

# The Implementation of Socio-Economic Well-Being of Waqf and Properties in Muhammadiyah Regional Board Yogyakarta

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### **ABSTRACT**

Waqf is one of the financial instruments that can improve the socioeconomic status of Ummah. However, the number of waqf assets exceeds expectations due to a lack of proper management. The socioeconomic well-being of the Ummah is among the core principles of waqf management in the form of accountability and transparency. This study aims to unveil the implementation of the Socioeconomic well-being of Waqf Board Management, taking the case of the Muhammadiyah Waqf Council in Yogyakarta, Indonesia. This research employs descriptive analysis through structured interviews, passive participation observation, and documentation. The study found that the principles of socio-economics well-being have been implemented by the Waqf Board Management of Muhammadiyah Yogyakarta in the form of accountability, including compliance and Integrity, Administration, Programs, Practice, and Finance. The principle of transparency includes the level of openness in the delivery of public services, ease of understanding of the rules and procedures for providing services, and the availability of information on various fields of public administration. This paper implies the massive policy direction of Waqf Board Management among the Muhammadiyah Organization in Indonesia, which is the second largest Muslim organization in the country, to ameliorate the way of implementing the socio-economics of waqf management.

Keywords: Socio-economics, Well-being, Accountability, Transparency, Waqf

## INTRODUCTION

*Waqf* is a safeguard and preserves property to achieve the goal of *waqf* in Islam by prioritizing the core values of *waqf*.<sup>1</sup> *Waqf* is an alternative financial instrument that can improve the economy for the benefit of society. In addition, *waqf* has the potential to contribute significantly to Islam's ultimate goal.<sup>2</sup> This can be inferred from the history of *waqf*, which is related to the purpose of *waqf* in Khyber land for the poor and disadvantaged.<sup>3</sup> *Waqf* can also contribute to poverty alleviation in Indonesian society by meeting the basic needs of society, business, and religious communities.<sup>4</sup>

Moreover, the implementation of *waqf* in Indonesia and examples of initiatives were carried out by Islamic organizations, namely the Indonesian Waqf Board, Dompot Dhuafa, Indonesian Cash Waqf Foundation, The National Zakat Agency (BAZNAS), and other institutions. These examples illustrate the importance of managing *waqf* professionally. By utilizing *waqf* assets effectively and transparently, Islamic organizations in Indonesia can significantly impact poverty alleviation, education, healthcare, entrepreneurship, and other societal needs. However, for the most up-to-date and comprehensive data on the implementation of *waqf* in Indonesia, it is recommended to refer to research articles, reports, and publications from relevant institutions and organizations working in the field of *waqf* in Indonesia.<sup>5</sup>

Meanwhile, several countries have been able to form *waqf* groups for the benefit of their people. One of them is Singapore, which has a strong *waqf* management capacity through *Waqf* Real Estate Singapore (WARES), which can generate up to 3 million through *waqf* management. More Singapore Dollars. In addition, there are 156 productive *waqf* assets in Singapore, and the benefits of productive *waqf* are for social and humanitarian purposes. This Balkan region in Southeastern Europe, a Muslim minority city, can generate money for its people's welfare.<sup>6</sup> Malaysia can also create *waqf* resources for the benefit of its people. One of them is run by the Johor Corporation, which turns part of its assets into *waqf* assets and shares the profits, focusing its activities on education and the long-term social and economic conditions of society.<sup>7</sup> This phenomenon shows that *waqf* can solve social and economic problems.

