

Cash Waqf Literacy in Indonesia: Literature Studies and Perspectives of Islamic Economics Academics

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Abstract

Cash waqf in Indonesia has become a topic of discussion in the world of scientific articles, both national and international scientific articles. In addition, cash waqf has also been regulated in law but all of this does not make the literacy of Muslims in Indonesia increase related to cash waqf, this can be seen from the waqf funds collected are not optimal if look at the condition of Muslims in Indonesia. This study uses a qualitative approach to content analysis by using the FGD method as a complement to this research. The results of this study, from some previous literature, show that the literacy of the Indonesian people is still low regarding cash waqf both in terms of the mechanisms and benefits of cash waqf. This happened because of the lack of outreach and strong support from the government. So the academics in this study suggested increasing training for nazhir waqf from various sides such as nazhir in every mosque in Indonesia, nazhir in the academic section, so that they can assist the government in educating cash waqf to the public. For future researchers, in order to be able to discuss policies and strong government support regarding the implementation of cash waqf in Indonesia.

Keywords: *Academic Perspective, Cash Waqf, Literacy, Literature Studies, Mapping Research*

Abstrak

Wakaf uang di Indonesia telah menjadi topik pembahasan dalam dunia artikel ilmiah, baik artikel ilmiah nasional maupun internasional. Selain itu, wakaf uang juga telah diatur dalam undang-undang namun semua itu tidak membuat literasi umat Islam di Indonesia meningkat terkait wakaf uang, hal ini terlihat dari dana wakaf yang terkumpul tidak optimal jika melihat kondisi umat Islam di Indonesia. Penelitian ini menggunakan pendekatan konten analisis kualitatif dengan menggunakan metode FGD sebagai pelengkap penelitian ini. Hasil dalam penelitian ini, dari beberapa literature terdahulu terlihat bahwa literasi masyarakat Indonesia masih rendah terkait wakaf uang baik dari sisi mekanisme dan manfaat dari wakaf uang. Hal ini terjadi karena kurangnya sosialisasi dan dukungan yang kuat dari pemerintah. Maka pihak akademisi dalam penelitian ini menyarankan untuk memperbanyak pelatihan bagi nazhir wakaf dari berbagai sisi seperti nazhir di setiap masjid di Indonesia, nazhir di bagian akademisi, agar mereka dapat membantu pemerintah dalam mengedukasikan wakaf uang kepada masyarakat. Untuk peneliti selanjutnya, agar dapat membahas kebijakan dan dukungan kuat pemerintah terkait implementasi wakaf uang di Indonesia.

Kata kunci: *Literasi, Perspektif Akademik, Riset Pemetaan, Studi Literatur, Wakaf Uang,*

Introduction

Cash waqf which is known today is the result of the thought of Imam Az-Zuhri, he said that dinar waqf is allowed, by making dinars as business capital which profits will then be distributed to *mauquf 'alaihi*¹, with the condition that the dinar that is waqf should not be reduced, let alone run out. So it can be said that the dinar waqf will be very possible in the economic development of the country.

Indonesia started cash waqf since the issuance of the MUI fatwa in 2002, there are five important points in the content of its fatwa, namely first, cash waqf is waqf carried out by a person, group, institution or legal entity in the form of cash, second, securities are included in the definition of cash waqf. Money, third, cash waqf is allowed, fourth, cash waqf may only be distributed and used for things permitted by the Shari'a, and fifth, the principal value of cash waqf must be guaranteed in its entirety, may not be sold, donated or inherited². Furthermore, it is also regulated in Law no. 41 of 2004 and Regulation of the Minister of Religion no. 4 of 2009.

The study of cash waqf has become popular since the emergence of the idea of cash waqf certificates by M.A Mannan in Bangladesh. The functioning of Islamic banks as waqf fund management institutions in Bangladesh is evidence of the function of a bank to manage the customer sector of the economy, namely formal, non-formal, and social sectors.³ Cash waqf in Indonesia has been regulated through the services of Islamic financial institutions appointed as cash waqf recipients in collaboration with the Indonesian Waqf Board (BWI).

Based on data from the Ministry of Religion's waqf information system (SIWAK), the potential for land waqf in Indonesia reaches 414,829 locations with an area of 55,259.87 hectares. Then, according to the Indonesian Waqf Agency, the potential for cash waqf reaches 180 trillion per year.⁴ However, the realization is only 819.36 billion, so this potential is still not maximized, this is due to the lack of public literacy related to cash waqf. There are still too few nazhir who are certified from BWI so that informal nazhirs are formed around the community, in this case unofficial nazhir, still have a minimal understanding of the law and the mechanism of cash waqf, besides that there are still many who find it difficult to distinguish between waqf money and waqf through money. Professional management of cash waqf will greatly help economic, educational and social problems.

¹ "Perkembangan Wakaf Uang | Badan Wakaf Indonesia | BWI.go.id," diakses 16 April 2022, <https://www.bwi.go.id/5558/2020/09/21/perkembangan-wakaf-uang/>.

