

**WAQF BASED PESANTREN OF EDUCATION FINANCING**  
**(A Study at Attaqwa Pesantren in Bekasi Regency and Daarut Tauhiid Pesantren in Bandung City)**

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**Abstract**

The main problem of this research is the weakness of Pesantren education funding uncertain sources of financing and standards, non-transparent financial management, and weak supervision. Waqf is one of the Islamic Shari'a which has high economic potential. there is still a gap between the potential and reality the presence of waqf has not been felt as economic benefits for mostly today's Islamic communities, including Pesantren. The conceptual framework of this research uses the concept of Elchanan Cohn, 1979; Thomas Jones, 1985; Nanang Fattah. 2012; Dedi Supriadi, 2010; Law Number 41 of 2004 concerning Waqf; Government Regulation Number 18 of 2019 concerning Pesantren; Presidential Regulation of the Republic of Indonesia Number 82 of 2021 concerning Funding for the Implementation of Pesantren; and Government Regulation No. 19 of 2007 concerning National Education Standards (SNP) The synthesis of expert opinions, laws, and government regulations, that the costs in education include direct costs and indirect costs with three financing criteria, namely investment, operational, and personal financing. The results of this study indicate that: First, waqf-based pesantren education financing is used for investment financing aspects, while operational and personal financing still needs to be developed. Second, the implementation of the waqf-based pesantren education financing program is still founded to be influencing factors, both supporting and inhibiting factors. Third, the financing of waqf-based pesantren education has an good impact on the quality of pesantren education.

**Keywords:** Financing, Pesantren, waqf

## A. INTRODUCTION

Referring to the design of productive waqf management put forward by the Directorate of Waqf Empowerment of the Ministry of Religion of the Republic of Indonesia that business design models for productive waqf management, especially in terms of empowering strategic waqf lands are designed based on the area where the waqf land is located and relevant to the mission of the waqf, including (Direktorat Pemberdayaan Wakaf, 2008 : 23-28):

1. Trade center: there is a mosque in which there are offices, good offices, function rooms, restaurants, money changers, supermarkets, photocopying, wartel, and other facilities.
2. Roadside/protocol: there are mosques, shops, gas stations, banks, offices, function rooms, photocopying, wartel, apartments, hotels, and others.
3. Government center: there are mosques, banks, supermarkets, restaurants, inns, function rooms, photocopying, binding, money changers, and others.
4. Hospitals: there are mosques, shops, restaurants, wartel, inns, banks, pharmacies, bookstores, photocopies, and others.
5. Campus: there are mosques, shops, restaurants, student dormitories, wartel, banks, libraries, function rooms, photocopying, binding, architectural centers, sports centers, computer rentals and others.
6. Pesantren: there are mosques, shops, restaurants, student dormitories, libraries, photocopies, bookstores, and multi-purpose books for learning, function rooms, sports centers, wartel, polyclinics and others.
7. Airport/sea port: there are mosques, super markets, banks, restaurants, wartel/warnet, hotels, parking lots, money changers, souvenir shops, and others.
8. Tourism center: there are mosques, restaurants, recreational facilities, hotels, internet cafes, mini markets, bookstores, souvenir shops, sports centers, galleries, provenir houses, art shops, and others.
9. Modern/traditional markets: there are mosques, restaurants, banks, credit, gusang, shop houses, inns, expeditions and others.
10. Train station, bus terminal: there are mosques, restaurants, banks, inns, ticket agents (travel), and others.
11. Industrial area: there are mosques, restaurants, banks, inns, polyclinics, photocopying, fruit shops, expeditions and others.
12. Mall/Supermarket: there are mosques, restaurants, Islamic banks, wartel, money changers, photocopying/binding, parking lots, and others.
13. Toll roadside: there are mosques, gas stations, resorts, restaurants, souvenir shops, fruit shops, workshops and others.
14. Real estate (housing complex): there are mosques, supermarkets, banks, restaurants, madrasas, general education from kindergarten to college, libraries, multipurpose rooms, polyclinics, shops, sports centers, bookstores, photocopying, architectural centers, workshops, notaries, Islamic art studios, photo studios, legal aid agencies, and others.

