

The Evaluation of Muhammadiyah *Waqf* Asset Utilisation in Magelang

The
Evaluation of
Muhammadiyah

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Abstract

This article was intended to evaluate the utilisation of Muhammadiyah *waqf* assets and to examine the supporting and inhibiting factors in the utilisation of Muhammadiyah *waqf* assets in Magelang. The study was expected to be a framework or model for *waqf* nazhir which, in this case, was authorised to Muhammadiyah Board in Magelang from the regional level, branches, sub-branches, and Muhammadiyah Charitable Business in managing and utilising *waqf* assets. The data were collected through in-depth interviews, observation of *waqf* assets and documentation studies, which were then qualitatively analysed. The results showed Muhammadiyah Board in Magelang had collected *waqf* assets in cash Rp. 156,000,000, - and 415 pieces of land spreading in 21 sub-districts in Magelang. This successfully collected asset was utilised in the development of worship sector by 20.72%, in the health sector by 3.6%, in the education sector by 49.55%, and in the social sector by 26.13%. The implemented utilisation of *waqf* assets has not yet designated to productive economic sectors and are mostly directed to consumptive sectors only. The affecting factors are the lack of *Waqf* Nazhir to socialise it to the community and the perspectives of people who still consider *waqf* in mere consumptive matters.

Keywords: Utilisation of *waqf*, Muhammadiyah, Magelang

INTRODUCTION

Being a socio-religious organization founded in 1912 by Ahmad Dahlan and one of the *waqf* nazhir in Indonesia, Muhammadiyah has significant roles in the development of education, health and social philanthropy, especially in the development of *waqf*. Muhammadiyah manages *waqf* in a variety of productive assets, most of which are offices, hospital agencies, shops, and schools starting from the lowest to the highest level (Yuristiadhi, 2013).



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An assembly specifically handling this matter is established to take care of the assets of *waqf*. Based on the results of the 45th congress in Malang Muhammadiyah set up a special assembly handling *waqf* and assets, that is Majlis of Endowments and Properties conducting *zakat*, *infaq* and *shadaqah* management integrated into the management of *waqf* relevant to the rules of the Shari'a in accordance with the rules formulated by Muhammadiyah. The issuance of Law No. 41 of 2004 concerning *Waqf* strengthened Muhammadiyah as *nazhir* of *waqf* property.

Majlis of Endowments and Properties of (PDM) Magelang as *Waqf Nazhir* is trusted by the *waqifs* (the one who donate properties as *waqf*) to manage *waqf* assets. By 2017 the amount of Muhammadiyah *waqf* in Magelang was recorded Rp 156.000.000,00 in cash *waqf* and 415 pieces of land spreading in 21 sub-districts throughout Magelang.

Viewed one side, the number of *waqf* assets successfully obtained by Majlis of Endowments and Properties of the PDM Magelang from the *waqif* is quite vast and potential to develop public welfare including the efforts to develop education, economy and social community. On another side, however, the utilisation of *waqf* assets is still minimum. The *waqf* land is generally used for the construction of mosques, *mushalla*, orphanages, cemetery, or schools. It means the use of *waqf* land is mostly consumptive and still has the potential to develop productively (Medias, 2014).

Also, there are still *waqf* lands that are not well maintained so they are neglected (Medias, 2014). The cause of the abandonment of *waqf* land utilisation certainly needs examining more seriously, whether it results from the absence of additional funding in the management of the *waqf* assets, or it derives from of the rigidity towards the use of the *waqf* object which is different from the intention of *waqif* (Ismail & Possumah, 2014).

The literature on *waqf* and its utilisation has now been rapidly growing and reviewed by many researchers. There are a lot of researches and studies conducted to analyse the management of *waqf* and its utilisation in various sectors. Solihah et al. (2017) in his study on *Nazhir Management of Muhammadiyah Waqf and its Development in Cianjur*, reveals that Muhammadiyah *waqf* assets refer to the concept of *Persyarikatan/organisation* which is used for worship facilities, education, and community economy.

