

Development Strategy of Islamic Boarding Schools-based Waqf (Case Study: Islamic Boarding Schools of Daarut Tauhiid, Bandung)

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Abstract

Management of Waqf by individual collectors dominates Waqf management in Indonesia. However, since Waqf laws stated that The individual and an institution could manage Waqf, the opportunity to develop Waqf is more open for Waqf institutions. One of the established Waqf institutions is the Daarut Tauhiid Waqf institution. This study aims to identify and analyze existing strategies and generate development strategies for Islamic Boarding School-based Waqf. The research method used was descriptive qualitative by using Business Model Canvas (BMC), Strength Weakness Opportunity Threat (SWOT), and Analytical Network Process (ANP) approaches. The researchers conducted this study in Daarut Tauhiid Islamic Boarding School Bandung from November 2020 to March 2021. The respondents were practitioners, namely the director and staff of Daarut Tauhiid Waqf institution, regulators from the Ministry of Religion, and academics from universities in Bogor and Jakarta. Data were collected from in-depth interviews and questionnaires from respondents. The most important development strategy to be implemented in the Daarut Tauhiid Waqf institution is the development of human resources competency. Therefore, competent human resources can establish a trusted, professional, and trustworthy team managing Waqf-based Islamic boarding schools.

Keywords: analytical network process (ANP), business model canvas (BMC), Islamic boarding schools, SWOT, waqf

Abstrak

Pengelolaan wakaf oleh nadzir perorangan mendominasi manajemen perwakafan di Indonesia. Sejak adanya undang-undang wakaf bahwa pengelolaan wakaf diatur tidak hanya melalui perorangan saja namun dapat juga melalui lembaga, peluang untuk mengembangkan wakaf menjadi lebih terbuka untuk institusi wakaf. Salah satu lembaga pengelola wakaf yang sudah berdiri adalah lembaga wakaf Daarut Tauhiid. Tujuan dari penelitian ini adalah mengidentifikasi dan menganalisis strategi yang sudah berjalan dan merumuskan strategi pengembangan untuk manajemen wakaf berbasis pesantren. Metode penelitian yang digunakan adalah deskriptif kualitatif dengan pendekatan *Business Model Canvas* (BMC), *Strengths, Weaknesses Opportunities, Threats* (SWOT) dan *Analytical Network Process* (ANP). Penelitian dilakukan di pondok pesantren Daarut Tauhiid, Bandung dari bulan November 2020 sampai Maret 2021 dengan responden dari pakar dibidang wakaf. Responden terdiri dari praktisi yaitu direktur dan staf dari lembaga wakaf Daarut Tauhiid, regulator dari Kementerian Agama serta akademisi dari universitas di Bogor dan Jakarta. Teknik pengambilan data berdasarkan wawancara secara mendalam dan kuesioner penelitian kepada para responden. Hasil penelitian menunjukkan bahwa elemen strategi yang memiliki prioritas tertinggi yaitu peningkatan kompetensi sumber daya manusia (SDM). SDM yang memiliki kompetensi dapat mewujudkan Nadzir yang amanah, profesional dan terpercaya dalam pengelolaan wakaf lembaga wakaf berbasis pesantren.

Kata kunci: *analytical network process* (ANP), *business model canvas* (BMC), Pesantren, SWOT, wakaf

Introduction

In recent years, the development of Waqf is growing wider and better, following the needs of developing Islam. Waqf has an essential role in promoting and contributing to Islam's development and all people in many aspects of life. According to Fadilah (2015), most mosques, Islamic boarding schools, orphanages, and other Islamic buildings is managed by the Waqf properties. Based on data from Indonesia Waqf Board (BWI) in 2019, Waqf seen from the potential side reached 2.000 trillion rupiahs, conversion from land covering an area of 420 thousand hectares. Gained real-time data in the Directorate of Zakat and Waqf, Ministry of Religious accessed on March 10, 2021, stated that the asset of Waqf land has spread over 396.335 locations and the width reached 52.908 hectares, about 60.31% of the total land area of the Waqf have already had certificates. From this data, the potency of Waqf will be larger and better in the future becomes an expectation.

To achieve the high potential of Waqf, a nazir (Waqf manager) needs sustainable and productive management. Waqf management with visions and missions is an important pillar in creating a professional, accountable and trustworthy nazir. The survey results showed that Waqf managed by individual nazir is 66%, and the rest is 34% managed by nazir organizations, legal entities, and institutions (Kasdi, 2014). The limited number of nazir institutions has hampered the professional management of Waqf. Ihsan and Ibrahim (2011) explained that the accountability and transparency of Waqf is not a matter.

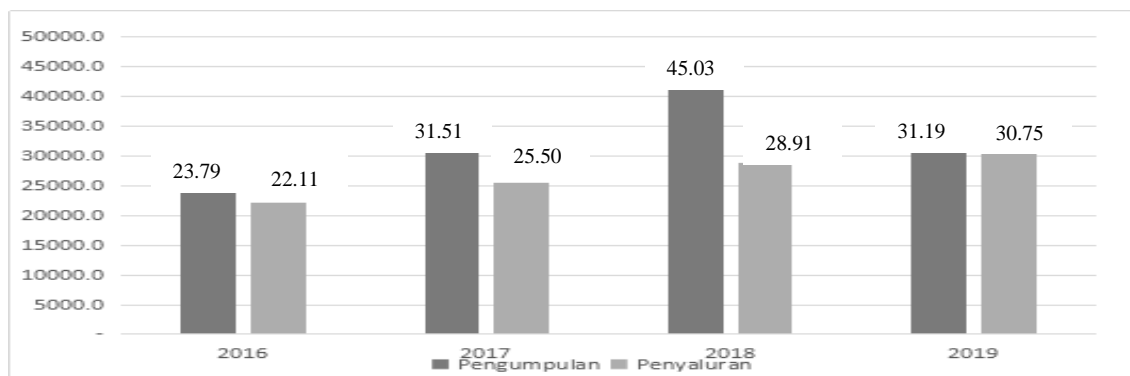
Moreover, how long the institution has been operating and how advanced the technology does not matter too. Still, the willingness to implement the accountability and transparency of Waqf needs to be noticed. One effort that can be made is institutionalizing Waqf nazir, for instance, in Islamic boarding schools education institutions. According to Suhendi (2018), the importance of institutionalizing Waqf institutions is that there is the possibility to direct development due to Waqf institutions own human resources, which can focus and be professional in managing Waqf.

