

Research Article

Optimizing Productive Waqf Management to Achieve Sustainable Development Goal's (Study of the Indonesian Waqf Board (BWI) Representative of Lampung Province)

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ORCIDMuhammad Rion: <https://orcid.org/0009-0004-9604-3044>**Abstract.**

This research involves field research using a descriptive qualitative approach. The data collection techniques include observation, interviews, and documentation. Subsequently, data analysis was conducted through stages of data collection, data reduction, data display, and conclusion drawing. Data validity is ensured through source triangulation and technical triangulation. The results showed that the productive waqf managed by BWI Lampung Province is in the form of cash waqf. The management of cash waqf is carried out through three stages: collection, management, and distribution. BWI's steps in optimizing productive waqf management involve improving BWI's management, increasing public education about cash waqf, enhancing the use of digital technology, fostering cooperation with various stakeholders, and enhancing the competence of the nazir. Additionally, the contribution of BWI Lampung Province to the SDGs is evident in the achievement of three goals: no hunger, quality education, and decent work and economic growth.

Keywords: productive Waqf, sustainable development goal's, Indonesian Waqf Board

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1. Introduction

Productive waqf can be one of the solutions to accelerate the achievement of the Sustainable Development Goals in 2030. Its role, among others, is to solve poverty and realize prosperity. By utilizing waqf assets to be used in productive activities, it will have a direct impact on social and economic problems such as poverty, unemployment, and economic inequality.

The Sustainable Development Goals (SDGs) are 17 development goals signed by 193 heads of state at UN Headquarters on September 25, 2015 [1]. The Sustainable Development Goal's emerged to accommodate all the changes that occurred after the end of the Millennium Development Goal's era and to introduce some new goals. The

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Sustainable Development Goals have more general goals. Sustainable Development Goals are organized according to social, economic, environmental and institutional dimensions which are expressed in 17 goals/objectives and 169 targets which are then translated into various indicators to measure their achievement.

Most of the Sustainable Development Goals are in line with the purpose of waqf, which is to realize the welfare of the people through the sustainable use of waqf assets. According to President Joko Widodo, who acts as Chairman of the National Sharia Finance Committee (KNEKS), social funds, especially waqf, can be a supporting instrument to reduce social inequality and realize equitable development in all corners of the country in order to realize SDGs (Sustainable Development Goals).

In addition, quoted from Republika.co.id, Kamaruddin Amin as Director General of Islamic Public Guidance at the Ministry of Religious Affairs also stated that the empowerment of zakat and waqf, both directly and indirectly, has played a role in supporting the implementation of the Sustainable Development Goals initiated by the UN. This role is especially in efforts to alleviate poverty, hunger, health and education.

In an effort to manage and develop waqf in a modern and productive manner, the government established the Indonesian Waqf Board (BWI) which is an independent national body established under Law No. 41/2004 on Waqf. BWI was formed not to take over waqf assets previously managed by existing nazirs, but to foster and assist nazirs so that waqf assets are managed better and become more productive. So that the results of waqf management can provide more benefits to the community, such as social services, economic empowerment, and community infrastructure development.

Based on Article 49 Paragraph 1 of Law Number 41 of 2004 concerning Waqf, BWI has the duties and authorities, namely first, to provide guidance to nazir in managing and developing waqf assets. Second, to manage and develop waqf assets on a national and international scale. Third, to give approval and or permission for changes in the designation and status of waqf assets. Fourth, dismiss and replace the nazir. Fifth, giving approval for the exchange of waqf assets. Sixth, providing advice and considerations to the government in the formulation of policies in the field of waqf.

In 2014, the Indonesian Waqf Board (BWI) was established in Lampung Province, and officially opened in the Lampung region in 2015. The purpose of opening a waqf institution in Lampung Province is a step towards realizing productive and beneficial waqf management and development. BWI Lampung Province was established based on the mandate of the Law to encourage the development of waqf and ensure the welfare of the community, especially in Lampung Province. Considering that waqf in

Lampung Province is very strategic and dynamic, it can continue to grow and provide positive benefits in community economic empowerment.

Lampung Province itself has enormous waqf potential. Based on data obtained from the Waqf Information System (SIWAK), as of October 2022 Lampung Province has 5,875.69 hectares of waqf land spread across 14,149 locations.

