

# Strengthening the Understanding of Aisyiyah Residents of North Tamantirto Branch regarding Cash *Waqf* Law

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## ABSTRACT

Law Number 41 of 2004 on Waqf defines waqf as an act in which the wakif separates or transfers part of his assets for the purposes of worship and/or public welfare in accordance with Sharia principles. Cash waqf, as a form of waqf, allows the wakif to entrust a certain amount of funds to the nadzir, who is tasked with managing them productively for the benefit of the mauquf alaih. Aisyiyah, a leading organisation in the religious, educational, social, and health fields, has become one of the main recipients of cash waqf in Indonesia. This organisation, in collaboration with Universitas Muhammadiyah Yogyakarta, initiated a program to increase public understanding of the law and concept of cash waqf. This program consists of lectures, studies, and discussions involving up to 50 participants, with the ultimate goal of spreading awareness through scientific publications, mass media, and educational videos. Post-program evaluation showed a significant increase in participants' understanding of legal aspects, basic concepts, and cash waqf management mechanisms in accordance with the fatwa of the Indonesian Ulema Council (MUI). These findings confirm the effectiveness of the program in increasing cash waqf literacy, as well as having the potential to encourage more optimal waqf management in society.

*Keywords: Aisyiyah; Cash Waqf; Strengthening.*

## INTRODUCTION

The concept of *waqf* has a rich history in Islamic tradition, rooted in the principles of charity, social welfare, and sustainable development. *Waqf*, which means endowment or dedication in Arabic, involves the act of permanently donating or dedicating specific assets or properties for charitable purposes. Historically, *waqf* has primarily been associated with immovable assets such as land, buildings, and infrastructure. However, with the advancement of financial systems and evolving societal needs, the concept of cash *waqf* has gained prominence as a modern and effective form of charitable giving (Rahmalan and Hussin, 2021).

In Indonesia, the *Waqf* Law No. 41 of 2004, also known as the Wakaf Law, provides the legal framework for the administration, management, and utilisation of *waqf* assets, including cash *waqf*. This law has laid the foundation for recognising and regulating various forms of *waqf*, thereby facilitating the growth and impact of *waqf* activities across the country (Lubis et al., 2022). Aisyiyah, a well-known organisation in Indonesia, plays a significant role in promoting social welfare, education, healthcare, and religious activities. As part of its mission, Aisyiyah actively engages in *waqf*-related initiatives, including the acceptance and management of *waqf* contributions from the community. The residents of Aisyiyah's North Tamantirto Branch, like many other branches and communities, contribute to *waqf* funds, including cash *waqf*, with the intention of supporting charitable causes and community development projects.

Monetary *waqf*, a cornerstone of Islamic philanthropy, embodies the principle of perpetual charity by endowing assets or funds for the betterment of society. Rooted in Islamic tradition, *waqf* represents a unique blend of economic sustainability and social welfare. This essay explores the profound significance of monetary *waqf*, its historical evolution, contemporary relevance, and its impact on community development (Sutrisno et al., 2018).

The concept of *waqf* has ancient roots in Islamic history, dating back to the time of Prophet Muhammad (peace be upon him) and his companions. *Waqf*, derived from the Arabic verb 'waqafa,' meaning to hold, involves the permanent dedication of assets for charitable purposes. Initially focused on land and property, *waqf* later expanded to include monetary endowments as societies evolved and financial instruments diversified. Throughout history, *waqf* institutions played a pivotal role in sustaining vital social services such as education, healthcare, and poverty alleviation. Prominent examples include the establishment of mosques, schools (madradas), hospitals, and public kitchens (*imarat*) funded through *waqf* contributions. These institutions served as pillars of support for communities, fostering education, healthcare access, and social cohesion (Emilson et al., 2023).

In the contemporary era, monetary *waqf* continues to be a potent tool for addressing societal challenges and promoting sustainable development. With globalisation and technological advancements, the practice of *waqf* has adapted to modern financial systems, allowing for greater accessibility and efficiency in fund management. Monetary *waqf* holds immense potential in addressing pressing issues such as poverty, unemployment, and inadequate infrastructure in Muslim-majority countries and beyond. By channel-

ling funds into key sectors like education, healthcare, and microfinance, *waqf* initiatives empower marginalised communities, foster economic empowerment, and promote inclusive growth.

