

## Integration of Rasulullah's Leadership Values to Improve Nadzir Professionalism in Islamic Social Financial Institutions

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### Abstract

The purpose of this study is to analyze the leadership values of the Prophet that can be integrated into the nadzir in order to improve the professionalism of nadzir who are individuals, organizations, and legal entities. The research methodology used is the method qualitative or review conceptual against secondary data, namely through approach studies sourced literature from books, journals, theses, and websites, as well as with approach studies analytical descriptive. The results of the study indicate that the values of prophetic leadership exemplified by the Prophet Muhammad *Shallallahu 'Alaihi wa Sallam*, namely *shiddiq* (honest), *amanah* (trustworthy), *tabligh* (communicative), and *fathanah* (intelligent) are able to become a standardization for nadzir in carrying out the mandate in managing and maintaining *waqf* assets properly and have a major impact on public trust in it and increasing community contributions to *waqf*.

**Keyword:** Leadership Values of the Prophet Muhammad

### INTRODUCTION

The development of Islamic society can be achieved not only through increasing worship, but also by seeking economic balance in daily life, in this case *waqf* has an important role in realizing this. It is proven in the history of Islamic civilization that *waqf* has an economic function that can improve welfare in society, material and spiritual aspects. (Syamsuri et al., 2024) The history of Islamic civilization also proves that *waqf* has a very important role in the distribution of wealth and increasing social welfare. One example is the land *waqf* belonging to the Prophet which was used to build the Nabawi Mosque. Before moving to the house of his uncle who came from *the Banu Najjar*, he bought the land for eight hundred dirhams and then donated it so that the Nabawi mosque was built, which to this day is an important place in the history of Islamic civilization. (Al-Hai'ah Al-'Amah li Al-Awqaf, 2020) This teaching was then followed by other friends, including Umar's friend who donated land from the *Khaibar war* and Ustman's friend donated a well for the benefit of the Muslims. (Muhammad Al-Shalabi, 2005)

The success of *waqf* management in Islamic history shows how important the role of a nadzir or *waqf* manager is in ensuring the sustainability and effectiveness of *waqf*. (Shaifudin & Fahrullah, 2020) Nadzir who are professional and have high integrity are really needed to manage *waqf* assets well so that they can provide maximum benefits for the community and increase the trust of wakifs, whether individual *waqf* nadzir, organizations, or those in the form of legal entities. (Habibulloh et al., 2023a)

Muhammad Khatab said that nadzir means being responsible for all of a person's assets or property entrusted to him by the *waqf* or wakif. so that in this case the nadzir holds a large mandate as the party who receives, manages and develops the *waqf* assets according to their intended use.

(Muhammad Khatab Al-Maliki, 2009) Basically, the terms and conditions of nadzir waqf have been regulated by the Indonesian Waqf Board for individual nadzir, organizations and legal entities. These requirements are a mixture of conditions that have been discussed in the fiqh literature, namely: being Muslim, Baligh, trustworthy, capable (both physically and spiritually), not prevented from carrying out legal actions, and another requirement is that you are an Indonesian citizen. (Indonesian Waqf Board, 2024)

Even though legal regulations regulate the role and responsibilities of nadzir, the reality of current waqf practices is that they are not fully implemented in an orderly and efficient manner so that in various cases waqf assets are not maintained and managed as they should be. (Muntaqo, 2015) Insufficient supervision and regulation makes it vulnerable to misuse of funds by irresponsible parties which are then used as a tool to seek profit, not for the welfare of the people. There are also discrepancies with principle sharia, lack of understanding and awareness, inequality access, and low impact social, potential conflict interest. (Syamsuri et al., 2024)

Waqf management in Indonesia is carried out by individual nadzir (66%) and is traditional, in this case the nadzir's professionalism in managing waqf should be able to improve the social and economic welfare of the community, nadzir's professionalism is also needed to maintain the trust of the wakif. Professionals in managing waqf assets are required to refer to modern management principles. In waqf, waqf managers or nadzir really need management in carrying out their duties. Among the nadzir's professionalism in managing waqf is waqf management with transparency and accountability, so that the waqifs participate in monitoring developments waqf, whether from reports or otherwise. (Habibulloh et al., 2023a)

To become a professional nadzir in the modern era, you not only need modern insight into waqf management, but also methods and figures who can be role models in carrying out your mandate to become a waqf nadzir. In this case, Rasulullah SAW is the most ideal figure in upholding leadership values in carrying out his mandate. The leadership values of the Prophet Muhammad are actually an example for Muslims which must be realized in everyday behavior and attitudes. These leadership values or characteristics have been proven effective in building trust and achieving success in various aspects of life, including financial management. Therefore, this paper aims to examine several things that can increase Nadzir's professionalism by integrating the leadership values of the Prophet Muhammad which have been widely discussed in history books. Achieving this goal is by understanding the leadership values of Rasulullah SAW and then contextualizing them based on current developments. Integrating these values within the scope of Islamic social financial regulations is expected to provide a strong moral and ethical foundation, which is of course very necessary in managing social funds, especially for nadzir so that they can carry out their duties better and waqf can play a more optimal role in economic and social development. people.

