

# **NURTURING WAQF FOR THE SOCIAL BUSINESS OF FAITH-BASED ORGANIZATION: CASE STUDY OF MUHAMMADIYAH INDONESIA**

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# **Nurturing Waqf for the Social Business of Faith-Based Organization: Case Study of Muhammadiyah Indonesia**

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## **Abstract**

This article aims to analyze how waqf -a non-profit institution- is managed for profit orientation by one of the waqf agencies, namely Muhammadiyah Indonesia, which represents an entity of the Muslim community. A qualitative and quantitative approach was applied in primary data collection from two waqf information management systems belonging to Muhammadiyah (SIMAM) and the Indonesian Ministry of Religious Affairs (SIWAK), also an interview with the waqf manager of Muhammadiyah. There are the following conclusions after calculating the economic valuation of waqf land properties and their governance by one of Muhammadiyah's educational institutions, namely Muhammadiyah Boarding School. First, the potential of waqf land managed by Muhammadiyah in Yogyakarta can be seen from its economic valuation, approximately IDR 916.7 billion. Second, the Muhammadiyah waqf intensification carried out by its social business units in various socio-economic sectors creates benefits whose impact is not only limited to the scope of the social business itself but also extends to the entire Muslim community and becomes an intermediary of realizing socio-economic autonomy of this faith-based organization. Third, the Muhammadiyah waqf intensification impacts not only the sustainability of the waqf assets and properties but also the sustainability of Muhammadiyah and the Muslim community.

## **Keywords**

*Waqf, social business, faith-based organization, Muhammadiyah*

## Introduction

Waqf is one Islamic philanthropy entity that has been playing a major role in supporting socioeconomic life of Muslim society throughout its history (Hodgson, 1974). It's due to the waqf uniqueness in perpetuity of objects that generating surplus and then utilizing for socioeconomic benefits. It can be seen in Islamic history that waqf as a socioeconomic institution plays multirole, for instance, in providing education with Al-Azhar University in Egypt as an existing sample. At the beginning modern era, Muslims in all part of the Islamic world has been trying a waqf revitalization in the context of the nation-state. Therefore, the satisfaction of waqf management and governance, in terms of its function for socioeconomic development, is the main part of waqf revitalization that also will restore the glory of Islamic history. Therefore, this revitalization of waqf faced some challenges: legal form, management efficiency, gaining the founder's trust, and government interference (Ayedh and Kamarubahrin, 2018).

One of the main parts of waqf management related to the system and administration that raises some agencies (*nazhir-mutawalli*) includes inter alia states with the ministry of Awqaf and State Islamic Religious Council, corporate, Non Governmental Organizations/NGO (foundation, Islamic faith based organization), until personal *nazhir* as mention in Indonesia waqf Act No. 41/2004 (Beik, 2021). These waqf agencies can be mapped into several contexts namely traditional, semi-professional and professional managers (*nazhir*) (Rozalinda, 2015). Traditional means waqf properties to be used only in the religious sector such as the mosque and Islamic schools (*madrassa*). Semi-professional means waqf properties to be used only in the religious sector, but there is a restricted development in terms of the asset in this sector. While professionalism is characterized by productive waqf process and professionalism in management, which includes all management aspects, human resources, business patterns, and forms of movable waqf. Kuwait is a benchmark practice among Muslim countries, and Singapura represents professional waqf management in non-Muslim countries (Ayedh and Kamarubahrin, 2018). At the level of corporate and NGO, there are many representatives that succeed in managing waqf, for instance: The Vehbi Koç Foundation (Türkiye), Hammad Laboratories (Pakistan), Waqaf An-Nur Corporation (Malaysia), and Dompert Dhuafa (Indonesia).

In the Indonesian context, many Islamic faith-based-organization, as representative of civil society components plays a significant role in managing waqf because originally it came from and for the Islamic community (Hoexter et al., 2002). One of these organizations is Muhammadiyah, which has gone beyond a century (in 2010) and can not separate from the support of waqf properties and also has uniqueness, namely based on Islamic mass and sympathizers in Indonesia. It means that Muhammadiyah has a different entity

from the various organizations that manage Islamic philanthropy mentioned above, whose the core organization is business or a purely philanthropic organization, and a state-based organization. Muhammadiyah is a socio-religious organization or, precisely, a da'wa (missionary) organization. This article describes how waqf supports social business and begins with a literature review and research methodology, a brief introduction of Muhammadiyah and its philosophy of social business entity, an economic valuation of waqf lands of Muhammadiyah in Yogyakarta, -one of the important provinces in Indonesia and the city where Muhammadiyah was founded-, and the practice of waqf for social business, especially in the education sector.

