

## OPTIMISATION OF SHARIA ECONOMY: THROUGH THE DEVELOPMENT OF PROFESSIONAL NADZIRS IN GOWA DISTRICT

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**ABSTRACT-** The problem of waqf today lies in the lack of optimal management of waqf assets, which is still limited to the needs of the waqf. the management of waqf assets that have not been maximised, which is still limited to the needs of worship. worship purposes, for this reason, it is necessary to manage waqf productively through the development of professional nadzir. The purpose of of this research is to analyse the efforts and strategies in developing professional nadzirs in Guatemala Regency. professional nadzir in Gowa Regency. This research uses a type of qualitative research that aims to understand the phenomenon of what is experienced by the research subject, namely Nadzir and the Ministry of Religion of Gowa Regency. The research approach used is a case study by observing and studying the case of the application of nadzir in managing waqf, The data sources used are primary and secondary. Primary data is data obtained directly through interviews with informants while secondary data is data obtained from books and related articles. The results of this study indicate that the management and utilisation of waqf assets in Gowa Regency are still dominated by the needs of 3 M (Mosque, Mushollah and Madrasah) due to several reasons, namely: 1). Low public knowledge about productive waqf. 2) The government has not socialised productive waqf and 3) Nadzir is not professional. The efforts and strategies made by the Ministry of Religious Affairs of Gowa Regency have not been maximised in developing nadzir because there is no work program that leads to training and nadzir schools that still focus on socialising the administration of waqf land, this shows that nadzir in Gowa Regency have not been scientifically trained to become professional nadzir in managing productive waqf assets so that waqf as a sharia financial instrument has not had the maximum impact on the welfare of the people in Gowa Regency.

**Keywords:** Productive Waqf, Professional Nadzir Development, Kemenag



**ABSTRAK- Optimalisasi Ekonomi Syariah: Melalui Pengembangan Nadzir Professional Di Kabupaten Gowa.** Problematika perwakafan saat ini terletak pada pengelolaan harta wakaf yang belum maksimal yaitu masih terbatas pada keperluan ibadah, untuk itu, perlu mengelola wakaf secara produktif melalui pengembangan nadzir profesional. Tujuan penelitian ini yaitu untuk menganalisis upaya dan Strategi dalam mengembangkan nadzir profesional di Kabupaten Gowa. Penelitian ini menggunakan jenis penelitian Kualitatif yaitu penelitian yang bertujuan untuk memahami fenomena tentang apa yang dialami oleh subjek penelitian yaitu Nadzir dan Kementerian Agama Kabupaten Gowa. Pendekatan penelitian yang digunakan adalah studi kasus dengan mengamati dan mempelajari kasus penerapan nadzir dalam mengelola wakaf, Sumber data yang digunakan adalah primer dan sekunder. Data primer yaitu data yang diperoleh secara langsung melalui wawancara kepada informan sedangkan data sekunder yaitu data yang diperoleh dari buku dan artikel terkait. Hasil penelitian ini menunjukkan bahwa pengelolaan dan pemanfaatan harta wakaf di Kabupaten Gowa masih didominasi oleh keperluan 3 M (Masjid, Mushollah dan Madrasah) yang disebabkan oleh beberapa alasan yaitu: 1). Pengetahuan masyarakat yang masih rendah mengenai wakaf produktif. 2) belum dilaksanakan sosialisasi wakaf produktif oleh pemerintah dan 3) Nadzir yang belum Profesional. Upaya dan strategi yang dilakukan Kementerian Agama Kabupaten Gowa belum maksimal dalam mengembangkan nadzir karena belum ada program kerja yang mengarah pada pelatihan dan sekolah nadzir yang masih berfokus pada sosialisasi pengadministrasian tanah wakaf, ini menunjukkan bahwa nadzir di kabupaten Gowa belum dibina secara keilmuan untuk menjadi nadzir Profesional dalam mengelola harta wakaf produktif sehingga wakaf sebagai instrumen keuangan syariah belum berdampak maksimal untuk kesejahteraan masyarakat di kabupaten Gowa.

**Kata kunci:** Wakaf Produktif, Pengembangan Nadzir Profesional, Kemenag

## INTRODUCTION

Waqf as an Islamic financial instrument is expected to be able to provide welfare that can be realised (Hamli Syaifullah, 2019). Therefore, it is necessary to develop waqf assets carried out by the nadzir, the development of waqf assets is a must for both individual and institutional nazirs, which aims to prevent the principal of waqf assets from being used up either due to the depreciation of waqf assets due to the element of time or exhausted due to maintenance costs taken from the principal of waqf assets. However, currently the management and allocation of waqf assets still focus on religious activities such as providing funeral facilities, mosques, or prayer rooms (Hamsin & Nida, 2021).

