

NAZHIR'S DEVELOPMENT OF FUNDRAISING AND BUSINESS INCUBATORS THROUGH THE DEVELOPMENT OF WAKAF VILLAGES ASSISTED

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Abstract. Waqfs have a peculiarity of institutions and activities compared to other Islamic philanthropic instruments. The success of the collection and distribution of waqf is determined by nazhir's management to develop a fundraising and business incubator. This study aims to determine the development of fundraising and business incubator through waqf village assisted conducted by Tabungan Wakaf Indonesia (TWI). This research uses descriptive qualitative research. Fundraising development of Tabungan Wakaf Indonesia (TWI) is done by building positive brand image, development, media campaign (website, Republika and Radio Rrijava Program, brochure), program cooperation, auditing, wakif gathering, retail, seminar, discussion, training, coaching, problem analysis, and follow up. Business incubator in the wakaf built village is a dedication of the mission of nazhir for community empowerment in strengthening people economy through empowerment programs and new entrepreneurship. The TWI program is related to business incubators through various sectors covering the education sector, health sector, da'wah sector and economic sector. The integration of community empowerment in fundraising and business incubator program by nazhir through waqf-village assisted integrated into the model in realizing community empowerment. The development of waqf-village assisted is expected to be a program targeting communities in poverty alleviation comprehensively.

Keywords: fundraising, business incubator, waqf village assisted

INTRODUCTION

Waqf is an Islamic religious teaching that plays a role in improving the civilization of Muslims. Waqf has a socio-economic dimension that has an impact on empowering the people. In Indonesia, the development of waqf has transformed consumptive waqf to a productive waqf paradigm. The role of waqf, optimally in solving the problems of the people, especially the problem of poverty, is inseparable from the role of Islamic values and systems in managing various aspects of life. The success of waqf in helping the economy of the people attracted the government's attention to waqf institutions.

According to UU RI No.41/2004 Article 1 paragraph (1); Waqf is a legal act of wakif to separate and/or surrender part of his property to be used forever or for a certain period following his interests for worship and/or general welfare according to the Sharia's. The provision of waqf from the social dimension has an impact on social and economic welfare and plays a role in development (Fikri & Noor, 2012).

In its development, waqf is divided into istismari waqf (waqf intended for investment or productivity) and mubasyir waqf (waqf intended for direct or consumptive use). Waqf is productive in managing its assets in the form of businesses and businesses which are expected to provide benefits for waqf institutions. In the management and development of productive waqf, it must pay attention to the sustainability of waqf assets and distribute the results in a targeted manner.

In the process of developing waqf organizations, the quality of human resources (nazhir management) is the spearhead in the success of waqf institutions. Programmed and comprehensive nazhir planning is expected to be able to realize the quality and advanced quality of waqf organizations. From the above, management by process is very appropriate because it can provide opportunities for all parties to participate, improve the quality of wakif and Nadzir and no one is harmed.

Nazhir is a person, organization, or legal entity who is mandated to maintain and manage waqf assets following their goals and functions (Anshori, 2005). Among the nazhir requirements that must be met are Muslim, aqil baligh, trustworthy and trustworthy and have the physical and spiritual ability to carry out the waqf mandate. There is a public perception that management does not need to be applied in managing waqf. This is because waqf is still considered a minor issue that does not need to be managed professionally. The management and development of waqf in the institutional aspect still feel weak. Indonesia with its vast land waqf assets with the largest potential Muslim population in the world has not been able to manage it optimally and professionally. The foremost challenge in the development of waqf is the understanding of traditional waqf management, coupled with the low quality of nazhir and the lack of government attention and very limited socialization of waqf.

To improve the organization of waqf, implementing modern management is an absolute must. We can take a simple management model pioneered by James Stoner, as the process of planning, organizing, directing, actuating, and controlling. In addition to the development of fundraising management, a business incubator is also needed for its implementation. Business incubators are not new in Indonesia. In the past, we were familiar with the terms Core-Plasma in the agricultural industry. Furthermore, when the issue of link and match develops into an interrelationship of input-process-output relations. The creation of a business incubator in a waqf institution is a synergy to realize intellectual and professional human resources. The development of fundraising and business incubators by waqf institutions implemented in the form of waqf fostered villages is expected to be able to stimulate waqf organizations.

