Empowerment of Cash Waqf in the Agricultural Sector

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Abstract. Waqf has become the world's attention because this instrument can be utilized as a solution to world crisis problems. One of the countries with the most significant potential for waqf is Indonesia, which is based on a large number of followers of Islam. The number of adherents of Islam in Indonesia alone reaches 209.1 million adherents of Islam and makes the potential for Indonesian waqf very large. This type of research is descriptive qualitative, using the case research method and collecting data in this study through observation and in-depth interviews with research objects. The technique used in this research is critical and interpretative analysis. Cash waqf can be distributed to beneficiaries for business capital in the agricultural sector as a family food security distribution scheme with several models: first, a profit-sharing method (Mudharabah). Second, a 0% loan (Qard Hasan); third, business strengthening (Musyarakah); fourth, alms and grants (khairiyah). The agricultural system is developed into a culture for every family to become food security by implementing an integrated farming system. Agricultural system, "low external input and sustainable agriculture," at home and group/production scale. With this system and a touch of technology, the future is projected as a comprehensive agricultural center. Production and marketing are carried out simultaneously by building an "agricultural industry" and an "agricultural market." Apart from that, it can also be used as an educational, tourism, and cultural village. The academic village is intended as a research and training/educational practicum place. The tourism village is defined as agro-tourism which has high economic value

Keywords: Waqf Empowerment; Social welfare; Islamic Philanthropy; Waqf
INTRODUCTION

Data from Badan Pusat Statistik (BPS) shows that the agricultural sector is one of the livelihoods in Indonesia, with the absorption of the number of workers reaching 29.96 as of February 2022. This indicates that many Indonesians still work as farmers, especially in rural communities. However, the reality on the ground suggests that farmer’s welfare is still in the lower middle class. Some of the problems that become obstacles in the agricultural sector in Indonesia are low capital for the agricultural sector, lack of human resources from the young workforce, land conversion from agriculture to industry and others (Salam et al., 2022; Maghfirah, 2020).

Therefore, a strategy and collaboration from various parties are needed in paying attention to the agricultural sector to improve the welfare of farmers in Indonesia. Land conversion is one of the causes of the decline in the agricultural sector in Indonesia. It is undeniable that a lot of agricultural lands is currently being converted into residential and industrial land. This is due to the increasing population and the high selling price of land. This encourages agricultural landowners to sell their land rather than continue farming businesses that could be more profitable. If this continues to be ignored, Indonesia will be threatened with a food crisis. Currently, Waqf institutions seek to develop the Indonesian agricultural sector using Waqf funds. To save agricultural land, Waqf institutions can buy rural or vacant land that has not been managed optimally to be used as agricultural land. The funds used are Waqf funds collected by the Waqf institution and come from the community (Salam et al., 2022; Maghfirah, 2019).

Furthermore, the Waqf institution manages the agricultural land by empowering farmers who live in the vicinity with a profit-sharing scheme. Thus, the profits generated
from the agricultural business can be divided among farmers and partly for the cash Waqf institutions used for business development. The positive impact of this empowerment is saving Indonesia from the threat of a food crisis and increasing opportunities for local farmer’s welfare. Although Waqf programs for agriculture like this are still rare in Indonesia, this has been implemented in several institutions, one of which is Dompet Dhuafa. One of the Waqf programs for agriculture managed by Dompet Dhuafa is located at Cirangkong Village, Cijambe District, Subang Regency, West Java. An area of 10 hectares has been used to grow dragon fruit, crystal guava, papaya, pineapple, banana and goat farming. The planting area is managed by local farmers and breeders who Dompet Dhuafa directly fosters through the effective Waqf program. Three main reasons encourage the development of productive Waqf in Dompet Dhuafa. First, to support the independence of the business sector, especially agribusiness. Second, keep the absorption of labour. Third, providing sustainable sources of funds for the empowerment of the poor (Salam et al., 2022; Maulidizen, 2019).

