CHAPTER II : LITERATURE REVIEW

A. Theoretical Basis

1. Theology Al-Ma’un

Definition of theology Etymologically, theology comes from the Greek language of theology which consists of the word Theos which means God or God, and Logos which means science. So theology is the science of divinity. Another definition states that Theology is a discipline that speaks of the truth of revelation and the independence of philosophy and science (Rozak & Anwar, 2009).

According to (Asad, 1980) al-Ma’un's word based on various classical interpretations can be understood as "comprises the small items needed for one's daily use, as well as the occasional acts of kindness consisting in helping out one's fellow-men with such item. In its wider sense, it denotes "aid" or "assistance" in any difficulty". The word "al-ma'un" includes the little things that people need in day-to-day use, as well as good deeds of giving help to their fellow human beings in small ways.

This Surah describes some things that have to do with social care and people who do not want to give their wealth (infaq) in helping the poor people so that God will threaten people who have a lot of property, but only for self-interest. Surat al-Ma’un explains about some of the things which are the occurrence of the denial of God sometimes coming from some worshipers. The denial of a person who worshiped worshiped but lacked a
social sensitivity. Surat al-Ma'un explains that the denial of God can be indicated by riya’. The omens of omens come with social ignorance. Therefore surah al-Ma'un is a criticism of the behavior of individualism. Even has been described also in the Qur'an related to goodness is a blend of transcendence (faith) and movement praxis.

KH Ahmad Dahlan introduced a simple way of thinking such as practicing Allah's command in the Qur'an in real terms. In this context, KH Ahmad Dahlan teaches his students Surah Al-maun repeatedly. Of course it becomes a question for his students, KH Ahmad dahlan replied by then took his students to the market and buy the necessities of daily living, then after that go to the poor people and give them to them. In fact, KH Ahmad Dahlan invites his students to care for orphans who are poor, including health problems, education, places of worship, and others. as ordered in the Surah Al-Maun. There is a spirit that is taught to implement the teachings of monotheism and verses of Al-qur'an in a very practical and implementation form.

Muhammadiyah is known for its efforts to develop the da'wah amar ma'rif nahi munkar through "theology of Al Ma'un" which is transformed through the empowerment of the ummah, especially the mustad'afin (dhuafa). In that context, Muhammadiyah provides a transformative and liberating "social interpretation" of Surah Al Maun. Through the transformative social interpretation, Muhammadiyah reminds its people not to get caught up in the group of "who belie the religion". That is, the
group abandoned the poor; ie those who pray diligently, but do not care about the social environment. Also those who are diligent in worship and do good deeds, but the spirit is riya and selfish. It is this social interpretation and transformative theology that deprives Muhammadiyah of religious fatalism and implements the meaning of jihad positively and constructively in cultural and intellectual work. Muhammadiyah quickly grew beyond many other Islamic organization in terms of members as well as in its social and educational activities, and KH Ahmad Dahlan directed Muhammadiyah to have strong social services in helping the needy based on his understanding of chapter Al-maun of the Qur'an in (Fauzia, 2017).

Theology of Al-maun indeed becomes the main foundation for KH Ahmad Dahlan to manage something that can be used to help others on the basis of lillah hita'ala. So Al Ma'un's theology is a theology of help. Help for the poor and the duafa. The theology of al-Ma'un encouraged Muhammadiyah to be an organization with many Amal Usaha. Especially schools and hospitals. Society needs to be smart, then it takes education. So Muhammadiyah built school. For school people have to be healthy, so Muhammadiyah established Hospital. This inspired al-Ma'un's theology by Anwar Abbas in (Bilal, 2017).

2. Amal Usaha Muhammadiyah

Amal Usaha Muhammadiyah is one of the efforts of media and propaganda media Persyarikatan to achieve the intent and purpose
Persyarakatan, namely uphold and uphold the religion of Islam so that the realization of Islamic society. Therefore all forms of Muhammadiyah's charitable efforts should lead to the realization of the aims and objectives and all the leaders and managers of the business charity are obliged to carry out the main mission of Muhammadiyah as well as missionary mission (Surah: Ali Imran: 104 and 110). Amal Usaha Muhammadiyah is owned by the Association and the Persyarakatan acts as a legal entity/foundation of the entire business charity so that all forms of ownership of the Association should be well vetted and protected by proof of legal ownership under applicable law. Therefore, every leader and manager of a business charity in various fields and levels is obliged to make the business charity and its management as a whole as the mandate of the people to be fulfilled and accounted for as well as possible (Surah: an-Nisa: 57).

