

Strategic Management of Waqf Assets Using the *Community-Based Management* (CBM) Method in the Waqf Institution of Malang

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ABSTRACT

This research aims to map the waqf asset management strategy at al-Khaibar waqf institution in Malang City. After mapping, it is analysed using the community-based management method. The selection of this method is based on the strategy pattern used by the institution by maximising the community, both managers, markets and partners. Based report form SIWAK, that until 2024 waqf assets are 2,171,041,349.74 M2 and only 23% are managed. Of the 23%, 71% are mosques, schools and cemeteries, waqf assets have not been able to be managed productively. Therefore, this research seeks to offer a solution to waqf asset management strategies in Malang City. This research is qualitative-descriptive. Data sources were obtained from interviews, and documentation to al-Khaibar waqf institution and BWI Malang City. The findings show that: first, the strategic management of waqf asset development through identifying problems, analysing material content, planning actions and mitigating risks. Second, risk mitigation includes business impact, provision of business goods with qard al-hasan bi al-bay' contract and establishing partners both as business partners and as distributors, marketing, suppliers.

Keyword: Strategic Management, Waqf Assets, Community-Based Management, al-Khaibar Malang

INTRODUCTION

The prestige of waqf institutions as a strategic base for people's economic development has become a poverty alleviation programme in several regions. Waqf becomes the main hope to reduce social inequality and equalise human development (Khaer, Firmansyah, and Saepul Rohman 2023). The government, provinces, sharia-based banks, waqf institutions and universities, together devise tactical strategies to develop waqf collaboratively, starting from digital and conventional innovations. It is recognised that the most contributive and philanthropic Islamic financial institution to solve the current economic problems is through the waqf system (Fattach and Maskun 2022).

Unfortunately, the prestige of waqf is not proportional to the results of waqf management. The vast and potential waqf assets are unable to be managed properly by the waqf nadzir. As revealed by Ibrahim Dusky, the failure of productive waqf management lies in the weakness of human resources, waqf nadzirs still predominantly utilise traditional methods (Ibrahim, Zainuri, and Huda 2020). The vast amount of waqf assets is only managed at 23%, while the rest is idle without any development activities. Of the 23%, 72% is used to build non-productive places of worship such as mosques and mushalla (Hassan, Abdullah, et al. 2021).

The rest is used to build schools, Islamic boarding schools and social activities. This research illustrates how waqf assets are unable to be managed productively.

Bakar Nasr, provides interesting data related to the management of waqf assets in Indonesia, stating that there are three levels of quality of waqf management (Bakar, Hussain, and Hamed 2017). First, traditional management, where waqf has not been able to provide empowerment effects. Second, mid-modern management, where waqf can be productive on certain aspects. Third, modern waqf management, where waqf has been able to generate profit from waqf capital. Meanwhile, waqf management in Indonesia is still at the first level towards the second level. It is confirmed by the Chairman of the Executive Board of the Indonesian Waqf Board (BWI) Muhammad Nuh, that there are three levels of waqf asset management; first, level one, which is managing waqf assets in a simple way such as building mushalla and mosque. Second, level two is managing waqf assets to become economically valuable such as minimarkets. Third, level three is managing waqf assets through global economic development such as money assets and investment (Haziqi Hilmi and Muhammad Hakimi Mohd Shafiai 2022). The position of waqf institutions in Indonesia is still dominated by level one. This means that waqf management in Indonesia is still far behind countries such as Morocco and Sudan.

This problem is further exacerbated when data from the Ministry of RI in 2020 - supported by a study conducted by Syarif Hidayatullah State Islamic University Jakarta- noted that almost 95% of waqf assets have not been utilised productively so that waqf is unable to play a role in solving socio-economic problems in society. The inability, according to Arifin (2014), is caused by two things; firstly , the uncertified waqf nadzir ; and secondly, the productive waqf literacy that is not absorbed by the community (Mohd Hafiz b. Hj. Fauzi et al. 2019). Therefore, it is natural that the waqf assets of 2,171,041,349.74 M2 are only managed by 5% of that number (Puteri Nur Farah Naadia and Khairuddin 2021). This data shows that waqf management in Indonesia has not been as effective as expected.

