Interpretation of Waqf Distribution Verse in Islamic Economic Perspective

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**ABSTRACT**

Islamic economics is an economy that originates from the Al-Quran and Hadith. Its main goal is Rahmatul Lil Alamin, which highly upholds the values of justice and equality among human beings. Wealth is a deposit that God has given us to meet life's needs. Besides that, the assets we have also have other people's shares in them, so in distributing these assets, we need means to make it happen, one of which is by way of distributing Waqf. So in its implementation, we have to learn the rules and laws of Islam. This study discusses the verses of the Koran regarding distribution, endowments, hadiths related to endowments, terms and pillars of Waqf, waqf assets, utilization of waqf assets, productive endowments from an Islamic economic perspective, and finally, the distribution of endowments. This research uses qualitative research with the type of library research used to collect data from written sources such as books, journals, and other sources related to the distribution of Waqf. In the results of this study, it is known that Waqf is a fiscal policy instrument besides zakat, Waqf is also not only in the form of assets such as land and other buildings, but there is also Waqf in the form of money, so if it is used and managed correctly, it will make an excellent contribution to welfare and economic development ummah.

**INTRODUCTION**

Wealth distribution is central to Islamic economics' attention to realize shared prosperity. Some financial instruments used include zakat, alms, infak and Waqf. In addition, in the past, state treasures were also obtained from wars recognized as spoils of war (Anfal, ghanimah and fa'i). Therefore, the spoils of war cannot be separated from the attention to whom the distribution is distributed. This property distribution policy is to realize equal distribution of public income (Azizah & Ningsih, 2019). In the Islamic economic system, Waqf has not been explored as much as possible, even though Waqf is very potential as one of the instruments for Muslim empowerment or economic development. Therefore, waqf institutions are significant to develop. Moreover, Waqf can be categorized as 'amal jāriyah, whose reward is never broken, even though the one who gave the Waqf has passed away (NURRAHMAN, 2020).

As one of the religious institutions, Waqf not only aims to provide various worship and social facilities but also as a source of Islamic economy to improve the welfare of the people. As a source of the Islamic economy, Waqf needs to be managed and developed productively so that the purpose of an economy is that Rahmat lil alamin can be implemented in the distribution of Waqf.

**METHOD**

This research uses a qualitative approach to library research. Data sources are obtained from the Book of Quranic tafsir, Hadith, Muamalah Fiqh Books, and related journals. A literature study was conducted to collect verses from the Quran and Hadith on the Distribution of Waqaf.
RESULTS AND DISCUSSION

1. Definition of Distribution and Endowments

Distribution is an activity whose function is very beneficial for the economic sector. The definition of distribution, according to the definition of experts says that definition of distribution, is the activity of distributing goods and services made from producers to consumers to be widespread. Distribution activities function to bring producers closer to consumers so that goods or services from all over Indonesia or outside Indonesia can be obtained these goods and services (Mith, 2021).

The meaning of distribution in Islamic economics includes the regulation of ownership of the production elements and sources of wealth. Islam permits public property and unique property and lays for each of them the rules for obtaining and using them, and the rules for inheritance hibab and testaments.

While Waqf comes from Arabic from the word Waqf which is the masdar form of waqfa work, it has various meanings following the purpose and use of the verse. In terms of language, Waqf gives the meaning of stopping. According to the language, the Arabic word waqf is copied into Indonesian and becomes Waqf, which is the masdar or finished form of the verb waqafa. The verb or fiil waqafa sometimes requires an object (lazaim). The word waqf is synonymous or synonymous with the word habs.

Terms of Waqf can be described as follows; According to Imam Abu Hanefah, Waqf is holding a property in the hands of the ownership of the Waqf, and the income of an item for pious charity. Imam Shafi’i mentioned that Waqf is required worship. Waqf is valid when the person who has Waqf (wakiif) has stated the words “I have waqfkan” (waqafaftu) even without being decided by a judge. According to the Maliki school, Waqf is to make the benefits of the property owned both in the form of rent and proceeds to be handed over to the person who is entitled in the form of a period of surrender as desired by the person who entrusts it (RAMADHONA, 2020).