Table 2.1
Data Amal Usaha Muhammadiyah in Indonesia

<table>
<thead>
<tr>
<th>No</th>
<th>The type of Amal Usaha Muhammadiyah</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Kindergarten</td>
<td>4.623</td>
</tr>
<tr>
<td>2</td>
<td>Elementary School</td>
<td>2.252</td>
</tr>
<tr>
<td>3</td>
<td>Junior High School</td>
<td>1.111</td>
</tr>
<tr>
<td>4</td>
<td>Senior High School</td>
<td>1.291</td>
</tr>
<tr>
<td>5</td>
<td>Islamic Bording School</td>
<td>67</td>
</tr>
<tr>
<td>6</td>
<td>Muhammadiyah Higher Learning Institution</td>
<td>171</td>
</tr>
<tr>
<td>7</td>
<td>Hospital, Maternity Hospital, etc.</td>
<td>2.119</td>
</tr>
<tr>
<td>8</td>
<td>Orphanages, Compensation, Family Care, etc.</td>
<td>318</td>
</tr>
<tr>
<td>9</td>
<td>Nursing Home</td>
<td>54</td>
</tr>
</tbody>
</table>
10. Disabled Rehabilitation
11. Extraordinary School
12. Mosque
13. Musholla
14. Empty Land

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>Disabled Rehabilitation</td>
<td>82</td>
</tr>
<tr>
<td>11</td>
<td>Extraordinary School</td>
<td>71</td>
</tr>
<tr>
<td>12</td>
<td>Mosque</td>
<td>6.118</td>
</tr>
<tr>
<td>13</td>
<td>Musholla</td>
<td>5.080</td>
</tr>
<tr>
<td>14</td>
<td>Empty Land</td>
<td>20.945.504 M²</td>
</tr>
</tbody>
</table>

Source: (Data Amal Usaha Muhammadiyah, 2018)

As a profit-generating business charity, Muhammadiyah's business charity is entitled to earn a living in fairness (in accordance with applicable regulations) accompanied by an attitude of trust and responsibility for its obligations. Therefore, every leadership of the Persyarikatan should make clear and firm rules regarding the salary on the basis of ability and justice.

Pasal 3 in ART Muhammadiyah discusses about the business Muhammadiyah's efforts embodied in the form of business charities, programs, and activities include (Anggaran Rumah Tangga, 2018):

1. Inculcating beliefs, deepening and expanding understanding, improving practice, and disseminating Islamic teachings in various aspects of life.
2. Deepen and develop the study of Islamic teachings in various aspects of life to obtain purity and truth.
3. Increasing the spirit of worship, jihad, zakat, infak, waqf, shadaqah, grants, and other good deeds.
4. Improving the dignity, dignity, and quality of human resources to be highly capable and berakhlaq noble.
5. Advancing and renewing education and culture, developing science, technology, and the arts, as well as improving research.

6. Promote the economy and entrepreneurship towards quality improvement of life.

7. Improve the quality of community health and welfare.

8. Maintain, develop, and utilize natural resources and environment for prosperity.

9. Developing communication, ukhuwah, and cooperation in various fields and society at home and abroad.

10. Maintaining the integrity of the nation and play an active role in the life of nation and state.

11. Foster and improve the quality and quantity of members as actors of the movement.

12. Develop facilities, infrastructure, and funding sources for the success of the movement.

13. Seek law enforcement, justice, and truth and increase the defense of society.

14. Other efforts in accordance with the aims and objectives of Muhammadiyah.

3. **Productive Waqf**

   Productive waqf has the meaning of waqf that must be managed productively or in other words utilize the befits of the waqf property of while the main property is still intact. In this case a nadzir is required to
empower waqf’s property in order to produce a product then the result is distributed to mauquf'alaiah (person or institution entitled to receive wakaf property), on the other hand also required to preserve the waqf's property in order not to decrease.

Waqf including infaq fi sabillah, then the basis used by scholars in explaining the concept of wakaf is based on the announcement of verses of the Koran that explains about infaq fi sabillah. Surah Al-baqarah 267 "O ye who believe, spend (in the way of Allah) a part of your good works and part of what We bring forth from the earth for you. And do not choose the bad and then you spend from it, but you yourself do not want to take it but by squinting at it. And know that Allah is Rich and Praiseworthy "and Surah Ali Imran 92" You are not ever to the virtue (perfect) before you spend some of what you love. And whatever you spend, then surely Allah knows"

In Undang-undang No. 41 of 2004 on Waqf is also a momentum of waqf empowerment productively because it contains a comprehensive understanding and management pattern of potential empowerment of waqf in a modern way. In the new wakaf law the concept of wakaf takes on a very broad dimension. Includes immovable property, as well as movable, including wakaf of money whose use is very wide, not limited to the establishment of places of worship and social religious.
Based on the above description, with the arrangement of wakaf in the form of law in Indonesia, the waqf sector can be more functioned towards improving socio-economic welfare of the people. From this it is clear how the importance of social welfare strongly influences the regulatory process in the field of perwakafan. The spirit of potential empowerment of wakaf in a productive and professional manner which is wakaf legislation is for the benefit of human welfare in the field of economy, education, health, and other religious social fields.

