
Research Article

Cash Waqf on Organization of Muhammadiyah Area of Muhammadiyah North Sumatra Approach ANP (Analytical Network Process)

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Abstract: This article seeks to examine the strategy of managing cash waqf in the organization of muhammadiyah of muhammadiyah region of north sumatera. This study was conducted by combining from field research and library research. Referring to the results of the Analytic Network Process based on the priority scale explains that the strategy used in the management of cash waqf in the organization of Muhammadiyah Leadership Area Muhammadiyah North Sumatra, the most priority is the socialization program. The main obstacle is from the internal side of human resources / Nadhir, while from the external side comes from wakif, government, alternative investment. In the end, the solution given in overcoming the management constraints of cash waqf is investing cash waqf in shariah mutual funds.

A. Introduction

Waqf in the history of classical Islam has a very significant role in improving the welfare of the Muslims, in various areas. Waqf is also one source of potential social funds that are closely related to the welfare of the people in addition to zakat, infaq and shadaqah. The development of waqf in Indonesia began to experience dynamic in 2001, some Islamic economic practitioners carrying a new paradigm into the community about the concept of cash waqf management to improve the welfare of the people. Then the Indonesian Ulema Council welcomed the concept by issuing the concept by issuing a fatwa that allows the money waqf (Waqf al-nuqud).

Institutionalization of endowments in Indonesia was spearheaded by the founder of Muhammadiyah, KH Ahmad Dahlan in the early twentieth century. The efforts of "Modernist" Islamic organizations to collect, manage, develop and distribute and utilize zakat funds and other donations effectively and strategically have been realized in real charities of human development and social investment. Muhammadiyah's actual charity has produced 5775 Kindergartens, 5538 primary and secondary educational institutions, 166 colleges, 250 hospitals and clinics, 493 social service facilities (such as orphanages, nursing homes, nursing homes, nursing homes and others) as well 10 public financial institutions scattered throughout the archipelago.

Based on the Decree of the Minister of Religion of the Republic of Indonesia Number 547, Muhammadiyah Central

Executive then established LAZIS Muhammadiyah launched on 16 September 2002 and confirmed as National Amil Zakat Institute [1]. Particularly for North Sumatra, the Wakaf Tunai Muhammadiyah Sumatera Utara (GWMTSU) Movement begins with Muhammadiyah concerns about the many endowments owned by the Muhammadiyah Unity which are less beneficial for the ummah of the Ummah. This happens because there is no special budget to develop it. Based on that, the cash waqf movement became the agenda of the 10th Musyawarah (Musywil) in Pematang Siantar in tada year 2005. Furthermore, along with the progress and progress of the Muhammadiyah organization, it was in the form of a special institution that managed and developed cash waqf in a special institution known with Lembaga Amil Zakat, Infaq and Wakaf Tunai (LAZISWA) Muhammadiyah Sumatera Utara [2].

Departing from the dynamics presented above, this study attempts to examine how the cash waqf management strategy which is also one of the instruments is money wakaf, especially from the side of how the implementation and management of cash waqf in Muhammadiyah organization in North Sumatra, and analyzing the constraints and how the solution should be do.

B. Theoretical Review

1. The Meaning of "Endowments"

The word "wakaf" or "waqf" is derived from the Arabic "waqafa" which means "to withhold" [3] and al-man'u, (obstructs) [4]. The word "waqafa (fiil madi) -yaqifu (fiil mudari) -waqfan (isim masdar) [5] is equivalent to "habasa -yabhisu - ordination "means to withhold, prevent [6], stop or remain in place or remain standing or detention [7]. Called arrested because waqf are detained from damage, sale and all actions that are not in accordance with the purpose of waqf. In addition it is said to hold also because the benefits and the results are held and prohibited for anyone other than those who are entitled to the wakaf. [8]

Waqf is etymologically al-habs (hold) [9]. It is a masdar word (gerund) of the phrase waqfu al-syai 'which basically means holding back something. Thus, the meaning of the language waqf is to give land to the poor to be detained. This is so because the possessions are held and held by others, such as holding cattle, soil and everything [10]. In the jurisprudence of the Maliki School [11] more is used the word "habs", which means the same as waqf (waqf). The word habs, plural hubus or abbas, is believed to be the origin of Habous's vocabulary in French [12].

