

WAQF MANAGEMENT IN INDONESIA THROUGH ASSET BASED COMMUNITY DEVELOPMENT (ABCD) APPROACH

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ABSTRACT

Waqf is a legal act of *waqif* (man who give his treasure to social interest) to separate and/or transferring part of their wealth (treasures) either permanently or for a specified period in accordance with their interests for purposes of worship and/or the general welfare according to sharia (Islamic principle). In Indonesia, *waqf* assets such as land reached 3,99 billion square meters spread over 429.911 locations across Indonesia. Therefore the asset of *waqf* land in Indonesia is the largest assets in the world. However, the large of *waqf* assets has not been able to bring prosperity for the Muslim community in Indonesia. There are several things that cause it to happen, including: *First*, nadzir not have competence in investing the assets so they have no economic value. *Second*, the management of *waqf* that exist today does not lead to the economic and community empowerment. Thus, manage the waqaf assets that lead to empowerment requires new innovative concepts. Among these concepts is through the ABCD approach or *Asset Based Community Development*. In ABCD, there are 5 players in succeeding the program. They are individuals, associations, institutions, physical asset, and connections or networking. The implementation of Asset Based Community Development (ABCD) in *waqf* can be reached through 7 stages of activity. Preparing, Participatory Program, Asset Reinventing, Designing, Communicating, Implementing, and Evaluating.

Keywords: *Waqf* management, *Asset Based Community Development*, *Community*

A. BACKGROUND

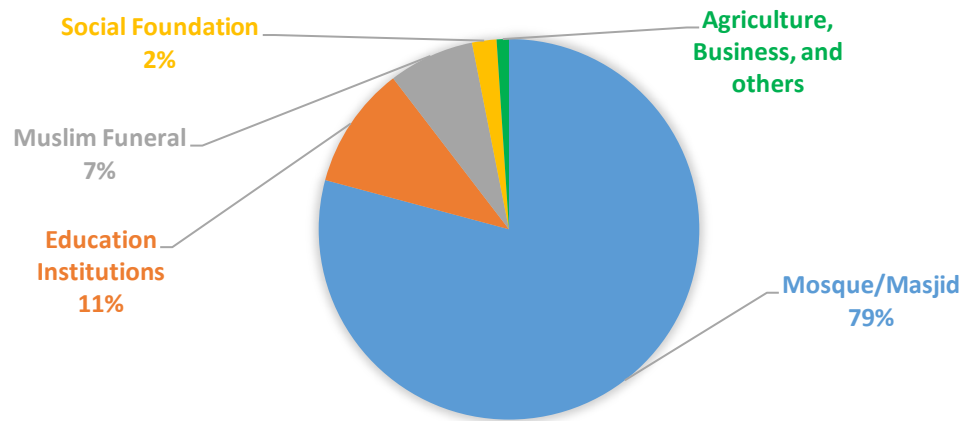
Waqf is one of Islamic philanthropy instruments that grow and develop in line with the humanitarian values that characterize the pattern of human relations. If it is managed well, *waqf* will become a major force in solving socio-economic problems of society, such as poverty,

unemployment and other social problems. The implementation of this type of philanthropy has actually been done before Islam was born in the Arabian Peninsula, even when it does not use the term of “*waqf*” (M. Abu Zahra, 1959: 7). The systematic of *waqf* is an original product that was introduced by Prophet Muhammad PBUH as Imam Shafi'i explained that *waqf* is unprecedented before Islam was born (Muhammad Ibn Idris Asy-Syafi'i: 275).

Based on data of the Ministry of Religion in 2012, *waqf* assets such as land in Indonesia reached 3,99 billion square meters spread over 429.911 locations across Indonesia (Slamet, 2016; Laporan Statistik Kementerian Agama, 2013). Judging from natural resources or land (capital resources), the asset of *waqf* land in Indonesia is the largest assets in the world. The vast of *waqf* land in Indonesia equivalent to 5 times the size of the state of Singapore, while 5 times the area of Jakarta or 6 times the size of the island of Batam (Moch. Arief, 2016). So that when the land (asset of *waqf*) was visited 5 lands per day, it would take over 255 years for the entire *waqf* land in Indonesia can be visited. And if at number, total assets of *waqf* in Indonesia equivalent to 600 trillion IDR, or about 171 times that of the asset of *waqf* in Singapore (Slide presentation of Warees Investment Pte Ltd).