Waqf is now starting to be developed as one of the productive utilisation models that can improve the economy, such as waqf for schools, shops, hospitals and other business premises. The concept of establishing productive waqf seeks to promote the advancement of social justice and welfare towards the development of waqf property is important (Kasdi, 2015). In order to develop waqf to be more productive (Fanani & Muhammad, 2020), revealed that waqf management aimed at being an instrument for the welfare of Muslim communities uses a management approach. The goal is that waqf is not only managed as a social asset (social oriented), but is seen as a business asset (business oriented), the benefits of which will be distributed to the people as mauquf alaih (waqf recipients) of the benefits of the waqf asset.

Personally, the nadzir must be people who have a good reputation and moral credibility, who are honest, fair and trustworthy (Amarodin, 2019). At the level of scientific competence, a nadzir must master the sciences of shari'ah, must also master muamalah fiqh materials, especially those related to waqf. Furthermore, an understanding of economic sciences, such as finance, management and accounting, because with a good understanding of these sciences, a nadzir is able to realise the aims and objectives of productive waqf (Don et al., 2019). Professional nazirs formed through educational institutions will clearly provide more professional output. To become a



professional nadzir, he continued, basic training of nadzir standards is needed (Hayatuddin, 2019).

Gowa Regency is one of the regencies in South Sulawesi, the potential of waqf in Gowa Regency is quite large according to Ziswak data, the total amount of waqf land in Gowa Regency reaches 890,347 M2. However, with such a large potential, waqf land in Gowa Regency has not been managed optimally. The allocation of waqf assets in Gowa Regency is still limited to 3 M (Mosques, Mushollahs, and Tombs), one of the causes is due to the lack of public understanding about waqf and the existence of unprofessional nadzir, nadzir occupies a central role in the development of waqf assets so that nadzir determines whether the waqf institution functions for the people, therefore a professional nadzir is needed (Ishari & Sakinah, 2016).

The fundamental problem of waqf today lies in the management and utilisation of waqf assets that have not been maximised and have not led to productive waqf, therefore an effort is needed to improve and improve the governance of waqf assets (Huda et al., 2014). Therefore, the existence of a professional Nadzir who has qualified human technical, human skill and human relation abilities is needed. (Sugiarti, 2016), Based on the background of the problem, the authors are interested in conducting research that examines the management of waqf assets and the development of Professional Nadzir in Gowa Regency.

## **LITERATURE REVIEW**

### **Productive Waqf**

#### *Definition of Productive Waqf*

The word Waqf in Arabic is waqafa-yaqifu-waqfan which means to stop, stop, and hold, which in Indonesian is translated as waqf (Harahap & Darwanto, 2021). According to Trisno Wardy Putra in his book 'Waqf Management'. He explains the meaning of waqf according to linguists on three words in expressing waqf, namely Al-Waqf (waqf), at-tasbil (giving for sabilillah), and Al-habs (holding). The word al-waqf is a masdar form of the sentence waqfu ash-sya'l which means holding something. Waqf is the holding of an asset so

that it cannot be inherited, sold or donated then the proceeds are given to the recipient. (Trisno Wardy Putra, 2022).

Productive waqf is the main choice when people are in poverty. Through productive waqf, this means that existing waqf is managed as well as possible so that it is more productive. Productive waqf is a medium that aims to create economic justice, reduce poverty, improve the social security system, health facilities, and education development (Kasdi, 2015). Jaih Mubarak, in (Khusaeri, 2015) Explains that productive waqf is the transformation of traditional waqf management into professional waqf management with the aim of increasing or increasing the usability of existing waqf assets.

### *Evidence on Waqf*

Based on the evidence on waqf, waqf is not generally explained in the Qur'an. Therefore, the scholars explain that the concept of waqf is based on the generality of the arguments that explain infaq fii sabilillah. The Qur'anic texts that explain waqf include:

Found in QS. Al-Imran/3: 92:

لَنْ تَتَّالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ ۚ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ

Translation:

'You will not attain (complete) righteousness until you spend some of the wealth that you love. And whatever you spend, Allah knows it' (QS. Al-Imran/3: 92).