The results of preliminary observations indicate that the Attaqwa Pesantren in Bekasi Regency and the Daarut Tauhiid Pesantren in Bandung City as the research locus, have managed waqf as a source of financing for Pesantren. These Pesantren are located in urban areas and have long been involved in handling waqf, both land waqf and cash waqf,

although the results have not been significant for the development of pesantren education in it.

Based on the results of an interview with Mr. Ali Anwar Shomad, the Head of Awqaf Attaqwa Bekasi, he stated that the waqf assets in the form of the use of waqf land at the Attaqwa Pesantren are in the form of rice fields and teak tree land, plantations (vegetables and secondary crops), and mosques which are managed productively and almost All land is waqf land. Contrary to the statement of Mr. Agus as deputy director of the waqf of Daarut Tauhid Bandung, that the management of waqf land in the Daarut Tauhiid Pesantren in Bandung, where almost all of the land in the pesantren that stands in urban areas is waqf land in addition to cash waqf. The management of productive waqf in the two pesantren contributes to the financing of pesantren education, both investment, operating, and personal costs, although it is not optimal.

The less than optimal management of waqf in the two Pesantren studied based on the results of field observations and related documentation studies, namely the management of waqf which is still centered on the aspect of investment financing alone, while operational and personal financing is still not optimal. Conceptually, waqf management should be able to facilitate the three aspects of financing, both investment, operational, and personal.

Waqf management using the concept of Islamic education financing management can make the waqf have high economic value so that the output is able to optimally support the costs of Pesantren education, both investment, operational, and personal costs. It is hoped that this process will have implications for the quality of the learning process and educational output in the two pesantren. Prioritizing the research output as described above, the focus of this research is the Financing of Waqf-Based Pesantren, including investment, operational, and personal financing, the factors that influence, and the impact of waqf-based Pesantren financing on the quality of pesantren in Pesantren Attaqwa Bekasi Regency and Pesantren Daarut Tauhiid City Bandung.

## **B. METHOD**

The approach used in this waqf-based pesantren education financing research is a qualitative approach. The reasons for using this approach are: 1) This study seeks to describe, explain, and interpret the actual data naturally (naturally). (Irawan, 1999: 59); 2) This research describes, analyzes, and understands the meaning that underlies the behavior of participants (Faisal, 1990: 22); 3) To describe complex settings and interactions, exploration to identify types of information, describe phenomena (Faisal, 1990: 22); 4) To build a more detailed understanding of the problems studied and investigate the problems contained in the phenomena that occur (Creswell, 2012: 16).

## **C. RESULT AND DISCUSSION**

Implementing the concept of Integrated Waqf Management (MWT) in Pesantren is needed to bring about major changes in the thoughts and attitudes of both education managers and waqf managers in pesantren at this time. The complexity of the pesantren's internal management forces the pesantren to come out of its safe zone as an educational

institution that is conservative in the management of education, including the management of education financing in order to adapt to the current developments in the world of education.

Pesantren it self has advantages that are not owned by similar educational institutions, namely waqf. Waqf as part of the history of the establishment of pesantren, is included in the category of sources of funds which is seen as a form of part of the pesantren. Waqf originating from private donations from the community who fully trust the pesantren to manage it, makes waqf an asset for the pesantren that can be a source of funds for the sustainability of education in the pesantren itself.

As it is known, that the essence of waqf is to keep the waqf entity intact, but the benefits or profits it generates can be used for various purposes of any kind or charity as long as it is possible. In other words, the waqf property must be maintained and maintained but the profits can be utilized by the waqf recipient so as to provide a link between Islamic organization finance and social finance. (Mannan, 2018: 5), This confirms that waqf can be utilized optimally for the benefit of the organization's internal and external organizations without having to spend its substance.

The essence of Integrated Waqf Management is the optimization of waqf management to be used for the implementation of education financing in Pesantren, namely as the main source of education funds. At least what can be expected from the use of this waqf is that it aims to reduce financial vulnerabilities in Pesantren, avoid payment defaults, so that it has an impact on bankruptcy or forced termination of activities. (Courtney, 2008: 118).

The meaning of integration in Integrated Waqf Management is the process of integrating education financing with waqf management in one management system. The rationale is that when waqf management is carried out by adhering to the principles of waqf management as stipulated in the International Working Group on Waqf Core Principles held in October 2018, then waqf will function optimally as social finance, including financing for education in Pesantren. These principles are: 1) legal regulation (legal foundation); 2) good governance (good waqf governance); 3) risk management (risk management); 4) supervision (waqf supervision); 5) financial integrity (shari'a governance).