The impact of monetary *waqf* on community development is multifaceted and far-reaching. By funding educational institutions, *waqf* contributes to human capital development, enabling individuals to acquire knowledge and skills essential for socio-economic advancement. This, in turn, catalyse innovation, entrepreneurship, and sustainable livelihoods, driving overall prosperity. Moreover, *waqf*-funded healthcare facilities play a crucial role in improving health outcomes and reducing disparities in access to medical services. By providing affordable healthcare services to underserved populations, *waqf* hospitals and clinics enhance public health infrastructure, contributing to disease prevention and community well-being. Furthermore, *waqf*-supported initiatives in housing and social welfare provide essential assistance to vulnerable groups, including orphans, widows, and the elderly. Through the construction of affordable housing units and the provision of social services, *waqf* helps alleviate poverty, homelessness, and social exclusion, promoting social justice and dignity for all members of society.

Despite its potential, monetary *waqf* faces various challenges, including regulatory hurdles, financial sustainability, and governance issues. Addressing these challenges requires concerted efforts from governments, financial institutions, and civil society organisations to create an enabling environment for *waqf* development. Additionally, leveraging technology and innovation can enhance the efficiency and transparency of *waqf* management, enabling broader participation and greater impact. Digital platforms and blockchain technology, for instance, offer new avenues for *waqf* fundraising, asset management, and impact monitoring, revolutionising traditional philanthropy models.

However, despite the positive intentions and contributions of Aisyiyah residents towards cash *waqf*, there exists a notable gap in their understanding of the Cash *Waqf* Law. This lack of understanding stems from various factors, including limited access to legal information, insufficient education on *waqf* laws and principles, and the complexity of legal terminology and concepts related to *waqf* administration and management (Cahyono and Hidayat, 2022). To address this gap and strengthen the understanding of Aisyiyah residents in North Tamantirto regarding the Cash *Waqf* Law, a comprehensive educational and awareness-building initiative is essential. Such an initiative should focus on several key areas to ensure that residents are well-informed, empowered, and

capable of making informed decisions regarding their participation in cash *waqf* activities (Rusydhiana et al., 2021).

The initiative should include an overview of cash *waqf*, highlighting its significance and objectives in contemporary charitable giving and community development efforts. It should also delve into the legal framework provided by the Cash *Waqf* Law, clarifying the rights, responsibilities, and legal obligations of stakeholders involved in cash *waqf* management (Fanani and Abduh, 2023). Furthermore, the initiative should emphasise the benefits and positive impact of cash *waqf* on society, showcasing real-life success stories and case studies. It should address common challenges faced by Aisyiyah residents and propose practical solutions to maximise the impact of cash *waqf* contributions.

Active community engagement and participation are crucial components of the initiative, encouraging dialogue, collaboration, and partnerships among Aisyiyah residents, local institutions, government agencies, and other stakeholders. Monitoring, evaluation, and accountability mechanisms should also be established to ensure transparency, integrity, and effective utilisation of cash *waqf* funds (Ahmad, 2019). By addressing these key areas and providing comprehensive education and training on the Cash *Waqf* Law and related principles, Aisyiyah residents in North Tamantirto can enhance their understanding, confidence, and commitment to participating in cash *waqf* activities. This, in turn, will contribute significantly to the overall success and impact of cash *waqf* as a sustainable and impactful tool for social welfare and community development.