In the development of waqf optimally, according to UU No 41 of 2004 concerning waqf, a professional institution for waqf management is needed. Indonesian Waqf Savings is one of the institutions in the social sector that aims to improve the welfare of the community

by mobilizing and managing waqf resources in a productive, professional, and trustworthy manner. For the development of waqf to be better and smoother, the professional role of waqf nadzir is needed to be able to collect, manage and allocate waqf funds optimally. One of the advantages of the Indonesian Waqf Fund (TWI) that is worthy of being used as a pilot is the management in the field of cash waqf. TWI is a waqf institution founded by Dompot Dhuafa and inaugurated on July 14, 2005. Based on the above conditions and seeing the huge potential of waqf, Indonesian Waqf Savings is an alternative solution to this problem, because the TWI program it has developed fundraising and business incubators.

The objectives of this research are: 1) to describe the development of fundraising and business incubators carried out by the Indonesian Waqf Fund. 2) Recommend the development of fundraising and business incubators by nadzir through waqf fostered villages.

Research on waqf has attracted the attention of researchers in various parts of the world. In a study, identification of various inhibiting factors in the cash waqf development program in Indonesia was carried out. The analysis was carried out using Internal Factor Evaluation (IFE), External Factor Evaluation (EFE), SWOT. From the results of the IFE analysis, it was found that the strength of cash waqf lies in the breadth of the base of waqf funds, which are easy and zero cost of funds. Meanwhile, the weakness is the lack of socialization to the community and the low number of professional nazhir human resources. Furthermore, the results of the EFE analysis show that the highest rank (opportunity) is the unlimited potential of cash waqf, the emergence of Islamic financial institutions, and the growth of Islamic economics study programs at universities that will prepare professional human resources in waqf. Meanwhile, the threat lies in the weak political will of the authority holders and the majority of Nazhir who are still traditional. By looking at the results of this analysis, it is hoped that there will be a joint commitment from various parties, both from policy makers, academics, and waqf practitioners in supporting the successful development of cash waqf in Indonesia (Rusydiana & Rahayu, 2019).

In a previous study, facts related to raising cash waqf funds through crowdfunding at PT Ammana Fintek Syariah Indonesia were reviewed. In the process of raising waqf funds, PT Ammana Fintek Syariah Indonesia applies a direct fundraising system, where the role of wakif is needed, especially in terms of using waqf applications. The waqf application can make it easier for wakif to make waqf, both with small and large nominal. The promotion strategy carried out by the fundraiser has a real impact on the interest of the wakif in waqf (Bashari, 2021).

Regarding the promotion strategy, in a study at the Indonesian Waqf Movement Institute, it was found that the institution used a promotion strategy for the companion waqf program by conducting socialization related to this waqf companion program through print media (brochures, pamphlets, and magazines) and online media (Instagram, Twitter,

Facebook and WhatsApp). This program is called Friends of Waqf. This promotional strategy is carried out by collaborating with various well-known campuses which are designed through seminar activities that carry the theme of Friends of Waqf. This promising strategy has worked and is quite effective, although there are always obstacles along the way (Fathoni & Anila, 2021).

In another study, a campus waqf movement design has been produced, the target of which is students (generation Z). This program is more inclined to the National Money Waqf Movement (GNWU) in the campus environment. The main reason underlying this program is that students have a strategic position and potential. Students with their roles as agents of change, social control, moral force, and iron stock will have great potential to support the success of GNWU, so it is hoped that this program can become a sustainable project. This program begins by forming a student community, as a campus waqf driver. This community aims to raise competent and qualified Nadzir (Qolbi, 2021).

Concerning cash waqf, previous research identified the great potential of cash waqf as an alternative financial instrument in Indonesia's economic development in the social, religious, educational, and health fields. After the 1988 crisis, cash waqf played a strategic role as a mutual fund model in empowering the real sector and strengthening Indonesia's socio-economic status. However, the potential for cash waqf has not been optimally explored, so many waqfs are managed in a traditional consumptive manner. Meanwhile, Islamic financial institutions that are trusted to manage cash waqf have not been maximal in empowering the socio-economic community. Under these conditions, waqf banks are very important in their existence so that waqf management can run better and optimally for socio-economic empowerment of the community (Medias, 2017).

Along with the development of technology and information (digital era), everything can be done online (electronically based), digital money is no exception, which is currently growing quite rapidly. This development can be used as one of the waqf fundraising strategies, which mainly targets the millennial generation. In a study, a digital cash waqf application was developed to develop a halal industry of MSME business scale. This program has been carried out on students who are members of the Islamic Banking HMJ, UIN Malang. The collected waqf funds are used to open a business, where the profits from the business will be distributed to the poor and needy parties, especially in the Malang City area. Thus, the digital money waqf movement can provide benefits to the community's economy (Wahyu & Wardani, 2020).