² Majelis Ulama Indonesia, "Wakaf Uang," *Himpunan Fatwa DSN MUI*, 2002, p. 405–11.

³ Martini Dwi Pusparini, "Konsep Wakaf Tunai Dalam Ekonomi Islam: Studi Pemikiran Abdul Mannan," *FALAH: Jurnal Ekonomi Syariah* 1, no. 1 (5 Maret 2016): 14, <https://doi.org/10.22219/jes.v1i1.2692>.

⁴ "Komite Nasional Ekonomi dan Keuangan Syariah," diakses 16 April 2022, <https://knks.go.id/isuutama/29/pengembangan-digitalisasi-dan-integrasi-data-wakaf-nasional>.

Literacy of the Indonesian people related to cash waqf has been studied by several authors, one of which is Susanti⁵ entitled Analysis of the Literacy Level of Cash Waqf Lecturers at Lancing Kuning University Pekanbaru, In her writings, she revealed that from the variable understanding of cash waqf, lecturers generally have a medium level of knowledge, from the analysis variable and the ability to enter the category of low knowledge level. In addition, the writing by Santika⁶ with the title Analysis of Increasing Literacy of Cash Waqf in Communities in Aceh Tamiang, it is concluded that the people of Aceh Tamiang still have a low literacy level due to lack of knowledge, understanding and practice. Then research from Napitupulu⁷ about waqf literacy of generation Z in Indonesia, the research shows that the research subjects already have a good understanding of basic and advanced waqf. And more research by Hafizd and Khoiruddin⁸ with the theme of cash waqf literacy to advance the economy of Muslims, it was concluded that the magnitude of the benefits of cash waqf to advance the economy was necessary to socialize it to the public to raise public awareness of cash waqf.

So far, based on the results of the study that researchers have conducted on a number of papers with the theme of cash waqf literacy, all research is still content analysis and individually themed, however, as far as researchers are looking, there is no literature-based research that specifically discusses literature related to cash waqf literacy.

Therefore, researchers are interested in discussing literature studies related to cash waqf literacy in Indonesia, so this study aims to map research related to Indonesian people's literacy related to cash waqf in the last 1 year on the google scholar database qualitatively descriptively, then identify what themes are discussed by researchers and analyzed the response of Islamic economics academics to cash waqf literacy.

Literature study research related to cash waqf literacy is very important so that waqf management institutions can determine community literacy related to cash waqf by mapping literature studies related to cash waqf literacy, besides that this research can also offer alternative solutions in increasing public literacy related to cash waqf.

Methodology

This study uses qualitative research methods, content analysis papers from the Google Scholar database and interviews using the Focus Group Discussion technique. The content of the analysis paper is used to get the mapping and main themes discussed in the Google Scholar database at a certain time for further analysis of the contents (content analysis). Focus group discussions are used to gain perspectives from academics in the field of

⁵ Susanti, (2021)

⁶ Santika, (2022)

⁷ Napitupulu, Habib Harahap, May, & Simamora, (2021)

⁸ Hafizd & Khoirudin, (2022)

Economics regarding their understanding of the themes discussed in this review paper.

The paper selected in this review came from a search on the Google Scholar database with the keywords “literasi” and “wakaf uang” or cash waqf within the period 2021 to 2022. The search process uses the help of the Publish or Perish application. In the first stage, the author conducted a search for papers in the Google Scholar database with keywords found 192 papers that matched the search keywords. After going through the process of reading the titles, abstracts, and keywords of the papers that are still relevant, there are 23 papers. Furthermore, in the final stage, the authors obtained 11 papers that focus on discussing cash waqf literacy as the paper reviewed in this research. Furthermore, the author also conducted an interview technique using the FGD method to understand the opinions of economic academics on the themes discussed. Participants in this FGD activity were representatives of several lecturers in North Sumatra, namely lecturers from UIN North Sumatra, UMSU, Al-Azhar University, UIN Padang Sidempuan, STAI Madina, STAI Tebing Tinggi, and STAI JM Tanjung Pura.

FGD data analysis used data triangulation, namely digging for the truth of certain information by using various data sources such as documents, archives, interviews, observations or also by interviewing more than one subject who was considered to have a different point of view.⁹

Result and Discussion

Analyzing mapping research paper related to cash waqf literacy in Indonesia in the period 2021-2022 on the Google Scholar database through the publish or perish application with the keywords "literasi" and "wakaf uang" or cash waqf there are 192 papers and the author has selected all papers to suit with the discussion of articles, namely cash waqf literacy in Indonesia, there are 23 papers published in unaccredited and accredited national journals and even international journals.

Table 1. Name and Publication Title

| No | Name | Publication Title |
|----|-----------------------|---|
| 1 | Santika ¹⁰ | <i>Analisis Peningkatan Literasi Wakaf Uang pada Masyarakat di Aceh Tamiang</i> |
| 2 | Rasela ¹¹ | <i>Pengaruh Literasi Wakaf terhadap Minat Mahasiswa Berwakaf pada Forum Mahasiswa Indonesia</i> |

⁹ Sugiyono Sugiyono, *Metode Penelitian Kuantitatif Kualitatif dan R&D*, Cet. 20 (Bandung: Alfabet, 2014), 272–274. 20 (Bandung: Alfabet, 2014), 272–274.