According to Mubarok (2008) the production concept is connected with the government's dissatisfaction with the nazdir that managed the waqf, then terminology means that productive waqf as a transformation from natural waqf management becomes the management of professional waqf to increase the benefits of the waqf itself.

The Basic Law of Productive Waqf

1. From Ibn Umar he said: Umar ibn al-Khattab got the land in Khaibar. Then he went to Rasulullah SAW, then I say to him "I am gaining the land, and before I never get something more valuable than the land, then what you can say to me? He said, "if you want you can hold anyway and donate the results. "So Umar donating the land, which is not sold for granted, except the results are distributed to the poor, relatives, guests and travelers. No sin for people to manage to take
some of it in a good way, not to accumulate and excessive (HR Imam
Muslim, Number 1632)

2. Usman bin Affan also once waqf his wealth when he welcomed
Rasulullah SAW call to buy Raumah well as narrated by Tirmidhi and
nasai from Abu Salamah bin Abdurrahman and Ahnaf bin Qais. In
some of his narrations, the Prophet said, whoever buys him (Raumah
well), and draws together the muslimin musket at the well, he will get
heaven (Bukhari, 2778)

3. The scholars of imam Shafi 'i also have to allow their cash-waqf, is
described in the report of Imam Shafi'i, which reads "Abu Thawr
narrated from Imam Shafi 'i on the permissibility of waqf dinar and
dirham (money)"

4. Komisi fatwa Majelis Ulama Indonesia (MUI) also explains the MUI
fatwa issued on 11 May 2002. At the time of the MUI fatwa
commission also formulated the definition of waqf, namely: "Hitting a
treasure that can be exploited without a lost object or the main land. By
not taking legal action against the goods (sell, give or bequeath), to be
distributed (results) in a permissible (not) existing unclean”.

From the hadiths above it has been told that the waqf done by Umar
and Usman is a model of productive waqf. Why can it be categorized as
productive waqf? The productivity can be seen from the way of
management of the land and then managed again so that it can produce the
product, and the result of the product is given / distributed to the right
whilst it remains intact. Or we can also conclude that the practice of productive waqf has existed since the time of the prophet SAW. In line with the hadith the MUI prophet issued a fatwa with regard to the permissibility of the practice of productive waqf.

According to the view of the scholars of the four madzhab, the issue of diversion of waqf property is quite dynamic and flexible, but the people of Indonesia are famous for their strong hold of the opinion of Imam Shafi'i. In comparison the views on this subject can refer to the following:

“If the wealth of waqf is no longer beneficial, such as waqf a plot of land planted oranges, while the orange is no longer fruitful. Or fewer benefits, such as: waqf a field of paddy fields for planting rice, but if planted with rice is not good results. Allow with other treasures?”

These scholars disagree:

1) According to the Hanafiyah Scholar

In exchange for waqf’s property, they divide into 3 (three) kinds:

a) When the wakif at the time waqf the property Requires that he or the trustee of waqf property (Nazhir) is entitled to exchange, then the exchange of waqf propertyCan be done. But Muhammad found: "the waqf is legitimate, but the condition being canceled".

b) If the wakif does not require him or herself Others have the right to exchange, then it turns out that waqf Does not allow benefits, for example : Waqf of buildings that have collapsed and no one Rebuild
it, or a barren land, then it is permissible to exchange the waqf property with the permission of the judge.

c) If the treasure is beneficial and the outcome exceeds the cost Maintenance, but there is a possibility to be exchanged with something more useful, then, In this case, the Hanafi scholars disagree, Abu Yusuf argued: "may" trade it for more useful for the wakif and do not eliminate what by wakif. (Abu Zahrah, 1971: 171).

Hilal and kamaluddin bin al-Himam argue: "Should not" cause to exchange the principal law of Waqf is the fixed goods of waqf, not Increased benefits. But may swap it in An emergency or indeed there is a permit or a condition of The wakif. (Abu Zahrah, 1971: 172).

2) According to the Malikiyah Ulama

    The Malikiyah argue "should not" trade the waqf property consisting of immovable objects, even though they will be damaged or do not produce anything. But some have argued "may" origin replaced with other immovable objects if it is felt that the object was no longer useful. As for moving objects, Malikiyah "allow", because with the exchange of the waqf objects will not be in vain. (Abu Zahrah, 1971: 163).

3) According to scholars Shafi 'iyyah

    Imam Ash-Shafi'I himself in the matter of exchange of wealth of waqf almost the same as his opinion Imam Malik, which is very preventing the exchange of waqf property. Imam Shafi'i argues: "should not" sell the mosque absolutely, even if the mosque collapsed. But the Shafi'iyyah
group differed in opinion about the immovable object of immovable bodies that did not give any benefit at all:

1. Most states "may" be exchanged so that waqf property it's worth it.

In the kitan of al-Muhadzdzab it is explained: "if there is a person who inaugurates the palm tree, then the tree is dry (dead) or livestock and then paralyzed or pillar for the mosque then collapsed or damaged, in this case, there are two opinions: (a) Like a mosque, (b) may be sold, because what is expected of waqf is the benefit. So it's better to sell than to be left alone, except for the mosque. Because the mosque can still be occupied prayer eventhough in a state of collapse. (As-Sairazi, tt: 445).