Integrated waqf management is inseparable from a process known as a system that accommodates supporting components. As stated by Von Bertalanffy (1968) that a system can be defined as a set of elements standing in interrelations (Zera, 2002: 18). This definition emphasizes that MWT cannot be separated from the system, because in its implementation, MWT involves the interaction of various supporting elements/elements. Interaction that requires regularity / pattern to form a totality to achieve a certain goal. Integrated or commonly called integrated is a system that undergoes assimilation to become a unified whole.

Based on the above understanding, that the role of the management system in an organization is as a framework of processes or procedures used to ensure the organization fulfills its obligations in achieving organizational goals. The role of the management system in an organization is a system that works in dealing with problems that have always been an obstacle in implementing organizational policies and finding organizational strategies that are always a reference in daily work.

The term integration is defined as a complete blend and balance between the strategy and operations of the organization. This means that different departments and levels in an organization speak the same language and the arrangement of one's ideas and ways of thinking is in harmony, especially as it affects the ability of the organization's HR to communicate with others. (Samy et al., 2015: 987). HR in an organization has a significant role in building organizations, including Pesantren.

Organizations need to integrate management subsystems for optimization of resources and skills (Almeida et al., 2014: 338-351). As Zeng et al emphasized in Giacomello et al that the main problems for an organization to operate many management systems include: increasing the complexity of internal management; low management efficiency; and a culture of mismatch that causes internal HR conflicts and increases management costs (Giacomello et al., 2014: 11).

Integrated Management System (IMS) as a management model from the business literature, this research uses the theory as a reference in building an Integrated Waqf Management (MWT) system. Focusing on the basic essence of implementing the Integrated Management System, MWT is an integrated management system concept that is implemented in the world of education with waqf as the core point of educational financing that supports efforts to realize quality pesantren education to meet stakeholder needs and realize national education goals. Limiting the aspects studied, this research is in the area of integrating management which is intertwined with education management and waqf management using the perspective of Islamic education.

In the context of education financing, integrated waqf management is a management policy that integrates two different management systems, namely the pesantren education financing management system and the waqf management system into a single management system. These two different types of management can substantially be integrated into one management system. This is in line with the essence of waqf and the financing of education itself.

As described earlier, that the financing of pesantren education, the government, is entirely left to the manager of the pesantren itself. This policy spurred independent pesantren in financing education. The complexity of the pesantren's internal management forces the pesantren to come out of its safe zone as an educational institution that is conservative in the management of education, including the management of education financing to adapt to the current developments in the world of education.

The education financing as part of the 8 National Education Standards is stated in Ministerial Regulation no. 69 of 2009. This government policy is a reference for the standard of education financing in an educational institution so that the goals of quality education can be achieved. Likewise in pesantren, education financing is a significant part in developing education in it.

The urgency of financial governance in educational institutions as emphasized by Mulyasa, that: education financing in an educational institution that is well planned, managed and organized and on target will support the implementation of an effective learning process and can meet the needs of madrasas/schools (Mulyasa, 2011: 48).

Quality education is the prime goal of education. And in the context of this research, the prime goal can be generated from excellent education financing generated from MWT as a pillar for the implementation of the educational process in the pesantren environment (investment costs, personal costs, and operational costs). And the source of funds becomes a financial instrument that supports the financing of education.

Salamon and Anheier (1998) in Paul Palmer and Adrian Randall suggested that the sources of funds received by non-profit organizations come from three different sources, namely: 1) Personally paid fees (which indirectly increase the organization's equity, through the organization's profit/loss); 2) Subsidies; and 3) Personal donation (Courtney, 2008: 111).

Likewise with the source of education funds in Pesantren. Waqf as part of the history of the establishment of the pesantren, is included in the category of sources of funds originating from private donations. This study seeks to make funds originating from self-paid expenses a source of productive waqf. However, by sticking to the basic concept of waqf management.

Referring to Mannan, the waqf property must be maintained and maintained but the profits can be utilized by the recipient of the waqf so as to provide a link between Islamic organization finance and social finance, or in other words one can benefit or use the proceeds for any charitable purpose as long as it is possible. (Mannan, 2018: 5). This confirms that waqf can be utilized optimally for the benefit of the organization's internal and external organizations without having to spend its substance.

