

Optimizing the Usage of Productive Waqf to Increase Social Welfare in Salatiga

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Abstract

This study explores the role of Indonesian Waqf Board Representative (BWI) in developing perwakafan Salatiga in Salatiga to improve social welfare. The main problem of this research is the optimization of waqf development in Salatiga City. This study aims to understand (*verstehen*) how to optimize the utilization of waqf in Salatiga City and whether the utilization of productive waqf in utilizing *social welfare* in Salatiga City has been optimal. This study uses an empirical juridical approach. The method used is qualitative research. Sources of data used are primary data and secondary data. Methods of collecting data through observation, interviews and literature review. The results of this study indicate that the utilization of waqf for social welfare in Salatiga City has been going well but in terms of productive waqf it cannot be said to be optimal, with evidence that the Representatives of the Indonesian Waqf Board of Salatiga City in collaboration with the Office of the Ministry of Religion of Salatiga City (the Organizer of Zakat Waqf) conducted efforts to make it happen. Efforts to optimize productive waqf are as follows: Collecting Waqf Assets through Siwak (Waqf Information System), providing waqf land certificates immediately, providing advocacy support for waqf land in dispute, conducting maximum supervision of the implementation of waqf property management. This is in order to implement Law No. 41 of 2004 concerning Waqf.

Keywords: *Waqf Board, Salatiga, Productive Waqf*

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INTRODUCTION

Economic problems are still a priority for the Indonesian government. (Elizabeth, 2017). Various efforts have been made by the Indonesian government, but the results are far from encouraging. As a country with the most Muslim population in the world, it is more appropriate to look for solutions and other strategies to find a way out of the problem of poverty and economic dependence on other countries. (Zakiyah, 2021). The great potential that has not been optimized by the government and the people of Indonesia is the utilization of waqf. (Hernawan, 2014). Waqf as an economic instrument can be a medium for asset management for the welfare of the people. Its role is not only in the economic field, but can also penetrate in various other public service sectors. Call it in the fields of education, social, health and so forth. Along with the times and the development of people's thinking, and by not changing the purpose (*maqshodul a'dzom*) of the waqf itself, then in its management, waqf assets need to be utilized for something of productive value, the results are also still used for the benefit and welfare of the people (*li maslahatil ummah*).

Modern civilization considers *social welfare* as a situation where individual citizens can fulfill their *basic human needs*. (Kholis, 2015). These needs are clothing, food, housing and opportunities to receive education and have a decent job as well as improve the quality of life and living, so as to raise the social status of citizens. Islamic studies conceptualize welfare philosophically consisting of four main indicators, namely: systematic Islamic values; economic strength (industry and trade); equitable distribution of basic needs; and security and social order. Islamic values are the backbone of success in the economic life of a society, it is absolutely necessary for all Muslims not to violate and oppose the rule of law, whether sharia law or state law, because it can cause the loss of blessings and prosperity that every human being desires. (Irfan and Laily, 2016).

The waqf management body is transformed in the study of law and culture of the Muslim community along with the times. Developing waqf management institutions or bodies are projected to make a significant contribution to the economic development of the people and can also be applied to the development of Islamic educational institutions or schools/madrasas. (Najib, Tuti A and Ridwan, 2006). Waqf is one of the additional new income in the economic development of the people. Waqf management requires legality by the state for the management of waqf property which is the object of development, especially waqf land must be certified so that problems do not occur in the future. (Riyanto, 2017).

The management and management of waqf is regulated rigidly in Law Number 41 of 2004 concerning Waqf and Government Regulation of the Republic of Indonesia Number 42 of 2006 concerning the Implementation of Law of the Republic of Indonesia Number 41 of 2004 concerning Waqf. These regulations contribute to the arrangement of waqf governance and its management which develops into productive waqf. (Wahyudi, 2016).

Observing the economic condition of the Indonesian nation which has not improved or even decreased, in addition to the increasing poverty rate, productive waqf is one solution that can be applied in dealing with various national problems, especially the economic problems of Muslims. Productive waqf has tremendous potential to help alleviate poverty. A strong economy will have a positive impact on social welfare (*social welfare*), the community can also feel the benefits fairly and equitably. (Uswatun Hasanah, 2006). There are several conditions in which waqf land in Indonesia is managed traditionally and consumptively. Faisal Haq stated that there are several factors, including the traditional understanding of the community towards the waqf property. The habit of the community is to hand over waqf assets to people who are considered ustadz, kyai or religious leaders in their environment. Another factor is the lack of public awareness of waqf land registration. (Faishal Haq, 2017).