A. Tafsir Ayat Alquran Surah Al Hasyr Verse 7

This verse is a postulate about distribution in Islam, namely:

إِذَا أَفْتَى الَّذِينَ أَوْلَى الْأَمْوَالِ مِنْ أَهْلِ الْكُفُّارِ فَأَطْفَأُوا يَدَيْهِمْ وَالْرُّسُولُ وَلَدَى الْأَمْرِ بِالْيَتِّيْحِ وَالْحَظْرِ

وَالْمَسْكِينِ وَأَبْنَى الْأَسْبِيلِ كَى لَا يَكُونُ دُوَّالٌ بَيْنَ الْأَلْيَابِيْنِ مَنْ كُرَمَ وَمَا أَنْتَ مُهَابُ الرُّسُولُ فَخَذْنِهَوَ مَا نَهَاكُمُ عَنْهُ فَأَذْهَبْنَا وَأَنْفَقْنَا أَلْلَهُ إِنَّ أَلْلَهَ شَدِيدُ الْعَقَابِ

Means:

“Whatever spoils Allah has given to His Messenger that comes from the people of the cities, it is for Allah, for the apostles, the relatives, the orphans, the poor and the people who are on their way, that it may not circulate among the rich. What the Messenger gave you, then accept it. And what he forbids unto you, Leave it. And fear Allah. Indeed, Allah is severely punished.

In verse, it is explained that the property of fa’i comes from infidels, as in the case of the property of Banu Quraizhah, Banu Nadhir, the inhabitants of Fadak and Khairan, then handed over to Allah and the Prophet SAW, used for public benefit, not distributed to Muslims. It explained the distribution of fa’i property for Allah, for the Prophet SAW, relatives of the Prophet SAW from Bani Hashim and Bani Mutallib, poor orphans, poor people who needed help and people who ran out of supplies on the way of Allah.

According to Rafiq the point of this verse is not in the sentence: Fa’inya but in the sentence: كِيَ لَا يَكُونُ دُوَّالٌ بَيْنَ الْأَلْيَابِيْنِ. Quoting zamahksyari he wrote that Fa’i’s property, rightfully due to people with low incomes, should be given immediately. This is important because the treasure is essential for them to sustain their lives. At this point, it is crucial to understand the word or word that is the same meaning as that word which means to rotate or circulate. Al-Shaukani understood the verse by saying that Fa’i’s wealth should not only revolve among the rich without being distributed to the poor.

While according to M Quraish Shihab, the meaning of dulah دُوَّالَة is something that circulates and is obtained one after another. Property should not only be private property or the power of a group of people, but it should be circulated so that all members of society enjoy it. The above passage not only invalidates the tradition of the Jahiliyyah community where the chieftain takes a quarter of the acquisition of property, then divides the rest at will but also becomes a fundamental principle in the economic field and the balance of the
circulation of property for each member of the community. Of course, it does not mean that the abolition of private property or division must always be the same. With this passage, Islam rejects all market monopolies (RAMADHONA, 2020).

B. Tafsir surah Albaqarah verse 267
This verse is the legal basis of the waqaf

O men of faith, spend (in the way of Allah) some of the fruits of your good works and some of what We bring out of the earth for you. And do not choose the bad and make a living from it, when you yourself do not want to take it but by squinting at it. And know that Allah is rich and praiseworthy.

Sentence "wa'daqfā" is a sentence commanding to infak wealth or endow wealth in the way of Allah.

C. Al-Imran verse 92

Means:

"You do not come to virtue, before you give a treasure that you love. And whatever you love, Allah knows it."

Scholars think that the khithab shown in this verse leads to the believers. While Imam Muhammad 'Abduh thinks, the khithab of this verse leads to the members of the Book. Scholars also have differing opinions on the meaning of al-birr. However, here the meaning is something that a person cannot obtain or obtain except after he has fulfilled something that he loves. It is said that the meaning of al-birr is the virtue and goodness of Allah mutlaq. It is also said that it means heaven. It is also said that it means something that makes people do good.

As for the statement of Allah SWT that, is there is nothing hidden for him, whether it is something that you like and there is submission in infusing it, and whether you will to infuse it, or are you just showing off and want to be famous or promoted.

