

Sustainability of Waqf Muhammadiyah: A Historical Study from Past to Present

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Abstract. Waqf has an essential role in the successful development of the Persyarikatan Muhammadiyah. In addition to religious services, the Muhammadiyah Persyarikatan attempt to use waqf land for social and educational establishments. Report of the Councils of the Central Board of Muhammadiyah 2010- 2015 (PP-Muhammadiyah, 2015) on the development of Muhammadiyah's charitable efforts, particularly in education, health, and public welfare economic, and da'wah. Furthermore, there are around 3,717 ha of waqf assets and fix managed by the Muhammadiyah organization. Muhammadiyah movement succeeds to manage Waqf for social welfare. However, many people are not familiar with the basic ideas of Waqf for the charitable effort by KH. Ahmad Dahlan. The study of this scientific paper uses a qualitative paradigm with reviews literature to examine the history and phenomena of Waqf Muhammadiyah from aspects of personality and thoughts and ideas of KH. Ahmad Dahlan revealed the external acts (words and deeds) in developing Muhammadiyah in Indonesia. Furthermore, it provides descriptive data to present the condition of waqf Muhammadiyah from history until the present. Lastly, this study concludes that the community's trust for Waqf in Muhammadiyah is still very high. The future of Waqf Muhammadiyah is the chain of the past and the present.

Keyword. waqf; muhammadiyah; sustainability

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INTRODUCTION

The popular concept of Islamic social finance is Waqf (Abdullah, 2018), a shariah-based voluntary institution envisaged to function in line with the *Maqasid al-shariah* (the higher objectives of shariah). From a religious and philosophical perspective (Shafawati, 2017), charitable actions have been proven to bring prosperity and victory in life. Giving and sharing part of wealth with others is encouraged in Islam. This concludes that giving charity is highly recommended in Islam. In Islam, various methods can be utilized as a mechanism for collecting donations, and among the recognized methods is Waqf (Islamic endowment).

Waqf is a recommended act in Islam, connected to the spirit of *sadaqah* and *infaq*. In Islam, *Waqf* has a particular value and has been considered one of the recommended deeds that have a social and economic impact on the *Ummah* (Morad, Nor, & Zakaria, 2013). *Waqf* also acts as a means for the spiritual enrichment to the person who makes *Waqf* or known as *waqif*. Waqf is an important institution (Ayub, 2018). Technically, Waqf means binding property to someone for a noble reason or the good of a specific group of people in perpetuity. Waqf means that someone holds property for a charitable, humanitarian, or a particular group of people for a reason. Therefore, the ultimate purpose of the Waqf has to be virtue and piety by way of helping those who are in a problem (Cizacka, 1998). Not a few practices in managing and optimizing assets and waqf land in the community whose management is carried out by a religious organization. One of them is the management of waqf assets and land conducted by *Persyarikatan Muhammadiyah*. Waqf has an essential role in the successful development of the *Persyarikatan Muhammadiyah*. In

addition to religious services, the Muhammadiyah Persyarikatan attempt to use waqf land for social and educational establishments (Akmaluddin, 2017).

Muhammadiyah is the most prominent Islamic organization in Indonesia and the Islamic world (Nashir, 2015). A United States anthropologist, James L Peacock (1986:26), also pointed out that Muhammadiyah is Southeast Asia's most robust organization. From the success of charitable efforts of Muhammadiyah, the Islamic movement established by Kyai Dahlan as the most prominent Muslim modern in the Islamic world (Nurcholish Madjid, 1990:331) stated. Report of the Councils of the Central Board of Muhammadiyah 2010-2015 (PP-Muhammadiyah, 2015) on the development of Muhammadiyah's charitable efforts, particularly in education, health, and public welfare economic and da'wah.

Furthermore, not only the charitable efforts are strength in Muhammadiyah organization, but also in extensive waqf assets and fix. The Report of the Councils of the Central Board of Muhammadiyah 2010-2015 (PP-Muhammadiyah, 2015) utilized waqf assets and fix, based on a study conducted by the *Majelis Ekonomi dan Kewirausahaan*, there are around 3,717 ha of waqf assets & fix. A vision for growth, the *Majelis Wakaf dan Kehartabendaan* establish Muhammadiyah's asset management function in the form of a waqf and the organization's assets in a professional, transparent, accountable, and productive manner to provide people with greater benefits. The concept has been adopted by Kyai Haji Ahmad Dahlan, related to the principle of assets, then, based on the requirements accepted as assets, which will provide benefits in the future, transactions in the past are regulated by the corporation (IASC,1997; FASB,2001; IAI,2009).