Another study conducted by Bahri (2016) on the *Role of Productive Waqf of Muhammadiyah Youth for the Prosperity of Pemalang Residents*,

explains that the productive *waqf* movement carried out by Muhammadiyah Longkeyang Youths managed by the BP2RM (Board Members of Sub-District Muhammadiyah Development) contributes excellent benefits to the residents in developing community-owned businesses.

The research by Iman & Mohammad (2017), states that in the development of *waqf* assets stock instruments can be applied in the form of cooperative partnerships, leasing *waqf* assets, and other types of funding, that can make *waqf* assets more productive.

Based on the above results of the study, the role of Majelis of Endowments and Properties as *Waqf* Nazhir and the analysis of the method of utilising *waqf* assets are not yet seriously examined, and they require serious attention to develop social community especially in Magelang. This study was aimed to analyse the role of Muhammadiyah *waqf* Nazhir in the utilisation of *waqf* assets in the productive sector. Besides, it was also intended to figure out an ideal concept of the *waqf* assets utilisation for Muhammadiyah *Waqf* Nazhir.

LITERATURE REVIEW

According to Candra & Rahman (2010), in Indonesia, *waqf* has enormous potential. If 20 million Moslems donate their wealth as endowments or *waqf* at the amount of one million rupiahs per year, then the potential to increase *waqf* funding can reach 20 trillion Rupiah.

To realise this potential, the *Waqf* management by *waqf* institutions must lead to the fulfilment of community welfare and improve the living standards of the people (Huda et al., 2017; Ibrahim et al., 2013). Also, *waqf* possesses maximum roles in allocating income and wealth as protective defence from Indonesia's economic instability enabling the poor to become productive (Rosalinda, 2012).

The potential of the *Waqf* has not optimally worked due to the management of *waqf* consumptively and the inability of *waqf* institutions to fulfil their liquidity in managing and developing *waqf* land (Mohd Thas Thaker & Allah Pitchay, 2017). Medias (2017) reveals that *waqf* property can only be implemented for facilities and activities of worship, education and health, aids for the poor, neglected children, orphans, scholarships, progress and improvement of community's economy. Amuda (2013) states that when viewed from the aspect of its benefits, productive *waqf* is very potential for the development and economic empowerment of the ummah, covering not only for certain groups of people but also for those who belong to the low economic class (faqir and poor).

As a socio-religious instrument, *waqf* is a chain of Indonesia's economic potential and has main roles leading to community welfare. This, however, will only be achieved if the *waqf* is professionally managed by the *Waqf* management institution (Fauza, 2015). Management, development and maintenance over the expenses are badly needed to guarantee the continuity of the *waqf* property; therefore it will keep providing excellent service relevant to the objectives.

Waqf Nazhir is obliged to manage and develop *waqf* assets in line with the designation stated in the Deed of *Waqf* adjusted with Government Regulation Number 42 of 2006 chapter 45 verse (1). *Waqf* nazhir is permitted to manage and develop *waqf* assets in any kind as long as they are halal (Ahmad, 2015).

Furqon (2014) explains that the funding of land *waqf* can use sharia financial instruments that are relevant to the mandate of Law Number 41 of 2004 about *Waqf* and carried out under shari'ah principles leading to productive sectors. It can be executed through *mudharabah*, *murabahah*, *musharakah*, or *ijarah* financing (Abdullah, 2016). Besides, *waqf* property can be altered to be more productive by investment, manufacturing, partnership, trading, agribusiness, mining, industry, technology development, property building, apartments, flats, supermarkets, shops, offices, educational or health facilities and shari'ah business (Tutuko, Hudaifah, & D., 2018).

The productive utilisation of *waqf* assets has been widely implemented in several countries where the majority of the population is Moslems. For example, results of *waqf* development in Egypt are used to support the community life, such as the poor, orphans, small traders and others; Public health, by establishing hospitals, providing medicines for the community; Establishing places of worship, such as mosques and establishing educational institutions, providing scholarships; and Developing science and technology (Khairunisa, Akbar, & Devi, 2018).

