the final pillar related to charity through the pillars of health and da'wah, namely the establishment of the Ibnu Sina hospital.⁵

In the business and da'wah pillars, there are six management mechanisms that were initiated in 1994, including Baitul Maal Wattamwil Ukhuwah (BMTU), namely services in the form of savings and loans and sharia financing, PT Ukhuwah UMI Teknik, a contractor and housing (Real Estate) company. The construction results consist of the Ukhuwah UMI housing complex on Jl. Racing Centre/ Jl. Pettarani II Makassar covering an area of 2.77 ha, Taman Ukhuwah Sakinah Daya housing complex covering an area of 26 ha, and a housing complex of 1291 units covering an area of 9.7 ha and the Ukhuwah Antang housing complex with an area of 3.6 ha totaling 239 units currently under construction; PT. Ukhuwah UMI Bisnis (General Trading), consisting of general trading units, convection and canteen; PT.UMI Ukhuwah Industri (Packaged Mineral Water with the brand "Ukhuwah"), is an SNI-certified bottled mineral water company with a production capacity of between 296,400-345,800 liters per month.⁶

PT UMI Toha Ukhuwah Graphics (printing and publishing), is a collaboration between YWUMI and PT. Toha Putra Semarang. Engaged in the field of printing, publishing and publication consultancy NazIr has published many general books and literature, and has even been trusted to print and publish the Koran^{an} 30 juz and juz Amma

³ Ulil Albab; Feri Irawan; Dkk, *DINAMIKA EKONOMI ISLAM*, ed. Ulil Albab, Pertama (Lampung: PT MAFY MEDIA LITERASI INDONESIA, 2023).

⁴ Nurlela, Ulil Albab, and Heri Sutopo, "Efforts of the Indonesian Waqf Board in Bandar Lampung City in Socializing Monetary Waqf Literacy," *ProBisnis: Jurnal Manajemen* 14, no. 4 (2023): 208–12, <https://ejournal.joninstitute.org/index.php/ProBisnis/article/view/268>.

⁵ Bashith, Abdul, *Community Economics: Vision & Strategy for Empowering Weak Economic Sectors*, Malang: UIN Maliki Press, 2012. Page. 57.

⁶ Ulil; Mawardi Albab, "EKSPLOKASI EKONOMI BERKELANJUTAN DALAM PERSPEKTIF EKONOMI ISLAM: STUDI KASUS, STRATEGI DIGITAL, KREATIVITAS, LITERASI," *Insight Mediatama*, 2023, <https://repository.insightmediatama.co.id/books/article/view/88>.

by the Ministry of Religion of the Republic of Indonesia. These business units are located in strategic areas in the Makassar region which is the development of the results of waqf land management on campus 1 of the Indonesian Muslim University which is located on Jalan Kakatua¹⁶ as well as the Rice Fields, Ponds and Fishing Boat units The UMI Waqf Foundation business units as mentioned above, have all been legally incorporated in the form of companies, besides that there are other business units, namely Sawah and Pond with an area of 45,115 M² located in Kalibone District. Pangkep, and 2 (two) fishing vessels with a size of 6 x 14 m (T. Ziat 1) which were obtained in 1993, while T. Ziat 2 with a size of 4 x 16 m which was obtained in 1997. The two fishing vessels The fish rests in Barombong District. Takalar. Initially, the rice fields, ponds and boats were under the coordination of the UMI Faculty of Agriculture and Fisheries, as well as acting as field laboratories for students. Apart from being a laboratory, the existence of rice fields, ponds and boats can also be commercialized, so they can help in laboratory operations.⁷

The results of productive waqf management provide quite good development for UMI Foundation education, which can be seen in the development of education and da'wah as well as health and da'wah. in the field of education, namely the Indonesian Muslim University, Postgraduate Program, Preparatory Educational Institutions (LPP) consisting of Junior High Schools (SMP), High Schools (SMA), and Vocational High Schools (SMK). Apart from that, YWUMI also established educational institutions (Islamic boarding schools) outside Makassar City, namely the Wihdatul Ulum Borisallo Islamic boarding school, Gowa Regency, the Mizanul Ulum Sanrobone Islamic boarding school, Takalar Regency. These two Islamic boarding schools play a role in developing Madrasah Tsanawiyah and Aliah. Then Darul Mukhlisin Islamic Boarding School, Padanglampe Village, Pangkep Regency. This Islamic boarding school is specialized as a place to develop students and the general public in character or spiritual education. Guidance is carried out with accommodation for 30 days for students and 3 days for the general public within the Islamic boarding school environment.