Unfortunately, a lot of people who did not understand the performance of *Persyarikatan Muhammadiyah* started from Waqf. When the history of Muhammadiyah stated (Mu'thi, Mulkhan, & Marihandono, 2015), Muhammadiyah was an organization and religious-social movement founded by Kyai Haji Ahmad Dahlan. It was a *Tajdid* movement (reformation, renewal of Islamic thought) that was contextualized with Java and Indonesian society's social and cultural conditions in general. Educational growth, used as a basis for the development of other social fields. In fact, from the beginning, the *ijtihad* and *tajdid* Muhammadiyah always focused on the historical problem of humanity and nationality and dignity. A realistic and authentic publicity issue is poverty alleviation by education and health care. The figure of Kyai Haji Ahmad Dahlan is the man of action. He made history for his work than his words together with his students solving the chronic problems of the Ummah by establishing schools, hospitals, orphanages, and poor homes whose source of funding comes from zakat, infaq, sadaqah, or Waqf, voluntarily given by the public (Mu'thi et al., 2015).

To address the problems of Muslims, both in the local context (Indonesia) and global (world). However, many people are not familiar with the basic ideas of Waqf for the charitable effort by KH. Ahmad Dahlan. Based on this background, this paper aims to conduct a study to understand the history and Muhammadiyah movement that succeed to manage Waqf for social welfare. Then identify the problems and challenges of waqf Muhammadiyah for today and the future. The author provided several problem formulations to answer the aim of this study, namely:

1. What is the history of waqf *Muhammadiyah*?
2. What is the current condition of waqf Muhammadiyah?
3. What are the issues and challenges facing waqf Muhammadiyah today and in the coming era?

The study of this scientific paper uses a qualitative paradigm with reviews literature to examine the history and phenomena of Waqf *Muhammadiyah* from aspects of personality and thoughts and ideas of KH. Ahmad Dahlan revealed the external acts (words and deeds)

in developing Muhammadiyah in Indonesia. Furthermore, it provides descriptive data to present the condition of waqf *Muhammadiyah* from history until the present.

WAQF MUHAMMADIYAH IN THE PAST

History of Waqf

Philanthropic endowments are well-known to have been much older in history than Islam, and Islam is, therefore, most likely influenced by earlier civilizations (Cizakca, 1998). Muslims were urged strongly to endow their assets in the service of humankind, and they knew how to do it from the earlier civilizations, which had dominated the region in which they had found themselves (Crecelius, 1971). Abu Hurairah reported Allah's Messenger as saying: *A word of wisdom is the lost property of a believer, he can take it wherever he finds it because he is more entitled to it.* (Hadith al-Tirmidhi, #2687). Although Waqf is not specifically mentioned therein, the concept of wealth redistribution is strongly emphasized in the Qur'an (2:215, 264, 270, 280). There is also definitive evidence that many great Islamic personalities have endowed their properties for charitable purposes. A hadith describes the origins of that organization in the history of Islam most possibly from Abu Hurairah: *"Abu Hurairah reported Allah's Messenger as saying: When a man dies, all his acts come to an end, but three: recurring charity, or knowledge (by which people benefit), or a pious offspring, who prays for him"* (Hadith Sahih Muslim, #14).

Therefore, Muslims required an organization to conduct all three good actions. The Waqf was the criterion. Indeed, for several years, decades, even after the death of the founder, it ensures continuous, constant charity. It can fund researchers who have long-term benefits for humanity and good deeds, which are gained for them and shared by the founder of Waqf, whose sustenance had been given in the first place. Lastly, the waqf management can be entrusted to the founder's offspring so that careful and fair governance is assured on the one hand, whilst the descendants pray for the dead on the other (Ridwan, 2018). In general, Waqf dedicates an asset for the benefit of the public. The activities had been practised before the time of Prophet Muhammad SAW.

But in the past, the Waqf was only confined to religious matters. Waqf occupies a significant role in the missionary movement steps of the Prophet. Waqf can be one of the pillars in upholding religious matters and maintaining the Muslim community and other shariah matters. Nevertheless, Waqf was restricted to places of worship, and its requirements before Prophet Muhammad SAW. Among the apparent pieces of evidence are the Aqsa Mosque and Masjid Al-Haram. The existence of these two places of worship shows a waqf system a long time before the era of Prophet Muhammad SAW (Abu Zuhrah, 1959). In the time of Prophet Muhammad SAW, Waqf has also been used for various other public interests.

Waqf in The Time of Prophet Muhammad SAW and Sahabah

In the Islamic era, Waqf began with the Muhammad SAW prophethood of Medina, regarded by Masjid Quba, the first mosque for religions. This occurred after the Prophet had moved to Medina before moving to the house of Abu Ayyub Al-Ansari. Following this, The Prophet Muhammad built a mosque on the land he bought from orphans in Bani Najjar for 800 Dirhams. Thus, Muhammad SAW had donated his land to construct the mosque (Monzer Khaf, 2000).