¹⁰ M Santika, “Analisis Peningkatan Literasi Wakaf Uang Pada Masyarakat Di Aceh Tamiang,” *JIMAWA: Jurnal Ilmiah*, 2021, <http://publikasiilmiah.umsu.ac.id/index.php/jim/article/view/1138>.

¹¹ F Rasela, “Pengaruh Literasi Wakaf terhadap Minat Mahasiswa Berwakaf pada Forum Mahasiswa Indonesia,” *Prosiding Hukum Ekonomi Syariah*, 2021, http://karyailmiah.unisba.ac.id/index.php/hukum_ekonomi_syariah/article/view/31399.

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| 3 | Amin Abdul ¹² | <i>Pengaruh Religiusitas, Pengetahuan, Persepsi, Pendapatan dan Media Informasi terhadap Minat Wakaf Uang Masyarakat Kota Bandung</i> |
| 4 | Acep Zoni ¹³ | <i>Literasi Wakaf Uang Berbasis Masjid: Literation of Cash Waqf Based On Mosque</i> |
| 5 | Dwi Kurniawati ¹⁴ | <i>Pengaruh Religiusitas dan Pengetahuan terhadap Minat Berwakaf Uang dengan Kesadaran sebagai Variabel Intervening pada Masyarakat Kota Palembang</i> |
| 6 | Dita ¹⁵ | <i>Analisis Pengaruh Pengetahuan, Pendapatan, Religiusitas, dan Akses Media Informasi terhadap Minat Berwakaf pada Cash Waqf Linked Sukuk (CwLS)</i> |
| 7 | Latif ¹⁶ | <i>The Map of The Understanding Level of Cash Waqf For Jama'ah of Masjid in District of Ponorogo City</i> |
| 8 | Latifah ¹⁷ | <i>Wakaf Uang sebagai Instrumen Perkembangan Ekonomi Islam</i> |
| 9 | Wulan ¹⁸ | <i>Analisis Faktor-faktor yang Mempengaruhi Persepsi Wakif tentang Wakaf Uang</i> |
| 10 | Yudi Irwan ¹⁹ | <i>Pendidikan Wakaf dan Peran Wakaf Bagi Perguruan Tinggi</i> |
| | Ummu Maziah ²⁰ | <i>Analisis Faktor-faktor yang Mempengaruhi Minat</i> |

¹² Amin Abdul Rohman, "Pengaruh Religiusitas, Pengetahuan, Perspesi, Pendapatan, dan Media Infromasi terhadap Minat Wakaf Uang Masyarakat Kota Bandung," *Jurnal Riset Ilmu Ekonomi dan Bisnis*, 2021, <https://journals.unisba.ac.id/index.php/JRIEB/article/view/513>.

¹³ Acep Zoni Saeful Mubarok, "Literasi Wakaf Uang Berbasis Masjid: Literation of Cash Waqf based On Mosque," *Jurnal Bimas Islam*, 2021, <https://jurnalbimasislam.kemenag.go.id/jbi/article/view/355>.

¹⁴ Dwi Kurniawati, *Pengaruh Religiusitas dan Pengetahuan terhadap Minat Berwakaf Uang dengan Kesadaran sebagai Variabel Intervening pada Masyarakat Kota Palembang* (repository.radenfatah.ac.id, 2021), <http://repository.radenfatah.ac.id/id/eprint/9603>.

¹⁵ Dita Hasnatun Nisa, *Analisis Pengaruh Pengetahuan, Pendapatan, Religiusitas, Dan Akses Media Informasi Terhadap Minat Berwakaf Pada Cash Waqf Linked Sukuk (Cwls)* (dspace.uui.ac.id, 2021), <https://dspace.uui.ac.id/handle/123456789/30430>.

¹⁶ A Latif, I Haryadi, dan A Susilo, "The Map of the Understanding Level of Cash Waqf for Jama'ah of Masjid in District of Ponorogo City," *Journal of Finance and Islamic ...*, 2021, <https://ejournal.uinsaid.ac.id/index.php/jfib/article/view/3022>.

¹⁷ F N Latifah, "Wakaf Uang Sebagai Instrumen Perkembangan Ekonomi Islam," *WADIAH*, 2022, <https://jurnal.iainkediri.ac.id/index.php/wadiah/article/view/3946>.

¹⁸ Wulan Sulistya Ambarwati dan Muhammad Hasanuddin, "Analisis Faktor-faktor yang Mempengaruhi Persepsi Wakif Tentang Wakaf Uang," *LIKUID: Jurnal Ekonomi Industri Halal*, 2022, <http://journal.uinsgd.ac.id/index.php/likuid/article/view/15310>.

¹⁹ Yudi Irwan dan M. Khoir Al-Kusyairi, "Pendidikan Wakaf dan Peran Wakaf Bagi Perguruan Tinggi," ...: *Jurnal Pendidikan dan ...*, 2022, <https://jurnal.institute-ehmri.ac.id/index.php/edukasi/article/view/85>.

