

Optimization of Integrated Waqf Management and Productive Zakat Funds

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ABSTRACT.

The research objective is to convey an overview of the management of Integrated Waqf and Productive Zakat Funds and Waqf funds managed by the Daarut Tauhiid Foundation in Bandung, optimally, starting from a professional Nadzir, optimal management of waqf assets, and good financial reporting. Likewise, the management of productive zakat funds that is right on target and in line with various programs designed by Daarut Tauhiid Peduli. The research method used in this study is descriptive qualitative method, using data collection techniques by way of interviews, observation, and documentation. The data analysis technique used is by comparing the validity of the data collected with the reality at the research location. The results of the discussion of this study are: The management of integrated waqf funds is carried out by employing a professional Nadzir, optimal asset management, and presentation of good and transparent financial reporting. Concurrently, the productive zakat funds that are managed are in line with the targets designed in various DT Peduli programs such as the DT Peduli Ekonomi, DT Peduli Kemanusiaan, DT Peduli Kesehatan, DT Peduli Pendidikan, DT Peduli Penghapus Riba, and Pilar Dakwah.

Keywords: Productive Zakat, Integrated Waqf, and Daarut Tauhid

ABSTRAK.

Tujuan penelitian adalah untuk menyampaikan gambaran tentang pengelolaan Dana Wakaf dan Zakat Produktif Terpadu dan dana Wakaf yang dikelola oleh Yayasan Daarut Tauhiid Bandung secara optimal mulai dari nadzir yang profesional, pengelolaan harta wakaf yang optimal, dan pelaporan keuangan yang baik. Demikian juga dengan pengelolaan dana zakat produktif yang tepat sasaran dan sejalan dengan berbagai program yang dirancang oleh Daarut Tauhiid Peduli. Metode penelitian yang digunakan dalam penelitian ini adalah metode kualitatif deskriptif, dengan menggunakan teknik pengumpulan data dengan cara wawancara, observasi, dan dokumentasi. Teknik analisis data yang digunakan adalah dengan membandingkan keabsahan data yang terkumpul dengan kenyataan di lokasi penelitian. Hasil pembahasan dari penelitian ini adalah: Pengelolaan dana wakaf terpadu dilakukan dengan mempekerjakan nadzir yang profesional, pengelolaan aset yang optimal, dan penyajian laporan keuangan yang baik dan transparan. Sementara itu, dana zakat produktif yang dikelola sejalan dengan target yang dirancang dalam berbagai program DT Peduli seperti DT Peduli Ekonomi, DT Peduli Kemanusiaan, DT Peduli Kesehatan, DT Peduli Pendidikan, DT Peduli Penghapus Riba, dan Pilar Dakwah.

Kata kunci: Zakat Produktif, Wakaf Terpadu, dan Daarut Tauhid

INTRODUCTION

The economic empowerment of Muslims through the implementation of obligatory almsgiving (Zakat), still faces many obstacles that originate mainly from within the Muslim Ummah itself. Knowledge and understanding on the implementation of Zakat is comparatively inadequate among Muslims, especially when compared to other worships such as obligatory prayers and fasting. The lack of understanding on the types of assets that are obligatory for zakat and the payment mechanism guided by Islamic sharia causes the implementation of zakat to be highly dependent on each individual. (Boga 1997)

Meanwhile, from an institutional standpoint, Indonesia already has a state owned *Amil Zakat* agency, both at the central level (BAZNAS) and at the regional level (BAZDA), but it has not been optimal in collecting payment as well as distributing zakat from the people. Since the enactment of Law No. 38 of 1999 concerning Zakat Management, collective zakat management in Indonesia has received strong deregulation support, resulting in a rapid growth of the Amil Zakat Institution (LAZ). Until the end of 2019, the number of Zakat organizations in Indonesia can be seen in table 1 below.

