

## **Analysis of The Strategy for Collection of Cash Waqf Funds at Baiturrahim Mosque, Lubuk Landai Village, Bungo Regency**

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### **Abstract**

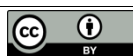
*This study aims to determine how the management of cash waqf at Baiturrahim Mosque, Lubuk Landai Village, Bungo Regency, from the aspect of management strategy and the constraints faced. This study used a qualitative approach with data collection through interview and observation techniques, then presented descriptively. This study found that the management of waqf funds at the Baiturrahim Mosque in Lubuk Landai Village is good from a management perspective, but so far the management orientation is still limited to materials for mosque construction, not yet reaching poverty alleviation, health, education, and other social agendas using this approach. productive waqf. This finding also shows that good waqf management in terms of management still needs to be increased in terms of productivity so that waqf can really overcome social problems faced by Muslims.*

**Keywords:** Fundraising Strategy, Cash Waqf, Mosque-based Waqf

### **Abstrak**

*Penelitian ini bertujuan untuk mengetahui bagaimana pengelolaan wakaf tunai di Masjid Baiturrahim Desa Lubuk Landai, Kabupaten Bungo, dari aspek strategi pengelolaan dan kendala-kendala yang dihadapi. Penelitian ini menggunakan pendekatan kualitatif dengan pengumpulan data melalui teknik wawancara dan observasi, lalu disajikan secara deskriptif. Studi ini menemukan bahwa pengelolaan dana wakaf di Masjid Baiturrahim Desa Lubuk Landai sudah bagus dari sisi manajemen, tetapi sejauh ini orientasi pengelolannya masih sebatas material untuk pembangunan masjid, belum sampai pada penanggulangan kemiskinan, kesehatan, pendidikan, dan agenda-agenda sosial lainnya yang menggunakan pendekatan wakaf produktif. Temuan ini sekaligus menunjukkan bahwa pengelolaan wakaf yang sudah baik dari sisi manajemen masih butuh peningkatan dari sisi produktifitas agar wakaf benar-benar bisa menanggulangi persoalan sosial yang dihadapi umat Islam.*

**Kata Kunci:** Strategi Penggalangan Dana; Wakaf Tunai, Wakaf Berbasis Masjid



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## Introduction

Excess property owned by a person, should be a positive means that can be used in social interaction to help each other and help. Because these advantages are not the result of human effort alone, but there is interference from the owner of this universe, the gift of excess wealth certainly has a certain purpose and wisdom. Allah Swt. gives a signal in His word in Surah Az-Zukhruf verse 32 which explains that Allah Swt. has determined human life in the world and has raised degrees among other humans with the wealth they have accumulated.

Islamic guidance in acquiring wealth, not only prioritizes the quality factor, but also more fundamentally, property is halal. Both in terms of its acquisition and the actual condition of the treasure itself. Then in removing and using it, Islam is very concerned about its arrangements, so that wealth can provide the common good and not fall into wasteful and maximal things.

In the midst of the social problems of Indonesian society and the demands of economic welfare lately, the existence of waqf institutions has become very strategic. In addition to being an aspect of Islamic teachings with spiritual dimensions, waqf is also a teaching that emphasizes the importance of economic welfare (social dimension). Therefore, the redefinition of waqf in order to have a meaning that is more relevant to the real conditions of welfare issues becomes very important.

We know that a Muslim will always rely on his attitude and behavior on the guidance in the Qur'an and hadith will shape humans on good habits related to maintaining good relations between fellow humans (*hablum minannas*). One of them is by removing a small portion of the property owned, can be in the form of infaq, shadaqah, and berzakat obligations through ZISWAF institutions or institutions (Zakat, Infaq, Shadaqah, Waqf) which are used to help others who are lacking. ZISWAF itself can be found in several urban and rural areas scattered throughout Indonesia. The proliferation of this institution along with the complexity of life problems, one of which is with the existence of poverty, it becomes a phenomenon in itself that causes the birth of productive funds distribution programs (especially the distribution of zakat and waqf funds) that It aims to help efforts to alleviate poverty and improve the welfare of the community.

