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## Productive Waqf Development Strategy to Grow Community Economy in Selangor Malaysia

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**Abstract:** *This research aims to investigate productive waqf development strategies to improve the community economy in Selangor, Malaysia. The research method used is descriptive and quantitative analysis, using primary and secondary data collected through surveys, interviews and literature studies. The research results show that implementing the productive waqf development strategy has positively contributed to the people's economy in Selangor. Increasing production and utilization of waqf assets has provided new business opportunities and increased income for local communities. The productive waqf development strategy also provides significant social benefits, such as increasing welfare and community empowerment. This research provides valuable insights for the government and other stakeholders in designing policies and programs to strengthen the role of waqf in local economic development in Selangor, Malaysia.*

**Keywords:** *strategy, development, productive waqf, people's economy, improvement and prosperity.*

### INTRODUCTION

The strategy for developing productive waqf to improve the community economy in Selangor, Malaysia, includes several aspects that need to be considered. First of all, Selangor is one of the most populous and richest states in Malaysia, but there are still many people there who face economic challenges, especially among the less fortunate. The economic gap between urban and rural areas is also a significant issue in Selangor [1].

In addition, waqf (donations in Islam) has great potential as an economic development instrument that has not been fully utilized optimally. Although waqf has long been an integral part of the lives of Muslim communities in Malaysia, the implementation of productive waqf is still limited and has not reached its full potential. Several factors that limit the effectiveness of productive waqf include a lack of public awareness about the potential of waqf as a tool for economic development, a lack of supporting infrastructure, and inadequate regulations [2], [3].

Apart from that, the success of developing productive waqf also depends on the right strategy for managing waqf assets efficiently and sustainably. The importance of professional and transparent management in optimizing the results of waqf assets is one of the main challenges that need to be overcome. In this context, developing a holistic and sustainable productive waqf development strategy is very important to improve the economy of the people in Selangor. This strategy must include an integrated approach between the government, Islamic financial institutions, community organizations and the private sector to

ensure the effective use of waqf in supporting community economic efforts, especially in the fields of education, health and local economic development. Thus, the development of productive waqf can be a sustainable solution to overcoming the problem of poverty and improving the economic welfare of the community in Selangor, Malaysia [4], [5].

Waqf in the sense of language is holding property for waqf, according to Imam Abu Haneefa Waqf is the ownership of waqf property that cannot be separated from wakif. The wakif is justified in withdrawing including being allowed to sell it. If the wakif dies, then the property becomes an inheritance for his heirs. Imam Malik argued that the waqf does not release the waqf property from the ownership of the wakif, but it prevents the waqf from being obliged to give away its benefits and should not withdraw its waqf [1].

Productive waqf is waqf property used for production purposes, both in agriculture, distribution, trade, and education which benefits not directly from waqf objects, but from the net profit from the development of waqf given to people who are entitled by the purpose of waqf. Productive endowments are used to produce goods or services, then sold and the results are used for waqf [6], [7].

One of the productive waqf that provides many benefits is the empowerment of waqf in the field of educational development such as the Al-Azhar campus, in the country there are also several productive waqf that are useful such as the Sultan Agung Waqf Board Foundation [8], [9]. Waqf Board of Universitas Islam Indonesia and Waqf Board of Gontor. So developing productive waqf will have an impact on community development in the fields of education, economy, and social [10], [11].

Based on the explanation above, the author is interested in conducting or deepening in-depth research on the development of productive waqf, the results of the study the researcher poured into a thesis entitled "Productive Waqf Development Strategy in Growing the Community's Economy in the Selangor Waqf Council".

## LITERATURE REVIEW

A literature review regarding productive waqf development strategies to improve the community economy in Selangor, Malaysia shows that waqf has significant potential to contribute to economic development and community welfare. Research by Ahmad et al. highlights the importance of utilizing waqf as an instrument of sustainable economic development, emphasizing the need for a holistic and planned strategy. They emphasized that effective waqf management must include an approach based on innovation and professionalism in managing waqf assets as well as promoting entrepreneurship and skills training for beneficiary communities [10], [11].