Table 1
Amil Zakat Institutions in Indonesia

No	Type of Organization	Total
1	BAZNAS	1
2	BAZDA Propinsi	33
3	BAZDA Kabupaten/Kota	434
4	BAZDA Kecamatan	4.800
5	BAZDA Kelurahan	24.000
6	LAZNAS	18
7	LAZNAS Propinsi	16
8	LAZNAS Kabupaten / Kota	31
9	UPZ	8.680
	Total	38.013

Source; Kemenag, FOZ, diolah

The large number of LAZs in Indonesia does not guarantee that all potential zakat is absorbed. According to research (PIRAC 2012) the potential for zakat is less than optimal when viewed in terms of zakat management due to the large number of Muzakki who do not trust the amil zakat or the existing zakat managers. Whereas based on research by Baznas, the Bogor Agricultural Institute (IPB), and the Islamic Development Bank (IDB), the potential for national zakat in 2020 is IDR 217 trillion. The Zakat consists of zakat maal, company zakat, and zakat on Islamic banking deposits.

Waqf fund management has many benefits for both general and special needs. The management of waqf funds is very useful, including a) displaying an attitude of concern and responsibility for the needs of the community. Waqf can form awareness for people who can help each other in the interests of society. b) the benefits of moral development, the benefits of wakif will get a reward that continues to flow even though the wakif has passed away. This is because the objects stored can still be used for the

benefit of the people. c) Increase the benefits of assets that are utilized for the public interest in harmony with Islamic law. Muslim communities can be more independent in managing and utilizing their waqf, namely managing and optimizing the benefits of assets for society. d) This is a potential source of funds for the benefit of improving human quality, such as education, and health (Syaifullah and Idrus 2019). Waqf management institutions owned by the government such as the Indonesian Waqf Agency (BWI) try to educate the public about the importance of waqf, especially cash waqf or productive waqf so that the benefits can be felt directly (Hasanah 2019).

Considering the development of zakat institutions that have existed so far, the low realization of revenue is possibly influenced by several factors (PEBS-FEB-UI and IMZ 2020), namely:

- a. The low awareness of the *muzakki* is due to their lack of knowledge about zakat, lack of socialization of zakat, and low public trust in Zakat Institutions
- b. The low efficiency and effectiveness of zakat empowerment are related to the fact that there are still many small-scale zakat institutions which result in weak institutions and human resources for zakat institutions.
- c. The weak regulatory and institutional framework for zakat is due to the absence of a supervisory regulator and the indistinguishable relationship between zakat and tax

Previous research on zakat institutions has been theoretically and empirically carried out. (Hairunizam and Kader 2020) focuses on deficiencies in the disbursement of zakat funds, (Barizah, Bakar, and Rahman 2017) distinguish between zakat and modern taxation in Malaysia while (Wahab and Rahman 2013) propose a conceptual model on the efficiency and governance of zakat institutions.

Research (Santoso 2017) proposes that empowering Zakat through modern management will build mustahik independence through increasing work productivity. Meanwhile (Hidayah and Syaban 2018), stated that productive zakat in the form of business capital will increase *ukhuwah* and empower the people. (Hidayah and Syaban 2018) reveals that the distribution of zakat in the form of capital goods can increase the mustahik's economy, thereby alleviating poverty.

Based on the Statement of Financial Accounting Standards (PSAK) 45 Concerning Non-Profit Organizations, which states that the Amil Zakat Institution (OPZ) is a non-profit organization with the following characteristics:

- a. Obtaining resources from muzaki who do not expect any compensation or economic benefits that are proportional to the amount of resources provided.
- b. Producing goods and/or services without the aim of generating profits (if it generates profits, then the amount is never distributed to the owner or founder)
- c. There is no ownership, in the sense that ownership cannot be sold, transferred, or redeemed, or that ownership does not reflect the proportion of the distribution of resources upon liquidation or dissolution (FOZ 2012).

The use of Zakat funds and cash waqf funds, which is Islam's version of philanthropy, is a great opportunity to increase the welfare of people in the middle to lower income levels, or for instance communities affected by the recent Covid pandemic. Both education and literacy must be pursued by zakat and waqf management institutions or the government in order to raise awareness of the importance of

channeling zakat, whereby zakat according to Islamic teaching is a form of purification of acquired assets; as well as the voluntary distribution of cash waqf funds for the welfare and economic stability of the Ummah.

