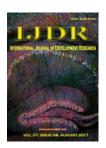


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ORIGINAL RESEARCH ARTICLE

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MANAGEMENT OF WAQF PROPERTY ON THE IMPROVEMENT OF PUBLIC WELFARE

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ABSTRACT

This study aims to determine and analyze the management of waqf properties in an effort to improve the welfare of the public this study was conducted on the public in Serang District, Banten Province, Indonesia. To analyze the relationship of management of waqf property to the welfare of the public in this study used descriptive analysis, correlation analysis and regression analysis. From the research found that the management of waqf and welfare of the public in a medium level, there is a positive and medium relationship between the management of waqf property to the welfare of the public, thus the management of waqf property that can both help and empower the public so it will be provide a decent life both in economics and even in other fields, for that required various roles both from the government and from various circles in improving the quality of management of waqf property with various activities so that will provide quality services and management of waqf property that remains the target.

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INTRODUCTION

The public with higher levels of welfare mean having a better quality of life, so ultimately the family is able to create better conditions to improve their well-being. According to Law No 11 Year 2009, social welfare is the condition of the fulfillment of material, spiritual, and social needs of citizens in order to live properly and able to develop themselves, so as to carry out its social function. Kolle (1974) in Bintarto (1989), formulating wellbeing can be measured from several aspects of life: a) by looking at the quality of life in terms of material, such as the quality of homes, foodstuffs and so on; b) by looking at the quality of life in terms of physical, such as body health, natural environment, and so on; c) by looking at the quality of life in terms of mental, such as educational facilities, cultural environment, and so on; d) by looking at the quality of life in terms of spiritual, such as morals, ethics, harmony adjustment, and so forth. Todaro and Smith (2003) argue that the welfare of middle-low public can be represented from the level of public life. A prosperous public is a public that is far from lagging poverty both economically and materially. The poverty of public is a problem from the past until now. In order to reduce the economic disparities of the people and

reduce the poverty rate, the government optimizes all resources owned for the prosperity and welfare of the public, as well as the Serang, Banten area of Indonesia. The poverty rate in the city of Banten is still of high, the inability to meet basic needs such as food, clothing, shelter, education and health is one of the criteria that causes people to live in poverty. Central Bureau of Statistics of Banten also noted, Banten regional gross domestic product rose from year to year. This means that the average income of the population improves. However, poverty increases as of March 2012 the number of poor people in Banten 652.766 inhabitants, in 656.243 2013 the number to inhabitants. March Unemployment rate is also still high. The number of unemployed is 552.895 people or 10.10 percent of the workforce of 4.9 million people. This becomes a problem and the challenge of government in improving public welfare. Currently poverty, unemployment and low public welfare are still an unresolved problem, although the government has implemented various policies, but the government policy has not been able to alleviate poverty. Therefore, empowerment and management of waqf is one of the solutions in reducing poverty in Indonesia. The existence of government institutions that deal with societal and religious issues is now a very

strategic, religious and social institution one of which is the office of religious affairs which is an institution that represents the government, one way the government to reduce poverty and public welfare by empowering and increasing the number of donors endowments (Al-wakif). The waqf aside as one aspect of Islamic teachings with spiritual dimension, waqf is a teaching that emphasizes the importance of economic prosperity (Harahap and Umar, 2007). In Islamic teachings wagf is one form of deeds whose reward will be constantly flowing to those who give waqf, as long as the treasure they represented is put to good use. In the law no. 41 Year 2004 about waqf, waqf is a waqf legal act to separate and or hand over some of his property to be exploited forever or for a certain period in accordance with his interests for the purposes of worship and or general welfare according to Islamic law. Waqf aims to provide benefits or benefits of property that is represented to people who are entitled and used in accordance with the teachings of Islamic law, one of the goals of waqf in its role in equal distribution of welfare among the people and poverty alleviation. Special law regulated the representation in Indonesia, namely Law No. 41 of 2004 on Waqf. To complete the Law, the government has also enacted Government Regulation number 42 of 2006 on Implementation of Law No. 41 of 2004. For that in this study the authors want to know and analyze the relationship management of waqf property to improve the welfare of the public. The existence of good management on the assets represented can give a big role in improving the welfare of the people and can improve the economic prosperity of the people.

measurement is carried out on every social phenomenon that is spelled out into several components of the problem, variable and indicator (Sumanto, 1995). Used for research on a particular population or sample, technique and sampling are generally done randomly, data collection using research instruments, quantitative or statistical data analysis with the aim of testing the hypothesis (Sugiyono, 2007). The population and samples in this study are people in the Petir District of Serang Regency, Banten, Indonesia as many as 1123 people. Samples in the study were 210 heads of households. Sampling follows Arikunto (2008) which says that in the determination of sampling, if the number of subjects can be large between 10-15% or 20-25% or more depends on the ability of the researcher to be seen from time, effort and funds, Observations from each subject, and the size of the risk borne by the researcher for the researcher who is at great risk. The research uses descriptive analysis, correlation analysis and regression analysis, interpretation of descriptive analysis as expressed by Nunnally (1978) namely: Mean score 1.01-2.00 (very low); 2.01- 3.00 (low); 3.01-4.00 (medium); 4.01-5.00 (high). According Sugiyono (2007) interpretation of correlation coefficient is 0.00- 0.199 (very low), 0.20-0.399 (low), 0.40-0.599 (medium), 0.60-0.799 (strong), 0.80-1000 (very strong). Data were collected using a research questionnaire, one way to get answers in research questions (Kerlinger, 2006). The questionnaire in research to get data about the management of waqf property to the welfare of the public, research questionnaire used Likert scale. Instrument management of assets is formed and tailored to the study based