²⁰ Ummu Maziah dan Emy Widyastuti, "Analisis Faktor-Faktor Yang Mempengaruhi Minat Generasi Milenial Dalam Berwakaf Tunai," *Al-Urban: Jurnal*

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| 11 | | <i>Generasi Millennial dalam Berwakaf Tunai</i> |
| 12 | Abdul Latif ²¹ | <i>Pengaruh Pemahaman Wakaf terhadap Niat Berwakaf Tunai Jama'ah Masjid di Kecamatan Kota Ponorogo</i> |
| 13 | Fieska ²² | <i>Literasi Wakaf Tunai pada Polis Asuransi AXA Mandiri Syariah di Palembang</i> |
| 14 | Hafizd ²³ | <i>Literasi Wakaf Tunai untuk Memajukan Ekonomi Umat Islam</i> |
| 15 | Irfan Agung ²⁴ | <i>Socialization of Cash Waqf Literacy as a Waqf Solution for Millennial Generations Students in Kulon Progo Regency</i> |
| 16 | Sulistiani ²⁵ | <i>Literasi Wakaf Melalui Media Sosial untuk Meningkatkan Kesadaran Berwakaf pada Masa Pandemi Covid-19</i> |
| 17 | Nurul Izzah ²⁶ | <i>Wakaf Uang: Tingkat Pemahaman Mahasiswa IAIN Padangsidempuan</i> |
| 18 | A.W Nasution ²⁷ | <i>Faktor Pembentuk Persepsi Wakaf Tunai pada Masyarakat Muslim di Kota Medan</i> |
| 19 | Napitupulu ²⁸ | <i>Waqf Literacy of Generation Z in Indonesia</i> |
| | Taufik Riza ²⁹ | <i>Pengaruh Persepsi dan Minat Masyarakat Yogyakarta</i> |

Ekonomi Syariah ..., 2021, <https://journal.uhamka.ac.id/index.php/al-urban/article/view/7654>.

²¹ Abdul Latif, Imam Haryadi, dan Adib Susilo, "Pengaruh Pemahaman Wakaf terhadap Niat Verwakaf Tunai Jam'ah Masjid di Kecamatan Kota Ponorogo," *Islamic Economics Journal* 07, no. 01 (2021).

²² Fieska Chairunissa, Zainal Berlian, dan Heri Junaidi, "Literasi Wakaf Tunai pada Polis Asuransi AXA Mandiri Syariah di Palembang," *Jurnal Intelektualita: Keislaman, Sosial dan Sains* 10, no. 1 (2021): 163–76, <https://doi.org/10.19109/intelektualita.v10i1.8608>.

²³ Hafizd dan Khoirudin, "Literasi Wakaf Tunai untuk Memajukan Ekonomi Umat Islam."

²⁴ Irfan Agung Pambudi, Hediatoro, dan Dita Widyaningrum, "Socialization of Cash Waqf Literacy as a Waqf Solution For Millennial Generation Students in Kulon Progo Regency," *JIECEM-Journal of Islamic Economy and Community Engagement*, 2021, <http://ejournal.uin-suka.ac.id/febi/JIECEM/article/view/1494>.

²⁵ S L Sulistiani, D Mulyadi, dan A S Gumilar, "Literasi Wakaf Melalui Media Sosial Untuk Meningkatkan Kesadaran Berwakaf Pada Masa Pandemi Covid-19," *Jurnal Ilmiah Ekonomi Islam* 7, no. 03 (2021): 1551–60, <http://jurnal.stie-aas.ac.id/index.php/jiedoi:http://dx.doi.org/10.29040/jiei.v7i3.3031>.

²⁶ Nurul Izzah, Fitriyani Rambe, dan Sayang Prima Nanda, "Wakaf Uang: Tingkat Pemahaman Mahasiswa IAIN Padangsidempuan," *Journal of Islamic Social Finance Management* 2, no. 1 (2021): 56–69, <https://doi.org/10.24952/jisfim.v2i1.3619>.

²⁷ A W Nasution, S Susilawati, dan R Roslina, "Faktor Pembentuk Persepsi Wakaf Tunai pada Masyarakat Muslim di Kota Medan," *Jurnal Syarikah: Jurnal Ekonomi Islam*, 2021, <https://ojs.unida.ac.id/JSEI/article/view/4820>.

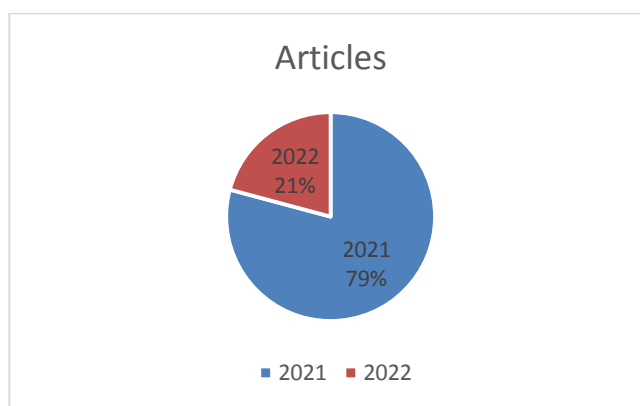
²⁸ Napitupulu et al., "Waqf Literacy of Generation Z in Indonesia."