In order to achieve optimal results in administration of a program, such as the management of zakat funds and productive waqf, it is necessary to have a good management. Management is the dominant factor in determining success. Likewise with the DT Cares organization which was founded by the Daruut Tauhiid Foundation. The Daarut Tauhiid Bandung Foundation was founded by recitation congregations pioneered by KH Abdullah Gymnastiar (Aa Gym) in 1986 corresponding to Ramadan 1407H. Due to the many projects carried out, and comparative studies conducted in several Islamic boarding schools in the West Java region, the name of the foundation Daarut Tauhiid (DT) was launched in 1990, and only on September 4, 1990, received the Notary Deed of Wiranti Ahmadi, S.H. No. 8. Furthermore, in July 1993, the three-story Daarut Tauhid Mosque was completed on Jl Gegerkalong Girang No. 38 Bandung. This mosque often gets the nickname "The Mosque of a Thousand Hands" because it was built by thousands of people and congregations of Daarut Tauhid in mutual cooperation. In order to support the da'wah activities, economic activities were increased with the formation of the DT Islamic Boarding School Cooperative which was officially established on April 9, 1994. Subsequently, the MQ Corporation was established in 2002. The establishment of these two business institutions led to commercial activities carried out directly by the DT Foundation (systematic) and several administrators/employees (individuals) of the DT Foundation, to become more organized (Wahidah 2018).

Overall, DT Cares was initiated and organized by K.H Abdullah Gymnastiar (Aa Gym) on June 16, 1999, which is a hallmark of the leadership of the Daarut Taauhiid Foundation. The Amil Unit which was founded by DT strives to become a model of amil zakat organization that is reliable, professional, accountable and competent. Indonesia is a country with the largest Muslim population in the world, with a large potential for collecting zakat, making the Daruut Tauhiid Foundation establish DT Peduli. However, the level of awareness of some people to fulfill the promises of zakat according to the regulations, is still low. Professional management and supervision are carried out by many other Amil institutions, where the management of the ZIS funds can help and improve the welfare of the local community and can contribute to regional income. Therefore the Daarut Tauhiid Foundation began to develop its amil activities by forming Dompot Peduli Umat Daarut Tauhiid (DPU-DT) or DT Peduli (Aziz 2015).

Initially, the management of the waqf assets of the Daarut Tauhiid Foundation was managed by a unit under the coordination of the Daily Executive Agency (BPH), namely the Home Affairs Unit (URT). However, over time, along with the development and birth of the waqf discourse in this country, Waqf Law No. 41 of 2004 and Government Regulation no. 42 of 2006, and changes in organizational development and institutional vision over the past three years, this foundation is serious about managing religious organizations. Finally, in August 2008, the Daarut Tauhiid Foundation established a special board of directors who are responsible for management, development as well as how to collect and become people who wants to give waqf. This general administration body is the Waqf Development Center (Pusbang) (Riyadi Suryana 2019)

The five strategies implemented by the Waqf Development Center (Pusbang) in raising waqf funds are: Direct Deposit Service (direct service), waqf pick-up service, *Sorban wakaf* applied when there are recitations or taklim, waqf donation boxes during Friday prayers or congregation prayers, as well as banking services. Direct Deposit Service, is basically the waqif depositing waqf funds directly to the Pusbang Wakaf office. The waqf pick-up service, is when the waqif deposits the waqf through officers who come directly to the houses of the waqif. This is done after the waqif contacts the Waqf Development Center office to request the pick-up. While *Sorban wakaf*, which is an invitation or collection of funds that is carried out when holding a taklim session or recitation activities at the Daarut Tauhiid Mosque. The biggest funds obtained are usually in special occasions such as in the month of Ramadan, during which an average of 75 to 80 million rupiahs can be collected. Waqf boxes are carried out by Pusbang DT by placing boxes in shopping centres or restaurants. Typically the funds collected can reach approximately Rp. 10 million from numerous waqf boxes. And finally, the strategy undertaken is to cooperate with banks to be able to provide cash waqf fund deposit service features through ATMs, in order to provide many conveniences for the waqifs to distribute their waqf funds. (Hermawan 2017)