### **Professional Nadzir**

The word nadzir comes from Arabic which means to observe (Kasdi, 2014). In fiqh terms, nadzir is someone who can be trusted to guard and maintain waqf assets (Mukhalad, 2020). Meanwhile, in terminology, nadzir means a person or organisation who is given the responsibility of maintaining waqf assets to the fullest (Hasanah, 2015).

Nadzir is said to be professional if a nadzir completes a task because of his expertise in that field, his time, thoughts, and efforts for that task. So a



professional has a good responsibility to his duties. It is this personal commitment that gives birth to a great and high responsibility for his work (Ilyas, 2017). As Law No. 41 of 2004 article 11, that nadzir has duties, namely: 1) administering waqf assets, 2) managing and developing waqf assets in accordance with their objectives, functions and designations, 3) supervising and protecting waqf assets, and 4) reporting the implementation of duties to BWI.

Professional nadzirs are expected to have a trustworthy management pattern, be able to assist the general public administratively, and be led by individuals who have human technical, human skill, and human relation abilities (Baharuddin & Iman, 2018).

#### *Human technical*

It is a specific knowledge of procedures, or techniques in managing waqf assets. A nadzir must master sharia knowledge to reach the level of scientific competence. (Baharuddin & Iman, 2018).

#### *Human skill*

The nadzir's expertise in certain fields related to the mandate to develop waqf assets. A nadzir must be able to control the risks that may occur. The ability parameters that must be possessed by the nadzir are completing tasks in a timely manner, creatively and innovatively (Baharuddin & Iman, 2018).

#### *Human relations*

The ability of the nadzir to build relationships for the benefit of waqf management and development. Relationships can be built through cooperation with third parties (Baharuddin & Iman, 2018).

### **Waqf Governance Management**

The word 'Management' comes from the word 'to manage' which means to keep, supervise, or control. Organisation, direction, are all aspects of management that help a team achieve its goals. It comes from the verb 'to manage' which means to administer, or to supervise or organise. Management is organising, directing and inspiring team members to make

their efforts successful in achieving their goals (Alfiah et al., 2020). Management in Arabic is called Idarah. In developing Professional Nadzir, the Ministry of Religious Affairs of Gowa Regency needs to apply poac management, namely: planning, organising, actuating and controlling.

## RESEARCH METHODS

### Type and Location of Research

This research uses qualitative research. Qualitative research is research that aims to understand the phenomenon of what is experienced by research subjects such as behaviour, perceptions, motivations, actions (Khairuddin, 2020). According to Sugiyono in (Saat & Mania, 2020) The research location was carried out in the Gowa Regency area, the location selection was based on the fact that waqf assets in Gowa Regency could not be managed properly by the nadzir professionally and there was no productive waqf in Gowa Regency.

### Research Approach

The research approach used is a case study conducted by observing and studying the case of the application of an activity in the field, by conducting interviews with related parties (Nugroho, 2016). The method used in this research is a descriptive method, namely by conducting case study research that analyses what kind of waqf governance management is applied by the nazir. Descriptive research is research that is carried out by collecting data related to the problem under study, then the data is processed, interpreted and analysed so that it can provide an overview of a matter. (Nugroho, 2016).

### Types and Sources of Data

Data is information that is used and processed for research activities so that it can be used as a basis for decision making (Saat & Mania, 2020) The data used in this study are primary and secondary data where primary data is data obtained directly from the source or data collected through the first party through direct interviews with informants (Wahidmurni, 2017) While secondary data sources are data sources obtained from related books and articles, related internet data, journals and official websites related to



research. The data sources of this research were taken from the Office of the Ministry of Religious Affairs of Gowa Regency, in this case taking 5 Religious Affairs Offices (KUA) with research subjects consisting of: The head of the KUA, the official making the waqf pledge deed (PPAIW), the Nazir and the community leaders in each of the following KUA Offices: Bontomarannu Kua Office, Parangloe Kua Office, Somba Opu Kua Office, Manuju Kua Office, and Pattallassang Kua Office.

### **Data Collection Technique**

Data collection techniques are tools used when collecting data in the field. The data collection technique in this study is observation, observation is an observation or technique used by making careful observations and recording systematically. According to sangadji and sopia in (Husnul Khatimah, 2017). Research instruments used in the form of interview guidelines (Thaha et al, 2022). by conducting interviews with nadzir, at the Ministry of Religion and 5 Religious Affairs Offices (KUA) in Gowa Regency and Documentation, This research collects data in the form of documentation such as records of the number of nazir, waqf management data, waqf potential data and work programme data at the Ministry of Religion of Gowa Regency and 5 Religious Affairs Offices (KUA).