²⁹ Taufik Riza Mahendra, "Pengaruh Persepsi dan Minat Masyarakat Yogyakarta Terhadap Sikap Masyarakat dalam Wakaf," *Jurnal Ekonomi dan Statistik Indonesia* 1, no. 1 (2021): 14–21, <https://doi.org/10.11594/jesi.01.01.02>.

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| 20 | | <i>terhadap Sikap Masyarakat dalam Wakaf</i> |
| 21 | Susanti ³⁰ | <i>Analisis Tingkat Literasi Wakaf Uang Dosen Universitas Lancang Kuning Pekanbaru</i> |
| 22 | Septiani ³¹ | <i>Analisis Faktor-faktor yang Mempengaruhi Masyarakat terhadap Wakaf Uang di Kabupaten Bogor : Muslim Society Perspective</i> |
| 23 | Rini Hayati ³² | <i>Wakaf Uang: Solusi Meningkatkan Kesejahteraan Masyarakat di Masa Pandemi Covid 19</i> |

Papers that have been selected there are 19 papers published in 2021 and 4 papers published in 2022 tracing in April 2022.

Picture 1. Total of Paper Publications with the theme of cash waqf literacy



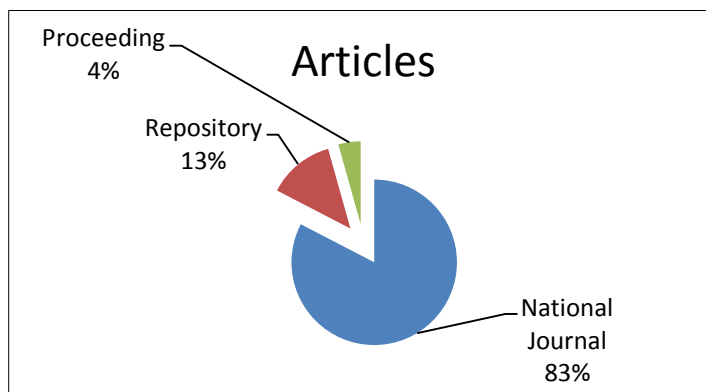
The authors with papers published in national journals and scientific works of theses and theses as well as papers published in proceedings. There are 19 papers published in national journals, there are 3 publications in the campus repository which are thesis or thesis scientific papers, and the last publication of proceedings has 1 paper.

Picture 2. Papers by publication type

³⁰ Susanti, "Analisis Tingkat Literasi Wakaf Uang Dosen Universitas Lancang Kuning Pekanbaru."

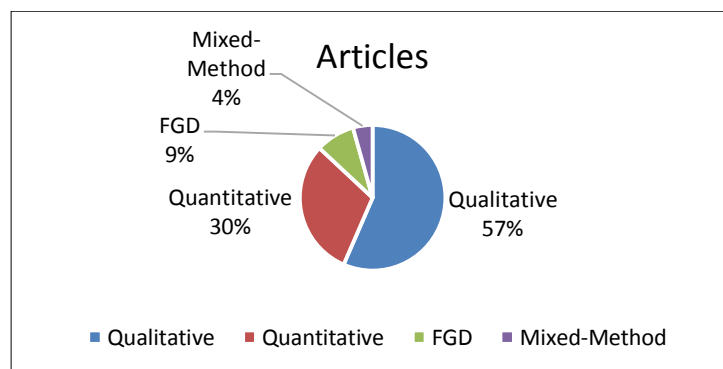
³¹ Septiani Ane Tri, "Analisis Faktor-faktor yang Mempengaruhi Minat Masyarakat terhadap Wakaf Uang di Kabupaten Bogor : Muslim Society Perspective" (Universitas Negeri Jakarta, 2021), <http://repository.fe.unj.ac.id/10105/>.

³² Rini Hayati Lubis, Sri Indah Lestari, dan Hawanisa Harahap, "Wakaf Uang : Solusi Meningkatkan Kesejahteraan Masyarakat di Masa Pandemi COVID-19," *Journal of Islamic Social Finance Management* 2, no. 1 (2021): 70–82, <https://doi.org/10.24952/jisfim.v2i1.3821>.



