# WAKF OF MONEY IN SHARIA ECONOMIC LAW PERSPECTIVE: Study of Human Resource Management in Indonesian Waqf Savings Dompet Dhuafa

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Abstract: This study aims to determine cash waqf from the perspective of sharia economic law by focusing on human resource management in Indonesian waqf savings wallets for the poor. This study uses a qualitative research type with a field study on the Indonesian Waqf Savings of Dompet Dhuafa Republika in Ciputat Indah Permai with an approach descriptive analysis. The data collection techniques are interviews, documentation, and observation. The data analysis uses data reduction, compiling categories, and synthesizing by inductive analysis. The results showed that human Resource Management implemented by TWI is by sharia, both in planning, recruitment, nazir selection, training, development, supervision, performance appraisal, and employee compensation. To create good corporate governance in the management of cash waqf, TWI should have a System Procedure. Because to measure the performance of cash waqf management, of course, it is guided by the operational standards that have been set.

Keywords: cash waqf, human resource management, sharia, dompet dhuafa.

### INTRODUCTION

Productive waqf in 2002. A bigger opportunity emerged recently with the passing of the waqf bill into Law Number 41 of 2004 concerning waqf. In the management of cash waqf, as an important instrument for implementing productive waqf, the waqf law stipulates that the institution entrusted with the responsibility for managing cash waqf is a Sharia Financial Institution that receives cash waqf (LKS-PWU), namely an Indonesian legal waqf body engaged in finance. shari'ah.[1]

Among the LKS-PWUs that have managed productive waqf are Bank Muamalat Indonesia, Bank Syariah Mandiri, BNI Syariah, Bank Mega Syariah. The Islamic financial institution receiving cash waqf (LKS-PWU) issues a cash waqf certificate and submits it to the nazir as proof of the surrender of the waqf property. Furthermore, this law states that in the management of waqf property, nazhir is required to manage it according to the purpose, function, and designation of waqf.[2] The management of this waqf property is carried out productively. The birth of this waqf law gives hope to all parties to empower the people's economy, in addition to the interests of worship and other social facilities.[1]

The potential of waqf in Indonesia is very large and the funds can be used for productive economic activities in addition to social activities to help the poor and the interests of the people. As a follow-up to the issuance of the waqf law, many waqf management institutions have launched products and facilities that collect waqf funds from the public. Such as the Al-Azhar Islamic Boarding School Foundation, the ESQ Conscience Build

Foundation, and TWI-DD (Indonesian Waqf Savings-Dompet Dhuafa).[3]

The Indonesian Waqf Savings (TWI) is a product of the Dompet Dhuafa Republika Foundation which has made many programs to realize social justice, such as the establishment of hospitals, schools, and farms villages that have the potential to develop cash waqf to build community welfare broadly and sustainably.[4] Some concrete evidence of the cash waqf program carried out by TWI include a) Free Health Service (LKC) for the health of the poor in the form of a mini-hospital with 24-hour service, b) Smart Ekselenia School, a secondary school specially designed to accommodate children from poor people who have potential with a very strict screening system carried out throughout the province, c) Wisma Muallaf, as a place for fostering converts who are alienated from their families.[4]

As an institution engaged in philanthropy, TWI is certain to participate in fundraising. To facilitate fundraising, TWI offers a variety of products. In this case, TWI does not provide a minimum limit for a person to waqf. However, if the number of waqfs is less than one million, then the wakif is not entitled to get a Cash Waqf Certificate (SWU).[5]

In collecting waqf funds from the community, TWI assigns this task to the fundraising division. In TWI management, this division has a very important role in determining the size of the collection of waqf funds from the community.[6]

The impression of professionalism carried out by TWI can be seen from the existence of a special fundraising division or marketing division which is a "search engine" for funds for waka program management institutions related to fundraising, such as designing a fundraising strategy, conducting campaigns, looking for new waqf, compiling a database, and other activities. other. To support the implementation of this task, the fundraising division is assisted by several sub-divisions, namely, marketing, which raises funds by approaching wakif candidates through recitations in offices, in elite and middle-class Muslim housing complexes, and to certain Muslim communities as potential wakif candidates. as well as through banners and brochures.[7]

In managing cash waqf for productive sectors, when disbursing cash waqf funds to partners, TWI first conducts a business feasibility study, looking at the benefits of the business carried out by partners, the partner is a person who can be trusted and can return capital to the company. TWI. In general, the partners who become the object of money waqf investment from TWI are the fostered partners of Dompet Dhuafa. In providing waqf funds or financing based on principle shari'ah and other business activities, of course, TWI must conduct business based on the principle of prudence and safeguard the interests of the wakif who entrusts waqf to TWI and take steps that are not detrimental which result in a reduction in the number of waqf funds.[8]