The description of the problem above implies a conflict between ideality and reality. Ideally, waqf should be able to solve the economic problems of the people as mandated by Law No. 41 of 2004. However, the reality is different, waqf is just a dead asset that is unable to provide socio-economic benefits. (Hassan, Mustapha, et al. 2021). Therefore, it is time for waqf management to be reconstructed and recontextualised. Reconstruction is directed to shift the traditional paradigm towards productivity, while recontextualisation is attached to the digital aspect (MPOC, lia dwi jayanti, and Brier 2020). This will result in effective waqf management and economic impact for the welfare of the community.

Effective waqf management can be realised if it is able to develop two things, namely. Data from the Indonesian Waqf Board (BWI) released a report that for the next five years (2020-2024) waqf could reach 180 trillion, up to 2021 only 400 billion were realised (Hiyanti, Afiyana, and Fazriah 2020). Similarly, President Joko Widodo's speech stated that the potential of waqf could reach 45,000 trillion, greater than Indonesia's state budget which is only around 2000 trillion (Siregar 2023). Second, the resources of the millennial generation. A survey conducted by the Centre for Sharia Economics and Business at the University of Indonesia in six major cities found that the acquisition of waqf funds by the millennial generation reached 1.35 trillion (abdullah and Bin Abdullah 2013). These two potential realities become the basis for the development of ideal waqf both in waqf institutions and universities as waqf study centres.

Looking at the depiction of the problem of waqf management and the basic footing, it appears that the reconstruction of waqf is directed towards the realm of productive waqf management (Aqbar, Herman, and Arsan 2022). One of the waqf institutions that is keen to reform and prove productive is the al-khaibar waqf institution in Malang City, East Java. Apart from being an icon of the community, it is also under the auspices of universities in collaboration with Islamic financial institutions and the Malang City government. This illustrates that the waqf institution is the result of ijtihad and the initiative of the three pillars of the waqf development authority, namely universities, government and Islamic financial institutions (Nugraha et al. 2022).

The mini-research conducted by the author, through the review of research results and unstructured interviews, resulted in the finding that the waqf asset management model in Malang City's waqf institutions became a model for all waqf nationwide (Ghazali, Sipan, and Yaacob 2021). The most productive waqf management has been in East Java, precisely in Malang City. The waqf institutions in Malang City have become a model for the archipelago as a productive and digital-based waqf institution (Rani et al. 2022). The two waqf institutions in Malang City that became a model are al-Khaibar waqf institution and Sabilillah waqf institution. Malang's al-Khaibar waqf institution integrates social, spiritual and digital aspects. Interestingly, the pattern of decision-making, strategy and development of waqf involves three important elements; universities, social and authorities. So that community empowerment can truly run effectively. One of the proven socio-economic-based waqf management is the establishment of minimarkets, hospitals and educational institutions. Until now, al-Khaibar waqf institution has been able to prosper 30 assisted villages and 76 community cooperatives in Malang City.

The application of the CMB method based on digital platforms is a new strategy for developing waqf assets initiated by universities, governments and Islamic financial institutions. The author has searched for various studies, but there has been no comprehensive research and has been able to improve the people's economy, including Mohamad Ainun Najib and Najmudin (2020) which resulted in the finding that the pattern of waqf asset management through mudharabah and ijarah schemes where the community as cultivators of waqf land assets is able to provide economic support (Sulistiani 2021). However, this research does not mention the issue of digital waqf management at all and is still traditional. Nurul Iman offers research on digital-based asset management through recording nadzir and wakif, but this research only examines the transparency of recording, not yet in the realm of socio-economic development (Noor et al. 2023). In contrast to this research, which presents the novelty of waqf asset management with the digital-based CMB method.

Objective

This research aims to map the waqf asset management strategy in al-Khaibar waqf institution in Malang. Strategy mapping is needed to provide implementative offers on how to manage waqf assets, especially waqf land assets. So far, unmanaged waqf land assets have reached a fantastic figure of almost 72% of certified waqf land. This research provides a descriptive picture that has been tested and able to make waqf assets can provide crucial benefits for the surrounding community, students and small business units as *mauquf alaihi*.