One of the innovations in fundraising waqf funds is stock waqf. Share waqf can be carried out with two models, namely waqf which is sourced from the profits of stock investors and waqf which makes sharia shares the object of waqf. In a literature review, it was concluded that the current stock waqf has not been able to be carried out productively, so its impact on the community's economy has not been optimal. Several things that caused

the share waqf movement to be less than optimal is the low level of public knowledge about stock waqf, due to the lack of socialization related to this matter and the position of stock waqf in the constellation of the Islamic financial ecosystem is still weak (Aris, 2020).

Fundraising Development in Waqf Organizations

Fundraising activities are a series of activities in the context of raising funds and other resources from the community to finance programs and operational activities of the institution to achieve goals (Holloway, 2002). Fundraising management of zakat management in the fundraising activities of waqf management, some many models and techniques can be done. First, direct fundraising, which is defined as a model that uses techniques or methods that involve the direct participation of Wakif or donors. Namely forms of fundraising where the process of interaction and accommodation to the response of Wakif or donors can be carried out immediately (directly). With this model, if there is a desire in the wakif to donate after receiving socialization from the fundraiser of the waqf institution, it can immediately do so easily, and all the complete information needed to donate is available. Second, Indirect fundraising, which is a model that uses techniques that do not involve the participation of Wakif or donors directly (Purwanto, 2009).

The management of waqf collection is divided into two, namely, fundraising management and donor services. Fundraising management development can be done through (Uzaifah, 2010):

- a. The campaign, the campaign process is the process of raising awareness of waqf.
- b. Program cooperation, cooperation can be done with other institutions or companies in the form of fundraising activities.
- c. Seminars and discussions, in the socialization of waqf, fundraising can also conduct seminars or discussions with themes that are relevant to the activities and activities of waqf management organizations.
- d. Utilization of bank accounts, which means to make it easier for donors to channel waqf funds.

Meanwhile, the management of donor services that can be carried out by waqf managers are as follows (Uzaifah, 2010):

- a. Collect donor data with a neat documentation system.
- b. Receive complaints from donors and the public.
- c. Follow up on existing complaints.

In encouraging the waqf community, socialization can be carried out through movies and videos, Friday sermons, training, and orientation for waqf management institutions, waqf conscious movement, and integrated waqf fostered village. The waqf organization program

will not run without fundraising. Success in fundraising will determine distribution and utilization activities. Therefore, the fundraising strategy or model of a waqf institution must be designed according to the situation and conditions (Uzaifah, 2010).

Business Incubator Development in Waqf Organizations

Community empowerment in waqf organizations needs to be developed for business incubation. Etymologically, incubation comes from the medical language which means the maturation of a symptom, both symptoms of disease and the growth rate of the fetus (infant) in the mother's womb. So that we often see in maternity homes, doctors and nurses give different treatments to babies born prematurely through the incubation process. This understanding was later adopted by the discipline of Biology which defines incubation as the process of hatching seeds, both plant seeds, fish seeds (for example, hatching catfish, through heating fish seeds/eggs in an aquarium with a certain level of warmth and time), as well as hatching poultry eggs that are also through a heating process as a substitute for the natural process of incubating the egg from its parent.

Referring to the various previous understandings, the business community has adopted the terminology of a business incubator as an institution that fosters and incubates new entrepreneurs, especially in the business approach (Irfani, 1988). Systemically, the business incubator is a vehicle for transforming the formation of human resources who are not or less creative and productive into human resources who have entrepreneurial motivation creatively, innovatively, productively, and cooperatively as the first step in creating entrepreneurs who have competitive and comparative advantages and have a vision and mission.

The business incubator is positioned as a means of forming, growing, and hatching medium, small, and cooperative businesses through the provision of facilities and infrastructure, structures and infrastructure, administration to access to business networks and information as well as access to capital/financing networks. The business incubator paradigm in waqf organizations is part of the new global economy, which occurs due to rapid and significant changes in technology, telecommunications, and digitalization, deregulation, and globalization. These changes force changes to every actor starting from the scale of countries, companies/ organizations, and individuals (Novel, 1999).

One manifestation of the Business Incubator in waqf organizations is SOHO (small office home office) in the waqf fostered village, a contemporary business concept born from waqf funding and developments in technology, telecommunications, and digitalization, which can provide convenience for decision-makers. decisions from anywhere. In addition, the presence and existence of business incubators in the new economy can help create a persuasive and conducive market mechanism, because doing business through the incubation process, in turn, makes competition an absolute.

