

THE EMPOWERMENT MODEL OF CASH WAQF TO IMPROVE EDUCATION QUALITY IN ZAKAT INSTITUTIONS

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Abstract

Islam has many solutions in addressing the issue of limitations in education. That is cash *waqf*. Cash *waqf*, is expected to narrow the gap between rich and poor society by means of transferring of wealth (the profits from managing cash *waqf*) from rich to poor. The purpose of this study is to analyze the cash *waqf* empowerment model in an effort to improve the quality of education. The method is done by in depth-interview with the boards (Leader and Manager program) of Yatim Mandiri, administrators of YKN (Independence Nusantara Foundation), and the staffs of Insan Cendekia Mandiri Boarding School. Limitation of this paper is to investigate the three institutions of *zakat* mentioned earlier.

The results showed that *waqfin* in the form of movable or immovable objects can be utilized and provide benefits to the society. The role of *waqf*, especially in improving the quality of education, is still limited to the purchase of land. The land is used for institution building of Insan Cendekia Mandiri Boarding School. There is a model of cash *waqf* empowerment in the institution of *zakat* (Yatim Mandiri) that can be replicated in other institutions of *zakat*. The structure of this paper are: Section 1 describe the development of cash *waqfin* Indonesia; Section 2 is literature review about cash *waqf*; Section 3 explain the research model used in this paper; Section 4 is discussion; and the last Section 5 is the authors conclusion and authors recommendation to improve the empowerment of cash *waqf*.

Keywords: Cash *Waqf*, Quality of Education, *Zakat* Institutions.

INTRODUCTION

Indonesia is the country with the largest Muslim population in the world. This is of course supposed to be proportional to the potential of *zakat*, infaq, charity and *wagf* are there. *Waqf* practices have been found in Indonesia, but in reality, there are many people who have minimal understanding of the *waqf*. *Waqf* are still regarded as giving someone on immovable owned, such as land, buildings, and so forth for the benefit of the people. This is the reason for people do not performing *Waqf*,

because they think if they do, then they should have the land or immovable advance. Implementation of the *waqfin* Indonesia is still far behind compared with the implementation of *waqfin* Islamic countries. During the implementation of the *waqfin* Indonesia is still oriented to the places of worship such as mosques, small mosques, cemeteries and other religious facilities. A treasure of *waqfare* still many traditionally managed so that *waqf* can not be an instrument that is contributory to the efforts of the progressive increase in quality of life of the Islamic community in particular and mankind in general. Unlike the management of *waqfin* some Islamic countries that have had the management of *waqfw* was good and no longer focused on places of worship, but the scope was broad enough that the entire assets of either moving or not moving, tangible and intangible, known with endowment money, precious metals, securities, etc. The Empowerment of *Waqffunds* in the institution of *zakat* properly will increase the efficiency of the *waqfw* was not only in the scope of places of worship, but extends to the education sector. The quality of public education in Indonesia, especially in East Java is still relatively low.

Education as part of science has an important part in improving the quality of human life. Welfare may be one measure, increased quality of life. According to Islam, human beings can be said to be prosperous if people can achieve *falah* which is happiness in this world and the hereafter. According to Ghazali, welfare (*maslahah*) of a society depends on the search and maintenance of five basic goals, namely religion (*Dien*), life or soul (*nafs*), intellect or reason (*aql*), family or descendants (*nasl*), and wealth (*mall*) (Sholihin 2010 71). Islam is a religion that prioritizes education. It is evident that one of the five basic needs that must be met by humans to prosper (*maslahah*) is education. Allah says in QS.At-Tawbah [9] 122, which reads:

﴿ وَمَا كَانَ الْمُؤْمِنُونَ لِيَنْفِرُوا كَافَّةً فَلَوْلَا نَفَرَ مِنْ كُلِّ فِرْقَةٍ مِّنْهُمْ طَائِفَةٌ لِّيَتَفَقَّهُوا فِي
 الدِّينِ وَلِيُنذِرُوا قَوْمَهُمْ إِذَا رَجَعُوا إِلَيْهِمْ لَعَلَّهُمْ يَحْذَرُونَ ﴾

Meaning: 122. *And it is not (proper) for the believers to go out to fight (Jihad) all together. Of every troop of them, a party only should go forth, that they (who are left behind) may get instructions in (Islamic) religion, and that they may warn their people when they return to them, so that they may beware (of evil).*

According to QS.At-Tawbah [9] 122 there is encouragement for every Muslim to seek knowledge. Muslims will acquire knowledge by studying. The verse describes the virtues of education and human functions are obliged to constantly learn and convey something he had learned that, to others to his knowledge been more helpful. Education is a way so that people can develop their potential through a learning process. Government intervention is also needed as a guarantor of the quality of education.