## **METHODS**

**Study** This use method qualitative or review conceptual to secondary data, namely through approach studies sourced literature from books, journals, theses, and websites, as well with approach studies analytical descriptive. (Mohd et al., 2021)

**Method approach used in study** This approach description analysis. Approach description used when describe in a way general about the reality regarding the quality of waqf managers, namely nadzir, then integrating Rasulullah's leadership values obtained from trusted sources.

**Data obtained from studies literature in study** This Then will analyzed in two step. First, the data will be analyzed with method law normative approach conceptual. (Sawmar & Mohammed, 2021) Approach conceptual used For identify and understand concepts that explain the leadership values of the Prophet Muhammad. (Munandar, 2021) After the concept basics and principles a theory can identified, then further analysis of how these values can be integrated to improve the quality and professionalism of nadzir in managing waqf assets.

## RESULTS AND DISCUSSION

### The Nature of Waqf

Regarding the meaning of waqf, scholars have studied it a lot, even to this day, this meaning has undergone a redefinition that has been adjusted based on current developments. Imam Syafi'i explained that waqf is maintaining an object that can be used without reducing the value of the object and using it to get closer to Allah. (An-Nawawi, 1996)

According to experts language, waqf have three words: *al-Waqf* ( waqf ), *al- Habs* ( hold back ), and *attsabil* ( give charity For *sabilillah* ). *Al-waqf* said is form *Masdar* from the word *waqf al-Sa'i* which means hold something . Imam Antar said to Al- Kabisi : "I brought my camel to a place , because I know that I can shelter in place it ", whereas according to Ibn Manzoor in the book *Lisan al-Arab*, said *habasa* It means *amsakahu* ( hold back ). He also said : *Al- Hubusu ma waqifah* ( guard / restrain what is donated ) is similar with sentence : *habbasa al- faras fi sabilillah* ( He give one horse on the road Allah ) or *Ahbasahu* which mean donated horse to soldier For jihad on Mustafa Allah. He also added about the word *waqafa* in the sentence : “ *waqafa al- arda 'ala al- masakin* / Dia present the land for the poor.” ( Kasdi , 2016)

According to Syafiyah scholars, waqf is the protection of assets that can be utilized by maintaining the equity of the assets, without paying attention to the inclusion of wakifs and others, as well as income from benefits and benefits. Hold fast to God. The definition that is characteristic of Syafi'i scholars and is broader is Ghaliubi's definition, which states that waqf is an asset whose benefits remain intact while maintaining its original form, so that it can be divided according to a halal manner. In fact, according to Hambali scholars, waqf carries goals and produces results. The understanding of waqf given by Hanbali scholars is taken from the hadith of the Prophet. To Umar bin Khattab ra, “Cover the well and the fruit will flow” . The word “source” means gift, and the word “flow” means giving benefits, fruits, products, for the benefit of the people. (Kasdi, 2016)

Departing from the meaning of waqf, there are four things that constitute the essence and essence of waqf, namely: 1. Maintaining objects (prohibited from being transacted in various forms of transactions whether seeking profit such as selling and renting or not seeking profit such as giving or gifting, 2. Making it possible to be utilized (the benefit in question is a benefit that is permissible in the view of the Shari'ah and is for the public interest), 3. Has durability value (the object is not used up), 4. For the purpose of worship (if it is outside this purpose then it is not called a waqf ). (Sulaiman bin Abdillah Aba Al-Khaili, 2008)

So there are four pillars in the implementation of waqf, namely *wakif* (party who gives waqf), *mauquf 'alaihi* (party who receives waqf), *mauquf bihi* (object or asset of waqf), *sighah* (consent and qabul) both for immovable objects and movable objects such as money. and shares. Meanwhile, according to Law no. 41 of 2004 concerning Waqf Article 1 paragraph 1 states that waqf is a legal act of wakif to separate and/or hand over part of one's property to be used during or for a certain period of time in accordance with one's interests for the purposes of worship and/or general welfare according to sharia. (Indonesian Waqf Board, 2024)

The recommendation to donate wealth is not mentioned explicitly in the Qur'an, however, because waqf is a category of donations in the way of Allah, in its shari'ah the Ulama use general arguments relating to *mu'amalah tabarru'* as in the QS. Ali Imran 92:

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

Meaning: "You will not get good until you invest some of the wealth you love. And whatever you donate, Allah is All-Knowing . " (QS. Ali Imran: 92)

If we look at the reason why this verse was revealed, it is closely related to the implementation of waqf. Anas bin Malik once said "Abu Talhah was one of the rich merchants from the Al-Ansar. One of the treasures he loved most was the Bairuha' date palm garden which was located right in front of the Nabawi Mosque. So when this verse was revealed, Abu Talhah said to the Messenger of Allah, 'O Messenger of Allah, verily Allah says (you will not get perfect goodness until you invest in the wealth you love, and the treasure I love most is the Bairuha date palm garden'. This is alms for Allah. I hope that this garden will be a good deed in the sight of Allah.' Then the

*Messenger of Allah said "that is true, and it is a profitable asset. (Abu Al-Fida' Ismail bin Umar bin Kathir, 1999)*

Apart from the verse above, there is also a hadith which shows the recommendation for waqf:

إذا مات ابن آدم انقطع عمله إلا من ثلاث: صدقة جارية، وعلم ينتفع به، وولد صالح يدعو له

Meaning: "If an Adam's child dies, all his good deeds will be cut off except for three things: almsgiving, the knowledge he uses, and the pious child who prays for him." (Muslim bin Hajaj al-Qusyairi an-Naisaburi, 1998)

Imam Al-Kahlani explained that what is meant by alms is waqf because the essence of waqf is 'dawam al-intifa', namely benefits that continuously exist and are felt. (Muhammad Ismail Al-Kahlani, 1997) . Based on the several arguments mentioned above, the law of waqf is the sunnah of sukaadah. (Abdul Karim Al-Qudhah, 1997) Even though waqf is a recommended teaching based on its legal basis, waqf has great power so that it can become a pillar for running a social welfare system. because waqf is a charity that brings benefit to many people and this has been practiced by generations of righteous Salafus. (Muhammad Khatab Al-Maliki, 2009)

In waqf, there are several types of waqf which are divided into several criteria, namely: based on their objectives, they consist of (1) *Khairi waqf* which is a type of waqf for the good of society (social) or the purpose of the waqf is for the public interest. (2) *Expert waqf* , namely those intended to provide benefits to the wakif, his family, his descendants, and certain people, regardless of wealth or poverty, sick or healthy, and old or young. (3) *Musytarak waqf* or a combination of the two previous waqfs, namely if the aim of the waqf is for the public and the family simultaneously. (Permana & Rukmanda, 2021)

Apart from being based on purpose, waqf can also be differentiated based on its time limit, which consists of 2 types, namely: (1) *Muabbad waqf* , if the waqf is in the form of eternal goods, such as land and buildings with land, or movable goods determined by the wakif, part of which is the proceeds. distributed according to the purpose of the waqf, while the remainder is used for waqf maintenance costs and to replace any damage. (2) *Muaqat waqf* that is temporary, for example in the form of goods that are easily damaged when used without providing conditions for replacing damaged parts, or indeed the goods donated cannot last for a long period of time. Apart from the limited quality of the items donated, this type of waqf can also be caused by the wakif's desire to set a time limit when donating the items. (Permana & Rukmanda, 2021) Meanwhile, based on its use, waqf is divided into two types, namely: (1) Direct waqf, where the goods are used to achieve goals, such as mosques for prayer, schools for teaching and learning activities, hospitals for treating sick people , and so forth. (2) Productive waqf , where the principal goods are used for later production activities The results are given in accordance with the objectives of the waqf . (Permana & Rukmanda, 2021)

Independent state institutions established based on Constitution Number 41 of 2004 concerning Waqf namely the Indonesian Waqf Board (BWI), this body formed in frame develop and advance waqf in Indonesia is not For take switch assets long waqf This managed by nadzir ( manager asset waqf ) which is already There is . BWI builds nadzir order assets waqf managed more good and more productive so that Can give benefit more big to society , fine in form service social , empowerment economics , as well as development infrastructure public . ( Permana & Rukmanda, 2021)



Source : BWI

Waqf Board (BWI) noted that acquisition cash waqf in Indonesia will reach 1.4 trillion rupiah in March 2022. BWI also stated that Indonesia has potential very large cash endowments, viz around 180 trillion rupiah per year. However, realization recorded cash waqf since from 2011 to 2018 the average was only IDR 31.9 billion every year. On December 20 2020, the total waqf cash collected and placed in sharia banks only amounting to IDR 328 billion. (Indonesian Waqf Board, 2024)

