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Zakat and Waqf Management Training as an Effort to Build MAZAWA's Literacy Culture in East Java

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Abstract

This study aims to educate the people of East Java about the management of the zakat and waqf sector so that it can become referenced literature regarding the benefits of effective zakat and waqf management. The study was conducted at LAZ Islamic Boarding School Mukmin Mandiri East Java in Sidoarjo. Based on this study, the author concluded several important things in this study. From the findings, the analysis that comes from the results of in-depth interviews with the Focus Group Discussion (FGD) approach, the researchers concluded as follows: 1) Zakat and Waqf training for LAZ managers in East Java, it is confirmed that training in zakat and waqf management is a basic need for zakat and waqf or LAZ managers. Where the 100 training participants agreed to say the same thing that the need for LAZ managers is training like this; 2)Zakat and Waqf training for LAZ managers in East Java, is an important thing which participants call new literacy in the field of zakat and waqf, especially in terms of managing institutions or LAZ; 3) Zakat and Waqf training for LAZ managers in East Java, not only becomes literacy or even a zakat and waqf literacy movement, but also becomes a new culture that must be internalized by zakat and waqf people in Indonesia; 4) Zakat and Waqf training for LAZ managers in East Java, is considered as a form of effort to educate human resources in Indonesia, specifically managers of zakat amil institutions or LAZ, whether those established under the auspices of Islamic boarding schools, under the auspices of Islamic mass organizations, social organizations, or those established as government agencies and private foundations that have the same goal; 5) Zakat and Waqf training for LAZ managers in East Java, generate that in order to cooperate with zakat and waqf institutions such as LAZ or BAZNAS and zakat organizations in this case FOZ (Zakat Organization Forum) so that the network is wider related to zakat and waqf. As well as being able to study management not only in finance but also in other aspects.

Keywords: Literacy, Management, Zakat, Waqf

INTRODUCTION

The management of Islamic philanthropy of zakat (read zakat and infaq) and waqf in Indonesia has developed socio-economic multifunctions on a micro and macro scale. The socio-economic scale of zakat and waqf innovation is not only for individuals or communities, but also for regions and countries. Among them are zakat acceleration to achieve sustainable development goals (SDGs), zakat for micro waqf banks, cash waqf linked sukuk and sukuk linked waqf, insurance and stock waqf, and digitalization of zakat and waqf. Good governance for Amil and Nadzir is a necessity.

BAZNAS has published and intense socialization and education of the zakat core principal (ZCP) is a guideline for Amil in managing zakat in a transparent, professional, accountable, and sharia-compliant manner. Likewise, BWI has designed the waqf core principle (WCP) as a nadzir guide in managing waqf in an accountable and professional manner. IAI has played a role in responding to the accountability needs of Amil and Nadzir, by issuing PSAK 109 Accounting for Zakat and PSAK 112 Accounting for Waqf. PSAK 109 Accounting for zakat is currently in the post implementation review finalization stage to accelerate innovation in zakat management and effectively implement PSAK 112 Accounting for waqf starting in 2021.

The vision of making Indonesia the World Sharia Economic Center in 2024 does not only focus on strengthening the national ecosystem. The mission of strengthening Indonesia's role in the world sharia economic scene is also an integral part of the vision. The contributing to the progress of the world zakat and waqf sector is a strategic step that can be prioritized given the urgency in supporting social and economic welfare improvements. Indonesia's role in world zakat and waqf can become a flagship program considering that currently there is no country that is the center for the development of zakat and waqf. Moreover, Indonesia has the potential for zakat and waqf to reach 500 trillion, along with 87% of the Muslim population, the unique ecosystem of collaborative zakat and waqf between the government and the community, and a high level of generosity as released by the World Giving Index CAF 2021.