There are so many waqf funds that go into TWI, so an audit is needed. At TWI there are audits, both internal and external, every year. Currently, the external audit is being carried out by Grand Watch. Previously, the auditor of TWI (and Dompet Dhuafa as a whole) was Amir Abadi Yusuf for 10 years (2x5 years).[9] The internal audit was carried out by the Management of Dompet Dhuafa and TWI themselves. A transparent and accountable audit is recognized as being able to provide an image of trust for TWI. As a positive effect, public trust, especially among donors and potential donors, will increase as reflected in the number of philanthropic funds received by TWI which always shows an increase every year.[10]

From the descriptions above, it appears that in fact, TWI has tried to manage cash waqf

funds with management that is trustworthy, professional, transparent, and accountable. Therefore, it is important to examine how Human Resource Management of Sharia-based cash waqf in Indonesian Waqf Savings, Dompet Dhuafa.

### **METHODOLOGY**

This study uses a qualitative research type with field studies that seek to find Human Resource Management of cash waqf in the Indonesian Waqf Savings of Dompet Dhuafa Republika in Ciputat Indah Permai which is by sharia with an Islamic approach. descriptive analysis. The data collection techniques are interviews, documentation, and observation. [11]

Then the data collected will be analyzed by (1) Performing data reduction by doing: a) identification of units (units) found in the data that have meaning when associated with the focus and research problem, b) Coding the data, namely giving a code to the research problem. each unit so that the unit can still be traced, where does the source come from? (2) Arrange categories, namely sorting each unit into parts that have similarities, then each category is labeled (3) Synthesizing, namely looking for links between one category and other categories.[12] Thus, it is possible to find aspects of Human Resource Management of Sharia-Based cash waqf in the Indonesian Waqf Savings Account, Dompet Dhuafa.[13]

### RESULTS AND DISCUSSION

#### Profile of TWI Dompet Dhuafa Republika

Tabung Waqf Indonesia (TWI) is an autonomous unit or entity with a legal entity foundation of Dompet Dhuafa Republika, established on July 14, 2015. TWI is a foundational legal entity that has been credible and meets the requirements as a nazir of waqf as intended by the Waqf Act.[10] As a waqf nazir in the form of an Indonesian legal entity formed by statutory regulations applicable, and is engaged in social education, society, and Islamic religion.[14]

The establishment of this waqf management institution is to create a nazir waqf institution with the model of a financial institution that can carry out mobilization activities for the collection of assets and waqf to meet the demands of the community's needs. The birth of this institution is expected to optimize waqf so that waqf can become a driving force for the economy of the ummah. The target of waqf management institutions is all levels of society who have the ability to waqf and the people who are the target of the TWI empowerment program.[10]

According to the deputy director of zakat and waqf of the Dompet Dhuafa, Ahmad Sonhaji, TWI was formed with a commitment to developing waqf resources so that they are productive and support the development of social programs and economic diversity of the people that have been carried out with zakat, infaq, and alms in a trustworthy and professional manner.[15]

#### **TWI Mission Vision**

TWI has a vision, which is to become a trusted and reliable leading institution in mobilizing and managing waqf resources in a productive, professional and trustworthy manner so that they can play an active role in improving the welfare of the community. Mission TWI include Increasing public understanding and awareness of the importance of the potential and role of waqf in contributing to improving the welfare of the people;

mobilizing the widest possible support for community resources in realizing the role of waqf to actively contribute to improving the welfare of the community; ensure optimal management of all waqf assets that have been mandated by the community so that they can provide real results, surpluses, and benefits in improving the welfare of the community; establish synergy with all relevant stakeholders in improving the welfare of the people.[16]

# TWI goals

TWI has a purpose from the realization of a Nazir Waqf institution with the model of a financial institution that can carry out mobilization activities for the collection of assets and waqf funds to meet the demands of community needs while at the same time encouraging social development and economic empowerment.[16]

## **TWI Goals and Targets**

The targets of TWI are all levels of society who have the ability to waqf and the people who are the target of the Indonesian Waqf Tube (TWI) empowerment program.

Target which will be achieved by the Indonesian Waqf Tube (TWI) are as follows:[16]

Availability of Human Resources for Prospective Managers of Indonesian Waqf Savings in various functions and levels of management, as well as staff with professional, trustworthy, and kafa'ah qualifications.