## **METHODS**

The methodology used in this community service program is designed with a focus on practical application and the use of appropriate technology to solve real-world problems. It is divided into four main stages. The first stage is preparation, which focuses on planning and organizing the program. Activities include identifying the target participants, namely members of the 'Aisyiyah Tamantirto Utara Branch Leadership, coordinating with qualified resource persons, developing materials related to cash *waqf*, its legal foundation, and management mechanisms, as well as arranging logistics such as location, equipment, and schedule. The second stage is the pretest and presentation, aimed at assessing participants' prior knowledge and providing basic information. In this stage, a pretest is conducted to evaluate the participants' initial understanding of cash *waqf*, followed by a presentation by experts on the definition and importance of

cash waqf, its legal basis, and its management mechanisms. Participants are also provided with supporting materials, such as handouts and slides, to enhance their understanding. The third stage is the discussion and question-and-answer session, aimed at facilitating interaction and deeper understanding through dialogue. In this stage, participants are organised into discussion groups to share insights and ask questions, followed by a Q&A session with resource persons to address specific inquiries and clarify doubts. All participants are strongly encouraged to participate actively to make the program more interactive. The final stage was the post-test and evaluation, aimed at measuring the impact and effectiveness of the program. A post-test is conducted to assess the participants' knowledge gain. Feedback was collected on the content, delivery, and overall experience of the program. The pretest and post-test results were analysed to evaluate learning outcomes, and a report was compiled summarising findings and providing suggestions for future program improvements. This methodology emphasises practical solutions and the use of appropriate technology, making it highly applicable in addressing cash waqf management and community development issues.

## **RESULTS AND DISCUSSION**

*Waqf* in cash is a relatively new innovation in Indonesia, taking advantage of the fatwa of the Indonesian Ulema Council, which has supported the validity of cash waqf since 2002. It is also supported by Law no. 41 of 2004 on *Waqf*. The cash *waqf* management mechanism includes the important role of *wakif* and *Nazhir* in asset management, as well as related legal obligations. The successful implementation of cash *waqf* is reported in several case studies, showing the potential for income distribution and poverty reduction efforts. Despite this, the main challenges include a lack of public understanding of the concept of productive *waqf* and a lack of government support in legal infrastructure. Evaluation of this service activity shows a significant increase in participants' understanding of the law and benefits of cash *waqf*, reinforcing the urgency to increase public education and awareness of the potential of *waqf* as a productive and sustainable economic instrument in Indonesia.

The Service Program, which will be held on Saturday, January 20, 2024, from 15.00 WIB to 18.00 WIB at the Aba Godegan Tamantirto Kindergarten, is a schedule mutually agreed between the UMY Community Service Team and the Leaders of the 'Aisyiyah Tamantirto Utara Branch. The implementation of this service in the form of education can take place well and smoothly. The implementation stages of this service

program in the form of intensive studies and question-and-answer discussions are as follows (Junaedi et al., 2023):

### 1. Preparation Phase

Before carrying out the community service activity regarding “Strengthening the Understanding of Aisiyah Residents of the North Tamantirto Branch regarding the Cash *Waqf* Law,” the community service members prepared for the event by holding a coordination meeting. The meeting was held on Friday, January 13, 2024, in the Meeting Room of a Restaurant. In the meeting, the organising team discussed several things, including the division of tasks between members of the service team, the fixation of the schedule and series of events, and things that must be prepared for the implementation of service activities.

### 2. Implementation Stage

The implementation of this community service program will be held on Saturday, January 20, 2024, from 15.00 WIB to 18.00 WIB at TK Aba Godegan Tamantirto. The partner in this community service program is Mrs. Nanik Widaryani, S.IP., who is Chair of the ‘Aisiyah Tamantirto Utara Branch. The choice of partners was because there were still many members of the ‘Aisiyah Tamantirto Utara Branch leadership who did not understand the cash *waqf* law and its management mechanisms. Thus, it is very appropriate for members of the ‘Aisiyah Tamantirto Utara Branch to be given education so that the community can actively participate in the implementation of cash *waqf*. This community service activity was attended by several speakers, including Dr. Istianah ZA, S.H., M.Hum., Ani Yunita, S.H., M.H., and Muhammad Habibi Miftakhul Marwa, S.HI., M.H. This service program aims to increase the understanding and knowledge of members of the ‘Aisiyah Tamantirto Utara Branch leadership regarding cash *waqf* law and its management mechanisms. The method used in this community service program is divided into 4 (four) stages, namely the preparation stage, pre-test, and presentation from competent sources about cash *waqf*, its legal basis, and management mechanisms; question and answer discussion study and continued with completing the post-test and evaluation. Participants in this activity were 50 representatives of the North Tamantirto Aisiyah Branch Leadership. However, during the implementation, it turned out that there were participants from pharmacist profession students who happened to be serving and were placed within the leadership of the ‘Aisiyah Tamantirto Utara Branch and were joined by members of the Leadership of the ‘Aisiyah Tamantirto Utara Branch.