Cash waqf is an innovative development of productive waqf which is growing rapidly. Cash waqf is a waqf that uses money as its main object. Cash Waqf includes the development of productive waqf where management of waqf to obtain added value continuously, but the implementation of cash waqf still raises pros and cons in several countries, including Indonesia. Public understanding is still conventional, people still understand that waqf is in the form of land or buildings. Apart from that, the rejection of waqf is due to its eternal nature. Ulama who reject cash waqf consider that cash waqf is not a permanent object so cash waqf is invalid. (Shaifudin & Fahrullah, 2020)

Practice waqf cash in this modern era was initiated by Prof. MA Mannan with established Social Investment Bank Limited (SIBL) with product superior form Certificate Waqf Cash (SWT). In period within 20 years, SIBL is capable develop the assets to 300%. Success followed by other countries such as Saudi Arabia with its Waqf High Council, Kuwait with KAPF (Kuwait Awqaf Public Foundation), and Singapore with Warees Investment Pte Ltd. For Indonesia itself regulated by BWI which is below supervision Ministry of Religion. This matter can proven with potential waqf cash Enough big, however society Still Not yet too mewael What That waqf cash. So required introduction or promotion through various approach, like approach Religion, Welfare Social, Success Management, Effectiveness Utilization of Results, and Social Media with mastery on Existing algorithm. (Shaifudin & Fahrullah, 2020)

### **Nadzir's Role and Responsibilities Regarding Waqf Assets**

Etymologically, nadzir is isim fa'il (subject) of the verb nadzara-yandzuru which means someone who looks after, cares for, supervises and manages something. (Al-Rafi'i, 1992) So in Indonesian, waqf nadzir are referred to as parties, whether individuals, organizations or legal entities, who are given the task of maintaining, managing and developing waqf assets. (Azka, 2023) This meaning is also confirmed in Law Number 41 of 2004 that a nadzir is the recipient of waqf assets from a wakif to be managed and developed in accordance with the designation of the assets. In this case, the nadzir's most important role over waqf assets is to be responsible for managing the assets according to the objectives set by the wakif, including maintaining, developing and managing waqf assets in order to provide maximum benefits for the beneficiaries in the long term. Therefore, the important and crucial role and responsibilities of a nadzir require good competence and professionalism.

Basically, managing waqf assets can be done directly by the wakif, but it is more advisable to appoint someone else to manage the waqf assets, as in the story of friend Ali bin Abi Talib who appointed Hasan directly as nadzir for his waqf assets. The Ulama explained that a wakif must appoint a nadzir either in the form of an individual or an institution. This aims to maintain the value of waqf assets and their usefulness. (Syamsuri et al., 2022)

In Indonesia, there are Laws that divide nadzir into 3 ie nadzir individual, nadzir organizations, and nadzir legal entities. Nazir individual at least consists of 3 people, and is required are Indonesian citizens, Muslim, mature, trustworthy and capable in a way physical nor spiritual, as well must registered with the Minister and BWI through the local Religious Affairs Office, meanwhile nadzir organization engaged in the social, educational, societal, or religious. Nadzir Indonesian Legal Entity which operates in the field social, educational, societal, and/ or Islamic religion has condition as condition nadzir organization. (Syamsuri et al., 2022)

In carrying out its mandate as a waqf manager, Islam continues to safeguard the welfare of a nadzir, the nadzir have the right to receive income from the proceeds of the waqf assets they manage, in accordance with the general salary (*ujr al-mitsl*), which determines the salary is the wakif or the government as the authorized institution, and measured by *bil-ma'ruf* moral and social compliance. Al-Kubaisi said that nazhir may receive wages in excess of the standard wage, even though the excess comes from his rights as *mustahiq*. However, Law no. 41 of 2004 article 12



states that the nadzir is entitled to a reward from the net proceeds from the management and development of waqf assets of no more than 10%. It is also stated that the duties of the nadzir are as follows: (Syamsuri et al., 2022) (1) Administering the assets waqf (2) Manage and develop waqf assets in accordance with their objectives, functions and designation (3) Supervise and protect waqf assets (4) Report periodically on the implementation of duties to the minister to BWI.

The waqf nadzir as the party who is given the authority to manage and manage waqf assets has the responsibility to manage and maintain the waqf assets, this is the main task of a nadzir, because ignoring the maintenance of waqf assets will cause the waqf function to be lost. Apart from that, the nadzir is responsible for renting waqf assets, the proceeds of which can be used to finance matters related to the maintenance of waqf assets. Waqf land can also be planted in the form of agriculture or plantations, either by renting it out or through profit sharing cooperation, building buildings on the waqf land, it can be shops or other buildings that can produce, this is done to obtain greater benefits and the benefits are more important. can be felt by *mustahiq*, guarding and maintaining waqf assets, distributing waqf benefits to parties who are entitled to receive them, repairing damaged waqf assets so that they are useful again, nadzir is also responsible for damage to waqf assets if caused by his negligence. (Syamsuri et al., 2022)

