



Professional Waqf Trustees In the Digital 5.0 Era

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Abstract: This study aims to analyze the role and urgency of nazhir professionalism in addressing the challenges of the Digital Era 5.0 and to examine the contribution of nazhir certification in optimizing the management of productive waqf. This research adopts a literature review approach by analyzing various scholarly sources, regulations, and previous studies related to waqf management, digitalization, and nazhir competencies. The findings indicate that digital transformation has created new opportunities for waqf fundraising and management through the use of technologies such as e-wallets, crowdfunding platforms, and digital banking. In this context, nazhir professionalism is an essential requirement to ensure efficient, accountable, and community-oriented waqf management. Nazhir certification has proven to enhance managerial capacity, transparency, and legal legitimacy in asset management. Furthermore, the synergy between nazhir and Islamic financial institutions, along with government support through training and supervision, is a crucial factor in building a sustainable digital waqf ecosystem. This study recommends strengthening digital literacy among nazhirs and accelerating waqf system digitalization as strategic steps toward modern, productive, and inclusive waqf management.

Keywords: nazhir waqf, waqf digitalization, certification, professionalism, productive waqf

Introduction

The presence of nadzir as a party who is given trust in managing waqf assets is very important. The management and development of waqf assets by nazhir is explained in Law No. 41 of 2004, namely carried out in accordance with sharia principles and carried out productively. Nadzir according to Law No. 41 of 2004 is a party who receives waqf assets from the wakif to be managed and developed according to their designation. The word professional in the Indonesian dictionary is interpreted as requiring special skills to carry it out. This special skill is a person who holds a position or job that is carried out with high expertise or skills. (Yenni Samri Juliati Nasution 2021). According to research (Ilyas 2017) The form of professionalism of nazhir in economic empowerment is understanding the sharia rules for waqf investment, paying attention to sharia principles in waqf asset investment, and knowing the regulations of sharia principles for the maintenance and renovation of waqf assets, also basically how sharia principles are used for investment of waqf business profits, for waqf asset exchange and these things related to the economic empowerment of waqf assets. Therefore, a Nazhir needs to follow the implementation of Nazhir Wakaf certification in order to improve waqf literacy so that they can understand the concept of waqf, especially productive waqf, and are able to manage waqf assets better and more effectively. (Ani Faujiah and Johan Wahyu Wicaksono

2024). This also affects a person's appearance or performance in doing work in his profession. If the waqf property wants to be productive, then there is no other choice but to form a professional nazhir.

The digital era requires professional Waqf Nazhir who has the competence to manage, develop, and utilize waqf assets by utilizing modern technology, so that waqf management becomes more transparent, efficient, and provides optimal benefits to the community. The era of society 5.0 as a period for millennials who are familiar with the world of digital technology requires the waqf system in Indonesia to also be digitalized. Strengthening the waqf sector in Indonesia by carrying out waqf digitalization can make it easier for donors to distribute their waqf assets. Waqf digitalization continues to be developed through various digital banking services such as SMS Banking, Mobile Banking, Internet Banking, ATMs and QRIS Codes, while waqf digitalization through non-bank digital platforms such as digital wallets, e-commerce platforms, fintech and crowdfunding platforms. In this case, research(Rahmawati et al. 2021)revealed that the Indonesian Waqf Board (BWI) continues to strive to transform and develop applications to support digital waqf in order to manage the great potential of waqf nationally by utilizing digital technology. Digitalization of waqf as a form of transition from traditional waqf practices to digital is an important work for the Indonesian Waqf Board (BWI).