In Islamic history (Ridwan, 2018), Waqf is practised since the time of the Prophet Muhammad SAW in the first year of the Hijrah. There are two opinions among the experts developed in Islamic jurisprudence (jurists) about who was first to perform Waqf. The

majority opinion of scholars, the first Waqf was done by the Prophet for the mosque construction. This opinion is based on Hadith narrated by Umar bin Syabah of Amr bin Sa'ad bin Mu'ad: *We ask the first Waqf in Islam? The Muhajirin said Waqf done by Umar RA, while the Ansar said Waqf by the Prophet Muhammad himself* (Al-Shawkani, n.d.).

In the third year of Hijrah, Prophet Muhammad SAW had endowed seven palms or gardens in Medina: A'raf Shafiyah, Dalal, and Barqah. Nonetheless, some scholars said that Umar RA performed the first Waqf. This opinion is based on the Hadith narrated by Ibn Umar: *lo Ibn 'Umar, he said: Umar RA had obtained a piece of land in Khaibar, then Umar asked Prophet Muhammad SAW on this matter, Umar said: O Messenger of Allah, I have a piece of land in Khaibar, I have never gotten a property like this, then what do you think (I should do with it? The Prophet said: If you like, you can hold the (principal) of the land, and you may donate (the revenues), but not to be sold, not to be donated (as hibah), and not to be inherited. Ibn Umar said: Umar gave it (the land) to the poor, relatives, slaves, Ibn sabil, and guests, and did not prohibit the nazir (manager) from receiving revenue from it in a good way (rightly) or feeding the others with no means to accumulate wealth. (Hadith. Sahih Bukhari, #36)*

This was followed by other companions of the Prophet, such as Abu Bakr RA, who endowed a piece of land in Meco allocated to descendants who came to Mecca. Uthman RA endowed his wealth in Khaibar. Ali bin Abi Talib RA endowed fertile soil ana Mu'ad bin Jabal endowed his house, popularly known as "Dar al-Ansar". Then, they were followed by the endowment of Anas bin Malik, Abdullah bin Umar, Zubayr ibn al-Awam, and the Prophet Muhammad's wife, Aishah RA (Ridwan, 2018).

Prophet Muhammad SAW also endowed Mukhairik plantation, which belonged to him after Mukhairik was *syahid* in the war of Uhud (Monzer Khaf, 2000). Prophet Muhammad SAW had set aside a portion of profits from the plantation to feed his family for a year, while the rest was used to buy a horse for war, weapons, and the benefit of Muslims. The majority of jurists opined that this event is considered Waqf because when Abu Bakr RA became the caliph, the Prophet's family did not inherit this estate. Some of the profits were no longer be given to them. When Umar al-Khattab RA became the caliph, he entrusted the management of the plantation to Al-Abbas and Ali Abi Talib. However, they had different opinions. Umar did not let them continue managing it, as he worried it might become inheritance property. Therefore, Umar RA immediately returned the estate to the *Baitulmal* (Ridwan, 2018).

Another example of Waqf given in the Prophet's time was the waqf land of Khaibar by Umar Al-Khattab RA. Umar preferred the land as it was very fertile. However, he asked the advice from the Prophet Muhammad SAW on what to do with the land. Thus, the Prophet ordered Umar to withhold the land substantially and give the proceeds or benefits to the poor, and Umar did it. This happened after the liberation of the land of Khaibar in the 7th year of Hijra. When Umar al-Khattab became the caliph, he noted his Waqf in the waqf deed, which was witnessed by many sahabah. Since then, many of the Prophet's family and friends donated their lands and plantations for Waqf. Some even donated their properties to their families and relatives, introducing the family waqf concept (waqf dzurri or Ahli) (Monzer Kahf, 2000).

The most famous waqf story is Usman al-Affan, endowed with water well used for drinking by the Muslim community. Previously, the owner of the well manipulated its price, so the Prophet Muhammad SAW offered for any sahabah to purchase the well. He SAW said, *Whoever buys Rumah well, he will Then receive bucket in paradise* (Hadith. Reported by An-Nasa'i, #3608). In this tradition, the Prophet SAW promised that the buyer will get considerable rewards in the hereafter. Therefore, Usman RA bought the well and dedication to the interests of the Muslim community.