The state has contributed and regulated the management of waqf as an instrument for improving the social welfare of the community. Optimizing productive waqf is a maximum effort to manage, empower and develop waqf assets with real strategies for the benefit of the welfare of the people. One method of productively developing waqf assets is through empowerment and partnerships. Nadzir institutions are sought and assisted to establish partnership relationships with parties who have capital and business interests in accordance with the potential of the waqf property in question. This cooperative relationship aims and is aimed at optimizing the economic potential that is owned, especially waqf lands (Directorate of Waqf Empowerment, Directorate General of Islamic Community Guidance, Ministry of Religion RI, 2007).

Productive waqf management in Indonesia is still not optimal, most of them are still managed in the traditional consumptive way, so the impact has not been felt by the wider community. The phenomenon of traditional consumptive waqf management also occurs in Salatiga City. The city which is famous for its tolerant city has an area of 56.78 km². The wealth of waqf land in Salatiga City is quite large. The numbers are spread over four sub-districts and have high economic potential. Another problem is that there is still no good data collection on waqf assets in Salatiga City. (<https://Salatiga.go.id>). Data in the Waqf Information System of the Ministry of Religion of the City of Salatiga shows that until August 2020 the potential for waqf in Salatiga City is 24.57 hectares, but the waqf land that has been certified as waqf is only 14.00 hectares and the rest has not been certified as waqf. only used for the construction of schools, mosques, or public cemeteries, as for productive waqf which is included in other social waqf categories, the percentage of waqf is only 9.97%. (<http://siwak.kemenag.go.id/>).

The role of waqf in religious institutions has the potential for *economic resources* in order to improve the social welfare of the people (*social welfare*) (Gusriani, 2017), therefore it is necessary to optimize its use in line with legal principles, both state law and Islamic law. The main function of waqf assets is to realize the potential for economic use for the benefit of the people and have implications for social welfare. (www.bwi.go.id).

The potential of waqf in Indonesia is legally managed by the Ministry of Religion and the Indonesian Waqf Board (BWI) and has become the policy of each region in its management, so the Muslims of Salatiga City have the obligation to think about how this waqf potential can be managed and developed optimally. With the above background the researchers were moved to see, observe and research in depth and explore the role of representatives of the Indonesian Waqf Board in Salatiga City in developing waqf in Salatiga City in order to improve social welfare and in particular to see whether the utilization of productive waqf in Salatiga City is optimal or not. . Departing from these problems, the researchers formulating the problems in this study are; How

to optimize the utilization of waqf in Salatiga City? and how well the utilization and optimization of productive endowments in order to endeavor social welfare(*socialwelfare*)in Salatiga?

RESEARCH METHODS

This research is an empirical juridical research that is based on field data (*field research*). (Benuf, Kornelius, and Muhamad Azhar, 2020). This research relies on field information as a source of data (Sutrisno, 1990) and adheres to the qualitative tradition by understanding phenomena about something experienced by researchers, such as ideas, motives, meanings, understandings and research actions. The nature of this research is descriptive analytical which can provide a detailed description and can describe objectively from the data studied and can provide a theoretical view of the data. The analysis used is in the form of inductive analysis, namely analyzing the results of data in the field that are specific, then processed to obtain general conclusions, (Benuf, Kornelius, and Muhamad Azhar, 2020) namely data obtained from the literature and results from interviews with Representative Management The Salatiga City Waqf Board and the Zakat and Waqf Organizers of the Salatiga City Ministry of Religion were then processed and analyzed qualitatively.

