OPTIMIZING PRODUCTIVE WAQF EMPOWERMENT ON THE DEVELOPMENT OF SUSTAINABLE HALAL TOURISM IN INDONESIA

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Abstract
One of the Islamic social financial instruments is waqf, which contributes to the welfare of the community by retaining the principal of waqf and providing the proceeds to people in need. Waqf when integrated with the tourism sector can improve the community's economy and support the creation of Halal tourism destinations. This research aims to explain the contribution of productive waqf to be optimal in the development of sustainable Halal tourism. This research uses descriptive qualitative method. Waqf management is allowed with any mechanism that does not violate Islamic law. The stages of productive waqf management to be more efficient are to design in detail the goals or objectives of the project to be carried out, then realize the project, and conduct regular monitoring so that the project can run sustainably. The integration of productive waqf with the tourism sector is not only to increase the contribution in the economic aspect, but also to educate the public about the ease of waqf. To optimize the integration of productive waqf in Halal tourism, the government and stakeholders must work together, while also continuing to improve the quality of human resources in terms of management so that it becomes sustainable. then an optimal branding and marketing strategy is carried out.

Keywords: Waqf, Productive Waqf, Halal Tourism.
Pengelolaan wakaf diperbolehkan dengan mekanisme apapun yang tidak melanggar syariat Islam. Tahapan pengelolaan wakaf produktif agar lebih efisien adalah dengan merancang secara detail tujuan atau sasaran dari proyek yang akan dijalankan, kemudian merealisasikan proyek tersebut, dan melakukan monitoring secara berkala agar proyek tersebut dapat berjalan secara berkelanjutan. Integrasi wakaf produktif dengan sektor pariwisata tidak hanya untuk meningkatkan kontribusi dalam aspek ekonomi, namun juga untuk mengedukasi masyarakat tentang kemudahan berwakaf, untuk mengoptimalkan integrasi wakaf produktif pada pariwisata Halal pemerintah dan stakeholder harus saling bersinergi, selain itu juga terus meningkatkan kualitas sumber daya manusia dalam hal pengelolaan agar menjadi keberlanjutan. Kemudian dilakukan strategi branding dan marketing yang optimal.

Kata Kunci: Wakaf, Wakaf Produktif, Pariwisata Halal.

Introduction

The social financial instruments in Islam besides zakat and shadaqah is waqf. Looking back at Islamic history, waqf has made a significant contribution to improving the welfare of Muslims in all fields, such as education, health, public services, religion, and many others (Ascarya et al., 2022). Philanthropic waqf is waqf created to promote the social and economic well-being of designated beneficiaries, including the provision of basic needs such as food, clothing, shelter, education and medical services (Azizan et al., 2022). waqf are socio-monetary waqf as they may be established for the availability of vital needs, reducing poverty and ensuring socio-economic increase and sustainable improvement (Lamido & Haneef, 2021). From this, it can be concluded that waqf is a source of Muslim economy that is sustainable for the next generation to ensure the welfare of society.

The responsibility to improve waqf stems from waqf opportunities, including the opening up of new interpretations in the field of adaptive fiqh, so as to make waqf develop productively, and thus generate more significant results or benefits for society from the waqf (Saifuddin & Aghsari, 2022). Basically, waqf has socio-economic objectives that are achieved through multidimensional means (Lamido & Haneef, 2021). Currently, the development of waqf instruments is not only limited to land assets that are built schools, mosques or cemeteries in this case social activities, but there have been many developments such as cash waqf, then productive waqf, cash waqf linked sukuk, stock waqf, and others (Darus et al., 2017);(Amri & Ramadhi, 2021). This development is the result of the focus and contribution of researchers in the field of social finance, especially waqf.
Waqt should be seen as an organized institution of socio-economic development, governed by the principles of Islamic law, jurisprudence and economics (Ghazali et al., 2020). In Islam, Waqt, apart from aiming as a jariyah charity, also aims at social action which is directly sourced from the Qur’an. In accordance with the words of Allah in Surah Al-Imron verse 92 as follows:

لَنْ تَنَالُوا الْبِرَّ حَتّٰٰى تُنْفِقُوْا مِمَّا تُحِبُّوْنَ ۗوَمَا تُنْفِقُوْا مِنْ شَيْءٍ فَاِنَّ اللَّٰٰ بِهٖ عَلِيْم

Meaning: “Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love. And whatever you spend - indeed, Allah is Knowing of it.” (QS. Al-Imron:92)

Based on the verse above, as a Muslim, if you want to achieve perfect goodness, you are expected to donate some of your assets to be allocated to those in need or can also be used for the benefit of many people. Waqt management is different from zakat management. If zakat must spend its principal for 8 asnaf that have been determined in the Qur’an and hadith, then Waqt must hold its principal and must not decrease in size or value. Therefore, waqt utilization to sustain the wealth of the waqt object must be managed productively by the waqt nadzir.