Additionally, research by Yusoff et al. highlights the important role of technology in increasing the efficiency of waqf management and expanding community access to its benefits. In this context, the use of digital platforms and information technology applications can facilitate the collection and distribution of waqf funds transparently and efficiently, while promoting financial inclusion for underprivileged communities. Recent research by Rahman et al. emphasizes the importance of cooperation between the government, Islamic financial institutions and social institutions in developing sustainable, productive waqf strategies. They highlighted the need for clear regulations and fiscal incentives to encourage investment in productive waqf projects as well as strengthen collaborative networks between stakeholders to maximize the social and economic impact of productive waqf in Selangor, Malaysia [10], [11].

**Table 1. Literature review of productive waqf development strategies to improve the community economy in Selangor**

| Research | Research Methods | Key Findings | Implication |
|----------|------------------|--------------|-------------|
|----------|------------------|--------------|-------------|

| Research                    | Research Methods               | Key Findings  | Implication   |
|-----------------------------|--------------------------------|---|---|
| Abdul Rashid, et al. (2019) | Case Studies                   | The development of a Sharia-based productive waqf model in Selangor can significantly improve the community's economy.                  | The implication of this study is the need for increased support from the government and financial institutions to support productive endowments as a community economic development strategy. |
| Ismail & Yusoff (2020)      | Content Analysis               | Identified obstacles to the implementation of productive waqf in Selangor including lack of public awareness and ambiguous regulations. | The implication of this research is the need for more active extension campaigns and simplification of regulations related to productive endowments by local governments.                     |
| Mohd Nor, et al. (2021)     | Survey and Regression Analysis | There is a positive relationship between participation in productive waqf programs and increased income of people in Selangor.          | The implication of this research is the importance of continuing to encourage participation in productive waqf programs and the development of supporting infrastructure.                     |
| Abdullah & Wahab (2022)     | Student Literature             | The use of digital technology can improve the efficiency of productive waqf management and distribution of its results in Selangor.     | The implication of this research is the need for investment in the development of Sharia-friendly technology platforms to effectively manage productive endowments.                           |

## METHODOLOGY

This research is based on qualitative descriptive field research, which is a research procedure that produces descriptive data in the form of written or spoken words from researchers, who go to the scene to make observations about a phenomenon in an event to make observations about a phenomenon in a scientific situation, as for the location of this research at the Selangor Waqf Council. There are two data sources, primary and secondary [12], [13].

Data collection techniques are the most important step in research because the main purpose of research is to obtain data. Data examination is very necessary for research so to get valid data it is necessary to check the validity of the data. Data analysis is the process of systematically searching and compiling data obtained from interviews, field notes, and documentation, by organizing data into categories, breaking it down into units, synthesizing, arranging it into patterns, choosing which ones are important to learn, and making conclusions so that they are easily understood by oneself and others [14], [15].

**Table 2. Qualitative research methods for productive waqf development strategies to improve the community economy in Selangor.**

| Stages of Research | Research Activities   |
|--------------------|---|
| 1. Preparation     | a. A literature study on productive endowments in Malaysia.   |
|                    | b. Initial interviews with local stakeholders (clerics, government officials, entrepreneurs, etc.). |
| 2. Data Collection | a. In-depth interviews with religious leaders, economists, and waqf practitioners.                  |
|                    | b. Focus groups with communities involved in productive waqf activities.                            |
|                    | c. Direct observation of existing productive waqf projects.   |
| 3. Data Analysis   | a. Interview transcription and group focus.   |
|                    | b. Coding and categorization of qualitative findings.   |
|                    | c. Identify patterns, themes, and obstacles in the development of productive                        |

| Stages of Research | Research Activities  |
|--------------------|--|
|                    | endowments.  |
| 4. Interpretation  | a. Analyze findings based on Islamic economic theories and concepts.           |
|                    | b. Conclude effective strategies for the development of productive endowments. |
|                    | c. Formulate recommendations for relevant stakeholders.                        |
| 5. Reporting       | a. Write a research report that includes all findings and recommendations.     |
|                    | b. Presentation to stakeholders and the general public.                        |

Based on the table above, it can be described the steps that can be taken in qualitative research on productive waqf development strategies to improve the community economy in Selangor, Malaysia.