The pattern of creating new entrepreneurs and fostering small, medium, and cooperative businesses through business incubators is carried out using coaching under one roof (in-wall) and by coaching outside the roof (out-wall). Furthermore, the two patterns are referred to as the business incubator creation and development model. The first model is classical, that is, training, apprenticeship, up to the pioneering of productive businesses are carried out in one building unit. Each participant/ member (tenant) carries out its activities in their respective rooms that have been provided by the business incubator. Meanwhile, in the second incubator model, productive economic business activities/ activities are not carried out under one roof but are scattered outside the business incubator management center. This is possible because in this second model the form and business activities are already running, the business incubator functions as a consultant, companion, and coach of business activities. Thus, the second model is more likely to resemble a business network.

The presence of business incubators within the waqf institution is a synergy between the state which functions as a regulator, waqf institutions (nazhir) as waqf managers and the community towards the development of the strategic environment, especially changes in demands and behavior. The waqf organization as a life-force system (cybernetics) is constantly changing and growing. Waqf organizations consisting of para-entrepreneurs (nazhir) can turn threats and weaknesses into opportunities and opportunities. Excellence in transforming phenomena through intuition and business predictions and daring to take risks are the dominant characteristics of an entrepreneur in analyzing their environment.

Business incubator institutions as recommendations for the process of improving the waqf environment to: (1) create organizational resilience, (2) adjust environmental changes (conducive environment) with the application of adaptive operating models, (3) balance performance with support superior human resources and effective process strategies, and (4) creating an open system (open system) of the organization related to the environment (multiple proprietary environments).

Business incubator institutions accommodate and facilitate businesses both small, medium, and large in an integrated manner and based on the principle of one-many (one-many relation). Business incubator institutions under the management of waqf institutions have benefits for the government and society, namely: helping to develop an entrepreneurial culture, helping to increase employment, helping to encourage economic development and growth and alleviating poverty.

Business incubator institutions in the management of waqf institutions as a means of community empowerment, exploring and managing potential resources (resources-based view). As an institution in a dynamic environment, business incubators help improve the quality of life of the community as enshrined in its programs. Training programs aimed at improving community skills, research programs aimed at providing relevant information, business formation programs aimed at alleviating unemployment, and cooperation

programs aimed at assisting new businesses that still do not have economies of scale. In addition, the business incubator institution in managing waqf institutions in its program carries an entrepreneurship mission which is expected to be entrenched in people's lives and has implications for increasing people's creativity in doing business and activities.

METHOD

This study uses a type of qualitative research that is descriptive. Data collection techniques were carried out by observation and documentation. Documentation techniques are carried out to view and investigate written data related to the development of fundraising and business incubators at Indonesian Waqf Savings, documents regarding work programs, and other written data. Primary data was obtained from observation, while secondary data was obtained from books, journals, and website portals. Document studies are obtained through extracting secondary sources in the form of journals, articles, books, documents, newspapers, the internet, and other sources that support this research (Gauchi, 2016); (Gauchi, 2016); (Togia & Malliari, 2017).

The data that has been successfully extracted is then analyzed using qualitative descriptive analysis methods. The analysis process has been carried out since data collection (Sugiyono, 2010) to understand, examine, explore, and interpret emerging phenomena related to fundraising development activities and business incubators in Indonesian Waqf Savings to conclude. The data analysis technique used is the Matthew B Miles and A. Michael Huberman model (Miles et al., 2014) which includes data collection, data reduction, data display, verification, and conclusion drawing. In this research, the research subject is the Indonesian Waqf Savings Account which is related to the development of fundraising and business incubators. The conclusions are realized in the form of statements regarding the development of fundraising and business incubators conducted by Nadzir Tabungan Waqf Indonesia as well as implications and recommendations that become answers to the questions formulated in this research problem. These stages are dynamic and form a unified whole that is used in analyzing the data in this study.

RESULTS & DISCUSSION

Profile of Tabungan Wakaf Indonesia (TWI)

Tabungan Wakaf Indonesia (TWI) is an institution that improves community welfare by raising and managing waqf resources in a productive, professional, and trustworthy manner. TWI was founded by Dompot Dhuafa on July 14, 2005 as a commitment to developing waqf resources to be productive and to support the development of social and economic empowerment programs that have been carried out through the trustful and professional management of zakat, infaq and shodaqoh resources. With the consideration of the continuous benefit and harmonization of the roles of zakat, donations, shodaqoh and

waqf in improving the welfare of the dhuafa community in particular, the Tabungan Wakaf Indonesia uses the legality of the Dompot Dhuafa Republika Foundation.