1. Waqf Based on Islamic Law

The argument that became the basis of disyari'atkannya waqf teachings derived from the understanding of the text of the verses of Al-qur'an and also As-Sunnah. There is nothing in the Qur'anic verse that explicitly describes the teachings of waqf. There is about understanding the context of verses of the Qur'an that are categorized as good deeds. The verses that are understood to be related to wakaf as good deeds are Al-Quran Surah Al-Haj verse 77, Surah Ali Imron verse 92, Surah Al-Baqarah verse 261, Al-Quran Surah Al-Baqarah verse 267, and there are a few related traditions.

Nevertheless, these few verses of the Qur'an and Sunnah are able to guide the Islamic jurists. Since the time of Khulafa'ur Rashidin until now, in discussing and developing the laws of waqf by using their method of extracting the law (ijtihad) them. Therefore most of the wakaf rules in Islam are defined as the result of ijtihad like qiyas, masalah mursalah and others. The interpretation is often revolved by the scholars, that the waqf is very synonymous with shadaqah jariyah, which is a charity worship that has a reward that continues to flow as long as it can still be utilized by human life.

It is viewed from the strength of law that is owned, the teachings of waqf is a doctrine that is recommendation (sunnah), but the real power is really big as a milestone run the welfare of the public a lot. Thus, the teachings of waqf that enter in ijtihadi region, by itself become non managerial supporters that can be developed optimal management [13].

2. Elements and Rukun Waqf

As for the elements or rukun waqf according to most of the scholars and Islamic jurisprudence, ie there are 4 pillars of waqib waqib (the party that menghakafkan), mauquf (Terms

of Goods Reputed), mauquf alaih (not to be contrary to the values of worship) and shighat (any greeting, writing or gesture). While the principle used is the principle of Eternity of Benefits, Principles of Accountability and Principles of Management Professionalism.

3. Previous Research

Samsun Juni Anwar 2008 with the title "Prospect of Wakaf Tunai (Cash Waqf) in the Development of Islamic Law in Indonesia". The results of this study resulted in the conclusion that the difference of opinion among scholars about the law of cash waqf is considered complete, and the special characteristic of Islamic law itself is dynamic. The practice of cash waqf in Indonesia is far behind when compared with other Muslim countries, this is due to the lack of community knowledge related to waqf, people are more interested in other worship such as infaq, shodaqoh and others. Indonesia has wakaf potential that is big enough but not yet maximally utilized waqf still handled conventionally by managers whose recruitment is only based on individual trust. From the assumptions and opinions of economists, the wakaf assets in Indonesia have a bright prospect to be developed with the application of the Wakaf Certificate of Cash (SWT) [14].

Research on the problems and solutions of wakaf has been done by some previous writers such as, Suhadi (1995) argued that the use of wakaf land is to help the interests or general welfare as worship (devotion) to Allah SWT and this use should be expressed in the form of pledge of endowments. According to the results of his research, wakaf land in Indonesia has not functioned well to help the public interest. Therefore, for the management of wakaf land to be more effective, it is better that nazhir managing it is legal entity [15].

Meanwhile, Hasanah (1997) argued that the results of this study concluded that the management of waqf in the new research location at the stage leads to realize the welfare of the people and have not been able to realize it real [16].

Furthermore Fathurrohman (2012) explains that most of the wakaf land is used for religious facilities and some of them are not strategically located. In addition, nazhir's knowledge and understanding of perwakafan regulations is lacking [17].