According to UNESCO, the average education budget developed countries to 5.3% of Gross Domestic Product (GDP), developing countries 4.2% of GDP, and the underdeveloped countries 2.8% of GDP (Soedijarto, 2008:109). Indonesia which basically included in the developing countries, should have an average budget of education of at least 4% of GDP. However, this does not happen in Indonesia. Education budget in Indonesia only around

1.4% of GDP. Indonesia education budget is even less than average education budget for underdeveloped countries. The above data shows that the Indonesian government has not seriously working on the education sector. There are many reasons that lead to education has not been a major concern of government, one of which is due to the lack of availability of budget funds for education.

Basically, Islam has had an appropriate solution to overcome the problem of limited education. One way is to maximize one of several instruments owned Islamic economics ie endowments. *Waqf* can contribute not a little, to meet the interests of society and even very likely be a source of funds from community to community (Hidayanto 2009 16). If *Waqf* to be managed well, then that can help to improve people's lives (Rozalinda 2010 702).

History records, *Waqf* have a role in the development of religious, social, economic, and cultural (Lubis, 2010 21). *Waqf* are transferring the rights of ownership of a certain eternal objects from one person to another (individu) or Islamic organizations, to be taken advantage of worship in order to seek the pleasure of Allah SWT (Anshori, 2005 14). The main characteristic of *waqf* is when the contract is done, there will be a shift in ownership and benefit from private ownership to the ownership of the benefits of Allah and private (private benefit) to the benefit of society (social benefits) (Abdillah, 2009). *Waqf* are expected to provide broad benefits to the community on an ongoing basis. The purpose of the *Waqf* is not just a treasure to collect donations and then making a collection of assets that is not productive, but rather should be a source of wealth endowment fund productive to meet the interests of society. Hafidhuddin in Anshori (2005 90) explains, productive *Waqf* is an asset in the form of giving something that can be cultivated or rotated for the good and benefit of the people, which form either in cash or securities.

Cash *Waqf* are expected to narrow the gap between the rich and the poor due to their cash *waqf* transfer of wealth occurs (in the form of profit from managing cash *waqf*) from the rich to the poor. The process of managing cash *waqf* have a snowball effect, more and more, when the benefits of the cash *waqf* management, invested more continuously, which in turn will generate more profit and can be utilized for the benefit of the people. One of the benefits of the management of cash *waqf* can be used to help the government programs that have limitations in providing education budget. The enormous potential of the use of cash *waqf*, can be utilized by *zakat* institutions to develop programs that exist within the institution of *zakat*. One of the *zakats*' institutions that utilize cash *waqf* is Yatim Mandiri. Yatim Mandiri managing *waqf* since its inception, but recently began to focus to collect, manage, and distribute endowments since 2010. This is proven by the school funded from *waqf*. From the explanation which has been described previously, it appears a problem that is how the empowerment model cash *waqf* (cash *waqf*) in improving the quality of education in the institution of *zakat*. It is very interesting to study because there are many people who do not understand the true on *waqf* overall. In addition there are a few researchers who made the *waqf* as a research topic, so not many sources that can be used as evidence that the *waqf* has a huge potential in supporting all aspects of life. This study focuses on "Empowerment Model of Cash *Waqf* in Improving the Quality of Education in Institutions *Zakat*". Institutions that will serve as the object of this research is Yatim Mandiri. Yatim Mandiri selected as the research object because Yatim Mandiri collect, manage, and distribute endowments in education.

LITERATURE REVIEW AND HYPOTHESES

Waqf Concept

The word *waqfis* taken from the Arabic verb *waqfa* which etymologically (lughah, language) means stopping, standing, standing still or hold. Said al-Awqaf is masdar form (gerund) of the expression *waqfu* alsyai, which mean to hold something (Anshori, 2005 7). Words to convey the same *waqfa* habasa said that according to etymology also has significance hold. According to Lubis et al (2010 4), the Prophet Muhammad also use the word al-habs (holding) that hold a treasure whose benefits are used for virtue and recommended by religion. According to Imam ash-Shan.ani in Hafidhuddin (2007 158), by the terms (terminology), *waqf* defined as the hold treasures that may be taken advantage without spending or doing any damage and be used for good. Sabiq (1987 153) states that the *waqf* mean to hold property and provide benefits in the way of Allah.