LITERATURE REVIEW

One of the topics on the discussion agenda, because of the nature of the endowment fund given and its benefits in Islamic economic institutions, is Waqf. According to Hazami, the Waqf property given is no longer private. However, it belongs to the people, so the Waqf can be used as a potential economic institution for development as long as it can be managed optimally to support life and national pride (Hazami, 2016; Maulidizen, 2016). Hadi, in his writing on Economic empowerment through Waqf, explained that Waqf is a source of funds for the people who need to be developed, utilized, and managed professionally to obtain optimal benefits. One of these uses is by using Waqf for the welfare of the people. However, the locus of this research is regarding the empowerment of Waqf in general, which has yet to explicitly discuss the aspect of empowerment carried out (Hadi 2017). Amarodin describes the practice of empowering productive Waqf following the type of Waqf property. As for the results of empowerment, Waqf management can help finance the poor and victims of natural disasters. So, the ability obtained is material gain and their ability to return to independent and prosperous lives. Although this writer has studied the empowerment of Waqf according to the property type, it needs to explain the instrument it uses directly (Amarodin 2019).
In a more specific scope, the application of CWLS can cover overall financing for damages and losses to the government sector. The results of *Waqf* management can produce benefits for the *maqaf alaih* by constructing mosques, schools, and capital through *Qard* financing (Mifakhuddin et al. 2021). In line with the research of Amarodin regarding the empowerment of *Waqf* for natural disaster recovery, Iskandar, Possumah, and Aqbar explained that covid-19 could be categorized as a disaster because one of the causes a (significant) decline in economic fundamentals real. Therefore, the role of Islamic philanthropy in Islamic finance can contribute to recovering these shocks, one of which is through strengthening *Waqf* in the form of cash *Waqf*, productive *Waqf*, cash *Waqf* linked Sukuk, and *Waqf* for infrastructure (Iskandar, Possumah, and Aqbar 2020).

Darsih Ahmadan, in his writing, describes that the *Waqf* assets can be empowered to help provide health facilities in the middle of the covid-19 pandemic, so this *Waqf* fund provides the provision of needs basis for society. Therefore, the role of Islamic financial institutions can be overcome and recover from the economic shocks caused by the COVID-19 epidemic (Ahmadan 2020). This paper is the basis for the author's research theory regarding the utilization of *Waqf* in the face of the covid-19 outbreak. Kadir et al. (2020) also wrote about using zakat funds as another instrument of *Waqf* for victims of covid-19 from the perspective of maqashid sharia. The results of his research show that the social fund distribution program for handling of covid-19, such as zakat, is following maqashid sharia. Research conducted by Kadir et al can be continued by using different instruments, namely the utilization of *Waqf* in the middle of the covid-19 pandemic from the perspective of maqashid al-sharia (Kadir et al., 2020; Maghfirah, 2021)

In the heyday of Islam, *Waqf* has already achieved success, although the management is still very simple. In the 8th-9th century Hijri, The development of *Waqf* was very good and can be seen as a glorious era of *Waqf*. At that time, *Waqf* included various objects, namely mosques, prayer rooms, Schools, offices, buildings, and the like, which were used for public purposes and continued this habit until now in different countries with different developments. *Waqf* plays a very important role in the development of Islam, seen from its function as the development of socio-economic and cultural activities Public (Maulidizen 2019a). The utilization of *Waqf* is very diverse, not only to support the development of science but also to provide various facilities for the general public. For example, in the field of public health, namely by building hospitals,
schools of medicine, and the development of the pharmaceutical and chemical industries. In some countries such as Egypt, Jordan, Saudi Arabia, and Turkey. Besides being in the form of facilities and infrastructure for worship and education, is also in the form of land farms, estates, apartments, money, stocks, real estate, all of which are managed productively. Thus the results can be used for the welfare of the people (Faruq, 2020; Maghfirah, 2021b).

