

Optimization of Productive Waqf in The Digital Era (Case Study of Yayasan Dana Sosial Al-Falah's (YDSF) Boat Waqf Program for Fishermen in Lamongan, East Java)

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Abstract

The boat waqf program by the Yayasan Dana Sosial Al-Falah (YDSF) is one form of productive waqf management in the digital era. The program comes from cash waqf funds collected by YDSF through digital-based waqf services. This research examines how the optimization and role of YDSF in productive waqf management for the economic empowerment of fishermen in Lamongan through the boat waqf program. This research uses qualitative method with descriptive analysis techniques. Data sources were obtained from observations in Labuhan, Lamongan, interviews with informants: YDSF nazhir: fishermen, and documentation of waqf objects also other related documents. The results of the research: First, the optimization of productive waqf carried out by YDSF in Lamongan in the form of a boat waqf program using the concept of mudharabah. The profit sharing scheme used is 70% for fishermen, 10% operational costs, 10% for basic savings funds, 10% for nazhirs. Second, YDSF's role in optimizing through the boat waqf program has not contributed much because the quantity is still small and the scope of benefits has not touched all fishermen in Lamongan. However, the waqf boat program can be a role model in optimizing productive waqf and can be a solution for economic empowerment for fishermen. YDSF is expected to increase its role in productive waqf management by increasing the quantity of boat waqf programs so that the benefits can be felt more widely. This limited research opens up space for comparison study of similar productive waqf optimizations carried out by other waqf institutions.

Keywords: *Optimization, Productive Waqf, Digital Era, Boat Waqf, Fisherman*

I. INTRODUCTION

The development of technology has progressed very rapidly. Almost every line of life cannot be separated from the digital system, seen by the increasing number of technology-based applications that facilitate human activities. The rise of this trend has also penetrated activities that have worship value, one of which is waqf. The amount of cash waqf funds collected through digital-based waqf services is very large and has the potential to be developed in order to provide wider benefits, especially in socio-economic empowerment of the community if managed productively.

Waqf as one of the religious institutions that has benefits and economic roles should be managed and developed according to the development of the era (especially in the

digital era) so that it can play a wider role in the empowerment and economic welfare of the community. However, until now the form of productive waqf management has been carried out mostly on immovable objects such as well *waqf*, educational infrastructure, mosques (Nufzatutsaniah, 2018), and retail stalls. Meanwhile, not much has focused on developing movable *waqf* that have economic potential. In fact, several studies state that the management of movable *waqf* in the form of venture capital assistance can play a role in improving the economic welfare of the community. (Syafiq (2016); Al-Arif (2012); Hassan, Abdul-Rahman, & Yazid (2018)).

Yayasan Dana Sosial al-Falah (YDSF)¹ seeks to optimize productive waqf of movable objects in the form of a boat waqf program with funds sourced from cash waqf collected through digital-based waqf services. This program concentrates on the economic empowerment of fishermen in Labuhan Village, Lamongan, East Java. Although the majority of local people are fishermen, most of them do not have their own boats so they need venture capital assistance in the form of boats. In addition, fishermen are also bound in a system that harms them, which has an impact on the low standard of living and economy of fishermen.

There are several studies that have discussed productive waqf management, including research conducted by Ulfiana, R. (2019); Rahman, I., & Widiastuti, T. (2020); Tyas, R. (2020); Syamsuri, S., & Bahrudin, B. (2022); Nawwaf, N., & Saifulloh, K. (2023); Miftahurrohman, E. (2023). These studies mostly discuss the management of productive *waqf* on immovable objects such as well *waqf*, educational infrastructure, mosques, and retail stalls. Meanwhile, research that examines boat waqf has not been done much or is still small, including research by Apriliani, D. (2022); and Tiswarni, T., & Hidayat, R. (2016). Both studies discuss about the boat waqf but the results of the study have not discussed the management model, mechanism, profit-sharing scheme and its role for community economic empowerment.