However, the large of *waqf* assets has not been able to bring prosperity for the Muslim community in Indonesia. Research Data Center for Languages and Cultures (PBB) UIN Syarif Hidayatullah Jakarta in 2006 showed that more *waqf* assets are silent (77%) than productive (23%) (Rahmat Dahlan, 2014). Likewise predictions delivered by the Ministry of Religious Affairs of the Republic of Indonesia that most of them used to the mosque (76%), the school and education as much (10%), the graveyard and tomb (7%), an orphanage as much (2%), and 1% was devoted to agriculture, businesses and others (productive) (Statistic Report of Ministry of Religion 2013).

Table 1.1 Waqf Prediction Land Utilization in Indonesia



Source: *Dirjen Bimas of Islam Religious Affairs of the Republic of Indonesia in 2013*

The above table shows that the consumptive management of waqf is still dominant if compared with productive or investment management of waqf. Management of waqf assets which are productive only the range number of 1% of the total existing waqf land.

The lack of productive waqf asset management is mainly due to two (2) terms. *First*, nadzir not have competence in investing the assets so they no have economic value (Ahmad Furqon, 2014). *Second*, the management of waqf that exist today does not lead to the economic and community empowerment (Rozalinda, 2015: 05). manage the waqaf assets that lead to empowerment requires new innovative concepts. Among these concepts is through the ABCD approach or *Asset Based Community Development*.

B. METHODOLOGY

The method used in this study is a qualitative method. It is caused by what is conducted in this study which did not aim to measure the relationship between variables. But it aims to understand the phenomenon and the context of the emergence of the phenomenon. The shape of the problem in this research is descriptive, that is how the performance or implementation management asset through ABCD approaches? Descriptive problem formulation is a formulation of the guiding researchers to explore and or photographing of social situations to be studied thoroughly, broad and deep (Sugino, 2013: 209).

This study aims to determine and assess the concept of benefaction asset management through approach to Asset Based Community Development (ABCD). Therefore, this research is the study

of literature (literary) or research carried out to find new concepts of sharing the knowledge of science literacy. In this case the goal is to find a pattern of benefaction management approach to *Asset Based Communit Development* (ABCD).

C. DISCUSSION

1. Theory of Wqaf in Islamic Perspective

a. *Understanding of Waqf*

In the terminology of fiqh studies, *waqf* understood differently by scholars in accordance with the respective sect. Among them is according to *Hanafiyah* scholars who understand the waqf as an act to hold the material objects (*al-'ain*) belonging to the *waqif* and give the benefit to anyone who wants to aim virtue (Ibnu al-Humam al-Hanafi: 203). Under this definition the property (*mauquf*) ownership remains in the hands of *waqif*, even *waqif* can be pulled at any time and can also sell.

According to *Malikiyah* scholars, waqf is the process of making the benefits of a property owned (although ownership by lease) to be given to people who are entitled to a contract (*shighat*) within a specified period in accordance with the desire of the *waqif* (who giving waqf) (Muhammad ad-Dasuqi:187). As well as the opinion of *Hanifiyah*, this confirms that the definition of waqf property can not be separated from ownership of *waqif*, but these wqaf prevent *waqif* take action to divest their holdings and waqif alms benefit obligation and should not be pulled.

Meanwhile, according *Shafi'iyah* scholars, *waqf* is a treasure hold activities that can give the benefit with the eternal of object material (*al-'ain*) by disconnecting the ownership of treasure/property (*mauquf*) from *waqif* to be submitted to nadzir (Al-Khatib Asy-Syirbini: 376). From this definition is understood that *waqif* already release their property to *ummah* (Allah), so it should not do anything against the waqf property, may not to be sold, bequeath and should not be granted or pulling it back. This view requires the treasures (*mauquf*) which given should be the eternal object material (*al-'ain*), that means the treasures must be not easily damaged or destroyed and can be taken advantage in the quest.

As for the *Hanabilah*, represented by Ibnu Qudamah view, he tried to define *waqf* in a simple definition and trying to restore literal meaning of the saying of Prophet Muhammad PBUH., that *waqf* is all activities to detain treasure and drain the results (give the benefit) (Ibnu Qudamah: 185). From these definitions can be understood that there are some elements in the implementation of the waqf, that are, those who perform the waqf (called *waqif*), who were given

the mandate to manage *waqf* (called *nadzir*), property or treasures or goods which given as *waqf* (called *mauquf bih*), and beneficiaries of waqf (called *mauquf 'alayh*).