One of the reason a Muslim pays Zakat is to 'purify' his/her assets. Zakat is also one of the activities that is considered to have a potential in an effort to advance the people's economy, by means of optimizing the management of productive zakat funds by Amil institutions. Optimization is a process of finding the best solution to an existing problem. This is also discussed in economics, whereby it is not always the highest profit that can be achieved, if the goal of optimization is to maximize profits; or it is not always the smallest cost that can be reduced if the goal of optimization is to minimize costs. (Siringoringo 2005)

The role of Zakat funds is no less important. Zakat is the third pillar of Islam which has the goal of increasing the welfare and economic stability of the community and reducing the existence of social inequalities that occur in society, so that an economic balance can be achieved between people who have excess resources and people who need income to make ends meet. In order to achieve the best level of management, various Amil institutions were established that could manage zakat funds and distribute them to the appropriate recipients, in order to achieve a fair and equitable distribution. This effort became the policy and basis for establishing various Amil organizations in various countries, including Indonesia. (Amymie 2017).

Utilization of zakat is the right step to carry out social collaboration so that community welfare can be realized through economic empowerment. For example, someone who has an abundance or excess in fortune, can channel their zakat through zakat fund management institutions such as BAZNAS, LAZISMU, Dompot Dhuafa, and other similar Amil institutions. Funds that have been deposited to Amil institutions are managed and distributed to those entitled to receive them (Mushtahik). Similarly, Amil institutions regularly use zakat funds for productive activities. With the ability and capital obtained, it is believed that the economic empowerment of MSMEs such as home industries, small food stalls, handicraft, fashion can be carried out properly and optimally. This activity can foster hope for the welfare of people in the middle to lower income bracket. There are several verses in the Al-Qur'an that discuss the utilization of zakat for the welfare of society. In Surah Al Baqarah verse 267, which translates: O you

who believe! Spend (in the way of Allah) of the good things you have earned, and from what We have produced for you from the earth. In this verse, it is clear that Allah SWT commands his servants to spend the wealth they earned for the welfare of his other servants on earth. This means, it is clear that zakat is one of the suitable solution to balance the economic inequality that arises between people with minimal income and people who have excess earnings.

Waqf is a financial instrument that is regulated in Islamic law and provides great benefits to both Muslims and society in general (Effendi and Rohmah Maulida 2021). Waqf comes from the word "waqofa" which means to stop or stand. According to syara' law, waqf has the meaning of managing, owning and holding assets so that their benefits can be used without destroying, or spending these assets for the benefit of the people in particular, and society in general (Hasanah 2019).

Waqf has an important role to help and ease the burden on people who have middle to lower incomes, especially during the Covid pandemic that occurred in early 2020. The use of waqf that is commonly used by the community is for the construction of mosques, burial grounds, and madrasa buildings. However, if explored more broadly, waqf funds can be used for community welfare such as providing educational funds, economic empowerment for community members who are involved in MSME, building infrastructure for less developed villages, and can also be used as productive waqf which will result in improving the welfare of the surrounding community (Sulaiman and Alhaji Zakari 2019). Waqf has great potential in helping economic growth. Waqf institutions have now developed from areas of socio-religious activity to economic activities. In general, management of waqf funds is aimed at building physical facilities, not reaching productive activities (Syaifullah and Idrus 2019). This statement is reinforced by (Syaifullah and Idrus 2019) that the use of waqf funds is very broad in scope, and waqf funds can also be managed by waqf institutions which are fully responsible for their distribution.

RESEARCH METHODS

This study aims to analyze waqf and zakat management at the Darut Tauhid Bandung Foundation. The research was carried out using qualitative methods. The collection was carried out by in-depth interviews with the managers of waqf and zakat management at the Darut Tauhid Bandung Foundation. using the method of documentation, observation, and interviews. The data analysis method uses confirmation of the validity of the data encountered with the reality that exists at the research location. To verify the information received, observations are made of the information or objects observed by making direct visits carried out by researchers.