Indonesia itself has actually played this role, which can be seen, among other things, from Indonesia's initiative in encouraging the preparation of international zakat and waqf management standards, namely Zakat Core Principles (ZCP) and Waqf Core Principles (WCP). ZCP was launched in 2016 and is currently implemented in several

countries. While the new WCP was launched in 2018. Indonesia has also been a key country since 2010 in growing and guarding the World Zakat Forum (WZF). WZF is an international platform for the zakat movement that has a role in synergizing world zakat stakeholders in improving the welfare of the people and alleviating poverty. As a recent development, on 4-5 December 2021, participants in the tenth annual WZF (World Zakat Forum) meeting agreed to expand WZF membership to waqf authorities and institutions in the world. Representatives of 37 of the 40 WZF member countries also agreed to change the name of WZF to WZWF (World Zakat and Waqf Forum), as a sign of the official consolidation of zakat and waqf management organizations under one institutional umbrella.

Several other important resolutions presented at this annual meeting include the need to encourage collaboration and synergy between zakat and waqf institutions the world in managing social and economic impacts for post-covid 19 economic recovery; strengthening collaboration and technological innovation; as well as the initiation of a pilot project of Online Zakat Waqf University and Waqf Bank in Indonesia as an effort to encourage the strengthening of zakat and waqf literacy. Another point of resolution is the initiation of the measurement of the World Zakat Indicator and the preparation of the World Waqf Indicator in 2022 as an expansion of the WZWF function in supporting the presence of world zakat and waqf management standards.

Some homework that WZWF needs to manage in the future includes (1) consolidation and expansion of WZWF membership, both in terms of the number of zakat and waqf institutions in member countries, as well as new countries that are not yet members, (2) consolidation of zakat and waqf programs collaboratively, synergistically and integratively in member countries (3) strengthening the WZWF network with world institutions, such as the United Nations, the Islamic Development Bank, as well as Islamic economic and financial standardization institutions including IFSB, AAOIFI and IIFA-OKI (Irfan Syauqi Beik , Republika, December 23, 2021).

One of the consequences is ensuring that the management of national zakat and waqf runs with a good governance system, grows progressively, is optimally beneficial, sustainable and integrated with national development. Mainstreaming zakat and waqf in supporting the national economy will complement Indonesia's contribution not only with smart leadership, innovation and smart entrepreneurship. Where is

entrepreneurship (Setiawan, et. al, 2022), says that of entrepreneurship as a function refers to the disruption of the balance within a company (oreconomy) caused by the creation and application of new combinations of resources. The level of entrepreneurship also varies across organization in WZFW, but also with real examples that can be a source of inspiration for world zakat and waqf activists. In order to realize the creation of national zakat and waqf management, especially in Islamic boarding schools, it is necessary to conduct specific training on how to effectively and efficiently manage financial management for zakat and waqf.

LITERATURE REVIEW

Zakat and Waqf

Zakat, Infak, Alms, and Waqf, or what can be known by the abbreviation ZISWAF, are of course familiar to Ekis Friends, of course. Because ZISWAF is one of the instruments to overcome poverty and socio-economic inequality in Indonesia. ZISWAF encourages wealth to flow and not accumulate, and encourages the community's economy to grow in a healthy and fair manner. However, which ZISWAF instrument is more important to develop? Is it zakat, infaq, alms, or waqf? Before knowing which is more important, let's first find out what the meaning and difference are from Zakat, Infak, Alms, and Endowments.

Zakat is the 3rd Pillar of Islam and must be issued for certain assets that have reached their haul and nishab, and are given only to certain groups, namely 8 asnaf (Fakir, Poor, Amil, Muallaf, Riqab, Gharimin, Fisabilillah and Ibnu Sabil). While Infak is issuing a portion of assets for the benefit of what is commanded by Islamic teachings. If zakat has a nisab, Infak does not know nisab. While the word alms is all forms of spending (Infak) in the way of Allah. In contrast to zakat, charity is not restricted or bound and does not have certain limitations. Alms, besides being in the form of wealth, can also be in the form of a contribution of energy or thought, and even just a smile. Waqf itself is the provision of assets in the form of land, buildings, houses, vehicles, mosques, and other productive assets. These assets will later be managed by waqf institutions or bodies so that they can be managed properly and in accordance with Islamic law. This waqf is one of the charities for those who do it. "If someone dies, then

his deeds are cut off except for three things, almsgiving, knowledge that is used, and the prayer of a pious child." (HR. Muslim).