The purpose of implementing the MWT is to optimize the management of waqf to support the management of education financing in Pesantren, namely as the main source of education funds. The least that can be expected from a financial management organization is that it aims to reduce the financial vulnerability of pesantren, avoid payment defaults, resulting in bankruptcy or forced termination of activities. (Courtney, 2008: 118).

An empirical study in the implementation of integrated waqf management in pesantren, uses a deductive approach that underlies the operationalization of the construction and related propositions produced by the research of Samy et al. Referring to the factors that influence the implementation of MWT from the perspective of Islamic Education, the elements used as MWT instruments in pesantren, namely the waqf component and the education financing component are built on 6 (six) main constructions that have an impact on better pesantren performance and education financing. waqf-based in sustainable pesantren, namely: 1. motivation; 2. organizational culture; 3. effectiveness of the management system; 4. utilization of waqf as organizational resources; 5. collaborative relationship; 6. reporting.

### 1. HR Motivation

Motivation is the primary focus in an organization (Singh, 2017: 76). Motivation comes from the same root as motion (latin: motio) which means to move. This confirms that motivation means refreshing and energizing behavior (Brown, 2007: 6). So it can be ascertained that a person's motivation cannot be predicted until the person behaves or actually moves

(Singh, 2017: 68). Sunyoto defines motivation as an effort to encourage enthusiasm to work by optimizing his competencies and skills in order to realize organizational goals (Sunyoto, 2015: 10).

To build a motivation provide space for the awakening of: a. Increased level of morale and level of job satisfaction of HR; b. HR work productivity is getting more advanced; c. Keeping the company's human resources stable; d. HR with strong discipline e. Effectiveness of employee procurement. f. Creating a good working climate and relations g. Loyalty, creativity and employee participation are getting stronger; h. Improving employee welfare i. Increase the degree of HR's sense of responsibility towards work j. Efficient use of tangible organizational resources (Hasibuan, 2017).

The essence of motivation in an organization is an encouragement both internal and external to each individual HR in it to make changes in behavior. It can be concluded that when people are intrinsically motivated, the process of pursuing a need or expectation is carried out according to their own wishes without coercion from other parties. Another thing that arises is a situation where a person starts an activity for himself because he feels the activity is interesting and can achieve satisfaction by doing the activity.

## 2. Organizational culture

Organizational culture according to Ravis & Schultz in Jex & Britt is a set of shared mental assumptions that guide interpretation and action in organizations by defining appropriate behavior for various situations (Jex & Britt, 2014: 442). Thus, in an organization, organizational culture is related to problem solving that intersects with the ability of the organization to adapt to external parties and integrate internally, namely combining the organization's internal interactions with external stakeholders such as customers and partners.

Hofstede (1980) in Shahzad et al. classifying organizational culture into four dimensions (Fakhar, 2012):

- a. Power distance: the degree to which employees and management have a distant, formal and informal relationship)
  - b. Individualism (individualism): the degree to which people can make a distinction between organizational interests and personal interests.
  - c. Uncertainty avoidance: the degree to which people are willing to reduce uncertainty and tolerate ambiguity. Too much emphasis on objectivity and specifics indirectly limits creativity.
  - d. Masculinity: the degree to which success is defined as ambition, challenge, and conceit, rather than caring and promotion.
- ## 3. Effective management system

Referring to the Regulation of the Minister of Manpower of 1996 No. 5 that the management system is part of the overall system which will include organizational structure, planning, responsibilities, implementation, procedures, processes, and resources needed for development, implementation, achievement, remuneration, and maintenance in a series of risk control related to work activities with the aim of creating a safe, efficient and productive workplace.

The construction of the effectiveness of the management system in the implementation of Integrated Waqf Management has a significant impact. In most organizations, there is room for improvement. Effective is a purposefully integrated set of management processes and tools that help align organizational strategy and long-term goals with day-to-day actions, monitor performance, and trigger corrective action. All of this provides guidance and empowers leaders as well as managers and employees to regularly drive process improvement, and help maintain organizational progress so that it is sustainable.

#### 4. Utilization of organizational resources

An effective organization is an organization that has the ability to utilize its resources to meet organizational goals and achieve targeted results without wasting or in the minimum use of energy, money, labor and time resources.