Furthermore, this study was observed in terms of the research methodology that has been used. In these 23 papers there are research with quantitative, qualitative, FGD and Mixed-Method approaches. The results of the search show that there are types of research methods used, namely descriptive qualitative with 13 papers, then quantitative method with 7 papers, in addition to the discussion method or FGD there are 2 papers and finally with mixed-method there is also 1 paper

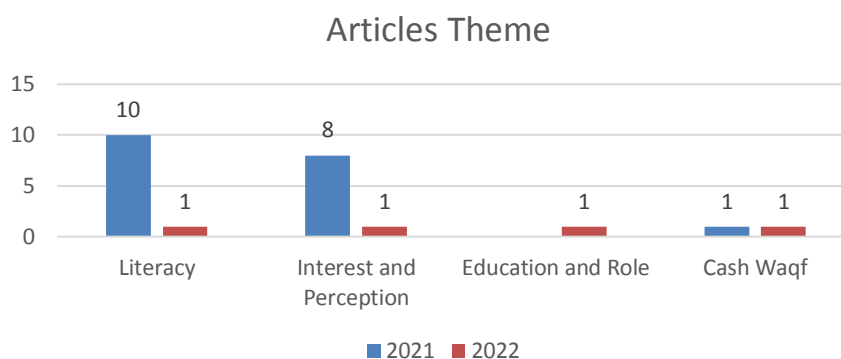
Picture 3. Papers by Research Method



From the picture above, it can be seen that the methods used in explaining the literacy of cash waqf use various methods, therefore this research will use a qualitative method with a literature study with the aim of making it easier for decision makers or parties involved in the cash waqf field to make decisions in increasing waqf. Money in Indonesia starts from public literacy related to cash waqf.

Then the researchers classified several themes that were included in the search for paper related to cash waqf literacy in the range of 2021 - April 2022. In the publication of the chosen theme, there were 10 papers in the literacy theme in 2021 and 1 paper in 2022, the theme of perception and interest contained 8 papers in in 2021 and 1 paper in 2022, the theme of education and roles has 1 paper in 2022, then the theme of cash waqf has 1 paper in 2021 and 1 paper in 2022.

Picture 4. Papers by Research Theme



Furthermore, from the 23 selected papers, the authors further explored these papers and chose papers that directly discussed cash waqf literacy and were published in accredited and unaccredited national journals, so that the papers published in the repository and proceedings were not discussed in this study, the researchers found 11 papers.

Table 2. Cash Waqf Literacy Themed Paper

| Name | Title of Publication | Findings |
|-----------------------|--|---|
| Santika ³³ | Analisis Peningkatan Literasi Wakaf Uang pada Masyarakat di Aceh Tamiang | The results of this study indicate that the literacy level of money waqf in the people of Aceh Tamiang has low literacy. |
| Rohman ³⁴ | Pengaruh Religiusitas, Pengetahuan, Persepsi, Pendapatan dan Media Informasi terhadap Minat Wakaf Uang Masyarakat Kota Bandung | The conclusion in this study is that the variables of religiosity, income and perception affect interest, while the variables of knowledge and information media do not affect interest. |
| Mubarok ³⁵ | Literasi Wakaf Uang Berbasis Masjid: Literation of Cash Waqf Based On Mosque | This study states that the strategy in money waqf literacy can be done by building collaborative organizations that have the duties and functions of mosques, besides that it is necessary to make materials related to money waqf that will be brought by preachers in their |

³³ Santika, "Analisis Peningkatan Literasi Wakaf Uang Pada Masyarakat Di Aceh Tamiang."

³⁴ Rohman, "Pengaruh Religiusitas, Pengetahuan, Perspesi, Pendapatan, dan Media Infromasi terhadap Minat Wakaf Uang Masyarakat Kota Bandung."

³⁵ Mubarok, "Literasi Wakaf Uang Berbasis Masjid: Literation of Cash Waqf based On Mosque."

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| | | activities, then hold a TOT for students. |
| Latif ³⁶ | The Map of The Understanding Level of Cash Waqf For Jama'ah of Masjid in District of Ponorogo City | The results of this study conclude that the knowledge of the congregation of the Ponorogo Mosque is in the medium-low category, which means that people are still not familiar with money waqf. |
| Ambarwati ³⁷ | Analisis Faktor-faktor yang Mempengaruhi Persepsi Wakif tentang Wakaf Uang | The conclusion in this study is that the factor that has a significant influence is the understanding factor. In addition, education factors, access to information media and the environment do not have a significant influence. |
| Pambudi ³⁸ | Socialization of Cash Waqf Literacy as a Waqf Solution for Millennial Generation Students in Kulon Progo Regency | Innovative steps taken to improve services to the community in collaboration with institutions and creating new sharia financial service products, the results of the socialization carried out to the Kulon Progo Student Association by providing knowledge related to money waqf as a waqf solution that provides convenience. |
| Nurul Izzah ³⁹ | Wakaf Uang: Tingkat Pemahaman Mahasiswa IAIN Padangsidempuan | The conclusion of the results in this study is that the level of understanding of IAIN students is in an adequate position regarding the basic waqf material, but students have a low understanding of money waqf and financial institutions that accept money waqf. |
| Susilawati ⁴⁰ | Faktor Pembentuk Persepsi Wakaf Tunai | Based on data processing, it is concluded that the main factor |

³⁶ Latif, Haryadi, dan Susilo, "The Map of the Understanding Level of Cash Waqf for Jama'ah of Masjid in District of Ponorogo City."