The Indonesian Waqf Tube can be a driving force for the development of Waqf in Indonesia.

The fulfillment of the needs of the community, especially users of Islamic Financial Institutions and other prospective waqif communities who want to make waqf easily, and on target by their waqif intentions.

Empowerment of waqf funds for community social facilities and investment in the productive economic sector with a Shari'a feel.

Mdistribute investment benefits for the benefit of the people.

The content, mission, goals, and targets of TWI to implement the word of Allah SWT (Surah Al-Maidah [5]: 2)

## **Waqf Beneficiary**

Who can benefits from waqf in TWI are 1) Direct Beneficiaries? 2) Wakif (waqf), namely the ease of carrying out shodaqoh jariyyah waqf. 3) Mauquf alaih (community receiving waqf), namely the use of waqf funds to improve the power and quality of life, especially for small communities (dhuafa). 4) Indirect Beneficiary Beneficiary is Nazir Waqf's business partner who collaborates with Nazir Waqf through the Indonesian Waqf Savings Tube.

### TWI's Scope of Work

The scope of TWI's legal work includes::1) Managing the waqf pledge contract documents; 2) Carrying out the drafting/review agreement process; 3) Carry out the process of changing the name of waqf assets; 4) Overseeing the licensing process for development projects; 5) Overseeing the process of waqf pledge contract at the KUA or Notary; 6) Controlling the rail slag process; 7) Manage sales power of attorney; 8) Manage the approval letter of the Board of Trustees and the daily management of the foundation.[15]

## TWI Waqf Program

The types of Waqf products currently being raised at TWI include Cash Waqf, Best Gift Waqf for Mother, Land, and Building (Property) Waqf, Business and Business Waqf, and Securities Waqf.[17]

Waqf Cash. With cash waqf, now there is no need to delay waqf. You can do waqf according to your budget, comfort, and needs, even from hundreds of thousands of rupiahs. Cash waqf and other donors will be combined until enough capital is collected to be invested in a productive asset determined by the manager. The surplus on productive assets will then be utilized for social programs according to their intended benefits (education, health, empowerment).[18] This cash waqf includes Money, gold, silver bars, dinars and dirhams, and gold and silver jewelry.[19]

Waqf Best Gift For Mother. Waqf is Alms Jariyah, which is to give our wealth for the benefit of the community. Waqf assets cannot be reduced in value, cannot be sold, and cannot be inherited. Because waqf is essentially handing over ownership of human property to Allah on behalf of the ummah. Mother is the most meritorious person in the entire world. His blood has been the source of life at the beginning of our lives when we were still weak and helpless. We all have burdened him for more than 9 months, taking nutrition from him for our life. Then for 2 years, he breastfed us with all his love. Therefore, Dompet Dhuafa has the Best Gift program for Mothers. This program invites us to do waqf for ourselves as well as we can do waqf on behalf of our parents. Your waqf through money will be used for education, health, and economic development programs. Every waqf asset that is used for the benefit of the people will flow the reward to the waqif (waqf) continuously as long as its benefits are still felt by the ummah. So, the waqf that we carry out and the waqf in the name of the parents will flow the reward continuously.

Waqf Land and Building (Property). Land and Building Waqf (Property) can be done as the best form of alms. Land and buildings to be waqf must of course be legally owned (free of legal disputes), full (debt-free) and have obtained approval from the heirs (if any). [18] If it is seen as having the potential to be productive, the assets will be developed with management capital (sourced from waqf via cash) or in collaboration with third parties with the principle of mutual benefit. However, if it is felt that the potential is weak or even severe when deemed necessary, the manager asks for permission so that the land/building can be sold and combined with other assets (ruislag) to provide greater benefits. The value of the waqf that is recorded next is the result of the ruis lag value obtained. The forms of earning assets can be in the form of leasing, leasing (build-lease), cooperation in managing the business on assets with third parties, and building businesses on assets. The surplus obtained is then channeled to social programs according to its designation (education, health, and empowerment). Donations for land and building waqf include Land, houses, kiosks, shop houses, apartments, commercial buildings (offices, hotels, malls, markets, warehouses, factories, etc.; public facilities buildings (schools, hospitals, clinics, etc.) ).[19] With special considerations, assets can also be socially productive to help minimize operational costs for the social programs owned by Dompet Dhuafa, for example, free clinics/hospitals for the poor, or free schools for the poor.

