

## 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*

**Abstrak.** Wakaf telah menjadi perhatian dunia karena instrumen ini dapat dimanfaatkan menjadi solusi atas permasalahan krisis dunia. Salah satu negara yang mempunyai potensi wakaf terbesar adalah Indonesia dimana hal ini didasari oleh besarnya pemeluk Islam. Jumlah pemeluk agama Islam di Indonesia sendiri mencapai sebesar 209,1 juta pemeluk Islam dan menjadikan potensi wakaf Indonesia sangat besar. Jenis penelitian ini adalah deskriptif kualitatif, dengan menggunakan metode penelitian kasus. Pengumpulan data dalam penelitian ini melalui observasi dan wawancara mendalam dengan objek penelitian. Metode yang digunakan dalam penelitian ini adalah analisis kritis dan interpretatif. Wakaf tunai dapat disalurkan kepada penerima manfaat untuk modal usaha di bidang pertanian sebagai skema penyaluran ketahanan pangan keluarga dengan beberapa model: pertama, skema bagi hasil (Mudharabah). Kedua, pinjaman 0% (Qard Hasan)"; ketiga, penguatan usaha (Musyarakah); keempat, sedekah dan hibah (khairiyah). Sistem pertanian dikembangkan menjadi budaya bagi setiap keluarga sehingga menjadi ketahanan pangan dengan menerapkan sistem pertanian terpadu. sistem pertanian, "input

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eksternal rendah dan pertanian berkelanjutan”, baik dalam skala rumahan maupun skala kelompok/produksi. Dengan sistem ini dan sentuhan teknologi, masa depan diproyeksikan sebagai sentra pertanian yang komprehensif. Produksi dan pemasaran dijalankan secara bersamaan dengan membangun “industri pertanian” dan “pasar pertanian”. Selain itu juga dapat digunakan sebagai desa pendidikan, wisata, dan budaya. Desa pendidikan dimaksudkan sebagai tempat penelitian dan pelatihan/praktikum pendidikan. Desa wisata dimaknai sebagai agrowisata yang memiliki nilai ekonomi yang tinggi.

**Kata kunci:** *Pemberdayaan Wakaf; Kesejahteraan Sosial; Filantropi Islam; Wakaf*

## **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 Dompot Dhuafa. One of the *Waqf* programs for agriculture managed by Dompot 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 Dompot Dhuafa directly fosters through the effective *Waqf* program. Three main reasons encourage the development of productive *Waqf* in Dompot 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 *mauquf alaih* by constructing mosques, schools, and capital through *Qard* financing (Miftakhuddin 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 8<sup>th</sup>-9<sup>th</sup> 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 PWNU 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

understanding and interpretation as the core of understanding meaning social (Yasir, Devi, and Mukri 2021).

## RESULTS AND DISCUSSION

### HISTORY OF WAQF IN INDONESIA

*Waqf*-like behavior was known to humanity before Islam came (Suhrawati 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 *Waqf* 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 *Waqf* was known before Islam, then what distinguishes it from *Waqf* in Islam is that the practice of *Waqf* 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, *Waqf* has been known since the time of the Prophet Muhammad because *Waqf* is prescribed in the second year of Hijri. Two opinions developed among Islamic jurisprudence experts (*fuqaha*) about the first to implement the *Waqf* law. According to some scholars' opinions, the first to implement *Waqf* was the Messenger of Allah, namely the *Waqf* of land belonging to the Prophet SAW to be built mosque. Some scholars state that the first *Waqf* is Umar bin Khattab (Qahaf, 2005; Maulidizen et al., 2019).

The practice of *Waqf* also developed widely during the Umayyad and dynasty the Abbasid dynasty and the dynasties that followed; many people flocked to carry out *Waqf*, and *Waqf* was not only for the needy and poor only, but *Waqf* 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 *Waqf* has attracted the attention of the state to regulate the management of *Waqf* as a sector to build social and economic solidarity Public. Productive *Waqf* management has been carried out since the beginning of Islam, so that *Waqf* could be used to empower the people. According to Hasan Langgulung, the *Waqf* institution reached its golden age in the 8th and 9th centuries H because, at that time, the number of *Waqfs* 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 Ulema Council (MUI) welcomed the concept by issuing a fatwa that allowed cash *Waqf* (*Waqf al-nuqud*)

## **EMPOWERMENT OF CASH WAQF IN THE AGRICULTURAL SECTOR**

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



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-Maqashi 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

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 ijthihad 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 mudharabah 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

*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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