In this case, there are a number of studies related to waqf that show that a good reputation, accountability and transparency are important to encourage the sustainability of waqf and increase the trust of wakif. This is an effort to increase waqf input, by improving the reputation, accountability and transparency of waqf activities carried out by regulators and waqf operators, an important effort to increase public trust in existing waqf institutions. If the waqifs become more confident and convince other people to participate in waqf, there is great hope for the community to participate in waqf activities in Indonesia, so that they can contribute to increasing waqf input. (Syamsuri et al., 2022) This is a positive thing that can be a benchmark for nadzir to increase their personal potential, have the soul of a professional nadzir, and carry out their mandate with full responsibility before getting the appropriate rights.

Several factors that cause the unprofessionalism of the nadzir include: (1) A strong understanding that waqf emphasizes the eternal aspect rather than its practical benefits (2) The low quality of Human Resources (HR) who become the nadzir of waqf (3) The tendency of nadzir not to utilize waqf optimally for the welfare of the community, often prioritizing personal interests. To ensure that waqf can fulfill its objectives that include dimensions of worship, economy, and social, Law Number 41 concerning Waqf Article 10 stipulates six conditions that must be met by the nadzir, including being trustworthy, physically and mentally capable, and having no legal obstacles. These conditions can actually be met relatively easily, considering the existence of many educational and professional institutions that provide skilled human resources in the field of waqf. (Nawawi & Mirwan, 2024)

### **Integration of the Prophet's Leadership Values as a Nadzir Regulatory Model**

Starting from the magnitude of a nadzir's responsibility in safeguarding, maintaining and developing waqf assets, nadzir are required to have good competence in terms of understanding sharia law, financial management, technical abilities in asset management, moral integrity, as well as communication and leadership skills. Basically, the essence of leadership in this case has been practiced by previous Prophets, especially the Prophet Muhammad sallallahu 'Alaihi wa Sallam, which was based on his prophetic values, namely *siddiq*, *amanah*, *tablig*, and *fathanah*. Theoretically, these four main characteristics are known as prophetic leadership. (Luluk Maktumah & Minhaji, 2020) These values have been implemented by the Prophet in full since building the civilization of the people of Mecca at that time. So it is fitting that a nadzir who is given a large mandate should be able to integrate all these values completely.

#### ***Shiddiq* (speak and act honestly)**

*Shiddiq* means true, straight and honest. This honesty includes being honest with God (regarding intentions), oneself or conscience, other people, and with duties and responsibilities. Even Ibn Qayyim said that patience and consistency (*istiqamah*) also include *shiddiq*. (Ibnu Qayyim Al-Jauzi, 1991) Honesty is the main asset for the success of the Prophet's preaching in building Islamic civilization. This value is so valuable that the Messenger of Allah said in his words,

عَلَيْكُمْ بِالصِّدْقِ، فَإِنَّ الصِّدْقَ يَهْدِي إِلَى الْبِرِّ، وَإِنَّ الْبِرَّ يَهْدِي إِلَى الْجَنَّةِ، وَمَا يَزَالُ الرَّجُلُ يَصْدُقُ وَيَتَحَرَّى الصِّدْقَ حَتَّى يُكْتَبَ عِنْدَ اللَّهِ صِدِّيقًا، وَإِيَّاكُمْ وَالْكَذِبَ، فَإِنَّ الْكَذِبَ يَهْدِي إِلَى الْفُجُورِ، وَإِنَّ الْفُجُورَ يَهْدِي إِلَى النَّارِ، وَمَا يَزَالُ الرَّجُلُ يَكْذِبُ وَيَتَحَرَّى الْكَذِبَ حَتَّى يُكْتَبَ عِنْدَ اللَّهِ كَذَّابًا

Meaning: "You should always be honest, because honesty leads to goodness, and goodness will lead to heaven. A person who continues to be honest and always tries to be honest, then Allah will record with Him as an honest person. On the other hand, you should stay away from the nature of lying because lying will lead to disobedience, and disobedience will bring the perpetrator to hell, and someone who continues to lie and always tries to lie, then Allah will record with Him as a liar." (Muslim An-Naisaburi, 2015)

Regarding the hadith above, Imam Nawawi explained that honesty is the main pillar that shows the quality of a person's faith. Meanwhile, lies are the foundation of hypocrisy. Faith and nifaq are two things that will never come together because one must fight each other. (Nawawi, 1392)

Therefore, honesty is a fundamental value that must be the main principle for nadzir, both individual nadzir, organizations and legal entities. This value must be reflected in every aspect of waqf asset management starting from the initial receipt of waqf assets from the waqif, development of waqf assets, distribution or disbursement of benefits, reporting and asset protection.