Syafe'i (2017) regarded Islamic boarding schools education institutions are the oldest educational institutions in Indonesia that have generated many Muslim leaders. Many Islamic figures were born from Islamic boarding schools. The experience of Islamic boarding schools in practising and developing Islam has been proven, especially with the knowledge of Waqf. Islamic boarding schools have also become an integral part of society in spreading and delivering Islamic values, such as students. Islamic boarding schools that have graduated are easier to get the people's trust in their environment to get roles such as being mosque leaders, teachers of reciting Qur'an and community leaders. Based on the Waqf Law number 41 of 2004, these roles are considered Waqf institutions. Automatic, Islamic boarding schools that have been declared as Waqf institutions cannot be managed by a leader but are owned by everyone. Currently, one of the Islamic boarding schools declared as Waqf institutions are the Islamic boarding schools of Daarut Tauhiid. In its development, Islamic boarding schools of Daarut Tauhid cannot be separated from Waqf. This Islamic boarding school was initially established on a plot of Waqf land, which later developed with the construction of mosques, madrasas. In addition, the construction of an integrated Waqf business area consisting of shophouses, mini markets, canteens, ATM centres, parking, child care, restaurants, conference halls, and health clinics. It is supported by a study from Syaikh, Ismail, and Shafia (2017) that

Waqf institution can give not only for Muslims but also for all people generally and other aspects of social, environmental, and health issues.

The management system of all those institutions and Standard Operating Procedure (SOP) in Daarut Tauhiid has its characteristics. For instance, the financial management in Daarut Tauhiid is conducted in a transparent, accountable, independent system and rotated in the circle of Islamic boarding schools only. It was marked by the implementation of Guidelines for Standardized Financial Accounting (PSAK) 109 and the audited financial statements by the public accountant and sharia accountant. The Annual Report of Daarut Tauhiid (DT) Waqf institution in the last four years can be seen in Figure 1 regarding the number of collections and distributions of Waqf.

The total collection was Rp. 132 billion, and the total distribution of Waqf reached Rp based on data collected. 107 billion. Every year there is usually an upward trend, both in terms of collection and distribution of Waqf. However, in 2019 there was a significant decrease in Waqf collection, so it became the focus of this research. Responding to this, the Daarut Tauhiid Waqf institution, as the nazir institution, needs strategies to explore and develop the potential of Waqf in the Waqf institution of Daarut Tauhiid. Rahmawati (2011) stated that Waqf management through Waqf institutions could enable an effective and efficient system in achieving aims because Waqf institutions have strategies and management in running their activities. Thus, this study aims to identify Waqf management Waqf in Islamic Boarding Schools of Daarut Tauhid, get Islamic boarding school-based Waqf management model through BMC, SWOT, and ANP approaches, and recommend a strategy for the development of Waqf in Islamic Boarding School Daarut Tauhiid.



Source: Finance Report Daarut Tauhiid Waqf Institution on the Year 2016-2019

Figure 1 The collection and distribution of Waqf in DT

Meanwhile, the problem that underlies the researcher to discuss and analyze the optimization of Waqf based on Islamic boarding schools is to answer research questions. Things such as 1) how is the management of Waqf in the Daarut Tauhiid Islamic boarding school, alternative; 2) what is the development strategy to be more optimal and maximal in managing the operational system of Waqf institutions and recommendations; 3) what can be concluded regarding the model for developing the strategy of a pesantren-based Waqf institution. Khosim and Busro (2018) stated that the role of Nazir must-have innovation to arrange Waqf management instead of its routine duty as a collector.

Based on previous studies which supported that the development of Waqf can be realized by institutionalizing Waqf in the form of a legal law firm like an Islamic

boarding school. The importance of Islamic boarding school Waqf institution is urgently needed to gain wider potency of Waqf. This makes researchers interested in conducting research aimed at 1) Identifying existing strategies of Islamic boarding schools, 2) Analyzing development strategy elements, 3) Generating the priority of development strategy.

In addition, this research is expected to provide benefits and contributions to the development of Waqf, especially in Indonesia. The expected contributions are (1) to assist the development of Waqf, especially Islamic boarding schools-based Waqf; (2) become a reference for researchers who will conduct studies on Waqf development and Waqf management; (3) the results of the research obtained can broaden the horizons and at the same time add empirical knowledge in relation to the strategy of developing Waqf based on pesantren.

Literature Review

The Legal Basis of Waqf in the Alquran and Hadist

Islamic teachings state that charity is not perfect until giving the most loved treasure (QS:3:92). One ordinary thing that all people have more love for all their treasures such as money, house, land and vehicle. Therefore, in Islam, people will gain perfect charity if they give their treasures, and one of them is usually in the form of Waqf. Waqf is a way for Muslims to give their treasures to be managed as beneficial as possible for Islam development. Waqf, in practice is not randomly managed, but it must pay attention to the source of treasures from good sources and not give things that people dislike (QS:2:267). This describes that people must get treasures from the good ways and give them in ways like Waqf. Therefore, it becomes the base of the Qur'an to Waqf.

Waqf includes Jariyah in Islam "Abu Hurairah said that Rasulullah SAW said: When a human being dies, all his practices will be cut off except for three cases, namely sodaqoh jariyah and knowledge which is beneficial to him and the pious child who always prays for him" (HR. Muslim). So Waqf gives benefits to waqif not only in their life but also until the afterlife. In the hadist of the Prophet, there is also a history of Umar who got fertile land in Khaibar and then came to the Prophet Sholallahu 'Alaihi Wasallam. Rasulullah said: "If you want, you can hold back the principal and give the result" (HR. Muslim). It means that the principle of Waqf must be maintained well because Waqf giver can feel the benefits until the afterlife. Therefore it becomes an essential difference between Waqf and other charities. This had become the base of Waqf to be sunnah.

Moreover, in Islam, Waqf has an important role in developing and supporting religion, education and social activities. Waqf also gives opportunities to support a country development and solve problems in many sectors. Thus, Waqf has a function that is not limited to the use and development of material but also benefits all sectors in a country.

Waqf has a function that is useful for developing a material and has benefits for all sectors of a country. For example, according to Hidayat (2020), Waqf in economic recovery can help alleviate poverty, provide educational assistance, provide food assistance, build basic community facilities and infrastructure, health and medical assistance, work capital assistance for communities affected by the recession.