Seeing the development of productive waqf management managed by the Indonesian Muslim University Waqf Foundation, which consists of three main pillars, makes researchers interested in looking at productive waqf management from the Maqasid Syariah aspect, where the aim of Maqasid Syariah is to create benefits and avoid harm in the world and the hereafter, in line with The aim of productive waqf management is to improve the welfare of society through economic empowerment by fulfilling aspects of human needs in order to survive. Sustainability of human life can occur if basic needs such as primary, secondary and tertiary needs are met, or in maqasid sharia called Daruriyah, Hajjiyat and Tahsiniyat needs, the fulfillment of which will bring prosperity to society. In this maqashid sharia approach, the study carried out focuses more on values in the form of human benefit in every taklif revealed by Allah SWT. The maslahah or welfare of society depends on five basic goals or basic needs that must be fulfilled (maqasid sharia) which include, religion (al-din), life or soul (nafs), family or descendants (nasl), property or wealth (maal), intellect or reason (aql), it can be said that the content of maqashid sharia or the aim of the law is the benefit of humanity.

In line with the objectives to be achieved by Maqasid Syariah, researchers are trying

⁷ Ulil Albab and Wulandari, "Strategi Pengelolaan Wakaf Produktif Dalam Rangka Pemberdayaan Umat Di Kecamatan Terbanggi Besar," in *Prosiding Seminar Nasional Darmajaya*, vol. 1, 2019, 373–83.

to formulate aspects of Maqasid Syariah regarding the results that have been achieved by the Indonesian Muslim University Waqf Foundation in managing productive waqf, so this research will focus on the results of productive waqf management which are reviewed in the Maqasid Syariah aspect. The results of productive waqf management have achieved the goal of maqasid sharia to meet the needs of the Daruriyah, Hajjiyat and Tahsiniyat aspects. The main topic of discussion in this research is the dharuriyyah aspect which includes five things, namely the protection of religion, reason, soul, property and lineage. It is hoped that maintaining the dharuriyyah aspect can be an indicator in building public trust in the productive waqf management system at the Indonesian Muslim University Waqf Foundation which will have an impact on increasing the number of people who will donate waqf to the foundation to improve the welfare of society.⁸

Based on the description of the background of the problem raised, the main problem of this research is to determine the management of productive waqf at the Indonesian Muslim University (UMI) Makassar Waqf Foundation, which is one of the largest waqf management foundations in Eastern Indonesia, to find out the suitability of the maqasid sharia aspects of the management system. productive waqf at the Indonesian Muslim University (UMI) Makassar Waqf Foundation. In order to see the results of waqf management in developing productive waqf by achieving maqasid goals in producing benefits for the good of the ummah, and to find out about productive waqf in the welfare of society at the UMI Makassar foundation as the aim of productive waqf management by empowering the community and developing education and health centers as intended will achieve benefits.

RESEARCH METHODS

The type of research used is qualitative research. This qualitative research provides a systematic description and explanation of productive waqf management in terms of the maqasid sharia aspect.⁹The phenomenological approach is carried out by collecting data based on concepts, phenomena or events, opinions, attitudes, assessments and giving meaning to certain situations or experiences in life. So that the data obtained in the field related to the suitability of maqasid sharia aspects for productive waqf management can be described, interpreted, analyzed and then drawn conclusions. The phenomenological approach is considered appropriate according to the research objective of uncovering the essence of a phenomenon, and is based on the goal to be achieved, namely obtaining a clear picture regarding the level of suitability of maqashid sharia in the management of productive waqf at the UMI Foundation. In qualitative research, samples and data sources are selected purposively and using snowball sampling. The data sources used in this research are: (a) Primary Data, namely data obtained directly from the field or from informants. 4 Primary data in this research was obtained from the heads of the UMI Waqf Foundation who are related to Productive Waqf managers. A total of 8 people became informants with the status of heads of fields and also field staff in the pillars of education, business and health. (b) Apart from that, secondary data can be obtained from references, whether in the form of magazines, journals, books, or various relevant research results. At the data collection stage,

⁸Fithriady & Azharsyah Ibrahim, Use of the "Lift Bloe" Model in Productive Waqf: Justification and Obstacles, Formulating Effective Public Policy in the Islamic Economic System under the Framework of Shari'ah" 30-31 March 2015, Ar-Raniry State Islamic University, Banda Aceh, Indonesia, (2015). Matter. 77.