Business and Business Waqf. You can do Business and Business Waqf as an effort to make a "profit machine" that was originally your personal property into the property of the people who then provide broad benefits to the people. In the context of business and business waqf, all assets, both fixed assets and management assets, are transferred to the

Indonesian Waqf Fund. Thus, Tabung Wakaf Indonesia becomes the new owner who is then responsible for managing the business and business.[20] In general, the forms of business that you can waqf include 1) Public Service Businesses, such as clinics, hospitals, schools, universities, sports facilities, etc. 2) Commercial businesses, such as mini markets, restaurants, franchises, factories, hotel, etc. Tabung Wakaf Indonesia will analyze the health and profitability of the business when it will be donated as well as analyze the institution's ability to manage the business and business.[21]

## **Securities Waqf**

You can submit Shares and Securities Waqf to the Indonesian Waqf Fund as a good intention for you to get a charity. The securities that you can waqf include: 1)Shares of an Open Sharia Company (Listed on the Stock Exchange). 2) Goodwill of Shares of Closed Sharia Companies. 3) Sharia Sukuk (Bonds). 4) Sharia Retail Sukuk (Bonds). 5) Sharia Deposits. 6) Sharia Mutual Funds. 7) Waqf Will in Insurance Policy. 8) Waqf will in a will. [18]

Waqf of securities will be recorded at their book value on the date of delivery. The management of waqf securities in the form of shares and open bonds is aimed at maximizing dividends (profit sharing), as well as portfolio development to avoid default assets. Dividends or profit-sharing are obtained to become a surplus that will be utilized for social programs according to their designation (education, health, empowerment).[18]

In addition to the types of waqf described above, we can also waqf through TWI in other forms, such as vehicle waqf, rental rights, or intellectual property rights (royals, patents). For vehicle waqf, what is waqf is the value of the vehicle's benefits according to the optimal time for its use. Meanwhile, for rental rights, the waqf will be limited to the specified rental period. So, from the halal wealth that we have, it can give an extraordinary impact and impact when collected together. This is an engagement for the presence of a new wave of people's power until the birth of a truly empowered Indonesia. Why not, from waqf alone, there is a lot of potential to empower and elevate Indonesian human resources.[19]

### Sharia Human Resource Management in Indonesian Waqf Savings

The mechanism used by the Indonesian Waqf Fund (TWI) in managing cash waqf funds can be seen in several aspects, namely the collection of cash waqf funds can be seen from several aspects, namely the collection of waqf funds, investment management, and distribution to mauquf alaih.

Habib Ahmed in the Role of Zakat and Waqf in Poverty Alleviation emphasized that waqf management can show more effective waqf management when carried out by nazir of a non-profit organization, with the status of a trusted legal entity. According to this Islamic Research and Training Institution (IRTI) researcher, this situation is different from waqf management originating from the government, even with a professional manager who can make initiatives to increase the value and benefits of waqf. However, it is difficult to bring about changes in the development of property waqf, because it is bound by bureaucracy and government procedures. Likewise, ari nazir who come from individuals, most of them cannot develop waqf properly, because they are managed by nazir who are not competent and professional.[22]

## **Planning TWI**

What is referred to as TWI Resource planning is the process of analysis and identification carried out by TWI of the need for human resources so that TWI can determine the steps that must be taken to achieve its goals.[23]

Mundzir Qahaf suggests that to determine the desired management of waqf, the first thing that must be formulated in detail is the target of the waqf to be realized. Inner waqf manager

Activities are tied to the purpose of waqf and carry out effective supervision of the team's performance.

TWI human resource management planning is by what the Prophet Muhammad saw referring to the Qur'an to make TWI behave fairly, do good, provide assistance, prohibit evil, abominations, and hostility (QS. An-Nahl [16]; 90).

Allah SWT says: "And hasten to forgiveness from your Lord and to heaven, which is as wide as the heavens and the earth, which is prepared for those who are pious. (i.e.) those who spend (their wealth), both in time and space, and those who hold back their anger and forgive (mistakes) people. Allah loves those who do good. (Surat Ali Imran [3]: 133-134)

TWI planning is the first step of an action that determines a strategy that can effectively achieve maximum results. As explained in the letter Shaad verse 27, Allah created the universe and its contents with the best planning.