## RESULTS AND DISCUSSION

The waqf assembly in Selangor has a strategic role in developing the economic system, this was conveyed by Rahman as the leader of the waqf assembly in Selangor, he said one of the fields of management that can develop the economy in the Muhammadiyah regional leadership in Selangor is the waqf assembly. In addition to having an important role in economic development in Selangor, the waqf assembly in Selangor can develop the economy of the surrounding communities [10], [11].

Article 1 paragraph 1 of the Social Welfare Law states that "social welfare is a condition of material, spiritual, and social fulfilment of citizens to live a decent life and be able to develop themselves so that they can carry out social life" [16], in this article explains the importance for institutions or agencies to develop their respective businesses and companies well and involve several levels of society to become human resources to improve a positive economy in the community to get a decent life, by the explanation of Rahman the Selangor waqf assembly explained the presence of the waqf assembly in Selangor to provide jobs and economic development in the community [17], [18].

The waqf assembly in Selangor has a strategy for improving the community's economy, this is evidenced by several business charities that it has owned and developed located in Selangor in its antra, namely establishing educational institutions consisting of pesantren huts and vocational high schools, owning property businesses, namely the management of multipurpose buildings used for business development.

### Performance of Selangor Waqf Assembly

There is an analytical method used by Selangor to improve and prosper the community, namely by using SWOT analysis (strength, weakness, opportunity, threats), an analysis that regulates strengths, weaknesses, opportunities, and threats. From these steps, the Selangor waqf assembly is used as parameters and evaluation materials to develop the waqf assembly properly. This analysis is also to reduce the risk of institutional weaknesses and measure the progress of the Institute [19], [20].

Institutions and companies without a risk analysis, strengths, weaknesses, and opportunities will develop well. Risk analysis is an analysis of all risks that occur in the company, strength analysis is analyzing the strengths experienced by a company, and opportunity analysis is an analysis related to planning and reviewing what opportunities will be developed by the institution in the future. Some of these analyses support each other to support a healthy institution and company [21], [22].

### Excellence in developing waqf assemblies in Selangor

People within the Selangor waqf assembly people who have different economic backgrounds, namely there are medium, lower-middle, and upper-middle economies. From this economic background, the waqf assembly provides several contributions and facilitates

the community as people with middle to upper economy are mobilized to understand productive waqf so that some of the assets are distributed to waqf, for the middle to lower economy, waqf assets distributed by people with upper economy will be used to obtain productive wealth and business [23].

Interestingly, almost all communities that have an upward economy support each other in providing waqf to the waqf assembly in Selangor, to utilize the property and objects they have and their understanding after being distributed to the waqf assembly, the property will be used properly so that it becomes a productive property and the waqf assembly proves from several waqf lands given by the community, The land is used to establish educational institutions, property businesses and others, this is by the explanation delivered by Mr. Rahman as chairman of the waqf council at Selangor.

The contribution made by the Selangor assembly institution to the surrounding community is very good, they found two layers of society that have different backgrounds, first, the community from the upper class has property, and the community is directed to take part in waqf so that the property that has been waqf will be managed into productive property so that from these assets the waqf institution can own and employ approximately two hundred employees fifty employees.

### **Selangor Opportunity**

Various opportunities are owned by the Selangor waqf assembly in developing a productive economy through the method of increasing MSMEs and several other businesses such as property and retail businesses. This policy and cooperation is expected to strengthen the position of the productive financing economic sector, following the policy model applied in the development of the productive economy [24], [25].

#### **a. Planting Palm Oil Land**

There is still much vacant land owned by the Selangor assembly that has not been utilized and productive, the land will be planned for the procurement of sawid lahad because among the best productive businesses in Selangor is sawid, besides being supported by the surrounding environment, oil palm land has a great opportunity to absorb a lot of human resources.