Indonesia has the largest Muslim population in the world and the largest *waqf* area in the world. Based on information published on the Indonesian *Waqf* Agency website provided by the *Waqf* Board of the Ministry of Religion in March 2016, information on *waqf* land throughout Indonesia is 35,768 parcels with a total of .359 3,170.00 m<sup>2</sup>. In addition, there are 287,160 (65.9%) certified *waqf* properties and 1 8.7 (3.1%) non-certified *waqf* properties. If it is not appropriately managed, this large *waqf* land will undoubtedly cause many problems, so in the end, the *waqf* land cannot be utilized for the benefit of the people and cannot fulfill its mission and objectives.<sup>8</sup>

Several cases of poor *waqf* management related to inadequate *waqf* performance in Banda Aceh due to poor standard operating procedures that are not in accordance with Law No. 1 of 2000, as well as some overlapping management and accountability principles, profitability, and transparency.<sup>9</sup> Some of these problems are related to corruption in *waqf* institutions, government interference in *waqf* management, and disagreements over documents on using *waqf* funds in several states in Malaysia.<sup>10</sup> Lack of proper management is also revealed by Ar-Raudhatul Hasanah Islamic Boarding School's financial report, which leads to *waqf* funds not being adequately utilized.<sup>11</sup> In addition, the public's lack of trust in *waqf* institutions leads to less desire of the community to extend assistance.<sup>12</sup> In view of the above, accountability and transparency are very important in the systematic management of *waqf*. There are many studies related to *waqf* management, especially the effectiveness of its implementation.<sup>13</sup> Socioeconomic principles provide more information.<sup>14</sup> In addition, there was an increase in the productivity of the *waqf* board as manager of *waqf* to manage *waqf* and accounts.

Several of these studies emphasized the importance of applying socioeconomic principles in managing funds to increase public trust in funding institutions, especially foundations.

One of the religious organizations in Indonesia that focuses on strengthening waqf is *Muhammadiyah*. Compared to other organizations, *Muhammadiyah* is a religious organization founded on November 18th, 1912, which has been a legal entity since the existence of the Dutch government (191) and carries out the function of guardian according to *Muhammadiyah* provisions. Organization As a legal entity owning land with capital, its main task is developing and maintaining *waqf* assets.<sup>15</sup> Compared to Nahdlatul Ulama *Muhammadiyah*, it was established legally even before the formation of NU and company ownership of *waqf*. In addition, the *waqf* management implemented by *Muhammadiyah* utilizes *waqf* funds for more productive goals that lead to an economic surplus and can be used to generate philanthropic activities such as caring for orphans and subsidizing health and education.<sup>16</sup> The originality of this paper lies in its focus on *Muhammadiyah* as a pioneer in the legal establishment of *waqf* in Indonesia and its unique approach to utilizing *waqf* funds for more productive and philanthropic purposes. By addressing the research gaps mentioned above, the paper could contribute to the existing literature on Islamic organizations, *waqf* management, and philanthropic activities in Indonesia, offering fresh insights and perspectives for further exploration.

## RESEARCH METHOD

This research employed qualitative research with a vast compendium on the principle of *waqf* management, and the paper also considered the reasons for undertaking individual behavior of respondents through interviews to meet the objectives of this study. The respondents, comprised of property managers and staff, are directly involved in management and empowerment. *Waqf*, *waqif*, and *mauquf'alaih* evaluate and oversee the operation of the *Muhammadiyah Waqf Council*. These respondents were selected based on a recommendation from the *Muhammadiyah Waqf Council* in Yogyakarta, Indonesia.

The data was collected through interviews, observation, and documentation to get an overview and achieve the research objectives.<sup>17</sup> The criteria and boundaries used in this research were managers and institutional staff directly involved in the management and empowerment of *waqf* at MWK. This research used 11 people, including 5 Respondance *Majelis Waqf* and Properties in Muhammdiyah Regional Board Yogyakarta, 3 Responses of *waqif*, and 3 Respondeces of *mauquf'alaih* as entrusting and evaluating the performance of MWK PWM in *waqf* managing at DIY. This interview was conducted to determine how to plan, implement, and develop accountability and transparency in charity monitoring in Muhamadiyah Yogyakarta—belonging to the *Waqif* The process that precedes the recording of various phenomena in a systematic, reasonable, objective, and acceptable manner in natural or artificial situations.