RESEARCH RESULT

Daarut Tauhiid (DT), is a professional waqf fund management organization, Managing the Integrated Waqf Area Model. Integrating waqf management makes waqf management efficient and comprehensive in the aspects of da'wah, social, educational and economic. Integrated waqf aims to increase the returns of waqf assets for the benefit of the people (Hermawan 2017)

Integrated Waqf is recognized to be able to provide benefits and solutions for the community. These benefits are not only felt by Bandung residents where the Daruut Tauhiid Foundation head office is located, but also in remote areas and even in foreign countries. In accordance with the motto of the integrated waqf DT Cares, which is to spread benefits throughout the country.

DT Waqf is managed through several programs namely:

1. Productive Economic Waqf. This waqf includes facilities for the development and management of commercial waqf assets, with the aim of increasing more benefits for the welfare of the people. Productive Economic Waqf, examples are:
 - 1) *UKM Tangguh*. This program is part of the community's economic foundation which aims to increase the level of community welfare. Starting from the household economy in which housewives run small businesses, such as culinary businesses making cakes, snacks, basic food shops, and other culinary businesses. There are also MSMEs who are just starting their businesses. Coaching and monitoring is carried out so that businesses managed by MSMEs can function according to the planned program.
 - 2) Apart from *UKM Tangguh*, the Integrated Economic Care waqf program also runs *Petani Tangguh* Program, which is an economic empowerment program to improve the welfare of farmers, by granting land use rights or grants along with supporting facilities, increasing agricultural business management skills and household finances, as well as spiritual guidance to farmer groups formed by DT Peduli. Additionally, this program is a community-based program, managing cultivated commodities according to regional potential.
 - 3) *Peternak Tangguh* program, where the economic empowerment program is to improve the welfare of animal breeders, through the provision of business assets in the form of livestock (both animals that can be cultivated on land and water) along with supporting facilities (stables, ponds or cages and feed), increasing expertise in business management and household finances, as well as increasing the understanding of moral values for the farmer groups formed by DT Peduli. Additionally, this program is a community-based program, managing cultivated commodities according to regional potential.
2. Waqf for Health Facilities. It is a waqf for the construction of quality, Islamic and affordable health facilities. Examples of Waqf for Health Facilities include the construction of the Daarut Tauhiid Hospital, the Daarut Tauhiid Clinic and the Daarut Tauhiid Pharmacy, which are free of charge for the poor. The waqf donation package is set at Rp. 500 thousand/ per person (wakif) who wants to donate funds.
3. Educational awareness Waqf. Consisting of Waqf for the educational development of Islamic boarding school Daarut Tauhiid, with the aim of building future generations with noble character. Daruut Tauhid offers to the community for anyone who wants to have savings in the form of a 'house in Heaven' through the land acquisition endowment program for the establishment of the Daarut Tauhiid Islamic boarding school throughout the region. Currently there are only 3 new DT Islamic boarding school in places, namely the first DT ECO

pesantren which was founded on Jalan Cigugur Girang, West Bandung Regency, which is almost 100 percent completed. This Islamic boarding school has a land area of 3.5 hectares which is a high-value waqf asset as a center for modern Islamic education. While the Eco 2 Islamic Boarding School was established in the Tugu region of Karyawangi Village, Bandung Regency, while the Eco 3 Islamic Boarding School is also being built in Kuningan Regency, West Java. In addition to the Eco Islamic Boarding School, the educational awareness Wakaf also built the Daarut Tauhiid Boarding School, Early Childhood Education, Kindergarten, Middle and High School as well as Quran Educational Centres (TPA).