The formulation of Government Regulation (PP) No. 28 of 1977 on *Waqf* of Land Owned Article 1, paragraph 1, which was also confirmed in the Compilation of Islamic Law (KHI) Article 215 stated, “*waqfis* a legal act of a person or group of persons or legal entities that separates most of his possessions and institutionalize forever for the benefit of worship or other public purposes in accordance with the teachings of Islam”. While in Law No. 41 of 2004 on *waqf*, *waqfis* defined as “a legal act of wakif to separate and/or hand over part of their wealth either permanently or for a specified period in accordance with their interests or for purposes of worship and general welfare according to sharia”. According to the Fatwa Commission of the Indonesian Ulema Council in 2002, “*waqfis* to resist the treasures that can be exploited without a lost object or substantially, by not taking legal action against such objects (eg selling, giving, or leave it), to be distributed (the results) to something permissible (unclean)”. Proposition which forms the legal basis of *Waqf* sourced from Al-Qur.an and Sunnah ie QS.Al-Hajj [22] 77, QS.Ali Imran [3] 92, QS.Al-Baqarah [2] 261-262.

Ibn Umar r.a., Say, that friend of Umar r.a acquire a plot of land in Khaibar, then went to the Prophet to invoke petunjuk. Umar said, ‘O Messenger of Allah, I get a piece of land at Khaibar, I have not ever get that good treasure, then what you say to me? He replied ‘If you like, you hold (principally) the land, and you alms (results). Then Umar did shadaqah, not sold, neither granted nor inherited. Ibn Umar said: ‘Umar giving it to the poor people, kindred and slaves sablillah, ibn sabil and guests. And why not, or is not prohibited for the control of the *waqf* land (managers) ate from the results either way (rightly) or feed does not intend to accumulate treasure’. (HR. Bukhari, Muslim, Abu Dawud, Tirmidhi, Rice, Ibn Majah).

Hadith of Umar told of getting a plot of land in Khaibar. Umar informed and asked for directions to the Prophet Muhammad on the acquired land. Then the Prophet ordered Umar for using land and alms the results on the utilization of the poor people, relatives, slaves, people who fight in Allah SWT, and the wayfarer. Board (Nazhir) above the ground should be allowed to take some of the results for a good cause.

Types of Waqf

Sabiq (1987 153), that the *Waqf* can be divided into two kinds, namely *Waqfdzurri* and *Waqfkhairi*. *Waqfdzurri* is *waqf* dedicated to children, grandchildren or relatives, and after

them for poor people. *Waqfkhairi* is devoted to goodness. According Isfandiar (2008 61), *Waqfdzurri* or *waqfexperts* has two aspects goodness, that goodness as a charitable religious endowments and the good relationship of the family given *waqf*property, but on the other hand endowments experts will often cause problems, different from the endowments khairi addressed the public interest. *Waqfexperts* will often cause problems, because if the descent appointed by wakif no longer exists, there will be uncertainty of who is entitled to take advantage of the *waqf*property.

According Nurhayati and Wasilah (2008 300), pursuant to Law No. 41 in 2004, endowments can be divided based on the type of property. Based on the type of property, *waqf*consist of immovable and movable goods. According to Law No. 41 of 2004 on *waqf*, *waqf*consist of immovable and movable goods.

1. Immovable object in question, covering:
 - a. The right to land in accordance with the provisions of the applicable laws and regulations either already or not registered;
 - b. Buildings or parts of buildings standing on the ground;
 - c. Plants and other objects related to land;
 - d. The ownership of the apartment units in accordance with the provisions of the legislation;
 - e. Another object is not moving in accordance with the provisions of Islamic principles and legislation.
2. Moving objects in question is a property that can not be discharged because it is consumed, covering :
 - a. Money;
 - b. Precious Metal;
 - c. securities;
 - d. vehicle;
 - e. intellectual property rights;
 - f. rental rights; dan
 - g. other moving objects in accordance with the provisions of sharia and legislation in force.