Elimartati explains that potential empowerment of Waqf land in the district Flatlands can be upgraded by doing things like 1) reinforcement regulation of Waqf laws in the area, 2) establishment of business partners, 3) strengthening the quality of human resources with insight sharia, 3) financial support that enough; and 4) utilization of Waqf opportunities in empowerment and productivity Waqf objects by Nazhir (Elimartati 2016)

So far, there are various kinds of assets managed by Waqf bodies, among others, assets that the government designates for the general budget, goods collateral for debts, grants, wills, and sadaqah: documents, money/treasures to spend and other useful items to upgrade and develop Waqf assets. So that this Waqf property is productive and useful for the wider community, the Waqf body establishes several policies. First, entrust the results of Waqf assets to Islamic banks so that they can develop. Second, through wizaratu awqaf, Waqf bodies participate in establishing Islamic banks and enter into partnerships with several companies. Third, utilizing vacant lands to be managed productively using establishing economic institutions in collaboration with various companies. Fourth, buying stocks and bonds of companies important (Faruq 2020).

According to Miftakhuddin, using Waqf to overcome the problem of the covid-19 pandemic still needs to be improved in Indonesia. However, Waqf has great potential in providing hospitals and other health facilities. From the perspective of Maqashid Sharia, the utilization of Waqf is also appropriate with elaborating the three concepts of need according to As-Syatibi, namely Dharuriyah, Hajiyah, and Tahsiniyah (Miftakhuddin et al. 2021).

Muchaddam explained that the collection of cash Waqf is carried out with two stages, socialization and Waqf certificate. In this socialization, the first attempt by LWP PW NU DIY is embracing local religious leaders to encourage people to issue their property. The second effort is to motivate the congregation Nahdliyiin for cash Waqf even
though the value is small. *Waqif*, who wants to make money in the NU DIY LWP, can come to the office DIY Bank branches and sub-branches closest. This institution has sharia services which will serve the wakif. This bank network is also comprehensive because of almost all over the area of Yogyakarta. The *Waqf* money is included in the PWNNU DIY cash *Waqf* Account Number 500.262.00000.3333-0. Amount of money The *Waqf* does not have to be significant. It is enough IDR 25,000.00 people can already implement cash *Waqf*. After the deposit process is complete, *Waqif* will be given a *Waqf* certificate. The cash *Waqf* collected by LWP NU DIY is stored in Bank BPD DIY Syariah as a sharia financial institution receiving *Waqf* money (LKS PWU). Cash *Waqf* deposit in the bank is carried out based on the decision of The Minister of Religion of the Republic of Indonesia Number 81 of 2010 concerning the Determination of Bank BPD DIY Syariah as an institution of Islamic finance recipients of cash *Waqf*. The money that a penny does not reduce *Waqf*. Otherwise, the funds will grow through an investment guaranteed to be safe, with good management, trustworthy, responsible, professional, and transparent. The results of the investment of the fund will help improve worship infrastructure and social and social welfare benefits)—the value of the benefits derived from the investment used as productive loan funds without flower. The borrower must return the loan funds to the *Waqf* Management Institution and PW NU DIY land. It was meant to use the funds by other borrowers who also needed them for business. In practice, no loans are not paid due to a loan refund carried out without interest and administrative costs. In addition, the value of the benefits obtained from deposits is also used for education and health assistance (Fahham 2015).

**RESEARCH METHOD**

The type or method used is descriptive qualitative, using the case research method. Data collection in this study adopted the technical methods of collecting research data, namely observation and in-depth interviews with the object of research. The analysis technique carried out, in this case, is by narrowing the data, explaining the data either through the results of interviews or researcher’s observations of informants. The method applied in this research is descriptive, critical analysis, and interpretive analysis, namely a systematic analysis of social behavior, which treats facts as fluid rather than rigid, meaning through human observation in detail and directly so that they can use
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understanding and interpretation as the core of understanding meaning social (Yasir, Devi, and Mukri 2021).