Based on the above background, a study on the management of productive endowments of movable objects in the form of boats is important. This is based on several reasons, first, the paradigm of society which assumes that waqf is only limited to immovable waqf. Second, studies that discuss the management of productive endowments of movable objects, especially in the form of boats, have not been widely conducted. Third, the boat waqf program by YDSF is the only one implemented in East Java. Therefore, this study examines how the optimization and role of YDSF in

¹ Yayasan Dana Sosial Al-Falah (YDSF) is a national amil zakat institution (LAZNAS) which was established on March 1, 1987 by Muslim figures, scholars, and entrepreneurs at the Al-Falah mosque Surabaya and has been authorized through the Decree of the Minister of Religious Affairs no. 523 of 2001.

productive waqf management for the economic empowerment of fishermen in Lamongan Regency through the boat waqf program.

II. LITERATURE REVIEW

A. The Concept of Productive Waqf

The word waqf means to hold, dwell, and stop (al-Fairuz al-Abadi, 1978), (Ibn al-Mandzur, n.d); (Al-Jurjani, n.d.). While in terms, the definition of waqf varies according to scholars (al-Zuhaili, 1985). In general, waqf is holding property to be taken and used for its benefits with the permanence of the waqf property for the purpose of benevolence and worship (al-Zuhaili, 1985). Law of the Republic of Indonesia Number 41 of 2004 concerning Waqf article 1 Paragraph (1) explains the definition of waqf:

"a person's (wakif) legal act to separate and/or hand over part of his property to be used forever or for a certain period of time in accordance with the interests for the purposes of worship and/or public welfare according to sharia".

Meanwhile, the term productive waqf is a scheme for managing waqf assets in the form of immovable and movable objects productively so that they can be useful in a sustainable manner (Munawar, W., 2020). The benefits of productive waqf can be used for the benefit of the people such as health services, education and economic empowerment (Jaharuddin, 2020). Based on the above definition, it can be concluded that the concept of the word "productive" does not mean productive as a result of management, but productive as a way of management. This is in accordance with Article 43 paragraph 2 of Law No. 41 of 2004 and its explanation which contains forms of management and development of productive waqf such as investment, production, industry, investment, shops, offices, and other businesses in accordance with sharia principles.

Regarding the objects of property that can be endowed as waqf, fiqh stated that waqf consists of immovable waqf and movable waqf. Meanwhile, according to the Waqf Law, there are two types of waqf objects, namely:

- a. "Immovable Objects According to Law Number 41 of 2004 Article 16 Paragraph (2) immovable objects that can be entrusted are as follows: 1) Land rights in accordance with the provisions of the applicable legislation, whether registered or not. 2) A building or part of a building that stands on the ground. 3) Plants or other objects related to the soil. 4) Ownership rights over the land of apartment units in accordance with the provisions of the applicable laws and regulations. 5) Other immovable objects in accordance with the provisions of sharia and applicable laws and regulations".
- b. "Movable Objects According to Law Number 41 of 2004 Article 16 Paragraph (3), movable objects are objects that will not be consumed out. Moving objects in this case, namely: 1) Money. 2) Precious metals. 3) Securities. 4) Vehicles. 5) Intellectual property rights. 6) Leasehold. 7) Other movable objects in accordance with the provisions of sharia and applicable laws and regulations. If you look at the provisions in the Waqf Law and Government Regulations, objects in the form of

ships or boats are included in the category of movable waqf property other than money".

B. The Management of Productive Waqf

Articles 42-43 of Law Number 41 of 2004 concerning Waqf specify that waqf must be managed and developed in accordance with the objectives, functions, allocation of waqf, sharia principles and carried out productively. Regulations regarding the management and development of waqf are regulated in Article 48 of Government Regulation NO 42 of 2006 concerning the Implementation of Law NO 41 of 2004 concerning Waqf. In the management aspect, waqf must be managed and carried out professionally and productively to maintain the economic empowerment of the people. Therefore, its management must refer to the principles of good management and must include 4 main aspects, namely:

- a. Collection management, which is related to the process of compiling strategic steps/methods to achieve the objectives of the collecting. Some important things in collection management are considering needs analysis, mapping the profile of prospective wakif, and waqf products.
- b. Waqf utilization management, is the process of ensuring that waqf is used as well as possible. The principles in this management are, allocation of waqf, strategy of utilizing waqf optimally, and management of waqf productively through financing.
- c. Management of the distribution of waqf benefits, is the policy of distributing benefits to *mauquf alaih* in accordance with the allocation of waqf as pledged by the wakif according to applicable regulations, namely for the fields of education, health, and the benefit of the people in accordance with sharia principles, and contains the determination of the criteria for *mauquf 'alaih*.
- d. Risk management, includes several aspects, namely: 1) reputation risk related to nazhir and wakif which includes planning to reporting. 2) Operational risks, including sharia compliance and use of information technology systems. 3) The risk of distributing waqf benefits. 4) Financing risk, which is a management process that takes into account the risk of default, macroeconomic conditions, etc. 5) Market risk, which is a market risk analysis that covers macro and microeconomic conditions (Departemen Ekonomi dan Keuangan Syariah BI & Departemen Ekonomi Syariah FEB UNAIR. 2016).

In addition, nazhir management also has an important role in realizing effective waqf management including planning, organizing, leadership, and controlling as well as implementing the operations of waqf organizations (Rozalinda, 2015). Planning aspects include the formulation of goals, achievement strategies, human resources and achievement standards. The organizing aspect includes the placement of human resources and their duties and responsibilities in the organizational structure of waqf institutions. The leadership aspect is the application of leadership and guiding

processes so that the organization of waqf institutions can run well. The aspect of controlling is to supervise, evaluate and improve the achievement of predetermined goals and targets.

III. METHODOLOGY

This research is a field research using a qualitative approach. Data sources consist of primary data obtained from in-depth interviews and direct observations in the field, namely in Labuhan Village, Brondong District, Lamongan Regency. In this study, the main informants were the nazhirs of boat waqf of Yayasan Dana Sosial Al Falah Surabaya namely Ahmad Supriyanto and *mauquf 'alaih* (fishermen receiving boat waqf) namely Sunjari, Aris and Parliknan. While secondary data is literature that supports the research in the form of documentation of waqf objects and other related documents. In addition, researchers also conducted literature review related to the research topic. The data obtained are then analyzed using descriptive analysis techniques (Bungin, B. 2005).

IV. RESULT AND DISCUSSION

A. The Management of YDSF Boat Waqf Program for Fishermen in Lamongan

In the digital era, waqf movable objects in the form of money collected through applications owned by social fund institutions are increasing so that they must be managed professionally. YDSF as one of the social fund institutions, strives to manage cash funds that have been collected through fintech services such as scanning QRIS using various applications such as *Go Pay*, *Ovo*, *Dana*, *Go Mobile*, *Shopee Pay* and *Link Aja*, making it easier for people to waqf (YDSF, 2023). The waqf funds that have been collected are then managed optimally. One of the waqf optimizations carried out by YDSF is through the boat waqf program.

The boat waqf program is a new breakthrough and innovation in the field of optimizing productive waqf in Indonesia. The target of this program is the fishing community in Labuhan Village, Lamongan, East Java. The decision to determine the location is partly because 90% of the people in Labuhan Village, Lamongan, East Java are fishermen. The remaining 10% work as pond farmers (shrimp ponds and grouper farms) and other professions. Ironically, although the majority of the people work as fishermen, most of them do not have their own boats so they have to rent with revenue sharing that only benefits the capital owner or *Tengkulak* (Supriyanto, A. Interview, 14 November 2023).

The system that applies there does not provide balanced benefits which have an impact on improving the economy of fishermen. This is because the boat as an important tool for fishermen does not belong to them and must rent it to the capital owner. Fishermen also cannot sell their catch to other buyer who offer higher prices because they are bound by agreements with capital owners and are often burdened with maintenance and repair costs for the boats they rent. This kind of system has been in place for years and ensnared them in debts that never pay off. Based on these problems, YDSF seeks to initiate a boat waqf program with the aim of empowering the economy of fishing communities, breaking debt chains and preventing fishermen from practices of *ribawi*. The YDSF boat waqf program is a cooperation between YDSF and *mauquf alaih*, a fisherman in Labuhan village, Lamongan, East Java. The following is the steps of the boat waqf program based on interviews that researchers conducted with YDSF's nazhir:

1. YDSF determines the *mauquf alaih* (fishermen) who will be given the benefits of the boat waqf program based on a feasibility study.
2. After *mauquf alaih* has been determined, YDSF then explains the concept of boat waqf to *mauquf alaih*. So that each party knows and understands their duties and responsibilities.
3. Formulating of RAB and schedule to calculate the purchase budget and boat building period.
4. Before the waqf boat is officially launched, the permit to operate the ship is first completed and equipped with facilities and infrastructure to be ready for use by fishermen.
5. The official launch of the boat waqf program with the signing of a cooperation agreement between YDSF and *mauquf alaih* as well as the handover of the waqf boat to *mauquf alaih*.
6. Program implementation.
7. Reporting and evaluation.

Determination of Fishermen Partners Receiving the Boat Waqf Program

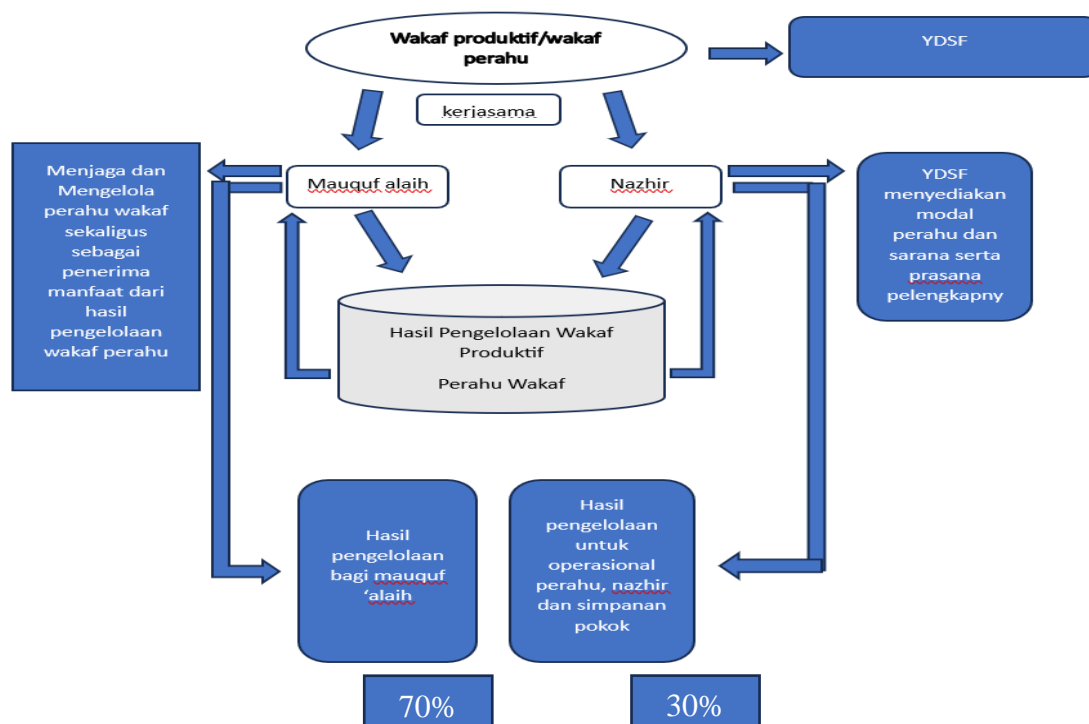
YDSF collaborates with *mauquf alaih* in running waqf boat operations. *Mauquf alaih* in this cooperation contract is a fisherman who receives boat waqf which is determined based on the terms and criteria by YDSF, namely: 1) Dhua'fa (poor) fishermen, 2) Is a *jama'ah* assisted by Ahmad Supriyanto who is a YDSF messenger to preach in the

area, 3) Honest, 4) Has high enthusiasm in work and want to improve the family economy, and 5) Has high social care (Supriyanto, A. Interview, November 14, 2023). Based on these criteria, YDSF formed a team to find suitable candidates by observing and extracting information from local community leaders until finally deciding that the fisherman receiving the boat waqf was Sunjari (Supriyanto, A. Interview, November 14, 2023). After *mauquf alaih* was determined, YDSF then explained in detail about the concept of cooperation and procedures for managing boat waqf to *mauquf alaih*. If *mauquf alaih* has agreed, then a cooperation agreement contract is signed. The contract is valid from the handover of the waqf boat and as long as *mauquf alaih* works as a fisherman and does not violate the terms and conditions set by YDSF.