⁹Sugiyono, Quantitative Qualitative Research Methods and R&D, Cet. XXII; Bandung: Alfabeta, 2015. Pg. 24.

researchers used four steps, namely observation, interviews, documentation, and group discussion forums.¹⁰To analyze the data that has been collected, the data analysis technique used is the Descriptive Analysis technique with an interactive analysis model. In carrying out the technical analysis mentioned above, there are three activity flows that occur in stages, namely data reduction, data presentation, and drawing conclusions.¹¹

RESULTS AND DISCUSSION

The results of the author's research are also supported by Dewi Angraeni's research at the UMI Makassar Waqf Foundation, the waqf body foundation shows that in managing waqf assets, the education pillar makes cross-substitution through education fees allocated to finance quality educational facilities in line with the needs of the world of education. Not only in the education sector, the proceeds from student fees have been used to set up businesses and also health centers. Productive waqf management at the UMI Makassar Waqf Foundation is developed in three pillars, namely education, business and health. Education is the first pillar developed since the foundation was founded on February 18 1953 with the main priority of this foundation's activities being the establishment of a university. The first waqf educational institution they founded was the Indonesian Muslim University. A waqf educational institution is an organization, institution, agency that was founded through contributions from the Islamic community or built on land or buildings donated for the purpose of Islamic education. The main goal is to gain the pleasure of Allah SWT, besides giving birth to an Islamic society that is pious, believer and muttaqin. In the current development of educational institutions at the university level there are 13 faculties including the Faculties of Islamic Religion, Economics, Engineering, Law, Literature, Fisheries and Marine Sciences, Agriculture, Industrial Technology, Medicine, Computer Science, Public Health, Pharmacy, Faculty of Dentistry, which was formed with a total of 57 study programs, including postgraduate studies with Masters and Doctoral programs, D-3 diploma education, namely Academic Foreign Languages (ABA) and midwifery. The teaching staff or lecturers reach 312 with the latest education being Doctors and 51 Professors, currently active students at the University reach 23,406 million people, and new students in 2020 will reach 6,900 people.¹²

Since the formation of the education sector which was founded in 1953, educational development has not only focused on establishing universities, but now many schools and Islamic boarding schools have been built by foundations both inside and outside the city of Makassar, including the Preparatory Education Institution (LPP) which consists of vocational schools, namely secondary technical school with majors in automotive, electricity, electrical engineering, then there is the High School of Economics (SMEA) with majors in Office Administration and Finance, then junior high school, high school and vocational school. This LPP is intended to maintain the continuity of prospective students who will enter UMI Makassar. Which is on Jln. Cockatoo No.27. Development of Islamic boarding schools outside the city of Makassar, including the Wihdatul Ulum Barisallo Regency Islamic Boarding School. Gowa, Mizanul Ulum Islamic Boarding School, Sandro Bone, Takalar Regency, and Darul Mukhlisin Islamic Boarding School in Padang Lampe.

¹⁰Suprayogo, Imam and Tobroni, *Socio-Religious Research Methods*, Bandung: Teen Rosdakarya, 2001. Page 55.

¹¹ Abizar; Ulil Albab; Dkk, *METODE PENULISAN KARYA ILMIAH*, ed. Ulil Albab, Pertama (Lampung: PT MAFY MEDIA LITERASI INDONESIA, 2023).

¹²Huda, Miftachul, *Social Work & Social Welfare*, Yogyakarta: Student Library, 2009. Page. 13.