While waqf itself is a socio-economic worship that is quite helpful in improving the welfare of the ummah. According to classical Islamic history, waqf has played a very significant role in improving the well-being of Muslims, both in the fields of education, health services, social services and the public interest, religious activities, the development of Islamic science and civilization in general. The potential of social funds that are closely related to the welfare of the ummah in addition to zakat, infaq and shadaqah. Waqf in Indonesia has been known and implemented by Muslims since Islam entered Indonesia.

The utilization of zakat, infaq, alms and waqf sourced from Muslims should be managed and distributed as early as possible effectively as a picture of the

economic empowerment of the ummah. This is because zakat, infaq, alms and waqf funds are capital in an effort to improve the economy and welfare of the people.

Waqf is a gift whose implementation is done by withholding (ownership) of origin (*tahbisul ashli*), then making the benefits generally accepted. As for yang referred to by *tahbisul ashli* is to hold the goods that are represented so as not to be inherited, sold, given, mortgaged, rented, and the like, as the way of use is to use it in accordance with the will of the waqf giver (*wakif*) without reward.

In addition, in this modern era, waqf has undergone a very rapid development, where there are 4 types of waqf, namely waqf based on its designation, based on the type of property, time and usefulness of the property represented. In the current new paradigm, waqf is not only for movable goods, but also for moving goods including money called cash waqf and other terms. One of them is waqf money which has been seen as one of the solutions that can make waqf more productive.

Cash waqf is a waqf committed by a person, a group of people, and an institution or legal entity in the form of cash. The law of waqf money has become a concern of the fuqaha' (Islamic jurists). Some sources mention that waqf money has been done by people who adhere to the Hanafi school.

## Method

This research uses a qualitative approach with the type of field research that is descriptive. Because in this study trying to collect existing facts and describe a problem that is adapted to the events found by researchers in the field. The subject of this research is Baiturrahim Mosque, Lubuk Landai Village, Bungo Regency, while the object that is the target of this research is a cash waqf fundraising strategy at Baiturrahim Mosque, Lubuk Landai Village, Bungo Regency. This study uses data collection techniques sourced from observations, interviews, and literature studies. Sources of data in this study, researchers conducted interviews with the Chair of the Fundraising Committee and Wakif and observed the implementation of waqf that occurred in the field. As for the data analysis techniques, the steps were data reduction, data display, verification and triangulation.

## Results and Discussion

### Theoretical Foundation

The word *wakaf*, which becomes waqf in Indonesian, comes from the Arabic verb *waqafa* which means to stop, stay in place or hold something. Various views about waqf in terms are as follows. According to Imam Abu Hanafiah (Ali, 1998), wakaf is holding an object that, according to the law, still belongs to the *wakif* in order to use its benefits for virtue. Based on that definition, the ownership of waqf property cannot be separated from the *wakif*, even he is allowed to withdraw it and he can sell it. If the *wakif* dies, the treasure

becomes an inheritance for his heirs. So all that arises from waqf is simply "donating benefits" (Harahap, 2007).

The Maliki School argues that the waqf does not release the property that is represented from wakif ownership, but the waqf prevents wakif from taking actions that can relinquish its ownership of the property to others and wakif is obliged to provide its benefits and must not withdraw the waqf. The representation applies to a certain time, and therefore should not be required as an eternal endowment.

According to Imam Shafi'i and Ahmad bin Hambali argued that waqf is the release of the property that is represented from the ownership of wakif, after the perfect procedure of representation. *Wakif* should not do anything about waqf property, such as: treat the owner by transferring his ownership to another, either by exchange or not. When *wakif* dies then the property that is represented can be inherited by his heirs.

According to the Imamiyah School is the same as the third school, but different in terms of its ownership of the objects that are waqfkan that belongs to *mauquf'alaih* (who is given waqf), although *mauquf'alaih* is not entitled to perform an action on the waqf object, either selling or granting it. Mahmud Syalthut (Harahap, 2007). explained that the four scholars of the school agreed on waqf to be a legal action that was dishari'atkan. Another agreement is that mosque waqf, pondok waqf, or waqf in other social fields does not result in the benefit of waqf owned by a certain person or party automatically because waqf is not owned by a private person (Athoillah, 2014). Therefore, it can be concluded that waqf is in principle an act of good deeds (*tabarru'at*) that are sustainable and not consumptive good deeds aimed at facilitating the public interest and its purpose solely because of Allah SWT. The opinion of Jumah Ulama (followers of Shafi'i and HamBali including Imam Abu Yusuf and Muhammad ibn Hasan al Shaibani-followers of Madzhab Hanafi) define waqf to be an attempt to restrain the legal actions of people who have the law against their property that has been represented with the aim to be utilized for the public interest and virtue in order to draw closer to Allah SWT while the material stay intact.