4) According to Imam Ahmad Bin Hanbal

Imam Ahmad Bin Hanbal is of the opinion that may sell the waqf property, then be replaced with other waqf property. The opinion of Imam Ahmad is more lenient than the opinion of Imam Malik and Imam Syafi'I, eventhough does not soften the opinion of Imam Abu Hanifa. More specifically, he stated that selling the mosque is permissible if the mosque is not in line with the main purpose of the waq, such as mosques that can not accommodate jama'ahnya and impossible to expand, or some of the mosque was collapsed so can not be utilized. So in these circumstances, the mosque may be sold then the money is used to build another mosque. (Abu Zahrah, 1971: 165).
Among the opinions of these madzhab scholars who are sufficiently "insistent" to defend the waqf property under any circumstances are Imam Malik and Imam Shafi'i. The Indonesian Muslim community as described above is a devout follower of the Shafi‘iyyah madzhab which greatly prevents the exchange of waqf property. The strong and hereditary beliefs are so dominant in our society that the non-economically strategic lands as above are not well managed. Indeed this becomes a constraint as well as a challenge for Nazhir and the prospect of waqf in general. If we can solve this problem is actually open opportunities large enough to manage the waqf land available in the Muslim community. Of course, it is not enough to simply reinvigorate Muslims' understanding of the waqf itself, but the most important and urgent are how human resources can manage, develop, distribute and keep waqf still beneficial to the welfare of Muslims especially and other people in general.

4. University Based Waqf

There are various sources of waqf funds meant for educational activities in Malaysia, Indonesia, Turkey and United Kingdom. This indicates that waqf funds are able to finance higher education activities. There are also trusts and endowments that are legally created as channels of charity dedicated for general charity and also to attain the religious purposes to their incorporation, organization structure and distribution of functions and powers. Different countries adopted different governance structure and have specific law under which they are registered. It is
obvious from this study that waqf fund has successfully upgraded the education system in these countries and provides opportunity to the poor and needy. Hence, it is recommended that waqf board of higher education institutions further promotes the utilization of waqf as it is able to bring fairness and benefits to society.

Waqf foundation of Indonesian Muslims University is a concept based on empirical data in form of oral or words that important for performance meaning. Foundation performance includes an understanding the role of financial trust, individual, social and spiritual as a manifestation foundation need. Foundation elements include human element that individual human beings, social and spiritual at same time (Lannai, 2014).

Alias at al (2016) Waqfs in education is an investment to produce quality human capital. UIM as the establishment of anwaqforiented university in Malaysia is expected to have a major impact on the agenda of progress, particularly in institutions of education endowments. History and excellence of the university implemented by other countries has already resulted in the emergence of school accomplished through the University of Oxford, University of Al-Azhar University Cardova in Andalus and so on. The university is moving forward with the results and contributions from charitable institutions. The establishment of Al-Azhar University is an example of a successful education to develop and grow through waqf. Financing Al-Azhar University, which dates back to 1000 years ago, has been providing minimal education to Muslim students all over the world.
5. **Education Waqf**

Cizakca (2000) says that education is the second most popular Waqf based development after religious development such as mosque. Kahf M. (2010) also mentioned that most of the Waqf developments are in form of mosque and education centre. Kahf M. (2010) says that, since the beginning of Islam, education was fund by using Waqf and other voluntary contribution in early of seventh century.

Furthermore, the institution of educational waqf is established or built using property endowed by Muslims. Education is a continuous activity process which comprise of the elements of teaching, training, guidance, and leadership with specific focus on the transfer of various disciplines of knowledge, religion-cultural values and useful skills from one generation to another or by an individual to another who needs education (Wan Kamal, 2012:189-195). The greatness of the Islamic waqf institution was so impressive and effective that it was emulated by the West which rebranded waqf in the form of foundations, trust or endowment. Oxford University and Cambridge in United Kingdom as well as Harvard and Stanford in United States are among universities which are founded on endowments with a well-established fund. Harvard University, for example, is reported to be one of the richest universities with endowment assets worth more than US$30 billion.(Wan Kamal, 2016)

6. **Corporate Waqf**
Corporate endowments are seen as a tool to give new colors in generating revenues to improve people's economy. It is considered a modern innovation and an effective measure of delivering benefits without conflicting with the principle of waqf.

**Figure 2.1**
**Type of Waqf**

![Diagram of Waqf Types](source)

*Source: (Qahaf, 2005)*

Type of Waqf based on Time Limit:

1) Eternal waqf (abadi); That is, if the waqf is in the form of an eternal goods, such as land and building with its land, or movable goods determined by wakif as waqfs and productive waqf, where some of the proceeds are distributed according to the ends of waqf, while the rest of the cost of waqf care and replace the damage.