Meanwhile, Salih (2007) explains that in waqf there is a very important role to keep the five pillars of maqashid shari'ah, that is to maintain religion (hifzhuddiin) then wakaf plays a role in cleansing the heart of a waqif in order to worship Allah instead of worshipping the treasure . So that it can lead to hifzhunnafs (keep the soul), hifzhunnasab (keep the offspring), hifzhul maal (keep the treasure), and hifzhul 'aql (nourish the mind) [18]

The above study is different from what researchers did in this past dissertation discussing the prospects of cash waqf (Cash Waqf) in the development of Islamic law in Indonesia and the study of MUI fatwa's analysis of money waqf. Which in it there are many differences about the discussion contained in

the two dissertations with the dissertations that researchers make today. In this dissertation, the researcher wants to know how the money waqf management strategy in Muhammadiyah organization. The equation in this dissertation with previous research is just about discussing money waqf or cash waqf.

C. Research Methodology

This research is a combination research or mixed methods. When viewed from the object of study, this research is a combination of field research (field research) and research library (library research), the research by relying on data obtained from indepth interviews with informants and literature search in the form of books, journals, and research results.

The source of this research data is primary data obtained from indepth interview with practitioners at Muhammadiyah organization of North Sumatera Regional Leadership and academics who are considered experts and know about cash waqf.

The method used in processing research data is Analytic Network Process (ANP) method. ANP is a decision-making technique for a problem [19]. Analytic Network Process (ANP) is also a mathematical theory that is able to analyze with the approach of assumptions to solve the problem form. This method is used in the form of a settlement with consideration of the problem complexity adjustment by the greatest priority effect. In addition, Analytic Network Process (ANP) is able to explain the factors dependence model and the feedback systematic. Decision-making in the ANP application is to consider and validate the empirical experience [20].

D. Results and Discussion

Referring to the methodology used, namely Analytic Network Process (ANP) to see the priority scale according to the practitioners in the Muhammadiyah organization, Muhammadiyah Regional Leadership (PWM) of North Sumatra who became respondents in this study, the results can be seen that the strategy used in the management of waqf cash in the organization Muhammadiyah Leadership Area Muhammadiyah North Sumatra, the most priority is the socialization program, then cash waqf segmentation, further strengthening management, then optimization of investment, and educational programs and third-party cooperation.

Constraints faced by the organization Muhammadiyah, Regional Leadership Muhammadiyah North Sumatra in the management of cash waqf can be divided into two, namely internal and external issues. internal internal problems of Muhammadiyah, human resources / Nadhir, cash waqf techniques. Then external problems come from wakif, government, alternative investments. The most priority problem faced is the external problem that is wakif, while the problem that the priority faced wakif is is a matter of trust.

The solution given in overcoming the constraints of cash waqf management in Muhammadiyah organization of North Sumatera Regional Leadership can be divided into two,

namely internal solution and external solution. The most priority solution comes from alternative investment. In this alternative investment solution the most priority is investing cash waqf in shariah mutual funds.

E. Conclusions and Suggestions

1. Conclusion

The strategy should be done in the management of cash waqf in the organization Muhammadiyah Head of Muhammadiyah Region of North Sumatra is a program of socialization, cash waqf segmentation, strengthening management, investment optimization, and educational programs and third-party cooperation. Constraints include internal and external issues. internal problems derived from human resources / Nadhir, cash waqf techniques. Furthermore, the most prioritized external problem faced is wakif, and the problem that priorities are facing wakif is a matter of trust. The most priority solution comes from alternative investment. The action in the most priority alternative investment solution is to invest cash in Islamic mutual funds.

2. Suggestions

Some suggestions that can be given by researchers about cash waqf in the organization of Muhammadiyah Sumatera Utara with analytical network process approach is;

1. To the government

It is hoped to continue to improve the socialization of the cash waqf that has been regulated in wakaf legislation also encourage Indonesian Muslim community to berakaf with cash waqf by increasing the news that Islamic banking has been appointed government as a financial institution that legitimately provide wakaf cash certificate to the wakif who do wakaf in banking institutions.

2. To the Regional Leadership of Muhammadiyah Sumatera Utara

Give more priority attention through; improvement of management management for nadhir by improving their professionalism. Also increased supervision on cash waqf investment so that the purpose of development of cash waqf can be realized properly, then increase the activity of socialization of cash waqf.

3. To the community

It is expected that more and more become wakif in cash waqf, so the welfare of Muslim community Especially North Sumatra better as more wakif.

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