The most waqf land assets are used for mosque (43.51%), mushola (27.90%), graveyard (4.35%), school (10.77%), pesantren (4.10%), and other social purposes (9.37%). So in general, waqf assets in Lampung Province are mostly utilized for worship facilities whose benefits can only be felt by people who live around the waqf assets. This utilization, when viewed from a social perspective, especially for the benefit of worship, is indeed effective, but the impact is less positive in the economic life of the community.

Based on researchers' pre-research interviews with BWI Representative of Lampung Province, there are several obstacles that cause waqf assets not to be managed optimally and less productive. The causes include waqf management that is still dominated by individual nazirs where the management procedures are still carried out traditionally, so that currently waqf management is still not carried out optimally, especially in managing productive waqf.

In addition, another obstacle that causes the management of waqf assets to not be maximized is the limited understanding of the community regarding assets that can be waqfed. The majority of people still think that assets that can be waqfed are limited to immovable objects such as land and buildings. In fact, waqf assets can also be in the form of movable objects such as money, precious metals, securities, vehicles, intellectual property rights, and lease rights.

Based on this statement, productive waqf still needs to be socialized continuously to the Indonesian Muslim community, especially in Lampung Province. Because in general, people are not familiar with productive waqf in the form of money or other than money, have not really felt the benefits and lack of understanding, let alone the practice has not been evenly distributed.

Therefore, the Indonesian Waqf Board (BWI) as an institution established in order to develop national waqf certainly has a big role in optimizing productive waqf management so that it can provide broad benefits for social interests and can realize the goals of Sustainable Development Goals (SDGs). As in research Najim, & Kassim [1], which states that cash waqf can solve many financial problems and can realize the 4 goals of the SDGs program, namely the 1st goal without poverty, the 8th goal of decent work and economic growth, the 10th goal of reducing inequality, and the 17th goal of partnerships to achieve goals.

In addition, research conducted by Faizatu Almas Hadyantari [2], also shows that productive waqf can be an alternative to realizing Sustainable Development Goals in Indonesia. One of the efforts made is through the management of waqf assets with the mechanism of agricultural waqf, forest waqf, affordable housing waqf and other programs. Productive waqf can contribute to the Sustainable Development Goals of social development pillars, economic development pillars, environmental development pillars and legal and governance development pillars.

Based on the background described above, the researchers felt interested and decided to conduct research with the title “Optimizing Productive Waqf Management in Realizing Sustainable Development Goals (Study on the Indonesian Waqf Board (BWI) Representative of Lampung Province)”.

2. Literature Review

2.1. Optimization

Optimization and effectiveness have the same meaning, which is one measure of the success of an activity carried out by an organization or institution. According to the Big Indonesian Dictionary (KBBI), optimization comes from the word optimal or optimization which means best, high, and most profitable. Optimization in the KBBI is defined as a process, method, or action to make something special and maximum. KBBI equates the word optimization with optimization, which means the process of optimizing something with the aim of achieving a high and optimal level of success [3].

2.2. Management

Management can be defined as the process of mobilizing the energy of others to carry out certain activities, helping to formulate organizational goals and policies, providing supervision in the implementation of policies, and being a way or process to manage the resources needed to achieve a work goal. According to Hamalik, management is defined as a process that involves human effort in moving, organizing, and directing actions to achieve specified goals [4].

According to George R. Terry, management is the process of planning, organizing, mobilizing, and controlling, which is carried out to determine and achieve predetermined goals through human resources and other sources. Management in English comes from the word “management”, according to Arifin Abdurrachman in Purwanto’s book (2009)

suggests that management is an activity to achieve the main goals and objectives that have been determined by the implementers. The definition of management is to organize and manage so that something can run well and smoothly and effectively and efficiently [5].

2.3. Waqf

Ibn Arafah, a scholar from the Maliki School, defines waqf as giving the benefit of an item or asset that is owned, with a certain time limit and remains in the ownership of the waqf giver, even if it is only approximate or presumptive. This definition highlights the importance of giving waqf only to parties or institutions that are qualified to receive it.

Scholars from the Jumhur Ulama group, which consists of followers of the Shafi'i and Hambali madhhabs, including Imam Abu Yusuf and Muhammad bin Hasan alShaibani who both follow the Hanafi madhhab, give the definition of waqf as the act of holding the person who endows his property to be used for public interests and goodness in order to get closer to Allah SWT. In this definition, the waqf property remains intact and cannot be traded or transferred ownership.