4. Da'wah Media Waqf, which includes development endowments and procurement of media for da'wah. Examples of da'wah media waqf includes radio waqf, TV waqf, and media equipment waqf.
5. Waqf for Da'wah Facilities, consisting of endowments for development, procurement and maintenance of da'wah and worship facilities. Examples of Waqf for Da'wah Facilities include the 3 in 1 Mosque, Perth Australia Mosque, Al-Quran Plus Waqf, Ready-to-use Santri Tower (SSG) Waqf, tahfidz quran hostel, and empowerment building.

Daarut Tauhiid (DT) Zakat Fund

The National Amil Zakat Institution (Laznas) Daarut Tauhiid (DT) Peduli consistently provides optimal services by offering types of assistance to the community. With a local area strengthening program, DT Peduli helps people who need assistance, but is also ready to serve the community with the best service for those who wish to distribute zakat, infaq, and charity funds. In addition to the ZISWAF fund management activities, DT also provides services to the community to obtain information about DT, including information on Aqiqah, Umrah pilgrimage, as well as anyone who allocate some of their assets to the distribution of waqf funds by participating in the land acquisition for the Girls Islamic Boarding School. (Saban, Risdianto, and Yumna 2021)

LAZ DPU-DT has several projects and techniques in collecting zakat. The various zakat programs and techniques are carried out in accordance with the institution's vision, namely to become a model for an accountable, trustworthy, professional and reputable National Amil Zakat Institution (LAZNAS) with evenly distributed areas of operation. From January to July 10 2018, there were 1400 person recorded as muzakki. The total amount collected as of July 10, 2018, increased to IDR 927,630,758 (Nine Hundred Twenty Seven Million Six Hundred Thirty Thousand Seven Hundred Fifty Eight Rupiah). The DPU DT Amil Zakat Institution conducts socialization with various techniques. Among them are through Social Media, Electronic Print Media, Visual Media, Radio, and Flyers which are distributed in outlets spread across shopping centers, Mosques, and Hospitals. The socialization is an annual program. Each year tends to take on several forms.

Optimization of Integrated Waqf Management at the Daarut Tauhiid Foundation

Basically waqf funds are collected by the community and managed by a Nazir under the waqf institution. As an intermediary between waqf and service recipients,

waqf institutions are responsible and obligated to manage waqf funds by providing accurate information about the waqf funds themselves. Disclosure of information provided by the nazir of waqf institutions must be accurate and transparent and clear in the use of the funds, the programs and financial reporting. (Kamaruddin, M. I. 2018).

The Integrated Waqf Management at the Daarut Tauhiid Foundation is managed by a professional Nazir. Nazir at the Daarut tauhiid waqf institution can be judged for his professionalism from his discipline at work. Nazirs work according to the specified time and set working hours. Each task, authority and responsibility is also given in accordance with the mandate of the institution. To increase professionalism, various trainings were held for nazirs to increase their knowledge and competence in waqf management. A Nazir the Daarut Tauhiid waqf institution is given training in accordance to his field of work. For instance, a Nazir in the field of raising waqf funds, is given training relating to methods and techniques to raise funds, what strategies to use, as well as how to communicate with prospective waqifs. Similarly, with a Nazir in the accounting department, will receive training on waqf accounting records. Starting from the reception, up to the use of waqf funds themselves. The purpose of this training is to train nazirs to be competent in science, understand the concept of managing waqf funds and to be able to improve their performance in serving the community.

Optimal waqf management also lies in managing waqf assets. What is meant by waqf assets are property distributed by the waqif to the nadzir so that it is managed according to its designation. One of the pillars that must be listed in the implementation of waqf is waqf assets. Waqf assets owned by Daarut Tauhiid Waqf Institution are approximately 40 waqf assets spread across various regions such as Bandung, Yogyakarta, Jakarta, Subang, Kuningan, Tangerang, and Kalimantan. Only 80% of the 40 assets owned by DT Waqf Institutions have waqf certificates. The rest is only in the form of submissions. Some of the assets owned by Wakaf DT are leased out to the public to do business. And some other assets are used for the implementation of education, training and other activities in accordance with existing conditions. Leasing of waqf assets is also carried out with the aim of increasing the value of other waqf assets and helping to increase income, so that institutional management avoids operational losses. In terms of maintaining and being prudent in the management of waqf management follows the process set out in the Standard Operating Procedures (Anam and Dewi 2021)