Table 1. Descriptive Analysis

Indicator & Variable	N	Mean	Std. Deviation	Interpretation
Planning	210	3.89	4.057	Medium
Organizing	210	3.86	3.934	Medium
Directing	210	3.82	3.936	Medium
Controlling	210	3.91	3.668	Medium
Management of waqf property	210	3.87	4.338	Medium
life expectancy	210	3.81	4.020	Medium
Literacy rate	210	3.83	3.989	Medium
Average school duration	210	3.79	4.135	Medium
Ability of purchasing power	210	3.81	4.179	Medium
Public welfare	210	3.05	3.586	Medium

Table 2. Correlation Analysis

Management of waq	Public welfare	life expectancy	Literacy rate	Average school duration	Ability of purchasin g power	Public welfare
	<u> </u>	.552**	.572**	.540**	.545**	.628**
Planning	Pearson Correlation					
	Sig. (2-tailed)	.000	.000	.000	.000	.000
Organizing	Pearson Correlation	.574**	.626**	.557**	.521**	.647**
	Sig. (2-tailed)	.000	.000	.000	.000	.000
Directing	Pearson Correlation	.581**	.589**	.527**	.509**	.627**
	Sig. (2-tailed)	.000	.000	.000	.000	.000
Conttrolling	Pearson Correlation	.549**	.555**	.552**	.535**	.623**
	Sig. (2-tailed)	.000	.000	.000	.000	.000
Management of	Pearson Correlation	.635**	.643**	.609**	.591**	.704**
waqf property	Sig. (2-tailed)	.000	.000	.000	.000	.000

MATERIALS AND METHODS

Methods in this study using quantitative methods. Quantitative method is used because quantitative method is very suitable to know and analyze the relationship between research variables. The quantitative method is a method that emphasizes the objective measurement aspect of social phenomena, the

on the management functions of Planning, organizing, directing, and controlling. The public welfare instruments are established and adapted and the study issues based on the Human Development Index (HDI) are indicators of life expectancy, literacy rate, Average school duration, and ability of purchasing power.

RESEARCH RESULTS

Descriptive Analysis: Descriptive analysis is used in the study to determine the level or stage of management of waqf property implemented and the level of public welfare according to the public as respondents in this study. Descriptive analysis can be seen in Table 1. From table 1 it can be seen that the management of waqf properties and public welfare have a medium stages, as well as indicator of each variable that indicates the existence of a medium stage. The data indicates that there is sufficient understanding of the management of waqf property in the public welfare, the public understands about the duties and responsibilities of the waqf property management and the management of the endowments, the good management of waqf property gives a positive impact on Society itself. The public has a good expectation on the effort to improve and improve the management of quality waqf properties, this is one of the public concerns that people want to change in their lives. The improvement and improvement of living standards become one of the desires of society itself.

research is the management of waqf property and public welfare. Regression analysis can be seen in Table 3. From table 3 above it can be seen that the results of multiple regression analysis on the first model obtained data variable management of waqf property to the welfare of the public through the indicator planning obtained regression direction B of = 0.612, organizing indicator of = 0.858, for directing indicator = 0.653, and for Indicator controlling of 0.829, and obtained the value of constant of 22.84. Thus the form of plural regression relationship can be described by the regression equation

$$\hat{\mathbf{Y}} = 22.84 + 0.612 \mathbf{X}_1 + 0.858 \mathbf{X}_2 + 0.653 \mathbf{X}_3 + 0.829 \mathbf{X}_4$$

From the table also found that the regression equation is very significant that seen from the Variance Analysis of Significance Test of 52.396. The strength of contribution and the relationship of waqf property management variable to the welfare of the public through the four indicators is shown by the correlation coefficient of = 0.711, and the coefficient of determination is 0.506.