Iman & Mohammad (2017) concludes that improving the function of *waqf* economy becomes the *waqf* Nazhir (manager)' responsibility by increasing capital accumulation in economy sectors to obtain income, in the forms of benefits, services or utilisation of results. The profit from the effects of management and utilisation can be used to compensate operating costs for investment in the future, and some might be distributed to those in need (Ali, Ahmad, & Mahdzan, 2015).

In Indonesia, referring to the mandate of Law No. 41 of 2004 concerning *Waqf*, the utilisation of *waqf* assets must be prioritised for the community development and empowerment programs contributing to reducing poverty and providing employment (Rosadi, Effendi, & Busro, 2018). Therefore it is expected to encourage community independence in the long term and for da'wah activities in the broadest sense, such as (1) Community development and empowerment program; (2) Educational program in the form of school establishment; (3) Economic program in the form of guidance and capital aids for micro-enterprises; (4) Health program in the form of free medical service for the poor; (5) social and general program; and (6) Partnership program with other non-government institutions.

According to Sanusi & Shafiai (2015), the utilisation of *waqf* must be directed to the development of Muslim families, the development of education, health, religious, social services, financial activity, and even donation to support natural disaster victims. Professional Nazhir must manage *waqf*; It must not be individuals, but it should be organisations or institutions. In this case of Muhammadiyah, as *waqf* Nazir through Majelis of Endowments and Properties, plays significant roles to manage the *waqf* assets, which used as driving forces for various business charities (Usman, 2016).

Pitchay et al. (2018) recommend that the profit of *waqf* utilisation must be distributed to poor entrepreneurs to meet their needs. Through productive management, the *waqf* utilisation will serve (i) the participation of the poor in business, (ii) empowerment of the poor through *Waqf* and (iii) the development of productive entrepreneurs from *Waqf* assets to the poor individually or collectively.

METHOD

This type of research is a descriptive analysis started with searching various recent references on the principles and management concepts, the utilisation of *waqf* assets productively and field data related to the amount of final *waqf* obtained by Majelis of Endowments and Properties of PDM Magelang. In the next step was making instruments and indicators of *waqf* asset utilisation used to describe, test and analyse data. Then the third step was sorting and taking the supporting-analysis using the field survey method and interviews through the FGD (Forum Group Discussion) to the respondents. The obtained data were then analysed and discussed applying related theories and regulations to determine the suitability of the principle between the prevailing opinion and the activities in the field.

FINDINGS AND DISCUSSION

Since it was founded in 1912, Muhammadiyah Organization consistently focused on various sectors such as education, health, charity and philanthropy among Indonesian people. In philanthropy, Muhammadiyah Organization obtained the status of *Waqf* Nazhir through legal entity status from the Dutch Colonial Government in 1914. Based on data from the Muhammadiyah Central Executive in 2017, the management of Muhammadiyah *waqf* is manifested into a variety of productive assets, most of which are offices, hospital agencies, shops, and schools starting from the lowest to high levels.

Table 4.1 Data of Muhammadiyah Charitable Business

No	Jenis Amal Usaha	Jumlah
1	Nursery School and TPQ	4.623
2	Elementary School (SD)/MI	2.252
3	Junior High School (SMP)/MTs	1.111
4	Senior High School (SMA)/SMK/MA	1.291
5	Pesantren/ Boarding Institution	67
6	University and College	171
7	Hospital, Clinic	2.119
8	Orphanage	318
9	Elderly Center	54
10	Difable Rehabilitation	82
11	Difable School (SLB)	71
12	Mosques	6.118
13	Musholla	5.080
14	Land Property	20.945.504 M ²

Source: Muhammadiyah Central Board, 2017

Waqf assets managed by the Muhammadiyah organisation spread throughout Indonesia, which is mostly obtained from *waqf* and purchases through surpluses from *waqf* called productive *waqf*. This means that Muhammadiyah as a socio-religious organisation has the right to manage the land and carry out its functions as Nazhir (*waqf* manager) of land and buildings.