Islamic Boarding Schools-Based Waqf Management

Islamic boarding schools based on Waqf institutions are established and managed by Islamic boarding schools to provide the widest possible benefit to the community (Tabel 1). The development of Waqf through the Islamic boarding schools is an effective and efficient alternative, considering that the Islamic boarding schools are a place to gain knowledge and education and practice with the guidance of Muslim leaders so that its management is monitored according to the rules. Moreover, Islamic education is an instrument of understanding and spreading Islam from generation to generation in transforming Islamic teachings and traditions according to the challenges of the times (Mochtar, 2019). Furthermore, Islamic boarding schools education aims to create and develop a Muslim personality with a noble character such as the Prophet that is beneficial to the ummah (Hambali, 2014).

Table 1 Differences between general Waqf and Islamic boarding schools based Waqf

Waqf	Waqif	Object of Waqf	Nadzir	Pledge of Waqf	Mauquf' Alaih
General Waqf	General public	<ul style="list-style-type: none"> • Money • By money for Waqf programs • Land and building 	<ul style="list-style-type: none"> • Individual • Expansion of zakat institution 	General/ Khairi	Dominated by the general public
Islamic boarding schools based Waqf	Public who interact with Islamic boarding schools <ul style="list-style-type: none"> • Students • Parents • Kyai/Islamic boarding schools leader/founder • Public figure 	<ul style="list-style-type: none"> • By money for Waqf programs • Land and building • Farm 	The institution which Islamic boarding schools establish	Dzurri Waqf (For Islamic boarding schools)	The user of Islamic boarding schools products and services <ul style="list-style-type: none"> • Santri • Ustadz/ teacher • Public surroundings Islamic boarding schools • Public surroundings object of Waqf

Suradi (2017) explained that Islamic boarding schools should develop needs and people demands in education transformation. One of the roles of Islamic boarding schools for the community is managing Waqf. Islamic boarding schools are expected to educate generations with a good understanding of Waqf and finally share with people. Generations who understand Waqf will find it easier to apply and practice Waqf in everyday life. Waqf management to Islamic boarding schools has been implemented by several Islamic boarding schools in Indonesia, such as the modern Darussalam Gontor Islamic boarding schools. Rohmaningtyas (2018) stated that Waqf collected by Modern Islamic Boarding School Gontor is permanently maintained such as land, money and professional Waqf. Otherwise, Waqf collected by Modern Islamic Boarding School Tazakka has both permanent and temporary characteristics. Meanwhile, Sifrul's (2018)

study explained that Daarul Qur'an Islamic Boarding School focuses on building a relationship with waqif and candidates of waqif, upgrading the process of Waqf management and totality for Waqf board in managing Waqf. The management of Islamic boarding schools Waqf with Waqf general has differences, as shown in Table 1.

The differences between general Waqf and Islamic boarding schools-based Waqf are from empowered people in the Waqf management. General Waqf gains its potency of Waqf from the general public and uses Waqf assets for the general public too. Meanwhile, Islamic boarding school-based Waqf gains its potency dominantly from people who interact with Islamic boarding schools and uses Waqf assets to develop Islamic boarding schools. Thus, from the two types of Waqf, researchers select Islamic boarding school as the focus in this study because researchers consider that Islamic boarding school based Waqf can be an alternative to develop Waqf instead of general Waqf. Islamic boarding school-based Waqf has its uniqueness in practice. In practice, Waqf management is better managed using professional, accountable and trusted institutions. Such as the Daarut Tauhiid Islamic Boarding School has an organizational structure, monitoring and reporting system at authorized agencies such as the Ministry of Religion and Indonesian Waqf (BWI).

Reflected from previous studies about Islamic boarding school-based Waqf, researchers analyze previous studies and find the gap as the main discussion in this study. Previous studies have discussed and analyzed the management of Islamic boarding schools based on Waqf, generally from various Islamic boarding schools in Indonesia. Finally, researchers decided to select a different topic: development strategy in Islamic boarding school Daarut Tauhiid Waqf institution. Daarut Tauhiid is chosen because its location becomes the nearest Islamic boarding school for researchers. Moreover, it includes an outstanding Islamic boarding school in Indonesia established by a Islamic public figure, namely KH. Abdullah Gymnastiar or Aa Gym. In developing its Waqf institution, Daarut Tauhiid has experienced various conditions related to the management of Waqf. One of the conditions was in 2019 that there was a significant drop in Waqf collection. Responding to this case, the Daarut Tauhiid Waqf institution, as the Nadzir institution, needs strategies to explore and develop the potential of Waqf. Responding to this case, researchers try to analyze and research Waqf management in Daarut Tauhiid Waqf institution. The research was undertaken in several steps to prove the hypothetical framework of this study.

Methods

Participants

This study uses descriptive qualitative in a case study supported by internal and external data of Daarut Tauhiid Waqf institution. Daarut Tauhiid Waqf institution is located in Gegerkalong, Bandung. This research was done from November 2020 until March 2021. The data sources were gained from journal literature, books, the internet, and interview and questioner with experts in Waqf from practitioners, academics, and regulators. The respondent selection technique used purposive sampling, namely selecting respondents who understand Waqf and are involved in the development and practice of Waqf. There are five respondents as Waqf experts in this study, such as the practitioner, the Director of Daarut Tauhiid Waqf institution. Meanwhile, the regulators are the Ministry of Religion Bandung and the Ministry of Religion West Java Province. The academics are professors in Islamic economics in a university in Jakarta and lecturers in sharia economics at Bogor.

Measurement

The development of the instrument is firstly begun by reading literature and interviews with practitioners of Daarut Tauhiid Waqf institution as the first BMC identification of Waqf management in Daarut Tauhiid Waqf institution. Poepplbuss and Durst (2019), BMC is a brief overview that is understandable and interesting to be the main component needed in specific subjects. The components of BMC consist of key partnerships, key activities, key resources, value prepositions, customer relationships, channels, customer segments, cost structures, and revenue streams. The results of reading literature and interviews with practitioners of Daarut Tauhiid Waqf institution are then categorized into the components of BMC to be analyzed using Strength, Weakness, Opportunity and Threat (SWOT) approaches.

David (2011) stated that SWOT is a tool that helps the development of four strategy clusters, namely strategy Strength Opportunity (SO) uses internal strength to exploit the external opportunity, strategy Weakness Opportunity (WO) aims to recover internal weakness by exploiting external opportunity, strategy Strength Threat (ST) uses strength to avoid or minimize external threats and WT to minimize external weaknesses and the threat of Daarut Tauhiid Waqf institution.