Hadith of the Prophet on Waqaf

Means:

"Having narrated to us [Ali ibn Hujj], having told us [Isma'il ibn Ibrahim] from [Ibn 'Aun] from [Nafi'] from [Ibn Umar] he said; Umar once got a piece of land in Khilalir, he asked; O Messenger of Allah, I have obtained a treasure in khaiar, I have never obtained a treasure that pleases me before like this, so what do you command me for this treasure? He answered, "If you please, keep the principal and give alms to him", so Umar gave alms to him, his property he did not sell, he did not grant, and he did not bequeath, and he gave it from the treasure to the poor, members of relatives both near and far, fi sabillillah, ibn sabil, and (the) guest. It is okay (sinless) for the one who takes care of the property to take from him to eat in a good (reasonable) way, or feed to a friend without selling (taking material profit) from it. He (At-Tirmidhi) said, 'I mentioned it to [Muhammad ibn Sirin], then he said 'ghairu muta'atssil maalaan', [Ibn 'Aun] said, Having told me on this hadith another person that he read it 'fi qith'i admin ahmar ghair muta'atssil maalaan', [Isma'il] said, 'And I read it to [Ibn Ubaidullah bin Umar], then in his hadith 'ghairu muta'atssil maalaan'. Abu Isa said, 'This hadith is hasan shahih, and it is the basis of charity according to scholars from among the shababat of the Prophet Sallallahu 'alaihi wa sallam and also other than them, and we do not find any dispute among the previous scholars about the permissibility of land endowments and others.' (HR. Tirmidhi)

The above hadith explains that waqf has actually existed since the time of the Messenger of Allah which was practiced by the companions of the prophet who entrusted the treasure that we are most pleased with. It can be in the form of soil or something else. Another hadith also about waqf narrated by a Muslim imam reads:

بإذ مات الإنسان الفطيم عملة إلا من ثلاثة منهم صدقة جارية وعمل ينفع به وولد صالح يدعو له.
Means:
"If a person dies, his practice is cut off except for three things (namely) alms jariyah, useful knowledge, or the prayer of a pious son." (HR. Muslim number 1631).

Ma‘na Al-Mufrodat

<table>
<thead>
<tr>
<th>Alms: صدقة خارية</th>
<th>Benefits: أجر</th>
<th>Be aware of you: أنظروا</th>
<th>Circulating: حجمت</th>
<th>Hold on: fisabilillah/in the way of Allah</th>
</tr>
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In this hadith, the meaning of Sadaqah jariyah is manifested in the form of Waqf. Waqf is a legal act of a person who separates part of his property and institutionalizes it forever for the benefit of worship and other socio-economic interests. This means that the value of the reward will flow forever to the waqif (Nurani & Vahlevi, 2021).

So there is no loss for those who want to dedicate their property in the way of Allah because when a servant helps his brother, Allah Himself will give help to him.

D. Terms and Rukun Wakaf

There are 4 Pillars and Requirements for the Validity of Waqf, including:

1. Wakif (Waqf giver)
   The requirement for a prospective wakif to be valid is that he must have legal competence or kamalul ahliyah (legal competent) in spending or utilizing his property (Hermanto, 2020). The ability to act here includes four (4) criteria, namely:
   - Independence and owner of waqf property
   - Be sensible
   - Adult (puberty)
   - Intelligent

2. Mauquf’ alaih (target or purpose of Waqf)
   It is given for tabarruq ilallah whose general conditions mauquf’ alaih are:
   - The party given the Waqf is a party that is oriented towards goodness and does not aim to be immoral
   - The goal (mauquf’ alaih) is directed at continuous, suitable activities.
   - The allocation of waqf property is kept from waqif.

3. Mauquf (objects that are endowed)
   Mauqaf bih is the object of waqaf, the conditions of mauquf bih are:
   - Objects must have use value.
   - When the waqf contract occurs, the entrusted object must be specific (known).
   - Fixed or movable objects that are allowed to be endowed.
   - The entrusted object has become the wakif’s perfect property (al-milik at-tamm) when the waqf contract occurs. (Budiman, 2022)

4. Shighat (Waqf pledge).
   This Shigat is a speech spoken by the waqif who has given up his property or property whose ownership of the property is the right of Allah that can be used by those who are given the Waqf. The conditions are:
   - Shighat must be munjazah (occurs instantly)
   - Bathil requirements
   - do not follow Shighat.
   - A specific time restriction does not follow Shighat
   - It does not contain an understanding to revoke the Waqf done (Thamrin, Guntoro, & Kurnialis, 2021).