After the education sector was developed, in 1995 the business and da'wah sectors were formed. In the business sector, there are 6 businesses run by the UMI Makassar waqf foundation since the establishment of the business and da'wah sector, this sector was formed with financial assistance from the education sector. The presence of the business sector is expected to help the foundation in financing education and other foundation activities such as research, community service as well as community development, which of course requires quite a lot of money, so this business was built as a form of assistance in carrying out the foundation's programs so far. The activities of these business units are of course guided by the vision and mission of the UMI waqf foundation, which includes providing optimal services in supporting academic activities at UMI. For this reason, the management of business units must make every effort to increase professionalism, so that they can contribute to funding the foundation's activities as a whole. The following are the business units in the Baitul Maal Wattamwil Ukhuwah business and da'wah sector, namely savings and loan services and financing services based on sharia principles with a profit sharing system, PT. Ukhuwah UMI Teknik is engaged in contracting/construction and housing development (real estate), PT. Ukhuwah UMI Business types include general trading units, convection units and canteen units, PT. Ukhuwah UMI Industri currently produces bottled mineral water, PT. Ukhuwah Graphic operates in the printing and publishing sector, as well as fishing ponds and fishing vessels which are currently operating around the Barombong and Takalar coasts.

Apart from developing waqf assets in the field of education and business, the foundation further refined the pillars of waqf management by establishing the health and da'wah sector in 2003 by building the Ibnu Sina Hospital, this field was developed inseparable from the contribution of the two previous fields, namely education and business. Ibnu Sina Hospital which was built by the foundation is also an educational hospital which is intended to support students at various levels related to the health faculty at UMI. Apart from that, the hospital also serves the general public, because it has the facilities and capacity to provide health services for various types of specialist and subspecialist services including services for treatment such as obstetrics and gynecology, gastroentero-hepatology, laboratory, perinatology, cardiology, medical rehabilitation, internal medicine, teeth and mouth. , endoscopy, radiology, clinical nutrition, ct-scan, chemotherapy, skin and genitals, eyes, digestive, bones, tumors, urology, plastic, nerves, mouth, general, children. In its current development, Ibnu Sina Hospital has collaborated with BPJS Health and has also served JKN-KIS.

The development of these three pillars aims to strengthen the institution of the UMI Waqf Foundation so that it continues to develop and its assets can survive and also increase. Institutional strengthening is an effort by the UMI Makassar Waqf Foundation to increase the capacity of both institutions, systems and individuals in improving overall organizational performance. Since the foundation was founded, the assets that have been developed and made productive have so far remained immovable assets. Even though there are cash waqfs, implementation of their management is not yet underway. Even though they have been officially appointed as cash waqf managers since 2019, cash waqf management has not been realized because there is still a lack of funds that they will use. The cash waqf distribution program that they have prepared will be distributed to the health sector by establishing Ibnu Sina Hospital as an eye hospital center with free eye implants for the next 5 years.

Furthermore, scholarships are given to students who excel academically, even though there have been waqf scholarships given, the scholarships come from the management of the results of immovable waqf which have been developed so far, so the scholarships that will be given after the cash waqf really comes from movable property waqf, and also will help the business sector in developing its business. The program will be implemented in stages with the first implementation priority being in the fields of health and da'wah.

Based on the discussion above, it can be concluded that productive waqf management at the UMI Makassar Waqf Foundation is currently being developed in three pillars, namely education, business and health, in order to strengthen institutions in developing the assets owned so far, even though the assets managed and developed are still waqf assets. immovable objects, but their management can make the foundation still survive today.

The suitability of the maqasid sharia aspect for productive waqf management can be seen from 2 aspects, the first is that the results of productive waqf management are able to meet life's needs and meet the needs of society at the dharuriyyah level, namely the maintenance of religion, soul, reason and heredity and the second is the preservation of assets to be developed. Maqasid sharia (the purpose/purpose of establishing sharia) is one of the methods and approaches that can be used in the future to achieve maslahah that is in line with sharia principles. The maslahah in question are the attitudes, traits, behavior and values that an organization must have as basic capital to become an organization that provides benefits to all stakeholders. So the meaning of maqasid sharia is the aim of the rules that apply for the good of the ummah. The good that is meant here is the protection of religion, soul, mind, descendants and property.