RESEARCH RESULTS AND DISCUSSION

A. Setting the Study on Representatives of the Indonesian Waqf Board (BWI) of Salatiga City

Law Number 41 of 2004 concerning waqf mandates the establishment of the Indonesian Waqf Board (BWI), because of an urgent need, the Representative of the Indonesian Waqf Board (BWI) of Salatiga City was established in 2016. Before that everything related to waqf in particular, is managed by the Sharia Administrator at the Office of the Ministry of Religion of Salatiga City. To this day, the Salatiga City BWI Representative is still headquartered at the Salatiga City Ministry of Religion's Sharia Organizing Office, which since 2019 has changed its name to Zakat and Waqf Provider. Matters related to Zakat and Waqf Organizers are clearly stated in Minister of Religion Regulation Number 19 of 2019. The working relationship between the Salatiga City BWI Representative and the Salatiga City Ministry of Religion Office is like a currency which is still in one unit and supports each other between the two (Interview). with Mrs. Hj. Siti Handayani, SE, MM,). In the first three years of its establishment, the Salatiga City BWI Representative has not been very effective in its management, however, the Salatiga City BWI Representative has tried to improve its performance in optimizing productive waqf.

The development of waqf management in Salatiga City has not been going well. This is due to the lack of understanding of the people of Salatiga about productive waqf. The people of

Salatiga-majority City still have a traditional understanding of waqf management. The majority of people still understand that waqf is only for worship activities that are intended for mosques, prayer rooms, graves and educational institutions or madrasas. (Faisal, 2020). Even though waqf management in Salatiga City has been improved by establishing a Representative of the Indonesian Waqf Board for Salatiga City, it is still felt that there have not been many significant reforms. Waqf services are still managed by the office of religious affairs (KUA) in each sub-district. Representatives of the Indonesian Waqf Board (BWI) of Salatiga City only play a role when there is a waqf dispute.

Representatives of the Indonesian Waqf Agency (BWI) of Salatiga City have carried out their duties although not yet optimally, the programs of Representatives of the Indonesian Waqf Board of Salatiga City for the development of waqf and improvement of waqf management in the city of Salatiga have been carried out but have not been implemented optimally, especially in the productive waqf program. There is no productive waqf program that is used as a vehicle to maximize the acquisition of waqf funds for the social welfare of the people of Salatiga City (Interview with Mr. Sholeh Mubin, M.Ag). Data on the state of waqf land in Salatiga, according to the Office of the Ministry of Religion of the City of Salatiga, experienced changes in the number and addition of waqf land parcels. This is reflected in the following data:

Figure 1. Amount of Waqf Land in 2020
Salatiga City – Central Java

No	Office of Religious Affairs	Total	Area (Ha)	Certified		Not yet Certified	
				Total	Area (Ha)	Total	Area (Ha)
1	Sidomukti	137	4.06	98	2.90	39	1.19
2	Argomulyo	151	4.23	110	3.05	41	1, 17
3	Sidorejo	279	11.50	118	5.48	161	6.02
4	Tingkir	127	4.76	68	2.57	59	2.19
Total		694	24.57	394	14.00	300	10.57

Based on the data above, it can be understood that the potential for waqf in Salatiga City is quite large, covering an area of 24.57 hectares in the entire area covering 4 sub-districts, but the waqf land that has been certified as waqf is only 14.00 hectares and the rest have not been certified as waqf, this requires cooperation. solid support from several related parties so that the potential of waqf in Salatiga City can be utilized optimally (<http://siwak.kemenag.go.id/>).