Besides, Abu Talhah also endowed the "Bairuha" plantation, even though he loves the plantation very much, as mentioned in the al-Quran *You never get to welfare (perfect) before you spend out of what you love (Al-Quran. Ali Imran 4:92)*. It encouraged Abu Talhah to endow his plantation sincerely. The Prophet had advised him to donate it for his descendants. So, Abu Talhah agreed with the advice of the Messenger of Allah, and among the families that received the Waqf from Abu Talhah was Hassan ibn Thabit. The most important historical event and may be considered the largest charitable event in human history, both in terms of the implementation and expansion of the understanding of the Waqf, was the donation of land acquired by Umar al-Khattab RA in various countries such as Syria, Egypt, and Iraq. Umar did this after he consulted with his companions that he could not provide agricultural land to the soldiers and fighters who participated in the liberation. Taking the argument in Surah al-Hashr verses 7 to 10, Umar RA decided for these lands to be donated to Muslims and for generations to come. For farmers, the waqf land was taxed as land tax (Monzer Khaf, 2000).

Waqf in The *Persyarikatan Muhammadiyah*

Like The Prophet Muhammad SAW, Kyai Haji Ahmad Dahlan preached verbally and practised preaching material in life. An important factor influencing the group in following him became the match between Kyai Haji Ahmad Dahlan's words and actions. Islam underlines the need for a balance between ritual and social worship, according to him. So Muslims must also worship with fellow creatures after they have worshipped with Allah. Kyai Haji Ahmad Dahlan teaches the importance of people living a social life manifested in mutual assistance, care of the poor and orphans, and cooperation to enhance their welfare (Mu'thi et al., 2015). Some scholars also emphasize (Shaikh, Ismail, & Mohd Shafiai, 2017) Human welfare is only complete in Islamic worldviews if it is reached in both worlds- the temporal life of the world and the eternal afterlife. The Islamic view of the world offers a broader perspective for the two world frameworks and incentives. This could lead to greater social action readiness, positive involvement in social causes, higher charity, and more selfless behaviour in social relations and the market.

In the beginning, the organization of Muhammadiyah focused on education. Based on the Kyai Haji Ahmad Dahlan (Mu'thi et al., 2015), education is one problem. Education can be used as a means to achieve progress and prosperity. Therefore it is necessary to design new systems and educational models that will produce graduates who can adapt to society. Ahmad Dahlan was a reformer of education in Islam who seeks to find solutions to community problems. He tried to integrate general studies into the curriculum of Islamic education (madrasah) and insert religious subjects into the curriculum of public schools. The idea was intended to reform the people through education (Elhady, 2017).

Kyai Haji Ahmad Dahlan adopted the Waqf that was developed to enhance social welfare during the Prophet time. Nevertheless, the Muhammadiyah organization focussed initially on education. Muhammadiyah established itself in the field of social welfare for the next generation. Ahmad Dahlan was a well-known teacher and organizer, and Muhammadiyah became the most prominent modern Islamic organization in Southeast Asia.

Kyai Haji Ahmad Dahlan's hard work was not done to gain wealth but in laying down the fundamental roots of the Muhammadiyah movement. In some cases, the founder of Muhammadiyah endowed almost all of his possessions. There were some clothes and kitchen utensils left. He has a spirit of defending the poor and oppressed and the low level of education of Muslims (Ridwan, 2018).

This incident occurred around the 1921s, explained by the Chair of the LSBO Muhammadiyah Central Management (Syukriyanto, 2019); one-afternoon KH Ahmad Dahlan hit a block to invite Kauman residents to his house. Kauman residents flocked to

come. After many people gathered, Kyai Haji Ahmad Dahlan delivered the news about Muhammadiyah's cash condition being empty while the teachers teaching at the Muhammadiyah School had not been paid. Muhammadiyah needs at least 500 guildens to pay teachers, employees and finance Muhammadiyah schools. To fulfil it, Kyai Haji Ahmad Dahlan intends to auction off all the items in its house. Ranging from clothing, cupboards, table chairs, beds, wall clocks, standing hours, lights, and more. Kyai Haji Ahmad Dahlan will sell all the goods he has, and all the money from the sale will be used to finance Muhammadiyah schools, especially to pay teachers and employees.

Kauman residents were stunned after hearing Ahmad Dahlan's explanation. Ahmad Dahlan's students who attended the recitation of Thaharatul Qulub were touched by the spirit of sacrifice of Kyai Haji Ahmad Dahlan. They looked at each other, whispering to each other. To make a long story short, Kauman residents, especially those who were members of the Tharatul Qulub study group, then scrambled to buy Kyai Haji Ahmad Dahlan's goods.