Further development to keep the mandate as Nazir *waqf*, Muhammadiyah keeps improving the administration of ownership of *waqf* and treasury/assets which later gain strong legitimacy from the government

via the Minister of Home Affairs with the issuance of Decree No. SK. 14 / DDA / 1972 concerning the appointment of Muhammadiyah Organization as a legal entity that can own land with ownership rights. Based on the Decree, the collection of *waqf* assets can be carried out by Muhammadiyah Board at the province, subdistrict, or village levels or Muhammadiyah Institution in every region throughout Indonesia with the ownership requirement of the SKPP (Certificate of Central Leadership) Muhammadiyah as *Waqf* Nazhir. However, each *waqf* asset collected must be registered in the asset data and the name of the Muhammadiyah organisation.

To carry out the mandate of Law No. 41 of 2004 concerning *Waqf*, Muhammadiyah as *Waqf* Nazhir formed an Assembly which specifically conducts the role as Nazhir Muhammadiyah which is currently known as Majlis of Endowments and Properties. So far this assembly has several changes in nomenclature and naming the *Waqf* Management Assembly.

One of the main programs of Majlis of Endowments and Properties of Muhammadiyah is to create the qualified socio-economic life of the people a solution to the problem of poverty and underdevelopment in the grassroots via developed programs by *waqf* optimisation in the form of *waqf* in cash and land, so *waqf* must be professionally and productively managed.

The success of the management and utilisation of Muhammadiyah *waqf* assets is influenced by a large number of assets recorded and certified properly by Majlis of Endowments and Properties. This is relevant to the determined program, they are land data certification including other Muhammadiyah assets, as well as escorting the Assembly to the management and utilisation of *waqf* assets by Branch Managers, Sub-branches and AUM (Muhammadiyah Charitable Business), so it does not deviate from the waqif's desires.

The professional and productive management of *waqf* and its utilisation becomes an unavoidable demand among the social problems of people who need optimal solutions especially in the socio-economic sectors such as poverty, unemployment, and social gap between the rich and poor (Haneef, Muhammad, Pramanik, & Mohammed, 2014). Muhammadiyah Board of Magelang as *Waqf* Nazhir have possessed SKPP and have got permission to manage *waqf* assets mandated by the waqif. It is valid not only for the regional board level, but also the level of benches, sub-branches, and Muhammadiyah Charity Business in Magelang. Therefore that Muhammadiyah Institution in Magelang has the right to manage and develop *waqf* assets in their regions. Majlis of Endowments and Properties of the PDM Magelang is in charge of administering and controlling the process of *waqf* asset status.

The collection of *waqf* assets is an activity to raise *waqf* assets from individuals, organisations and legal entities. It is a process to influence prospective waqifs willingly to perform good deeds by donating money as *waqf* or contributing to the management of *waqf* assets (Ali, 2014).

Collection of *waqf* assets has essential roles in the development of *waqf* management organisations to collect *waqf* from the community. The success of Nazhir Wakaf is indicated by the strategies used and the number of *waqf* assets collected from the waqif.

Majlis of Endowments and Properties of PDM Magelang as Nazir *Waqf* cooperated with Muhammadiyah board leaders at the branch, sub-branch and Muhammadiyah charity businesses collect assets that are mandated by the *waqf* in the form of *waqf*, grants (Hibah), purchases, and or presenting the land rights through the following processes:



Figure 4.2. The Process of collecting Muhammadiyah *waqf* asset

Referring to the data from Majlis of Endowments and Properties of PDM Magelang, by December 2017 PDM Magelang and leaders at the branch, sub-branch, and Muhammadiyah charity institution levels were able to collect *waqf* assets in cash Rp. 156,000,000, - in the form of land and land plus a building of 415 pieces of land spread throughout the region in Magelang.