2) Temporary waqf; That is if the goods represented in the form of goods that are easily damaged when used without giving a condition to replace the damaged parts. Temporary waqf also caused by the desire wakif giving a time limit when donating goods.
7. Free Rider

According to (Mankiw, 2001) a free-rider is a person who receives the benefit of a good but avoids paying for it. Since people cannot be excluded from enjoying the benefits of a public good, individuals may withhold paying for the good hoping that others will pay for it. The free-rider problem prevents private markets from supplying public goods.

An example for free rider is someone who does not pay his or her share of taxes after benefiting from roads, water treatment plants, free education etc. Free rider problem is thus associated with the consumption of public goods (Jose, 2016).

To solving free rider problem:

1) The government can decide to provide the public good if the total benefits exceed the costs.

2) The government can make everyone better off by providing the public good and paying for it with tax revenue.

8. Analytic Network Process (ANP)

In Rusydiana and Devi (2013) according to Saaty ANP (Analytical Network Process) method is the development of AHP method. ANP allows for interaction and feedback from elements in the cluster (inner dependence) and between clusters (outer dependence).
Rusydiana (2015) said that Analytic Network Process (ANP) is also a mathematical theory that is able to analyze the effect with the approach of assumptions to solve the form of the problem. This method is used in the form of completion with the consideration of adjusting the complexity of the problem in the decomposition of synthesis accompanied by a priority scale that produces the greatest priority influence. ANP is also able to explain the model of dependence factors and its feedback systematically. Decision-making in the ANP application is to consider and validate the empirical experience.

ANP has four axioms that theoretical basis, among others (Saaty & Vargas, 2006):

1) Reciprocal. This axiom requires that if PC (EA, EB) is a paired comparison of elements A and B with respect to their parent, element C, representing how many times more the element A possesses a property than does element B, then PC (EB, EA) = 1/ PC (EA, EB). For instance, if A is 4 times larger than B, then B is one forth as large as A.

2) Homogeneity. This axiom states that the elements being compared should not differ by too much, else there will tend to be larger errors in judgment. The verbal scale of ANP ranges from one to nine, or about an order of magnitude.

3) Priority; ie the absolute weighting by using the interval scale [0.1] and as a measure of relative dominance.
4) Dependence condition; it is assumed that the arrangement can be composed into the components that form the cluster part.

Table 2.2
Scale Priority of Analytical Network Process

<table>
<thead>
<tr>
<th>Definition</th>
<th>Intensity of Importance</th>
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<tbody>
<tr>
<td>Equal Importance</td>
<td>1</td>
</tr>
<tr>
<td>Weak</td>
<td>2</td>
</tr>
<tr>
<td>Moderate Importance</td>
<td>3</td>
</tr>
<tr>
<td>Moderate Plus</td>
<td>4</td>
</tr>
<tr>
<td>Strong Importance</td>
<td>5</td>
</tr>
<tr>
<td>Strong Plus</td>
<td>6</td>
</tr>
<tr>
<td>Very Strong or demonstrated Importance</td>
<td>7</td>
</tr>
<tr>
<td>Very, very strong</td>
<td>8</td>
</tr>
<tr>
<td>Extreme importance</td>
<td>9</td>
</tr>
</tbody>
</table>

Sources: (Saaty & Vargas, 2006)

A. Network Form

There are various network forms in ANP. Some forms can include hierarchy, holarchy, BCR (benefit-cost ratio) analysis network, and network in general, from simple to complex (Ascarya, Analytic Network Process (ANP) Pendekatan Baru Studi Kualitatif, 2005):
1. **Hierarchy**: The simplest form of network is the linear hierarchy which is also used in AHP. In general, the structure of the linear hierarchy of clusters with the highest level of objectives, then criteria (and sub-criteria if any), and alternatives as clusters at the lowest level. In general the structure of linear hierarchy can be read in the following figure.

2. **Holarchy**: The second form of network in the ANP is the holarki. The holarki network is the network where the elements (or elements) in the cluster at the highest level are dependent on the element (or elements) in the cluster at the lowest level, so that there is a link between the lowest level cluster and the highest cluster level. In general, the structure of the holarch network can be read in the following figure.

3. **Network Analysis of BCR (Benefits-Costs Ratio)**: The third form of network in the ANP is the BCR analysis network. One simple form is the network of influence (impact). The influence network has two separate networks for positive and negative influences. In general, the network structure of BCR influence can be read in the picture below. After weights are generated for each alternative on both networks, the benefit-cost ratio (BCR) of each alternative is calculated by dividing the weight of a positive influence on the weight of the negative effect. The largest number of BCRs is the policy with the highest priority proposed.
4. General Network: The fourth form of network in the ANP is a network that does not have a special shape. Some are very simple, but these common network structures can also be complex networks that involve multiple clusters, dependencies, and feedback. In general, the general complex network structure can be read in the following figure.