In maintaining religion, the UMI Waqf Foundation carries out religious broadcasts through da'wah, as well as facilitating propagation facilities and infrastructure. The role of foundations is in fulfilling the facilities needed by the community related to worship, such as building worship facilities, distributing zakat, providing competent human resources for preachers/preachers. The infrastructure provided by the foundation is in the form of the construction of several worship facilities such as mosques built inside and outside the city of Makassar, the distribution of zakat and waqf as a form of social assistance to the community both in the city of Makassar and in the villages supported by the foundation, as well as the criteria for accepting lecturers and employees who must have the ability to preach so that when they are in the midst of society they can broadcast their preaching. Their abilities are also obtained from the enlightenment of the heart carried out by the foundation in developing UMI residents who will serve the foundation. Not only leaders, lecturers and staff, but new students are also required to take part in coaching to develop and increase knowledge about religion. This is intended so that they all have knowledge about religion and the importance of maintaining religion to achieve benefits in life. The coaching carried out is called enlightenment of the heart, which is a characteristic of UMI as an educational institution and missionary institution which is carried out at the Darul Mukhlisin Islamic Boarding School which is located in Padang Lampe.

In addition to individual interests, it is hoped that the aim of heart enlightenment carried out by the foundation will be applied in the community environment, for example when students do KKN (Real Work Lectures), the religious knowledge they have can be applied when they do KKN (Real Work Lectures). So the activities carried out during KKN for students and community service for lecturers are not only related to social activities, but

also religious ones. They are also given the mandate to carry out da'wah to the community. Not only during KKN, the foundation will also send lecturers and students for one month during the fasting month to serve in the target villages to preach because religious preachers are needed to teach the laws of fasting, create an environment that supports the smooth implementation of fasting, and enliven religious activities during Ramadhan month. Apart from facilitating students as well as lecturers and staff in carrying out da'wah for the community, the foundation also prints books related to religion so that preaching is not only carried out in the field of lectures but there is also literature/books related to religion that can be read by all groups. . The foundation also carries out religious maintenance by requiring zakat payments for lecturers, employees and all business units managed by the foundation.

One aspect of mental care is health care with the availability of hospitals, sick equipment, medicines, doctors, including providing health facilities for the community. With the existence of the Ibnu Sina Hospital, it is hoped that it will make it easier for people to get help when they are sick. Ibnu Sina's program collaborates with BPJS and serves JKN-KIS. They accept patients for treatment and the costs are borne by the government. BPJS itself is a legal entity formed to administer social security programs including social security for health and employment, and has been regulated in UU no. 40 of 2004 concerning the national social security system and Law no. 24 of 2011 concerning social security administering bodies. Social security is a form of social protection to guarantee that the entire community can fulfill the basic needs of a decent life. If the achievement of dignity in life is achieved then it is clear that benefit can be realized, so that the foundation as a provider of health services for the community has fulfilled the aspect of maintaining human benefit. Apart from general medical treatment, Ibnu Sina Hospital will also be used as a free eye treatment center through cash waqf funds mandated by the foundation since 2019, although the program has not yet been implemented.

Maintenance of reason matters related to the maintenance of reason in the form of meeting the need for education, the availability of educational institutions from elementary to tertiary level, low or even free education costs, provision of high funding allocations for the education sector, provision of adequate educational facilities including teachers and instructor. Therefore, a forum is needed to facilitate people to obtain education. The UMI Makassar Waqf Foundation is a forum that facilitates the community in acquiring knowledge through the field of education. Historically, the UMI Makassar waqf foundation was formed to spread the word of Islam which brings beneficial values to humans. It is stated that this foundation has noble and pure aims of increasing the level and propagation of the Islamic religion, increasing and deepening knowledge of the world and the hereafter and perfecting noble character education, so that the first pillar developed by the UMI waqf foundation is focused on education. The foundation provides educational facilities and infrastructure with various levels of education. The vision of education is to make institutions and da'wah within the foundation as institutions that give birth to generations of nations and Muslims who have noble, professional morals and an Islamic perspective in the widest possible scientific disciplines. Not only as a forum for providing educational services, the UMI Makassar Foundation also opens a free college program by providing scholarships for those who have academic abilities but are financially deficient. The category of foundation scholarship recipients also includes students who have the ability to memorize

the Al-Quran. Some of the scholarships awarded include scholarships resulting from the management of immovable waqf assets which have been produced by foundation administrators over the years, other scholarships include scholarships from the government directly to support the advanced generation by making the nation smarter.