5. Nadzir (Waqf Manager)
   Generally, in the books of Fiqh, nadzir Waqf is not included as one of the pillars of Waqf. This is understood because Waqf is a contract of tabarru’. However, considering the purpose of Waqf, which wants to preserve the benefits of waqf objects, its presence is necessary (Hidayat, 2020).
   The requirements according to law no. 41 of 2004:
   - Indonesian citizen
   - Muslim
   - Adult
d. Trust  
 e. Physically and spiritually capable  
 f. Not hindered from doing legal actions  

**E. Waqf Property**  

The fuqaha hold that the entrusted goods must be eternal or at least durable. This view is a logical consequence of the concept that Waqf is jariyah alms. As alms jariyah whose rewards continue to flow, the goods entrusted are eternal or last a long time. However, most Islamic jurisprudence experts emphasize the beneficial aspect rather than the physical nature (Mukhalad, 2020).

Law Number 41 of 2004 concerning Waqf states that waqf property (waqf objects) can be immovable and movable. The explanation is regulated in Article 16 which states: Waqf property consists of:

1. **Non-moving objects**, including:
   a. Land rights follow applicable laws and regulations, both those that have and have not been registered.
   b. A building or part of a building that stands on the ground
   c. Plants and other objects related to the soil.
   d. Property rights over apartment units following applicable laws and regulations.
   e. Other immovable objects follow the provisions of Sharia and applicable laws and regulations.

2. **Movable objects** are properties that cannot be exhausted because they are consumed, including:
   a. Money
   b. Precious metals.
   c. Securities.
   d. Vehicle.
   e. Intellectual property rights.
   f. Leasehold.
   g. Other movable objects following sharia provisions and applicable laws and regulations (Martinelli, Harahap, & Zainuddin, 2019).

**1. Use of Waqf Property**  

The registration level utilizing Waqf is relatively high in public awareness to practice. However, unfortunately, many waqf assets have a stagnant utilization rate, and only a few have developed. The leading cause is Muslims who entrust land and do not think about the operational costs of schools, so what is done is using productive Waqf to overcome this.

Related to the above, the first thing to do is manage the Nazarian and the nadzir, both regarding credibility about honesty, professionalism about capability and compensation for wages for utilization as professional implications. The productive categories that can be done are: (Waris & Sirri, n.d.):

a. How to collect
b. Investment
c. Investment
d. Production
e. Partnership
f. Trade
g. Agribusiness
h. Mining
i. Industry
j. Technology Utilization
k. Construction
l. Apartment
m. Flats
n. Supermarkets
o. Shops
p. Office
q. Sara Education
r. Health Facilities
s. Businesses that are not contrary to Sharia.
F. Productive Waqf Islamic Economic Perspective

Islamic economic institutions, one that plays a significant role in the economic empowerment of the Ummah is Waqf. Historically, endowments have played an essential role in society’s social, economic, and cultural development. The most notable feature of waqf institutions is their financing of Islamic education and health. For example, in Egypt, Saudi Arabia, Turkey and several other countries, the development and various facilities and infrastructure of education and health are financed by the results of the development of Waqf. The sustainability of the benefits of waqf proceeds is made possible by enacting productive endowments established to sustain various social and religious activities. Productive Waqf is generally in the form of agricultural land or plantations and commercial buildings, managed in such a way as to bring profits and part of the proceeds are used to finance these activities. So that the waqf property becomes a source of funds from the community for the community (Sutra, 2020).

One form of productive Waqf in today’s ulama ijtihad is a form of money waqf that has not long been known in Indonesia. Even though waqf money has been known for quite a long time in the Islamic world, since the time of the victory of the Mamluk dynasty, jurists debate whether or not money can be Waqf. Some scholars allow money endowments, and some forbid them, and each has sufficient reasons. Although money endowments were already known during the time of Imam Mazhab, money endowments have only recently received the attention of scientists and have become the subject of intensive study. In various countries, Waqf money has long been studied and practised and regulated in laws and regulations. The problem in various places, Indonesia and other countries is its management, not infrequently. Waqf is managed with poor management, which can result in the Waqf being reduced or lost. If this money endowment is regulated, managed, and developed correctly, it will significantly impact society (FazillahMilawati, 2019).

In the Islamic economic system, money endowments have not been explored as much as possible, even though money endowments have great potential for the economic empowerment of Muslims. Therefore, the institution of money endowments is fundamental to be developed. Although in Islamic history, Waqf has played a significant role in the development of Muslim societies, we also find that the management of Waqf shows remarkable progress and exposes various cases of abuse. Mismanagement often occurs. Therefore, a good management strategy needs to be created to achieve the objectives of holding Waqf. Waqf should be appropriately managed and invested in various types of investments, especially in real productive investments that can generate profits so that the results can be utilized for the benefit of the community. The management of Waqf is handed over to the nadzir, both from the government and the community (Ma’anî, 2021).