### Literature review

The origin of waqf is Arabic word “*wa-qa-fa*” and literary means to contain, stop, and preserve. The technical meaning of waqf is a dedication of any property from which its usufruct or benefit is used for any charitable purpose recognized by the Sharia and for the sole purpose of being close to Allah (Kahf, et. al, 2011; Rahman, 2009). Once the asset has been given out as waqf, the right of the endower over the property ceases. The asset can no longer be subjected to the sales transaction, bequeathed or given out as hibah or written as a *washiya*. This is supported by narrations of Abu Yusuf, Muhammad ibn Hassan, Ahmad ibn Hanbal and Syafi’I (Rahman, 2009). The original asset (*mauquf*) may be invested, and the usufructs or returns will be distributed to the beneficiaries in general or specific welfare as specified by the endower (*wāqif*). An asset that is endowed as waqf may be in the form of fixed or immovable assets such as a mosque, school (*madrassa*), and land or movable assets such as cash and shares. In Indonesia, the popular category of waqf is divided into movable (cash waqf and waqf through cash [*waqf ‘abra annuqud*]) and immovable assets (Bulut and Korkut, 2019). In Muhammadiyah, a fatwa on the permissibility of cash waqf has been issued by Majelis Tarjih and Tajdid as the official board of religious authority in this organization since 1952.

Studies on Muhammadiyah waqf development have been conducted by many researchers. In the case of a local branch of Muhammadiyah in Kotagede, Yogyakarta, Nakamura observed that the existence of this organization during the century (1912-2010) supported by good property management that waqf properties became a basic foothold of social (i.e., feeding, schooling, healing) and economic activities (Nakamura, 2012). The form of waqf management in Muhammadiyah centralize within the body of *Majelis Wakaf dan Kehartabendaan* (Board of waqf and properties) at each organization level that represent the Central Board of Muhammadiyah as the legal trustee, and it functions as registrar (recorder) and supervisor. Thus, the facts of Muhammadiyah waqf management decentralize over the level structure of Muhammadiyah (provincial, regional, district) that each level has social

business units [*known as Amal Usaha*], ranging from education, health, economy and business, and social institution (Latief, 2010). Nevertheless, Muhammadiyah should pay a priority in functioning its waqf asset through many social business units with a holding and company-corporate governance model to develop and utilize waqf properties and also strengthening the managerial capacity of *mutawalli-nazhir* (Medias, 2019; Utami, 2017).

## **Research Methodology**

The research applied both qualitative and quantitative approaches to collect and analyze the data sourced from two information management systems of the asset (waqf and non-waqf) that belong to Muhammadiyah (SIMAM) and the Ministry of Religious Affairs Republic Indonesia (SIWAK). Also, there is interview with the waqf manager of the Muhammadiyah social business unit. The analysis was carried out to determine the magnitude of the potential of Muhammadiyah land waqf in Yogyakarta and then continued with an analysis of how Muhammadiyah waqf is carried out at the practice level in social business units, especially in the education sector.

## **Brief Introduction of Muhammadiyah and Its Social Business (Amal Usaha) Philosophy**

Muhammadiyah, known as the modernist Islamic movement in Indonesia founded by Kyai Ahmad Dahlan in Yogyakarta on November 18, 1912, and it was partly inspired by the Islamic reform movement in Egypt led by Muhammad Abduh and Rashid Ridha. It has successfully implemented Islamic reform into practice by achieving enormous success in three areas: education (schooling), health care (healing), and charity and philanthropic activities (feeding) (Burhani, n.d.). In achieving it is objective, namely "pursuing the truly Islamic society", Muhammadiyah built social business units known as *Amal Usaha* (Charity and Services) that is essential and strategic because it embodies a series of activities in accordance with the spheres and needs of the society, which make it seriously substantial in Muhammadiyah (Nashir, 2015). The social business units of Muhammadiyah can not separate from the support of waqf properties and other sources of Islamic philanthropy (Fauzia, 2013).