Figure 2. Circle Graph (in percent) Use of Waqf Land in 2020

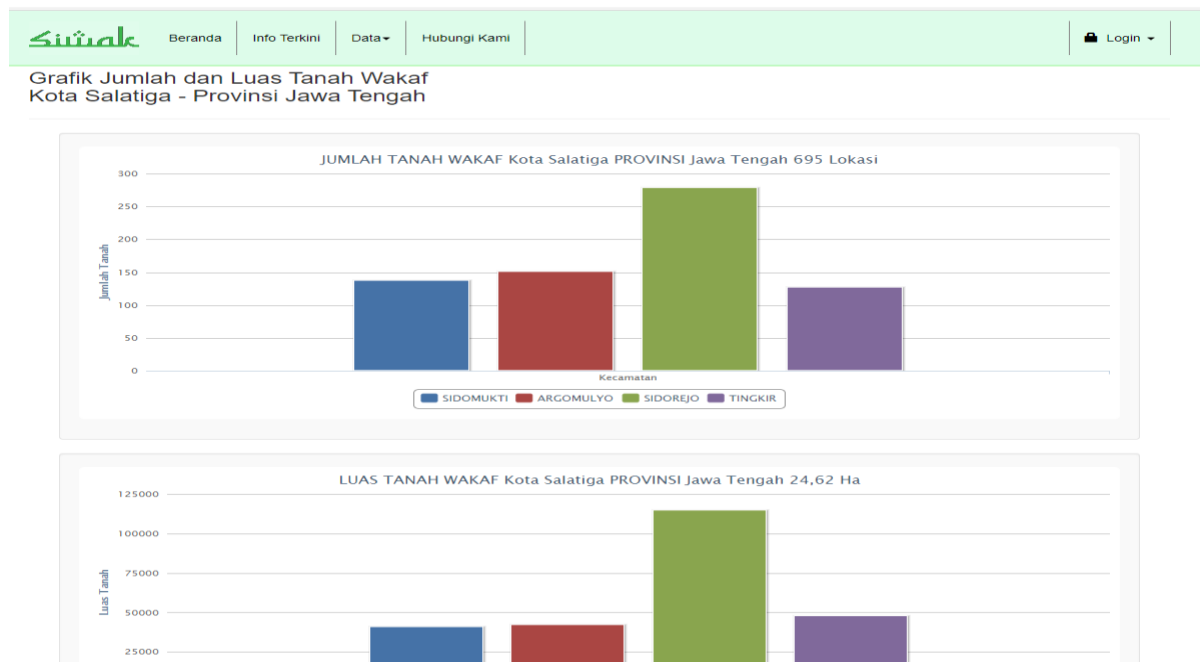
Salatiga City – Central Java



Information: Mosque: 41,18 %
 Mushola: 32,95 %
 Cemetery: 0,87 %
 School: 10,40 %
 Islamic boarding school: 4,62 %
 Other social spaces: 9,97 %

Referring to the graph above, it can be seen that the potential of existing waqf in Salatiga City is still dominated by waqf of mosques and prayer rooms. Meanwhile, productive waqf is included in the category of other social waqf where the percentage of waqf is only 9.97%. This proves that consumptive waqf is more dominant than productive waqf. Management of productive waqf requires hard work from all elements of society in order to realize the optimization of the utilization of waqf in Salatiga City (<http://siwak.kemenag.go.id/>).

Figure 2. Graph of Waqf Land Use in 2020
Salatiga City – Central Java



The graph above shows that the most waqf land in the city of Salatiga is in Sidorejo sub-district, then Argomulyo sub-district and followed by Sidomukti sub-district and lastly or the least waqf land is in Tingkir sub-district. It can be said that the awareness of waqf of the people of Sidorejo sub-district is higher than other sub-districts (<http://siwak.kemenag.go.id/>).

B. The Role of Waqf in Realizing Social Welfare in Salatiga City

Waqf is one of the important instruments in the Muslim economic system. This instrument is a tool that is correlated with ownership of property (*maal*), both movable and immovable objects, since how they are acquired and how they are managed. Waqf is an instrument in the interpretation of Muslim assets which were initially private and then turned into public ownership (*public sphere*) and permanent (eternal). Through efficient waqf management, it is projected to become economic resources that are not only focused on the elite (rich) *ansich*, but can also be guided by the *mustadz'afien* (*marginal society*). Waqf is a medium in order to realize social welfare (*social welfare*). (Hazami, 2016).

The need for nadzir's professional competence capacity is the first and foremost thing. Nadzir has the obligation as well as the responsibility to maintain, maintain and develop waqf. Another role of nadzir is to interpret the benefits or results of waqf to the people in general. Referring to Law Number 41 of 2004 concerning Waqf which states that the task of nadzir is to carry out administrative work on waqf assets; manage and develop in accordance with its

objectives, functions and designations; supervise and protect the waqf property; and reporting on the implementation of their duties to the Indonesian Waqf Board (Article 11 of the Waqf Law). The management of waqf by professional nazhir certainly has an impact on the welfare of the people, especially for Muslims around the waqf location, such as mosques, prayer rooms, educational institutions, madrasas, Islamic boarding schools, graves and so on. This certainly has an impact on realizing *social welfare*. (Shafiq, 2016).