Table 2 Comparison of verbal and numeric scoring scales

Verbal scales	Numeric scales
Extreme importance	9
Very strong or demonstrated importance	7
The strong or essential importance	5
Moderate importance of one over another	3
Equal importance	1
2,4,6,8 intermediate values	

Source: Saaty (2006)

The next stage is an interview with open questions for respondents to strategy arrangement and as basic materials from research questioners and then be analyzed by using the Analytic Network Process (ANP) approach. According to Saaty (2006), ANP is a relative measurement with absolute scales of both tangible and intangible criteria based on the judgment of knowledgeable and expert people by considering the dependence of among components. At the end of ANP, the number of statements or judgements is formed into a single outcome as a priority. The results of ANP generate priority scales from the arranged strategies to be processed into the final BMC. In the final BMC, there are priority scales elements as the Fundamental Scale used for the judgments is given in Table 2. Judgments are first given verbally as indicated in the scale, and then a corresponding number is associated with that judgment. The vector of priorities is the principal eigenvector of the matrix. This vector gives the relative priority of the criteria measured on a ratio scale.

The scaling technique of ANP uses the comparison of numeric scales that is operated by using Superdecisions software. Then, respondents select priority scales of the element as a decision from the respondents by questionnaires consisting of numeric scales. Thus, the decision of respondents determines elements that become a priority in implementing the strategies.

Analysis

As the first step, researchers tried to get information about the first condition in the Daarut Tauhiid Waqf institution by interviewing and collecting information from interviewees related to activities, efforts and strategies in the operational system of instrument development. The interview with respondents aimed to collect data and information related to Islamic boarding school-based Waqf development. The identification process was not only through the interview but also by reading literature about Waqf management in Islamic boarding school Daarut Tauhiid. The interview results were to be developed as the plan of instrument development to formulate aims, decide criteria, the scale of instrument measurement, and scoring. The development of the instrument used BMC, SWOT and ANP approaches.

The interview results then were categorized based on nine BMC elements as first BMC such as key partnership, key activities, key resources, value proposition, customer relationship, channels, customer segments, cost structure and revenue stream (Osterwalder, 2010). After categorizing the elements from the results of the interview, then the elements were formulated by using SWOT analysis into Strengths, Weaknesses, Opportunities, Threats (SWOT) become Strengths Opportunities (SO), Strengths Threats (ST), Weaknesses Opportunities (WO) and Weaknesses Threats (WT). It is in line with Amin, Baga, and Tinaprilla (2018), who explained that in developing an institution, it must be first recovered from weak sides that an institution owns to endure in facing changes and competition. The next step is deciding priority and analysis from each cluster using *Analytic Network Process* (ANP).

According to Rusydiana and Devi (2013), ANP is used as a mathematic theory to analyze the influences by assumptions approaches to solving problems. This method is used to solve decisions upon complexity adaptation by explaining synthesis followed by priority scale, which results in the highest priority influences. The arranged priority scales are then remapped by using BMC as the final results from this study. Finally, the results of the final BMC are used as the proposed model.

Findings

Element Identification Business Model Canvas Element

Interview with director and employee of Waqf institution Daarut Tauhiid was undertaken to gain information and also from various literature, therefore it produces first Business Model Canvas elements, by order in Figure 2.

KEY PARTNERSHIPS 1. Sinergetic cooperation with LKS PWU 2. Government 3. Business partners with profit sharing sand lease scheme	KEY ACTIVITIES 1. Mobilization, management and distribution Waqf 2. Waqf Literacy	VALUE PROPOSITIONS 1. Trusted and professional, by certification of ISO number 9001:2015	CUSTOMER RELATIONSHIPS 1. Online meeting digital	CUSTOMER SEGMENTS 1. Wakif and candidate of wakif who have dependency with boarding school leader 2. People who directly come to DT 3. <i>Mauquf alaih</i>
	KEY RESOURCES 1. Human resources who has understanding about Waqf		CHANNELS 1. There are 32 Branches of DT Peduli institution	
COST STRUCTURE 1. Cost for construction of Waqf asset 2. Cost for management of Waqf asset		REVENUE STREAM 1. Profit sharing, lease, outsourcing and advertising partnership among DT Waqf institution and business partner in Waqf land 2. Wakif who gives Waqf in DT		

Figure 2 First Business Model Canvas of the Daarut Tauhiid Waqf Institution

The Strategy of Competitiveness Development in Waqf Institution Daarut Tauhiid

The following part is an analysis related to SWOT and alternative strategies arranged based on BMC data from Waqf institution Daarut Tauhiid which can be gained from various literature and interviews with the Waqf experts. The identification of internal and external factors to analyze aspects related to strengths, weaknesses, threats and opportunities in the management of Waqf institution Daarut Tauhiid and strategies can be seen in Table 3.

Table 3 SWOT Matrix of the Daarut Tauhiid Waqf Institution

	Strengths (S) 1. There is an ISO certificate number 9001: 2015 2. Synergy with LKS PWU, Government and business Partners 3. Human Resources who have an understanding of Waqf	Weaknesses (W) 1. Focus on the segment of congregants who come to Daarut Tauhiid 2. Wakif with the dependency with character leader of the Islamic boarding schools 3. Management of Waqf assets which asset users did not maintain
Opportunity (O) 1. There are 32 branches Daarut Tauhiid Peduli throughout Indonesia 2. Sharing profit and lease system between DT Waqf agencies with business partners that do business on Waqf land 3. <i>Mauquf 'alaih</i> becomes wakif	SO strategy 1. Development of human resource competency (S1, S2, S3, O1, O2, O3) 2. Product diversification of business partners (S2, O2, O3)	WO strategy 1. Expand the segment wakif (W1, W2, O1, O3) 2. Improve cooperation with Government, LKS PWU and business partners (W3, O2, O3)
Threats (T) 1. Cost of construction Waqf assets which is fluctuating 2. Low literacy of people towards Waqf 3. The increased cost of Waqf asset management	ST strategy 1. Optimization of Waqf asset productivity (S2, T1, T3) 2. Cooperation of asset management with all stakeholders (S3, T3)	WT strategy 1. Utilization of Technology Information which is integrated in operational system (W1, W2, T2, T3) 2. Intensive collaboration between Waqf institutions and zakat institutions in DT (W1, W2, W3, T1, T2, T3)

The Priority of ANP Strategies Factors in Daarut Tauhiid Waqf Institution

After identifying first BMC and SWOT, the next step is undertaking the analysis process of ANP to map strategy priority of development for Islamic boarding school based Waqf by using priority scales from each strategy that have been arranged, as seen in Figure 3.