This organization is structural with the hierarchy of leadership spread over Indonesia and consists of Central Board (National), Provincial Board (33), Regional Board (city and municipal [408]), District Board (3.176), and Sub-district Board (village [10.235]) (Nashir, 2015)

Within Muhammadiyah, community charity is well-known as "Charity and Services (*Amal Usaha*), namely institutionalized Muhammadiyah's endeavors as the embodiment of the primary mission of Muhammadiyah as an Islamic movement of da'wa (preaching) and *tajdid* (reform) towards the realization

of the truly Islamic society. Charity and services embodied in thousands of socioeconomic institutions, ranging from education (Kindergarten, Elementary School, Junior and Senior Schools, and the University), health (hospitals, clinics), economic empowerment (Islamic rural banks and microfinance, holding companies, plantation), socio-religious (mosque, orphanage), and other charitable efforts scattered throughout the provinces and regions in Indonesia. This charity and service are improved by the participation of members and sympathizers, which illustrates the spirit of Islamic movements to show Islam as a religion for life. Thus, charity and services are not just a series of sheer physical institution but reflect the basic spirit of the Islamic movement, which provides solutions to people's lives.

Since its establishment, Muhammadiyah has conducted various endeavours in many spheres of life. In Article 7 of Chapter III of the Statutes on charity and services that: (1) To achieve the objective, Muhammadiyah acts upon doing good deeds and abandoning bad ones (*Da'wa Amar Ma'ruf Nahi Munkar*) and reform (*tajdid*) that are implemented in all aspects of life; (2) Muhammadiyah endeavor is translated into charity and service, program, and activities whose type and running are regulated in Bylaws; (3) Policymaker and person in charge of charity and service, program, and activity are Muhammadiyah Chairman (Central Board Muhammadiyah, 2015).

Endeavors in Muhammadiyah are realized in charity and services, programs and activities which cannot be separated from the principles of good deeds in Islam. That is, any endeavors are based, motivated, framed, and oriented on the message of Islamic law. That Islam as a doctrine upholds charitable (deeds) is equivalent to the faith. There are 360 words about "charity" in various *sighat* (form) in the Qur'an, which describes how God put charity as a distinguished concept. Therefore, charity in Islam should be framed with piety, so that it becomes pious charity, as well as related by faith.

Muhammadiyah initial growth in *amaliah* (services) is also interesting to be studied and used as a reference when Kyai Haji Ahmad Dahlan (the founder) initiated and practiced Surah Al-Ma'un. After teaching Surah Al-Ma'un for months to his pupils, the verses containing a religious mission to liberate orphans and the poor, the founder of Muhammadiyah invited directly to practice God's commands in the form of empowering orphans and the poor by taking them as part of the family. Subsequently, this liberation movement was instituted in PKO (acronym of *Penolong Kesengsaraan Oemom*/Assistance for the Relief of Public Suffering), orphanages and houses for the poor. The breakthrough initiated by Kyai Haji Ahmad Dahlan and Muhammadiyah was obviously a transformative missionary movement similar to the theology of liberation embodied in contemporary Non-governmental *organisations* (Fauzia, 2017).

Charity and services in the fields of health, social services, and community empowerment that has a widespread influence on the improvement of quality of life and well-being of Muslims in particular and society in general. Muhammadiyah has become a significant pillar of the largest Islamic movement that can offer Islam as a real solution within society. This organization has made a precious contribution to raising the quality of life and well-being of people which still underdeveloped in many aspects of life. Therefore Muhammadiyah, through Al-Ma'un movement, education, health, social services, community empowerment, and charity and services, has brought Islam to the real world, not just norms and teachings of dogma.