The observation aims to produce more awareness and understanding of the application of management and conclude the actual performance of the management of the *Waqf* Board. In addition, documentation aims to know the documents about a person or group of Ummah, events, or social.<sup>18</sup> This documentation aims to examine *waqf* records for state use, weekly, quarterly, business unit, organizational structure, financial reports, nadzir information, *waqf* information, and profiles of *waqf* activities of *Muhammadiyah Waqf Council* Yogyakarta. This study also evaluated the adequacy of data from several data sources and several approaches to data collection procedures. Accordingly, data triangulation was carried out to verify the accuracy of this research information by finding data according to the research objectives to fulfill the principles of accountability and transparency of *waqf*

management in *Muhammadiyah* administrators in Yogyakarta. Analysis after field was done by correlating field data into reports.

Furthermore, data simplification was maintained in a number of detailed but targeted information units. Through these steps, detailed field research reports were easy to understand and meaningful so that the meaning of *waqf* management activities is consistent with the principles of accountability and transparency and based on Islamic law, and finally, the conceptualization could be developed.

## RESULTS AND DISCUSSION

This study found that the implementation of socio-economics well-being in the form of accountability in managing *waqf* has been performed well. First, principles of accountability are related to legal compliance and honesty. *Muhammadiyah Waqf Council*, in performing their duties and powers, refers to the existing *waqf* management regulations and laws in Indonesia as well as the guidelines set by the central leadership of *Muhammadiyah*, as well as the concept of compliance and honesty in accountability aim to ensure the realization of the rule of law and healthy organizational practices. This result is the same as Nasirwan in his research, which is that legal compliance aims to establish legal supremacy. In comparison, honesty is a guarantor of healthy organizational practices. In addition, compliance with the law and honesty in management positively affects employee behavior.<sup>19</sup> In addition to influencing behavior, compliance also affects the achievement of goals in an organization.<sup>20</sup>

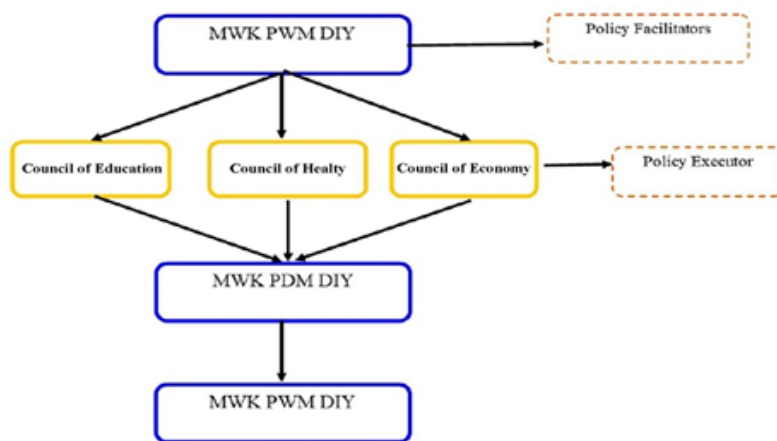
Second, the *Muhammadiyah Waqf Council* has properly implemented managerial principles in accountability, namely the existence of supervision. The function of MWK PWM DIY in the organization of *waqf* is as a recipient and distributor of *waqf* assets, where MWK PWM DIY only becomes the initial manager when the *waqf* assets have been received and submitted to MWK PWM DIY and for their utilization and development. After submitted to the relevant councils, supervision is carried out through the Asset Management Information System owned by MWK PWM DIY.

As a form of managerial responsibility in the management system, the Board of *Waqf-Muhammadiyah*, as the head of the *waqf*, should continue to monitor the Yogyakarta Articles Council directly and its political implementation process especially in reporting and monitoring expectations of the current system, as system reports are not always accurate. For managerial, it is carried out in collaboration between MWK PWM DIY and several assemblies in PWM DIY, including the economic council, community empowerment council, and education. So that, for reporting, it is reported to each council and each leader. Reporting to MWK PWM DIY is done through a meeting held every three months. This aims to make *waqf* management more effective and in accordance with the maximum. Meanwhile, each council carries out the supervision directly, while the MWK PWM DIY is under control through its asset management system.