In spite of some opinions in explaining *waqf*, but basically there are similarities of all these opinions, which is that *waqf* is the binding properties, treasures or goods and then given the benefits. Therefore *waqf* must be productive. It was adopted by Law Number 41 of 2004, which defines *waqf* as a legal act of *waqif* to separate and / or transferring part of their wealth (treasures) either permanently or for a specified period in accordance with their interests for purposes of worship and / or the general welfare according to sharia (Law Number 41 of 2004).

b. Management of Productive Waqf

As explained previously that the definition of productive *waqf* is *waqf* which the assets are used for production activities and the results are given to *mauquf 'alayh* (needed people). The form of investment and productive *waqf* management is a necessity in the implementation of *waqf*. Therefore, productive *waqf* is a transformation of the natural management of *waqf* into professional management to improve the benefits (Law Number 41 of 2004). Muslim scholars consider it is very important for the management of waqf in order to achieve the purpose waqf.

Muslim scholars agreed that the waqf is *sunnah* and management of waqf to achieve the goal is obligatory (*wajib*). So *nadzir* (waqf asset manager) should be replaced if he can not achieve the goal of waqf and the object of waqf (treasure/*mauquf*) can be exchanged and sold to be replaced by other objects to achieve the goal of waqf (Cholil Nafis 2016).

In Indonesia, the development of productive waqf began with the enactment of fatwa on waqf money (cash waqf) by MUI on May 11, 2002. Even in the decision of Ijma MUI in Padang Panjang in 2009 to allow the sale of objects waqf becomes cash waqf or otherwise, cash waqf is convertible into property to achieve the objectives of waqf as long as there is a need (*hajjah*) in order to preserve the waqf.

Ministry of Religious Affairs of the Republic of Indonesia through the Directorate of *Waqf* offers two issues related to productive *waqf*, namely (1) the principle of a new paradigm of *waqf* which include: (a) the principle of eternity the benefits; (b) the principle of accountability; (c) the principle of professionalism of management; and (d) the principle of social justice. And also (2) aspects of the new paradigm of *waqf* which include: (a) the renewal of the notion of *waqf*; (b) the system of management; (c) *nadzir* management system; and (d) the recruitment *waqf* system.

From some of the principles set above, the origin of the principle of professionalism of the management to be the most important in the management of *waqf*, therefore that directly related

to how the *waqf* property can be managed properly so that the purpose of the *waqf* can be met. And for those aspects paradigma of *waqf*, then very urgent is the *nadzir* system, because it will directly affect their management systems.

c. Resource Management Nadzir

Although the *nadzir* is not one of the pillars of *waqf*, but the presence of *nadzir* is very important. Muslim scholars agreed that a *waqif* shall designate *nadzir*, whether individual or institution *nadzir* (Wahbah Zuhayli, 1981: 231). Appointment of *nadzir* is intended that the treasure of *waqf* (*mauquf bih*) will always be maintained and groomed, so it is not in vain. Thus, continuity of *mauquf bih* depends on the quality of *nadzir*. Therefore a professional *nadzir* required to maintain the property. The existence of *nadzir* in maintaining and managing of *waqf* property under his control. It is the way to ensure that the *waqf* property can be managed and growing properly.

By definition, *nadzir* means a guard (Ibn Manzur: 218). The scholars of *Hanafiyah* called *nadzir* as *Qayyim al-Waqf* or *Mutawalli* (Fakruddin bin Manzur al-Ausjundi, 1982: 297) and they define it simply as the people who manage and supervise the affairs of *waqf* (Muhammad Rawas Qalaji, 1985: 404). While in Law Number 41 of 2004 on *Waqf* in article 1, paragraph 4 explained that the *nadzir* is the party which receives property from *waqif* (who give their assets to *ummah*) to be managed and developed in accordance with the objective of *waqf*. This definition was adopted in Government Regulation Number 42 of 2006 as descriptors of these laws. So anyone can be a *nadzir* as long as he could face legal action.