In the development of Islam in Indonesia, endeavors to present Islam in the form of systemic or institutionalized *amaliah* in the realms of education, economy, health, social services, and community empowerment is essential and strategic for the number of considerations. First, the Indonesian people, especially Muslims still ridden by poverty, social marginalization, and underdevelopment in the numbers aspect of life that obtain alleviation and empowerment. Second, any civilization is assessed on the endeavors to build civic and cultural institutions, including physical and social institutions and culture, and the spiritual. Thirdly, in Islam, the position of charity/good deeds is equated with faith; hence, the charity aspect is essential in Islam. Therefore, institutionalized charity and services must always be laid in the context of the interests of aspired life of Muslims and Indonesian (Nashir, 2015)

**Table 1.** List of social business units of Muhammadiyah

	Type of social business units	Frequency
1	Kindergarten and pre-school	22.155
2	Elementary school	2.766
3	Junior high school	1.826
4	Senior high school	1.407
5	Islamic boarding school	356
6	University, college	164
7	Hospital, clinic	364
8	Orphanage, nursing home (elderly)	384
9	Mosque	20.198
10	Islamic rural bank	26
11	Islamic microfinance (Baitul Mal wa Tamwil)	347
	Total	49.993

**Source:** (Pusat Syiar Digital Muhammadiyah, (2020)



The table above shows the distribution and types of Muhammadiyah social business (charity business), which consists of several socioeconomic sectors: education, health, socio-religious service, and economic empowerment. The most significant contribution was in the education sector (57%), starting from elementary, secondary, and higher education. Then followed by the socio-religious sector (mosque, orphanage) at 41%, economy at 2%, and health at 1%. The list of economic section does not include other holding companies of Muhammadiyah in the table above, for instance, contractor, publishing, plantation and farms, and retail-mart. The natural education sector makes the most significant contribution because Muhammadiyah's mission has been to develop progressive Islamic education for the Muslim community and the nation's people. In education, Muhammadiyah has made innovative breakthroughs by initiating a modern Islamic education system that combines religion and general/secular knowledge in the school or classical system model of the Western education system. Nowadays, the network of Muhammadiyah educational institutions spread overseas (Australia, Malaysia, Egypt)

### **The Economic Valuation of Muhammadiyah Waqf Lands in Yogyakarta and the Application of Waqf in it is Social Business**

This section discusses the economic valuation of the waqf lands of Muhammadiyah in Yogyakarta and then follows with how the waqf was nurtured and developed within the Muhammadiyah social business unit, especially in the education sector.

The material amount of Muhammadiyah waqf lands in Yogyakarta was taken from two waqf information system management: Muhammadiyah Asset Management Information System (SIMAM) and Waqf Information System (SIWAK) by the Ministry of Religious Affairs Indonesia. SIMAM is an information system of Muhammadiyah properties/assets (waqf and non waqf) based on a website that was introduced by the Waqf and Property Council, Central Board of Muhammadiyah in 2016, while SIWAK is a waqf information system introduced by the Ministry of Religious Affairs Indonesia in 2014 which contains the whole data of waqf lands in Indonesia that has been using the national network of local offices of religious affairs (Kantor Affairs Agama) for data input and also becoming a registrar of waqf declaration. There are differences between SIMAM and SIWAK, especially in a number of features and menus, whereby in SIMAM, the property is not only waqf lands but also other properties (i.e., buildings, vehicles, etc.) and a feature for uploading certificate of waqf land, that along at the time, one of the waqf administration problems in Muhammadiyah was the lack of particular places for the storage of waqf land certificates because the properties spread nationally over the country. Both waqf system information shows the number of waqf lands that the endowers entrust to Muhammadiyah as nazhir-mutawalli in Yogyakarta on an area of 641,779 m<sup>2</sup> (64.18 ha) which spreads in 2,267 locations.

**Table 2.** Areas of Waqf Land of Provincial Board Muhammadiyah Yogyakarta

	Regional Board of Muhammadiyah Yogyakarta	Waqf land area (m <sup>2</sup> )
1	Kota Yogyakarta	75,686
2	Kabupaten Sleman	215,408
3	Kabupaten Bantul	88,417
4	Kabupaten Gunung Kidul	127,858
5	Kabupaten Kulon Progo	134,410
	Total	641,779

*Source:* developed from SIMAM and SIWAK (2020)