Monzher Kahf provides a definition of waqf that includes its legal aspects, economic content, and social role. According to him, waqf is the act of holding property for a long period of time or temporarily, so that it can be utilized directly or indirectly, and provide repeated benefits for good public or special interests. [6].

In principle, waqf can be divided into two types: Khairi waqf and Ahli waqf. Ahli waqf is also known as family waqf or special waqf. Waqf Ahli refers to waqf that is intended for specific people, be it the waqif's family or other people. For example, a person who donates books from his personal library to his descendants who are able to use them..Waqf Ahli is intended for specific people, such as the waqif's family or other people

Khairi waqf, on the other hand, is intended for the public good and not for specific people. Khairi waqf is in accordance with the highly valued practice of waqf in Islamic teachings, where the rewards will continue to flow until the wakif dies as long as the assets can still provide benefits [7].

The fiqh scholars have different views in determining the status of waqf assets. According to Imam Shaf'i, waqf is an act of worship required in Islam. Waqf is considered valid if the waqif has said the words "waqafu" (I give), even without the judge's approval. After the waqf is done, the waqif no longer has ownership rights over the property,

because the ownership has been transferred to Allah SWT and does not belong to the recipient of the waqf. However, the waqif is still allowed to benefit from the waqf property.

The Hanafi scholars are of the opinion that waqf assets remain in the ownership of the person who made the waqf. Therefore, at a certain time, the waqf asset can be taken by the wakif or the wakif's heirs after a specified period of time [8].

Productive waqf refers to property or principal that is intended for production activities, where the proceeds will be distributed in accordance with the purpose of the waqf. For example, waqf land that is used to grow crops, springs that are sold for water, and so on. Production waqf can be defined as assets used for production purposes in the fields of agriculture, industry, trade, and services, where the benefits are not directly on the waqf object, but on the net profit generated from the development of the waqf and given to the rightful parties in accordance with the purpose of waqf.[9].

Waqf in the form of money is considered a solution to make waqf more productive because money is not only used as a medium of exchange. Cash waqf is considered to be able to generate more profits. According to the Hanafi and Maliki schools of thought, cash waqf is permissible. Abu Tsaur reported that Imam Shafi'i allowed cash waqf in the form of dinars and dirhams [9].

Movable goods such as stocks are considered capable of providing stimulation to generate profits that can be dedicated to the economy of the ummah. In fact, with a large capital, stocks can make a greater contribution than other types of trading. [9].

2.4. Sustainable Development Goal's (SDGs)

The Sustainable Development Goals (SDGs) agenda is a new global development program that runs from 2016 to 2030, aiming to build on all of the Millennium Development Goals (MDGs), including achieving unmet goals, especially for vulnerable groups of people. The SDGs are broader than the MDGs and include development priorities such as poverty eradication, health, education, food security, and nutrition, as well as broader economic, social, and environmental goals. In addition, the SDGs also promise a more peaceful and inclusive society. To achieve these goals, there are established Means of Implementation. The SDGs consist of 17 Goals and 169 Targets covered by integrated social, economic, environmental, legal and governance pillars, with a total of 319 indicators.

3. Methods

This research is included in the category of field research or Field research, which is carried out in real life. This research is conducted by collecting data from the location or research field related to the Optimization of Productive Waqf in achieving Sustainable Development Goals (SDGs). In addition to conducting field research, this research also uses library research methods. [10]. The nature of this research is descriptive, which aims to provide solutions to existing problems using data. The author uses a qualitative research approach in this research. This approach is used to study objects scientifically. Qualitative research methods focus more on a deep understanding of a problem, rather than just looking at problems for generalization purposes. [11].

The data sources used in this research are primary data sources and secondary data sources. Primary data is data obtained directly from the source. The primary data was obtained through direct interviews with staff of the Indonesian Waqf Board (BWI) Lampung Province in the field. [12]. Secondary data is data obtained from internal or external sources. For this research, the author obtained data from various sources such as libraries, literature books, and documents.

This field research data collection uses observation, interview, and documentation methods. Researchers made observations of the symptoms that appeared in BWI Lampung Province regarding its contribution to the productive waqf management process to be influenced by the SDGs. Interview is a way to collect data by asking questions directly to the object of research. The interview method is an oral questioned-answer process between two or more people face-to-face to obtain information from respondents.[13]. This interview method is aimed at people who work as employees at BWI Representative of Lampung Province. Researchers interviewed Mrs. Rita Linda as the Division of Nazir Development and Waqf Management. documentation method is used to find recorded data, such as notes, transcripts, books, newspapers, magazines, and other written sources.