The Daarut Tauhiid institution's waqf asset management and development activities carry out various collaborations as follows:

- a) Cooperation in leasing waqf assets. This cooperation is carried out using an Ijarah contract and is one way to invest waqf assets directly. In managing waqf assets, DT Waqf Institutions cooperate by using Ijarah/lease contracts to the public or companies for assets that have commercial value. Waqf assets leased by DT Institutions such as leasing land for MSME businesses, ATM outlets, MSME Kiosks, and land for holding productive waqf bazaars for MSME players around the Daarut Tauhiid Foundation Jalan Geger Kalong Bandung. MSMEs that run businesses pay Places with Profit Sharing from business income. Profit sharing is calculated from the notes made by the trader and reported to the manager. This profit-sharing system is more reassuring for MSMEs because they

are not burdened with burdensome rental fees if the business is quiet. This scheme is very profitable for MSMEs and is expected to stimulate MSMEs to develop in terms of business scale and business management.

- b) Profit Sharing Cooperation is a form of cooperation in the management of waqf wealth which is carried out using a mudharabah or musyarakah contract. These two contracts are the distribution of capital and labor in a project carried out with an agreement to share the proportion of profits and losses. The price of waqf land and buildings is determined at the time of the contract so that working capital can be adjusted to the value of waqf land and buildings. The Daarut Tauhiid Waqf Institution as the waqf nadzir also carries out profit-oriented management. The form of cooperation in the management of waqf assets is carried out by the Daarut Tauhiid Islamic Boarding School Cooperative. The Daarut Tauhiid Foundation gives its waqf assets to the kopontren to be managed and regulated to generate profits. From these profits, Daarut Tauhiid gets a share of the profits every year. Waqf properties managed through cooperation with the Kopontren are Pondok Daarul Jannah, Super Mini Market (SMM) shops, and canteens.
- c) Outsourcing Cooperation. The Daarut Tauhiid Waqf Institute cooperates in asset management through an outsourcing program. This activity brings benefits without the hassle of managing waqf assets. The waqf assets managed by this scheme are parking lots and plantations. From managing these assets, Daarut Tauhiid gets a profit every month or every year without being burdened with the provision of capital and management.
- d) Cooperation in the form of advertising media is carried out by utilizing Daarut Tauhiid's land in marketing to third parties (public or companies) or internal Daarut Tauhiid institutions. In this collaboration, financial benefits are sometimes not prioritized, because this cooperation model supports long-term cooperation programs with other institutions or parties.

Optimizing the management of Productive Waqf that follows is Financial Reporting carried out by Nadzir in a professional manner, and good asset management. In financial management, Nadzir waqf Daarut Tauhiid, who manages waqf funds, upholds the principles of accountability and transparency. The routine financial reports presented by the waqf nadzir Daarut Tauhiid are transparent and all records are highly accountable and accurate. This is done so that waqifs who donate their assets can obtain more information on waqf management and can place their trust in the Daarut Tauhiid waqf institution. The form of report presented by the Daarut Tauhiid Wakaf institution is a financial report to the Indonesian Waqf Board. Waqf Nadzir Daarut Tauhiid conveyed various forms of reporting to the Indonesian Waqf Board. Financial reporting to the Indonesian Waqf Board is mandatory. The type of report and reporting mechanism for waqf management follows the provisions of the minister of religion regulation number 73 of 2013 concerning Procedures for Waqf of Immovable Objects and Movable Objects Other Than Money. The reporting includes the implementation of management, development and use of management results which are carried out periodically every 6 (six) months to the Indonesian Waqf Board. The Daarut Tauhiid Waqf Institution is registered as a nadzir that must report the activities and management of its waqf funds to the Indonesian Waqf Board and the

Indonesian Ministry of Religion, West Java Province. Every semester the DT Waqf institution submits its report regularly to the Indonesian Waqf Board.