Wisdom and Benefits of Waqf

*Waqf*have a lot of wisdom and good benefits for wakif and for the general public. Wisdom and benefits (Hafidhuddin 2007 161) is 1.) Showing concern and responsibility to community needs. *Waqf*can create awareness for people who are able to help each other in helping the surrounding community for the benefit of the people. 2.) Moral advantage for wakif to get the reward that will flow continuously, although wakif had died. That is because objects *diwaqfkan* can still be used for the benefit of the people. 3.) Increase assets used for the public interest in accordance with the teachings of Islam. Muslims can be more independent with their *Waqf*, is to build assets that benefit society. 4.) It is a potential source of funds for the benefit of improving the quality of people, such as education, health, welfare, etc.

The Concept of Cash Waqf

Cash *waqf* is the Indonesian translation of the term cash *waqf*, *waqfal-nuqud* (Lubis et al., 2010 103). Several other literature, cash *waqf* also be interpreted as cash, only cash is often misinterpreted as meaning the opposite of a credit, so that the meaning of cash *waqfas* cash *waqf* become less fit (Hasan 2011 20-21). In accordance with the fatwa Majelis Ulama Indonesia (MUI) dated 26 April 2002 explained that the endowment money is *waqfa* person, group of people, and institutions or legal entities in the form of cash, including in terms of money are securities (Anshori, 2005 19). Cash *waqf* is one form of productive *waqf*. Juhaja Pradja S. (1993) in Lobis et al (2010 103) confirms the money can be used as objects of *waqf*.

Endowments easier money to be utilized and knows no boundaries of distribution. There are several benefits and advantages as well as a cash *waqf* (Anshori 2005 97), ie:

1. Cash *waqf* amount can vary so that someone who has a limited budget can already start giving *waqfnya* funds without having to wait being a landlord first. Cash *waqf* can touch all walks of life who want to spend their wealth in the good (*waqf*). Through these donations of money, assets in the form of the *waqf* empty lands can begin to be utilized by the construction of buildings or processed for agricultural land. Soils are unemployed, can diproduktifkan which then benefits accrue to the general public in order to achieve prosperity.
2. Fund money endowments also could help some Islamic educational institutions in terms of cash-flow.
3. In turn, Muslims can be more independent in developing education without being overly dependent on the state education budget that is increasingly limited.

2.1.5. Role of Waqf in Education Quality Improvement

Waqf have a huge potential for the welfare of the people. *Waqf* can be used as a development tool of religious, social, economic, and cultural. This can happen because basically, the purpose of the *Waqfis* not just accumulate wealth alone, but must be no use of such property, which can then be channeled for the benefit of people of widely. One area that could benefit from the existence of *waqfis* education. Management and delivery of appropriate *waqf* can make a positive contribution to education.

Basically *Waqf* can have a very large role in the field of education, when endowments are in the form of cash. This is due to the flexibility which is owned by the cash *waqf*. Cash *waqf* relatively manageable compared to other forms of endowment, so that benefits more quickly perceived by people, especially in the field of education. University of Al-Azhar has stood for more than 10 centuries carrying out its activities using *waqf* funds. The university manages the warehouse or in the Suez Canal, the University of Al Azhar as Nazhir or *waqf* managers simply take the results for the purposes of education (Donna 2007 87). Cash *waqf* can be instrumental in improving the quality of education through the construction of a physical nature and the empowerment and development of education itself (Director General of Islamic Guidance, 2007 72). Empowerment *waqf* fund that is managed professionally and the trust can be a source of funding for education.

Position Zakat Institution in Waqf Management

Zakat institution is a social institution that is responsible for collecting *zakat* funds from the public, manage, and distribute *zakat* funds that have been collected to eight ashnaf. In Indonesia, the regulation of *zakat* management institutions stipulated in Law No.23 of 2011, which consisted of two institutions, namely Badan Amil *Zakat* Nasional (BAZNAS) is an institution that manages a national charity and the Institute Amil *Zakat* (LAZ) is an institution formed society has a duty to help the collection, distribution, and utilization of *zakat*. Relation to this study, certain charity organizations in addition to managing *zakat*, also can perform management of *waqf*. In accordance with the provisions of applicable law, *zakat* institution is still based on Law No. 23 of 2011 on the Management of *Zakat*. Referring to Government Regulation No. 42 of 2006 on the implementation of Law No. 41 of 2004 on *Waqf*, *Zakat* Institution who also manages the endowments must be registered with the Indonesian *Waqf*Board as Nazhir.