Waqf will be used as capital to be invested in a productive asset determined by the manager. The surplus on these productive assets will be used for social programs according to intended benefits. The vision of TWI is to become a leading institution that is trusted and reliable in mobilizing and managing waqf resources in a productive, professional, and trustworthy manner so that it can play an active role in improving the welfare of the community.

The mission of TWI is to increase public understanding and community awareness about the importance of potential and role of waqf in contributing to the improvement of community welfare, mobilizing the widest possible support of community resources in realizing the role of waqf to actively contribute to improving community welfare, ensuring optimal management of all waqf assets that have been mandated by the community so that it can provide results, surpluses and tangible benefits in improving community welfare. Synergize with all relevant stakeholders to increase the active role of waqf in improving the welfare of the community (Tabung Waqf Indonesia, Indonesian Waqf at a Glance. Accessed on January 1, 2018 from <http://www.tabungwakaf.com/index.php>).

Implementation of Fundraising Development and Business Incubator in TWI

The duties and powers of the fundraising manager at TWI are to optimize waqf income both in-kind money by utilizing available marketing tools, looking for prospect data from personal and institutional relationships, looking for references from old wakifs, conducting co-branding with corporations that have the same captive market, confirming the name of the candidate wakif, address and time of collection of waqf, making receipt of waqf payment, looking for communities and study groups, making presentation time deals, and placing volunteer fundraisers at LAZ counters.

The results of the interview with Parmuji (on February 2, 2015 which was released in <http://bwi.or.id/index.php>) stated that the waqf assets collected by TWI are forming immovable objects and moving objects. In general, he stated that assets are divided into two, which include social waqf assets and productive waqf assets.

Fundraising management carried out by Tabungan Wakaf Indonesia includes:

- a. Build a positive image / brand image
- b. Website socialization, which contains profiles, waqf catalogs and programs

TWI also tries to introduce its program through social networks such as Facebook and Twitter as well as through its web. Socialization through Twitter is felt to be the most effective until now, because of the intensity of urban communities who use Twitter quite often. So that communication here can run smoothly and the community quickly understands about productive waqf

- c. Gathering with other institutions
- d. Transparent auditing
- e. Waqf gathering and launching
- f. Retail, namely the dissemination of waqf and the selection of donors through events recitation and training
- g. Opening of Counter in Mall
- h. Radio programs

TWI also socializes its program via radio. Radio socialization is considered quite effective considering radio devices are available anywhere, be it in cars, cell phones and various other devices around. Currently, TWI has collaborated with several radios in the Jabodetabek area because the existing work scope is temporarily limited to that area. Radios that work together include Radio Dalam, Trijaya FM, and Malita FM.

- i. Brochure
TWI regularly prints brochures related to the productive waqf program. The brochure also contains the objectives and results to be achieved from the waqf. The waqf offered includes property waqf, cash waqf, land, and building waqf as well as securities waqf. These brochures were distributed through the community, booth visitors as well as donors.
- j. Funding for CSR (Corporate Social Responsibility)

Tabungan Wakaf Indonesia services in the form of cash waqf, land / building waqf, business waqf (public service business and commercial business), stock waqf and securities. TWI allocates waqf in the WAKIF Program (Productive Waqf). The cash waqf that is obtained will be produced in various forms of business facilities and activities. Wakif, of course, can also donate non-cash assets such as vehicles or machinery, as well as other means of production. Together with cash waqf specifically for the procurement of business facilities, TWI calls it the WARGA Program (Wakaf Sarana Niaga). TWI and partners produce the above waqf through agriculture, plantation, livestock, manufacturing, or trade and rental processes. The surplus generated from the production and trade processes is then used for various social services (construction and management of mosques, schools, clinics, public kitchens, playgrounds, and so on).

In detail, the development of the business incubator at Tabungan Wakaf Indonesia through several programs, including:

1. Education Sector

Bumi Pengembangan Insani, which includes:

- a) Smart Excelencia Indonesia is intended for quality poor people, schools without fees starting from entry to graduation for 5 years. Started operating in 2004.