Up to this point, do you know the difference between each of the ZISWAF instruments above? In short, if zakat is a certain asset that is only given to certain people and for a certain time, infak is all kinds of expenses (spending), both for personal, family, and other interests. The definition of alms is the same as infak, including the provisions and laws. However, charity has a broad meaning, not only regarding money but also non-material things. Meanwhile, waqf is an asset that is given to be utilized for its use, not given as a whole. According to ZIS PSEI Management and Practicum lecturer, Ms. Martini Dwi Pusparini, SHI., MSI, Zakat is a form of philanthropy in Islam and an important mechanism for country development because it helps create harmony in society by bridging the gap between rich and poor.

Mrs. Martini added, "In 2015 - 2019 the growth of Zakat, Infak, Alms, and DSKL (Other Religious Social Funds) showed a positive trend, with an annual compound growth rate of 34.33 percent. This shows that the performance of zakat institutions continues to increase and public awareness of the distribution of zakat by public institutions increases by 4,444 each year.

In addition, waqf is also an important instrument in the Islamic social framework besides Zakat, Infak, and Alms. Because waqf can harness the potential of selfless charitable giving in an effective manner for better economic impact in the targeted social segments of society. As a country with the largest Muslim population in the world, of course Indonesia also has enormous potential for waqf. What's more, Indonesia has also been named the most generous country among 140 other countries in the world based on the Report from the World Giving Index published by the Charities Aid Foundation (CAF) in 2021. This raises hopes to raise the spirit of waqf, especially for Muslims in Indonesia. And finally, Ms. Martini said "Research conducted by Ascarya (2021) shows that Islamic Social Finance with its instruments, especially zakat, donations and waqf can help the government and the economy recover from the crisis. The proposed solutions include: saving lives (through medical assistance from ZISWAF); save the household, by creating a social safety net using zakat-infak; saving business actors, especially micro and small enterprises (UMK), through financial and business assistance (especially digital marketing).

Thus, in Islamic economics both Zakat, Infak, Alms, and Waqf are instruments that are equally important for the benefit of Muslims everywhere. Therefore, this ZISWAF instrument cannot be left alone and is determined to be more important than other instruments. Because each section in this ZISWAF has its own benefits even with the same goal, which is to achieve mashlahah. In the context of development, the term empowerment is basically not a new term, but has often been used since there was awareness that the human factor plays an important role in development. Carlzon and Macauley as quoted by Wasistiono (1998) argue that what is meant by empowerment is as follows: "freeing someone from rigid control, and giving people"

Management of Financial

Financial management is an effort made by a company in designing activities related to the storage and control of funds and assets. Given the importance of financial management, you must plan it carefully. The according to Purba et al, (2021) financial management or financial management is planning, organizing, directing, and controlling financial activities such as procuring and utilizing business funds. Meanwhile, according to Anwar (2019) financial management is a scientific discipline that studies company financial management both in terms of finding sources of funds, allocating funds, and sharing company profits. Literally financial management (financial management) comes from the word management which means managing and finance which means matters related to money such as financing, investment and capital.

So if it is concluded that financial management can be interpreted as all activities related to how to manage finances starting from obtaining funding sources, using funds as best as possible to allocating funds to investment sources to achieve company goals (Armereo et al., 2020). Financial management according to experts in Irfani (2020) financial management can be defined as the activity of managing company finances related to efforts to find and use funds efficiently and effectively to realize company goals.