In designing the TWI Planning for Dompet Dhuafa using the 5 W + 1 H method: what, when, who, where, why, and How. The 5 W method explains what is to be done when it is carried out, who is the perpetrator, where is it carried out, and why it is carried out Dan 1 H describes how to do it. With 5 W + 1 H, a more comprehensive and easy-to-understand plan can be produced. Besides, it is not difficult to draw up a plan of action.[24]

The 5 W method is about content, while 1 H is the how. That's 5 W + 1 H be a blend of content and how. No matter how good the product is, in the end, it means nothing because it is not sold. No matter how good the harvest, it becomes a burden because you don't have a means of transportation. No matter how big the waqf is, it doesn't have any impact because it's confusing or wrong about the empowerment program. [21]

When it is difficult to apply 5 W + 1 H, TWI uses the SWOT method (strength, Weakness, Opportunity, and Threat). SWOT for TWI makes it easier because it focuses on the weaknesses and strengths of the organization. [16]

TWI own per shock based on time. The first is short-term planning, which is limited to a year. second, the medium-term which ranges from 1-3 years. Third, the long term takes 3-5 years.

TWI currently has a short-term plan to build Masjid al-Madinah in Parung Bogor and a private hospital Aka Medika Sribhawono on Jl. Ir. Sutami KM 1 Sribhawono, East Lampung. This hospital is not free because it was built from productive Waqf.

This hospital has 52 inpatient beds, fewer than every hospital in Lampung which has an average of 76 inpatient beds. 1 of the 52 beds in this hospital is VIP class and above. Middle numbers TWI DD will build Putri Khodijah Islamic Boarding School in Serpong, Tangerang and Dompet Dhuafa University in Jakarta and Bogor.[25]

Putri Khadijah Islamic boarding school stands on a waqf land area of 2000 square meters. The concept is in the form of cross-subsidies, namely 50% for poor people and 50% paid. As the name implies, prospective students will later explore Islamic religious knowledge. However, Putri Khadijah's boarding school has added value. Santri will be taught entrepreneurship under the guidance of Ippo Santosa. This is by the concept of the pesantren itself, which is modern. Santri will be trained to be independent. It is expected that students will become independent graduates and hafidz of the Qur'an.[16]

There are two Islamic boarding schools built, namely the dormitory building and the madrasa. The Madrasah building will be built on three floors.

The educational levels in this pesantren are Madrasah Tsanawiyah and Madrasah Aliyah.

The university aims to develop the human capital of the Dompet Dhuafa group and the wider community in various fields of competence in the fields of business, professional, government, and other community activities. Starting from the strategic plan of Dompet Dhuafa for the 2013-2018 period where one of Dompet Dhuafa's missions is to strengthen the role of service, defense, and empowerment. The implementation of this mission is to actively participate in the presence of universities to educate the nation and increase the intelligence of the Indonesian people.[26]

Dompet Dhuafa University carries out the duties and responsibilities to develop superior human resources, as well as positioning itself as empowerment & voluntary University that can produce alumni who not only have strong technical abilities but also have the spirit of independence, empowerment, and volunteerism.

Nope, With the support of Dompet Dhuafa and existing organs, Dompet Dhuafa University is fully aware of its capabilities to achieve Dompet Dhuafa's vision in the broadest sense.[27]

TWI's long-term plan will build hospitals in several parts of Indonesia Here we see TWI has the ability in strategic planning. There are characteristics of strategic factors: great benefits, much-needed, mass nature, and multiplier effect, as in the establishment of a hospital. Integrated.

There are three TWI strategic planning considerations, namely:[16]

- a. Trust. TWI makes trust a high price. Trust cannot be acknowledged by saying: "I and TWI Dompet Dhuafa are trusted people and institutions." TWI motivates Nazir and his employees that trust is a gift from others and cannot be built in a day. Nazir and TWI employees are encouraged to have integrity. As a family member, as a citizen, and as a neighbor, when or outside of work, always behave well, such as not making things difficult for people, not cheating, and always maintaining trust.
- b. Society. Many societies have norms and values. The better the integrity, the more the norms and values shine. TWI products are valued. All in the context of waqf, the value of worship, personally, waqf is carried out as a sign of obedience to Allah SWT. Socially (hablum minannas) waqf is a form of real relationship with the Community.[28]
- c. Maintenance. TWI maintains the trust that has been given by the community, especially the donors. TWI does not want to only be able to create an image that has been built but cannot maintain it.

#### **Recruitment and TWI Nazir Selection**

Selecting the right employees is important. Because the key to the success of the organization begins with an efficient selection process. Likewise, the election of nazir by the wakif is an important part of efforts to optimize the role of waqf in the welfare of the people. Nazir became the central party of waqf management. Because the success or failure of the management of waqf assets is closely related to the capacity and integrity of the Nazir himself.

the general classification of nazir or employees at TWI is: competent, fair, and professional.