Empowerment Concept

The concept of empowerment in community development discourse is always associated with the concept of independence, participation, networking and justice. Basically empowerment placed on the power of the individual and social levels. Bookman and Morgan (in 1996 Priyono 4) suggested that empowerment as a concept that was popular refers to the desire to grow the business on a person to actualize themselves, upward mobility, and provide psychological experience that makes one feel helpless. The desire to change things that come from within that may arise if a person feels in distress situations and realize or know the source of such pressure.

Importance of encouragement that comes from within oneself for the improvement in the state of self and environment is also expressed by Mc Clelland (in 1996 Priyono 34) through the theory N ach or Need for achievement. According to Mc Clelland caused the failure of development of a society because citizens were caused because the citizens do not have the motivation to excel or so-called need for achievement. Society is a fatalist and accepts his fate without a fight. Therefore, according to this theory, so that the construction work, public attitudes must be changed and encouraged to have N ach. One way to do is to educate them, in addition to changing the attitude of surrender became a courageous stand against fate.

METHOD

Research Approach

This research uses a qualitative research approach. Based on the explanations that have been described in the background of the issues to refer to the formulation of the problem, as well as the purpose of the study, the researchers used a in depth- study and interview and create a model that aims to make a systematic description, factual, and accurate information about the phenomenon or the relationship between the phenomenon under study. In this study, the definition of these phenomena are all activities related to the utilization of *waqf* managed by the agency or institution that manages *waqf* funds in the field of education. Funds especially cash *waqf* used to play a role in improving the quality of education in the institution of *zakat*.

The Scope of Research

The study in question is to answer the problem formulation is ‘How can empowerment model cash *waqf* (cash *waqf*) in improving the quality of education in the institution of *zakat*?’. The formulation of the problem to be a reference in determining the scope of research. The scope of the study, limited to the activities Yatim Mandiri in channeling *waqf* in the field of formal education. Which is the object of this research is *zakat* institutions that raise and manage *waqf*, and channel it in the field of formal education.

Types and Sources of Data

Data is something that is obtained through a method of collecting data to be processed and analyzed by a particular method which then results in a matter that can describe or indicate something (Herdiansyah, 2010:116). Data is divided into two, such as: primary data and secondary data. Primary data in this study come from key informants, namely: a.) The head of *zakat* institution (Yatim Mandiri) who are knowledgeable about the management of *waqf* funds. Interview results from this study are expected to get a general overview information about the institution of *zakat* and *waqf* management model; b.) Employees of Yayasan Kemandirian Nusantara who are knowledgeable about educational programs as a form of distribution of *waqf* compiled by Yatim Mandiri; c.) The experts of *waqf* as well as well as information that can answer empowerment model of *waqf* in enhancing the quality of education. Secondary data is the supporting data used by researchers as a supporter. Auxiliary data for this study come from books related to *waqf*, cash *waqf*, and education; research results are tangible books, reports, journals, papers, internet and library research relating to the cases; as well as documents obtained from Yatim Mandiri Nusantara Independence Foundation, and Sekolah Insan Cendikia Mandiri Boarding School in the form of administrative documents relating to research.

Analysis Method

Researchers used an explanatory analysis approach with the aim to analyze the data of case studies with an explanation of how to make a case and prove to corroborate or reject the argument already exists. The analysis in this study is done by way of explaining the *waqf* empowerment program that aims to improve the quality of education. This can be done through observation and interviews to find out more in the role of endowments in improving the quality of education. The analysis done is compared by the findings or evidence to the proposition made researchers. According to Yin (2009 133), the data analysis phase consists of testing, categorizing, tabulating and combining data. Thus it would appear the processes of occurrence of cases investigated and discovered the meaning of the data in accordance with the purpose of research.