Profit Sharing Scheme and Reporting of Boat Waqf Program

The model of development and management of waqf property is generally carried out through business cooperation using the concepts of *ijarah*, *mudharabah*, and *muzaraah* (Usman, N. 2017). The form of YDSF cooperation with *mauquf alaih* in the boat waqf program in Lamongan uses the *mudharabah*² (profit sharing) contract scheme. The following is a productive waqf management scheme in the form of boat waqf by YDSF for fishermen in Lamongan Regency.

² *Mudharabah* is a business cooperation agreement between the owner of capital (*shahibul maal*) and other parties to be managers where business profits are divided based on the agreement in the contract. (Al-Zuhaily, 1985).



From the picture of the productive waqf management scheme, it can be seen that the distribution of profit sharing uses a percentage of profit of 30% for YDSF and 70% for *mauquf alaih*. The management results of 30% returned to YDSF with the following details, namely 10% as the main waqf deposit fund, 10% for operational funds (boat maintenance etc), and the remaining 10% for nazhir. If in the process of implementing waqf fishermen experience obstacles such as torn nets, maintenance of boat that require costs, then the settlement is taken from 10% of operational funds allocated for boat maintenance.

The profit sharing that has been agreed in the cooperation contract has been modified in practice in the field. Ahmad Supriyanto as the nazhir of YDSF stated that the 70:30 profit sharing scheme which was initially carried out once a month was finally agreed to apply every time fishermen returning from fishing. This is done because fishermen do not go to sea every day due to unfavorable weather. In addition, fishermen's income tends to fluctuate every month depending on the number of fish caught during fishing. This scheme modification also applies to certain conditions, the 70:30 scheme applies if the output obtained is worth Rp 1000,000, but if it is below Rp 1000,000 then fishermen are only burdened to fill infaq cans provided by nazhir with an unspecified nominal (sincerity). Regarding this special provision, YDSF will conduct continuous review and improvement for the mutual benefit (Supriyanto, A. Interview, November

14, 2023). Regarding financial reporting, the management of boat waqf is carried out by nazhir (Ahmad Supriyanto) once a month. Meanwhile, *mauquf alaih* is only burdened to report orally to the nazhir by reporting the results obtained accompanied by receipts or sales receipts of catches at that time. Then nazhir compiles a report according to the specified format to be uploaded to the YDSF system while sending 10% profit sharing for waqf principal deposits through transfer media to the YDSF account.

From the previous explanation, it can be concluded that the beneficiaries of waqf boats (*mauquf alaih*) are greatly facilitated by the scheme because they are only responsible for maintaining, managing and utilizing waqf boats as well as possible. Meanwhile, digital reporting has been assisted by nazhirs and field officers assigned by the YDSF. The period of cooperation between YDSF and *mauquf alaih* in the boat waqf program is as long as *mauquf alaih* works as a fisherman and does not violate the conditions set by YDSF. This boat waqf program is valid since it was officially launched and the waqf (boat) property was handed over.

B. The Roles of YDSF in The Management of the Boat Waqf program for Fishermen in Lamongan.

Waqf assets are under the responsibility of the nazhir to be managed according to its purpose (Waqf Law, 2004). Nazhir is obliged to manage, develop and maintain the preservation of waqf assets so that they can be productive, useful continuously with waqf assets still remain maintained (Rozalinda, 2015). Therefore, nazhir becomes an important element in the productivity or failure of waqf assets (Qahaf, M., 2005). In the digital era, the management and development of waqf assets must be carried out in accordance with a productive paradigm based on a professional governance or management system, social justice, responsibility, permanence of benefits, and professional governance (Nawawi, 2013). In relation to productive waqf management, YDSF plays its role as a waqf and nazhir organization by realizing a productive waqf distribution and management program that is conceptualized and managed professionally in the form of boat waqf in Labuhan village, Lamongan, East Java. This program aims to help improve the economy of fishermen as well as help da'wah efforts by strengthening the role of preachers, because those who act as nazhirs in the field are YDSF-assisted preachers assigned to the area.