Before the main event took place, the Master of Ceremony opened the community service program activities by reading out the list of activities taking place. Next, participants are asked to complete a pretest as an indicator of the success of the community service program. The pretest was completed to understand the level of knowledge of members of the 'Aisyiyah Tamantirto Utara Branch leadership regarding the service material presented. The pretest consists of several questions, which are outlined in a form and must be answered immediately by participants. This pretest is needed to determine the participants' initial abilities as a guide to understanding the material. There is 1 pretest and 1 post-test consisting of the same 5 (five) questions (Kartika & Syafrudin, 2023).



**Figure 1 and 2. Signing of Grant Minutes and Handover of Grants**

After completing the pretest, it was continued with remarks delivered by the Head of Service, namely Mrs. Dr. Istianah, ZA, S.H., M.Hum. and Service Partners by Mrs. Nanik Widaryani, S.IP. as Chair of the 'Aisyiyah Tamantirto Utara Branch. This was then continued with the handing over of a community service grant in the form of a portable wireless speaker and microphone by the Head of the Service Team to the Head of the 'Aisyiyah Tamantirto Utara Branch as a service partner and the signing of the grant minutes. Next, it continued with presentations by several speakers. The first presentation of the material starts at 16.00 WIB and goes on to 16.15 WIB. The material was presented by Mrs. Dr. Istianah, ZA.SH., M. Hum. as the first resource person regarding cash *waqf* law in general. The second material related to the legal basis for cash *waqf* was delivered by Mrs. Ani Yunita, S.H., M.H., as the second resource person from 16.20 WIB to 16.35 WIB. Then, from 16.40 WIB to 16.55 WIB, Mr. Muhammad Habibi Miftakhul Marwa, S.HI., M.H. delivered material on cash *waqf* management mechanisms.



Figure 3. Presentation of Material by Mrs. Dr. Istianah, ZA, S.H., M.Hum.

In Islamic economic terms, *waqf* (endowment) is considered a crucial instrument in income distribution (Dedi and Hardivizon, 2018). The existence of *waqf* is expected to contribute to poverty alleviation. According to Fathurrohman, *waqf* is a legal act where a waqif (endower) withholds their property, either temporarily or permanently, to be repeatedly utilised for public or specific purposes in accordance with Islamic Sharia principles. Article 1 of Law No. 41 of 2004 on *Waqf* states that *Waqf* is the legal act of the waqif to separate and/or hand over a portion of their assets to be utilised perpetually or for a specific period according to their interests for the purposes of worship and/or public welfare according to Shariah (Gzahli et al., 2024).

Initially, in Islam, *waqf* was known in the form of land on which mosques, schools, boarding schools, hospitals, and other facilities were built. These *waqf* assets were only accessible to the communities within those areas. With the need for funds to alleviate poverty, the idea of *waqf* in the form of cash emerged. Cash *waqf* is a form of *waqf* where individuals, groups, institutions, or legal entities endow money. Money here also includes valuable papers such as stocks, checks, and others (Hafandi and Handayati, 2021). The types of *waqf* assets according to Article 16 of the Law on *Waqf* are as follows:

1. Objects do not move, and
  - a. Land rights
  - b. Building or part of a building
  - c. Plants and other objects related to the land.
  - d. Ownership rights to apartment units
  - e. Other immovable objects



2. Moving objects
  - a. Money
  - b. Precious metal
  - c. Securities
  - d. Vehicle
  - e. IPR
  - f. etc

The *Wakif* can donate movable objects in the form of money through Sharia financial institutions appointed by the Minister (Asmara and Abubakar, 2019). *Waqf* for movable objects in the form of money is carried out by the *wakif* with a written statement of the *Wakif*'s wishes. For cash *waqf*, a cash *waqf* certificate is then issued. A cash *waqf* certificate is issued and delivered by a Sharia financial institution to the *Wakif* and *Nazhir* as proof of handover of *waqf* assets. In cash *waqf*, what can be donated is rupiah currency (Sulistyani et al., 2020). In the event that the money to be donated is still in foreign currency, it must be converted first into rupiah. The *wakif*'s obligations in cash *waqf* are :