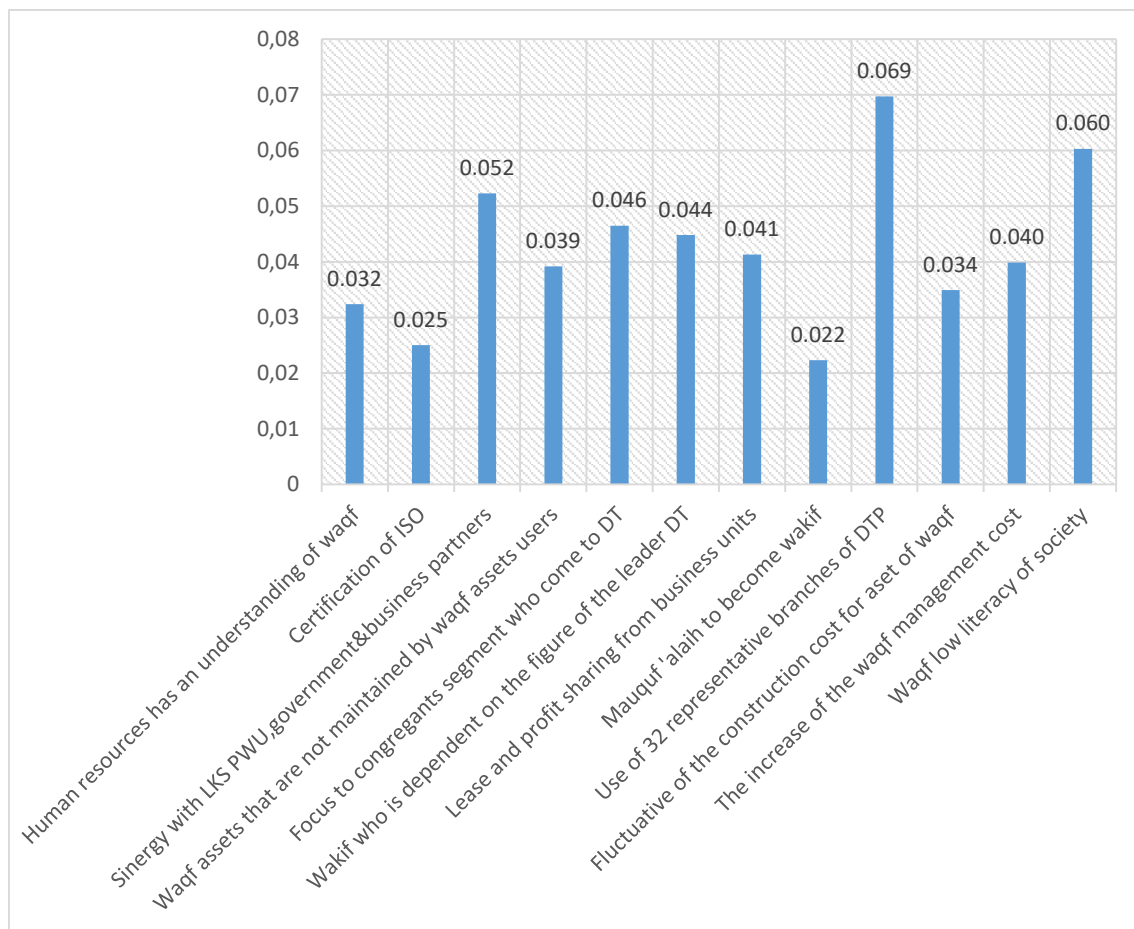


Figure 3 Priority of SWOT aspect ANP cluster

Strengths Cluster

Data obtained from respondents and processed through Superdecisions software shows that synergy with LKS PWU, government and business partners is the most important thing, with a value of 0.052 in the strengths cluster. Strengths are strengths that come from internal sides, as capital for developing institutions. According to academics, practitioners and regulators, synergy with LKS PWU, Government and business partners is the most important thing. Human resources understand that Waqf gets a value of 0.032, and Waqf institution the international certification of ISO 0.025 also supports the operational system. Therefore it becomes an additional strength for DT Waqf institution.

Weaknesses Cluster

The cluster weaknesses made the point about focusing on the congregant's segment who come to DT with a value of 0.046 to be a weakness, especially in a condition where a government policy limits activities due to the Covid-19 pandemic. Wakif is dependent on the figure of Islamic boarding schools leader DT with a score of 0.044. This shows the importance of correcting the weaknesses for wakif, who give Waqf because of the character of DT leader. Dependency on certain figures is temporary, and it can be seen when the decision of DT leader to do polygamy in 2006 resulted in the closure of

most businesses in Daarut Tauhiid at that time. Then, for Waqf assets that users do not maintain, it gets a value of 0.039. The result shows that it needs commitment from Waqf asset users and a selection from DT Waqf institutions for Waqf asset users that arise from the cooperation of leasing systems and good profit-sharing in the form of building assets shop, supermarket or land.

Opportunities Cluster

Cluster analysis on the opportunities primarily prioritizes the use of 32 representative branches of the Daarut Tauhiid Peduli (DTP) institution in the value of 0.069. Daarut Tauhiid Peduli has been focusing on the field of zakat. The cooperation politics between the Daarut Tauhiid Waqf institution and 32 representative branches of the Daarut Tauhiid Peduli institution provide great opportunities for the development of Waqf. Other elements of lease and profit-sharing from business units get a value of 0.041 on Waqf assets, which are buildings and not less than 120.000 square meters of land areas. This economic cooperation is expected to provide an opportunity to maximize the productivity of Waqf assets. Furthermore, the opportunity for *mauquf 'alaih* to become wakif gets value (0.022), providing a social aspect in raising the class of *mauquf 'alaih* from previously benefit takers to benefit givers.

Threats Cluster

Results of *threats* cluster, respondents give primary priority to the Waqf low literacy of society which gets value 0.060, the value is quite reasonable because through the survey report by Badan Wakaf Indonesia (BWI) in 2020 showed that the Waqf low literacy in national scope generally and especially in the province of West Java got a score of 59.93 and it was categorized in the low category. The increase of the Waqf management cost with a value of 0.040 was followed by a fluctuating element of the construction cost for aset of Waqf (0.034). Fluctuations construction and maintenance costs for Waqf assets tend to increase following the inflation rate year to year. To sum up, the threats to the Daarut Tauhiid Waqf institution need to be balanced with strategies that can reduce or even eliminate the threat that will occur.

Strategy Cluster

The SWOT strategy cluster consists of the Strength Opportunity (SO), Strengths Threats (ST), Weaknesses Opportunity (WO) and Weakness Threat (WT) strategies. Respondents prioritize the highest traffic SWOT strategy cluster to develop human resources competence Daarut Tauhiid Waqf institution with a value of 0.079. SO strategy cluster becomes a major priority cluster, due to development of human resources competence is the key of development of Islamic boarding schools based Waqf which is followed by competence, integrity, the creativity of each individual or existing employee in DT Waqf institution. Then competencies that need to be improved to understand fiqh Waqf knowledge are business knowledge, marketing and product development. Therefore product diversification of business partners is needed (0.076).