4. Result and Discussion

4.1. Productive Waqf Management at the Indonesian Waqf Board (BWI) Representative of Lampung Province

Based on the results of field research, the Indonesian Waqf Board (BWI) Representative of Lampung Province currently only produces waqf assets in the form of cash

waqf. Meanwhile, the 5,875.69 hectares of waqf land assets have not been productive because they still need further guidance from the nazir. Cash waqf is a form of productive waqf with the mechanism of investing cash waqf and distributing the proceeds from the invested principal. Thus, in the mechanism of cash waqf, the donated money is not given directly to *mauquf 'alaih*, but must first be managed by the nazir, then the results of its management are given to *mauquf 'alaih*. There are several stages in the management of cash waqf carried out by the Indonesian Waqf Board (BWI) Representative of Lampung Province, which include the stages of collecting (fundraising), managing (developing) cash waqf, and distributing the results of cash waqf management, which can be explained as follows.

4.2. Fundraising

Fundraising refers to activities to raise funds from individuals, organizations, or legal entities. The purpose of fundraising is to influence the public or potential waqifs to do good by giving up some of their assets to be endowed. Fundraising is carried out with the aim of raising funds, increasing the number of donors/wakifs, improving or building the image of the institution, attracting sympathy/relationships and supporters, and increasing donor satisfaction.

BWI Representative of Lampung Province conducts cash waqf collection using two methods. First, using the direct fundraising method, which is carried out through the Goes To School Cash Waqf Movement, the Bride-to-be Cash Waqf Movement and through the Ministry of Religion's ASN Cash Waqf Movement. Second, using indirect fundraising methods, namely through Sharia Financial Institutions Receiving Cash Waqf (LKS-PWU), QRIS and promotion through electronic media Radar Lampung and Lampung Post, as well as distributing cash waqf handbooks to the public

4.3. Management

Cash waqf management or investment is the management of cash waqf after fundraising activities so that it can function and benefit the needs of the community either directly or indirectly. The utilization of the principal funds of cash waqf can be directly distributed to people in need with an interest-free loan contract with the full return of the principal funds, while the indirect utilization of cash waqf funds is carried out investment activities first and then the investment profits are distributed to the community. As alHasan (1985)

has divided the utilization of cash waqf into two methods, namely the Qardl al-Hasan method and the Ististmaar (investment) method.

Based on the results of research in the field, the management of cash waqf in BWI Representative of Lampung Province is divided into two types, namely management in the form of investment and management in the form of business capital loans. BWI Representative of Lampung Province develops cash waqf through this real sector investment by building a minimarket, then the nominal amount of cash waqf used to build this minimarket is IDR 92,000,000.00 (ninety -two million rupiah).

This minimarket is called the UmMart Waqf Minimarket which is located on Jl. ZA. Pagar Alam No.93, Gedong Meneng, Kec. Rajabasa, Bandar Lampung City, Lampung, 35141 precisely in the IBI Darmajaya Bandar Lampung Campus complex. This minimarket was inaugurated and started operating since July 9, 2019. The umMART Waqf Minimarket provides various kinds of stationery and basic necessities such as food, drinks, snacks, cooking oil, sugar, soap, and other household supplies at relatively cheap and affordable prices.

BWI Representative of Lampung Province manages cash waqf in the form of business capital loans. The form of business capital loans provided uses the Qadharul Hasan contract, which is a loan agreement between the lender and the recipient of the loan, in the form of money without collateral, without any requirements or additions. All they have to do is donate and this is not limited to a nominal amount. The capital given must be returned within a predetermined period of time. Based on the previous data presentation, the utilization of cash waqf through this method is carried out by lending cash waqf funds to several places such as 10 MSMEs assisted by ACT Lampung, Daarut Tauhid Foundation, Budi Mulya Orphanage, and Man Jadda Wa Jadda Foundation

4.4. Distribution

Based on the results of research in the field, BWI Representative of Lampung Province distributes the proceeds of its cash waqf management directly, namely channeling the proceeds of cash waqf management for community development and empowerment programs managed or created directly by BWI Representative of Lampung. Province. Based on the previous data presentation, BWI Representative of Lampung Province distributed the proceeds of cash waqf management for social programs amounting to IDR 33,300,000.00 during 2019 - 2021 which came from setting aside part of the profits of the UmMart Waqf minimarket.