Third, thanks to the accountability program, the Council of *Waqf-e-Muhammadiyah* was completed because it has reasonable goals, skills, and strategies to achieve the vision and mission of the organization. MWK PWM DIY has been carried out effectively. This is because in making the program MWK PWM DIY is in accordance with program accountability, which determines the program has good goals, alternatives, and strategies so as to be able to achieve the vision and mission of the organization. In addition, MWK PWM DIY has a premier program for now that, the development of SIMAM (Muhammdiyah Information and Management System) as one of the means for MWK PWM DIY in organizing Muhammdiyah *waqf* assets as well as making it easier for stakeholders to monitor the development of *waqf* in DIY where the reporting of the implementation and evaluation is carried out by each council and reported to the respective leaders, while in the supervision of the MWK PWM DIY

supervises through its information management system.

Fourth, in general, the accountability policy of the *Muhammadiyah Waqf* Committee is good and is reflected in the decision-making process adapted to the needs of each region. Moreover, the implementation of the procedure has shown remarkable output. With regard to reporting as a form of accountability for its policies, each council is obliged to inform its policy implementation to the leadership of the relevant council and each regional and branch leader, MWK PWM DIY monitors through the asset management system owned by Muhammadiyah. So, it can be seen that the function of MWK PWM DIY as a policy maker, in relation to reporting submitted to each council, while related to reporting to MWK PWM DIY through the Muhammadiyah Asset Management System (SIMAM), besides that MWK PWM DIY also holds weekly joint meetings with respective councils and leaders for the evaluation of policy implementation.



**Figure 1.** Policy Implementation of MWK PWM DIY

According to SIMAM, each council must involve *waqf* funds belonging to SIMAM to arrange for the proper maintenance of *Muhammadiyah Waqf* assets. This is proof of social responsibility and public funds' effective and efficient use.<sup>21</sup> As seen in the audit reports of each commission, he works with the local *waqf* board as an internal auditor and financial management controller. An external auditor or accountant also audits LPKA. Whereas the *Muhammadiyah Waqf Council* itself undertakes PSAK 112 (Indonesian Islamic Accounting Standard) as a benchmark for accounting *waqf* reports.

As for the transparency aspect, there are three main principles: disclosure of administrative processes, easy-to-understand service policies and procedures, and easy access to information. According to the level of public transparency in the process of public administration, the *Muhammadiyah Waqf Agency* has achieved relatively good transparency in the implementation of policies and programs due to the provision of public services by *Muhammadiyah Waqf Council* and all councils under the principles of transparency of public administration information.

In terms of ease in understanding service regulations, *Muhammadiyah Waqf Council* has performed well and is also easy to understand regarding service rules and procedural instructions. This is made possible by a common understanding of the program and working principles, i.e., combined with the different groupings of each field. It is easy to find information about other areas of public administration. *Muhammadiyah Waqf Agency* provides accessible information in two ways: directly and indirectly. Indirect data is sent directly to the *waqf* to report on the development performance of the

waqf and available asset management systems, such as information on land, buildings, region, and goods. Vehicles owned by the *waqf* of *Muhammadiyah* are available to practitioners and their premises, goods, and vehicles of the *Muhammadiyah Waqf Council*. Overall, the disclosure of information at the *Muhammadiyah Waqf Council* has been implemented well, and the complete information is in a good flow.<sup>22</sup> The implementation of transparency of the *Waqf Muhammadiyah Council* is according to the central figures of the transparency principle. Management of *Muhammadiyah Waqf* refers to *waqf* regulations established in Indonesia. This refers to *Waqf Law No. 1 of 200*, which states that *Muhammadiyah* is a *Nadzir* (trustee) with a legal structure.