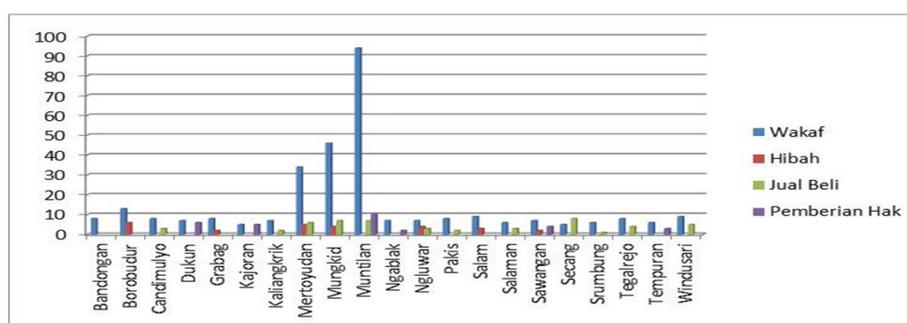
Muhammadiyah Asset *waqf* in Magelang has already got ownership certificate on behalf of Organization and is directly managed by the Regional, Branch, Sub-Branch, and Muhammadiyah board leaders. The asset status in the form of *waqf* is 308 pieces of land or around 74.22% of total *waqf* assets, in the form of grants (Hibah) is 26 land or around 6.27%, in the way of purchases (buying and selling) of 51 pieces of land or about 12.29%, and the rest is in the form of granting rights of 30 pieces of land or around 7.23%.

Details of the collection of *waqf* assets in the form of land spread throughout Magelang will be shown in the following table:

Table 4.2. List of *Waqf* Asset in the Assembly of *Waqf* and Treasury of PDM Magelang

No	Sub-District	Number of Asset dan Types of Asset			Total
		<i>Waqf</i>	Hibah	Purchase	
1	Bandongan	8			8
2	Borobudur	13	6		19
3	Candimulyo	8		3	11
4	Dukun	7			6
5	Grabag	8	2		10
6	Kajoran	5			5
7	Kaliangkrik	7		2	9
8	Mertoyudan	34	5	6	45
9	Mungkid	46	4	7	57
10	Muntilan	94		7	10
11	Ngablak	7			2
12	Ngluwar	7	4	3	14
13	Pakis	8		2	10
14	Salam	9	3		12
15	Salaman	6		3	9
16	Sawangan	7	2		4
17	Secang	5		8	13
18	Srumbung	6		1	7
19	Tegalrejo	8		4	12
20	Tempuran	6			3
21	Windusari	9		5	14
Total		308	26	51	30

Source: Majelis of Endowments and Properties of PDM Magelang , 2017



Gambar 4.4. The distribution of Muhammadiyah *waqf* assets in Magelang

Table 4.2 and figure 4.4 show that the Muhammadiyah *waqf* assets in Magelang are scattered in 21 Districts. The tremendous asset of Muhammadiyah *waqf* is in Muntilan (111 *waqf* land pieces), followed by Mungkid (57 *waqf* land pieces), and Mertoyudan (45 *waqf* land pieces).

If intensively observed, census data issued by the Central Bureau of Statistics of Magelang in 2016 show that these areas belong to economic surplus

zones with the majority of the population inhabited by many middle and upper-class groups. The surplus arises from the growth of large and medium industrial businesses; Muntilan has seven medium and large industries with 280 employees, in Mungkid there are 11 industries with 1248 employees, and nine industries with 2621 workers in Mertoyudan. Industries in this area have a significant impact on demographic changes in Magelang indicated by the fluctuation of the population (Muntilan with 78,763 residents, Mungkid with 73,344 inhabitants, and Mertoyudan with 112,746 residents). This economic surplus also provides an excellent opportunity for the construction of institutionalised philanthropy through the Muhammadiyah organisation. It was in those areas that a large number of *waqf* assets emerged in the form of educational, health, economic or social institutions.