All of Imam Mazhab agreed that *nadzir* must be fair and capable. According to the scholarly, the meaning of "fair" is desires to be in the good pleasures of Allah and to stay away from those things that would displease Allah. While the intent of the word "capable" is the strength and ability to manage something that is on him (*tasharuf*). In the case of this capability, a *nadzir* is demanded *mukallaf*, namely mature and sensible. If *nadzir* is not eligible, the judges (the government) should restrain him from *nadzir* waqf (Ministry of Religious Affairs, 2013: 51-52).

d. The Development of Productive Waqf in Muslim Countries

The conference of the OIC countries in 1997 in Jakarta initiated the Establishment of Waqf Board in the Islamic world. Then in 2001, the Islamic Development Bank (IDB) to form the World Waqf Foundation. The agency developed a productive *waqf* in real sector and stock trading. The Investments began in Qatar, Kuwait, Malaysia and some other countries in the hospitalities, offices and farms (Cholil Nafis, 2016).

In Egypt, the waqf property had since long been managed, it could build university, finance faculties, students and staff of Al-Azhar University (the oldest university in the world). The operational costs of university activities ranging from student fees (all scholarships), faculty, leadership and development of the University comes from *waqf* property.

In Kuwait, there is a Kuwait Awqaf Public Foundation (*al amanah al 'aamah li al-awqaf*) which puts the institution of *waqf* as an instrument of economic and social security. The recipients of *waqf* can use the facilities in an easy manner, including through mobile banking, short message service (SMS) and office of *waqf*. Then a professionally managed by some sectors of economic development (Halaqah Wakaf Produktif, <http://www.voa-islam.com/news/citizens-jurnalism/2013/11/06/27459/halaqah-wakaf>).

In Singapore, the development of *waqf* is very significant. *Waqf* participated in building the Muslim community in Singapore. *Waqf* have contributed to the development of religious facilities and infrastructure, such as Mosque and Islamic school. Singapore philanthropic tradition kept on hold until now, because the *waqf* is the largest asset owned by the Muslim of Singapore. *Waqf* have been able to finance the social needs of Muslim community as a minority group in multi racial and religious in Singapore (Shamsiah Abdul Karim, 2010).

In Singapore, *waqf* managed by professional and modern where the management of *waqf* under the control of the Islamic Scholars Council of Singapore and Warees Investment Pte Ltd as a subsidiary MUIS responsible for the governance of *waqf*. In 2002 one of the successes Islamic Scholars Council of Singapore is issuing S\$ 25 million *Musharaka sukuk* to purchase a building at 11 beach road and issuing S\$ 35 million in bonds for the construction of a commercial complex. Meanwhile, Singapore's total assets amounted to S\$ 586.7 million or equivalent to IDR 5,646,400,800,000, and the average annual income that can be distributed by S \$ 98.9 million or equal to IDR 951.813.600.000.8 the funds channeled to benefit the people and be used for strategic sectors (Slide presentasi Warees Investmen Pte Ltd).

In Malaysia, the development of *waqf* property has been made through *sukuk* instruments, and the Malaysian Capital Market published by Suruhanjaya Security in February 2001. Stock Issuance of *Waqf* by some countries such as Johor, Melaka and Selangor is done in accordance with the decision Majma Islamic Fiqh on 24 November 2005. In order to ensure the management of *waqf* money in this country, also formed slowly *Takaful Waqf* (Insurance of *Waqf*) by *Syarikat Takaful Malaysia Berhad* which was founded in 1997. It is operated by *Syarikat Takaful* with *Mudharabah* principle. The benefit of investing in the portfolio is the sum of the four portfolios, there are the deposit of Islamic bank, Islamic bonds, and Islamic capital markets. The benefit

(advantage) will be merged with other portfolio profits and will be distributed to the poor (needed people) (Cholil Nafis, presented in 3th IIFF Indonesia Islamic Finance Forum 2016).

2. Community Empowerment Approach: *Asset Based Community Development (ABCD)*

a. Asset Based Community Development (ABCD)

ABCD is a community empowerment approach developed by Northwestern University. A person who cannot be released from this theory is *McKnight* and *Kretzman* followed by Mathie and Cunningham of the Coady International Institute, located in Nova Scotia, Canada (Tara O'Leary: 13). This approach emphasizes the empowerment and development of the assets owned by a group of people or a particular region (Munawar Ahmad, 2007: 103-104). The ABCD approach has been developed through a number of policies in several countries in the world, such as USA, Canada, Australia, Ecuador, Egypt, India and Philippines (Tara O'Leary: 13).