Caring for offspring is related to the role of parents in instilling morals in their upbringing in their children. One step to improve their character and personality is to instill good morals through the tarbiyah process in families and educational institutions in order to maintain human benefit. To maintain the safety of descendants, related institutions are needed. Some of the institutions referred to are centers for coaching mothers regarding health, psychology and food, routine checks to ensure the health and safety of the fetus. Caring for children: guidance and health education for children, child care institutions, basic programs for children's health and nutrition, instilling correct beliefs and basic principles of the Islamic religion, providing skills for underprivileged children. Orphan Foundation as a center for caring for orphaned children. The UMI Makassar Waqf Foundation as the largest waqf management center in Eastern Indonesia is a public asset management institution which aims to safeguard human welfare by providing various facilities and infrastructure needed by the community to obtain welfare. Not only as a forum for providing services in the fields of education and health, the waqf foundation also provides social assistance to the community to meet their living needs. In the social assistance program carried out, the foundation provides basic food ingredients for the poor people around the city of Makassar. Apart from providing social assistance, the foundation is also active in providing outreach to the community. The counseling carried out is usually related to health, business and also religion. This is done in an effort to increase public understanding regarding the importance of health, develop skills in various fields to improve community welfare. In the health sector, foundations usually provide education about the dangers of narcotics/illegal drugs, education about maternal and child health including family planning programs, and also education about nutritious food and fulfilling children's nutrition from an early age. For business outreach, the foundation carries out business training to explore the natural potential that exists in an area that is a village supported by the UMI foundation, and religious outreach related to worship by actively carrying out religious outreach. Not only is it active in counseling, with regard to the care of other descendants, the foundation facilitates education and health centers with the construction of schools starting from the construction of public schools such as middle schools, high schools, SMEA, STM, SMK, to universities, and also the construction of several Islamic boarding schools in several regions within and outside the city of Makassar.

Second, safeguarding assets to be developed through property maintenance by developing immovable waqf assets through three development pillars, namely the pillars of Education, Business and Health. The three pillars developed are the foundation's efforts to safeguard the assets it owns and the foundation's efforts to develop assets. Waqf assets are produced and then the results are used to buy new assets because basically all waqf must be productive, they must produce only the assets, which are then used for social purposes. Islam places great importance on all types of productive work, one of which is developing waqf. Productive waqf is empowerment which is characterized by three main characteristics, first, an integrated waqf management pattern and waqf funds that can be allocated for empowerment programs. Second, the principle of Nazir's welfare is that he is not positioned

as a social worker (side job or lillahi taalaha) but a professional who can live in that profession. The third principle of transparency and responsibility, waqf bodies must report the process of managing waqf funds to each community every year so as to create mutual trust between the management and the community.

In general, waqf can help quality development through empowering the community's economy, improving the wheels of the economy, increasing investment in the social, educational and religious sectors, as well as increasing equality and community employment opportunities. If waqf management is optimal with professional management through collection, investment and distribution of results carried out by the nazir. Management and development of waqf assets

Nazir is obliged to manage and develop waqf assets in accordance with their objectives, functions and designation based on sharia principles. The development of waqf assets is carried out productively and requires guarantees, namely government institutions. As per Republic of Indonesia Law Number 41 of 2004 concerning Waqf, in article 43 it is explained that⁶⁶ (1). The management and development of waqf assets by Nazir as intended in Article 42 is carried out in accordance with sharia principles, (2). Management and development of waqf assets is carried out productively, (3). The management and development of the waqf assets in question requires guarantees, in this case a sharia guarantee institution is used.

So based on the discussion above, the suitability of the maqasid sharia aspects for the management of productive waqf, the UMI Makassar Waqf Foundation has achieved the objectives of maqasid sharia where the aim of maqasid sharia is to create benefits and avoid harm in this world and the hereafter. The masalah referred to in this case are the attitudes, traits, behavior, values that an organization/institution must have as basic capital to become an organization that provides benefits to all stakeholders. The stakeholders in this case are the community, by meeting their needs, fulfilling their needs related to facilities such as education and health can help the community maintain their religion, soul, mind, and heredity. Apart from that, maintaining assets for development is also part of the conformity of maqasid sharia.