Theoretical Basis

The word nazhir linguistically comes from the root word nazara which means ra,a (to see), abshara (to look) and tadabbara (to ponder, think, consider)(Ahmad Warson Munnawwir 1984). Nadzir according to Law Number 41 of 2004 is a party who receives waqf property from the wakif to be managed and developed according to its intended use.(Indonesia 2004). From the above understanding, it can be concluded that the waqf nazir is a waqf manager who works full time as his main job, and has special skills and receives compensation (payment) according to what he does. Currently, it is very important for the nazhir to be able to carry out his duties professionally so that the waqf assets can be utilized optimally. To utilize the waqf, the nazhir has the following duties:

- a. Carrying out administration of waqf assets;
- b. Manage and develop waqf assets in accordance with their purpose, function and designation;
- c. Supervise and protect waqf assets;
- d. Reporting on the implementation of tasks to the Indonesian Waqf Board.

Digital technology includes various devices and applications that enable fast and efficient data processing. The use of digital technology is increasingly widespread in various sectors, including the social sector. In a social context, the digital era has enabled people to be closer to each other through social media and other digital communication platforms. Therefore, it can be said that the term "digital" currently refers to the adoption or application of computer and internet technology that significantly changes many aspects of human life.(Silmi et al. 2024). Digitalization can be understood as a process of change that occurs from analog technology to digital technology. This change is influenced by the development of increasingly modern technology and industry, and its operational system is very dependent on technology.(Melinda 2024). Digitalization allows waqf to be done anywhere and anytime through an internet platform. Nazir can receive waqf funds for various purposes, such as building schools, health

facilities, and wells. Digitalization makes waqf management and distribution easier, and the public can access information about waqf.

Methodology

The research applied in this study is the library method, which involves collecting scientific papers or data from various sources for research purposes. Data collection is carried out through the library method, which is a technique that collects data from journals, articles, books, magazines, newspapers, and various sources and then analyzes the conclusions generated from each of these literatures, which are then used as reference sources for analysis in this study.

Results and Discussion

1. Legal Basis for the Existence of Waqf Nazhir

The existence of Nazhir Waqf in the Indonesian legal system has a strong basis in various regulations. Law Number 41 of 2004 concerning Waqf regulates the role of Nazhir as a party that receives, manages, and develops waqf assets in accordance with sharia provisions and waqf objectives. In Law No. 41 of 2004 Articles 9-14 and Article 42 regulate the existence of nazhir waqf (Indonesia 2004):

a. Article 9 of Law No. 41 of 2004, nazhir includes:

- 1) Individual;
- 2) Organization; or
- 3) Legal entity

b. Article 10 of Law No. 10 states that:

- (1) Individuals as referred to in Article 9 letter a can only become Nazhir if they fulfill the following requirements:
 - a) Indonesian citizens;
 - b) Muslim;
 - c) Mature;
 - d) Trust;
 - e) Physically and spiritually capable; And
 - f) not prevented from carrying out legal acts.
- (2) The organization as referred to in Article 9 letter b can only become a Nazhir if it meets the following requirements:
 - a) The management of the organization concerned meets the requirements for individual nazhir as referred to in paragraph (1); and
 - b) Organizations that operate in the social, educational, community and/or Islamic religious fields.
- (3) The legal entity as referred to in Article 9 letter c can only become a Nazhir if it meets the following requirements:
 - a) The management of the legal entity concerned meets the requirements for individual nazhir as referred to in paragraph (1); and
 - b) Indonesian legal entity established in accordance with applicable laws and regulations; and

- c) The legal entity in question operates in the social, educational, community and/or Islamic religious fields.
- c. Article 11 Law no. 41 of 2004, Nazhir has the following duties:
 - 1) Carrying out administration of waqf assets;
 - 2) Manage and develop waqf assets in accordance with their purpose, function and designation;
 - 3) Supervise and protect waqf assets;
 - 4) Reporting on the implementation of tasks to the Indonesian Waqf Board.
- d. Article 12 of Law No. 41 of 2004:

“ In carrying out the duties as referred to in Article 11, Nazhir may receive compensation from the net results of the management and development of waqf assets, the amount of which does not exceed 10% (ten percent).”
- e. Article 13 of Law No. 41 of 2004:

“ In carrying out the duties as referred to in Article 11, Nazhir receives guidance from the Minister and the Indonesian Waqf Board.”
- f. Article 14 of Law No. 41 of 2004:
 - 1) In the context of development as referred to in Article 13, Nazhir must be registered with the Minister and the Indonesian Waqf Agency.
 - 2) Further provisions regarding Nazhir as referred to in Article 9, Article 10, Article 11, Article 12, and Article 13, are regulated by Government Regulation.
- g. Article 42 of Law No. 41 of 2004:

“ Nazhir is obliged to manage and develop waqf assets in accordance with their purpose, function and designation.