LITERATURE REVIEW

Asset Management

Asset management aims to provide optimal benefits with assets owned to be effective and efficient. As stated by Britton and Connellan, asset management is defined as good asset management in terms of measuring the value of properties (assets) in monetary terms and employing the minimum amount of expenditure on its management (Sonita, Miswardi, and Nasfi 2021). This definition is then complemented by Sugiana, saying that asset management is a science that studies asset management activities, including planning asset needs, investment, income, legal audits and operations effectively and efficiently (Rhouse et al. 2017).

Management is at least to achieve goals, balance weaknesses and to achieve efficiency and effectiveness. Terry, divides the elements of management into four, namely planning, organising, actuating and controlling. At the level of waqf management, these elements actually do not change at all. It is just that the object of management is waqf. *First*, waqf planning. Broadly speaking, planning concerns the activities that must be carried out by members to achieve goals. Planning includes the means or strategies for decision-making, including goals and plans. Because planning is a significant and decisive first step, it requires the ability of capable and professional resources to develop planning (Rhouse et al. 2017). A visualised thought pattern that can foresee the future is required.

Second, organizing the waqf institution. Organising is the process of mapping out activities as well as appointing members who are assigned to carry out these activities to achieve goals. Terry and Rue, say that organising aims to arrange the necessary resources such as men (humans), methods (ways or systems), machines (machines or facilities), materials (necessary materials) and markets (places for production). *Third*, actuating the waqf asset programmes or activities. In management science, actuating is defined as the implementation of planned programmes through the efforts or movements of group members with great earnestness, striving according to joint planning. The members or administrators who are separated according to their structure and field, are moved to work according to their respective programmes and duties while still referring to the goals and objectives.

Fourth, controlling (supervision). Is a control or assessment of the performance of achievements that ensure that the programme or activity is really in accordance with the plan that has been set. This stage is very important, considering that sometimes there are several programmes that are not implemented. There are also those that are carried out, it's just that they miss the desired goal (Zaki et al. 2020). This controlling function, on the one hand as an evaluation and on the other hand serves as an update. The purpose of renewal is that if there is a programme that is not suitable, then it is renewed with another programme.

Community Based-Management

The Community Based-Management (CBM) method was first initiated by Carter, a British sociologist who was able to change the social change of British society in the 1980s. The CBM method is known as the most effective method in empowering communities using the concept of participatory social and based on corporate organisers, which is a pattern of community empowerment centred on community participation based on organisations. Thus, this method is very suitable when wanting to empower the community through waqf assets,

where waqf assets are managed by institutions such as BWI, private waqf institutions, government and universities (et al. 2020).

Carter defines the Community-Based Management (CMB) method as a strategy for achieving a people-centered development where the focus of decision making with regard to the sustainable use of natural resources in an area lies with the people in the communities of that area (Triwiyanto, Kusumaningrum, and Juharyanto 2017). The Charter's interpretation illustrates that the CMB method utilises human capital as capital, where the decision-making for asset management is centred on the organisation. Thus, the CMB method is interpreted as an approach (approach, methods) that manages the programme by placing the knowledge and participation of local communities as the basis, if so, then CBM is a strategy to realise community development where human capital is the foundation for making decisions through an organisational framework.

In practice, the CBM method has five stages, namely: Firstly, problem mapping (problem solving), i.e. grouping and determining the problems faced by the community and asset management (Riyanti and Raharjo 2021). This first stage is not only about the problems that are revealed, but also those that are hidden or not realised by the community. The process of finding problems comes from community meetings or discussions. So at this stage, the problems of managing waqf assets or other forms of assets are mapped and identified thoroughly, from small problems to problems related to the macro scale.

Second, the problem analysis stage. At this stage, the problem identification bags obtained earlier are systematically collected through the content of the type, size and scope of the development object's problems. Problems have been successfully measured according to the scale of urgency for community life precisely and measurably through the following mapping table with type, size and scope. Of course, this aims to facilitate problem solving according to the level and significance of the problems faced by the community.