The status of legal entity *Waqf* Nazhir on behalf of Muhammadiyah Organization provides an excellent opportunity in the collection of *waqf* assets that give enormous influence to the waqifs in determining their choice to donate their wealth to Muhammadiyah Board in Magelang. This is proven by the increasing number of land *waqf* assets collected by Muhammadiyah of Magelang. However, in line with the mandate of Law No. 41 of 2004 concerning *Waqf* Chapter 16 verse (3), endowments managed by *Waqf* Nazhir can be in the form of current objects which in this case include money, precious jewellery, securities, vehicles, rights intellectual property, and rental rights. If it is based on the above mandate, the Muhammadiyah of Magelang has not been able to perform the functions optimally as *Waqf* Nazhir. Because they still mostly focus on the collection of *waqf* in the form of current assets (land and buildings) whereas *waqf* assets in the form of existing objects can increase and develop fixed *waqf* assets and are even able to make *waqf* more productive.

The most substantial obstacles in collecting *waqf* in the form of current objects are people's mindset which still considers *waqf* in mere consumptive form, lack of public trust in *waqf* nazhir, and lack of socialisation to public. The efforts Muhammadiyah of Magelang as *waqf* nazhir to resolve the above constraints can be in the form of socialisation and education within the pesantren, universities, and the public so that they will understand the urgency and concept of *Waqf* to be more productive and prosperous for the community.

To ensure the continuity of *waqf* assets that have been collected from the community, it is necessary to manage, utilize, develop and maintain *waqf* assets to have a positive impact on the economic development of the

ummah. Government Regulation Number 42 of 2006 chapter 45 verse (1) states that the manager is obliged to manage and utilise *waqf* assets relevant to the designation indicated in the Deed of *Waqf*. Based on this regulation, the manager is permitted to manage and utilise *waqf* assets in any type as long as they are halal.

Management of *waqf* assets in Muhammadiyah is integrally carried out relevant to Muhammadiyah Regulation (ART) on Financial Management and Wealth Chapter 34 verse (1) stating “All Muhammadiyah’s finance and wealth, including the finances and assets of the Assistant Principal, Amal Enterprises, and the Muhammadiyah Central Board legally owns autonomy Organizations at all levels”. It emphasises that all property assets, both *waqf* and non-*waqf*, have the Muhammadiyah Central Board (Pimpinan Pusat) who acts as the party legally the owner of all the company assets (Damanuri, 2012).

This means that *waqf* assets are not independently managed, but they should be integrated with other assets so that they become more empowered Majelis of Endowment and Properties. Muhammadiyah *waqf* process in Magelang is administratively managed by, while the technical management is entirely delegated to the managers of the Muhammadiyah Charitable Enterprises (AUM) at every level of the organisational structure, starting from the sub-branch, branch and region level.

The centralized ownership and administration of the Muhammadiyah Central Board has several advantages; *firstly*, the legal guarantee of the permanence of *waqf* assets. *Secondly*, the supervision that can be coordinated by the policy of the organization in the equal standard. *Thirdly*, ease in controlling *waqf* assets. *Fourthly*, ease in determining *waqf* asset development strategies.

In general, the form of utilisation of Muhammadiyah *waqf* assets in Magelang is described in the following table:

Table 4.2. Form of Utilisation of Asset *Waqf* in Magelang

No	Types of <i>Waqf</i> Asset Utilisation	Total	Percentage
1	Worship (Mosque and Musholla)	86	20.72%
2	Health (Clinics and hospitals)	15	3.6%
3	Education(TPQ, TPA, TK ABA, PAUD, SD, MI, SMP, SMK, SMA, MA, Pondok Pesantren, Madrasah Diniyah)	206	49.55%