According to Ibn Qayyim, Shiddiq is divided into three, namely honest in intentions and goals, honest in words, and honest in deeds.

1. Be honest in your words

This goes back to sincerity in every action where the nadzir does everything with sincere intentions solely to seek Allah's pleasure so that it is recorded as an act of worship. (Ibnu Qayyim Al-Jauzi, 1991) The implementation of honesty in words regarding nadzir is by ensuring that the intentions and objectives in managing the waqf are purely to achieve the benefit of the people and fulfill the intentions of the wakif. For example, in making investment decisions, nadzir must avoid the temptation to seek personal gain *and* focus on long-term benefits for waqf beneficiaries. Nadzir must realize that being a nadzir is part of a noble task because waqf management is a valuable instrument in Islamic law, so that nadzir not only carries out administrative duties but more than that carries out a noble task that involves spiritual, social and economic dimensions. (Kasdi, 2014)

2. Be honest in your words

Honesty in words includes conformity between what is said and reality, including when providing information or reports. (Ibnu Qayyim Al-Jauzi, 1991) Nadzir is required to be able to provide honest and accurate information to all related parties both in terms of financial reports, waqf asset development reports, and communication with the wakif and *mauquf 'alaihi*. In this case, it means that Nadzir does not hide relevant facts or provide reports that do not correspond to the reality of what happened.

3. Be honest in your actions

Honesty in actions is consistency between what is said and what is done and acting in accordance with the mandate given. (Ibnu Qayyim Al-Jauzi, 1991) Based on this, the nadzir must ensure that every action in managing waqf is in accordance with sharia principles and applicable regulations. For example, if the nadzir promises to use waqf funds to build educational facilities, the nadzir must ensure that the funds are used according to their intended purpose and not diverted to other projects without the wakif's permission.

In this modern era, honesty and transparency have become increasingly important considering technological advances and increasing public expectations regarding the accountability of financial institutions, (Habibulloh et al., 2023a) however, reality shows that in some cases, a lack of honesty in the management of waqf assets has given rise to various problems such as misuse of funds, inefficient management, and loss of assets that should be beneficial to the people. (Aisyah, 2019). Therefore, the value of honesty upheld by nadzir has huge implications for the sustainability and development of waqf. Consistent values of honesty will encourage increased community participation in waqf, because people feel confident that the property or assets they donate are managed well and provide benefits in accordance with their intentions. Likewise, if the value of honesty is ignored by the nadzir, the potential for waqf assets to provide social and economic

benefits can be hampered and public trust in Islamic social financial institutions can be eroded and decrease significantly. (Sulaeman et al., 2020)

### **Amanah (Trustworthy)**

To maintain the people's trust in himself, the Prophet always protected himself from actions related to sin. This has been proven in QS An-Nisa' verse 58 which reads,

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا

Meaning: "Indeed, Allah commands you to convey a message to those who are entitled to receive it, and when you establish a law between people, you must determine it fairly. Indeed, Allah is the best who teaches you. Indeed, Allah is All-Hearing, All-Seeing." (QS an-Nisa: 58)

Waqf is a special practice for a Muslim, so managing it with trust is also part of it. It is a form of philanthropy in Islam that began during the time of the Prophet Muhammad SAW. Trust is the second value that must be upheld by Nadzir in carrying out his duties. As the party given responsibility for managing and developing waqf assets, Nadzir bears a great responsibility to maintain the trust that has been given to the waqifs. This mandate includes the obligation to ensure that waqf assets are managed as well as possible in accordance with the intentions and expectations of the wakif, as well as within the framework of applicable sharia principles.

In carrying out his mandate, the nadzir must ensure that every action taken regarding waqf assets is in line with the objectives set by the wakif. This means that Nadzir is professional in managing waqf assets, including in the aspects of administration, maintenance and development of assets. Proper management is not only limited to ensuring the continuity and increase in the value of waqf assets, but also maintaining the trust of waqifs and the public in waqf institutions. The mandate carried out by Nadzir also includes adhering to the principles of justice, transparency and accountability. For example, nadzir must always ensure that any proceeds or benefits obtained from managing waqf assets are distributed fairly and in accordance with sharia provisions, as well as ensuring that there is no misuse or irregularities in the use of waqf assets. This is very important because any deviation from the mandate can damage public trust and can even damage the reputation of the waqf institution as a whole. (Hafzi, 2024)