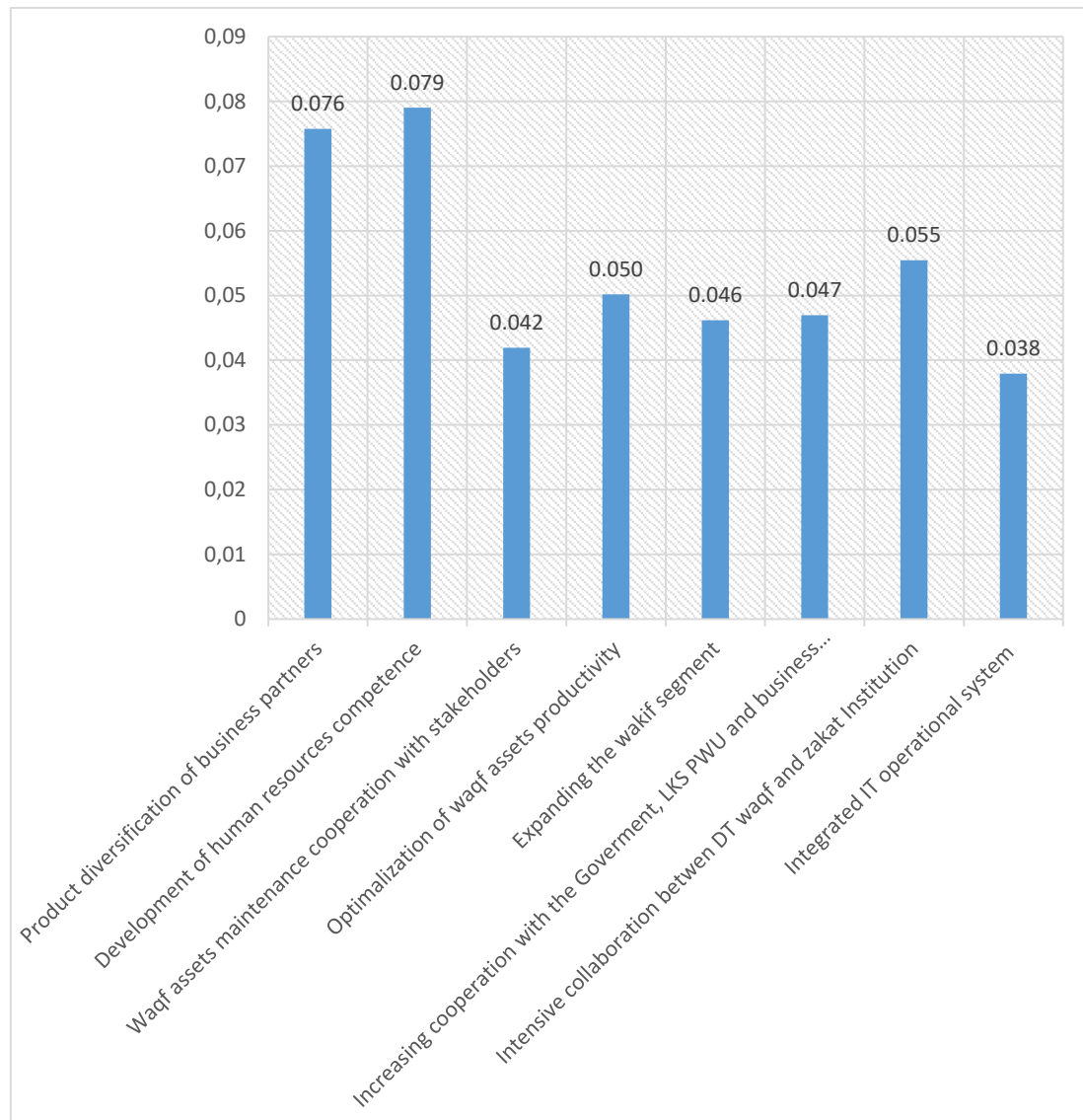


Figure 4 Priority of SWOT strategy ANP cluster

Strategy is intensive collaboration strategy between DT Waqf institution and zakat institution (0.055) is expected to expand service channels which previously have not been paid attention by both the Waqf and zakat in each institution. This collaboration is also expected to improve complementary services to consumers who need product zakat and Waqf, thereby optimizing assets productivity (0.050) to bear maintenance, operation, and development Costs.

The results also show that the strategy for increasing the business carried out on Waqf land is increasing the cooperation of the Government, LKS PWU and business partners (0.047). As a result, small and Medium Enterprise (UMKM) entrepreneurs and corporations that do business in donated land can be provided with assistance in increasing their business income. Thus, the maximization of Waqf assets can be carried out with symbiotic mutualism.

Expanding the wakif segment (0.046) is carried out to gain opportunities to reach the enormous potential of Waqf. The broad waqif segment divides the focus not only targeting the conregants segment who come to Daarut Tauhiid Islamic school and waqif

who depend on the figure of DT pesantren leaders but wider than that, namely seeing the demographic bonus that is dominated by millennials then to make productive age as the target of new waqif candidates, therefore a massive and creative Waqf literacy is needed.

The next strategy, further Waqf asset maintenance cooperation with stakeholders which gets value 0.042 towards the assets of Waqf in the form of schools, colleges, Islamic boarding schools, multipurpose buildings, parking lots, futsal, cottages, restaurants, radio, honey bees farm, shopping and farmlands provide conveniences to Nadzir to maintain Waqf assets. This is because Waqf assets are eternal, they need to be maintained, and their benefits are long-lasting without a time limit.

Which fits with the current condition of the Covid-19 pandemic requires an integrated IT operational system strategy (0.038) for the Daarut Tauhiid Waqf institution. The limitation of social interaction provides space for technology to integrate the needs of consumers or Waqf and potential customers with technology-based services for the Waqf institution of DT. SWOT strategy cluster consists of the SO, ST, WO and WT strategies. Respondents prioritize the highest traffic cluster SWOT strategy to develop human resources competence in Daarut Tauhiid Waqf institution with a value of 0.079. Meanwhile from external are regulation, citizen and demography. SO cluster strategy becomes a major priority cluster, as human resources are the key to developing pesantren based Waqf, followed by the fulfilment of competence, integrity, and creativity of each individual or existing employee in DT Waqf institution. Moreover, the service of human resources is needed to strengthen the bonding among stakeholders compared with digital services.