Third, the stage of determining aims and objectives. At this stage, it is determined about several solution steps that are still within general limits, namely vision, long-term and medium-term goals and technical implementation statements such as SOPs and Strategic Plans (Derana 2021). At this stage, the tactical steps of developing or empowering the target object have arrived at a systematic thing, namely by determining the development vision, goals consisting of short, medium and long term, then ending with indicators of achievement that are captured from operational and superior plans (Ibad 2017).

Fourth, action plans. At this stage, direct planning is done to achieve the goals. Important parts that must be prepared are human assets, social capital, networks, funding, time, supporting and constraining factors, stakeholders, significant parties, key players and everything that supports the implementation of goals. Fifth, the implementation of activities. That is the stage to implement the planning programme that has been prepared (Rohma, Harapan, and Wardiah 2020). In its implementation, effectiveness and risks are also taken into account as evaluation material.

RESEARCH METHOD

The type of research used is institutional case study research. This research is approached with a descriptive analysis approach (Hayat 2020). The institution in question is the Malang City al-Khaibar waqf institution by analysing the waqf asset development model.

Determination of data sources in this study was carried out through purposive sampling techniques, then only using primary sources such as waqf asset management models, participating stakeholders, data on recipients of asset management results, digital space for waqf management, the phenomenon of economic change in society. This research uses two data mining techniques; 1) interview (Interview) to the head of the nadzir of the Malang City al-Khaibar waqf institution and BWI Malang City and the mustahik as beneficiaries. 2) documentation (Abdussamad 2021). The form of documents here is all the documentation available in waqf institutions such as SOPs, waqf distribution data, AIW and others.

RESULT AND DISCUSSION

Asset Management in al-Khaibar Malang

The management of productive waqf development of productive waqf of UNISMA Foundation, nadzir in its development applies management functions to help achieve goals efficiently. Functional and operational systems related to productive waqf development at the UNISMA Foundation include planning, organising, human resource development, controlling, leading, representing, and budgeting. The explanation of the functional and operational management system above is explained as follows:

1. *Planning*

The planning of the productive waqf nadzir's work programme is determined in two ways: a) Coordination meeting of the work programme of all fields under the head of the business field Foundation which consists of academic and non-academic fields, where Al-Khaibar productive waqf is included in the non-academic and non-business business fields; b) Al-Khaibar productive waqf nadzir work programme.

“During the pandemic in 2020 until now, it has affected the making of policies to cut operational costs which remain high, while income is decreasing. So that in the field of human resources, several programmes were also made to streamline human resources and others, therefore the policies taken were to reduce the number of employees from 17 to 10 people to adjust the expertise of each employee, carry out on job training, make job descriptions, and move the admin desk to a more appropriate place.” (Rahma 2024)

In the financial sector, the programmes to be implemented include controlling financial records according to the correct recording process, controlling the results of cross-checking records in the zahir application with physical conditions, activating bank accounts and M-Banking, reporting to wakif every 6 months.

The facilities and infrastructure sector has a programme including reviewing the results of mauquf alaih's research that all air conditioners in Al-Khaibar do not feel cold, installing new CCTV that can be monitored by nadzir remotely, utilising go-fish places for business places, procuring books about waqaf, branding car boxes with names, the addition of a canopy on the terrace of Al-Khaibar rather visitors and employees can park their vehicles more comfortably, purchase KCD and monitors, add credit card facilities, add public facilities such as BPJS payments, pulses, electricity, telephone, internet, plane and train tickets, insurance and others. The publication/promotion marketing sector has programmes

to support the achievement of goals, including online promotion (social media), implementation of people marketing strategies, completion of making laflets.

“The field of cooperation and partnerships also plays an important role in achieving goals in productive waqf, namely re-disciplining the assets / names used by other institutions to Al-Khaibar Tata Surya and curbing the MOU with Al-Khaibar partners with nadzir, meeting Al-Khaibar partners with nadzir and director of al-Khaibar UNISMA Jaya, adding partnerships with several gas stations, asking all parties in the UNISMA Foundation from the head of the foundation to employees to shop at the Al-Khaibar Minimarket every month, and improving the MOU script so that the Al-Khaibar Minimarket loses less with returned goods”.(Rahma 2024)

In the field of book writing cooperation and training and resource persons, there are several programmes that have been formulated for 2021-2022, namely collaborating with the Ministry of Religious Affairs in the process of procuring productive waqf book references both in theory and practice, being a resource person in webinars on waqf both domestically and abroad, writing productive waqf books both in theory and practice, conducting training on productive waqf both online and offline.

