



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.

Abstrak

Instrumen keuangan sosial islam salah satunya adalah wakaf yang berkontribusi terhadap kesejahteraan umat dengan menahan pokok wakaf dan memberikan hasilnya kepada masyarakat yang membutuhkan. Wakaf jika diintegrasikan dengan sektor pariwisata dapat meningkatkan perekonomian masyarakat dan mendukung terciptanya destinasi wisata Halal. Penelitian ini memiliki tujuan untuk menjelaskan kontribusi wakaf produktif agar optimal dalam pengembangan pariwisata Halal yang berkelanjutan. Penelitian ini menggunakan metode kualitatif deskriptif.



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 mengoptimalisasikan 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 berkelanjutan. 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*.



Waqf should be seen as an organized institution of socio-economic development, overned by the principles of Islamic law, jurisprudence and economics (Ghazali et al., 2020). In Islam, *Waqf*, 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 حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ

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. *Waqf* 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 *Waqf* must hold its principal and must not decrease in size or value. Therefore, *waqf* utilization to sustain the wealth of the *waqf* object must be managed productively by the *waqf nadzir*.

Productive *waqf* which can be interpreted as *waqf* 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 *waqf* is an innovation in Islamic finance that opens up investment opportunities in the sectors of worship, learning, and social services. In particular, productive *waqf* 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 *waqf* has a scheme of managing *waqf* 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 *waqf* combines social and commercial functions (Sulistiyowati et al., 2022).

The commercial function in question is to generate future profits that are used for the sustainability of *waqf* management and contributed to the interests of many people (not privately owned). The application of productive *waqf* can be in the form of Empowerment of hospital *waqf*, Empowerment of mini market *waqf*, Empowerment of *waqf* through investment, Empowerment of tourism *waqf* (Sulaiman et al., 2019). Productive *waqf* 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 *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 *waqf* as an Islamic financial instrument is also wide. Based on data from the Indonesian *Waqf* Board (BWI) in 2022, the total area of *waqf* land that has been certified *waqf* throughout Indonesia is 111,481,173 m², while the total cash *waqf* and *waqf* through money in 2022 is 1.4 trillion and continues to move up. The increasing value of *waqf*, both land and money, makes it a challenge for all *nadzirs* to manage the *waqf* to make it productive, useful and sustainable.

Productive *Waqf* Management

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

a) Determining the Realization Goal

Determining the realization goal of *waqf* is the initial stage used to project the productive use of *waqf* objects. More detailed goal setting will make it easier to manage *waqf* in the future in a sustainable manner. It also mitigates risks that may reduce the principal of the *waqf* so that they do not occur. The determination of the realization goal is also based on the type of *waqf* such as cash *waqf* or land *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 *Waqf* Board

The *waqf* board (*Nadzir*) is an institution that intermediates between waqif and the beneficiaries of the *waqf* or mauquf 'alaih. In addition, the *nadzir* also acts as an investor to invest *waqf* in business managers/business entities so that the value of the *waqf* continues to increase through the years. The investment of *waqf* also differs depending on the object being endowed. If cash *waqf* can be invested in Islamic financial institutions or directly cooperate with business entities for business management. Meanwhile, if the *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 mauquf '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.



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