In making the community prosperous, the UMI Makassar Waqf Foundation carries out business coaching/training. In its implementation, the UMI Waqf Foundation has tried in various sectors to build a prosperous community, including by providing assisted villages in collaboration with village partners in developing the potential of a village to develop its natural resources so that the community have income through the results of the business they develop. In its program, the UMI Waqf Foundation in the field of community service institutions has now developed 36 assisted villages spread across various districts in South Sulawesi. Apart from being focused on the field of da'wah, the village development program also provides training and business coaching carried out by community service lecturers sent by foundation. One of the districts that this institution supports is a group of women who manage seaweed in Kab. Jeneponto, the results achieved after conducting counseling and training on seaweed management, the white and noble angrek group partners have been able to process seaweed products, one of the processed products has been developed into a business, namely seaweed chips, and can be produced and marketed.¹³

Then, IBM, a group of fishermen producing processed fish food in Bacukiki District,

¹³Mardikanto, Totok and Poerwoko Soebiato, *Community Empowerment*, Bandung: Alfabeta, 2012. Page. 42.

Pare-Pare City, after the counseling, training, demonstration and mentoring stages, the group has now developed a business with 4 products which are marketed around Pare-Pare, namely spicy anchovy sauce, anchovy with Balado seasoning, anchovy peanut brittle, and shredded tuna. Economic prosperity is the result of the work of all elements in society, both the government and society itself. Awareness of carrying out distribution for social purposes is part of the Prophet's sunnah so it should be developed both from a theoretical and reality level. Exploring the potential of natural resources owned by the assisted villages is also the foundation's effort to develop a village by empowering the community's economy so that they are able to have their own business to meet their living needs through the businesses they run. Apart from providing business-related guidance, the foundation also provides financial assistance to the community to develop the businesses they run through social assistance funds collected by the foundation management. The business training and financial assistance provided aims to enable the community to independently fulfill their needs so that prosperity, which is the goal achieved by distributing the results of waqf management to the community, can be realized. So, the distribution of the results of the productive waqf management of the UMI Makassar Waqf Foundation in an effort to improve the welfare of the community has been realized with the existence of assisted villages which are used as villages to distribute funds from waqf management to provide business training for the community as well as providing funds to develop the businesses they run.¹⁴

CONCLUSION

Management of productive waqf at the UMI Makassar Waqf Foundation is currently being developed in three pillars, namely education, business and health, in order to strengthen institutions in developing the assets owned so far, although the assets managed and developed are still immovable waqf assets, but the management can make the foundation still survive today.

The suitability of the maqasid sharia aspect for the management of productive waqf can be seen from 2 things, firstly, the results of productive waqf to meet living needs and fulfilling dharuriyyah needs, namely maintaining religion. The UMI waqf foundation carries out religious propagation through da'wah, as well as facilitating propagation facilities and infrastructure. Care of the soul includes providing health facilities for the community, with the existence of the Ibnu Sina hospital, care of the mind, the foundation provides educational facilities and infrastructure at various levels of education, care for offspring by actively providing religious, business and health education to the community, and secondly, looking after assets to be developed through property maintenance by developing immovable waqf assets through three development pillars, namely the Education, Business and Health pillars. So the suitability of maqasid sharia for the management of productive waqf at the UMI Makassar waqf foundation is in accordance with the objectives of maqasid sharia, where the aim of maqasid sharia is to create benefits and avoid harm in this world and the hereafter. The distribution of the results of the productive waqf management of the UMI Makassar Waqf Foundation in an effort to improve the welfare of the community has been realized with the existence of assisted villages which are used as villages to distribute funds from waqf management to provide business training for the community as well as providing funds

¹⁴ Ulil Albab; Feri Irawan; Dkk, *DINAMIKA EKONOMI ISLAM*.

to develop the businesses they own.