RESULTS AND DISCUSSION

HISTORY OF WAQF IN INDONESIA

Waqq-like behavior was known to humanity before Islam came (Suhrrawati K Lubis 2010). Regardless of the religion and beliefs they profess, humans already know several forms of utilizing property, whose substance is not much different from Waqq in Islam. This matter because humanity has worshiped God through rituals and religion according to their beliefs. This becomes a factor impetus for every religious community to build their worship buildings respectively (Mannan n.d.). If the practice of Waqq was known before Islam, then what distinguishes it from Waqq in Islam is that the practice of Waqq practiced by the ignorant society is done solely to seek prestige (pride). In Islam, the aim is to seek the pleasure of Allah as a means of drawing closer to Him. In Islamic history, Waqq has been known since the time of the Prophet Muhammad because Waqq is prescribed in the second year of Hijri. Two opinions developed among Islamic jurisprudence experts (fuqaha) about the first to implement the Waqq law. According to some scholars' opinions, the first to implement Waqq was the Messenger of Allah, namely the Waqq of land belonging to the Prophet SAW to be built mosque. Some scholars state that the first Waqq is Umar bin Khattab (Qahaf, 2005; Maulidizen et al., 2019).

The practice of Waqq also developed widely during the Umayyad and dynasty the Abbasid dynasty and the dynasties that followed; many people flocked to carry out Waqq, and Waqq was not only for the needy and poor only, but Waqq became the capital to build educational institutions, build a library and pay the salaries of the stats, the salaries of the teachers and scholarships for students and college students. Public enthusiasm for The implementation of Waqq has attracted the attention of the state to regulate the management of Waqq as a sector to build social and economic solidarity Public. Productive Waqq management has been carried out since the beginning of Islam, so that Waqq could be used to empower the people. According to Hasan Langgulung, the Waqq institution reached its golden age in the 8th and 9th centuries H because, at that time, the number of Waqqs was huge and could be utilized for the welfare of society. The Sultan and Amir
managed Waqf then, and the Wakif determined their children or Waqif (Suhrawardi K Lubis 2012).

In Indonesia, Waqf activities are known along with the development of da'wah Islam in Indonesia. In addition to carrying out Islamic da'wah, the scholars also introduced the teachings of Waqf—the number of historic mosques built on Waqf land. The teachings of this Waqf continued to develop in Indonesia during the pre-colonial da'wah period, the colonial period, and the post-colonial period during Indonesia's independence. Although the government has made several regulations regarding the Waqf mechanism, such as PP Number 28 of 1977 concerning Land Waqf Owned, this PP regulates land Waqf only. This means it is not far from the Waqf model in the early period, identical to land Waqf. Its use is also limited to socio-religious activities, such as mosques, cemeteries, madrasas, and others. Due to the lack of regulations governing Waqf, it is not surprising that the development of Waqf in Indonesia has stagnated. The stagnation of the development of Waqf in Indonesia began to experience dynamics when in 2001, several practitioners of Islamic economics began to bring a new paradigm to the community regarding the new concept of managing cash Waqf for cash Waqf management, increasing the welfare of the people. It turns out that the concept is exciting and capable provide energy to move the stagnation of Waqf development. Then in 2002, the Indonesian Ulama Council (MUI) welcomed the concept by issuing a fatwa that allowed cash Waqf (Waqf al-nuqud)

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In Indonesia, the use of Waqf objects still revolves around material things, so it does not have a significant economic impact on the welfare of society. The number of Waqf assets in people has yet to be able to overcome the problem of poverty. Even though the thing that was moving, like money, is essentially also a form of Waqf instrument allowed in Islam. Currently, the term cash Waqf (money Waqf) has begun to appear. Cash Waqf is seen as one of the solutions that can make Waqf more productive. Suppose cash Waqf can be managed and professionally empowered by an institution. In that case, it will benefit the welfare of the people's economy, fulfill the community's rights, and reduce community suffering. Productive management of cash Waqf for the welfare of society has become an unavoidable demand. Especially at this time, Indonesia is experiencing an
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economic crisis that requires the participation of many parties (Djunaidi and Al-Asyhar 2007).

The natural step that can be seen is how the management method, development, and utilization of Waqf objects so that the purpose of Waqf can be achieved, namely the economic welfare of Indonesian Muslims. The lack of role of Waqf in empowering the economy of the people in Indonesia because Waqf is not managed productively. A new paradigm in Waqf management must be applied carefully using modern management (Nurfaidah 2016).