- b) Pro-scholar waqf, is a productive waqf for the development of education for dhuafa students, the ETOS Scholarship is a scholarship for new students at PTN, started in 2003 and have been felt by more than 5480 students from various regions
- c) Indonesian Teacher Schools are schools that are intended for new graduates and intend to become teachers and have a 1-year study period, starting in 2010 and have produced around 1054 teachers
- d) School Training and Assistance is a program to improve and develop the teaching skills of teachers in remote schools and to assist school management to improve the quality of education. It started in 2004 and has provided training to 18,057 and mentoring 337 schools.
- e) Rumah Cahaya, library as well as writing center. Children and adolescents with disadvantaged people can enjoy quality reading materials as well as hone their writing skills.
- f) Construction of the Al-Syukro Universal School and the Cibinong Smart School
- g) Khadijah Learning Center has a mission to improve the competence of women. The presence of KLC is Dompot Dhuafa's effort to produce teachers like Khadijah r.a (wife of Rasulullah SAW). Why were the name Khadijah chosen? Because Khadijah is a pious woman but has a strong entrepreneurial spirit. So, this is where KLC is here to forge Indonesian Muslim women to have character and competence like the figure of Khadijah r.a. In the KLC education program, students will not only receive entrepreneurship training and workshops but also receive Islamic knowledge and guidance to form the character that underlies productive business activities.
- h) Makmal Pendidikan is an educational laboratory that seeks to answer the need for improving the quality of schools and their devices through human resource training and school management assistance.

2. Health sector

Health sectors include:

- a) Wakaf pro sehati, is a waqf which is intended to develop quality health services. Channeling through a free health service program that covers the free health needs of the poor.
- b) Hospitals,
 - 1) Rumah Sehat Terpadu (RST) Hospital is a hospital that prioritizes services to the poor. It has been operating since 2012. RST is committed to serving the poor with good, humane and up-to-date medical devices.
 - 2) AKA Sribhawono Hospital is part of the Hospital Network program with state-of-the-art laboratory, radiology and operating room equipment.

- 3) Qatar Charity Hospital is an integrated healthy home development founded on donations of endowments from international philanthropic institutions in Qatar. This hospital serves as a service to mothers and children, with excellent service based on the VIPP (Very Important Poor Person) service.

3. Da'wah sector, includes

- a) Wisma mualaf, is a program to accommodate converts who are expelled from their families. Converts will be provided with religious knowledge and legal assistance.
- b) The Smart Mosque, is a magnet for social activities of the community's da'wah to create harmony, breathe Islamic values with micro-library facilities, and support tools to gain modern knowledge.
- c) Al-Madinah Mosque is an iconic facility for Dompot Dhuafa which was built in the Madina Zone, Parung - Kab. Bogor. Not only as a means of performing prayers, but this mosque was also built to become a center for social activities of Islamic da'wah.

4. Economic Sector

- a) Daya Mart is a unique minimart such as "One Stop One Service Shop" which implements a self-service system that sells all kinds of goods and food (consumer goods) and services (mobile phone service, token credit and others). Minimart, which facilitates the trading area and sells local SME products, is also an opportunity to sell local food or goods products such as the "Trading Micro-Small Area" for SMEs. Daya Mart was founded with majority ownership of mustahik/ poor/ beneficial families and some investors who care and want to share through social-based business investments. Of course, there are many different and unique things with minimart in general. Apart from being sourced from ownership social funds are owned by dhuafa under the supervision of Dompot Dhuafa. Daya Mart employees are also selected dhuafa family members who have undergone intensive training. Another advantage for the dhuafa is that at least 20 poor families can shop at affordable prices using a special voucher card. At least 15 local MSME products can be marketed at Daya Mart. Not only that, cooperation with 10-20 local partners to supply goods at wholesale prices. If minimarts generally turn off the grocery business, Daya Mart has a program strategy to strengthen capital and build a distribution network with shops/ grocery stalls around Daya Mart.
- b) Berdaya Indonesian Fruit Extract Factory
Dompot Dhuafa through the Indonesia Berdaya program has cultivated 5 hectares of land planted with various fruit plants in the Subang area, West Java. Some of

the fruits include dragon fruit, pineapple, papaya, crystal guava and avocado. The garden land has succeeded in involving poor people like farmers and garden managers. In its development, Dompot Dhuafa also wants to build a factory for fruit extracts and processed food (jam, syrup, etc.). This factory is expected to be able to produce labor-intensive and absorb labor from the poor. This is a form of productive waqf, where the land and donations of waqf collected by Dompot Dhuafa can be a source of the productive economy that can provide economic benefits.