One of the benefits of the issuance of Law Number 41 of 2004 is that waqf assets can be used more productively. This is the basic foundation for the management and development of waqf in the Republic of Indonesia. This regulation provides "fresh air" for the progress of the people, because it includes the development of better and easier to implement waqf management. This will be a solution in improving the welfare of the people. In the application of utilizing waqf for the creation of social welfare in the City of Salatiga, the Representatives of the Indonesian Waqf Board of the City of Salatiga in collaboration with the Office of the Ministry of Religion of the City of Salatiga (the Organizer of Zakat and Waqf) make efforts to make it happen, as for the efforts are as follows:

First, data collection of waqf property. The Office of the Ministry of Religion of the city of Salatiga through the Zakat and Waqf Organizer held a Siwak Reporting (Waqf Information System) activity with PPAIW and Siwak operators throughout the City of Salatiga, the activity was attended by the Head of the Office of the Ministry of Religion of the City of Salatiga, Heads of KUA, Zakat and Waqf Organizers of the City Ministry of Religion Salatiga. The hope is that all waqf assets are recorded accurately, because as religious assets, they must be properly recorded, accurate and have legal force with a certificate, with the aim that waqf assets can be exploited and developed, so that they can provide benefits both in terms of use and results. data to maximize the use of waqf assets and the role of nadzir can be more easily managed. To input data through the siwak application, the KUA must coordinate with the adjacent sub-district office. This data input comes from each Office of Religious Affairs (KUA). Manual data already exists, but this data must first be processed and inputted online so that it is connected to the center (*big data*). This online Waqf Information System program is an integral part of the content of the Islamic Guidance Management Information System (SIMBI) of the Ministry of Religion of the Republic of Indonesia. This system can play a role in optimizing the services of the Ministry of Religion in terms of providing data and information on waqf.

Second, provide waqf land certificates immediately. It is possible that in every region there are problems with land certificates. Many waqf lands have been transferred to other parties. The traditional management of waqf land that uses verbal transactions (*verbatim*) with trust without

using administrative (legal) evidence is weak in the eyes of the law. Therefore, it is important to manage it based on legal administration through land certificates. Thus, these waqf lands have a clear legal standing in the eyes of the law, and if there are parties who intend to transfer their status, they can be processed based on legal provisions as well. This role is always carried out by the Salatiga City BWI Representative together with the Salatiga City Ministry of Religion in optimizing waqf for the social welfare of the Salatiga City community.

Third, providing assistance (advocacy) to waqf objects that are in dispute. Indeed, several decades ago many waqf lands were handed over to nadzir without clear evidence, so that the waqf land that was supposed to be for the benefit of the people then shifted its status to another party. The transfer of ownership status of the waqf land can be carried out by *nadzir* or the wakif family who feel they have rights to these lands. Because many waqf lands that have been handed over to Islamic community organizations were sued by the heirs of the waqif, the Salatiga City BWI Representative formed an advocacy/legal aid team chaired by H. Supriyadi, SH., M.Kn to provide protection and institutional development, so that the Islamic community of Salatiga City will prosper mentally and socially.

Fourth, optimization and utilization of waqf land management productively. In addition to legal assistance and protection, the allocation and development should also be optimized, so that the nature of waqf assets that have agoal can *besocial welfare* achieved. Optimization and empowerment of waqf lands that have great and strong economic potential should be prioritized, namely lands that are economically strategically located. This has been carried out by the Salatiga City BWI Representative in collaboration with the Salatiga City Ministry of Religion Office led by Drs. Triyono as the Division of Management and Empowerment of Waqf and by Drs. Munawar HM, M.Pd as the Division of Research and Development of Waqf although there is still a lack of productive waqf in Salatiga City. Data from the four Religious Affairs Offices (KUA) in Salatiga shows that the majority of waqf assets in Salatiga City are infrastructure, either land or building mosques, prayer rooms, tombs, educational institutions and others. All of these have not been managed productively, but are only used for their benefits. The productive waqf program has not been carried out specifically by representatives of the Salatiga City Waqf Board and also the Zakat and Waqf Organizers of the Salatiga City Ministry of Religion, but they always encourage nadzir to always utilize managed waqf assets to lead to productive waqf so as to produce economic resources. for the social welfare of the people of Salatiga City.