Table 3. Regression Analysis Management of waqf properties to the public welfare

Model		Unstandardi	Unstandardized Coefficients		R	D2
		В	Std. Error	F	K	R2
1	(Constant)	22.84	4.845	52.396	0.711	0.506
	Planning	0.612	0.299			
	Organizing	0.858	0.316			
	Directing	0.653	0.298			
	Conttrolling	0.829	0.304			
2	(Constant)	23.889	4.770	204.846	0.704	0.496
	Management of waqf properties	0.582	0.041			

a. Dependent Variable: public welfare

Correlation Analysis

Correlation analysis is used to find out the relationship between management of waqf property and public welfare, correlation analysis is conducted with the hope of getting the greatest relation owned by the management of waqf property to public welfare. Correlation analysis can be seen in table 2. From Table 2 it can be seen that the management of waqf property implemented by waqf management institution has a strong relationship to the welfare of the public, this strong relationship is seen from the correlation value of (r = 0.704), in contrast to the correlation value between the indicator of waqf wealth management towards the welfare of the public which shows a decrease in the relationship that is on the medium, and has a simple relationship on the indicator that revolves around the correlation value (r = 0.509 - 0.589). Thus it can be said that the welfare of the public can be improved through the management of waqf property professionals in the institution of waqf management, the management of waqf property that reflects good service quality, which can meet the hopes and desires of the public as a service user waqf management agency as al wakif (Giver of waqf). Waqf became one of the efforts in the welfare of the public, waqf became one of the pillars of the economy that can support development activities in the field of economy, religion or in other fields. Good management of waqf properties is very helpful in improving the economy of the people, especially middle and lower economic public.

Regression Analysis

Regression analysis is used to determine causal relationship between one variable with another variable, the variable in this

This means that 50.6% of variations that occur in the welfare of the public can be caused and explained by indicators of waqf property management that is planning, organizing, directing, and controlling through the regression equation $\hat{Y} =$ $22.84+0.612X_1+0.858X_2+0.653X_3+0.829X_4$. From the results of this study it can be concluded that there is a positive and strong relationship between indicators of waqf property management is planning, organizing, directing, and controlling the welfare of the public, in other words the planning, organizing, directing, and controlling and run well in institutions Managers of waqf properties will be able to positively affect the improvement and improvement of people's living standards, in an effort to improve the welfare of the public. From the table also found that the variable data management of waqf property to the welfare of the public obtained the regression direction B of 0.582 and the value of constant of 23.889, with the value of sig. Of 0.000. Thus the form of the relationship of these two variables can be described by the regression equation $\hat{Y} = 23.889 + 0.582X$, From the table also found that the regression equation is very significant that seen from the Variance Analysis of Significance Test of 204.846. The strength of contribution and relationship variable management of waqf property to the welfare of the public is shown by the correlation coefficient of = 0.704, and the coefficient of determination equal to = 0.496. This means that 49.6% of the variations occurring in the welfare of the public can be attributed and explained by the variable management of waqf property through regression equations $\hat{Y} = 23.889 + 0.582X$, From the results of this study it can be concluded that there is a positive and strong relationship between the management of waqf property to the welfare of the community, in other words the good

management of waqf property implemented by the institution of waqf wealth management can give a positive effect on improvement efforts and quality improvement public life in the welfare of public.

DISCUSSION

From the research results found that the management of waqf properties can affect the welfare of the public, the public as a waqf (al-waqf) will greatly help other people who have lower living standards (people on the poverty line), or to other parties who urgently require. Waqf fund management results can be used for public empowerment (Rianto, 2010). The management of waqf property in Indonesia has been regulated in Law Number 41 Year 2004 regarding Waqf and Government Regulation Number 42 Year 2006 concerning Implementation of Law Number 41 Year 2004 has been regulated on various matters that enable waqf managed productively. Based on the research conducted by Suhadi (2002), most of the waqf property in the form of managed wakaf land is not used for productive business, only a small part is used as productive land. This is caused by one of them is related to management problems, the use of non-Islamic economic system, as well as issues related to the law (figh) of waqf (Mustafa, 2006). Muslim countries have developed and implemented wagf as one of the instruments used in various activities of the public and overcoming the problems of people like poverty (Prihatini, 2005). Waqf not only in the form of land but also in other forms, such as facilities and infrastructure of worship and education, agriculture, plantation, money, stocks, real estate and others (Darwanto, 2012). Waqf property managed productively will be able to provide maximum benefits to the public in need, waqf property is given as one form of means to improve the social life of the public, as well as mutual help to fellow people, and in terms of religion, especially Islam, people who provide waqf can be a provision to get a better life hereafter, waqf that has been given then the practice will not be interrupted even if the person who gave the waqf has died, so by giving waqf according to the teachings of Islam became one means of practice that can make people survive in the world and the hereafter.

Conclusion

Population in Indonesia is the majority of Moslems, so with a very large amount has a great potential in the number of people giving waqf. Therefore, it is necessary for various efforts in the management of waqf property that is given by the public, so that the waqf property becomes a productive waqf property that is capable of providing the welfare of the public, the waqf property can be used for the construction of various public facilities, whether in the religious field, or in other fields such as health, education or any other areas that will have a direct impact on the public, assistance to the poor, abandoned children, orphans, scholarships, or for the progress and improvement of the people's economy.

Wagf became one of the instruments in Islam to achieve the goal of Islamic economics is to realize a prosperous life, it takes the use of professional waqf property, so far the utilization of waqf properties in Indonesia has not been maximized, this is caused by various factors, both in terms of human resources as well In the management of waqf institutions. Waqf management is very potential to be developed optimally, so that extra attention is needed both from the government and from the public itself, the various efforts can be in the form of cooperation with various institutions. both government and private, organizations, experts, universities, international bodies and etc.

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