- c) The Philanthropy Building. The Philanthropy building consists of 5 floors which are rented out for offices. Besides that, there are WTM Building and Jannah Building
- d) Rental houses which include Ciater rental houses and Cileduk rental houses, and shophouses
- e) Shophouse which includes Zona Madinah shop, and Keadilan Depok shop
- f) Futsal court
- g) The plantations include Sengon plantations in Jonggol and Sentul Bogor, Jabon plantations. TWI also provides mental and spiritual and entrepreneurial assistance to farmers, so that they are more active in seeking halal income and active for waqf.
- h) Animal husbandry which includes livestock villages in Bogor and Sukabumi with qurban animal distribution programs, research programs, education, training and assistance in the livestock sector. Kampoeng Ternak (KaTer) tries to revive the local potential of livestock-based communities through empowerment strategies and intensive assistance to breeders. In addition, KaTer also strives for empowerment through breeding, developing local livestock breeds, and building market networks.
- i) Partnering with BMT Nusya Tuban (Kopotren) with four business units, namely Islamic financial services, agriculture and livestock, retail stock center and rice milling. Besides that, he also established partnerships with Bakmi Langgara.

In its journey, TWI seeks to build Waqf City (madinah waqf), which is an integrated area that combines social service facilities and a business area (commercial area) in an area with a strong Islamic nuance. Currently, only social services have been established in the form of educational institutions and laboratories. TWI strives to create an independent society. The Independent Community is dedicated to breaking the cycle of poverty in its pockets, both in villages and cities with an economic approach. Its main mission is organizing community empowerment programs based on social entrepreneurship in an integrated and sustainable manner.

Implications and Recommendations for Fundraising Development and Business Incubator through Waqf Village Assisted

The use of waqf assets can be divided into two types of use, namely: direct waqf (waqf that benefits directly from being a service for mauquf 'alaih, such as the construction of mosques, Islamic boarding schools and madrasah), and productive waqf (management of waqf assets to generate benefits first). Mubarok (2008) defines productive waqf as a process of managing waqf objects to produce maximum goods or services with minimum capital. According to Mubarok (2008) productive waqf is managed with a business approach, namely a business that is profit and profit-oriented. given to those who are entitled to receive it. Based on the management pattern, waqf is divided into three types (Rozalinda, 2015) namely:

- a. Traditional waqf management is characterized by placing the waqf as mahdhoh worship or ritual worship so that most of waqf assets are in the form of physical buildings such as mosques, Islamic boarding schools, land, cemeteries, and so on.
- b. The management of semi-traditional waqf is marked by the development of waqf assets, such as meeting facilities, shops, and other facilities in the mosque area that stand on waqf land. The proceeds from these efforts are used to finance waqf in the field of education, as has been done by the Darussalam Gontor Modern Islamic Boarding School and the Waqf institution of the Indonesian Islamic University.
- c. Professional waqf management is characterized by the empowerment of productive waqf and management professionalism which includes aspects of management, human resources (HR) Nazhir, business partnership patterns, and forms of waqf for movable objects such as money and securities supported by the prevailing waqf law. The results of the waqf management are used for Islamic education, hospital development, community economic empowerment, and assistance for the development of religious facilities and infrastructure.

The empowerment of productive waqf is characterized by three main characteristics, namely an integrated management pattern, following the principles of nazhir welfare, the principles of transparency and responsibility. The integrated waqf management pattern provides opportunities for waqf funds to be allocated for empowerment programs with all kinds of costs included Mubarok (2008). From the above, the role of integrative management and its values is very important to be developed.

Referring to the 2006 Indonesian Good Corporate Governance (GCG) guidelines, there are 4 values in GCG that every company must-have. This value can be adopted for waqf managers, namely transparency, accountability, responsibility, independence, and fairness. Focus on education and development of Nazhir apart from the 4 things above must also pay

attention to planning (al-takhtith), organizing (al-tahzhim), leadership (al-Qiyadah) and supervision (controlling/ al-Riqabah). Management of Nazhir, which relies on the 4 pillars above, can be developed through waqf villages assisted.

The existence of waqf village assisted is expected to be a waqf management program (Nazhir) that targets communities in comprehensive poverty alleviation. The approach of the waqf village assisted program is to integrate economic and social aspects including education, health, religion, and the environment, as well as aspects of advocacy whose main funding comes from waqf so that a prosperous and independent society can be realized. There are several aspects of assistance that need to be carried out in the waqf village assisted, namely aspects of technical assistance and management of agriculture and livestock, institutional assistance, group business assistance, religious assistance, and family counselor assistance.