The social programs carried out by BWI Representative of Lampung Province include assistance for facilities and infrastructure for community service institutions. These programs can be said to be non-productive programs. Non-productive means the distribution of the benefits of cash waqf for things that do not generate profits. The benefits arising from the distribution of cash waqf investment returns are in the form of the value of benefits that can be felt by the community as the beneficiaries of waqf. In 2019, BWI Representative of Lampung Province distributed the proceeds of cash waqf management of Rp 3,000,000.00 through a scholarship program for underprivileged students, Rp 2,500,000.00 through a financial assistance program for Hafiz Quran madrasa students and Rp 3,500,000.00 through a school equipment assistance program.

Then in 2020, BWI Representative of Lampung Province distributed the results of cash waqf management of IDR 3,000,000.00 through the Rice Sharing Movement (GARASI) program, IDR 4,500,000.00 through the distribution of love gifts for Lampung humanitarian journalists and IDR 3,000,000.00 through the assistance program for 10 units of Quranic tables for TPQ. Furthermore, in 2021 BWI Representative of Lampung Province distributed the results of cash waqf management of IDR 5,000,000.00 through the Ramadan food distribution program IDR 4,800,000.00 through the food package assistance program for heroes of economic families affected by Covid-19, IDR 4,000,000.00 through the distribution of 100 Qurans to Islamic boarding schools.

4.5. Optimize Productive Waqf Management in BWI Representative of Lampung Province

Optimization of productive waqf management in the Indonesian Waqf Board (BWI) Representative of Lampung Province is carried out with several steps. The optimization steps include:

1. Improve the management of BWI Representative of Lampung Province

BWI Representative of Lampung Province is working to reactivate the management of the current period, with efforts to improve the management to be more professional. The results of interviews with previous informants show that one of the steps to improve the management is to design a regular meeting schedule involving the management every week or every month. Through these regular meetings, it is hoped that the board can be more organized and coordinated in carrying out their duties. In the long run, this is expected to improve the performance of

BWI Representative of Lampung Province in realizing the vision and mission and achieving the goals that have been set previously

2. Increased public education on cash waqf

It should be noted that currently the majority of people still view that waqf can only be used to build mosques, prayer rooms, madrasas and tombs. Meanwhile, the existence of cash waqf is less known by the public. Whereas cash waqf has a wider potential in providing social and economic benefits to the community. In an effort to increase public education about cash waqf, BWI Representative of Lampung Province has made several efforts in disseminating information related to cash waqf.

The efforts that have been made by BWI Representative of Lampung Province in disseminating information about cash waqf are by conducting several socialization movements. First, the Cash Waqf Movement Goes To School which is carried out in madrasas. Second, the Prospective Bride-to-Be Cash Waqf Movement that targets prospective brides to provide understanding and motivation about cash waqf.

Third, there is the Ministry of Religious Affairs ASN Cash Waqf Movement aimed at the State Civil Apparatus within the Ministry of Religious Affairs. In addition, BWI Representative of Lampung Province also conducts socialization and promotion through electronic media such as Radar Lampung and Lampung Post.

Then, BWI also uses print media as a means to disseminate information about cash waqf by distributing cash waqf handbooks to the public. In the future, BWI Representative of Lampung Province has plans to expand the dissemination of information about cash waqf to a wider area. BWI plans to conduct socialization to other government sectors and also schools other than madrasah. By increasing public education about cash waqf, BWI Representative of Lampung Province hopes to increase public knowledge and understanding about cash waqf. With a good understanding, public participation in cash waqf activities can also increase.

3. Increasing the use of digital technology in waqf management

Digital technology plays an important role in the waqf management process. By optimally utilizing digital technology, waqf management can be more efficient, transparent and can reach more people. BWI Representative of Lampung Province has implemented digital technology to facilitate the process of collecting cash waqf by providing QRIS (Quick Response Code Indonesian Standard) for waqifs who want to do cash waqf with a small nominal. By using QRIS, waqifs can do cash waqf easily and quickly through applications or their cellphones.