In addition, in the Islamic Economic system, a good management strategy must be created to hold Waqf. Waqf should be appropriately managed and invested in various types of investments so that the results can be utilized for the economic benefit of many people. Waqf money as an instrument of finance, social finance and social banking, according to M. A. Mannan, is indeed a new product in the history of the Islamic economy. Financial instruments known in Islamic economics so far revolve around murabahah and musharakah. In addition, Muslims recognize the concept of Waqf as a donation of fixed assets by a Muslim with the pure purpose of piety. The idea of money endowments is surprising because it is contrary to the perception of Muslims that has been formed for many years. Money endowments are not fixed assets in the form of immovable objects such as land but smooth assets (Aznal, 2019).

G. Waqf Distribution Islamic Economic Perspective

The distribution of Waqf in Islamic economics leads to the Qur’an and hadith, which emphasize justice and the benefit of the ummah, in contrast to capitalist and socialist economies that are only concerned with their profits. Waqf funds must be distributed by following the instructions of Allah Almighty so that they can benefit every ummah.

The Islamic economic system expressly outlines the principle of distribution: Prohibiting usury and gharar, fairness in distribution, the concept of ownership and prohibition of accumulating wealth to the extent that can undermine social foundations (Urif, 2023). Wealth is used to fulfil its obligations to Allah Almighty. Obligations to Allah are of two kinds. The first is material obligations relating to religious obligations owed to Allah, such as paying zakat or cash endowments. Second, material obligations must be fulfilled for the family, namely his wife, children, and relatives.

So far, we understand that the distribution of waqf property is only for worship purposes, such as building mosques and Islamic boarding schools and other worship purposes. Such an understanding must be
abandoned because Waqf can be utilized for broader social interests as a whole, such as education, health, social services, and economic development, through empowering small and medium enterprises. Disini akan diuraikan secara singkat beberapa bidang yang dapat dikembangkan agar masyarakat dapat merasakan kesejahteraan yang diinginkan dari pemanfaatan waqaf:

1. Development in education can be in the form of constructing pesantren, madrasahs, Islamic universities, research institutions for the community, and libraries. Then in terms of empowerment, curriculum development, human resources, and appropriate technology research projects.
   a. One of the obstacles faced by underprivileged communities is the difficulty of getting adequate health care in hospitals due to lack of costs, for that development in the health sector will significantly help those in need. The construction of hospitals, polyclinics, pharmacies, and medical devices, as well as the empowerment and development of human health resources from waqf funds, will ease the burden on the government in the health sector.
   b. In the field of Social Services Funds, Waqf, especially cash endowments, will assist in the development of social services for the construction of more adequate public facilities, places of worship, and representative religious institutions, then empower people experiencing poverty through various pieces of training, and create various da’wah projects covering several fields.

2. The field of SME Development of Small and Medium Enterprises (SMEs), which is developing, will make SMEs able to increase the competitiveness of their products, and they may be able to reach foreign markets. For this reason, it is necessary to do things such as prioritizing the development and development of SMEs that use raw materials from natural resources and supporting industries for domestic and foreign markets, such as agro-industry, ceramic crafts, and pottery. Furthermore, about cash endowments, it is to provide more significant opportunities for institutions and cash endowment Nadzir to actively participate in providing capital facilities for SMEs. Assisting the marketing and promotion of SMEs and infrastructure development that supports people’s economic empowerment can also be done by utilizing existing cash waqf funds. So that people better understand that not only zakat can be empowered (Sari, 2020).

CONCLUSION
As for the conclusion of this paper, the author is interested in taking the problem as explained in surah Al-Hashr verse 7, namely the command to distribute wealth so that it does not circulate among the rich, surah Al-Baqarah verse 267, the command to infakak wealth or endow the property we have that is good, not harmful, and in surah Al-Imran will not reach one’s faith before he infused the treasure he loved most. The above verse is an essential reference for the Declaration of Waqf.

In the issue of distributing Waqf, the Islamic economy plays a vital role in it so that the assets in the Waqf are not only assets in the form of land, mosques, Islamic boarding schools and other places of worship, but if studied more deeply, Waqf as agreed by the scholars also includes productive Waqf can be in the form of money which will provide many benefits also for the benefit of the ummah. The distribution of Waqf is also one of the instruments of fiscal policy. The distribution of Waqf will provide convenience and justice for the entire community for social, economic, educational, health and so on if managed correctly and adequately per Islamic law.

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