Jatmiko (2017) reveals the scope of financial management related to planning, directing, monitoring, organizing and controlling the financial resources of a company. Meanwhile, according to Wijaya (2017) the scope of financial management is related to financial management such as budgeting, financial planning, cash, credit, investment

analysis, and efforts to obtain funds. According to Anwar (2019) financial management is a scientific discipline that studies company financial management both in terms of finding sources of funds, allocating funds, and sharing company profits.

According to Astuty (2019: 1) the purpose of financial management is basically to realize the goals that have been set. So that knowledge of wealth, financial and capital structures can be obtained from practice.

Besides that, to make it happen, a manager must follow the principles: (1) Consistency, is a principle that promotes sustainability, especially in financial management; (2) Accountability, is a principle that must be owned by the manager as a form of accountability for the funds contained in the business. This principle of accountability has the intention that managers can provide information to interested parties regarding the development of the business being carried out; (3) Transparency, this principle is a guide for providing all plans and activities carried out to interested parties, especially in terms of financial reports. Meanwhile, according to Kariyoto (2018: 6) there are several objectives management of corporate funds, namely: (1) Maximizing company value; (2) Maintaining financial stability in a controlled situation; and (3) Minimizing current and future company risks.

Zakat and Waqf Financial Management in Islamic Boarding Schools

The Islamic economic system has all kinds of fiscal tools that exist in contemporary economics. In this case the source of state revenue applied in fiscal policy, the Islamic economic system uses another source, namely zakat. Zakat is an effective tool for realizing fiscal goals which are also expected to have a development effect. Zakat will encourage asset turnover, because with zakat assets will not occur idle and hoarding but will encourage investment, increase demand and so on. With the effective management of zakat by the state, zakat will become a very large source of funds which can be distributed at any time as social security so that it will be able to encourage and accelerate development.

In this case there are three things related to zakat in encouraging the economic development of the people: (1) Zakat will clean up the assets that are kept (hoarded); (2) Zakat can be a social fund (which can help people in need and to improve the living standards of the poor and increase their productivity; (3) Zakat institutions can increase

or increase demand on a macro-economic scale because the poor have the ability to shop, this will certainly increase investment and economic growth.

In principle, zakat can be used as an entry gate (gapura) for Muslims if indeed they really want to try to uphold the mandate of their caliphate by upholding justice and social piety in people's lives. In principle, the teachings of zakat must be understood as an obligation for every Muslim that was ordered by Allah SWT to uphold justice and social welfare, because only with this understanding, zakat will truly be able to realize mutual benefit. What is desired by religion with self-righteousness is certainly not enough to be enforced only by personal approaches, but must be accompanied by its partner "advice bil al-hal" which departs from socio-structural reality.

Zakat in the view of Islam is an obligation that has two dimensions, namely the spiritual dimension and the social dimension. In its social function, zakat can be used as a means of equal distribution of people's income through the distribution of assets to people who need it as mentioned in the letter At-Taubah verse 60. It turns out that the implementation, management and empowerment of zakat is still far from expectations.

In fact, of the five pillars of Islam, the teachings of zakat are closest to the core of socio-economic injustice in Muslim society. But in fact until now the problem of zakat is still deadlocked and not conducive. By managing zakat effectively and efficiently, it is hoped that the lives of the poor and deprived people can be improved. In general, Zakat management is sought to be able to use modern management functions which include; Planning, organizing, Executing and direction and supervision.

Planning includes; formulating organizational plans, planning work programs consisting of: fundraising, management and utilization. Organizing includes; coordination, duties and authority, personnel arrangement, personnel planning and recruiting. Implementation and direction consists of; provision of motivation, communication, leadership models, and provision of rewards and sanctions. While supervision includes; The purpose of supervision, the type of supervision, the stage of supervision and the supervisor's position.

In zakat literature, both classical and modern literature, it is always found that the collection of zakat is the obligation of the government in Islamic countries. The ruler is obliged to force citizens who are Muslim and able to pay zakat on their assets that have reached the haul and nisab. The obligation to pay zakat is followed by the

application and implementation of professional zakat management. This failure was due to institutional management problems. Therefore, it is necessary to apply management principles in a professional manner. One model of zakat utilization is the Budged Zakat Surplus system.25 That is, zakat is handed over by muzakki to Amil, managed funds will be given to mustahiq in the form of cash and certificates.