The role of nazhir is very vital and important in carrying out the duties and functions of the waqf organization which includes planning, organizing, leadership, and supervising as well as running the operations of the waqf organization (Rozalinda, 2015). Therefore, the continued existence of waqf depends on the role of nazhir. If the

waqf nazhir has a trustful and professional attitude, the waqf property can develop productively and benefit the community, but if it is not, the waqf property cannot develop and be sustainable (Hidayat, M.M., 2015). In this boat waqf program, YDSF as a nazhir plays a role in the tasks and functions of the organization starting from planning as seen in a feasibility study before the waqf program was launched. YDSF conducted observation to see firsthand the condition of the location and potential beneficiaries of waqf from economic, social, educational, and so on. The goal is that YDSF as a decision maker can determine the distribution and utilization of waqf funds effectively, efficiently and on target. This is done so that the waqf program can be a solution to the problems faced by prospective waqf beneficiaries and in accordance with the main objective of the YDSF's boat waqf program to support the empowerment or economic improvement of fishermen. Organizing, YDSF as the Nazhir of the organization has carried out all the duties that are his responsibility. In practice, YDSF acts as a supervisor giving tasks and directions to the nazhir, namely Ahmad Supriyanto who has served in the area for 19 years to directly accompany *mauquf alaih* to maintain the ideal quality of waqf management. Ahmad Supriyanto also coached *mauquf alaih*, evaluated the results of waqf boat management, and reported the results of financial report to YDSF management.

Leadership, is the ability to bring a led team to achieve a goal (Munandar, J. M., 2014). YDSF as the nazhir of the organization has carried out its role well as the highest decision maker. YDSF gives responsibility, distribution of duties and direction to members under his leadership in implementing the program so that the boat waqf program can be realized and run in accordance with the expected main objectives. YDSF also contributes to the selection and screening of *mauquf alaih* by setting criteria and standards that must be met as *mauquf alaih*. As well as conducting calculations and analysis in budget planning and procurement of waqf boats.

Supervision, in carrying out this supervisory function, YDSF periodically monitors the sustainability of the program. This was revealed by Ahmad Supriyanto in an interview, that there are certain times when YDSF goes to the field to ensure the boat waqf program runs well. In addition, it also conducts a careful examination of the boat waqf program report every month and evaluation as a reference for the upcoming boat waqf program (Supriyanto, A. Interview, 14 November 2023). The boat waqf program initiated by YDSF plays a role in improving the economy of fishermen communities. This is proven by the existence of this program has opened up new job opportunities so as to reduce unemployment. In one fishing, it requires four to five fishermen. Then if someone is unavailable, they can be replaced by other fishermen (Parliknan, Interview, November 14, 2023). From this it can be seen that with just one boat waqf,

it can have a big impact on helping the economy of 5 fishermen families at once. In addition, the boat waqf program by YDSF plays a role to help financially and free fishermen from usury (*ribawi*) practices. Revenue sharing using the *mudharabah* scheme is very beneficial for fishermen because they do not need capital in fishing and are not burdened with any operational costs (Aris, Interview, November 14, 2023).

The scheme also frees fishermen from a less profitable system and prevents them from the practice of interest-bearing loans. Even according to Sunjari and Parliknan, fishermen in Labuan village, they began to be able to set aside part of the fish catch for savings because they were free to sell their fish catches to buyer who offered the highest selling price without being bound by an agreement to any party (Sunjari and Parliknan, Interview, November 14, 2023). In addition, through the boat waqf program, YDSF also plays a role in introducing and socializing productive waqf to the community. This indirectly also provides education so that it can change the paradigm of society that productive waqf is not only limited to immovable objects such as land but also includes movable waqf such as boats. In carrying out its socialization role, YDSF involves public figures, public figures, and the media.