In the future, BWI Representative of Lampung Province plans to conduct socialization and education by utilizing digital technology. One of the planned initiatives is to hold waqf literacy classes through the zoom meeting platform. By using zoom meeting technology, participants from various regions can join this waqf literacy class. Thus, the use of digital technology enables the dissemination of information more quickly and efficiently and can involve many people.

4. Improve and expand cooperation with various parties

BWI Representative of Lampung Province has currently established cooperation with several parties such as Bank Syariah Indonesia (BSI) and Bank Mega Syariah as partners for LKS-PWU. In addition, cooperation has also been carried out with Islamic educational institutions and the Ministry of Religion to conduct socialization and collection. In the future, BWI Representative of Lampung Province will continue to cooperate with other parties, including other government sectors.

5. Improving nazir competency

It should be noted that land assets in Lampung Province are still unproductive because further guidance of nazirs is still needed. In order to improve the ability and competence of nazir, BWI Representative of Lampung Province organized nazir competency coaching activities. The purpose of the activity is to increase the empowerment of nazir in managing waqf land and to increase the participation of nazir in managing waqf land to be more professional. The importance of the position of the nazir in waqf, so that the function of waqf for *mauquf 'alaih* is very dependent on the waqf nazir. Therefore, the professionalism and competence of the nazir is an important measure in the management of waqf funds, therefore the importance of nazir competence continues to be improved, one of which is through this nazir coaching.

4.6. The Contribution of Productive Waqf in BWI Representative of Lampung Province in Realizing Sustainable Development Goal's

Through productive waqf management in the form of cash waqf, BWI Representative of Lampung Province has shown its contribution in realizing 3 of the 17 SDGs goals, namely the 2nd SDGs goal of zero hunger, the 4th SDGs of quality education, and the 8th SDGs of decent work and economic growth, which can be explained as follows:

4.7. The Contribution of Productive Waqf in Realizing the 2nd SDGs Goal of Zero Hunger

The second Sustainable Development Goals goal is to end hunger, achieve food security, good nutrition and sustainable agriculture. Food security is an important issue for countries around the world, including Indonesia. Food security is an important economic and political issue in Indonesia. Some of the strategies to achieve food security implemented in Indonesia are food price stabilization, provision of RASKIN (Rice for Poor Families), fertilizer subsidies, food aid, and provision of direct cash assistance.

Through productive waqf management, BWI Representative of Lampung Province has shown its contribution in realizing the 2nd SDGs goal of Zero Hunger, namely by distributing the results of waqf management through the Rice Sharing Movement (GARASI) Program, the Gifts of Love Program for Lampung Humanitarian Journalists, the Ramadan Food Distribution Program, and the Food Package Assistance Program for Heroes of Economic Families Affected by Covid-19.

These programs are relevant to the 2nd SDGs goal of Zero Hunger, because through this program can help people in need to gain access to adequate and quality food, so as to reduce hunger and meet basic human needs. The staple food and rice boxes provided can help meet basic needs so as to improve the nutritional and health conditions of underprivileged communities. So this program is relevant to SDGs goal 2 zero hunger because it can reduce hunger, achieve food security and create good nutrition.

4.8. The Contribution of Productive Waqf in Realizing SDGs Goal 4 Quality Education

The fourth goal of the Sustainable Development Goals is to ensure inclusive and equitable quality education and increase learning opportunities for all. Waqf can be managed for the advancement of inclusive and equitable education for all. Therefore, the proceeds of waqf management can be used as scholarships for underprivileged students so that they have the same opportunity as others to pursue a good education.

Through productive waqf management, BWI Representative of Lampung Province has shown its contribution in realizing the 4th SDGs goal of Quality Education, namely by channeling the results of cash waqf management through scholarship programs for underprivileged students, Hafiz Quran funding assistance for madrasa students, school equipment assistance, Quran table assistance for TPQ, and Quran distribution to Islamic boarding schools.

These programs are relevant to the 4th SDGs goal of Quality Education because the scholarship program can help underprivileged students to get access to quality education. Then also with the school equipment assistance program can help children to get adequate school equipment, so as to improve access and quality of education. Furthermore, the financial assistance program for Hafiz Quran, the Quran Distribution program to Islamic boarding schools and the TPQ Quran table assistance can also help children who study, understand, and memorize the Quran to be able to obtain adequate and useful education and facilities for them. So that the program is relevant to the 4th SDGs goal, namely Quality Education because it can ensure equitable distribution of quality education and increase learning opportunities for all people.