The field of research cooperation and internships for mauquf alaih has two programmes, namely facilitating research and internships for mauquf alaih at Al-Khaibar and sending research and internship offers to various universities. These two programmes have the aim of having a clear standard of research or internship at Al-Khaibar and adding to the productive waqf branding of the UNISMA Foundation.(Rahma 2024)

2. *Organitation*

Organisation system on the Description of Duties and Responsibilities of Al-Khaibar productive waqf In this case, to achieve the work program of Al-Khaibar productive waqf, both formal and informal coordination meetings are held.

- a. Formal meetings are held once a year, namely the Unisma foundation leadership meeting, once every 3 months with the Chairman of the foundation and its staff, once a month with Nazirs and al-khaibar employees.
- b. Informally, coordination can be carried out at any time between the nazir and the chairman of the Foundation in the field of business, nazir with managers and employees of Al-Khaibar minimarket.(Djalil 2024)

Formal meetings in order to coordinate various matters related to coordination at the foundation level are held once a year with all elements of the foundation such as performance reports and conducted once every 3 months, especially related to matters requiring coordination between nazirs, or at the Foundation level. In formal meetings discuss various matters such as: discussion of the development and problems of the smooth operation of Al-Khaibar productive waqf.

“Informal activities are built to support good communication in carrying out formal tasks such as discussing problems can be coordinated through meetings at any time with the head of the Foundation's business sector such as the obstruction of giving

bysaroh due to the pandemic, the decline in mini market sales, the achievement of Al-Khaibar's productive waqf work programme".(Rahma 2024)

According to the expert, organising is a collection of two or more people working together in a structured way to achieve a specific goal or a number of goals. from the information above, it can be underlined that there are important elements that must exist in orgazing, namely a collection of two or more people, working in a structured way, specific goals.

In this case, the nadzir of the UNISMA foundation has fulfilled these elements. Two or more people consist of the leadership of the foundation as well as the nadzir and Al-Khaibar employees, while working in a structured manner, namely a coordination meeting is held once a year with the foundation leadership and its staff, and once every three months a meeting between the nadzir and the foundation leadership and its staff, once a month a meeting between the waqf nadzir and Al-Khaibar employees.

3. *Human Resource Development*

Good human resources are needed to achieve the goals of an institution, as well as human resources in the UNISMA foundation waqf institution. Staff or nazir development is carried out by:

- a. sending nazir to seminars, workshops both local, regional, national and international levels and also as resource persons.
- b. Nazir development through competency improvement through Nazir certification. The Ministry of Religious Affairs of Malang often conducts coaching and mentoring.

4. *Controlling*

Organisational control in order to achieve the work programme is carried out formally and informally. Formally, the performance of the nazir is evaluated, as well as the performance of the employees. The control process is done through attendance. Informally, supervision is carried out through interpersonal communication between individuals which is communicated more openly and transparently.

This supervision is expected to be a material for evaluation and improvement of the nazir's performance. Monitoring and evaluation of Al-Khaibar productive waqf is carried out by the supervisory body of the UNISMA Foundation. The results of monitoring and evaluation are used as the basis for recommendations to the board of trustees, the chairman of the Foundation provides an evaluation for quality improvement in the following semester. The Provincial Office often monitors and sees the progress of the UNISMA Foundation's productive waqf (Rahma 2024).

5. *Directing*

In order to achieve better performance of the Nazir of Al-Khaibar productive waqf, direction is carried out through various activities including; through coordination and organisational control carried out by formal and informal communication. Formal communication is carried out through structural coordination meetings, the Board of Trustees of the UNISMA Foundation, the Foundation Management with the Nazir of Al-Khaibar productive waqf, Al-Khaibar minimarket productive waqf employees with Nazir.

While informal communication is built in order to improve the performance of nazir by doing joint activities such as lunch together with all levels of the foundation, istighosah and so on. Briefing of human resources (Board of Trustees and chairman of the Foundation with Nazir) is carried out programmatically once a semester, namely at the time of evaluating the performance report of Al-Khaibar's productive waqf year and coordinating the preparation of the next year's work programme.