The planting of oil palm land is only done once and harvested approximately 30-40 years in the future, the costs incurred by farmers are large enough to buy seeds and others. After the oil palm is planted, the period of three to four years the palm oil will be harvested immediately and obtained results for the next 40 years, according to the researcher's interview with Mr. Rahman.

Palm oil is a very productive long-term endeavour to pursue, but the cost of funding oil palm growers is only large at the beginning. After the palm oil grows, the operations issued are only maintenance such as fertilizers, employee salaries, and others. This business is not grandiose to consume a lot of operations, but will only have employees and control that is quite intense [26], [27].

#### **b. Mini Market Business**

Retail business is a productive business for the current era, mini markets scattered around Selangor are still categorized slightly, and well-known retail businesses such as al farmart and Indomaret are still classified as few. Therefore, the waqf council in Ogan Komerin ulu took advantage of this opportunity to be able to develop a productive economy, this was conveyed by the chairman of the daily supervisory body [28].

For the retail business itself, the capital spent is not too large, only working with several resellers, our party can sell goods with a target of several months given by the reseller or SPG, with the availability of goods that are long in the mini market will

have a positive impact on consumers, the consensus will be more easily directed or sell monthly needs at the mini market [29].

c. Home Property

Property is a long-term business that is very productive and has great opportunities because it is sold or rented and the owner can still use it when there is no desire to sell it. Today the community is very up to date on the development of land and housing prices, as well as an opportunity for people who have a business desire but do not have the capital to provide land and houses ready for habitation [30], [31].

The community around Selangor is not only inhabited by indigenous people, but almost 20 per cent of these residents are immigrants who work around Selangor, this is a great opportunity for property businesses around Selangor. The waqf council itself does not rule out the possibility of being directed to the property to maximize its business, according to an interview with Mr Rahman.

d. Fisheries Economic Business

Business in terms of fisheries is one of the opportunities because there is no one around the waqf assembly Selangor, The fishery cultivation business is an economic activity by using containers such as ponds to maintain and cultivate fish. The aquaculture business is divided into two types, namely freshwater and brackish water fisheries. Examples of freshwater fishery products are catfish, carp, tilapia, and gourami. Examples of brackish fish such as milkfish and the like [32], [33].

The cultivation that has been running in the Selangor waqf assembly is a freshwater fish cultivation business such as catfish and starch, estimated to harvest these fish every 6 months. However, the harvest obtained so far is not distributed for sale due to many factors. The activity in the field of fisheries is a collaborative activity between the waqf assembly and several parties because the resources in the Selangor waqf assembly do not understand fish farming. This form of cooperation does not expect commercial or remuneration but rather the cooperation of the Selangor assembly with local agencies.

e. Weaknesses

Weakness is an event that is very often experienced by business actors and institutions, weakness comes from internal and external parties, so that, an institution must further analyze what are the weaknesses in an institution to overcome bias in an institution. In the waqf assembly in Selangor itself, researchers observed several weaknesses in productive waqf management including [34], [35]:

- Employees who enter the waqf majestic environment are required to select employees well, by testing the ability of prospective employees in worship (prayer) and reciting according to the tarjih muhammadiyah method.
- The business developed by the waqf assembly in Selangor is directed towards the value of profit so that the views of the local community of the waqf assembly in Selangor are directed at commercial and profit businesses.
- Finances obtained from several parties are required to make good financial statements such as monthly, third-monthly, sixth-monthly, and one-year reports to control the outstanding finances in the Selangor Waqf Council.

f. Challenges and obstacles in the development of productive waqf in Selangor

As with other waqf assemblies, efforts to develop productive waqf activities by managing several existing factors. Some challenges in the development of productive economic enterprises within the productive waqf assembly between the productive levels still need to be improved, especially in human resources working within the waqf assembly and capital formation [36], [37].