1. Attend the Islamic financial institution receiving cash *waqf* (LKS-PWU) to express their wishes for cash *waqf*:
2. Explain the ownership and origin of the money to be donated:
3. Deposit a sum of money in cash to LKS-PWU and
4. Fill out the *Wakif*'s statement of will function as AIW.

*Nazhir* is tasked with managing and developing *waqf* assets productively and in accordance with Sharia principles (Suryadi and Yusnelly, 2019). *Nazhir* may not make changes to the designation of *waqf* assets except with written permission from the Indonesian *Waqf* Board. The requirements for *Nazhir* are that Indonesian citizens, Muslims, mature, trusting, physically and spiritually capable, and not be prevented from carrying out legal actions (Triwibowo, 2020).

*Nazhir*'s task is to administer *waqf* assets; manage and develop *waqf* assets in accordance with their objectives, functions, and designation; supervise and protect *waqf* assets; and report the implementation of duties to the Indonesian *waqf* board (Asni and Sulong, 2017). The three main factors of failure are poor management, *Nazhir* not being professional, and misappropriation of *waqf* assets (Yunita and Purwanto, 2020). The obstacles to *waqf* productivity are as follows:

1. Public understanding of productive *waqf* is still very poor, and *waqf* objects are not developed and lack support;
2. People's trust in the government is decreasing. They are reluctant to donate to official institutions and
3. *Nazhir* is less professional, and the *waqf* is not well managed, so the *waqf* is unable to provide solutions to problems.

As one of the productive *waqf* instruments, cash *waqf* is something that is still new in Indonesia (Faisal, 2021). Opportunities for cash *waqf* existed after the Indonesian Ulema Council issued a fatwa regarding the permissibility of cash *waqf* in 2002, an even greater opportunity after the passing of Law Number 41 of 2004 on *Waqf* (Paul, 2023). In more detail, the following is the legal basis regarding cash *waqf* (Inganah et al., 2023):

1. Al-Qur'an

- A. Q.S. Al-Hajj: 77

Do good, that you may obtain victory.

- B. Q.S. Ali Imran: 92

You never reach (perfect) virtue, before you spend some of the wealth you love.  
And whatever you spend, Allah knows it.

- C. Q.S. Al-Baqarah: 261

*The similitude (of sustenance paid by) a person who spends his wealth in the way of God is like a seed that grows seven grains, in each grain there are a hundred seeds, God multiplies (the reward) for whom He wills and God is All-Broader (His Bounties). All Knowing.*

2. Hadith

- A. Narrated from Abu Hurairah ra., brother-in-law of the Prophet s.a.w. said, "*When a person dies, his deeds are cut off (reward) except for three things, that is, except for charity (waqf), knowledge that is used, or a pious son who prays for him*" (H.R. Muslim, al-Tirmidhi, al-Nasa' i, and Abu Daud).

- B. Narrated by Ibn Umar ra, he said, Umar r a. said to the Prophet s.a. w., "*I have a hundred shares (land, garden) in Khaibst, I have never found a property that I admire more than that land; I mean to donate it.*" The Prophet s.a.w said, "*Hold the tree and give the fruit as alms to Allah.*" (H.R. al-Nasa' i).