In fulfilling its duties and powers, the *Muhammadiyah Waqf Council* referred to Indonesian regulations and laws and the guidelines prepared by the *Muhammadiyah Central Board* as a concept of proportionality and justice according to legal protection obligations. According to managerial responsibility, the management of an organization requires control and responsibility for effective and efficient management, as Nasirwan argues in his research, the goal of law enforcement is the rule of law.<sup>23</sup> It is a guarantee of justice in relationships for the excellent organization of the exercise. First, the *Muhammadiyah Waqfs Board* refers to the existing *Waqf Management Regulations* in performing its duties and powers. Second, the *Muhammadiyah Waqf Administration Council* refers to the *waqf* systems used in Indonesia. This refers to *Waqf Law No. 1 of 2004* that *Muhammadiyah* is a legally established *Nazi* organization. *Muhammadiyah's* certificate as a public legal organization is confirmed by Letter No. JA.5/160/ dated September 8, 1971, from the Director General of Legal Development of the Ministry of Justice of the Republic of Indonesia, which contains information on the status Of the Ministry of Justice on the legal entity of the *Muhammadiyah Society*.<sup>24</sup>

In general, the *Muhammadiyah Waqf Council* referred to the organization and legislation of Indonesia, the guidelines prepared by the *Muhammadiyah Central Board*, and the concept of accountability and justice in carrying out its duties and powers. Its purpose is to ensure that legality is applied and that good organizational practices are followed. Management responsibility while managing an organization requires control and accountability<sup>25</sup> because both affect the extent to which managers fulfill their responsibilities.<sup>26</sup> In this case, it can be argued that the General *Waqf Board* in *Muhammadiyah* correctly applied the administrative principles of responsibility. Therefore, they are monitored<sup>27</sup> as a type of management responsibility in a management system.<sup>28</sup> However, the *Waqf Council* of *Muhammadiyah*, as the highest leader of *Yogyakarta waqf* and the physical council, must lead the process of implementing its policies, not only wait for reports and supervision to change the operating system because the signals in the system do not always correspond to the signals on the ground. Regarding the reporting program, the *Muhammadiyah Waqf Council* was implemented since the *Muhammadiyah Waqf Council* has consistently achieved the goals, capabilities, and strategies for the program implementation and can achieve the vision and mission of the organization. This is evident from the core program, which includes the development of *SIMAM (Muhammadiyah Information Management System)*, which shows the origin of the *waqf* and allows those interested in following the development of the *waqf* in *Yogyakarta*.

The district Head of *Muhammadiyah Yogyakarta*, as the chief leader of *Yogyakarta*, supervises five regional leaders known as *PWDs*, so the *Waqf Council* and *Muhammadiyah Yogyakarta* leaders implement a centralized and decentralized system. *Muhammadiyah Asset Management Authority* uses a centralized *Waqf* ownership and decentralized asset management system so that all proposals can be submitted for all aspects of asset management and committee on Education, Business, and Health.

The organization's responsibility is to deliver all reports related to monitoring the department's activities to interested parties. It is reflected in organized activities to achieve goals. Accountability based on Nasirwan has five principles of accountability: organizational responsibility and integrity, administrative responsibility, programmatic responsibility, political responsibility, and financial responsibility.<sup>29</sup> The *Muhammadiyah Waqf* Board determines the order and laws in Indonesia to fulfill its duties and powers. In addition to the guidelines set by the *Muhammadiyah* central government, the concepts of compliance and accountability integrity aim to ensure respect for the rule of law and good business practices.

According to the management principles, the affairs of the *Muhammadiyah* Foundation are well managed and supervised. As the main administrator of the Foundation and Content Board of Yogyakarta, the *Waqf Muhammadiyah* Board must not only wait for reports and audits of the current system but directly observe the process of implementing its policies thanks to the reports in the system. Although they do not always correspond to reality, program accountability refers to an organization's ability to produce quality plans and support strategies to realize its vision and mission.<sup>30</sup> It is also about how the organization reacts to the plan developed during implementation. Regarding the responsibility of the program, the management of *Muhammadiyah waqf* was carried out because the management of *Muhammadiyah* Foundation developed according to the responsibility plan, charities, opportunities, and methods to realize the vision and mission of the organization.

Regarding insurance, liability is determined based on future effects. Therefore, when creating a policy, you should consider what it is, why it is defined, who it is for, and to whom it applies. In the responsibility policy implemented by the *Waqf Muhammadiyah* Council, the purpose of this system, which is based on the vision of the needs of each area, is to ensure the correct implementation and positive impact of the created policies. In addition, the audit of the board of the *Muhammadiyah* Foundation also conducted audits of the results of policy implementation. This is consistent with political accountability, where realizing political accountability requires a review of goals and rationales and goals and practice.