Developing a Model Business Model Canvas Element

Business Model Canvas is a modern tool for strategic management in optimizing aspects or elements in an organization (Dudin, Kutsuri, Fedorova, Dzusova, & Namitulina, 2015). For example, the development strategy of Islamic boarding school based Waqf has owned first business model then correction and development are done, resulting in final business model as seen in Figure 5.

KEY PARTNERSHIP 1. Increasing cooperation with the Government, LKS PWU and business partners (0.047)	KEY ACTIVITIES 1. Mobilization, management & distribution Waqf 2. Waqf asset maintenance cooperation with stakeholders (0.042)	VALUE PROPOSITIONS 1. Trusted and professional, by certification of ISO number 9001:2015	CUSTOMER RELATIONSHIPS 1. Integrated IT operational system (0.038)	COSTUMER SEGMENTS 1. Expanding the wakif segment (0.046) 2. Empowered <i>mauquf 'alaih</i>
	KEY RESOURCES 1. Development of human resources competence (0.079)		CHANNELS 1. Intensive collaboration between DT Waqf and zakat institution (0.055)	
COST STRUCTURE 1. Optimization of Waqf assets productivity (0.050)		REVENUE STREAM 1. Product diversification of business partners (0.076) 2. Wakif who gives Waqf in DT		

Figure 5 Final Business Model Canvas Daarut Tauhiid Waqf institution

Discussion

This study primarily analyses alternative strategies arranged based on the first Business Model Canvas (BMC) of Daarut Tauhiid Waqf institution, collected from literature and in-depth interviews with experts in the field of Waqf. The analysis of this study generates an alternative strategy proposed to develop Islamic boarding school based Waqf, namely the development of human resources competence. It is in line with previous studies, such as Haura (2015), which prioritized strategy factors in managing cash Waqf from the internal side, namely accountability, product and human resources. Human resources competencies become very important to pay attention to because of human resources' role in running Waqf management to establish trusted, professional, and trustworthy Waqf institutions. The competencies needed are about Waqf itself and whole aspects in the management of Waqf, which covers both social and commercial aspects. Social competence is needed to give the best services for people who have a relation with Waqf management, such as wakif, the candidates of wakif and other stakeholders.

On the other hand, commercial competence is very important to reach the purpose of Waqf institutions to make Waqf assets productive in relation with the productivity of Waqf assets which is finally expected to increase wealth for all Muslims and people generally. This is in line with Razak (2019) that Waqf has a role in increasing, preserving and generating wealth by utilizing Waqf assets to earn more income, which is beneficial for the development of Islam and the entire Ummah. In addition, Suhaimi and Suhaimi (2020) explained that Waqf also has a position in economics when all sources and Waqf assets can be used for the benefits of society. The potency of wealth

flowing for people must be run in good management, including human resources management. It is in line with Ilyas's (2017) study that the development of human resources management is the most important aspect and as success key to achieving an institution's vision and mission. Therefore, an institution that wants to fix and arrange specific goals needs to develop human resources competence first.

The next strategy, product diversification for business partners, gives chances to increase Waqf collection instead of receiving from waqif. A concept of "Integrated Waqf Area" in Islamic boarding school Daarut Tauhiid also supports the commercialization of Waqf assets for entrepreneurship or business. Various products and businesses in the integrated Waqf area aim to make Waqf assets more productive. Mohammad and Iman (2017) stated that Waqf entrepreneurship model must be better than the usual business model generally, starting from the uniqueness of products, market segments, business activity, market potency and cash flow compared with the other business model. Zauro (2020) menjelaskan integrasi wakaf merupakan salah satu cara dalam mencapai tujuan wakaf dalam mengembangkan keadilan ekonomi dan sosial.

Another next strategy is an intensive collaboration between Daarut Tauhiid Waqf and zakat institution in which it can add service channels for Waqf and zakat in each institution. Daarut Tauhiid previously focuses on zakat services, but today also involves in Waqf service. The implemented collaboration can be improved until in program realization degree. Therefore, Waqf development can grow together with zakat. Mahat, Jaaffar, and Rasool (2015) described that the program is expected to become a new way to create awareness related to zakat and Waqf as stated. Besides, in an effort to raise awareness of the significant contribution of Waqf must be initiated as soon as possible because of its urgency to create people welfare and development of Islam in the entire world.

Strategy optimization of Waqf asset productivity for Daarut Tauhiid Waqf institution can be improved by making productive all Waqf assets in the form of lands, buildings, and farming land. It is expected that productive Waqf assets will give more chances to gain more sources of income for development of Islam and people generally. Setyasalma and Muflikhati's study (2019) supported that assets become sources with economic values and influence wealth. Such as the Sifrul study (2018) shows that the Daarunnajah Waqf institution implements a Waqf management strategy based on Islamic boarding schools by building branches of Islamic boarding schools and, adding Waqf asset, making Waqf assets productive in the form of sharia Waqf. These include Islamic boarding schools, cooperatives, business units and a system called the Daarunnajah Smart System.

Islamic financial institutions (LKS PWU) aim to improve the management system of DT Waqf institutions as a form of the strategy used. In addition, small and medium entrepreneurs (UMKM) or cooperatives can run their businesses on Waqf land with guidance and training from the government or LKS PWU. This can be useful for increasing income from shops, minimarkets, canteens, ATM centres, valet parking, child care, restaurants, meeting rooms, and health clinics that can maximize. In addition, Waqf assets can be utilized with the principle of a mutualism system in profit-sharing, rental systems, and outsourcing cooperation. The guidance and training from the government or LKS PWU are an effort for entrepreneurs and cooperatives to minimize management weakness and avoid miss management. Bismala and Handayani (2014) stated that in running a business, small and medium enterprises

usually have their management weakness, which needs to be improved to create supporting aspects that are effective and efficient. In this Covid-19 outbreak, training and guidance by the government or LKS PWU are undertaken in online meetings to help entrepreneurs survived and focus on developing their business in this pandemic era.