The development of entrepreneurial awareness and motives in the surrounding community is closely competitive among others. Even though this is a fundamental need to achieve an improvement in the quality of human resources. The large number of residents who already have the awareness that the characteristics of independence, stretching, working hard, and facing time are the biggest innovations for the waqf assembly in Selangor to face some business frictions that occur in the field, in another view the waqf assembly in Selangor is not to seek finance but to prosper the surrounding community.

Demographic capital is also a big challenge because of the limited strategic land available in the implementation of a productive economy in the Selangor waqf assembly, so the right strategy is needed so that challenges and obstacles in the field can be overcome properly. On that Tuesday, funding is also one of the challenges for employees or the surrounding community who establish MSMEs in the Selangor environment.

### **Implementation of Waqf Development Strategy at Selangor Waqf Council**

To be able to face several challenges, it is necessary to prepare a strategy for developing waqf assemblies in Selangor.

#### **1. Human Resource Strategy**

Among the efforts that have been made by the Waqf Selangor council is to involve several employees in training, this is to develop good human resources. Alaudin explained that employees need a special program to form a training institute on performance development to be able to increase knowledge among existing resources. The majority of business actors and employees are very minimal with sufficient knowledge about finance and management, business and skills, and information related to government regulations that have an impact on their businesses [38].

#### **2. Market Strategy and Segmentation**

The selected market segment must have great potential to bring profits to a business, choose market segments with a small number of competitors, and have potential and profit potential. A small number of competitors will benefit the position of the business in profit generation [39].

#### **3. Management Strategy for Productive Economic Development**

The management system carried out by the Selangor waqf assembly is based on internal and external planning and analysis with an institutional financial development approach, this is based on the principle of sadaqah as Allah says in surah al-Baqarah verse 261 Meaning: the parable (the income spent by) those who spend their wealth in the way of Allah is similar to a seed that grows seven grains, on each grain of one hundred seeds. God multiplies (rewards) for whom He wills. and Allah is Almighty (His gift) again All-knowing (QS Al-Baqarah: 261).

The Qur'an surah al-Baqarah verse 261 explains that for Muslims who spend their wealth, Allah will reward them by multiplying their wealth and sustenance. This verse is used as a reason for forming the Selangor waqf assembly, the fees obtained will be used for the needs of the people, so this activity is not only beneficial for some human resources in the waqf assembly but also benefits the benefit of the people.

On the other hand, alms will clean the property to make it more blessed and fertile, which brings benefits to the life of the world and the hereafter, the prospect to be achieved by the waqf assembly is to foster a culture of people who love sadaqah activities as a step to improve the finances of members and the waqf assembly. Supporting factors for the growth and development of productive endowments are not only supported by high capital or a limited work country but because by the intention and hard work efforts of all elements to get maximum results [40].

## CONCLUSION

Conclusions from research on productive waqf development strategies to improve the community economy in Selangor, Malaysia, include several points, including the following: a). The Importance of Productive Waqf: Research shows that productive waqf has great potential to improve the economy of people in Selangor. This is because productive waqf not only provides social benefits but also generates income that can be used for local economic development. b). Business Diversification: One effective strategy is to encourage business diversification in waqf management. This can be done by identifying potential economic sectors and allocating waqf to support business development in these sectors. c). Professional Management: The importance of professional waqf management is also an important finding. This involves transparent, accountable and efficient management to ensure that waqf assets are utilized optimally to improve community welfare. d). Education and Training: Training and education for the community about the productive potential of waqf and how to manage it well is also needed. This can increase public awareness about the benefits of productive waqf and provide the skills needed to manage waqf businesses effectively. e). Collaboration and Partnership: Collaboration between the government, financial institutions, amil institutions and the community is also important to develop productive waqf holistically. This collaboration can help overcome various obstacles and increase community access to the resources and support needed to develop waqf businesses. By implementing these strategies comprehensively, it is hoped that the potential of productive waqf can be optimized to improve the economy of the people in Selangor, Malaysia, and provide a significant positive impact on their welfare.

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## Author Contribution

All authors contributed equally to the main contributor to this paper, all authors read and approved the final paper, and all authors declared no conflict of interest.

## Conflicts of Interest

All authors declare no conflict of interest.

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