³⁷ Ambarwati dan Hasanuddin, "Analisis Faktor-faktor yang Mempengaruhi Persepsi Wakif Tentang Wakaf Uang."

³⁸ Pambudi, Hedianoro, dan Widyaningrum, "Socialization of Cash Waqf Literacy as a Waqf Solution For Millennial Generation Students in Kulon Progo Regency."

³⁹ Izzah, Rambe, dan Nanda, "Wakaf Uang: Tingkat Pemahaman Mahasiswa IAIN Padangsidempuan."

⁴⁰ Nasution, Susilawati, dan Roslina, "Faktor Pembentuk Persepsi Wakaf Tunai pada Masyarakat Muslim di Kota Medan."

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| | pada Masyarakat Muslim di Kota Medan | forming public perception regarding money waqf is the knowledge factor. |
| Napitupulu ⁴¹ | Waqf Literacy of Generation Z in Indonesia | The results of the study concluded that generation Z has a good understanding of basic and advanced waqf. |
| Susanti ⁴² | Analisis Tingkat Literasi Wakaf Uang Dosen Universitas Lancang Kuning Pekanbaru | In this study, it is stated that the variable understanding of money waqf in general is that the lecturers have an understanding at the intermediate level, but the analysis and ability variables are at a low level. |
| Latif Haryadi ⁴³ | Pengaruh Pemahaman Wakaf terhadap Niat Berwakaf Tunai Jama'ah Masjid di Kecamatan Kota Ponorogo | The results of the study conclude that simultaneously all variables, namely basic understanding, understanding of benefits and understanding of law affect money waqf intentions, then partially understanding benefit variables affect money waqf intentions while basic and legal understanding variables have no effect. |

Cash Waqf Literacy in Indonesia

Cash waqf in Indonesia has been regulated in law number 41 of 2004 and for its implementation it is contained in the RI government regulation number 42 of 2006, besides that the Indonesian Ulema Council has also issued its fatwa on the permissibility of cash waqf in Indonesia. Waqf is one of the social funds whose law is not obligatory like zakat. However, waqf is an infaq whose use does not stop at one time, waqf is an infaq that can be used continuously and is felt by many parties in need. So if it is concluded, the difference between zakat, infaq, alms and waqf is from a legal perspective, zakat is an obligation that must be issued by a Muslim when it reaches its haul and nishab, infaq, alms and waqf are not required. In terms of allocation, zakat is only issued to 8 asnaf that has been determined by the Qur'an, while infaq, alms and waqf may be issued to all people in need. In terms of usefulness, infaq and alms, the benefits of the property given will run out at one time while the waqf does not run out, because it can be used forever.

⁴¹ Napitupulu et al., "Waqf Literacy of Generation Z in Indonesia."

⁴² Susanti, "Analisis Tingkat Literasi Wakaf Uang Dosen Universitas Lancang Kuning Pekanbaru."

⁴³ Latif, Haryadi, dan Susilo, "Pengaruh Pemahaman Wakaf terhadap Niat Verwakaf Tunai Jam'ah Masjid di Kecamatan Kota Ponorogo."

Indonesian people's literacy regarding cash waqf is still low, Muslims are very familiar with waqf but are still not familiar with cash waqf both in terms of historical understanding and in the form of implementation in Indonesia as revealed by research by Izzah and friends⁴⁴. This is also in line with research conducted by Ifan Agung and friends⁴⁵, that the community, especially the millennial community, still lacks understanding regarding social funds, which in this case is cash waqf from the point of view of its implementation, in which the implementation of cash waqf also includes collaboration with Islamic financial institutions. In the author's opinion, it is very surprising that high knowledge does not move his heart in cash waqf, so far the author argues that if individual knowledge is high, it will be easier to understand the law, benefits and implementation of cash waqf. However, this is different from the research conducted by Amin Abdul Rohman⁴⁶, In his research, he stated that the knowledge variable did not affect the intention of the people of Bandung to make cash waqf, and Amin Abdul also argued in his paper that if the respondents had an undergraduate education up to a doctorate degree, but with a high educational background, they would immediately put their knowledge into practice well. . However, with the religiosity variable in this paper affecting the interest of the Bandung city community in cash waqf, that is, with a higher education background and high knowledge, it must be accompanied by a high level of faith so that the individual can make cash waqf. This is also expressed in Maylia Santika's paper⁴⁷, which is the research conducted on the aceh Tamiang community of Nangroe Aceh Darussalam which is the City of Veranda of Mecca, meaning that the community in it has a good level of religiosity, but with a good level of religiosity it also cannot make people aware of waqf money if they do not have high knowledge and understanding related to cash waqf.

The life of Muslims cannot be separated from the mosque, because Muslims have an obligation to pray five times a day, besides that from the time of the Prophet Muhammad, the mosque is the center of every Muslim activity. So, it is normal for Muslims to know various things starting from the mosque, both in the fields of education, economy, social, politics and so on. So if cash waqf can be facilitated from mosques, it will be easier for Muslims to understand the mechanism of cash waqf. This has been written by Acep Zoni ⁴⁸ in his work, in his writings, he concludes that in order to increase people's literacy of cash waqf, it must start from the mosque by collaborating with organizations that have duties and functions in fostering mosques such as mosque councils, mosque prosperity bodies, and so on, then preparing materials related to waqf the money

⁴⁴ "Wakaf Uang: Tingkat Pemahaman Mahasiswa IAIN Padangsidimpuan."