B. The Important Concept of ANP

In Analytic Network Process method, there are some important concepts that must be understood. The concepts are partly similar to the concept of AHP and others are different. According to (Saaty & Vargas, 2006) the concepts of Analytic Network Process (ANP) include:

1. Feedback, inner, and outer dependence
2. Influence with respect to a criteria
3. Control hierarchy or system
4. Supermatrix
5. Limiting supermatrix and limiting prioritie
6. Primitivity, irreducibility, cyclicity
7. Creating limiting supermatrix stochastic: why clusters should be compared
8. Synthesis for the criteria of a hierarchical control or a control system
9. Synthesis for profit, cost, opportunity, and risk of hierarchical control
10. Formulation to calculate limit
11. Relationship to Neural Network Sustained fires

12. Density of neural firing and distribution as well as its application to reproduce visible images and compositionsimonic.

There are 3 basic principles of ANP: decomposition, comparative judgments, and hierarchical or synthesis composition of priorities (Ascarya, Analytic Network Process (ANP) Pendekatan Baru Studi Kualitatif, 2005):

1. The principle of decomposition, which is applied to structure complex problems into hierarchical frameworks or ANP frameworks comprising cluster networks.

2. The principle of comparative valuation is applied to construct a pairwise comparison of all combinations of elements in a cluster viewed from its parent cluster. This pair comparisons are used to obtain local priorities of elements in a cluster viewed from its parent cluster.

3. The principle of hierarchical or synthesis composition is applied to multiply the local priorities of the elements in the cluster with the "global" priority of the parent element, which will result in global priority of the entire hierarchy and sum it to generate global priorities for the lowest (usually alternative) element.

9. Maslahah Approach
According to (Sirat, Hilmiyah, & Shafai, 2016) in presenting one of the core subject matters of Maqashid al-Shariah, Maslahah must always be discussed and understood within its framework and parameters. The comprehension meaning of good and evil requires addressing the issue within the ambit and framework of the purposes of Shariah law. The purposes of Shariah law govern the use of legitimate interests in making ijtihad. According to (Al-Ghazali, 1998) states that Maslahah is the consideration which secures a benefit or prevents harm and is, at the same time, harmonious with the aims and objectives of the Shariah which consist of protecting the five essential values, religion, life, intellect, lineage and property. According to him, any measure which secures these values falls within the scope of Maslahah and anything which contravenes them is mafsadah (evil) and preventing the latter is also Maslahah. (Hamid, 1991) states that the definition of Maslahah by Muslim jurists indicates the following:

1. Maslahah has to be in line with the Shariah, with the interest of religion taking precedence
2. Determining the goodness or evil of an act is based upon both the nature of the act and its outcome, which highlights the need for consistency between the process and the end. It also calls for comprehensive historic scrutiny of human acts and the consequences they had for human welfare
3. Identifying a Maslahah, whether public or private, requires cooperative effort between experts in specific fields and Muslim jurists, for thorough research must be performed in both aspects in order to conclude that something is a valid Maslahah in line with the Shariah.

Maslahah established that all benefits are the advantage for all, no one has right to use these benefits causing loss to the other members of society. Realizing Maslahah also intended that all physical and non-physical benefits can be felt equally and average by all firm stakeholders. However, the use and implementation of Maslahah in behavioral management should be governed by parameters and conditions put in place by the Shariah. (Sirat, Hilmiyah, & Shafai, 2016).

Al-Shatibi (1997) defines Maslahah as a principle that concerns the subsistence of human life, the completion of livelihood and the acquisition of what a person’s emotional and intellectual qualities require of him/her in an absolute sense. Then, classifies Maslahah into three categories: Dharuriyat (essentials), hajiyyat (needs) and tahsiniyyat (embellishments). The essential (dharuriyyat) is what indispensable in sustaining and preserving the five objectives of Shariah and in the sense that if they are disrupted the stability of the society will be at stake. The complementary Maslahah are so called because they are needed in order to remove hardship and impediments and hence complement the essential interest. However the disruption of hajiyyat not disruptive the normal order of life.
Finally, tahsiniyyat (the embellishments) is interest to realise that leads to refinement and perfection in the customs and conduct of people at all level of achievement.