Based on the resource-based view (RBV) theory as proposed by Wenerfelt (1984) in Othman et al. that organizational resources owned and controlled by the organization to create a sustainable competitive advantage, which consists of: (Othman et al., 2018: 122):

- a. Tangible assets in the form of physical resources consisting of land and buildings (size, location), plant, equipment, machinery and equipment (with technical sophistication), and financial resources, namely the organization's ability to efficiently utilize its financial resources to maximize profits.
  - b. Intangible assets in the form of knowledge, experience and skills of employees and the reputation of the organization.
  - c. Organizational capabilities in the form of latent competencies or skills used in the organization's operations which are confirmed by the accumulation of knowledge.
5. Collaborative relationship

Collaborative relationships involve relationships that are external in nature, namely the organization with parties outside the organization (stakeholders/customers/work partners/alliance partners). In addition, the collaborative relationship between the business world and the world of education has the same goal, namely to build cooperation in innovation to create/increase organizational value. (Alwis, 2004: 63).

The intelligence of collaborative relationships with key stakeholders and pesantren partners brings more perspectives and ideas to pesantren due to the role of stakeholders as a source of innovation and creativity. Referring to the terminology of innovation as a form of creative problem solving, it has an impact on facilitating the identification of stakeholder expectations and desires by adopting ideas more quickly through collaborative relationships, thus enabling pesantren to quickly meet the specific needs of pesantren service users.

The parties involved in this collaborative relationship pattern involve those who have an interest in the MWT implementation process, namely: 1) Government; 2) Indonesian Waqf Board; 3) Nazhir; 4) Islamic Financial Institutions; 5) Waqif; 6) Mauquf 'Alaih; 7) Pesantren leaders; 8) boarding school manager.

#### 6. Reporting



Reporting is needed in every management process to convey information to stakeholders. This significantly affects the process of improving the sustainability of the management model to achieve a competitive advantage.

Financing management activities in Pesantren are related to; how to obtain funds, how to manage these funds so that goals are achieved, and how to manage assets owned efficiently and effectively both at the individual, business, and government levels. Education financing is actually an analysis of sources of income (revenue), and the use of costs (expenditure), which is intended as an effective and efficient education management in order to achieve the predetermined goals

Referring to the 8 core principles of IMS namely: Customer satisfaction, Leadership commitment, Total employee participation, Education and training, Fact-based decision making, Continuous Improvement, Employee Health and Safety and Realization of Social Responsibility and Sustainable Development (Nunhes, 2019).

The process of integrating sustainability begins with the identification of key stakeholders and their requirements. Undeniably, organizations are under pressure from various primary and secondary stakeholders. A detailed environmental scan, including an assessment of strengths, weaknesses, opportunities, and threats, and a stakeholder analysis can assist a manager in determining what is important, what is not, and the level of urgency and priority to give to various issues. It is critical to identify the legitimacy and urgency of stakeholder demands, as well as the relative power (and potential for conflict) of different stakeholders to influence the business, given that they (legitimacy, urgency and power of stakeholders) change over time. Environmental scanning is, therefore, a mechanism for identifying key stakeholder demands and prioritizing them within a resource-constrained framework. Based on environmental scanning, organizations understand their environment and also develop appropriate contexts for adaptation and response

Waqf Management Integrated management of waqf optimally has an impact on the process of distributing waqf, including as a source of education financing funds. This has spurred independent Pesantren in financing the education they provide. Independence in financing this education, namely being independent in investment financing and operational financing. At this point of independence, pesantren comes with a new face where the integration between education financing and waqf management carried out in a professional manner will lead pesantren as an excellent educational institution in providing education financing.

#### **D. CONCLUSION**

Funding for waqf-based pesantren education investment is mostly on investment in pesantren education facilities and infrastructure in the form of providing land or land for the construction of pesantren and there is also waqf used to finance the construction of Pesantren, but it is not optimal. Operational financing of waqf-based pesantren education, waqf has not specifically financed educators and education staff and other operational costs such as financing of consumable materials or equipment, indirect educational operating costs in the form of power, water, telecommunications services, maintenance of facilities and infrastructure, overtime pay, transportation, consumption, taxes, insurance, and depreciation expense (as an allowance for investment) and are non-cash.

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