Funds that are manifested in the form of certificates must be discussed and obtained permission from the mustahiq who received them. Funds in the form of cash will be used as financing for companies, with the hope that these companies will develop and be able to absorb workers from economically weak communities including mustahiq. Besides that, the company will provide profit sharing to mustahiq who have certificates at the company. From the profit sharing received by the mustahiq, if it has reached the nishab and haul, it is expected that the mustahiq can pay zakat or give sadaqah. The task of amil is to form mustahiq in managing zakat funds and always provide direction or motivation and guidance so that mustahiq can make good use of the funds they have.

RESEARCH METHOD

The approach in this study uses an exploratory qualitative approach. To solve the problems that have been identified and formulated above, so that the mentoring and training can run smoothly, alternative solutions to the problem are as follows: first, training is carried out by providing materials on business motivation (business), starting from the most basic , to the technical and management of zakat and waqf. This activity aims to provide knowledge, coaching and training. Which is not only theory but also practice. The practice means that the people participating in this program are those who are: (1) assigned by the pesantren as LAZ managers: (2) Islamic boarding school students as zakat waqf literacy in the field of financial management; 3) pesantren or Islamic Boarding Schools administrators as additional references for zakat and waqf financial management.

The following describes the method used in the activities in this study, which methodologically uses a qualitative approach.

1. Literacy and Education Training Program

Provide materials on the basic knowledge of financial management and accounting. This method was chosen to convey important concepts to be understood and mastered by the trainees. The use of this method is based on the consideration that the lecture method combined with sharing the experience of the speaker as an entrepreneur will be captured and understood more quickly. The materials provided include: 1) Basic Financial Management; 2) Islamic Financial Accounting; 3) Zakat and Waqf Financial Management.

2. Focus Group Discussion (FGD)

This next method is brainstorming. Brainstorming is carried out in order to find the issues and main problems faced by the participants, as well as ideas to generate enthusiasm. Understand the science of financial management. Exchange ideas, share experiences in zakat and waqf financial management.

3. Knowledge Implementation Assistance

This method is an assisted approach, which is expected to increase the speed of participants' understanding. After the participants were given theoretical knowledge of the materials provided by the presenters. Participants are guided and accompanied intensely during the training period to be able to understand and carry out effective and efficient financial management functions in the field of zakat and waqf.

4. Field Practice

This method is a very powerful method, that is, after being equipped with everything in the process of implementing this program, starting from material, brainstorming, and also mentoring as a form of knowledge implementation, the last thing is practice. With hands-on practice, it is hoped that after participating in this program, participants will be able to practice financial management in a simple and easy-to-apply manner at LAZ.

RESULTS AND DISCUSSION

The results of a study activity on zakat and waqf management literacy as an effort to form MAZAWA literacy for zakat and waqf managers or LAZ in East Java which was held at the Sidoarjo Mandiri Mukmin Islamic Boarding School which was attended

by 100 participants from various regions in East Java, as well as students who live in The pesantren, in outline, includes the following components:

Zakat and Waqf Management Training as Literacy Culture

Zakat and Waqf Management Literacy

The target of training participants as previously planned was at least 100 people, which were attended by participants from students and administrators of LAZ Islamic Boarding School administrators. Thus it can be said that the target participants reached 100%. Even more than 100% because there were more than 100 people present.