Competent. Remember that the Messenger of Allah placed people who had managerial abilities according to their fields. Because leaders who come from people close to them are not more important than people who are competent in occupying leadership positions,<sup>1</sup>

Fair. By following the opinion of Ibn al-Hajib and Syafiiyyah. Ibn al-Hajib from the Malikiyyah group defines fairness as maintaining religious loyalty by avoiding major and minor sins, carrying out the mandate, and behaving well. Ibn Syas clarifies the definition, fair is not someone who is truly obedient and there is not the slightest disobedience. It can be said that a person is just if a person's obedience is greater than his sins, whether small or large.[8]

Syafiiyyah defines justice as staying away from major sins and not settling for small sins. Major sins, such as killing, adultery, accusing adultery, then usury, eating orphan's property, perjury, false witness, reducing doses and scales, breaking friendship, running away from war without any excuses, disobeying parents, leaving prayer, ending zakat, pitted against each other, and so on. Minor sins, such as:[6] seeing and touching a non-mahram, staying with a Muslim for more than 3 days, selling liquor, men wearing silk clothes, lying, cursing animals or unbelievers, selling defective goods without explaining it, and so on. other. In conclusion, a person is still said to be fair if his obedience exceeds his disobedience. If they are the same, then it is called fasiq.[29]

Provincial. In the opinion of Malikiyyah and Syafiyyah. Fuqaha Malikiyyah, Syafiyyah and Hanabilah agree that professionalism (al-kifâyah) is a requirement for nazir waqf. Meanwhile, according to Hanafiyyah, it is only a priority requirement.

According to Asy-Syarbini from Syafiyyah, a professional (al-kifâyah) is a person's strength and ability in managing waqf assets and distributing the results.

Besides TWI also requires Nazir and employees:[16] First, Muslim/Muslim. Second, understand the utilization of zakat, infaq, and waqf. Third, familiarize yourself with sharia law and muamalah. Fourth, Willing to work in a team, be responsible for low and high supervision and carry out good corporate governance practices (good corporate governance). Fifth, if needed, willing to be placed/rotated in various Dompet Dhuafa networks. Sixth, Have relevant work experience in a position of at least 1 year. Seventh, Mastering Microsoft Office (Word, Excel, PowerPoint).

An important tip in interviews conducted by TWI is not to be blown away by what you hear. Many people who are good at talking more than good at work. Good at talking, good at making arguments. People like this find it difficult to be a good listener. At work, those who are good at talking may become trouble makers. Each task is commented on. Working

<sup>&</sup>lt;sup>1</sup>Râghib as-Sirjani, *Madza Qaddamal Muslimûn lil Alam*, Juz II (Cairo, Muassasah Iqra: 2009), 2nd Press, p. 416

with the team there are only comments. The danger became material for him to talk to his superiors. If the target is not achieved, the argument must place the blame on others, on the concept, on the strategy, or the method. [24]

In recruiting Nazirites and employees, TWI avoided pity. Distinguish between recruiting and helping pass the selection. Recruiting must be suitably qualified because it is long-term. Recruiting out of pity, the institution will be managed by people who are good at begging for mercy.

When recruiting TWI employees, it will be published on social media and advertisements in print media, and others. Those selected are at least S-1.[16]

Stage Administration Selection. Ain this stage, applicants are asked to collect the required files as a reference to find out their basic information. Some of the files that need to be prepared during the administrative selection are CV, cover letter, transcript, diploma, and recent photograph. At this stage, 99% can be passed well as long as it meets the requested requirements and the deadline for file collection has not been closed.

Stage Psychotest. At this stage, you will be asked to do a series of psychological tests of various types but most of the time is very limited. The psychological test itself aims to assess the character and behavioral tendencies of a person in doing a job.

Stage Interview. in this stage, applicants will be asked for further information about the applicant's personality, strengths, and weaknesses of the applicant, the reasons why they applicant want to work at TWI Dompet Dhuafa, and why the applicant deserves to be accepted. At this stage, applicants will usually meet with the HRD of TWI. Here, HRD will check the suitability of the applicant's psychological test results data with the actual reality found at the time of the interview. In this stage, the applicant's readiness to accept responsibility and work will also be seen, as well as the extent of the applicant's professionalism.[16]

Stage User Interview. Whereas in the previous stage, applicants were asked more about their personality, at this stage the interview process will focus more on the competencies or skills possessed by applicants according to the field of work being applied for. Does the applicant have competencies that meet the requirements set? In this stage, applicants will usually meet with the head of the field being applied for. For example, if you apply for the fundraising department, the interviewer will be the fundraising manager. If you apply for the Accounting department, the Finance Manager will be interviewed.