C. Boat Waqf Program as an Optimization of Productive Waqf in the Digital Era

The YDSF boat waqf program is one of the innovations and optimization of productive waqf management in Indonesia. This is done to maximize the management of cash waqf funds collected through digital-based waqf services so that they are right on target, sustainable, efficient and productive (Hiyati, H. 2020). Productive waqf is a waqf asset management scheme carried out by professional Nazhirs productively where in this boat waqf program, the benefits of its management can be used for the benefit of the people.

There are two types of paradigms in waqf management: 1) Ideological paradigms 2) Socio-economic paradigms. The ideological paradigm focuses on everything that leads to faith and is accompanied by an awareness of the realization of social justice. Meanwhile, in the context of the socio-economic paradigm, waqf contributes to overcoming economic problems that occur in society. (Amuda, 2013; Shaikh et al., 2017). From these two paradigms, the YDSF boat waqf program is socio-economic oriented because it aims to overcome economic problems and free fishermen from usury practices. When viewed from the principles of productive waqf management, the boat waqf program by YDSF is in accordance with these principles, namely compliance with sharia principles in determining the boat waqf program, conducting observation and feasibility analysis of the program, implementing cooperation

contracts, monitoring and supervision and reporting every month, it can be said that YDSF has made every effort in optimizing waqf funds productively.

When referring to the waqf management model which is divided into 3, namely traditional, semi-professional and professional (Rozalinda 2015; Sudirman, 2014; Munir, 2013). Then, the management of boat waqf by YDSF can be said to be a form of optimization of productive waqf management that is professional, on target, and effective. Professional because YDSF has implemented the organization's management functions well in managing the boat waqf program. In addition, the professional aspect of YDSF is also seen from the indicators which include management, human resources, patterns or models of cooperation and the form of waqf itself as explained in the previous sub-chapter. Right on target because YDSF is able to provide real solutions to the problems faced by the community, which in this case is fishermen in Lamongan District.

Related to optimization, Ai Nur Bayinah revealed several things that must be done, including socializing productive waqf, simulating profits and benefits and formulating productive waqf management programs, realizing professional nazhir and collaborating with partners (Bayinah, A. N. (2013). Therefore, YDSF has carried out these optimization steps in accordance with its role as an organizational nazhir related to the tasks and functions of the organization as previously described. Based on the description above, it can be concluded that YDSF has built a new paradigm in professional productive waqf management in the digital era through the concept and optimization model of innovative, creative and targeted waqf management so that the community can be economically empowered, free from usury practices. Optimizing productive waqf management in the form of boat waqf can be a trigger for realizing similar programs with a wider scope and can make productive waqf a massive movement for the world community. YDSF through the boat waqf program has contributed to economic improvement and empowerment and played a role in reducing unemployment in the Lamongan area, especially in Labuhan village. This program is indeed not enough to make a significant contribution to improving the regional economy because the quantity is still small and the scope of benefits of waqf boats has not touched all fishing communities in Labuhan village.

V. CONCLUSION

The conclusions of this study are as follows:

1. The optimization of productive waqf carried out by YDSF in Lamongan Regency is in the form of a boat waqf program using the concept of mudhorobah. The profit

sharing scheme used is 70% for fishermen, 10% operational costs, 10% for principal savings funds, and 10% for nazhirs.

2. YDSF's role in optimizing through the boat waqf program has not contributed much because the quantity is still small and the scope of benefits has not touched all fishermen in Lamongan. However, the program is very useful and can be a solution for economic empowerment for fishermen.

The limited research opens up space for studies on evaluation and comparison of optimization of similar productive waqf conducted by other waqf institutions

The recommendations of this study are: first, for YDSF, it is expected to further increase its role in productive waqf management, namely by increasing the quantity of boat waqf programs so that the benefits can be felt more widely. Second, for mauquf alaih, it is expected to take the benefits of boat waqf as well as possible and always take good care and maintain waqf objects so that the waqf boat can continue to operate and bring many benefits for the benefit of the people.

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