The Waqf Village Assisted is the implementation of a business incubator and waqf fundraising to create a village that is economically, socially, and well-established for family development. The focus of the program on the Waqf Assisted Village consists of Business Capital Assistance and Community Development. Provision of Business Capital Assistance from waqf funds (productive waqf) is carried out by:

- a. Skills training in the form of activities to strengthen motivation, share business, and products, business soft skills (not in the form of hard skills such as cake house, sewing, and the others)
- b. Business activity means in the form of distribution through the purchase of business equipment in the form of goods or means.
- c. Business mentoring is a mentoring activity in the form of motivation (activity in the form of encouraging material for members so that their paradigm and mentality changes into a wakif mindset, sales (marketing activities for product's member), and recording (recording activities of members' business products)
- d. GMP (Good Manufacturing Product) assistance is a practical production and testing activity that helps ensure the product is of good quality, improper setup the layout and becomes feasible.
- e. Product strengthening, a member product assistance activity in the form of labeling (strengthening products through making logos, brands/brands, choosing colors, designs, product names, packaging quality), packaging (strengthening products oriented to the shape of packaging both on a small and large scale), Ingredient (product strengthening oriented to the belief that products and raw materials are safe for health)
- f. Strengthening the legality of assistance activities to obtain legal recognition in the form of household industry numbering (PIRT) by registering with the health institution, halal labeling (through the BPOM MUI registration process), and domicile

permits (through RT, RW, sub-district). Access funds through branch submissions to the center by attaching a product profile. Each region is required to have one PIRT, one MUI label, and one domicile permit.

- g. Strengthening the Marketing Network for business development assistance activities through social media (strengthening business networks through news marketing in electronic media or print media), e-market (strengthening in the form of marketing via the internet in the form of entering or registering member products on websites and other social communities).

The existence of an integrated waqf village assisted is expected to develop a better economy and human resources. Integrated here is seen in the management and empowerment of education, economy, human resources, targets, and recipients of waqf. In the integration of waqf village assisted, it must pay attention to dynamic integration based on need, participation, independence, creative development, collaboration, and regeneration. Part of the integration is to empower the community, foster initiative, and creativity in all sectors. The component of the integrated waqf village strategy is related to the management of the waqf program. In creating an integrated waqf village assisted program that is applicable and communicative to the community, it is necessary to carry out planning that is responsive to community needs, resource potential, community spirit, and building a harmonious relationship (community harmony relationship) to become a driving force or agent of change in achieving community empowerment.

CONCLUSION

Nadzir's development of fundraising and business incubators through waqf fostered villages can facilitate the creation of empowerment and entrepreneurship and make these two things the cultural values of the waqf organization. Empowerment and entrepreneurship are carried out by providing training and developing potential resources. The Empowerment and Entrepreneurship Program as a component of a business incubator at waqf institutions aims to shape and develop the attitudes and behaviors of 'entrepreneurs', who can be creative, innovate, and proactively deal with environmental developments. The implementation of fundraising and business incubator development carried out by Nadzir Indonesian Waqf Savings includes three approaches, namely productive, non-productive, and integrated. The management of productive waqf is channeled to various sectors, education, health, da'wah, economy (rental, housing, field, plantation, agriculture, and animal husbandry). The implementation of empowerment carried out by Indonesian Waqf Savings is still sectoral in nature, so it still needs to develop its integration through the waqf fostered villages.

The recommendations for developing fundraising and business incubators in community empowerment in the waqf target villages can be done by:

- a. Coaching: This program aims to help solve the problems faced by the fostered people in connection with their business/business. The nature of the assistance is a consultancy which is carried out on an ongoing basis by holding the principles of entrepreneurial/nadzir management.
- b. Inter-institutional cooperation: This program aims to create a win-win solution, in which the process takes advantage of strategic advantages for interrelated businesses to work together. The principle of mutual need will be created between organizations which will ultimately result in added value and economic benefits.
- c. Establishment of a business unit: This program aims to direct and guide the process of organizing a business/business unit of a formed business organization. The technical form is assistance, structured (periodical) and incidental consultations which are held based on need/request.
- d. Development: This program aims to increase capacity and develop the market for entrepreneurs who have settled in a business. The form of development can be in the form of restructuring, engineering, product, market, and managerial.

The implications of the coaching program, inter-institutional cooperation, the establishment of business units, and the integrated development of the waqf assisted villages by Nazhir are expected to be able to provide socio-economic benefits for the welfare of the community.

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