The briefing includes:. The results of the evaluation and coordination show that the achievement of a year's target has been 100% fulfilled. If not achieved, it must be explained what is the obstacle to non-achievement (Djalil 2024).

Community Based-Management Analysis of Waqf Asset Strategy in Malang

The main basis of waqf asset management in Malang City's waqf institutions is human capital (human potential). The people of Malang City are known to be an elegant community with a high work ethic and religious observance. This type of community makes it easy for the management to run optimally and easily adjust the vision. The effectiveness of management activities based on human capital is the best compared to other potentials. Human capital, as reported by Nyoman Januarsa, is the primary capital in modern management science and even the success of the Konghuchu community in mastering social-business in China, is due to the strengthening of interesting human capital before restoration (Khosyi'ah et al. 2021).

However, the concept of human capital promoted by Malang City waqf institutions is community-based, where the distribution of management task structures is both related to users and organisers. This means that the concept of human capital applied by the Malang City waqf institution is in line with the method of community empowerment through organisational drive called the Community-Based Management Method (hereafter written as CMB) pioneered by Charter. In practice, the CMB Method utilises human capital (human resource potential) that is community-based. The meaning of community here, by Charter is interpreted as a group of people who have the same vision, the same goals, the same character, the same work ethic and the same desire, both informal and formal. Informal is formed into unofficial community ties, while formal is an official organisation (Ardiansyah et al. 2021).

The management of waqf asset institutions in al-Khaibar UNISMA Malang City is based on social economic problems both emerging and hidden. The identification of these problems is not the result of institutional studies, but from the results of grassroots aspirations (gress road), either through jagong maton activities (gatherings after prayer in the foyer of the mosque), RT deliberations or polls on mauquf alaih research. This problem identification is the basis for the development of an empowerment activity programme (Yahya and Nasrulloh 2022). The process of finding problems is the most important before identification, finding is qualitative and systematic using standards.

Some of the stages of managing waqf assets in Malang City according to the indicators directed by the CBM method are; first, problem solving. The concept of problem solving in the CBM method has three stages, namely: 1) Finding problems; 2) problem identification; 3) problem solving. The finding problem stage is a process to find real problems based on accurate data experienced by the community related to productive asset management (Haetami 2019). This discovery process is obtained through problem polls, social tracer and aspiration

absorption. By Dedeh, the three problem discovery processes are included in the problem identification category. Problem identification is an important part of the community development method framework (Solichin and Muhlis 2020). The Waqf Institution al-Khaibar Malang, if analysed, uses problem finding through the results of mauqaf alaih research with a minimum time accuracy of the last three years. As Abdul Latif revealed that finding problems is done informally and unstructured. The accumulation of research is used as an initial basis for identifying problems.

At the problem identification stage, the CBM method conducts a study of the problem finding results as initial data collected to create a perception of a solution programme plan. Problem identification is descriptive and comprehensive. Descriptive in the sense that it collects all problems from all aspects, not selected or mapped, assuming that all empowerment problems are certainly interrelated (Sonial Manara, Rachman Eka Permata, and Heru Pranjoto 2018). Problem identification in Malang City waqf institutions is carried out in an official way, namely through socialisation and Forum Group Discussion (FGD) to several assisted villages. These official activities set the stage for problem identification based on preliminary data that was thoroughly discussed and validated during the socialisation and FGD activities.

In the final stage, problem solving (problem mapping). Problem mapping is similar to reduction analysis in statistical management theory, which is to discard data that is not in accordance with the focus and priorities, and make the priority ones as primary data results (Hariyanto et al. 2020). That means, from the problems that have been generated since the process of finding problems and identifying problems, those that are not suitable are sorted out and then prioritised. Indirectly, there are two stages; 1) the stage of discarding problems that are not suitable; 2) after all the problems are suitable, it is determined which ones are priorities and which ones are less priority (Kusumawardani 2020). In this aspect, waqf institutions in Malang City as applied in BWI only use two processes; finding and identifying problems, mapping is not done. Therefore, the waqf institutions in Malang City do not determine priorities based on the finding process, but only at the identification stage.