Productive Waqf of rice fields managed by PRM Penatarsewu uses a contract mukhabarah with a profit-sharing system with a Nisbah of 60:40 for can welfare of farmers based on the Maqashid Shari'ah indicator. Productive Waqf management model Penatarsewu PRM rice field uses a mukhabara contract with a profit-sharing system of 60:40 between the farmer and PRM Penanatrsewu. Impact of Waqf management productive rice field PRM Penatarsewu can increase the well-being of farmers based on indicators Maqashid al-Shariah. That is to create benefit or human purpose in life and avoid harm. It can be seen that the programs implemented by PRM Penatarsewu, from managing Waqf of rice fields, have met Dharuriyat needs. Judging from al-Maqashid al-khams, the most successful are Hifz al-Din, Hifz al-‘Aql, and Hifz al-Nasl. Meanwhile, when viewed from the indicators of welfare, the benefit biggest is health and education (Rahman and Widiastuti 2020).

The empowerment of productive Waqf is, of course, an essentially social dimension. He is solely devoted to the benefit of Muslims. So, as seen from this, it is a pro-humanitarian Waqf, not a Waqf that only has a divine dimension. This type of Waqf is a Waqf that addresses the reality of Muslims in the form of poverty, ignorance, and backwardness. This aims to improve their welfare so that they are more empowered and able to compete in society (Kasdi 2014).

Waqf is an alternative to the life of the Indonesian nation currently experiencing an economic downturn that impacts the people's prosperity. The social gap will be further away if you practice. The management and empowerment of Waqf need to be better implemented in the community. Poverty and socio-economic inequality in a country rich in natural resources, where most of the population is Muslim, such as Indonesia is a
concern. The number of poor people has continued to rise since the economic crisis in 1997 until now. Lack of seriousness in handling the fate and future of tens of millions of Mustadh'afin (below the poverty) spread throughout the country is the opposite attitude to the spirit and commitment of Islam to brotherhood and social justice. When examined in depth, empirical evidence is found that the increase in the number of people living below the poverty line is not because of the problem of natural resources that are not proportional to the population (overpopulation). However, due to income distribution and access problems, an unjust economy is caused by a wrong social order and a shared sense of solidarity among members of society or system management and empowerment of Muslim assets that are not transparent, accountable, and right on target to cause a patent social inequality between the nation and the Muslims themselves. The circle of poverty formed in our society has more structural poverty, so efforts to overcome it must be carried out through principal, systematic, and comprehensive efforts, not just partial and sporadic. Waqf is a religious institution directly related to functionalism with efforts to solve humanitarian problems, such as eradicating poverty and social inequality that causes the prosperity of society due to differences in ownership riches. Waqf removes the sources of poverty and evens out wealth in the sense that the standard of living of each individual is more secure, so there should not be people or groups of people who suffer.

In contrast, others live in an abundance of prosperity and luxury. One of the purposes of Waqf is to narrow society's economic differences to the minimum. Waqf occupies the role of economic empowerment society to improve the standard of living of sound every day. Islam recognizes Waqf institutions as a source of valuable assets that are useful all the time. However, the country's collection, management, and utilization of productive Waqf assets still need to be bigger and included compared to other countries. Likewise, the study of Waqf in our homeland is still focused on the legal aspect of fiqh and has not touched on the management of Waqf. Whereas As a matter of fact, Waqf can be used as a source of funds, and economic assets always are productive and give results to the community, so that Thus the Waqf property is a source of funds from the community for society and, in the future, will be able to prosper the people (Maulidizen 2016)