Some buy suits, some buy sarongs, some buy clocks, wardrobes, table chairs, etc. In a short time, all the Kyai Haji Ahmad Dahlan goods were auctioned and collected more than 4,000 guilders. Strangely, after finishing the auction, no one brought Kyai Haji Ahmad Dahlan's belongings. Of course, Kyai Haji Ahmad Dahlan was surprised why they did not want to bring the items that had been auctioned. Kyai Haji Ahmad Dahlan exclaimed, "*Ladies and gentlemen, please bring the items that have arrived after the auction. Or will I take it later?*" They answered Kyai Haji Ahmad Dahlan, "*No need for a Kiai. We will return all of these items to Kiai.*" "*Then what about the money collected?*" Asked Kyai Haji Ahmad Dahlan. Said one of them, "*Yes, for Muhammadiyah. Did not the Kiai say Muhammadiyah needed funds to pay teachers, employees and pay for their schools?*" "*Yes, but Muhammadiyah needs only about 500 guilders. This is the fund that collected more than 4000 guilders. Then how about the rest?*" asked Kyai Haji Ahmad Dahlan. The man answered, "*Yes, just put it in the Muhammadiyah treasury.*"

The idea arises to build health centres, hospitals, educational institutions, orphanages, or places of worship, as one solution to the socio-economic problems faced by worshipers or outside the congregation. The aforementioned Charitable Efforts of *Muhammadiyah* (*Amal Usaha Muhammadiyah/AUM*) funds come from zakat, infaq, sadaqah, or endowments voluntarily provided by the public. Likewise, the professional management of Charitable Efforts of *Muhammadiyah* by activists or followers of this movement is done voluntarily. They did not receive a salary but a substitute for the ability and time services represented for the Charitable Efforts of *Muhammadiyah*. Therefore, the compensation for the services of a Muhammadiyah hospital director, School Principal, Muhammadiyah University Rector, or Principal, is only a substitute for the services provided, not based on salary standards as is known in other government or private institutions. Charitable Efforts of *Muhammadiyah* management or Muhammadiyah leadership who oversees Charitable Efforts of *Muhammadiyah*, in Muhammadiyah known as majlis or division, also the leader of this movement as a regulator, who appoints the Chancellor, Hospital Director or School Principal, does not get a salary or honorarium (Mu'thi et al., 2015).

Furthermore, to manage the properties of Waqf, a special assembly was formed to handle this matter, namely the *Majelis Wakaf dan Kehartabendaan*. Based on the results of the 45th Conference in Malang in 2005, the nomenclature was changed to the *Majelis Wakaf dan Zakat Infaq dan Shadaqah (ZIS)*, and then when the 46th Muhammadiyah Conference in Yogyakarta the nomenclature was changed back to the first (the *Majelis Wakaf dan Kehartabendaan*). The *Majelis Wakaf dan Kehartabendaan* that was formed based on Muhammadiyah guidelines (*Anggaran Dasar*) are Leadership Assistance Organization. This Assembly has the main task of developing and securing endowments and assets belonging

to the *Persyarikatan* and guiding the community in implementing endowments, grants, infaq and sadaqah and other endowments. Moreover, in the ranks of the organization, the *Majelis Wakaf dan Kehartabendaan* was formed the management in each Provincial, Regency / City and Sub-District, each of which is the Assistant Leadership in the regions and branches, as well as an extension from the *Majelis Wakaf dan Kehartabendaan* of the Muhammadiyah Central Management (Muhammadiyah, 1997).

WAQF MUHAMMADIYAH IN THE PRESENT

The Waqf Asset in The *Persyarikatan Muhammadiyah*

Nowadays, the trust of the community for Waqf in Muhammadiyah is still very high. This is because economic efforts are increasingly being felt by fostering MSMEs, including mini-markets, developing the Baitut Tamwil Muhammadiyah network, utilizing waqf land, and cooperating with companies and financial institutions at home and abroad. The Report of the Councils of the Central Board of Muhammadiyah 2010-2015 (PP-Muhammadiyah, 2015) utilized waqf assets and fix, based on a study conducted by the *Majelis Ekonomi dan Kewirausahaan*, there are around 3,717 ha of waqf assets & fix. There are 24 per cent or approximately 895 ha for higher education, 61 per cent or approximately 2,260 ha for thousands of schools operated by Muhammadiyah, 6 per cent or approximately 219 ha for the hospital, and 0.81 per cent or approximately 30 ha for the orphanage. At the same time, some 3.4% was extracted from delicate plants and perennials such as palm oil, wood, gardens, and others. But the remaining 8.64 per cent, or around 321 hectares, is still in the form of forest shrubs and vacant land.

A vision for growth, the *Majelis Wakaf dan Kehartabendaan* establish Muhammadiyah's asset management function in the form of a waqf and the organization's assets in a professional, transparent, accountable, and productive manner to provide people with greater benefits. The concept has been adopted by Kyai Haji Ahmad Dahlan, related to the principle of assets, then, based on the requirements accepted as assets, which will provide benefits in the future, transactions in the past are regulated by the corporation (IASC,1997; FASB,2001; IAI,2009).