REFERENCE

- Abizar; Ulil Albab; Dkk. *METODE PENULISAN KARYA ILMIAH*. Edited by Ulil Albab. Pertama. Lampung: PT MAFY MEDIA LITERASI INDONESIA, 2023.
- Abdullah K, Stages and Steps of Research, Cet. I; Watampone: Lukman al-Hakim Press, 2013.
- Aibak Kutbuddin, Zakat in the Perspective of Maqashid Al-Syariah, *Ahkam Journal*, Vol.3, No.2, (2015):199-218
- Albab, Ulil; Mawardi. "EKSPLOKORASI EKONOMI BERKELANJUTAN DALAM PERSPEKTIF EKONOMI ISLAM: STUDI KASUS, STRATEGI DIGITAL, KREATIVITAS, LITERASI." *Insight Mediatama*, 2023.
<https://repository.insightmediatama.co.id/books/article/view/88>.
- Albab, Ulil, Heri Sutopo, and Dona Algarini. "Kontribusi Komite Daerah Ekonomi dan Keuangan Syariah (KDEKS) terhadap Perkembangan Sektor Ekonomi Kota Bandar Lampung." *Jurnal Alwatzikhoebillah: Kajian Islam, Pendidikan, Ekonomi, Humaniora* 10, no. 2 (2024): 527-535.
- Albab, Ulil, and Wulandari. "Strategi Pengelolaan Wakaf Produktif Dalam Rangka Pemberdayaan Umat Di Kecamatan Terbanggi Besar." In *Prosiding Seminar Nasional Darmajaya*, 1:373-83, 2019.
- Albab, Ulil. "KEADILAN PENDAPATAN DENGAN PENGUPAHAN SISTEM BAGI HASIL." *Mu'amalatuna: Jurnal Ekonomi Syariah* 6, no. 2 (2023): 44-55.
- Dharma Satyawana, "Analysis of Productive Waqf Management Strategies in Indonesia, *Journal of Business Communication and Management* Vol.5 No.2,(2018):49-64
- Febiana, Putri, and Ulil Albab. "Analisis Pengaruh Tempat Wisata Kampoeng Vietnam Terhadap Perkembangan UMKM Dan Kesejahteraan Masyarakat Kota Bandar Lampung." *SYIRKAH: Jurnal Ekonomi Syariah* 1, no. 1 (2024): 55-62.
- Febriansyah, Rezki, Ulil Albab, and Sri Choiriyati. "Digital Marketing Strategy PT. Dewangga Travindo (Hajj and Umrah Agent)." *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam* 5, no. 3 (2024): 1718-1726.
- Fithriady & Azharsyah Ibrahim, Use of the "Lift Bloe" Model in Productive Waqf: Justification and Obstacles, Formulating Effective Public Policy in the Islamic Economic System under the Framework of Shari'ah" 30-31 March 2015, Ar-Raniry State Islamic University, Banda Aceh, Indonesia, (2015).
- Lutfiani, Ulfa, Nina Ramadhani Wulandari, and Ulil Albab. "Analisis Kepuasan Nasabah Terhadap Layanan Mobile Banking: Studi Kasus BSI Kota Bandar Lampung." *Jurnal Ekonomi Syariah Pelita Bangsa* 9, no. 02 (2024): 460-468.
- Nuriah, Azka, Ulil Albab, Nina Ramadhani Wulandari, and LM Iqbal Patoni. "TINJAUAN EKONOMI ISLAM TERHADAP PENERAPAN JUAL BELI IKAN SISTEM JIZAF DI PASAR IKAN GUDANG LELANG." *Minhaj: Jurnal Ilmu Syariah* 5, no. 1 (2024): 19-27.
- Nurlela, Ulil Albab, and Heri Sutopo. "Efforts of the Indonesian Waqf Board in Bandar Lampung City in Socializing Monetary Waqf Literacy." *ProBisnis: Jurnal Manajemen* 14, no. 4 (2023): 208-12.
<https://ejournal.joninstitute.org/index.php/ProBisnis/article/view/268>.
- Permata, Niken Ayu, and Ulil Albab. "Dampak Fintech Terhadap Performa Kinerja Keuangan Bank Umum Syariah Di Indonesia (Studi Empiris Pada OJK Periode 2020-2023)." *SYIRKAH: Jurnal Ekonomi Syariah* 1, no. 1 (2024): 39-54.
- Rama, Herni and "Sharia Banking Performance Index in Southeast Asia Based on the Maqâshid Al-Syarî'ah Concept" *Madania Journal*, Vol.22, No. 1,(2018):19- 35

- Reka, Novia, Ulil Albab, and Sofyan Harahap. "Tinjauan Transaksi Produk di Bank Sampah Sejahtera Kemiling Perspektif Ekonomi Islam." *El-Mujtama: Jurnal Pengabdian Masyarakat* 4, no. 2 (2024): 1240-1249.
- Sugiyono, *Quantitative Qualitative Research Methods and R&D*, Cet. XXII; Bandung: Alfabeta, 2015.
- Ulil Albab; Feri Irawan; Dkk. *DINAMIKA EKONOMI ISLAM*. Edited by Ulil Albab. Pertama. Lampung: PT MAFY MEDIA LITERASI INDONESIA, 2023.