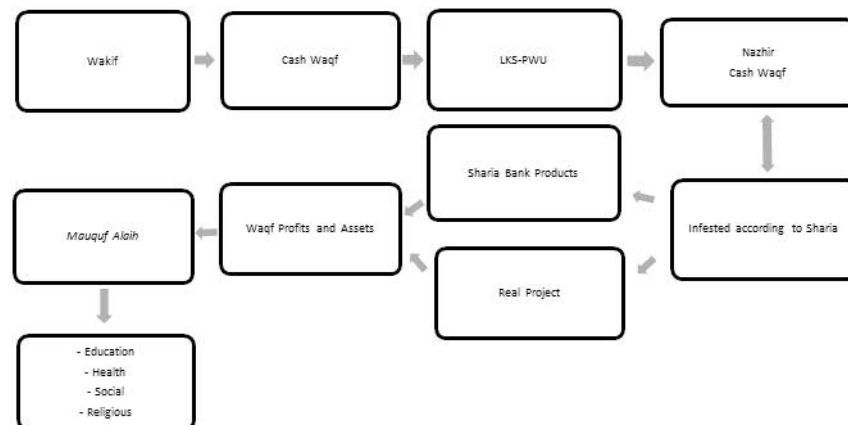
3. Legislation

- A. Law Number 41 of 2004 on *Waqf*

- B. Government Regulation Number 42 of 2006

C. Fatwa of the Indonesian Ulema Council of 2002 on Cash *Waqf*D. Indonesian *Waqf* Board Regulation Number 1 of 2009

From an economic perspective, cash *waqf* has great potential to be developed in Indonesia because, with this *waqf* model, the reach of mobilisation will be much more evenly distributed among various communities compared to the traditional conventional *waqf* model (Lubis, 2020). Several mechanisms that can be used in developing cash *waqf* include mobilising *waqf* funds, managing funds and financing, managing investment funds, and expanding the use of funds (Ali and Markom, 2020). The *Wakif* can donate movable objects in the form of money through Sharia financial institutions appointed by the Minister. *Waqf* for movable objects in the form of money is carried out by the *Wakif* with a written statement of the *Wakif*'s wishes. *Waqf* for movable objects in the form of money is issued in the form of a cash *waqf* certificate (Khamis and Salleh, 2018). A cash *waqf* certificate is issued and delivered by a Sharia financial institution to the *Wakif* and *Nazhir* as proof of handover of *waqf* assets (Islamiyati et al., 2021). The factors that influence the level of cash *waqf* collection are divided into three aspects: institutional, community, and government. The priority results show that institutional aspects have the greatest influence on the level of cash *waqf* collection, and the three most influential factors are the focus of the *Nazhir* institution, public understanding of cash *waqf*, and the completeness of cash *waqf* legal instruments (Abdullah, 2018).

Figure 4. *Waqf* mechanism

Since October 8, 2020, *Persyarikatan Muhammadiyah* has been registered as *Nazhir* Cash *Waqf*. Cash *waqf* deposits can be made directly or indirectly. Cash *Waqf* deposits directly, namely the *Wakif* or his proxy, must be present at the LKS-PWU office. Indirect

Cash *Waqf* deposits can be made via electronic media channels such as automated teller machines, telephone banking, internet banking, mobile banking, and/or auto debit (Latif et al., 2021). The mechanism for conducting *waqf* is as shown by Figure 4.

According to Article 6 of the Indonesian *Waqf* Board Regulation Number 01 of 2020 on Guidelines for Management and Development of *Waqf* Assets:

1. *Wakif* can conduct cash *waqf* for a certain time and/or cash *waqf* for a permanent period.
2. Money *Waqf* for a certain period of time, a minimum of 1 (one) year, and a minimum of IDR 1,000,000.00 (one million rupiah).
3. Cash *Waqf* receipts of at least IDR 1,000,000.00 (one million rupiah) are issued a Cash *Waqf* Certificate.
4. The cash *waqf* certificate is issued and delivered by LKS to the *wakif* and *Nazhir* to register the cash *waqf* assets with the Ministry of Religion no later than 7 (seven) working days from the issuance of the cash *waqf* certificate.

According to Article 12 of the Indonesian *Waqf* Board Regulation Number 01 of 2020 on Guidelines for Management and Development of *Waqf* Assets:

1. *Nazhir* is obliged to distinguish between the management of cash *waqf* for a certain time and cash *waqf* for a permanent period.
2. Management of *Waqf* Money collected in *Nazhir's* account at LKS-PWU is carried out based on an agreement between *Nazhir* and the LKS-PWU in question.
3. In the case of Cash *Waqf* for a certain period of time, *Nazhir* can only manage the Cash *Waqf* at the LKS-PWU in question, and *Nazhir* is obliged to ensure that payments for the Cash *Waqf* for a certain period are due.
4. In the event that the management and development of Cash *Waqf* at a Sharia Bank is not included in the deposit insurance agency program, *Nazhir* is still obliged to ensure that the Cash *Waqf* deposit funds in question do not decrease.