4	Social (Rice fields, Orphanages, Building/Hall)	108	26.13%
5	Economy	-	-
Total		415	100%

Source: Majelis of Endowment and Properties of PDM Magelang, 2017

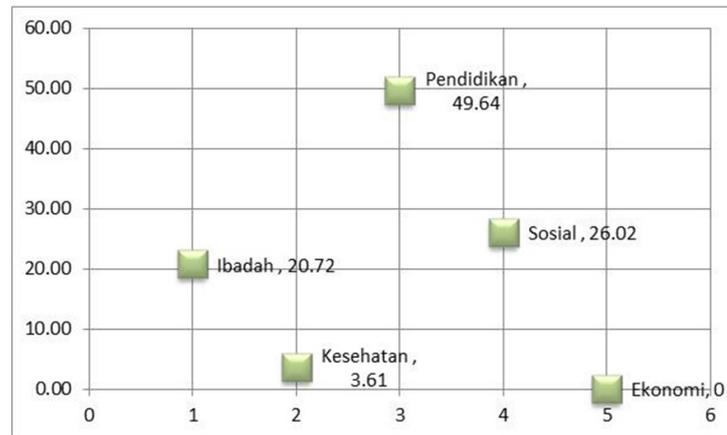


Figure 4.5. The Utilisation of Muhammadiyah *Waqf* Assets in Magelang

The *waqf* governance system in economy puts the management and utilisation of *waqf* assets in the most important position because the one determining the assets of the *waqf* is more useful or not depends much on the applied management pattern. If the management of *waqf* assets is managed “as it is” using “trust management” and leadership central and relies only on one person (public figure), the paradigm must be replaced by the more professional *waqf* governance. This principle of professionalism should be implemented as the spirit of *waqf* asset management to obtain greater and more tangible benefits for the public in general.

The existence of Majelis of Endowments and Properties of PDM Magelang as an organisation and *Waqf* Nazhir gave authority in managing and utilising *waqf* assets should be able to be a centre of attention and contribute positive impact and produce an enormous effect on the welfare of the ummah, especially in Magelang.

Based on the above data, the majority of Muhammadiyah *waqf* assets in Magelang are mostly used for mosques, prayer rooms, schools, Islamic boarding schools, health centres, orphanages, and rice fields. This proves that the utilisation of Muhammadiyah *waqf* assets in Magelang has not been productively managed in the form of businesses of which results can be utilised for those who need it, especially the poor. The utilisation of

waqf assets for worship is still useful, but the impact is less positive in the economic life of the community. If the use of *waqf* assets is limited to the above matters without being balanced with the productively managed *waqf*, the socio-economic welfare of the community will not be optimally realized.

Utilisation and empowerment of *waqf* lands that must be prioritised are *waqf* lands having great economic potential. They are lands located strategically and economically potential, such as the ones on roadsides, markets or other crowded places.

Another thing closely related to the management of community funds is how to make the object bigger or higher in productivity. This means that if the utilisation needs to be scaled mapping, the administration as the source of funding also needs innovation so that it is not merely a traditional model, but it needs to think productivity considering efficiency and effectiveness at the same time.

The utilisation of *waqf* assets should be directed to the productive sector so that the principle of “hold the capital and enjoy the results” as outlined in the hadith of the Prophet and Law No. 41 of 2004 about *waqf*, can be realised. *Waqf* from waqif is “capital”, while the surplus or profit from the management of *waqf* assets is “fruit”. This profit result is allocated to finance programs such as education, health and the economy of the ummah. For this reason, The most crucial thing to consider in the *waqf* matter is the fixed value of the property. At the same time, the *waqf* funding can also produce something that can be distributed to mauquf ‘alaih (Khalifa Mohamed Ali, 2014).

Based on the vital role of *waqf* when it is professionally managed, it is strongly suggested that the Muhammadiyah of Magelang has to change the stigma and paradigm of the community about *waqf*. It is expected to be able to reconstruct the management and utilisation of *waqf* assets to be more beneficial for the development of the welfare of the ummah.