Another next strategy is expanding segment waqif to reach opportunities to achieve bigger Waqf potency. Wide waqif segment shares focus not only direct to people segment who come to Islamic boarding school but more than that, namely, take a look in demography which is dominated by Millennials by targetting productive age as the candidate of new waqif. By targetting productive age, it is expected that the collection of Waqf will be higher. To get more attention from the productive age segment, Waqf institutions must use new techniques that fit with the productive age habits, such as from the ways for promotion to raise awareness about Waqf. The promotion, for example, can be done in Daarut Tauhiid mosque, in which it routinely hold recitation, and many of the attendants are Millennials. In this regard, Hairunnisa, Senjiati, and Hidayat (2020) study proved that the interest of people (jama'ah) in Daarut Tauhiid mosque about Waqf is approximately 91% which means that almost all people who come and attend all activities in Daarut Tauhiid mosque are interested in giving Waqf. It is expected that the interest of people will be similar for all regions in Indonesia. Pitchay, Thaker, Mydin, Azhar, and Latif (2018) stated that the participation of people in Waqf financing systems would have long term effects and reduce the dependency on interest-based domestic and foreign loans.

Meanwhile, strategy Waqf asset maintenance cooperation with stakeholders, asset maintenance cost which is getting higher from year to year makes Waqf asset impact. The involvement of stakeholders in maintaining Waqf assets can reduce the expenses of Daarut Tauhiid Waqf institution. In this case, stakeholders are involved in business affairs in Waqf land who can contribute to maintaining Waqf assets, such as governments, businessmen, and others. Based on Ambrose, Hanafi, and Hassan (2018), in Malaysia, the development of Waqf, especially in asset maintenance, is supported by the Malaysian government to raise people's economics. Support from the government as policymakers and other stakeholders in asset maintenance is needed to develop Waqf because Waqf assets have long-lasting characteristics that must always be maintained as well as possible. It also concerns tax, building maintenance and the others which need much cost.

The last strategy is an integrated operational system. The development of technology in this modern era, especially in the Covid-19 outbreak, makes it easier to utilize Daarut Tauhiid Waqf institution to introduce Waqf to people through Youtube channels, Zoom and Instagram. Setirek and Tanrikulu (2020) explained that an institution that can adapt to digital innovation would succeed in running its plan and program. The service by technology is helpful for people because of the limited social interaction implemented by the government to control the spread of the virus. The limited social interaction finally give chances for technology to integrate waqif and the candidate of waqif needs with technology-based services in Daarut Tauhiid Waqf institution. On the other hand, the relation among stakeholders decreases. Therefore, it needs to integrate IT system for Daarut Tauhiid institution as stated by Safitri (2020) that strategies implemented in the management of productive Waqf, one of them are by strengthening Waqf information and technology.

Based on the explanation above related to strategies that can be implemented in Daarut Tauhiid Waqf institution, human resources competence becomes the most important priority supported by other strategies as integrated and synergetic strategies to implement innovation and creativity. Ojasalo and Ojasalo (2018) stated that innovation needs services that have a broad conception, visioner, and new ideas. In addition, by carrying out all the plans and programs of pesantren-based Waqf institutions, human resources are the key to being creative, innovative, and cooperative to achieve the institution's goals for services and operational management. After focusing on human resources, the success of a Waqf institution is also supported by other strategies proposed above to holistically reach the vision and mission. Therefore, it needs to implement all strategies to reach good management to create trusted, professional and trustworthy Islamic boarding schools-based Waqf institutions.

The limitation of this study is that there is only few collected sample so that generally it can not generalize all Waqf institution in Islamic boarding school. Therefore, if there will be a future study, random sampling can be taken from several Islamic boarding schools in Indonesia with Waqf institutions. The addition of respondent numbers is needed to comprehensively gain suggestions and solutions related to all cases in the Waqf institution.

Conclusion and Recommendation

Conclusion

The strategic transformation in carrying out the wheels of Waqf institutions requires cooperation in optimizing Waqf productivity through strategies, especially the development strategy of Islamic boarding schools-based Waqf, which has been arranged based on BMC, SWOT, and ANP approach methods. This study reveals that the element of key resources becomes a most important strategy by improving the development of human resources competence. Human resources are the operator of the various key activities, despite the availability of advanced information technology. The revenue stream element becomes the second priority by diversifying the products of business partners. The third priority is channelled with intensive collaboration between the Waqf institution and the zakat institution in Daarut Tauhiid. The fourth priority is the cost structure element by optimizing the productivity of Waqf assets. The fifth priority element is the main partnership through increased cooperation with the Government, LKS PWU and business partners. The sixth priority is customer segments by expanding the wakif segment. The seventh priority of key activities is the cooperation of the Waqf asset maintenance with stakeholders. The eighth priority is customer relationships through integrated Information Technology (IT) operations.

There are elements of BMC that must be maintained, such as mobilization, management, and distribution of Waqf, which are also reliable and professional elements through the ISO certification number 9001: 2015, wakif who give Waqf in Daarut Tauhiid institutions and empowered mauquf 'alaih. All of those strategies have been prepared as an effort to develop Islamic boarding schools-based Waqf in Indonesia.

The key of management for Islamic boarding schools-based Waqf is the improvement of human resources capability in developing Waqf in Waqf institution Daarut Tauhiid. The capable human resources are stakeholders who improve competence from both social and commercial aspects. The commercialization of Waqf assets through business can generate productive Waqf assets. So that the Waqf assets can be more

productive to make Waqf institutions, Daarut Tauhiid becomes the pioneer of Islamic boarding schools-based Waqf.

Recommendation

The management of Waqf has long term characteristics. The strategy of Waqf management can change along with the change of era. The education and management system in Islamic boarding schools also changes, starting from the traditional to modern. The changes must be faced by adaptation in the framework of work performance in Islamic boarding school-based Waqf institutions. One effort to adapt work performance is paying attention to human resources as the main key. This study concludes that human resources performance has an important role in developing Islamic boarding school-based Waqf institution in determining the forward direction of Islamic boarding school based Waqf institutions. Islamic school itself has owned regeneration for human resources, which is categorized in good level. Still, in realizing Waqf programs, Islamic schools must give training and experiences needed to improve competence following the development of the Waqf institution itself.

Other recommendations for Waqf management and future studies are provided. For Waqf management, it is recommended that Waqf institutions must pay attention to human resources aspects. Capable human resources will make Waqf institutions more developed. Human resources must improve competence from both social and commercial aspects. The improvement of the social aspect will make human resources of Waqf institutions able to plan and arrange a more comprehensive program for people by using Waqf assets. Thus, all people can entirely feel the benefits of Waqf from education, Islamic buildings and others. Moreover, by improving competence in the commercial aspect, human resources can build and manage Waqf assets as well as possible for people's welfare.

For future studies, some recommendations can be proposed, such as for future research. It is essential to measure the degree of implementation in Islamic boarding schools-based Waqf institutions and evaluate the strategy of Islamic boarding schools in operating Waqf institutions based on the trust from people who give Waqf.

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