ABCD approach is an asset approach developed by the community by way of its involvement in the process of identifying and mobilizing existing assets based on the potential of each (Trida Gunadi, 2011). So that, allowing the community to be able to create their own economic opportunities. This is because the ABCD approach with regard to how to connect the smallest assets that exist in society with greater macro environment (Collaborative for Neighborhood Transformation or see <http://www.neighborhoodtransformation.net/>). According to Mathie and Cunningham was quoted by Tara O'Leary that there are some parties who may be subject to discussion this ABCD approach, including the community, physical structure, natural resources, institutions, business sector, formal or informal organizations) (Tara O'Leary: 13).

Therefore, every individual, association, and agency should take part in the process of identifying and mobilizing their assets, and this process is the core of the ABCD approach. Everything should be involved in every process performed by beginning with the assets that are visible to the public. An the important thing that the role of an association (which has networking), both formal and informal have a significant role. Because it is the main vehicle in the identification process, so it can be assumed as an energy source in a community constructive (Collaborative for Neighborhood Transformation, see <http://www.neighborhoodtransformation.net/>).

Through this approach, all the policies oriented to the needs of the community itself (Team of Researchers, 2015: 02). Therefore, all of people can participate in decision-making, shared responsibility and have the same control what they do (Suzanne Killing Wood, 2008: 14).

The ABCD is not only using or mobilize qualified people (*Individuals-gifts*), but also every people can connect with the others which have different skills and roles. Tamarack, as quoted by Cherry Stoltenberg Bruursema said that the multi-sectorial collaboration can lead to a new energy that can form a creative community and a broad network (Cherry Stoltenberg Bruursema, 2015: 101).

b. Identification of Community Assets

In the ABCD approach, there are several theories about the classification of existing assets in the community. By simple definition assets are understood as anything tangible (physical assets) that have economic value. But in wide definition, assets can be understood as a whole thing related to the social, cultural, spiritual, physical assets, and also other things that have economic value (Tara O'Leary: 13). Hence it is, that asset can be a characteristic of certain communities (gift), abilities (skills), the capacity of each community, or power.

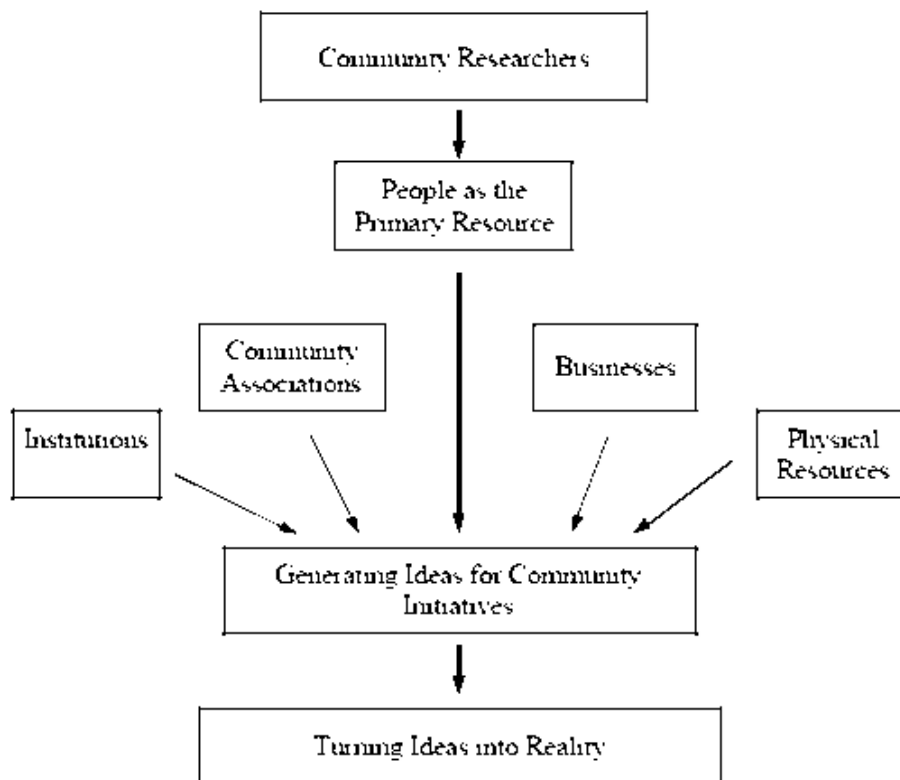
There are several key assets that exist in the community that would be integrated despite having a complex differences among the communities. In this approach, the assets can be grouped into five sections, which are:

1. *Individual Community*; At the center of ABCD are residents of the community that have gifts and skills. Everyone has assets and gifts. Individual gifts and assets need to be recognized and identified. In community development you cannot do anything with people's needs, only their assets. Deficits or needs are only useful to institutions.
2. *Each Community Association*: Small informal groups of people, such as clubs, working with a common interest as volunteers are called associations in ABCD and are critical to community mobilization. They don't control anything; they are just coming together around a common interest by their individual choice.
3. *Each Institution*; Paid groups of people who generally are professionals who are structurally organized are called institutions. They include government agencies and private business, as well as schools, etc. They can all be valuable resources. The assets of these institutions help the community capture valuable resources and establish a sense of civic responsibility.
4. *Each Physical Assets*; Physical assets such as land, buildings, space, and funds are other assets that can be used.
5. *Connections and Networking*; There must be an exchange between people sharing their assets by bartering, etc. These connections are made by people who are connectors. It takes time to find out about individuals; this is normally done through building relationships with individual by individual (Collaborative for Neighborhood Transformation, see <http://www.neighborhoodtransformation.net/>)

c. The Principle of Asset Based Community Development (ABCD) Approach

The main root of the ABCD approach is to touch capabilities, culture, and cosmological society. Without this, then there is nothing called the ABCD. And another importantly root of ABCD approach is participation in the implementation of policies and of funding from an philanthropy institution (Tara O’Leary: 02).

Table 2.1: How the ABCD Approach Works



Source: Sifting focus: Alternative Pathway for Communities and Economic
 A Resource Kit
 Latbore and Monash University, 2001 (Page. 31)

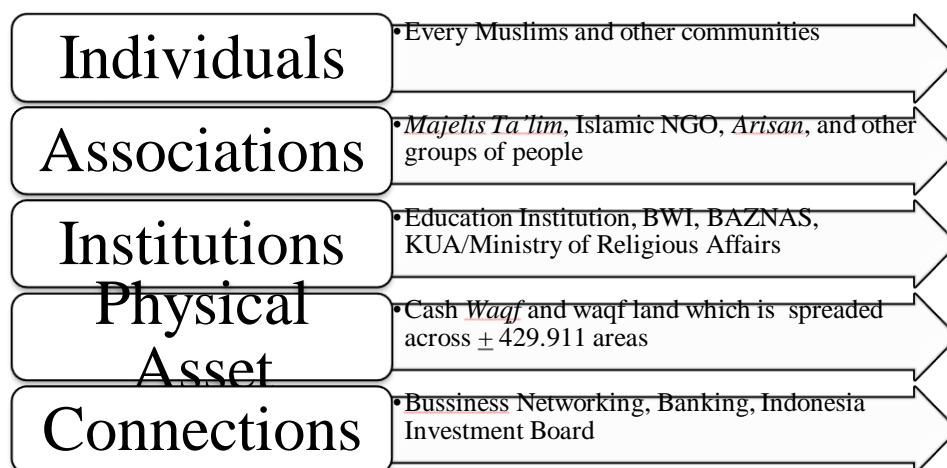
3. Waqf Management Asset ; Asset Based Community Development (ABCD)

The ABCD is an asset approach developed by the community with their involvements in the identification and mobilization of existing assets based on the potential of each area (Trida Gunadi, 2011). With assets of waqf land which is spreaded across 429.911 allows each

community to play an active role in the identification and mobilization of the waqf assets. Thus, through this approach all policies will be oriented to the needs of the community itself (Team of Researchers, 2015: 02). In addition, people are required to participate in all matters related to the utilization of existing assets. The public will be taking part in decision-making, shared responsibility, and have the same control of what they do (Suzanne Killing Wood, 2008: 14).

As mention above, there are five players who could be a key in implementing of ABCD approach. The five players if it is associated with parties related to the implementation of the *waqf* in Indonesia it will look like this.