On the other hand, they have not adequately documented *Persyarikatan* as how great an asset is. In this case, the Muhammadiyah Central Council, the *Majlis Wakaf and Kehartabendaan*, has been working hard to develop Muhammadiyah's asset data system. one causes is that not all of the wealth of the trust is recorded correctly at all levels of trust. However, *Majlis Wakaf and Kehartabendaan* will continue to strive to collect data on trust assets.

The Role of Waqf to Develop Charitable Effort in The *Persyarikatan Muhammadiyah*

The Islamic movement established by Kyai Dahlan is the largest modern Muslim organization in Indonesia and the Islamic world. James L. Peacock, an anthropologist of the United States, pointed out that Muhammadiyah is the strongest Islamic organization in Southeast Asia. Besides, 'Aisyiyah is the largest women's organization in the world. James L. Peacock (1986: 26) described the organization as follows: "*In the half-century since the reform development in Southeast Asia, the movement grew in various ways in the diverse regions. Only in the Indonesia Muslim reform movement becomes a significant and regular force. In the early 20th century, there were several minor movements, Indonesian reform joined into few regionalist movements and a strong national movement, Muhammadiyah. With hundreds of branches throughout the islands and millions of members across the country, Muhammadiyah is the strongest Islamic movement in Southeast Asia. As a movement that promotes purifying true Islam, Muhammadiyah has also contributed to society and education, health care, orphanage, and thousands of schools that assign*

Muhammadiyah as a private non-christian institution of social, religious, and education Indonesia. The women's organization, Aisyiyah, is perhaps the most significant Islamic women's movement in the world. Shortly, Muhammadiyah is a major and the most powerful organization in the fifth largest country of the world "

Based on the data above, the charitable efforts of Muhammadiyah from waqf land so that Waqf has an important role in the development of the charity efforts. Report of the Councils of the Central Board of Muhammadiyah 2010-2015 (PP-Muhammadiyah, 2015) on the development of Muhammadiyah's charitable efforts, particularly in education, health, and public welfare economic and da'wah. Muhammadiyah has operate 176 higher education institutions (universities, institutes, colleges, polytechnics and colleges), 14,346 nursery schools (TK / ABA / PAUD), 2,604 elementary schools (SD) and Islamic elementary schools (MI), 1,772 junior high schools (SMP / MTs), 1,143 secondary schools (SMA / SMK / MA), 71 special schools and 102 Islamic boarding schools (Pesantren). For health and public welfare, Muhammadiyah also manages 457 Hospitals, 421 orphanages, 82 Orphans with Special Needs, 78 Family Cares, 54 Nursing Homes, 1 Special home for Abandoned Children, 38 Death Benefits, and 15 BPKM. Therefore, in the economic effort, there are 437 *Baitul Mal wa Tanwil*, 762 Sharia Rural Banks (BPRS), and 25 printing companies, BUEKA business groups, community groups under the community empowerment program. Lastly, Muhammadiyah has many more assets used for religious activities or *da'wah*, such as 6.270 mosques and 5.689 *musallas*.

Through charitable efforts, Muhammadiyah is endlessly engaged in developing models of movement and community empowerment. Muhammadiyah's schools, madrassas, and tertiary institutions grow into excellent and outstanding educational institutions both at home and abroad and collaborate with various educational institutions abroad. Many well-known Muhammadiyah Universities have raised the Muhammadiyah's *Marwah* on the national and international stage and marked the centre of excellence (*uswah hasanah*) and driving force for the progress of the *Persyarikatan*. The development of health businesses and social services is also encouraging. Muhammadiyah hospitals and clinics continue to improve in quality and improve services to reach various levels of society. Muhammadiyah cares for and fosters orphans, neglected children, street children, and the elderly who are based in orphanages and family-based. Muhammadiyah's partisanship to the *duafa* and *mustad'afin* (farmers, fishers, labourers, small traders, and disabled people) is manifested in empowerment through foster groups (PP-Muhammadiyah, 2015).

THE ISSUES AND CHALLENGES IN THE WAQF MUHAMMADIYAH

At the 47th Congress of Muhammadiyah in Makassar, the Councils of the Central Board 2010-2015 highlighted the fundamental problem facing centralized and decentralized Muhammadiyah management. The solidity of Muhammadiyah is better maintained and can create cross-subsidies with a centralized design. Centralization, however, promotes the build-up of all problems in the Central Board council so that Muhammadiyah's pace is slowed down because it has a lot to do with the problems and the work. On the other hand, the decentralization pattern allows the Muhammadiyah movement to become more inclusive and pragmatic towards Islam. Still, it encourages inconsistency between branch / regional leaders and even regions sectoral egos occur between the charitable efforts of Muhammadiyah and the organization. Therefore, more thorough research is necessary to identify centralized and decentralized systems, for the Muhammadiyah should ascertain immediately which one is so that the problems are not more complex and generalized.