According to Article 13 of the Indonesian *Waqf* Board Regulation Number 01 of 2020 on Guidelines for Management and Development of *Waqf* Assets:

1. Cash *Waqf* management can be carried out directly and indirectly and is aimed at productive projects for the benefit of the people.
2. Cash *Waqf* Management must be insured by Sharia insurance.
3. Direct Cash *Waqf* management is the management of Cash *Waqf* in projects man-

aged by *Nazhir* and/or investors who collaborate with *Nazhir*.

4. Cash *Waqf* management is indirectly managed by institutions that meet institutional eligibility criteria and are profitable.

Direct Cash *Waqf* management on projects managed by *Nazhir* can be carried out if the project meets the following requirements:

1. The project business is carried out in accordance with Sharia;
2. The project feasibility level meets the project feasibility requirements according to the 5C principles (character, condition, capital, capacity, and collateral) and 3P (people, purpose, and payment), and
3. Sources of return can be calculated based on feasibility studies. Cash *Waqf* management is directly carried out through products with Sharia-compliant contracts in LKS. Cash *Waqf* management is directly guaranteed by insurance. In the event that *Nazhir* appoints an institution or individual as project implementer to utilise or receive *waqf* money as financing, then the financing is paid through terms according to work performance.

After this activity ended, at the end of the event, the service team distributed a post-test, which had to be completed by 50 participants to measure the level of participants' understanding of the material that had been presented. Based on the post-test results, it can be seen that the level of participants' understanding of cash *waqf* material has increased significantly. Before the activity, most participants had a limited basic understanding of the concept and implementation of cash *waqf*. However, after receiving material from the resource person, the post-test results showed an average score increase of 30%.

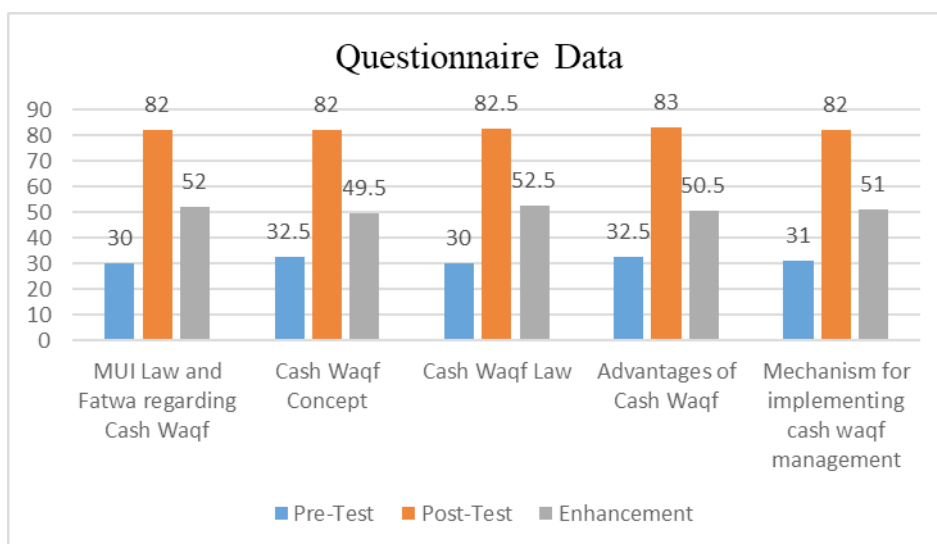
These results are in line with research by Lita et al. (2022), which shows that public understanding of cash *waqf* is still low but can increase significantly through effective education and outreach activities (Lita, 2020). Wardy Putra et al.'s study (2023) also emphasises the importance of continuous education in increasing public understanding of cash *waqf* (Wardy Putra et al., 2023). In addition, Bahri et al. (2023) research shows that cash *waqf* has great potential to support economic and social activities, which participants began to realise after receiving the materials for this activity (Bahri et al., 2023). Jamaat Aisyiyah can utilise this potential to empower community members through cash-*waqf*-based social and economic programs.