In history, Waqf has played an essential role in public social, economic, and cultural development. The most prominent thing about Waqf institutions is their financing of various Islamic education and health. For example, in Egypt, Saudi Arabia, Turkey, and
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In several other countries, the development and various educational and health facilities and infrastructure were financed by the results of the development of Waqf. Continuity of the benefits of Waqf made possible by the enactment of productive Waqf established to support various social and religious activities. Productive Waqf is generally in the form of agricultural lands or plantations and commercial buildings, managed in such a way that it brings a portion of the profit used to finance these activities. Even in history, Waqf has been developed in apartments, shophouses, and others. Besides apartments and shophouses, there are endowments for food shops, factories, public kitchens, factory machinery, oil presses, baths, etc. This Productive Waqf is then practiced in various countries until now. The results of the Waqf management are used to solve various socio-economic problems of the people. One form of productive Waqf in the ijtihad of today's scholars is a form of cash Waqf, which was recently recognized in Indonesia. Whereas Cash Waqf has been known in Indonesia for a long time, in the Islamic world, since the time of the victory of the Mamluk dynasty, the jurists debated whether or not money is Waqf. Some scholars allow cash Waqf, and some forbid it, and each has sufficient reasons. Although cash Waqf has been known in the past, Imam Mazhab, cash Waqf has only recently received the attention of scientists and become the subject of intensive study. In various countries, cash Waqf has long been studied, practiced, and regulated in regulations and legislation. What is a problem in various places, both in Indonesia and in other countries, is its management. Not infrequently, Waqf is managed with poor management, which can result in Waqf being reduced or lost. Even though Waqf as God’s property is not allowed to be reduced a bit, so that a professional Nazhir can manage Waqf and the Waqf property can develop well, the Waqf must be managed in a transparent and accountable manner. One example of productive Waqf is in the form of cash Waqf, which is empowered by the construction of places of worship, education, and the people's economy, which later can be taken advantage of by the people. In Indonesia, the Money Waqf Movement has been carried out by one of the institutions under the Daarut Tauhid Foundation, namely the Daarut Tauhid Waqf. Institution This program aims to empower its Waqf funds, namely to prosper the people and be carried out productively. Efforts made in empowering Waqf fund productive activities with the construction of religious facilities, educational facilities, and infrastructure for the people's economy, including the provision of kiosks that are rented out to people who want to trade, build buildings for
later events for rent, property or housing business, and so on. Therefore, with the strategy of empowering productive Waqf, Many places of worship have been built, which are more comprehensive and equipped with other facilities support that makes people who visit the mosque comfortable. The construction of more, more comprehensive, and more conducive educational facilities, teaching and learning activities are more conducive, and economic facilities are provided to many diverse people (Nurbayani 2020).

Thus, the prosperity of the people will be achieved by looking at the following:

a. More and more people come to the mosque because it is spacious and feels comfortable when in the mosque and livens it up with religious activities.

b. There is the development of comfortable and more comprehensive educational facilities, and educational activities will be conducive.

c. The provision of economic facilities for the people from Waqf funds, so people with a capital that is manageable for a business to be able to open business by renting shop from Waqf funds.

Therefore, if the Waqf funds that have been collected from the wakif are managed with professional management and productively empowered, then the prosperity of the people will be achieved, although it has not been achieved as a whole and does not cover the more comprehensive community.

The management of Waqf assets must be productive, especially in Indonesia itself, based on Law No 2004, which regulates Waqf and MUI fatwas and regulations the government regarding Waqf in Indonesia strengthens the foundation of its management. Indonesia has a sizeable Muslim population, the biggest in the world. It is time to be a trendsetter of success in Waqf asset management with government support in asset development. The Waqf is good in cash Waqf and other derivatives, as stated in the regulation in Perpu No. 75 of 2006 (Susetyo 2022).

We can take many models for developing productive Waqf assets among them. Using a mudharrabah contract where the surplus Waqf results can be given business capital assistance for MSMEs in need of capital; using this mudharrah contract, the benefits obtained will be divided into MSMEs. The results will be used again to purchase Waqf assets so that Waqf assets here cannot be exhausted and must continue to grow and develop. The use of ijarah contracts in financing business projects that are established on
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Waqf land. However, it requires an advance payment of DP to Nazhir and then subsequently paid periodically to Nazhir. Use Musyarakah contracts can also be used in financing business projects but if you use this Musyarakah contract, Nazhir and the tenant of Waqf land contribute the same proportion of capital and profits according to the agreement between the two parties. Muzara’ah and Musaqah contracts can be used to Waqf asset management models in agriculture and plantations. Muzara’ah contract is a land cultivator who takes care of and takes care of agricultural land. The leaves of the cultivated seeds will be agreed upon later according to the distribution of results. Meanwhile, if you use a musaqqoh contract, cultivators only take care of the garden, as for the results of the garden harvest collected according to the agreement (Susetyo 2022).