### **Data Processing and Analysis Techniques**

The author uses data triangulation in his data analysis, tringulation is a method developed by researchers to explore and apply competent information production methods (Muslimin Kara, et al, 2023). The following are the stages of data processing and analysis carried out by researchers:

1. Data reduction, defined as the process of selecting, focusing on simplifying, abstracting, and transforming 'gauzy' data that emerges from written field notes.
2. Presentation of data, in the context of this research, the presentation of data includes an inventory of all data that has a connection so that it forms a pattern of social construction system.
3. Drawing conclusions or verification, after going through the process of data reduction and data presentation, the last stage passed in



analysing data is drawing conclusions. Conclusion drawing or verification is used to conclude the research results. (Saat & Mania, 2020).

## RESULT AND DISCUSSION

### Management and Utilisation of Waqf Property in Gowa Regency

According to waqf law number 41 of 2004 article 1, states that waqf is a waqif's legal action to separate or submit part of his property to be used forever or for a certain period of time in accordance with the interests for the needs of worship and public welfare according to sharia, then in article 43 paragraph 2 says that the management and development of waqf property as referred to in paragraph 1 is carried out productively. However, in Gowa Regency, the management and utilisation of waqf assets in a productive manner has not been carried out, the Office of the Ministry of Religion of Gowa Regency has data related to the use of waqf assets conveyed through interviews with the head of the field of zakat and waqf organisers, Nur Alam, as he said:

“For Gowa Regency itself, there is no productive waqf, indeed for Gowa Regency, it is lagging behind compared to other regions that have managed their waqf productively, so on average it is only used for worship needs such as building mosques, schools, cemeteries”.  
(Nur Alam, Interview 25 August 2023)

Syafi'ih Antonio's view, quoted from Jaih's book, states that productive waqf is waqf empowerment which is characterised by the main characteristics of an integrated waqf management pattern and waqf funds can be allocated for community empowerment programmes, the principle of nazir welfare, so that the balance of obligations that must be carried out with the rights that must be received can be realised and the principle of transparency and accountability, waqf institutions must report all fund management processes annually to the people. (Maulida & Ridwan, 2017).

The main characteristics of the development pattern of waqf management in Syafi'ih Antonio's view have not been well realised in Gowa Regency. the



pattern of developing waqf assets in Gowa Regency still uses classical fiqh which has not led to productive waqf, then the welfare of nadzirs in Gowa Regency must be given more attention, most of the nadzirs in Gowa Regency make this job a side job because the job as a nadzir cannot support them. as well as the application of transparency and accountability must be applied, so that people in Gowa Regency can increase their trust in nadzirs.

The utilisation and use of waqf assets in Gowa Regency is dominated by the needs of 3M, namely Mosques, Madrasahs and Mushollahs. One of the causes revealed in the research (Arifin, 2014) is the strong understanding of Indonesian society towards the understanding of classical fiqh in the issue of waqf, such as the assumption that waqf belongs to Allah alone which cannot be changed / contested. So that this creates an understanding of the community not to recommend social functions other than mahdhah worship, in line with research (Arifin, 2014) in Gowa Regency there has been no socialisation of productive waqf by the government so that this also has an impact on people's knowledge and understanding of productive waqf.

Table 1. Utilisation of Waqf Land in Gowa Regency 2022

No.	Sub-district	Mosque	Mushollah	Madrasah/ School	Islamic Boarding School,	Graveyard	Social	Total
1	Somba opu	67	6	6	1	2	4	86
2	Bontomarannu	17	-	2	5	-	11	35
3	Parangloe	32	-	4	2	-	7	45
4	Tinggimoncong	24	-	-	-	-	3	27
5	Tombolopao	31	1	8	-	-	-	40

6	Tompobulu	26	42	8	4	6	2	88
7	Biring bulu	41	19	4	-	1	2	67
8	Bungaya	32	6	3	1	-	-	42
9	Bontonompo	35	4	9	-	-	-	48
10	Bajeng	72	10	18	10	2	9	121
11	Barombong	39	1	2	-	-	4	46
12	Pallangga	64	1	5	2	1	-	73
13	Pattallassang	18	-	5	-	-	-	23
14	Manuju	28	-	-	-	-	1	29
15	Bontonompo Selatan	21	3	7	-	1	1	33
16	Bonto Lempangan	45	2	2	1	-	-	50
17	Bajeng barat	19	1	2	-	-	2	24
18	Parigi	31	-	7	-	-	-	38
	<b>Jumlah</b>	<b>642</b>	<b>96</b>	<b>92</b>	<b>26</b>	<b>13</b>	<b>46</b>	<b>915</b>