Nadzir's professionalism in managing waqf has an understanding of law and ethics, making it easier for nadzir to carry out their mandate in the public interest, because law and ethics are related to the social activities of society, where law is the rules that are inherent in a person, written or unwritten and ethics is a support for balance the law. (Habibulloh et al., 2023) In Constitution Republic of Indonesia No.41 of 2004 concerning Waqf, Part Five Article 9 is explained condition nadzir Personally, as refined in Article 10 paragraph 1, there are 6 requirements written and trustworthy become condition 4th is mandatory owned by one person nadzir, after fulfil condition as an Indonesian citizen, Muslim, and adult. Ahmad Djunaedi, et al explain the parameters of professional nadzir with approach *Total Quality Management (TQM)* ie fourth characteristic Rasulullah SAW (*shiddiq, amanah, tabligh, fathanah*). (Khosim & Busro, 2020)

A nadzir trustworthy professional should own character as following : (Khosim & Busro, 2020)

1. Own totality tall and educated
2. Own skills superior and powerful competitive
3. Own ability in do distribution task task / work
4. Carry out obligations and obtain fair rights
5. Own standard operational clear and even work

Nadzir must true, true maintain, manage and develop treasure waqf that has been entrusted. In management waqf by Sheikh Abdul Latief Baltou already become nadzir waqf for 15 years since mandated by the Royal Court of Saudi Arabia said origin origin Habib Bugak's waqf It's fun now has 200 years old more. Waqf the is waqf small. However, along walking time Keep going develop become waqf productive and useful become wide.

Trust becomes end spear in management and development waqf, with progress technology that makes things easier somebody in the legal process, not only object permanent but also *cash waqf* or highly developed cash waqf. That matter become challenge for nadzir For still trustworthy in



manage treasure current waqf more easy to access and use . If a nadzir waqf No trustworthy in manage results treasure waqf , one nadzir can dismissed before his term of office ends . That matter can caused by a lack of transparency which results in ambiguity use treasure waqf , happens embezzlement of funds that is not channeled to the people , however interest personal . ( Hafzi , 2024)

### **Tabligh**

The next leadership value of Rasulullah is *tabligh*. Etymologically, *tabligh* comes from the word *balagha* which means delivery. In terms of terminology, the science of *tabligh da'wah* is conveying Divine teachings to humans with the aim that these teachings are believed, understood and used as a guide to life. This definition was born from QS Al-Maidah verse 67,

بِأَيُّهَا الرُّسُلُ بَلِّغْ مَا أُنْزِلَ إِلَيْكَ مِنْ رَبِّكَ وَإِنْ لَمْ تَفْعَلْ فَمَا بَلَّغْتَ رِسَالَتَهُ  
Meaning: "O Messengers, convey what God has revealed to you. And if you don't do it, (it means) you don't convey His mandate (message)" (QS. Al-Maidah: 67 )

In preaching , the Prophet Muhammad SAW always used language that was easily understood by his audience and delivered the message in a way that was full of love and wisdom. He also often had dialogues and listened to other people's opinions, showing that he was very open in communicating and was able to establish good relationships with all groups. (Luluk Maktumah & Minhaji, 2020) as one example in the process of drafting the Medina Charter, the Prophet Muhammad was very active in conducting dialogue with representatives from various groups. He explained clearly and transparently the contents of the charter and ensured that all parties understood their rights and obligations. (Faridh Amin Ibrahim, 2004)

So this value is a communicative and argumentative characteristic. Communicative is the ability to convey information clearly, effectively, and easily understood by others. Argumentativeness is the ability to express opinions or views with logical reasons, strong evidence and convincing explanations. (Habibulloh et al., 2023a) These two things are the main principles in the transparency of waqf management.

This refers to the nadzir's ability to be able to communicate all information effectively and transparently to all parties involved in managing waqf assets. As the manager of waqf assets, nadzir has a big responsibility to ensure that information related to waqf assets is conveyed clearly and openly, including to the general public, wakif, and the authorities. This effective communication is key in creating a good understanding of the aims and benefits of waqf, as well as ensuring that the management process runs as expected. According to Ahmad Nur, Nazir's ability to communicate and build networks for the purposes of waqf management and development is called *human relations* . (Akhmad Nur Fadhlullah, 2020)

In carrying out his role, nadzir is expected to be able to report on various aspects of waqf management, starting from receiving and maintaining assets, to developing and distributing benefits. (Kasdi, 2014) This transparency does not only take the form of regular financial reports, but also provides a comprehensive explanation regarding the condition of waqf assets, the management strategy that will be implemented, as well as an explanation of the possible impacts that will occur in this management. (Shaifudin & Fahrullah, 2020) For example, if the nadzir decides to invest waqf assets in a particular project, then all of these things are very important to convey to the wakif and the community including the reasons for making this decision and how to ensure that this is in accordance with sharia principles and purpose of waqf.