Bank Wakaf Petani based on Muzara’ah. The concept of Bank Wakaf Petani is a form of involvement government, in this case, the Ministry of Agriculture, directly in order to encourage and foster active Waqf in society. The concept of the Bank Wakaf Petani is also presented as an instrument for empowering cash Waqf assets to strengthen the agricultural sector. Simply put, the Bank Wakaf Petani is a specialized financial institution in the field of Waqf which specifically intended to empower farmers who lack capital. The BWT funding comes from cash Waqf assets the Ministry of Agriculture disbursed. The Mudharabah contract is one of the contracts that have been following sharia compliance. The Mudharabah contract has been well justified by the Qur'an, Sunnah, the consensus of scholars, and ‘urf. Mudharabah contract has the nature of justice, and this is because, in the Mudharabah contract, there is an equal portion of the involvement of both parties. In addition, the profit sharing in the Mudharabah contract is also submitted fully to both parties to the contract. Even further, Mudharabah contracts are developed in modern financing systems in banking and other financial institutions. Mudharabah has high flexibility and great potential for the empowerment of cash Waqf. Although the concept of the Farmer’s Waqf Bank exists to empower the agricultural sector, compared to cooperation contracts in agriculture such as Muzara’ah and Mukhabarah, Mudharabah contract is more potential to be used. Empowerment agricultural sector through the development of more Waqf fund assets. It is possible to apply it using a Mudharabah contract. The Mudharabah contract, in its application, does not depend on ownership of land and seeds, so this contract is more flexible to apply.
Bank Wakaf Tani is formed from cash Waqf funds from the Ministry of Agriculture. The Ministry of Agriculture poured cash Waqf funds into farmer groups. With guidance and assistance, this farmer group later established a Waqf Bank farmer. After the Bank Wakaf Tani was formed, farmers who lacked capital applied for financing to access Waqf funds in cash. In more detail, the author explains the scheme of Bank Wakaf Tani on the following chart:

1. The Ministry of Agriculture assists The Farmers Group is related to the establishment of Bank Wakaf Tani. To assist farmer groups, the Ministry of Agriculture must involve parties who are experts in establishing Financial Institutions and parties who are eligible to serve as Nazhir.
2. The Ministry of Agriculture disburses cash Waqf funds to Bank Wakaf Tani, managed by farmer groups, professional labor establishment of Bank Wakaf Tani, and Nazhir. In the future, all managers of the Bank Wakaf Tani will be referred to as Nazhir.
3. Poor farmers apply for mudharabah financing to manage agriculture with a profit-sharing system, and the percentage is more in favor of farmers.
4. Farmers return the financing funds and the resulting profits to the Bank Wakaf Tani. The Ministry of Agriculture to the Farmer Group assists in preparing the establishment of Bank Wakaf Tani.

Therefore, the Ministry of Agriculture must involve professional parties in institutional matters in the mentoring process. In addition, the Ministry of Agriculture also must take nadzir. The position of Bank Wakaf Tani is at the same time as Nazhir. In providing financing to farmers, the Bank Wakaf Tani must apply the precautionary principle as implemented by other financial institutions. It remembers that the source Financing funds are Waqf assets that must be maintained sustainability so that the things that cause the reduction of cash Waqf assets are avoided as much as possible. The profit-sharing percentage must also have strong support for farmers. Bank Wakaf Tani is not a financial institution emphasizing profit. Bank Wakaf Tani focuses on social oriented. The profits obtained by Bank Wakaf Tani are limited: to pay for services (ujrah) for the manager of the Farmer Waqf Bank. The Waqf development model through financial institutions that are managed professionally is familiar in Indonesia. Indonesian Waqf Tube (TWI), Baitul Maal Muamalat (BMM), Waqf Foundation Builds Nation
Conscience, Indonesian Waqf House (RWI), the Global Waqf Act are some Waqf institutions that exist and is an official legal entities (Desk of Bank Indonesia, 2016: 70-87). However, all of these Waqf institutions are funded by the general public. So we need a superior strategy to mobilize funds. It is different from the concept of Bank Wakaf Tani here to complement as well as provide color new Waqf management agency (Istiqomah & Hasanah, 2019; Ramadhani & Latifah, 2021).