(Source:Ziwak Data Ministry of Religious Affairs Gowa Regency 2022)

According to Table 1 in the Ministry of Religious Affairs Ziwak Data, the number of waqf land designations in Gowa Regency is 915. As many as 642 locations are used to build mosques, 96 locations are used for



langgar/mushollah, 96 locations are used for schools and madrassahs, 26 locations are used to build Islamic boarding schools, 13 locations are used for burial grounds and the rest are for social and others, namely 46 locations. The data on the use of waqf assets shows that out of a total of 18 sub-districts in Gowa Regency, there are 12 sub-districts that do not have waqf land designated for tombs such as Bontomarannu, Parangloe, Tinggimoncong, Tombolo Pao, Tompobulu, Bungaya, Bontonombo, Barombong, Pattalassang, Manuju, Bontolempangang, West Bajeng and Parigi and as well as Islamic boarding schools, there are still 10 sub-districts that do not have waqf land designated for Pondok Pesantre.

After conducting research at the Ministry of Religion of Gowa Regency and several KUA Offices, it shows that productive waqf has not existed among the people in Gowa Regency so that the allocation of waqf assets is still limited to worship needs only, the results of the research found the fact that the causes are: 1) Low public knowledge about productive waqf, only recognising waqf for worship needs only. 2) There has been no socialisation of productive waqf by the government and 3) Nadzir's low knowledge in managing and developing waqf assets in Gowa Regency.

### **Efforts and Strategies in Developing Professional Nadzirs in Gowa Regency**

Nadzir is defined as a person or organisation that is given the responsibility of maintaining waqf assets to the fullest (Hasanah, 2015). So it can be said that nadzir is a waqf manager that refers to a person or organisation responsible for recording, supervising and increasing the production of waqf assets that offer comprehensive benefits to its beneficiaries. Nadzir has a central role in the management and development of waqf assets, the way the nadzir manages waqf assets will determine the quality and quantity of its utilisation and the utilization of waqf assets so that the existence of a professional work team makes waqf assets more developed and productive (Munawar, 2021),

Nadzir is said to be professional if a nadzir completes a task because of his expertise in that field, his time, thoughts and efforts for that task. So a professional has a big and high responsibility for his work (Ilyas, 2017). Revealed that professional nadzir has 3 indicators, namely: have human technical skills, human skills, and human relations. (Baharuddin & Iman, 2018)

In the 3 indicators of professional nadzir, researchers concluded that nadzir in Gowa Regency cannot be said to be professional because there are still several indicators that have not been fulfilled and there are still several issues

regarding nadzir that have not been carried out optimally, namely: 1) human technical, there are still many waqf assets that have not been administered, namely with a total of 908 waqf land locations there are still 386 land locations that have not been certified and there are still cases of waqf land disputes, 2) human skills, namely the low understanding of nadzirs in Gowa Regency regarding productive waqf, the duties and functions of nadzirs, expertise in developing waqf assets can be obtained from experience, training and nadzir schools but nadzirs in Gowa Regency have never attended training to develop their competence. 3) human relations, the development of waqf assets that lead to production has not been maximised in Gowa Regency so that the allocation of waqf assets is limited to worship purposes only.

Rozalinda's view in her book *Productive Waqf Management* states that a professional nadzir is a person who does full-time work, lives from that work by relying on high expertise and skills and has a high commitment to his work (Rozalinda, 2010), which means that someone who lives from that work who makes this nadzir job his main job and can live from that work, but most nadzirs in Gowa Regency make this nadzir job a side job because work as a nadzir cannot support him. One of the characteristics of professional nadzirs put forward by Rozalinda in her book reveals that professional nadzirs have legality or permits as nadzirs, but nadzirs in Gowa Regency do not have certificates as nadzirs. Therefore, based on the results of this study, it shows that nadzirs in Gowa Regency cannot be said to be professional.

Moving on from the problems that exist in Gowa Regency that the management and allocation of waqf land is still limited to worship purposes only, namely 3M (Mosque, Mushollah and Madrasah) several causes that researchers have found, starting from the lack of public understanding of the allocation and function of waqf in this case productive waqf, there has been no socialisation of productive waqf, as well as the existence of unprofessional nadzirs in Gowa Regency, nadzirs are the central role in the management and development of waqf assets, therefore professional nadzirs are needed so that waqf as an instrument of welfare for the community can be realised.