⁴⁵ "Socialization of Cash Waqf Literacy as a Waqf Solution For Millennial Generation Students in Kulon Progo Regency."

⁴⁶ "Pengaruh Religiusitas, Pengetahuan, Perspesi, Pendapatan, dan Media Infromasi terhadap Minat Wakaf Uang Masyarakat Kota Bandung."

⁴⁷ "Analisis Peningkatan Literasi Wakaf Uang Pada Masyarakat Di Aceh Tamiang."

⁴⁸ "Literasi Wakaf Uang Berbasis Masjid: Literation of Cash Waqf based On Mosque."

that will be brought by the da'i and preachers, finally holding training of trainers related to cash waqf.

Public literacy related to waqf can be mentioned in 3 ways, namely understanding theory or also known as basic understanding, understanding benefits and finally understanding related to waqf law. So if the jam'ah of the mosque has high literacy, then cash waqf in Indonesia will be optimally received and can be used optimally as well, but this does not happen in the congregation of the mosque in Ponorogo, in their paper, Abdul Latif and friends stated that the congregation of the Ponorogo mosque still not familiar with cash waqf.⁴⁹

So it can be concluded from all the papers that have been written by researchers in various cities and/or provinces above that the main factor that shapes the perception of wakif, which in this case is Muslims who will be waqf, is the literacy factor of cash waqf.⁵⁰ With the wakif knowing and understanding the meaning of cash waqf, its benefits for wakif, the working mechanism of cash waqf and how to do it, cash waqf funds in Indonesia will be collected to the maximum and can be optimized to help the community's economy.

Then the researchers also not only collected analytical content related to cash waqf, the researchers also wanted to see how the perceptions of Islamic economics academics regarding the lack of cash waqf literacy that occurred in Indonesia, academics who were asked this related question ranged in age from 29 to 56 years. can conclude from the results of interviews with several academics that they agree that the lack of literacy of cash waqf in the community is a result of the lack of socialization driven by waqf institutions which in this case are Indonesian waqf bodies and the absence of optimal support from the government regarding cash waqf, so that the public still focuses on traditional waqf, namely waqf in the form of immovable property, besides that the community also has minimal trust in the management of cash waqf. In addition, there are also some sections of society who do not agree that cash waqf will be allowed.

In this case, academics also suggest several strategies in increasing cash waqf literacy, namely providing more intensive socialization to the community, either by appointing waqf ambassadors from several religious artists or waqf ambassadors from ustad and ustadzah who are much favored by the Indonesian people. in his book Hendri Tanjung⁵¹, Cash waqf is managed professionally and with good accountability so as to gain the trust of the community, promote digital money waqf to make it easier for people to make cash waqf, increase the number of nazhir waqf and provide training to nazhir mosques, pick up the ball for ASN/POLRI/TNI or institutions Islamic education means applying cash waqf

⁴⁹ Latif, Haryadi, dan Susilo, "The Map of the Understanding Level of Cash Waqf for Jama'ah of Masjid in District of Ponorogo City."

⁵⁰ Nasution, Susilawati, dan Roslina, "Faktor Pembentuk Persepsi Wakaf Tunai pada Masyarakat Muslim di Kota Medan"; Ambarwati dan Hasanuddin, "Analisis Faktor-faktor yang Mempengaruhi Persepsi Wakif Tentang Wakaf Uang."

⁵¹ Hendri Tanjung, *Wakaf dan Ekonomi Syariah Isu-isu Kontemporer* (Jakarta: PT Elex Media Komputindo, 2022).

to all ASN/POLRI/TNI or other Islamic educational institutions. Another addition is in Mr. Hendri Tanjung's book, which invites companies to issue corporate CSR in the form of waqf.⁵²

Academics also really hope that cash waqf should be managed properly, so that its use is really felt by the right people. And more importantly, in cash waqf, there must be full support from the government. In addition, cash waqf should be distributed to help people in need, not for development which should use the government budget.

Conclusion

This mapping related to cash waqf in Indonesia was carried out to see to what extent Muslims understand and are aware of cash waqf. When viewed from a positive legal perspective, cash waqf has been regulated in laws, government regulations and MUI fatwas, but this does not make Muslims understand and realize cash waqf. This is due to the lack of socialization and education from the waqf institution.

In addition, Islamic economic academics provide a few comments regarding strategies in increasing public literacy so that they can raise public awareness in cash waqf, besides that academics also provide a little input to the authorities on waqf in order to raise public awareness and trust in waqf management in Indonesia.

Furthermore, it is hoped that future researchers will be able to discuss policies issued by the government in supporting the implementation of cash waqf in Indonesia. Strong support from the government will greatly affect public awareness of cash waqf.

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⁵² Tanjung.

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