Medical Check-up. The last stage which usually seems easy but is deadly is the medical check-up stage. Why turn it off? Because usually many applicants believe themselves to be healthy in plain sight but apparently after being tested the results don't say so. Many physically look fit and healthy but when tested the results show high blood sugar levels and high cholesterol levels.

TWI selection stages are by the selection that Rasulullah had made for Mu'adz bin Jabal. The Messenger of Allah asked Muadz:

"With what will you decide legal matters?" Muadz replied, "With the book of Allah." The Messenger of Allah asked, "If you do not find it?" Muadz replied, "By the sunnah of the Messenger of Allah." Rasulullah asked again, "If you do not find it too?" Muadz replied, "I will ijtihad with my opinion." The Messenger of Allah said, "Alhamdulillah, Allah has helped the Messenger of Allah to practice religion according to what Allah and His Messenger please."[6]

Inn said that prospective employees must be selected based on appropriateness and feasibility.[3]

Armuji, Director of Waqf Mobilization, stated that TWI will recruit Nazir at least S-1. Placed according to competence. It is impossible for S-1 majoring in PAI to be placed in the Property section of waqf assets. S-1 from Engineering can't be placed in the waqf consultant section.[16]

TWI's competence is by the word of Allah SWT: "One of the two women said: "Yes, my father, take him as a person who works (for us), because indeed the best person you take to work (for us) is the one who works for us. strong and trustworthy." (Surat al-Qashash [28]: 26)

## **Training and TWI Human Resource Management Development**

Per the concept of HR management described in the previous chapter, employees are an important asset to the organization. Employees must be trained and allowed to develop. Therefore, human resource development must be a top priority in the organization.[2][30]

Training and development also really need to be planned well in advance, so that training activities do not become in vain, especially to the point of wasting all time, and money and neglecting other jobs. For this reason, training and development of human resources are carried out according to the situation and conditions.

The stages in carrying out training and development planning for HR at TWI are as follows.

Analysis Need Training (Training Need Analysis). There is the first stage in the organization requires an assessment phase which is marked by one main activity, namely training needs analysis, Training Need Analysis, and TNA.[5][31]

For this reason, there are six systematic steps to determine/assess the training needs of TNA, namely: 1) Collecting data to determine the scope of work of the TNA, 2) Compiling job descriptions to become work targets or activities from predetermined targets, 3) Measuring instruments to measure workability, 4) Measuring workability ratings, 5) Managing data from measurement results and interpreting management result data, 6) Establishing training needs a rating.[4]

There are three situations where TWI is required to carry out the TNA analysis: namely: performance problems, new systems and technology, and automatic and habitual training, namely: First, concerning performance where TWI employees experience quality degradation or the gap between performance and work standards that have been set. Second, concerning the use of computers, procedures, or new technologies adopted to improve TWI operational efficiency. Third, concerning training which is traditionally carried out based on certain requirements, such as legal obligations as occupational health and safety issues. [16]

TNA is an analysis of workplace needs specifically intended to determine what the priority training needs are. Information on these needs will be able to assist TWI in using resources (funds, time, etc.) effectively while avoiding unnecessary training activities.[7]

TNA can also be understood as a systematic and comprehensive investigation of various problems to correctly identify several dimensions of the problem so that in the end TWI can find out whether the problem needs to be solved through a training program or not.[27]

Training needs analysis is carried out through a question and answer process (asking questions and getting answers). Questions are asked to each employee and then verification and documentation of various problems are made wherein the training needs can be identified to solve the problem.[25]

Problems that require training are always related to a lack of skill or knowledge (lack of skills and knowledge) so that standard performance cannot be achieved. Thus it can be concluded that the actual performance with situational performance.[3][10]

The functions of the Training Need Analysis (TNA) at TWI are: 1) Collecting information about the skills, knowledge, and feelings of workers; 2) Collecting information about job content and job context; 3) Define standard performance and actual performance in operational details; 4) Involve stakeholders and establish support; 5) Provide data for planning purposes. [16]

Planning and Making Training Designs. TWI is used in training as the essence of the training, because at this stage how can we ensure that the training will be carried out? The overall tasks that must be carried out at this stage are: 1) Identify the learning objectives of the training program; 2) Determine the most appropriate method; 3) Determine the organizer and other support; 4) Choose from a wide variety of media; 5) Define content; 6) Identify evaluation tools; 7) Arrange training sequences. [16]