This figure shows that the number of participants who took part in this activity can be said to be successful/successful. Overall the activity can be said to be successful. This success was not only measured by the ability of the participants to apply managerial insights on zakat and waqf finance in a clear manner and they were also able to apply it to the zakat and waqf financial system built at the Mukmin Mandiri Islamic boarding school in Sidoarjo. This is what makes the activities of this literacy study program interesting and will be followed up with phase two and so on: "For us, training in zakat and waqf management is something new for us, and important so that later this will become literacy for us zakat and waqf managers, both of us under the auspices of Islamic boarding schools and non-Islamic boarding schools who are managing LAZ or zakat waqf in LAZ institutions. each" (Candra, 42)

Literacy Culture for HR management of LAZ

As the purpose of this study is to ensure that the zakat and waqf management training program carried out by the author is to confirm whether zakat and waqf training is a program that is needed for zakat and waqf managers, which in this case is LAZ (Amil Zakat Institution) for the environment. Islamic boarding schools, as well as non-Islamic boarding schools, in this case, are LAZ bodies managed by the state, as well as LAZs in the form of foundations or those that stand under the auspices of mass organizations. In addition to seeing and confirming the purpose of this study is to see and analyze the views of zakat and waqf managers or LAZ in East Java, by conducting a Focus Group Discussion (FGD) method to informants or resource persons taken from the participants, to convey their views.

The views of the participants were as follows: "So far literacy regarding the management of zakat and waqf is not optimal. It is even difficult to convince the public

that LAZ or the amil zakat and waqf institution or BAZNAS (National Amil Zakat Agency) is an official body that collects social funds to be used socially and socially to help the community. Precisely earlier we received training not only on zakat and waqf literacy, but also financial management, accounting, HR management and knowledge related to zakat and waqf. This is very interesting and much needed for us zakat and waqf managers" (Thohir, 50). In fact, according to the Chairman of LAZ Mukmin Mandiri East Java, in this case LAZ is under the auspices of Islamic boarding schools, said: "Not only is it needed, but this must be a shared awareness that LAZ must be managed professionally, effectively and efficiently so that it can realize the ideals or the vision and mission of LAZ that we manage. For example, literacy or training like this, zakat and waqf training must become a new culture. The culture of HR managers who carry out the mandate as management at LAZ "(Yuliantio, 51).

Zakat and Waqf Management Literacy Educates HR at LAZ in Indonesia

Educate the HR of LAZ managers in Indonesia

It was a privilege when training on zakat and waqf management was carried out for LAZ, BAZNAS, and other Social Fund Collectors. In addition to being mentioned above, zakat and waqf management training is a literacy culture for HR at LAZ which at the same time confirms the findings of this study, namely zakat and waqf management training is a necessity for zakat and waqf managers, LAZ in Indonesia, especially in East Java. It is also a new breakthrough that can educate human resources in Indonesia to be more professional, effective and efficient which can create benefits through amil, zakat and waqf agencies or institutions, or LAZ. This was conveyed by the Head of LAZ Mukmin Mandiri East Java, Yuliantio: "Once again, this is a great moment, and a smart idea, and at the same time educating us, the managers of zakat and waqf institutions in Indonesia. And I'm sure all participants will definitely feel the same thing for the usefulness of this zakat and waqf management training" (Yulianto, 51).

CONCLUSION

Based on this study, the author concluded several important things in this study. From the findings, the analysis that comes from the results of in-depth interviews with the Focus Group Discussion (FGD) approach, the researchers concluded as follows:

1) Zakat and Waqf training for LAZ managers in East Java, it is confirmed that training in zakat and waqf management is a basic need for zakat and waqf or LAZ managers. Where the 100 training participants agreed to say the same thing that the need for LAZ managers is training like this.
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4) Zakat and Waqf training for LAZ managers in East Java, is considered as a form of effort to educate human resources in Indonesia, specifically managers of zakat amil institutions or LAZ, whether those established under the auspices of Islamic boarding schools, under the auspices of Islamic mass organizations, social organizations, or those established as government agencies and private foundations that have the same goal.
5) Zakat and Waqf training for LAZ managers in East Java, generate that in order to cooperate with zakat and waqf institutions such as LAZ or BAZNAS and zakat organizations in this case FOZ (Zakat Organization Forum) so that the network is wider related to zakat and waqf. As well as being able to study management not only in finance but also in other aspects.

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