The study of problems emerging, as discussed above, is summarised in table 4.3 :

Table 4.3 Analysis of the Utilisation of Muhammadiyah *Waqf* Asset

Problem Analysis	The Existing Condition	The Ideal Condition	Reason of Deviation	The Existing Potential	Necessary Action
(1)	(2)	(3)	(4)	(5)	(6)
Collection of less optimal <i>waqf</i> assets	<p>a. The collection of <i>waqf</i> assets still focuses on current <i>waqf</i> assets in the form of land, buildings and plants.</p> <p>b. The lack of accumulation of <i>waqf</i> assets in the way of existing objects.</p> <p>c. <i>Waqf</i> data are still scattered at the branch, sub-branch and Muhammadiyah Charity Business</p>	<p>a. The collection of current <i>waqf</i> assets such as cash, precious jewellery, securities, and others must be the top priority.</p> <p>b. Moving <i>waqf</i> assets must support the development of current <i>waqf</i> assets</p> <p>c. Centralised Administration of <i>waqf</i> data in the Muhammadiyah Board of Magelang</p>	<p>Internal Agent</p> <p>Understanding <i>Waqf</i> Nazhir in Magelang which is still traditionally consumptive.</p> <p>The lack of <i>waqf</i> socialisation.</p> <p>External Agent</p> <p>Community's perspective that <i>waqf</i> is only in consumptive form.</p>	<p>The status of the legal entity <i>Waqf</i> Nazhir on behalf of Muhammadiyah Organization provides an opportunity to obtain trustworthiness.</p> <p><i>Waqf</i> information system of Muhammadiyah Regional Board Central Java (sikafmujateng.org) as Muhammadiyah <i>waqf</i> data centre in Central Java</p>	<p>Centralising Administration of <i>waqf</i> data in the Muhammadiyah Regional Board of Magelang</p> <p>Active and passive socialisation of <i>waqf</i> to the community.</p>

<p>The utilisation of <i>Waqf</i> Asset is still wasteful and has not led to productive <i>waqf</i></p>	<p>The utilisation of Muhammadiyah <i>waqf</i> assets is only directed to the sectors of worship, education, health, and social.</p> <p>There is no utilisation of <i>waqf</i> assets in the economic sector that will make <i>waqf</i> more productive.</p>	<p><i>Waqf</i> assets collected from wakif are professionally managed.</p> <p>Productive management can generate profits that will be distributed to mauqif 'alaih, creating the welfare and prosperity for the community.</p> <p>The existence of current <i>waqf</i> assets is expected to be able to move the central role of land <i>waqf</i> that has not been professionally managed</p>	<p>The lack of understanding of Muhammadiyah <i>Waqf</i> Nazhir related to the professional and productive management of <i>waqf</i> assets.</p> <p>The collection of current <i>waqf</i> assets supporting the ongoing <i>waqf</i> development is not yet optimal.</p> <p>The absence of collaboration management of <i>waqf</i> assets.</p>	<p>The status of Muhammadiyah legal entities makes it easy to collaborate in managing <i>waqf</i> assets.</p> <p>The existence of LazisMu to support the operation of <i>waqf</i> asset management to be more productive.</p>	<p>Training of <i>Waqf</i> Nazhir management.</p> <p>Collaboration among institutions to utilise the <i>waqf</i> assets.</p>
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CONCLUSION

This study evaluates the utilisation of Muhammadiyah *waqf* assets carried out by Majelis of Endowments and Properties of Muhammadiyah Board in Magelang. It is concluded that Muhammadiyah Board in Magelang via Majelis of Endowments and Properties has managed *waqf* assets collected from waqif in the forms of *waqf*, property rights, hibah, and granting rights by the government. The total of *waqf* assets reaches Rp. 156,00,000, in cash - and 415 pieces of land spreading in 21 subdistricts of Magelang. The collected assets are then utilized for worship facilities such as mosques and mushollas by 20.72%, for health sector such as health centers, health clinics, and hospitals by 3.6%, for education such as primary, secondary, Islamic boarding schools by 49.55 %, and in social fields such as orphanages, and buildings by 26.13%. Based on these data, the majority of Muhammadiyah *waqf* assets are still used for consumptive purposes such as education and worship, productive sectors in economy have not been professionally implemented by *Waqf* Nazhir, who in this case is Muhammadiyah Board in Magelang via Majelis of Endowments and Properties in the level of regional, branch, sub-branch and Muhammadiyah Charitable Business.

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