Fifth, carry out maximum supervision of the implementation of waqf property management. This must be supported from various parties, both BWI and the community so that waqf assets, especially productive waqf land, become safer from the efforts of irresponsible parties, so as to

generate profits as expected. Several aspects of supervision that are routinely carried out by the Salatiga City BWI Representative are supervision of organizational management, financial management, management of distribution of management results and reporting to the Office of the Ministry of Religion of Salatiga City.

Sixth, encouraging people to care about the importance of waqf property in social and religious life. This effort is expected to make the community more enthusiastic and heartbroken to donate some of their assets for the public interest. This socialization effort must be carried out continuously, continuously and must be in ways that are innovative and interesting so that the community is more motivated in waqf. Representatives of BWI Salatiga City in collaboration with the Salatiga City Ministry of Religion Office and related parties always encourage enthusiasm to carry out these socialization efforts (Interview with Ms. Hj. Siti Handayani, SE, MM.).

The process in order to achieve the purpose of waqf, the development of waqf must be carried out properly, these things must be carried out by all parties who have the authority and authority in waqf policies, especially the government and here what is meant is the Indonesian Waqf Board and all related parties. These are:

First, improving the competence of human resources who play a role in nadziran institutions in Salatiga City. Nadziran institutions have a central role in the process of managing and empowering waqf assets. Optimization in waqf management should be based on the ability and professionalism of the resources of each nadzir that must be nurtured from the start. Apart from being professional, what is more important is being trustworthy (trustworthy) and having good morals, because they will be an example in social life. This is always done by representatives of the Salatiga City Waqf Board in collaboration with the Office of the Ministry of Religion of the City of Salatiga, namely by carrying out evaluation and coaching every month which is attended by all BWI Representatives of Salatiga City, employees of the Zakat Waqf Organizer, Salatiga City Ministry of Religion Office and all *nadzir* throughout Salatiga City. which is located at the Office of the Religious Affairs Office of Salatiga City. Apart from that, the Salatiga City BWI Representative through its administrators also always provides counseling to nazhir, ta'mir of mosques and prayer rooms, sub-district extension workers and the general public on a regular basis to provide knowledge and coordination about waqf and its development so that waqf can be utilized as much as possible. to realize social welfare in Salatiga City in particular and society in general. Representatives of BWI Salatiga City also formed a nazhir forum to coordinate fellow nazhirs in the city of Salatiga.

Second, the implementation of Law Number 41 of 2004 concerning Waqf. This is considered to have significance in the form of protection of waqf assets that have been recorded by the

Ministry of Religion and the Indonesian Waqf Board, and as a rule for optimally utilizing the potential of waqf. This has been carried out by the Office of the Ministry of Religion of the City of Salatiga in coordination with the Representatives of the Indonesian Waqf Board of the City of Salatiga, with evidence that the data on waqf assets in the city of Salatiga is recorded completely manually and in the Siwak Application (Waqf Information System) (Interview with Mr. Sholeh Mubin, M. Ag.).

C. The role of Salatiga Muslims in optimizing waqf assets

The role of Salatiga Muslims in advancing Waqf in Salatiga City has been driven by the Deputy Mayor of Salatiga, Mr. Muh Haris, he specifically asked the mosque administrators in Salatiga City whose mosque lands do not yet have a certificate. property rights in order to immediately take care to make. This was conveyed by the Deputy Mayor of Salatiga when giving a speech at the Inauguration of the Representative Management of the Indonesian Waqf Board of Salatiga City. Although mosque management is a service, it must be maximal in managing it, including paying attention to the completeness of the administration of the letter or land certificate. This was followed up by the Head of the Salatiga City Ministry of Religion Office as the Chair of the Advisory Council of the Salatiga City Indonesian Waqf Board (BWI) to immediately take an inventory of all mosques in Salatiga City, whether they have received certificates or not or are still in the process. Then, after being completely recorded, a waqf pledge deed (IAW) will be made first, and then the administrative process for issuing land certificates will be carried out which will be continued to the National Land Agency (BPN) of Salatiga City. In this data collection, the Office of the Ministry of Religion of the City of Salatiga and the Representative of the Indonesian Waqf Board in the City of Salatiga presented all Ta'mir Mosques and Nadzir in Salatiga City as well as to provide socialization and guidance related to the management and utilization of Waqf in the City of Salatiga in particular. As for waqf land whose status is still a combination of certificates of ownership to the heirs, there is still a fee for solving. Meanwhile, those who have no problems, BWI directly process it with BPN without being charged a penny. It is hoped that the entire community will also remind the mosque management in particular, because this is a form of protecting the assets of Muslims by issuing certificates.