4.9. The Contribution of Productive Waqf in Realizing SDGs Goal 8 Decent Work and Economic Growth

The eighth Sustainable Development Goal is Decent Work and Economic Growth. The eighth point explains that meeting the Sustainable Development Goals requires promoting economic growth that is not only inclusive but also sustainable, by providing decent work for all people. One of the productive waqf contributions can be channeled through empowerment programs. Empowerment is an effort to achieve the goals of both individuals and groups, in other words, empowerment is an effort to include community participation in utilizing existing resources for better and more beneficial interests.

Through productive waqf management, BWI Representative of Lampung Province has shown its contribution in realizing the 8th SDGs goal of Decent Work and Economic Growth, namely by managing and developing cash waqf by way of business capital loans with *qardharul hasan* contracts. Based on the previous data presentation, the development of cash waqf through this method is carried out by lending cash waqf funds to several places such as 10 MSMEs assisted by ACT Lampung, Daarut Tauhid Foundation, Budi Mulya Orphanage, and *Man Jadda Wa Jadda Foundation*.

The waqf funds are used to develop businesses, as done by Budi Mulya Orphanage, which uses the cash waqf to develop a catfish farming business and also a plant cultivation business. Then when the harvest time comes, the catfish and vegetables are partly consumed by the residents of the orphanage and also partly sold. Then part of the profit from the sale is given to BWI Representative of Lampung Province as infaq/wakaf money. This can contribute to the national economy such as improving welfare, reducing unemployment and poverty, because with this productive cash waqf

distribution program it can help *mauquf 'alaih* to be able to support themselves, namely by entrepreneurship.

5. Conclusion

The Indonesian Waqf Board (BWI) Representative of Lampung Province currently only produces waqf assets in the form of cash waqf. Meanwhile, the 5,875.69 hectares of 6 Wisnu Indrajit VO, Soimin, Community Empowerment and Development: Ideas for Community waqf land assets have not yet been productive because further nazir guidance is still needed. There are several stages in the management of cash waqf carried out by the Indonesian Waqf Board (BWI) Representative of Lampung Province, which include the collection, management (investment) and distribution of cash waqf management results. The collection of cash waqf carried out by BWI Representative of Lampung Province uses two methods. First, using the direct fundraising method and using the indirect fundraising method. Then BWI Representative of Lampung Province manages cash waqf in two forms of models, namely in the form of investment, namely through real sector investment by building a minimarket called UmMart Waqf and managing cash waqf in the form of business capital loans. Then the results of the management of cash waqf are then distributed to *mauquf alaih*. Furthermore, BWI Representative of Lampung Province distributes the benefits of cash waqf directly such as being allocated for social programs and educational programs.

Productive waqf management in the form of cash waqf at the Indonesian Waqf Board (BWI) Representative of Lampung Province is also not optimal. There are several inhibiting factors that cause the non-optimal management of cash waqf carried out by BWI Representative of Lampung Province, such as the lack of activeness of the management, the absence of a secretariat or office in BWI, and the lack of understanding and knowledge of the community about cash waqf. For this reason, there are steps taken by BWI Representative of Lampung Province in optimizing productive waqf management, namely by improving BWI management, increasing public education about cash waqf, increasing the use of digital technology, increasing cooperation with various parties and increasing nazir competence.

The Indonesian Waqf Board (BWI) Representative of Lampung Province through the management of productive waqf in the form of cash waqf has shown its contribution in realizing 3 of the 17 SDGs goals, namely the 2nd SDGs Goal of Zero Hunger, the 4th SDGs Goal of Quality Education, and the 8th SDGs Goal of Decent Work and Economic Growth. However, the contribution has not been so significant, because the

distribution program of cash waqf management itself is still relatively small and the scope of beneficiaries (*mauquf 'alaih*) is also still limited. So that there are still many people who have not been able to benefit from the results of productive waqf management in the form of cash waqf. So it can be concluded by researchers, the Indonesian Waqf Board (BWI) Representative of Lampung Province through its productive waqf management cannot be said to be good in supporting the Sustainable Development Goals program. So from this, the Indonesian Waqf Board (BWI) Representative of Lampung Province as a waqf institution in achieving Sustainable Development Goals must have professionalism and the right goals in its management

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