The table shows that in the case of asset valuation of waqf land, it cannot be separated from the model of land value, which is the market value related to the purchase and sale price at a specific time (Kaplan, 2014). In the case of Muhammadiyah waqf land valuation in Yogyakarta, we gather the data for each region, then we do a compilation of the Sales Value of Taxable Object (abbreviated NJOP [land and building]) of rural and urban areas from the five local government regulation (Yogyakarta) in 2019. NJOP is a basic standard for pricing land in specific locations. Here is the equational function,

$$= \sum_{i=1}^n \text{waqf land area in region}_i$$

*x the highest NJOP in region*

Thus, in calculating the waqf asset valuation, we multiply the waqf land area per region with the highest NJOP. The formula can be seen in the equation above. The reason for choosing the highest NJOP is because the market price is generally higher than NJOP. The highest NJOP in Yogyakarta City in 2019 IDR 2,250,000 (US\$ 158); Sleman IDR 1,800,000 (US\$126); Bantul IDR 1,500,000 (US\$ 105); Gunung Kidul IDR 1,250,000. (US\$ 87); and Kulon Progo IDR 1,250,000 (US\$ 87). Then we add all asset values per region, which will get the economic valuation of Muhammadiyah waqf lands assets in Yogyakarta. Result of Muhammadiyah waqf asset valuation in Yogyakarta city IDR 170,293,000,000 (US\$ 11,972,313.13); Sleman IDR 387,734,400,000 (US\$ 27,255,335.22); Bantul IDR 132,625,500,000 (US\$ 9,322,750.37); Gunung Kidul IDR 159,822,500,000 (US\$ 1,234,530.85); Kulon Progo IDR 168,012,500,000 (US\$ 11,810,237.07). In short, the total valuation of waqf assets minus 10% of the depreciation cost is IDR 916,639,110,000 billion (US\$ 64,436,337.87). This total amount does not include the valuation of the building established on the land.

	Land use	PDM Kota Yogyakarta	PDM Sleman	PDM Bantul	PDM Gunung Kidul	PDM Kulon Progo
1	Mosque-mushalla	222	585	198	323	143
2	Education	87	178	110	117	52
3	Social service	3	15	2	-	4
4	Health	5	5	1	-	-
5	Cemetery	-	3	-	-	-
6	Public service	6	2	1	1	-
7	Office	5	12	7	2	1
8	Businness	1	2	3	2	-
9	Agriculture, Plantation	5	10	9	1	-
10	Not use	4	4	4	2	-
11	Et cetera	12	57	20	24	45
		<b>350</b>	<b>852</b>	<b>355</b>	<b>472</b>	<b>245</b>
Total		2.274				

**Table 3.** Data of waqf land use in Provincial Board Muhammadiyah Yogyakarta  
*Source:* Developed from Simam, (2020)

Based on the table, waqf lands of Muhammadiyah Yogyakarta dominates 65% for the religious (praying) sector then, followed by 24% for the education sector, and 11% spread into several uses ranging from health, social services (orphanages), cemetery, public service, agriculture, and plantation until Muhammadiyah offices. Thus it means the utilization of waqf land in Muhammadiyah is still dominated by religious interests, which reflect the endowment's intentions, and most of them still prioritize on socio-religious purposes. However, this is because of the perception that has been deeply rooted in the waqf tradition, especially in Indonesia, that waqf for religious purposes (mosque) tends to be more appropriate, then followed by school and cemetery (Fauzia, 2016).

Muhammadiyah Boarding School Yogyakarta (abbreviated MBS) is one of the *Amal Usaha* Muhammadiyah in education in Yogyakarta Province, which was founded in 2008. The genre of this educational institution is Islamic boarding school (known as *pesantren* in Indonesia) with the aim to produce Muhammadiyah and umma (community) scholars and intellectuals. In 2020, the number of students (girls and boys) was 2195. They live daily in dormitories and school complexes where the teaching of Islamic and secular knowledge is taught intensively.

Waqf in MBS, as one of the operational sources of Muhammadiyah secondary education institutions, is managed by a division of management called “Wakaf Center” in its organizational structure and chiefly by a person called “waqf

manager.” In 2018, this waqf manager of MBS was awarded by Central Bank Indonesia as a role model of economic autonomy. The waqf in MBS mainly consists of land and cash waqf. However, there is another type of waqf in MBS, namely “wakaf profesi” (profession waqf). The waqf land of MBS comes from the MBS institution itself, which initially bought several plots of land and then donated it to the community (*ummah*) through MBS again. While cash waqf is collected from various sources, one of which is from parents of students yearly with a certain nominal. At the same time, profession waqf is intended for experts who provide services for their expertise free of charge for waqf, for instance, there is an alumnus of MBS who becomes a doctor and then donates himself to do his work without asking for a salary.