Transparency and openness in communication are very important to build and maintain trust between various parties. Apart from that, in maintaining these values, Nadzir needs to ensure that the reports submitted are easily understood by all parties, not only understood by parties who have a scientific background in the fields of law and finance, but also ordinary people who are not familiar with the terminology. technical. Therefore, Nadzir must try to simplify the information without reducing the essence or accuracy of the reports. (Habibulloh et al., 2023a)

So the communication carried out by Rasulullah is very relevant to the duties of a nadzir, who needs to communicate effectively and openly to ensure that all relevant parties understand and support the waqf management carried out.

### ***Fathanah***

The fourth value of the Prophet's leadership is *fathanah*. Faridh Amin said that *fathanah* means *al-dzaka' wa nabahah*, which means intelligence, accuracy and awareness. This word describes someone who is not only intellectually intelligent but also wise (*hikmah*), that is, able to understand situations deeply and be responsive to the changes and challenges they face. (Faridh Amin Ibrahim, 2004)

In Islamic history, it is explained about the Prophet's strategic policies in the fields of military (war), da'wah and economics which show the intelligence of the Prophet, including the Prophet's decision to move to Medina. The hijrah was carried out with careful planning, including choosing an unusual travel route to avoid pursuit by the Quraysh and preparing the Companions to arrive in Medina in safe conditions. Upon arrival in Medina, Rasulullah immediately built brotherhood between the Muhajirin and Ansar and drafted the Medina charter, a document that regulated relations between the various tribes in Medina. (Al-Mubarakfuri, 1431 H) This strategy reflects the political intelligence of the Prophet in order to create stability and harmony in the society he newly led. Apart from that, there is another example of the Prophet's intelligence in the field of diplomacy, namely the Hudaibiyah agreement. In this agreement the Prophet made a peace agreement with the Quraysh which at first seemed detrimental to the Muslims. Even though at that time some of his friends were disappointed with the contents of the agreement, the Prophet saw that this agreement would provide great benefits in the long term. So, with the peace agreement for ten years, Rasulullah proved that he was able to consolidate the power of Islam and spread the message more widely without interference from the Quraysh. (Al-Mubarakfuri, 1431 H).

In the context of Nadzir professionalism, this characteristic is synonymous with the term *intrapreneur*. In management science, an *intrapreneur* is a general manager who dedicates himself to ideas, innovation, creativity and new ideas, he is even called a driver of change that makes the organization a force for greater prosperity and benefit. (Perlines et al., 2022) Therefore, an *intrapreneur* must have good problem solving, leadership, and also good HR and business management. (Lee et al., 2020).

Characteristic of *fathanah* is the main capital of nadzir, especially because information is now widely available and can be accessed very easily. The resources needed for waqf management are also available and ready to be utilized, while new ideas continue to develop. In conditions where social and financial institutions continue to compete, nadzir needs to carry out their duties with a systematic, consistent and controlled approach in both process and results.

Based on the information above, there are at least three important things in implementing *fathanah values* for nadzir. First, nadzir must have a strong understanding of sharia economics, including knowledge of investment instruments that comply with sharia principles. In managing waqf, Nadzir is required to be able to choose investments that are safe and have minimal risk. So, in managing productive waqf, the steps that Nadzir must take are calculating depreciation in value, measuring productive time, and measuring the return period for assets. (Baharuddin & Iman, 2018) This can be called nadzir financial intelligence. Second, starting from the leadership value of the Prophet who showed wisdom in every decision and action, the nadzir needs to always consider the long-term impact of every waqf management decision. Before deciding to investigate a nadzir waqf fund, you must carry out an in-depth analysis of the potential risks and benefits, and ensure that the investment is in line with the waqf's objectives and provides maximum benefits for the mauquf 'alaihi. (Azhari et al., 2021) Third, innovation. Nadzir can look for new ideas to develop waqf assets, including Nadzir can use financial technology (*fintech*) to increase access and transparency in waqf management and can reach more wakifs through digital platforms, which is related to waqf funding theory. (Dr. Syamsuri, 2020).

The implementation of the Prophet's leadership values as explained above cannot be separated from one another. All values constitute a unified whole and are interconnected with each other. so that with its full implementation it can create a professional nadzir in all aspects and increase the trust of the wakifs in Islamic social financial institutions in particular.

## CONCLUSION

This paper emphasizes that in order to manage and develop waqf assets effectively, the nadzir must have strong competencies in various aspects, including understanding of sharia, honesty, trustworthiness, communication skills, and intelligence in making strategic decisions. Values leadership prophetic which includes honest, trustworthy, truthful and observant become an important pillar in management asset waqf. Implementation values this is by nadzir can increase trust society and sustainability waqf. However, the lack of implementation values This can result in the disappearance trust public and decline participation public in endowment. Therefore that, nadzir need ensure that every action management endowment in accordance with principle sharia and transparent, so that assets endowment can grow and give optimal benefits for people.

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