RESULT AND DISCUSSION

History program of cash *waqf* at Yatim Mandiri is began in 2010 when Yatim Mandiri want to establish a junior-high school with boarding system School that prioritized for orphans built Yatim Mandiri. Yatim Mandiri were counted in 2015 have focused on orphan coaching program for 21 starts moving to collect donations from donors through cash *waqf* program. Steps to establishment of junior-high school named Insan Cendikia Mandiri Boarding School (ICMBS) is as follows:

- a. Collecting of cash *waqffunds* for the purchase of land in the area Sarirogo, Sidoarjo
- b. Constructing the school buildings
- c. Constructing the dormitories
- d. Constructing the the mosque (currently running)

Marketing move made Yatim Mandiri:

- a. Promotion through donor magazine
- b. Directly contacting individual donors
- c. Put up a billboard in office Yatim Mandiri

The above activities carried out by the Division of LAZ. This division has two main programs, namely the collection of *zakat* and *waqf*. Both have different governance, so that the financial statements were also separated. The collection of cash *waqf* is coordinated by Mr. Nice Sumbodo. Field workers who educate and pick up donations from donors in the form of the *waqf* and *zakat*, called ZISCo (ZIS Consultant) which has the minimum qualifications D3 and pass the test for the next interview by HRD trained for three months before plunging into the community. Cash *waqf* that has been collected will be channeled only to education programs alone. For now, cash *waqf* at Yatim Mandiri is focusing on the construction of mosques in the neighborhood Ulul Albab ICMBS. Yatim Mandiri in offering *waqf* program to donors has a number of packages, namely:

- a. Barokah 1 : Rp 100.000,-
- b. Barokah 2 : Rp 250.000,-
- c. Barokah 3 : Rp 1.000.000,-
- d. Barokah 4 : Rp 2.500.000,-
- e. Barokah Utama : Rp 5.000.000,-

Based on data from Yatim Mandiri magazine March 2015 edition, *waqf* funds that have been collected reached Rp 1.045.105.544,-

ICMBS is a school that is in junior high school and high school with some facilities such as dormitories, gyms, libraries and mosques (under construction). ICMBS prioritize educational programs with quality system for orphans built by Yatim Mandiri. However, for prospective students from among non-orphans can register, but only limited maximum of 40% of the capacity that exists and will be charged, in contrast with the orphans that are 100% free. Management ICMBS 100% are under the LPP (Education and Training), the institution responsible for the entire education program owned Yatim Mandiri under the command of Mr. Sodikin.

Yatim Mandiri in conducting cash *waqf* has obtained permission from the Indonesian *Waqf* Board (Badan *Waqf* Indonesia) as Nazhir cash *waqf* so they are entitled to collect funds from the public with *waqf* contract. Yatim Mandiri only focussed channeling those funds to the education sector alone. Basically, the *waqf* program has been ongoing prior to 2010, namely the establishment of training institutions and entrepreneurship called Mandiri Entrepreneur Center (MEC) which was founded in 2007 on Highway Jambangan no. 70. MEC is present to facilitate the orphans after-custody (already graduated from high school) of Orphans Mandiri were deemed still do not have sufficient skills to enter the world of work, experience and business capital is minimal and the opportunity to pursue higher education that does not exist so that

the presence of MEC orphans full custody has a place to hone their job skills, entrepreneurship while awaiting the opportunity to study or do business for 8-10 months.

Some of the obstacles encountered Yatim Mandiri in the *waqf* program:

- a. Education for donors considering the understanding of donors as well as the general public about the endowment is still limited to the endowment that's it. Sometimes the meaning of *waqf* through money alone is not necessarily understood
- b. Human resources capable both in terms of marketing and management and execution of endowment funds are still limited. Training of BWI was still minimal associated endowments

Nonetheless, Yatim Mandiri see that cash *waqf* has great potential to be developed in Indonesia. Some of the reasons given is:

- a. Cash *waqf* was new and the room for growth is still very widespread in Indonesia
- b. The desire to donate a very large Indonesian community is evident from the case of donations in Yatim Mandiri

In order to achieve optimal empowerment, the need for measures to be implemented by Yatim Mandiri:

- a. Each *zakat* institutions need to focus on the vision and mission of the institution that they have optimal results
- b. Importance mapping program target area so that there are no gaps and overlapping programs

Some plans Yatim Mandiri fore through cash *waqf*:

- a. Build Hospital
- b. Build College
- c. Make the endowments of productive / economic value

If summarized, the development *waqf* model of educational in Yatim Mandiri are as follows:

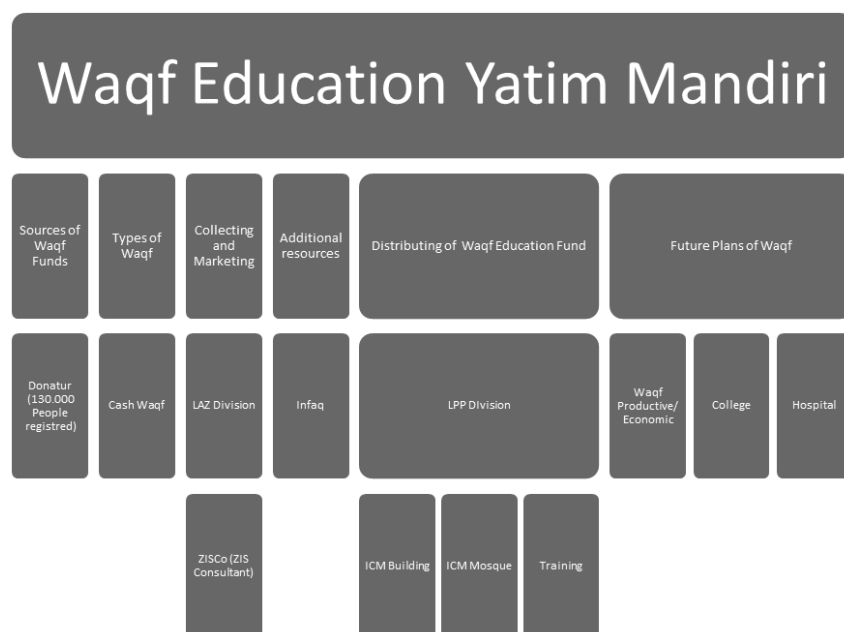


Figure 1.
The Development *Waqf* Model of Educational in Yatim Mandiri

Yatim Mandiri raising *waqf* of the community in the form of cash (cash *waqf*). Cash *waqfs* easily managed, utilized, among others, to be distributed in the areas of education, both physical and non-physical. In fact, Yatim Mandiri in managing cash *waqf* funds were able collected, is less professional. Cash *waqf* was channeled to the purchase of land. *Waqf* distributed. *Waqf* are routed to mobility objects dan not only act on objects that are physical, then the pattern is expressed as a *waqf* management of traditional management. Yatim Mandiri still perform traditional *waqf* management, but actually Yatim Mandiri has started to develop a pattern *waqf* productive, but not optimally. Such conditions have an impact on the fact that Yatim Mandiri in managing of *waqf*, including the management of semi-professional.

Pattern management of *waqf*, which is between the traditional management pattern and professional, so called semi-professional management. Semi-professional management pattern is a pattern of management of *waqf* whose condition is relatively similar to traditional management, but has begun to try to develop and empower the *waqf* property productively.

Evidence that Yatim Mandiri managing endowment funds are semi-professional, among others, is the funds is distributed for the purchase of land which was used as a school building. Yatim Mandiri, although still managing traditional, but there are efforts Yatim Mandiri in utilizing the land that had been purchased the maximum. One effort in maximizing the land is to utilize some of the land in the area of Sekolah Insan Cendikia Mandiri for agriculture.

Waqf cash distributed by Yatim Mandiri for the construction of Sekolah Insan Cendikia Mandiri Boarding School, where the school will be materialized through improving the quality of education, especially for orphan. Education quality can be gauged from the eight existing education quality standards. The first standard is the standard content. The second is the standard process. The third is a graduate competence, is used as a guideline for determining the graduation, including knowledge, attitudes, and skills. The fourth is the standard of teachers and education personnel. The fifth is there a standard infrastructure. Sixth adalah management standards. The sixth is a management standard. The seventh is a standard financing. The latter is a standard of educational assessment.

CONCLUSION AND FUTURE RESEARCH AGENDA

Conclusion

Based on the above discussion, the conclusion of this study include:

1. *Waqf* in the form of movable or immovable objects, should be harnessed and provide benefits to the people.
2. The role of endowments, especially in improving the quality of education embodied in the form of the purchase of land. The land is used for education building of Scholar Insan Mandiri. Endowments can be instrumented by improving the quality of education through the educational institutions. It can be measured by two standards of education, namely: the standard facilities and infrastructures as well as educational assessment standards

Future Research Agenda

The advice can be given from this research is:

1. Yatim Mandiri is expected to be disseminated about cash *waqf*, in order to improve the collection of *waqf* from public. Also formed a special division to carry out the collection, management and distribution of *waqf*, so that the potential can be optimized. The portions of *waqf* productive management level is in order to improve *maslahah* for society in general and improving the quality of education in particular.
2. For further research, it is expected to focus on optimizing cash *waqf* empowerment for some primary sectors, not only in the education sector.

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