2. Certificate of Waqf Nazhir

Nazhir Waqf Certification is a certification program that aims to improve the competence and professionalism of nazhir (waqf managers). Nazhir is a party tasked with managing and developing waqf assets in accordance with sharia principles and the mandate of the wakif (waqf giver)(Beik IS, Tanjung H 2022). The purpose of the Nazhir Waqf Certification, among others, is so that the Nazhir are able to improve their professionalism, with certification, the Nazhir has a formally recognized competency standard to manage waqf assets. With the Nazhir Waqf Certification, it is hoped that the Nazhir will be able to increase public trust, where in the Certification there are educational efforts on how to increase transparency and accountability in waqf management so that the public is more confident in waqf. The implementation of the Nazhir Waqf Certification also has the hope of optimal asset management, where certified Nazhir is expected to be more optimal in managing and developing waqf assets to provide maximum benefits for the community.

The implementation of Nazhir Waqf Certification seeks to prepare Nazhir to develop productive waqf, such as investing waqf assets in halal business sectors according to sharia, so that the results can be used for the benefit of the community. The benefits of Nazhir Waqf Certification for institutions are also as legality and legal protection. Certified Nazhir have a stronger legal basis in carrying out their duties, so they get legal protection if problems occur in waqf management. Nazhir Waqf Certification will also facilitate access to coaching and development, certified Nazhir will find it easier to get access to coaching programs, assistance, and advanced training from related institutions such as the Indonesian Waqf Board (BWI)(Ani Faujiah and Johan Wahyu Wicaksono 2024).

In order to be able to participate in the Waqf Nazhir Certification, participants are required to have basic knowledge about waqf, at least a good understanding of the concept and law of waqf in Islam, have the managerial and asset management skills

needed so that the Nazhir is able to manage waqf assets well and in accordance with Sharia provisions, have a commitment to the waqf mandate, namely that later the Nazhir must understand and carry out his duties with high integrity as a competent Nazhir. (Anwar, N. & Yunus, AR 2022)

For institutions that delegate their Nazhir to participate in the Waqf Nazhir Certification, they will receive benefits, namely obtaining official recognition, certified Nazhir is formally recognized by the state and related institutions, strengthening the capacity of the institution, namely assisting Nazhir in managing waqf assets professionally and productively and ensuring sharia-compliant management that certification activities support ensuring that waqf management is carried out in accordance with sharia. (Hamidiyah, E. & Faujiah 2023).

Thus, the Nazhir Waqf Certification is an effort to improve professionalism, transparency, and accountability in waqf management. With certification, Nazhir is expected to have adequate competence in managing, developing, and distributing waqf assets effectively in accordance with sharia principles and laws and regulations. In addition, certification also provides clear standards and legality for Nazhir, so that public trust in waqf management can increase. In the digital era, certification is becoming increasingly important to ensure that Nazhir is able to utilize technology in optimizing the benefits of waqf for the welfare of the community.

3. Professional Waqf Nazhir at Islamic Financial Institutions (LKS)

Cooperation between Islamic banks and waqf nazhir has a strategic role. Because, the core of this cooperation aims to manage and utilize waqf assets (mauquf) to be more productive and useful for the welfare of the community. Also, it is useful for increasing public trust in nazhir regarding the management of mauquf. So, this cooperation is built on the basis of mutual benefit between the two parties (Ubaid 2015).