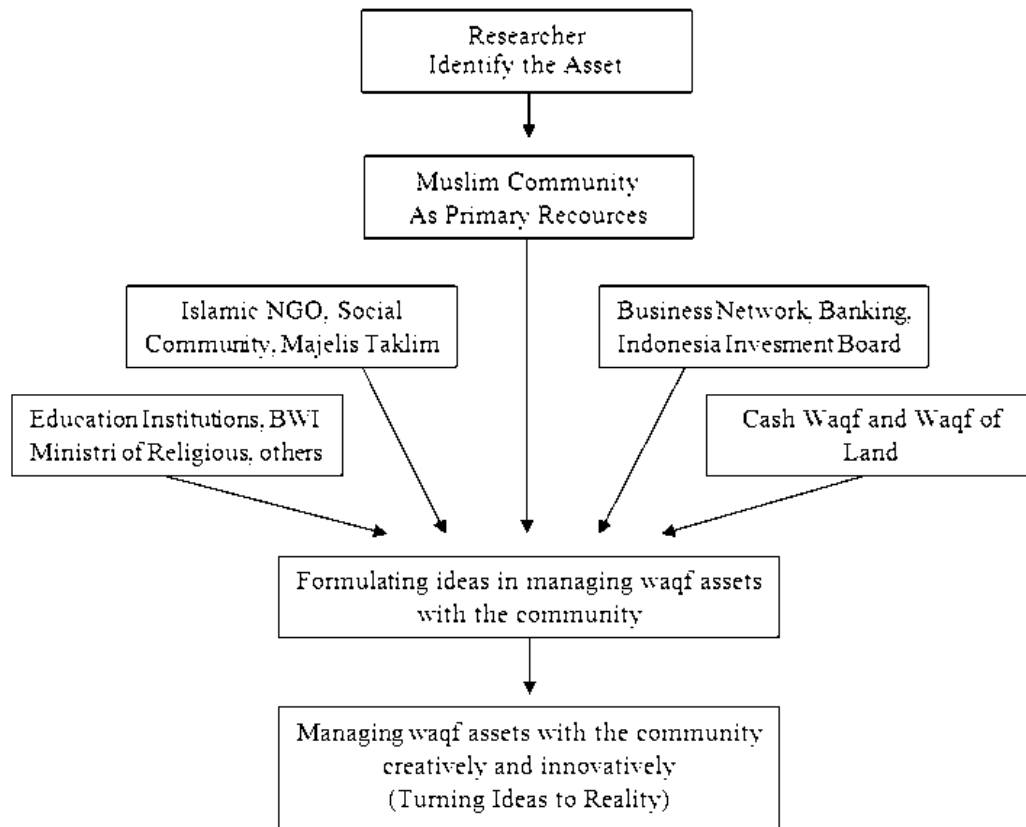
Table 3.1: The Key of Management of *Waqf* through Asset based Community Development



Source: Data processed by Writer

Prior to formulate a model of the ABCD approach in the management of waqf, there are some things that must be considered in applying this approach, including:

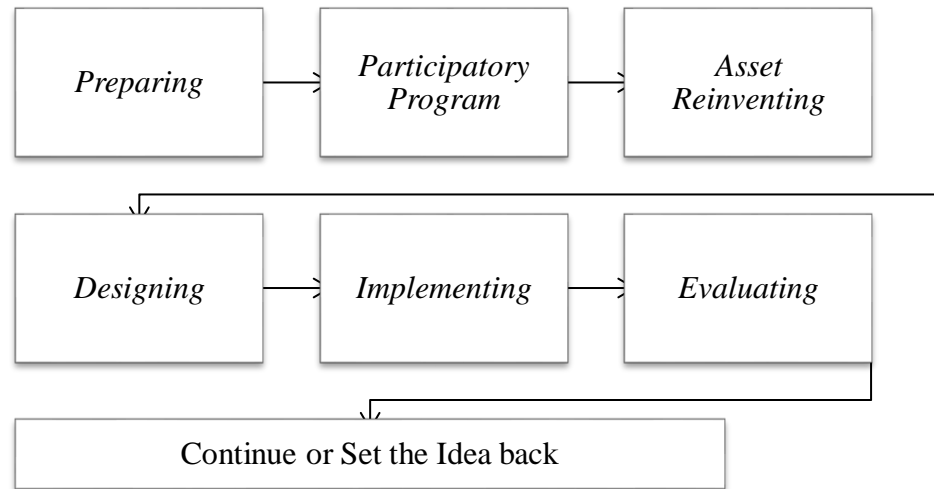
Table 3.2: How the ABCD Approach Works in *Waqf* Management



Source: Data processed by Writer

After considering the aspects above, it can be a model approach in Asset Based Community Development (ABCD) through 7 stages of activity which can be used, namely Preparing, Participatory Program, Asset Reinventing, Designing, Communicating, Implementing, and Evaluating. In simple, the stages of such activities as follows:

Table 3.3: Implementation Stages *Waqf* Management through ABCD



Source: Data processed by Writer

a. Preparing

At this stage, the government of Indonesia (Ministry of Religious), Indonesia Waqf Board (BWI) should be the initiator of the *waqf* asset utilization through ABCD approach. There are several important things in this process are as follows:

- 1) Assess any place that would be the purpose of the implementation of this program;
- 2) Conducting socialization to the parties directly related to the asset endowments, mainly to nadzir;
- 3) There is high commitment by the parties to serious implement this program;
- 4) Taking into account the skills and local knowledge in the community;
- 5) Planning a successful establishment of the waqf asset utilization program that involves all parties.

b. Participatory Program

At this stage, stakeholders, government and Ministry of Religious Affairs to form a working team together with the various parties associated with the asset management endowments, such is the Indonesia Waqf Board (BWI), academics, researchers, representatives of community associations, the nazir, as well as other parties to formulate a joint program of activities related to the utilization or waqf property.

At this stage, every aspiration submitted must be respected and used that ideas for the implementation of the program to be run. In the preparation of the program, every skill in the communities must be taken into consideration. Thus, the program is structured on the basis of ability and skill people who also take the culture and local wisdom.

c. Asset Reinventing

At this stage, the team established the government and people are starting to identify, to cluster, and classifying the potential of their respective regions. By doing this way it is possible they can create their own economic opportunities.

Participation of society at this stage is very important. This is because the identification and mobilization does very decisive step in what will be done to take advantage of the existing *waqf* assets in the area.

d. Designing

At this stage, the team started to design the development of *waqf* assets like? Or in other words create a business strategy that will be made against these assets. There are some important things in a design program that will be implemented, including:

- 1) The work program tailored to the potential and needs of the regions have been set at the previous stages;
- 2) Skill and ability of people to be taken into consideration in the establishment of the work program, so that the work programs produced by community;
- 3) It is the result of agreement of the parties involved;
- 4) Taking into account the culture and local wisdom.

e. Communicating

At this stage, the team formed began to communicate with the outside or establish cooperation with potential investors in accordance with the type of program that is determined, the approach taken should be business to business (B to B) so that through a work program that will be implemented among parties can be benefit. Parties are also important in this participation which is philanthropic stage and other social institutions.

f. Implementing

After getting an investor to carry out the work program has been determined, then this will continue in the implementation phase of the program. This stage can also be referred to as a *waqf* production asset process. This stage will succeed if done professionally by the parties involved.

g. Evaluating

The final stage is the process of evaluation. This stage should be done by the Government, BWI, and other relevant parties, mainly the communities themselves, whether they can benefit from each program conducted on the *waqf* asset or not. If people feel the benefits, then the program remains to be implemented, whereas if not, then each party must decide whether to retire or remain to be implemented with various improvements in its implementation.

The seventh stage on top of an implementation of the concept of ABCD on *waqf* asset utilization. A key element of ABCD concept is not merely utilize an asset only (in this case the physical assets), but rather focus on community mobilization, and is able to interconnect with each another. This is done with the assumption that they have the advantages of each. Tamarack, as quoted by Cherry Brursema Stoltenberg said that the multisectoral collaboration can lead to a new energy that can form a creative community and a broad network (Cherry Stoltenberg Bruursema, 2015: 101).

D. CONCLUSION AND SUGGESTION

Every region in Indonesia has the potential and the different assets, so that the management model of *waqf* assets spread in approximately 429 thousand locations in Indonesia should be done differently. There should be directed to agriculture, animal husbandry, fisheries, *sustainable business* or *green business* (the forest business), *real estate* or *property* and others which are in accordance with the potential of existing communities and regions.

The division of business/investment of *waqf* assets can not be done without the synergy among stakeholders in *waqf*, such as *nadzir* (manager of *waqf*), *waqif* (who give his treasure to social interest), *mauquf* *'alayh* (the community), KUA or Ministry of Religious Affairs (regulator of *waqf*), Economic Sectors, BWI (Indonesian Waqf Board), and also local governments. Local governments and communities must be able to define or classify the area as according to the potential of the existing society. After that, local governments must provide a recommendation to the *nadzir*, (BWI) and Ministry of Religious Affairs in order to manage *waqf* assets/properties in accordance with the potential based on community empowerment. Therefore, the benefit of *waqf* property will be immediately felt by the public, this should be in accordance with the demands of *sharia*/Islamic principle, so the *waqf* can be useful for public.

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