A. Al Maslahah Business Issue

According to (Metwally, 1992) that an object that breathes Islam is a company that is not seeking maximum profit, but satisfied with achieving reasonable and reasonable profit levels. Thus, this way can achieve something more important that is doing the work to please God. He also added that a Muslim entrepreneur is not seeking maximum profit to accumulate wealth. The owners and managers of Islamic companies become the main object of enlarging alms. In a society that believes that spending on alms is a means to satisfy God's will, and will bring good fortune to the company, such as increasing demand for its production. Therefore, if spending on alms is written with G and the price is written with P, then we can expect that \( \frac{\partial p}{\partial G} > 0 \)

Metwally (1992) also argues that the function of corporate satisfaction is not only influenced by the variable level of profit (level of profit) but also by the variable expenditure that is charity or good deeds. So the utility function of Muslim businessmen is as follows:

\[
U_{\text{max}} = U(F, G)
\]

When : 
- \( F = \text{level of profit} \)
- \( G = \text{good deeds} \)
Assuming M as the rate of profit (the level of actual profit), so:

\[ M = R - C - G \]

When:
- \( R = \text{total revenue} = \text{price (p)} \times \text{quantity product (q)} \)
- \( C = \text{total cost} = C(q) \)

According to (Metwally, 1992) assuming that good deeds in the form of charity will increase the product demand of the company, under MR = MC conditions with the same cost structure, the Islamic firm will have a higher equilibrium of output and price equilibrium than the non-Islamic firm. Because it assumes that price changes due to positive deeds (G) \( \frac{\partial p}{\partial G} > 0 \).

Metwally (1992) also said that Muslim companies should try to maximize the function of power. This functioning function is a function of the amount of profit and the amount of expenditure for alms, with profit constraints after zakah payments, which are less than the minimum level that is safe for the company.

So the mathematical formulation of his thinking can be made for the company as follows:

\[ Y = (F, G) \]

When:
- \( F = \text{profit rate} \)
- \( G = \text{spending on alms} \)

Imam ghazali in (Sakti, 2007) argues that the goal berekonomi is the achievement of muzakki position by trying to get as much wealth as we can, but still royal in spending on the path of Allah SWT while
maintaining the position as muzakki. Muhammad Nejatullah Siddiqi in (Sakti, 2007) also argues that the modern economy makes profit maximization a norm in business activity. Even some studies show that a company's profit rate becomes a parameter of the status and strength of the company. This then put aside the level of corporate contribution to the welfare of society as a parameter of the function and role of the company.

Spiritual character in business is important because business reductionism be for the example just money oriented or making money alone obviously will go unbalance and eventually towards a crisis and then collapse. Thus, the understandings of Maslahah based business is as follows (Sirat, Hilmiyah, & Shafiai, 2016):

1. That the business is the ecosystem; not only the competition field
2. That the company is a community; not only cash machines
3. That the management is services; not only the controlling
4. That the manager is the coach; not supervisor level only
5. That the employees are peers; not only the maid
6. That the motivation comes from a vision; not wages
7. That the change is growth; not suffering alone

According to Sirat, Hilmiyah and Shafiai (2016) Included in the business activities that a parameter of the enactment of al-ashlu fil mua’amalat al-ibahah principle, which includes seven precepts as follows:
1. **Maysir.** All forms of gambling speculation, which cut off the real sector and raising the nonproductive sector

2. **Immoral.** Business practices in violation of decency and social norms •

3. **Gharar.** All the transactions that are not transparent and unclear, which have the potential harm either party

4. **Haram.** The object of transactions and business projects that forbidden by sharia

5. **Riba.** All forms of distortion of currency into commodities by imposing an additional (interest) on the credit or loan transaction and the exchange or barter more between similar usury commodities. This prompted the prohibition of riba-based business partnership which is mutually beneficial and business normality (sunnatullah), in addition is to avoiding the practice of extortion, exploitation and persecution by those who have a high bargaining power against whose only have a low bargaining

6. **Ihtikar.** The hoarding and monopoly of goods and services, to playing the price

7. **Dangerous.** All forms of business and transactions that harm individuals and society as well as contrary to the maslahah in maqashid shariah

**10. Logic Model**

A logic model is a plausible and sensible model of how a program will work under certain environmental conditions to solve identified problems
Logic models can take many different forms, including diagram, narrative, and tabular forms. Evaluators can prepare a logic model at any time in the life cycle of a program, and they often revise this model as more program information is collected.

Logic modeling is a useful strategy for identifying program components and outcomes, as well as important contextual factors affecting program operations and outcomes. Nowcomer at al (2015) said that evaluability assessment explores the information needs of policymakers, managers, and other key stakeholder, the feasibility and costs of answering alternative evaluation questions, and the likely use of evaluation findings. McLaughlin and Jordan (1999) discuss the logic model, which provides a useful tool for: planning, program design, and program management; communicating the place of a program in a larger organization or context; designing performance monitoring systems and evaluation studies; and framing evaluation reports so that the evaluation findings tell the program’s performance story. They describe how to construct and verify logic models for new or existing programs. They also present examples of both basic and complex logic models and identify resources and tools that evaluators can use to learn about and construct logic models.