Optimizing the Management of Productive Zakat Funds at the Daarut Tauhiid Bandung Foundation

The background of DT Peduli in managing zakat funds is because the DT Peduli institution has proven its accountability and has won the trust of the community. A zakat management institution can be considered as a responsible institution, when viewed from its performance, honesty, financial, and process accountability. Another factor that influences the optimization of zakat fund management at DT Peduli institutions is the extraordinarily solid cooperation of the management team, and the enthusiasm of the people who receive zakat fund assistance, relatively large donations of shadaqah from DT Peduli. This is due to fact that there are still many members of the community with low level income.

In conducting the distribution of zakat funds, DT Peduli first conducts surveys and data collection. This is to ensure that the people who receive zakat funds fall into the category of zakat recipients. After the distribution of the funds was made, DT Peduli also provides guidance to the people who received them, especially those who receive productive zakat funds. In this case, DT Peduli seeks to distribute zakat funds in a productive form, namely giving zakat funds to the mustahik in various forms, i.e in the form of money, goods, tools, and livestock.

DT Peduli also distributes zakat to empower people in need, in the fields of education, economy, health, humanity, and others. For the economic pillar, DT Peduli conducts surveys so that the capital provided is effective because DT Peduli Bandung will immediately know the form of business capital with a scheme according to the needs of mustahik. The use of these funds must be in accordance with the plans that have been designed, such as economic empowerment activities for business actors from among the poor. DT Peduli guides how MSME actors from among the poor start their businesses, and guides in recording their business financial reports, up to the separation of the main return on capital taken from managed zakat funds.

In addition to the programs planned and carried out by the community. Similarly in the field of education, by distributing scholarships to 120 students studying at various universities, as well as students of junior and senior high schools who come from underprivileged families but have good academic achievements. In terms of distributing scholarship funds, DT Peduli is very careful in selecting potential beneficiaries. Prospective recipients of scholarships and zakat funds (mustahik) must pass administrative selection according to specified conditions. One of them is not receiving assistance from any other institution, since all their needs have been fulfilled by DT Peduli. The distribution of zakat funds to beneficiaries is always monitored and evaluated (Anam and Hardiansah 2023). Everything is provided with guidance and assistance to beneficiaries.

So that zakat funds are distributed according to the planned target. DT Peduli guides beneficiaries by conducting mentoring on a small scale. After describing the results of observations, interviews and documentation involving several informants from DT Peduli, the education, economic, humanitarian, health and disaster programs are still running well. Even though this program has not been fully maximized so that

mustahik's income has increased, the coaching that has been carried out has been a good start for DT Cares and mustahik zakat to be better at providing benefits to the people.

CONCLUSION

The Integrated Waqf Management at the Daarut Tauhiid Foundation is managed by a professional Nazir. The cooperation carried out in the management of waqf funds by the DT Waqf Institution uses an Ijarah contract and is one way to invest waqf assets directly. Waqf assets leased by DT Institutions such as leasing land for MSME businesses, ATM outlets, MSME Kiosks, and land for holding productive waqf bazaars for MSME players around the Daarut Tauhiid Foundation, Jalan Geger Kalong, Bandung. The waqf assets used in the cooperation are parking lots and plantations. In this cooperation, the value of financial benefits is sometimes not prioritized, because this cooperation model supports more strategic cooperation programs with other institutions or parties. Reporting on waqf management is an obligation that must be carried out by each waqf institution in accordance with the regulation of the minister of religious affairs, number 73 of 2013. As a result, with the three aspects above such as Professional Nazir, optimal management of waqf assets, and periodic financial reporting in every semester to the Indonesian Waqf Board, DT Waqf Institutions can be considered very optimal in managing waqf funds collected for all integrated waqf programs. Another factor that influences the optimization of the management of zakat funds at DT Peduli institutions is the extraordinary solid cooperation of the management team, and the enthusiasm of the people who receive zakat fund assistance, the relatively large donation of shadaqah from DT Peduli. This is due to fact that there are still many underprivileged members of the community.

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