Second, the problem analysis stage. At this stage, the results of the problem mapping after going through the finding and identification process are systematically analysed using a scale of urgency through the content of the type, size and scope of the development object problem (Pamuncak, Possumah, and Karimah 2021). The measurement aims to see the scale of significance to be programmed by the waqf institution (Djatkiko 2019). The significance scale is a method of empowerment that is based on the object or community. Thus, although the waqf institution does not map the problem, it does analyse the significance of the object. Below is a table of the results of the problem analysis:

Table 1. Analyse the problem based on the CBM method

Numb.	Problem Identification	Content Type	Size	Scope
1.	Poverty: the absence of capital support for productive economic development for MSMEs in rural areas.	Economy UMKM	Very significant	Rural society

2.	Poverty: the community's firm belief in the management of inherited land, with a generative management model without change even though it is not productive	Economy Meanset	Highly significant	All types of people
3.	Poverty: some housewives spend their time working as daily labourers in obscure jobs.	Economy Work Ethic	Significant	Some communities of housewives
4.	Stigma: the community understands waqf assets can only be used for worship purposes, rejecting productive waqf asset allocation	Spirituality Economy	Less significant	Some traditional communities
5.	Neir-competence: waqf nadzirs in rural areas are still held by cultised ustadz and pak haji, who are still fanatical in their thinking and uncreative.	Competence Spirituality	Significant	Some rural communities

From the table 1, there are five priority problems with different levels of significance. The level of significance determines the seriousness with which programmes and funding are framed. This does not mean that the level of priority results in subordination or neglect of one of the problems, but rather the level of treatment (emphasis, tentention) that gets different treatment. The five problems above actually lead to one main problem: poverty (Primyastanto et al. 2019). However, from this poverty, it can be seen that the community also has an equally primary opportunity, namely work ethic. Thus, work ethic becomes the social capital (human capital) of community economic development.

The problem analysis applied in the Malang City waqf institution above can be said to have met the standard requirements of data analysis, where the nadzir has used at least two aspects of suistanble analysis in data development, namely seriously and signicantion (Purwatiningsih 2020). Only the urgency aspect is not developed, namely the level of urgency that results in implementation time. Thus, it can be said to be effective in the process of developing problems into a design programme.

Third, the stage of determining aims and objectives. If we follow the standards for determining the CBM method, then this stage produces clear outputs, namely the Operational Implementation Standard (SOP) and strategic plan (Renstra). The SOP and Renstra contain the development vision, objectives, and programmes. However, when looking at Adip Susilo's translation of implementing the CBM method, the most important thing is the existence of a long-term development plan that contains systematic tactical steps. As implemented by the waqf institution below.

CONCLUSION

From the research and discussion above, two important things can be concluded as answers to the two problem formulations, namely first, the application of the CBM method in Malang City waqf institutions is symbiotic hierarchical, namely several components of the indicator are carried out, but there are several indicators that are not refined. The steps are as follows: 1) problem solving, Malang City waqf institutions use finding problems and problem identification, then; 2) problems are analysed without going through problem mapping. Problem analysis is comprehensive ranging from material content, significance and risk; 3) action planning (class action) is the preparation of mauquf alaih development programmes with three patterns; programme, risk and risk mitigation; 4) term implementation, waqf development programmes are based on MSME communities consisting of short, medium and long term; 5) programme implementation at all stages; 6) evaluation is informal and formal. Informal evaluations are conducted on a monthly, bi-monthly basis. While formal evaluations are carried out every semester and one year.

Second, the impact of the application of the CBM method by waqf institutions in Malang City to mauquf alaih is very effective, this can be seen from several welfare indicators, namely: 1) the availability of business capital and business facilities, the problem of mauquf alaih's business incompleteness is well resolved by the waqf institution; 2) the provision of business goods, such as minimarket al-Khaibar mensurpluse, provides and provides capital goods with qard al-hasan bi al-bay' contract; 3) productive work partners, making all MSMEs as business partners either as distributors, marketing, suppliers or volunteers. These three things have changed the economy of mauquf alaih through the management of waqf assets in Malang City.

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