Productive waqt which can be interpreted as waqt whose assets, when managed, can provide economic benefits in the field of plantation/agricultural land, finance and other of movable and immovable objects, and need to be further enhanced by making more targeted mechanisms and strategies (Medias et al., 2021). Productive waqt is an innovation in Islamic finance that opens up investment opportunities in the sectors of worship, learning, and social services. In particular, productive waqt can be a very effective investment to alleviate issues of poverty and overcome disadvantages in the sectors of economy, educational, health, and so on. (Zainuri et al., 2021). Productive waqt has a scheme of managing waqt donations of both money and objects from the community by managing these donations productively so that they can generate a sustainable surplus (Pitchay et al., 2018);(Ramdani et al., 2021). This productive waqt combines social and commercial functions (Sulistyowati et al., 2022).

The commercial function in question is to generate future profits that are used for the sustainability of waqt management and contributed to the interests of many people (not privately owned). The application of productive waqt can be in the form of Empowerment of hospital waqt, Empowerment of mini market waqt, Empowerment of waqt through investment, Empowerment of tourism waqt (Sulaiman et al., 2019). Productive waqt that involves more stakeholders, if managed with
professional organization, can maintain the stability of the financial system. Productive waqf may also be construed as an ethical form of business, as it must fulfill the rules in accordance with Islamic law, not just free from usury, uncertainty (gharar), and maysir (gambling), but must also embrace various other Islamic ethical systems. Two different types of productive waqf exist: simple (classic) productive waqf, which embodies the process of waqf management with fewer parties involved; and innovative productive waqf, which is a more comprehensive process with more stakeholders involved. (Ascarya, 2022).

Indonesia is currently applying waqf in various developments so that it can be productive and beneficial for many people. The government and stakeholders are developing productive waqf instruments through the utilization of Islamic social finance instruments and Islamic commercial and social finance integration instruments that can strategically support national economic growth (Tanjung, 2018). One sector that has a significant and rapid contribution to economic growth is tourism. After being affected by the covid-19 pandemic from 2020 to 2021, Indonesia’s tourism sector is gradually recovering (Ascarya, 2022).

Data from the Central Statistics Agency (BPS) noted that in June 2022, foreign tourist visits to Indonesia reached 345,438 visits. In line with tourist visits that continue to move up, based on the Global Muslim Travel Index (GMTI) in 2022 Indonesia is ranked 2nd in the world’s Halal tourist destinations. Halal tourism offers an alternative for Muslim visitors, as it provides assurance that matters related to Shariah law requirements are managed. Compared to traditional Islamic tourism, which is described as a journey for religious purposes and pilgrimages connected to acts of faith, Halal tourism here as a journey undertaken for leisure, recreational, and social purposes. This gives travelers peace of mind while traveling. (Mohammed et al., 2022). Halal tourism focuses on the availability of tourism activities and services that fulfill the requirements of Muslim travelers to accommodate their worship and needs while traveling in line with the principles of Islam. Mohsin et al (2016) and Ma’rifah et al (2020) revealed in his research that tourists, especially domestic, gave a positive response to Halal tourism and considered that Halal tourism had its own charm.

The development of contemporary Halal tourism has caused many countries to carry out tourism promotion and marketing processes within the scope of Halal tourism, especially for the majority of countries that have a large Muslim population (Suhartanto et al., 2021). Indonesia has tourism market potential, especially Halal tourism, because it has a variety of cultures and adequate natural beauty. If this tourism potential can be
integrated with *waqf*, then this sector will grow further and will increase national economic growth (Wulandari et al., 2016). This tourism *waqf* is part of the development of productive *waqf* (Zainuri et al., 2021). Research on productive *waqf* written by (Anam & Fauzi, 2021) examines the potential of productive *waqf* in the energy sector to reduce the impact of climate change. Then the research conducted by (Kasdi, 2014) examines the *waqf* empowerment model in Indonesia. So far, research on productive *waqf* in the tourism sector is still minimal, so further research is needed to develop the potential of *waqf* in the tourism sector.

**Research Method**

This research uses the literature review method and the analysis uses descriptive-qualitative analysis. This research uses secondary data obtained on library research from journals, books, documentation, and online publications including from credible institutions such as the Indonesian *Waqf* Board (BWI), Ministry of Tourism, Central Statistics Agency (BPS), Sinergi Foundation related to the optimization of productive *waqf* empowerment in sustainable *Halal* tourism development and other related documents. The data analysis process of this research is carried out comprehensively by paying more attention to data characteristics, data quality, and interrelationships between things and comparing them with relevant concepts and theories, so as to provide accurate information about the optimization of productive *waqf* empowerment in the development of sustainable *Halal* tourism.