Internal centralization and decentralization issues directly impact waqf management in Muhammadiyah. Athaillah (2014:2-3) stated the actual problem still faced today is the

unequal understanding and new social paradigm of Waqf under Law No. 41 of 2004, especially regarding Waqf and its types, non-optimal certification of waqf land, non-optimal management of productive waqf land assets, there are still many Nadzir who are not professional, the availability of a waqf database, the lack of optimal empowerment and development of cash waqf. Besides, there are several issues to address in the next period, based on an evaluation of the implementing system in the *Majelis Wakaf dan Kehartabendaan Muhammadiyah*, which is reflected in the 2010-2015 Council report. This Council faces the following problems:

1. The assets security and productivity need systemic planning and measures to safeguard and secure assets. In many cases, Muhammadiyah assets are legally not yet confirmed because their ownership status has not been finalized.
2. The financial resources, the organizational management of Muhammadiyah assets must be supported with appropriate funding.
3. The human resources, namely to strengthen human resources and promote a commitment to the growth and preservation of Muhammadiyah's assets, achieve Muhammadiyah 's purpose.
4. The digital system, to prepare an asset database and to assist the administration of Muhammadiyah, an adequate system is required

The number of Muhammadiyah 's assets and waqf land not yet secured with a certificate of endowment or title rights began to result in controversy. In 2013, the *Majelis Wakaf dan Kehartabendaan Muhammadiyah* visited and accompanied 34 cases of land waqf asset disputes in several regions. For example, The Muhammadiyah Association territory, for instance in Aceh, occupies 2.486.061m², with details as follows: waqf land 1.733.050 sq.m or 70 per cent and non-waqf 753.011 sq.m. The land is divided into 221 waqf fields (59,6 per cent) and 150 non-waqf (40,4 per cent), giving 371 fields. In other words, the waqf region runs more than twice the amount of non-waqf land by Persyarikatan. Countries with 46 field certificates do not yet have a 302 field certificate (Asy'ari, 2017). Therefore, the management and certification of property and waqf properties should be controlled as a priority of the program.

In addition to asset certificates, the waqf lands of Muhammadiyah must underline the issue of land productivity. 8.64% or about 321 ha has not been productive, still in shrub forests and vacant land. For example, unproductive waqf land under the management of the Muhammadiyah Persyarikatan reached 566,375 sq.m or 32.68 per cent of the waqf land spread throughout Aceh (Asy'ari, 2017). Then in Nusa Tenggara Timur it is 100 ha, in Nusa Tenggara Barat is 75 hectares (PP-Muhammadiyah, 2015). Therefore, the Muhammadiyah Central Board has to provide a strategy for commercial land management, which ensures the land plot is for social and corporate purposes, which will raise funds to finance campaigns at all rates. Because of the tremendous benefits of waqf land, Waqf can be a viable option for eradicating poverty and unemployment if its benefits can be adequately maximized by allowing and optimizing the population to utilize current waqf tools. To achieve good benefits for the Waqf, the *Ummah* can also be economically empowered.

Muhammadiyah is not a company that makes money, but that needs funding to progress and develop. During this time, funds to drive the charitable efforts of Muhammadiyah came from banks and Muhammadiyah business charitable donations. Ahmad Sarkawi (2017), despite the development of funding aid, has not sufficed to finance Muhammadiyah 's missionary activities. Various propaganda programs and activities in regions and branches that have not worked best due to a lack of financial assistance can be observed. To carry out the missions well and uphold and maintain Islam's religion, so that the main, just and affluent, blessed company Allah SWT may be realized, the Muhammadiyah Association still needs substantial financial support at all levels. The concept of integrated Waqf is considered

a source of internal funding for Muhammadiyah's social programs. Therefore, it is necessary to study related to fund development strategies through the concept of Waqf.

In terms of current human resources, including nazir, Muhammadiyah also inevitably must fix this. Inevitably, the number of existing human resources that are still limited because of their human resources should begin to increase Muhammadiyah. Muhammadiyah can not rely solely on voluntary nazir to run existing waqf assets. It must begin hiring professionals who genuinely understand Waqf and other issues, such as management and other issues that can help and enhance waqf assets. Muharrir Asy'ari (20017) added that one of the challenges in developing a waqf in Aceh, for whom waqf assets are only places of worship, is lack of knowledge and Nazirs creativity more productive Waqf in Aceh.

Moreover, waqf Nazirs have not received income based on their work. Three fundamental philosophies must be considered if we want to empower Waqf productively, including the prosperity principle, which means we are making Nadzir a profession that offers hope for those who graduate most well-being, not only in the later years but also in the later years the world as well. As in Turkey, 5% of wakf net income is allocated for the Waqf management board. The Bangladesh Waqf administration and around 6% are earmarked for the Central Waqf Council of India.