Nugraha et al.'s study (2020) indicates that the main challenge in implementing cash

*waqf* is the lack of understanding and support from the community, which can be overcome through effective education and outreach as carried out in this activity (Nugraha et al., 2022). Other obstacles, such as lack of regulation and adequate infrastructure, were also identified by Bustami et al. (2020), who underscored the need for policies that support the management of cash *waqf* (Bustami et al., 2020). Research by Rusydiana et al. (2020) shows that countries with good *waqf* education programs have a higher level of public understanding (Rusydiana et al., 2020), while Jefik Zulfikar Hafizd (2022) highlights the importance of support from Sharia financial institutions to support the implementation of cash *waqf* (Jefik Zulfikar Hafizd, 2022).

Overall, the education and counselling provided to Jamaat Aisyiyah had a positive impact in increasing their understanding of cash *waqf*. This increase is in line with findings from similar research that show the importance of continuous education and adequate policy support to encourage the effective implementation of cash *waqf*. Thus, this educational activity can be used as a model for similar programs in the future, with an emphasis on increasing public understanding and awareness of cash *waqf* as a sustainable economic and social instrument.

Figure 5. Diagram of participant understanding pre and post-activity



Before an intensive study was carried out in the form of understanding cash *waqf* law and its management, the level of understanding of participants regarding the MUI Law and Fatwa regarding Cash *Waqf* was 30%, the level of understanding regarding the concept of cash *waqf* was 32.5%, the level of understanding of cash *waqf* law was

30%, the level of understanding of the advantages of cash *waqf* is 32.5%, and the level of understanding of the mechanism for implementing cash *waqf* management is 31%. However, after intensive study, the participants understood the law of cash *waqf* and its management. There are 82% of participants understand the MUI Law and Fatwa regarding Cash *Waqf*, 82% of participants understand the concept of cash *waqf*, 82.5% of participants understand the law of cash *waqf*, 83% of participants understand the advantages of cash *waqf*, and 82% of participants understand the mechanism for implementing *waqf* management Money.

Participants experienced an increase in understanding of the MUI Law and Fatwa regarding Cash *Waqf* by 52%. Understanding of the concept of cash *waqf* has increased by 49.5%, while understanding of cash *waqf* law increased by 52.5%. Understanding of the advantages of cash *waqf* was 50.5%, and increased understanding of the implementation mechanism for managing cash *waqf* was 51%. Apart from holding a service program with intensive study, the service team also socialised this activity through newspapers and social media so that the public knew about the continuity of this activity. The Service Team also carried out an evaluation at the end of the event to find solutions and solve problems if there were deficiencies or obstacles in holding activities.

## **CONCLUSION**

The conclusion of the discussion on the role of *waqf*, particularly cash *waqf*, in Islamic economics underscores its profound potential to contribute to income distribution and poverty alleviation in Indonesia. Although challenges like weak management, lack of professionalism among *Nazhir*, and asset misappropriation persist, cash *waqf* provides a more equitable and dynamic mechanism for fund mobilisation compared to traditional *waqf* models. To maximise its impact on societal welfare and economic development, it is essential to enhance public awareness, strengthen institutional focus, and improve the legal frameworks governing *waqf*. Programs aimed at increasing public understanding and strengthening the capacity of *Nazhir* have proven effective, showing a marked improvement in public knowledge about cash *waqf*. Prior to these initiatives, many were unaware of how to manage cash *waqf* in accordance with Sharia principles. However, after educational and training programs, public participation in cash *waqf* increased significantly, and *Nazhir*'s management practices improved. Moving forward, the key focus should be on maintaining and expanding these programs, ensuring the

continuous professional development of *waqf* managers, and encouraging innovative approaches to cash *waqf*. By prioritising outcomes and long-term benefits rather than merely focusing on short-term outputs, the broader community can increasingly reap the advantages of cash *waqf*, thereby contributing to sustainable economic development and improved welfare.

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