The MBS Waqf center is then governed and divided into three main unit sections: a) Section of land waqf development; b) Construction sections, c) Business Unit Sections. Interestingly, the Business Unit Section is very impressive with 12 sub-sections of business diversification under the brand “*Hasbuna*” (Arabic means Allah is sufficient), namely: Hasbuna Catering, Hasbuna Bakery, Hasbuna Resto, Hasbuna Mina (fishery), Hasbuna Grosir (wholesaler), Hasbuna TokoMu (mart), Hasbuna Laundry, Hasbuna Building Stores (store building), Hasbuna Las (welding workshop), Buku Uniform store (bookshop and uniform), Hasbuna Water, Hydroponics (hydroponics farm), and homestay. The benefits of this business diversification reached approximately IDR 15 billion (US\$ 962,368.50) in 2020. The achievement of this small educational institution in managing and developing waqf represents an economic autonomy that covers almost 60% of the institution's operational costs (interview with MBS waqf manager, 6 October 2022).

The benefits/usufructs of waqf distribute to several purposes and beneficiaries. First, the other section of the waqf center namely developing waqf land and building construction. That is, the benefits of waqf can develop and increase the number of other waqf assets and properties. Second, the benefits are given to the salary of MBS teachers and employees. Also, it is used for improving the teacher's skills and providing them with the material needed, for instance, housing. Interestingly, the management of MBS made a policy that their teachers could not receive the government allowance because it was sufficient with the salary from the MBS waqf benefits. Third, the benefits are given to the students in the form of tuition fees and living costs, and there is especially a group of students who are free from educational costs. This scholarship from the benefits of waqf does not stop after they finish their secondary education at MBS, but will continue to higher education. This means that waqf supports years of schooling and expected years of schooling and is aligned with the sustainable development goals. Fourth, the benefits support other Muhammadiyah branches and their *Amal Usaha*, especially around the MBS location. For instance, there is Muhammadiyah's orphanage which needs the

operational cost of their orphans. Fifth, the beneficiaries of MBS waqf are the community-society in the form of direct and indirect giving. Direct giving, for example, is giving sacrificial animals in Eid for the community, and indirectly is the training to improve life skills-competency because MBS has a Technical and Vocational Education and Training Center (interview with MBS waqf manager, 6 October 2022).

From above, we can see that the economic potential of waqf entrusted to Muhammadiyah as *nazhir-mutawalli* in the context of Yogyakarta province is tremendous. Especially if it is combined with other Muhammadiyah regions nationally, as recorded in SIMAM. It proves that waqf can always support the existence and sustainability of the Muslim community throughout its history. In the context of MBS as a model of how waqf can support social business development, and when it generates benefits given to the beneficiaries, it will protect the perpetuity and the sustainability of waqf assets and properties. Waqf, in this case, also means to realize the economic autonomy of the institution whose core is non-profit. Therefore, it can be described that the process of Muhammadiyah waqf intensification is from a non-profit entity (waqf) to a profit orientation (business unit) and then back to a non-profit entity (benefits to the community and Muhammadiyah itself).

## **Conclusion**

To sum up, waqf, in this case, shows the continuity of its history in the modern era as the primary support for the existence and sustainability of Islamic society, which in this case is represented by Muhammadiyah as an Islamic reform movement in Indonesia based on masses and sympathizers of approximately 65 million people. Thus, Muhammadiyah cannot be separated from waqf and then intensifies in the form of social business in socio-economic sectors, such as education, health, socio-religious and economic empowerment. The economic potential of Muhammadiyah waqf by taking waqf land samples managed by Muhammadiyah Provincial Yogyakarta is IDR 916.7 billion (US\$ 64,436,337.87) and is mainly used for the socio-religious and education sector. The practice of waqf intensification by Muhammadiyah in terms of the education sector, which in this case is represented by Muhammadiyah Boarding School (MBS). However, the MBS can generate waqf benefits through various economic and business units. These benefits then have an impact not only limited to the scope of the academic community of MBS as an educational institution but also on the Muslim community in general.

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