Based on Article 28 of Law No. 41 of 2004, Islamic Financial Institutions Receiving Cash Waqf in this case are Islamic Financial Institutions that have been appointed by the Ministry of Religion to only function as recipients of cash waqf and nazhir partners in managing cash waqf assets. Fundraising methods can basically be divided into two types, namely direct (direct fundraising) and indirect (indirect fundraising). The direct fundraising method is a method that uses techniques or methods that involve direct participation of waqf or where the process of interaction with the waqf's response can be done immediately. For example, this method is direct mail, direct advertising, telefundraising, and direct presentations. While the indirect fundraising method is a method that uses methods or techniques that do not involve direct participation of waqf, where it is not done by providing direct accommodation power to the waqf's response. For example, this method is advertorial, image campaign, organizing activities, through intermediaries, establishing relationships, mediation of figures and others. (Listian Achmad 2024).

4. Coaching and Supervision of Professional Nazhir in the Digital Era

Coaching activities when associated with waqf, are efforts to improve the ability of nazhir in managing and developing waqf assets, so that they can function in accordance with sharia objectives that can help improve community welfare in the form of providing or improving educational and health facilities and activities, providing assistance to the poor, neglected children, orphans, scholarships, advancing and improving the people's economy, and/or advancing other general welfare that does not conflict with sharia and laws and regulations. Then in order to improve the quality of nazhir, especially in realizing waqf assets, nazhir in carrying out their duties receives coaching from the Minister and the Indonesian Waqf Board (BWI). (Yenni Samri Juliati Nasution 2021). In Law no. 41 of 2004 is explained as follows:

- a. The Minister provides guidance and supervision over the administration of waqf to realize the aims and functions of waqf.
- b. Specifically regarding the guidance as referred to in paragraph (1), the Minister will involve the Indonesian Waqf Agency.
- c. The guidance and supervision as referred to in paragraph (1) and paragraph (2) are carried out by taking into account the suggestions and considerations of the Indonesian Ulema Council. Then, in the context of guidance, the Minister and the Indonesian Waqf Agency can cooperate with community organizations, experts, international bodies, and other parties deemed necessary.

From the description above, it can be seen that nazhir in his efforts to realize waqf assets receives guidance from various parties.

Conclusion

Based on the results and discussions that have been studied, it can be concluded that the professionalism of the waqf nazhir is a very important element in the management and development of waqf assets, especially amidst the rapid development of the digital era 5.0. Digital transformation has presented challenges as well as great opportunities in the waqf system in Indonesia. In facing this new reality, nazhir is required to not only have a deep understanding of sharia, but also adequate technological competence in order to be able to manage waqf transparently, efficiently, and accountably. The strategic role of nazhir as a waqf manager is becoming increasingly crucial along with the increasing potential and complexity of waqf management in the digital era, especially in supporting the development of productive waqf that can provide social and economic benefits to the wider community. One concrete effort to improve the quality of waqf management is through the implementation of nazhir certification. This certification is an important instrument to increase the capacity and credibility of nazhir in carrying out their duties professionally. Government support through regulation, guidance, and supervision is an important foundation in creating waqf governance that is integrated and effective. Therefore, strategic recommendations are needed so that all stakeholders in the waqf ecosystem, including nazhir, Islamic financial institutions, government, and society, can jointly encourage the modernization of the national waqf system. Increasing digital literacy among nazhir needs to be done massively and sustainably through training, mentoring, and collaboration with educational institutions and the technology sector. In addition, strengthening the legality aspect and legal protection for certified nazhir will provide a sense of security and certainty in carrying out the responsibility of waqf management.

Therefore, it is important for waqf institutions and the government to create a digital waqf platform that is integrated, safe, and easily accessible to the public. Digital innovation must be directed to support transparency in reporting, ease of waqf transactions, and monitoring the distribution of waqf benefits in real time. In the long term, the development of a digital-based waqf ecosystem will be an important pillar in driving the growth of the sharia economy and strengthening the role of waqf as an instrument of inclusive and sustainable social welfare in Indonesia.

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