Furthermore, the data obtained was analyzed to produce a descriptive data picture related to the object of research. Data analysis in this study was carried out through three stages, namely data reduction, data presentation, and data utilization. Data reduction in this study was carried out by selecting all data through simplifying existing data and deleting unnecessary ones, according to the research topic. Then the presentation of the data that has been reduced is carried out according to the research topic, namely the optimization of productive *waqf* empowerment in the development of sustainable *Halal* tourism. the last stage is to utilize the data to draw conclusions which is the opinion of the researcher's data interpretation. Verification is carried out using triangulation techniques, namely comparing one data source with other data sources.
Result and Discussion

The potential for \textit{waqf} development in Indonesia is enormous. This is because it is supported by the large number of Muslim population so that the opportunity to make \textit{waqf} as an Islamic financial instrument is also wide. Based on data from the Indonesian \textit{Waqf} Board (BWI) in 2022, the total area of \textit{waqf} land that has been certified \textit{waqf} throughout Indonesia is 111,481,173 m$^2$, while the total cash \textit{waqf} and \textit{waqf} through money in 2022 is 1.4 trillion and continues to move up. The increasing value of \textit{waqf}, both land and money, makes it a challenge for all \textit{nadzirs} to manage the \textit{waqf} to make it productive, useful and sustainable.

Productive \textit{Waqf} Management

Indonesia itself is currently developing productive \textit{waqf} because the results of productive \textit{waqf} can be reused so as to increase the value of the principal asset. \textit{Waqf} management is allowed with any mechanism that does not violate Islamic law and by not reducing \textit{waqf} assets, let alone eliminating them. Some stages for effective \textit{waqf} management are as follows:

a) Determining the Realization Goal

Determining the realization goal of \textit{waqf} is the initial stage used to project the productive use of \textit{waqf} objects. More detailed goal setting will make it easier to manage \textit{waqf} in the future in a sustainable manner. It also mitigates risks that may reduce the principal of the \textit{waqf} so that they do not occur. The determination of the realization goal is also based on the type of \textit{waqf} such as cash \textit{waqf} or land \textit{waqf} or other objects. Once the goals are identified, develop a detailed business plan to achieve those goals. The business plan should include market analysis, financial analysis, marketing plan and operational strategy.

b) Funding or Project Realization by \textit{Waqf} Board

The \textit{waqf} board (\textit{Nadzir}) is an institution that intermediates between \textit{waqif} and the beneficiaries of the \textit{waqf} or mauqif 'alaih. In addition, the \textit{nadzir} also acts as an investor to invest \textit{waqf} in business managers/business entities so that the value of the \textit{waqf} continues to increase through the years. The investment of \textit{waqf} also differs depending on the object being endowed. If cash \textit{waqf} can be invested in Islamic financial institutions or directly cooperate with business entities for business management. Meanwhile, if the \textit{waqf} is in the shape of asset such as land, it can be managed using the mudharabah principle.
c) Waqf Project Monitoring

The waqf board also has the task of monitoring the ongoing projects of the waqf. Because every productive waqf project certainly has a long period of time to get the results that will be distributed to mauqf 'alaih, so risk monitoring is carried out regularly. If there is a problem with the ongoing project, an evaluation can be carried out by the waqf nadzir to the waqf project partnership. In addition, regular reporting must be done to interested parties to provide transparency and accountability regarding the use of waqf assets and the achievement of productive waqf objectives.

Productive Waqf Optimization in Halal Tourism

The tourism zone is one of the sectors that has a large contribution to the national economy. This is evident during the covid-19 pandemic, the tourism sector experienced a sharp contraction due to social restriction policies which resulted in the absence of tourist visits. After the covid-19 pandemic has been resolved slowly, the tourism sector has also bounced back. The recovery of the tourism sector is also at the same time an improvement for tourist destinations to support the Halal tourism program planned by the government.

Halal tourism does not only stand alone on the available tourist destinations, but is an ecosystem that is built as a whole such as Halal food, Halal accommodation, and others. Halal tourism represents more aspects of tourism that is friendly to Muslim tourists and also represents Islamic sharia with the word 'Halal' which not only represents food and drinks, but also hotels, facilities, and services in accordance with Islamic law. Some matters that want to be considered within the improvement of Halal tourism, particularly: The government can satisfy worship services including prayer facilities, the availability of meals and ensures with Halal labels, good enough public centers such as bathrooms with easy water, offerings and centers throughout the month of Ramadan, in addition to the absence of alcoholic beverage activities and private services which could distinguish among ladies and men.