The next thing that is no less important is to make the necessary and developed training materials such as:[16] First, the overall training schedule (estimated time); Second, Plan each session; Third, learning materials such as notebooks, reading books, handouts, etc.; Fourth, learning aids; Fifth, evaluation form.[32]

ImplementationTraining. The next stage is to establish an effective training activity TWI implementation of the training program. The successful implementation of the training and human resource development program depends on selecting the program to obtain the right people under the right conditions. TNA can help identify the right people and the right program while some considerations (training development) and considerations programs can help in creating the right condition.[16]

EvaluationTraining. To verify the success of a program, HR managers request that training and development activities be evaluated systematically, including the manager/implementer of education and training of a company.[5]

#### **TWI Surveillance**

TWI has two supervisions in HR management, namely internal and external. Internal control through self-discipline and individual or group responsibility exercises. External supervision occurs through direct supervision or the application of administrative systems such as rules and procedures. Effective supervision, which will be described later, is a combination of the two.[21]

According to the majority of fiqh experts (jumhur fuqâhâ), audits and examinations of trustworthy nazirs do not require him to explain in detail the management and distribution of waqf assets. But enough to explain globally. It is enough to explain how much the profit is, how it will be distributed, and the balance. Audits are not required to be a year. This trust can only be based on conjecture.[21]

For the Hanafiyyah, the judge is obliged to audit the untrustworthy nazir to provide a report on his work related to the results or profits of waqf assets as well as their expenditure

and utilization in detail. It's not enough to be reported globally, because it hasn't been freed from being accused of being a liar. [28]

There are four types of external supervision at TWI, namely:[16] a) Pre-supervision is also called pre-control or feed-forward-control, namely supervision carried out before starting activities, consisting of preparatory activities: Specifications for inputs, outputs, clarity of objectives, required resources. b) Supervision of direction or steering control This supervision focuses on what happens during the work process. Also known as concurrent control. Here efforts are made to find problems and take corrective actions before the final result; c) Yes/no control that specifies critical points that must be passed before an activity continues. At some point, all requirements must be met first (yes) before the process continues. So otherwise, the process stops; d) Post-activity control (post-action control or feedback control).[33]

The waqf funds that go to TWI are very more so an audit is required. At TWI there are audits, both internal and external, every year. Currently, the external audit is being carried out by Grand Watch. Previously, the auditor of TWI (and Dompet Dhuafa as a whole) was Amir Abadi Yusuf for 10 years (2x5 years). The internal audit was carried out by the Management of Dompet Dhuafa and TWI themselves. A transparent and accountable audit is recognized as being able to provide an image of trust for TWI. As a positive effect, public trust, especially among donors and potential donors, will increase as reflected in the number of philanthropic funds received by TWI which always shows an increase every year.[34]

#### TWI Work Performance Assessment

The purpose of performance appraisal is to compare employee performance and previously applied targets/goals. It is very important that the company (waqf institution) can take corrective steps.[35]

The assessment of this work is by sharia, namely "And say: "Work you, then Allah and His Messenger and the believers will see your work, and you will be returned to (Allah) who knows the unseen and the real, then it is reported to you. Him to you what you have done." (Surat At-Tawbah [9]: 105.)

The assessment process at TWI is as follows:[16] a) Preparation of the required data, namely preparing data related to the behavior and performance of subordinates. This can be in the form of notes, reports, results of the last guidance, and so on; b) Making an assessment, namely the data that has been prepared as a basis for assessing and providing feedback. This assessment and feedback are generally included as a draft (interim) assessment; c) Discuss with the direct superior the purpose, to decide a fair and objective final assessment; d) Holding meetings with subordinates. After the final assessment is decided, a meeting is held with the subordinates; e) Submit the results of the assessment to subordinates; f) Discuss the results of the assessment.[36] In this discussion, the rater presents the basis of the assessment in positive language and its measures (eg measures of motivation). After that, provide opportunities for subordinates to express opinions or responses; g) Inform the development plan. This plan can take the form of training, promotion, assignment, or internship. Like the sixth step, this step aims to get a mutual agreement so that the development runs smoothly and effectively (effectively). TWI will conduct employee and nazir assessments every six months.[2]

### **CONCLUSION**

Based on this research, it can be concluded that the Human Resource Management applied by TWI is by sharia in planning, recruitment, nazir selection, training, development, supervision, performance appraisal, and employee compensation. To create good corporate governance in the management of cash waqf, TWI should have a System Procedure. Because to measure the performance of cash waqf management, of course, it is guided by the operational standards that have been set.

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