The international community agrees that the concept of food security contained in the World Conference on Human Rights 1993 and the World Food Summit 1996 is that every individual is met their nutritional needs, both in quantity and quality, so that their survival following the local culture is active and healthy which will be able to be productive, in living life (Rosyadi and Purnomo 2012).

At the core of its understanding is empowerment following the local community's needs, nutrition, and quality. In terms of food security, based on Law no. 18 of 2012, the State has the mandate to carry out the realization of the availability, affordability, and fulfillment of food needs that meet the adequacy for consumption, namely safe, quality, and balanced nutrition, from national, regional, to individual scales thoroughly and evenly in every corner. Regions in the Unitary State of the Republic of Indonesia at all times, which maximizes the availability of local resources, institutions, and culture. The subsystems that need to be fully resolved are food availability, access to food, and absorption. If even one of the three subsystems mentioned cannot be fulfilled, the country does not deserve to be called a sovereign state.

Furthermore, it is said to be weak if the food is only sufficient at the regional-national level, but at the individual level, there is an inequality in food needs (Hanani 2012). Thus, it is necessary to have a system in every household to build food security independently, facilitated by the government or whoever is responsible for it through the "food culture" approach. The cultural food in question is commonly consumed by the community, taking into account quality and nutrition. So that "home food" can be cultivated as food security.

The dichotomy related to food is food security and food insecurity. Food insecurity arises when a family or household cannot meet the appropriate standard of physiological food needs related to growth and development, which is also viewed from the health
aspect of each family member. Three factors can lead to food insecurity, namely, the capability of providing food to individuals; second, the power of individuals or families to obtain food. Third, distribution and compensation of existing food to individual or family ownership of specific resources. On the other hand, food insecurity is when the household situation cannot meet food security, so family members cannot achieve a balance of food. Low-income families are among the people who are precarious with food security. Why is that? Because the essence of poverty, of course, will not be able to provide food that is good enough and nutritionally adequate and safe. This inability is reflected in the level of purchasing power and production power. In addition, food insecurity can also be caused, apart from economic causes, also caused by natural events, such as floods, landslides, tsunamis, etc.

The definition of food security is a situation and condition of realizing sufficiency in terms of quantity, quality, safety, and affordability. Because Indonesia has a large population and a high birth rate, the efforts needed to realize food security need to be prioritized for the nation's welfare. Diversity from existing resources is the foundation for realizing national food security, and it is necessary to minimize dependence on food supply (imports) (Aisyah 2020). Thus, the prospect of solid food availability or not can be seen and felt in real terms in the eyes of citizens, so there is a need for transparency among citizens regarding food supply. Constant food availability needs to be done with efforts in the form of developing production systems, system efficiency and managing land parcels so that they are productive, which of course, utilizes developing technology (Aisyah 2020).

CONCLUSION

Cash Waqf can be distributed to beneficiaries for business capital in the agricultural sector as a family food security—distribution scheme with several models: first, profit sharing scheme (Mudharabah). Second, 0% loan (Qard Hasan)”; third, business strengthening (Musyarakah); fourth, alms and grants (khairiyah). The agricultural system is developed to become a culture for every family so that it becomes food security by implementing an integrated farming system, “low-external input and sustainable agriculture”, both on a home scale and a group/production scale. With this system and a touch of technology, the future is projected as a comprehensive agricultural center.
Production and marketing are run simultaneously by building an “agriculture industry” and a “farming market.” In addition, it can also be used as an educational, tourism, and cultural village. The education village is intended as a research and training field/educational practicum. A tourism village is understood as agrotourism. Every visitor can stay in old-fashioned residences, enjoy the fresh air and enjoy the produce of the earth, processed hygienically and rich in nutrients and nutrients. The cultural village is undoubtedly an effort to cultivate an integrated agricultural pattern that requires the values of local wisdom but still has high economic value.

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EMPOWERMENT OF CASH WAQF IN THE AGRICULTURAL SECTOR