There are several lands that are considered problematic, such as long lost certificates or have not been separated from the land being waqf. The Indonesian Waqf Board of Central Java Province said that of the 193 mosques in Salatiga City, 54 of them did not yet have a certificate of waqf land, which now has a mosque built. So to avoid problems in the future, a number of mosque administrators whose land does not have a certificate because previously it was waqf land were

asked to take care of it for the sake of social welfare and the benefit of the people. (Interview with Ms. Hj. Siti Handayani, SE, MM).

The development of the utilization of waqf has shaped the character of the Muslim community to be more progressive and efficient in the economic sector. It provides the institution or waqf agency with economic value that is unique, is empowerment(*empowering*)optimal and sustainable. On the other hand, it can also encourage the implementation of a more organized waqf law. This reality is driven by government institutions and wakif who endow their wealth to be *handed over* to the path of virtue. This is an attempt to protect the property from possible mistreatment by irresponsible persons (Muhammad Abu Zahrah, 1995).

Waqf is a *problem solver* for the utilization of productive assets in the community. (Fanani, 2011). Waqf can also help in the form of sensitivity to the community, and future generations. Social activities like this have been taught by Islamic law in order to fulfill*basic human needs*. This is not only limited to the benefit of Muslims, but also for the wider community. The perspective of Islamic law on the optimization of waqf has been rooted for a long time and intertwined throughout the history of Islamic da'wah, even its positive patterns and modifications have experienced rapid development. Therefore, it is natural that the number of waqf assets is relatively large in terms of quantity and spreads throughout the Muslim-majority country. This is useful for encouraging growth rates and economic utilization for the sake of social welfare of the community (*li maslahatil ummah*). (Achmad Djunaidi, 2008).

CONCLUSION

Waqf believed Muslims as treasure to be *tasaruf* but also believed not to reduce the property owned, would increase. However, it is necessary to utilize and *interpret* waqf assets in a way that is in accordance with Islamic law and state law. Optimization of waqf management and the role of *nadzir* has significance because it is closely related to the success of waqf management and utilization. Waqf managers (*nadzir*) should have good managerial competence. This is beneficial for the optimal development of waqf assets which has implications for the social welfare of the ummah.

Application of the utilization of waqf for the sake of creating social welfare in the City of Salatiga, the Representatives of the Indonesian Waqf Board of the City of Salatiga in collaboration with the Office of the Ministry of Religion of the City of Salatiga (the Organizer of Zakat and Waqf) make efforts to make it happen, while the efforts are; data collection on waqf property through Siwak (Waqf Information System); provide waqf land certificates immediately to save and protect waqf land administratively (legally); provide advocacy support for waqf assets that are in the process of being disputed; Utilization and empowerment of waqf assets is more productive;

carry out maximum supervision over the implementation of waqf asset management programs; encourage the wider community to better understand the urgency of the benefits of waqf assets for the social life of the community (*li maslahatil ummah*).

The utilization of waqf for social welfare in Salatiga City has been going well but in terms of productive waqf it cannot be said to be optimal, from the data from the four Religious Affairs Offices (KUA) in Salatiga, it shows that the majority of waqf assets in Salatiga City are in the form of infrastructure, either land or mosque buildings. , prayer rooms, tombs, educational institutions and others. All of them have not been managed productively, only used for their functions. The productive waqf program has not been carried out optimally by representatives of the Salatiga City Waqf Board as well as by the Zakat and Waqf Organizers of the Office of the Ministry of Religion of the City of Salatiga, it is proven that the percentage is only 9.97% of all existing potential, however, they always encourage nadzirs to keep trying to utilize waqf assets that are managed are more directed towards productive waqf so as to produce economic resources for the social welfare of the people of Salatiga City.

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