Some Waqf assets in Muhammadiyah have traditionally been managed to a less profitable extent and rarely empower the poor of mosques, mosques, madrasah, and orphans. Barriers only increase so that the intangible assets of such waqf land, mostly still empty, can be optimized. The obstacles as internal factors came from the waqf management itself and from external factors like the rigid regulation of exchange of assets forms and less from the role of government in promoting Waqf as a solution to poverty. The government does not see waqf funds as a source of revenue supporting high economic growth.

However, *Muhammadiyah* has a positive tagline for future innovative waqf targeting, which was stated by Chief of *Majelis Wakaf dan Kehartabendaan Muhammadiyah* (2017): "Muhammadiyah began an innovation management program (2015-2020) in which existing Waqf asset management systems such as Waqf policies were enhanced, all assets, including waqf assets, were reinvented and organized, existing information systems and databases improved, and waqf assets not properly deployed to become product assets. In the next five years, he also said that *Muhammadiyah* aims to produce 75% of the existing waqf assets. In the light of experts with existing phenomena or solutions can also be found to any barriers and problems arising. (Male, 26 April 2017)

Therefore, the study was conducted to examine more closely related to waqf assets in Muhammadiyah and carry out revitalization of the waqf movement in the era of the digital asset. Several essential aspects must be emphasized in applying the current waqf asset in Muhammadiyah: the management, administration, governance, and sustainability of waqf institutions. The importance of practical results of professional management and transparent waqf administration and complementary public investment is a crucial source of ongoing economic growth (Shaikh et al., 2017). The revitalization is in line with the orders of the Muhammadiyah general chairman (Nashir, 2007), stating that ideological revitalization, which is to re-strengthen each of its members, will deal with the idealism mission, effort, ideals, *khittah*, and interests of the Muhammadiyah movement. It also emphasizes the revitalization of business quality through business charities, programs, and alternative activities that are superior to the Muhammadiyah in various sectors such as the empowerment of farmers, the revitalization of education, the strengthening of health institutions and the like, including waqf assets. Moreover, (Saputro, 2019) *Muhammadiyah* was said to have been involved in politics and ignored the noble ideals of KH Ahmad Dahlan,

namely taking care of the welfare of the people and society so that revitalization was necessary.

An alternative source of raising capital and management optimization of waqf institutions have to develop digital waqf assets (crowdfunding) (Mohd Thas Thaker, 2018). Hopefully, the digital revolution saw a significant leap in technological development, computing, and automation, providing opportunities to generate more innovations that could redimension the concept of distance and contact between world populations and connect them through a massive but easy and quick mechanism that can cut costs, increase productivity and much more (Alzubaidi, 2017). Waqf in Muhammadiyah can be operated optimally.

CONCLUSIONS

Kyai Haji Ahmad Dahlan adopted the Waqf that was developed to enhance social welfare during the Prophet time. Nevertheless, the Muhammadiyah organization focussed initially on education because of one of the problems to be addressed. Education can be used as a means to achieve progress and prosperity. Therefore, Muhammadiyah established itself in the field of social welfare for the next generation. Ahmad Dahlan was a well-known teacher and organizer, and Muhammadiyah became the most prominent modern Islamic organization in Southeast Asia. Nowadays, the trust of the community for Waqf in Muhammadiyah is still very high. This is because economic efforts are increasingly being felt by fostering MSMEs, including mini-markets, developing the Baitut Tamwil Muhammadiyah network, utilizing waqf land, and cooperating with companies and financial institutions at home and abroad. Through charitable efforts, Muhammadiyah is endlessly engaged in developing models of movement and community empowerment.

On the other hand, many issues are being faced by Muhammadiyah endowments today. There are still many endowments that are bearable or have not been maximally empowered for the people. Not only that, the security and productivity of the assets, the financial resources, human resources, and the digital system. So, the Waqf in *Muhammadiyah* needed to revitalize. Several essential aspects must be emphasized in applying the contemporary waqf asset in Muhammadiyah: the management, administration, governance, and sustainability of waqf institutions.

The future of Waqf Muhammadiyah is the chain of the past and the present. Moreover, it takes a painstaking effort to assemble the history in a strategy to move forward profoundly. The reform history of the early generation shall be a reference related to the perseverance, sincerity, and courage in the tireless struggle in lengthy times crossing. Although, Muhammadiyah established by Kyai Haji Ahmad Dahlan as the largest modern Muslim organization in Indonesia and the Islamic world. But there are still many who need to study and advances in technology, and Waqf Muhammadiyah must continue to follow these developments over time.

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