The Logic Model process is a tool that has been used for more than 20 years by program managers and evaluators to describe the effectiveness of
their programs. The model describes logical linkages among program resources, activities, outputs, audiences, and short, intermediate, and long-term outcomes related to a specific problem or situation. Once a program has been described in terms of the logic model, critical measures of performance can be identified. Logic models are narrative or graphical depictions of processes in real life that communicate the underlying assumptions upon which an activity is expected to lead to a specific result. Logic models illustrate a sequence of cause-and-effect relationship a systems approach to communicate the path toward a desired result. Logic Model processes are tools that have been used for over 20 years by program managers and evaluators to illustrate the effectiveness of their programs. The model illustrates the logical interrelationships between program resources, activities, outputs, audiences, and short, intermediate, and long-term outcomes related to a particular problem or situation. Once a program has been described in terms of logical models, critical performance measures can be identified. A logical model is a narrative or graphical representation of a real-life process that communicates the underlying assumption that an activity is expected to lead to a specific outcome. The logical model describes the order of causal relationships-the system approach communicates the path to the desired outcome (UW Program Development and Evaluation, 2010).
B. Theoretical Framework

Figure 2.2
Theoretical Framework

Corporate Waqf
Inside business: Investment Outside
Business Investment Free Rider Social Income Generating

Amal Usaha Muhammadiyah

Optimizing Waqf Benefit

Maslahah Approach
Analytic Network Process
Logic Model

Higher Learning Education/University

UMY

UAD

Yogyakarta case
C. Previous Study

Mohd and Muda (2014) in a study entitled “Educational Waqf Management in Malaysia’s higher Education Institution: Review of Literature” states that waqf funds in Malaysia are generally intended to receive both domestic and foreign financial assets, cash, stocks and financial assets that will be used to finance scholarships, loans and fund development activities such as investment activities.

Utami (2017) in her study entitled “Optimum Waqf Benefit Mapping Design: A Preliminary Research for Muhammadiyah's Productive Waqf Yogyakarta Indonesia” mentioned that If waqf can be maximized its benefits properly and correctly, it is not impossible waqf be a good solution in eradicating poverty and unemployment by empowering the community by using the existing wakaf assets and maximize it. So that wakaf asset can give good benefit as well as economic empowerment of ummah.

Fauzia (2017) discuss about “Penolong Kesengsaraan Umum: The charitable activism of Muhammadiyah during the colonial period” menyimpulkan bahwa The theology Al-Ma’un of Islamic charities interpreted in the context of the Dutch colonial era had become a strong basis for PKU to formulate inclusive ideas and projects. This meant that its inclusive ideas were based on an Islamic framework and that it did not depart from the doctrines of Islamic teachings. In this regard, the bridging role played by PKU was supported by the inclusive character of its humanitarian and philanthropic activities.
Mubarok (2008) in his book entitled “wakaf produktif” reveals that the productive waqf is managed by a business approach, that is a profit-oriented business and the benefit is given to the party entitled to receive it.

Zakiah (2014) ”Peranan dan Kepentingan Dana Wakaf Institusi Pendidikan Tinggi di Malaysia” mentioning that Waqf's assets are manufactured and commercialized: To increase waqf funds, commercial involvement such as building business buildings for rent, promoting housing projects and retail businesses (such as gas stations) and hotels. These results can increase the acquisition of waqf funds such as rental income and bank profits from fixed and current accounts. Among other things that can be done is to invest in companies, agriculture and fisheries, health care projects and facilities, and others.

Kasdi (2016) in his study entitled “Pemberdayaan Wakaf Produktif untuk Pengembangan Pendidikan” mentioned that One of the strategic efforts to improve the quality of education of Muslims is through a productive waqf movement for education. Productive, because wakaf funds are used and invested to finance productive enterprises while the results are intended for the social interests of people, such as educational scholarships.

Pitchaya, Meera and Saleem (2014) “Priority of Waqf Development among Malaysian Cash Waqf Donors: An AHP Approach” menyebutkan bahwa the present challenges of education sector especially the tertiary level such as limited of government university and expensive fee charged by private
university have affected the affordability especially poor students to further their study at tertiary level. Based on these issues, this may probably influences the cash Waqf donors to give most priority to education sector development compare to other.

To analyze the topic taken by the researcher, the data will be processed using ANP method so view from Rusydiana and Devi (2012) in a study entitled “Aplikasi Metode Analytic Network Process (ANP) untuk mengurai problem pengembangan Baitul Maal Wat-tamwiil (BMT) di Indonesia“ mentioned Analytic Network Process (ANP) is a mathematical theory that is able to analyze the effect with the approach of assumptions to solve the form of the problem.
D. Research Framework

Figure 2.3
Research Framework

The Analysis of Muhammadiyah Higher Learning Education Waqf Development (Waqf Benefit Optimization)

Qualitative Method (Plus Quantification)

Maslahah Approach
Analytic Network Process
Logic Model

Data Collection
in-depth Interview
Snowball sampling

Key Informants: Rector (UMY and UAD), etc

Yogyakarta Case

BUSINESS (for Profit):
Inside Business Investment
Outside Business Investment
Free Rider
Social Income Generating

Data Analysis

Data Validation
Tools Analysis (software): Super Decision 2.0 & MS. Excel

Interpretation of Results

Data Validation