The development of professional nadzir in Gowa Regency is needed so that waqf is not only managed for worship purposes. Therefore, efforts and strategies are needed to develop professional nadzir by the Ministry of Religion of Gowa Regency and KUA as the organiser of government affairs in



the field of religion, in the case of the Ministry of Religion's representation in charge of facilitating waqf administration regulations, such as recording, data collection, and licensing with requirements that must be met, as well as providing waqf education to the community. The efforts of the Ministry of Religious Affairs of Gowa Regency in developing nadzir can be seen from the formation of the Gowa Regency nadzir forum which is attached to the Decree of the Head of the Office of the Ministry of Religious Affairs of Gowa Regency Number: 149.2020 concerning the formation of the Gowa Regency nadzir forum for the period 2020-2023.

The development of professional nadzirs in Gowa Regency requires a structured and directed strategy, namely by using POAC management, Management is defined as a process or framework that contains guidance or direction in a group of people towards organizational goals or real goals (Alfiah, Mes Herawati, et al., 2020) The Ministry of Religion of Gowa Regency needs to implement POAC management, namely: planning, organising, actuating and controlling as follows:

### *Planning*

Planning for the development of professional nadzir in Gowa Regency that has been promoted by the Ministry of Religious Affairs in this case the field of organising zakat and waqf is to form a Nadzir Forum. As stated by Nur Alam, the head of the organiser of Zakat and Waqf of Gowa Regency:

"The planning that we make related to nadzir is by forming a forum for nadzir throughout Gowa Regency, but for planning the development of professional nadzir we have not implemented it so we are also here following the direction of superiors so there is nothing yet, what we usually do is socialisation or counselling about the certification of waqf land". (Nur.Alam, interview, 25 August 2023).

Based on the research results, it shows that there are not many work programs that lead to the development of nadzir, the focus of the ministry of religion in this case the organiser of zakat and waqf is on education and socialisation of the importance of registering waqf land in gowa district.

### *Organising*

Waqf management uses a system consisting of an established organisational structure, detailed job descriptions and an effective communication system. The Ministry of Religious Affairs of Gowa Regency itself has a detailed and clear organisational structure. In the organisational structure of the Ministry of Religious Affairs, the field of zakat and waqf management is chaired by Mrs. Nur Alam, the zakat field is chaired by Mrs. Nurjannah and the waqf field is chaired by Mrs. Hasmaniah.

### *Actuating*

Planning in the field of waqf that has been made by the Ministry of Religious Affairs has not led to the development of professional nadzirs, one of the realisations of its planning is the formation of a nadzir forum in Gowa district but until now the inauguration has not been carried out.

### *Controlling*

Supervision that has been carried out by the Ministry of Religion on waqf is going well by overseeing land dispute issues, and administering waqf land in Gowa Regency.

In the Professional Nadzir Development Strategy in Gowa Regency, it is not optimal because the only work programme that leads to the development of nadzir is the formation of a nadzir forum in Gowa Regency but until now the inauguration has not been carried out. The nazdir development strategy as described in POAC Management shows that there are not many work programs that lead to the development of professional nadzirs such as socialisation, training and nadzir schools so that POAC management in developing professional nadzirs has not run optimally and has not contributed greatly to the development of nadzirs in Gowa Regency. The results of this study indicate that there is no work program for nadzir development, the Ministry of Religion of Gowa Regency focuses on Education about Waqf and Socialisation The importance of administering waqf land and



socialising the flow of administering waqf land both formally and non-formally, namely through social media.

## CONCLUSION

Based on the results of research conducted by researchers on the optimisation of the Islamic economy: Through The Development Of Professional Nadzir in Gowa District:

1. The management and utilisation of waqf assets in Gowa Regency are still limited to the needs of 3 M (Mosque, Madrasah, Mushollah) and none have been managed productively. This is due to the understanding of the community who only recognise waqf for worship needs, there has been no socialisation of productive waqf and the understanding and expertise of nadzir in managing waqf productively is still low.
2. Efforts and strategies to develop professional nadzirs carried out by the Ministry of Religion on nadzirs in Gowa Regency have not been maximised, the formation of a nadzir forum in Gowa Regency has been formed and carried out but the development of nadzirs to be professional such as nadzir training, and nadzir schools has not been implemented. So that the nadzirs in Gowa Regency have not been scientifically trained to manage waqf assets productively so that waqf as an Islamic financial instrument has not had the maximum impact on the welfare of the people in Gowa Regency.

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