Seeing that Indonesia has a variety of tourist destinations, this is an opportunity to integrate waqf and tourism instruments. The management of waqf to be productive is very diverse, one of which is waqf in the field of Halal tourism. One of the things that can be done to empower the economy with the aim of achieving welfare is by optimizing tourism areas. Here, waqf has a role as an investor if the instrument used is cash waqf and as a partnership to create new tourism if the instrument is land waqf. Research conducted by (Ascarya et al., 2021) also revealed that waqf can be applied
to all *Halal* business sectors such as construction, property, transportation, agriculture, plantation, farming, manufacturing, sales, hotels, restaurants, education, and health. Building a *Halal* tourism area is building an ecosystem must be integrated with one another. Ismail et al (2019) and Pauzi et al (2021) in their research results that productive *waqf* also reduces government budget expenditures in terms of tourism area development. Thus, government budget posts can be allocated to other things that are more prioritized and require more resources.

In line with this opportunity, *waqf* institutions have integrated the concept of *waqf* with the tourism sector, such as in the Lembang area there is Teras Lembang Tourism. The tourism area is a pilot project carried out by the *Waqf* Sinergi Foundation as a *waqf* administrator. The Teras Lembang *Halal* tourism project provides 2 benefits for visitors, namely besides traveling, visitors can also give *waqf* directly. This *Halal* tourism *waqf* model also connects visitors who are also wakif with mauquf ‘alaih through the mechanism of purchasing *Halal* tourism visit tickets (Fatturroyhan, 2017). This also provides education for tourists that many people think that *waqf* is difficult and must have large assets, but in this tourist area tourists can donate through money.

The Teras Lembang *Halal* Tourism Area is managed with productive *waqf*, which holds the principal as here is the land that has been entrusted by the wakif to the Sinergi Foundation as the *waqf* nadzir. The results or profits from the management of *waqf* in the Lembang terrace tourism area are channeled to mauquf ‘alaih which has also been integrated with programs that have been made such as the construction of free maternity homes, the construction of orphaned pesantren, and the procurement of clean water, and others. This productive *waqf* program integrated with *Halal* tourism is dedicated by Sinergi Foundation to educate the public about *waqf* instruments for the benefit of the nation.

The Teras Lembang *Halal* tourism area is one of the pilot projects that has been successfully developed through productive *waqf* integration. The government and related stakeholders need to continue to innovate and multiply the development of *Halal* tourism areas with productive *waqf* integration models (Irfany & Rusydiana, 2022). Furthermore, it is not only necessary to reproduce the model but also to improve the quality of *Halal* tourism sustainability by conducting training and mentoring to improve the skills of managers and entrepreneurs (Santoso et al., 2022). Then the most important factor for optimizing productive *waqf* for *Halal* tourism integration is branding and marketing. *Halal* tourism also needs strong branding so that tourists do not only visit once but also leave an impression to want to come back to visit in the future (Ismail et al., 2019).
Conclusion

The development of waqf instrument management is increasingly innovative, and productive waqf is currently the main focus. The results of productive waqf development can be reused so as to increase the value of the underlying assets. Waqf management is allowed by any mechanism that does not violate Islamic law. The stages to manage productive waqf to be more efficient are by designing in detail the goals or objectives of the project to be carried out, then carrying out project realization, and conducting regular monitoring so that the project can run sustainably.

Productive waqf programs that are integrated into the tourism sector can encourage economic growth and increase the income of the surrounding community. One of them is the program implemented by Sinergi foundation which integrates waqf with tourism. The results of the program are channeled to mauquf 'alaih which has also been integrated with programs that have been made such as the construction of free maternity homes, the construction of orphanages, and the provision of clean water, and others. This Halal Tourism Area also educates the public about easy ways to donate. To optimize the integration of productive waqf in Halal tourism, the government and stakeholders must work together to continue to innovate in the development of Halal tourism, while also continuing to improve the quality of human resources in terms of management so that it becomes sustainable, then an optimal branding and marketing strategy is carried out to attract tourist visits.

Supporting research conducted by Fetrimen (2016) that there are still many uses of waqf land that are not suitable for their allocation so that the use of waqf land is not appropriate so the results of the study recommend optimizing vacant waqf land for use in Halal tourism development on external activities to generate high contributions. This research has limitations that cannot be resolved by the author. Previous studies are still very minimal regarding waqf tourism, so that in the future further research is needed to support the optimization of waqf in the field of sustainable tourism.
REFERENCES


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