The financial responsibility for preparing the financial statements of the *Muhammadiyah Waqf* Board rests with each board dealing with the foundation. The reports contain the PSAK number. It refers to the standard SOP 112<sup>31</sup> PSAK No. 112 Amendments to the Rules of Financial Reporting, other than Audit Reporting by the internal auditor that evaluates each committee together with the local board of directors. This is a financial regulatory body known as the LPKA, which an external auditor or financial advisor has also audited. It informs the Board of *Waqf Muhammadiyah* through content reports. This is because the institutions of *Muhammadiyah* are very similar to the basis of the monarchy. For reporting, see content reporting standard PSAK 112.

Transparency ensures easy dissemination of public information to receive accurate and sufficient information, in addition to the fact that transparency is not only information about public administration. However, the facilities must be organized so the public can access and understand this information. There are three main principles when implementing transparency: the level of disclosure in the process of public administration, easy to understand programs and steps, ease of access to information disclosure of the overall governance process of the *Muhammadiyah* Foundation board is suitable for policy and program implementation. This is due to disclosure in the public services carried out by the *Muhammadiyah Waqf* Council, and all councils follow the principle of public administration. According to the indicators of ease of understanding of policies and service procedures, obtaining information related to the administration of the *Muhammadiyah* Foundation provides relevant

information in two ways. Direct and indirect information is available through the asset management system, and directly visiting the educational institution to report on the development results of the institution is also available.

Ownership of lands, buildings, areas, goods, and vehicles belonging to the *Muhammadiyah* Foundation Council is easily accessible to everyone. In general, disclosure is well practiced in the board of the *Muhammadiyah* Foundation, with complete information and good information flow because the transparency of the board of the *Muhammadiyah* Foundation met the critical indicators of transparency principles.

## CONCLUSION

Implementation of accountability by MWK PWM DIY in the management of *waqf* has been implemented well. First, related to legal compliance, MWK PWM DIY, in carrying out its functions, has complied with the applicable regulations as evidenced by the ratification of domestic decree No. SK 14/DDA/1972 as a legal entity organization that can own land and property rights. Second, it relates to the managerial management of MWK PWM DIY in collaboration with the relevant assemblies so that *waqf* can be more productive and the function of MWK PWM DIY only as recipients and distributors of *waqf*, while in its supervision is also carried out by each branch and regional chairman while MWK PWM DIY in its supervision through information systems. Third, related to the program, MWK PWM DIY has run it well. This is evidenced in the determination of the program MWK PWM DIY handed over to each assembly. This is an effort MWK PWM DIY to establish the effectiveness of the program so as to support the development of *waqf* optimally. Fourth, related to the policy, the policy determination conducted by MWK PWM DIY is done to the maximum. This is proven by holding a policy determination meeting conducted jointly by each regional leader and branch every three months in addition MWK PWM DIY also authorizes each region to determine its policy. Fifth, MWK PWM DIY's financial accounting has fulfilled all principles in finance. This is evidenced by the reporting of assets as well as finance audited by internal auditors and external auditors. In addition, in its reporting MWK PWM DIY has also referred to the standard PSAK 112, the system of asset management evidences this, and contained elements in the reporting PSAK 112.

Meanwhile, in implementing transparency, MWK PWM DIY has done optimally. This is, first, transparency in terms of requirements, costs, and procedures for implementing programs and activities. MWK PWM DIY implements its programs and activities in collaboration with related assemblies for direct socialization of the society through cooperation with associated groups and also through announcements made by each section of the group. This is proven by society's enthusiasm for participating in each program. Second, people can come directly to ask questions regarding the program and activities to ease the understanding of the information and procedures. This is evidenced by the increasing number of people who have *waqf* in MWK PWM DIY. Third, regarding the completeness of the information and the development of data, the public can directly access it through the official website owned by each assembly.



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