Meanwhile, the opinion of Imam Nawawi interprets waqf according to etymological with *al-habs* or holding, while in terminology waqf is the act of maintaining the preservation of potential property to be utilized by handing over its management to the authorities (Athoillah, 2014).

### **Waqf Law Foundation**

According to Shafi'i, Malik and Ahmad, waqf is a sharia worship. This is inferred both from the general understandings of qur'anic verses and hadiths that specifically tell the cases of waqf in the time of the Prophet. Among the propositions that are made the basis of waqf law in religion (Al-Alibij, 1989) Islam are as follows:

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

*You have not come to the good before you have given up the wealth you love. And whatever you make, Allah knows it (Q.S. Ali Imran: 92).*

In other verses it is also mentioned as follows:

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سَنَابِلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ يُضْعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَسِيعٌ عَلِيمٌ

*The parable of those who give up their wealth in the way of Allah is like a seed that grows seven grains, in each hundred seeds. God is rewarded for whom He wants. And Allah is all-powerful (His gift) again All-Knowing (Q.S Al-Baqarah: 261)*

In addition to the sharia footing as stated in the Qur'an, the footing of waqf sharia is also found in the hadith. One of the hadiths about waqf is as follows:

*"When the son of Adam dies, his deeds are cut off except for three things: almsgiving, useful knowledge, and children who pray for their parents." (HR. Ahmad and Tirmidhi)*

Jumhur Ulama stated that waqf is the sunnah of the law, as the Hanafiyah scholars stated that waqf is mubah (allowed). On the other hand waqf can be mandatory if waqf is the object of one's vows where the legal vows are mandatory to be implemented (Mursyid, 2007). So it can be concluded that waqf is one of the fields of charity that can be done by a Muslim because waqf can help improve economic welfare in the form of fresh funds to be given to those in need both from the general public or relatives / families of the unable class.

In addition to the legal basis contained in al-Quran and as-sunnah, waqf in Indonesia from the historical side has entered the realm of hukum agraria which regulates the use and use of land and every object that includes it in order to realize the welfare of the community and the legal status of waqf itself legal including human activities against the earth, water, air (space), and the things covered in it.

### **Terms and Pillars of Waqf**

In addition to explanations from the etymological and terminology of waqf, there are also pillars and conditions that must be met when a *waqif* (pewakaf) intends to represent the property he has. The explanation of the requirements of waqf is also accompanied by the implementation of waqf which of course has a pillar (the main elements that must be met) as follows:

#### **a. Wakif (the one who is the one who is in charge)**

Wakif is a party that is representing its property which includes individuals, organizations and legal entities. In Law No. 41 of 2004 articles 7 and 8, that wakif includes : singles; organization; and legal entity.

### **b. Waqf Treasures**

*Mauquf* (waqf object) is a waqf property that can be an immovable object and also a moving object. *Mauquf* (object of waqf) in the view of Imam Nawawi is any certain property owned and allows to be transferred and benefited. But it is also mentioned that *mauquf* (waqf object) is a certain item that can be benefited by not eliminating the item and becoming the property of *waqif*. *Mauquf* must be a thing that is owned and fully controlled by *waqif*. But there are five conditions for objects to be able to become waqf objects including: waqf treasure has a price; waqf treasures must be clear (known); waqf property is the property of waqif; waqf treasures can be handed over in their form; and waqf treasures must be separate.

In connection with one of the above criteria (Kamil, 2004). 'not a common property (*musyaa'*)' the opinion expressed by Abu Yusuf of the Hanafi school, does not establish it as a condition because the objects represented do not have to be accepted directly (can be anticipated submission until a common property is divided). In general, the objects represented are divided into two, namely objects that do not move such as soil, and both moving objects where in fiqh is required, such as (Kamil, 2004): related to the ground, such as buildings and trees; tools for the soil, missal animals; it has been practiced in the period of companions, missal weapons; and things that become a habit, such as waqf books and the Qur'an.

### **c. *Mauquf'alaih* (Purpose of waqf).**

The purpose of property that is represented must be clear such as waqf for the public interest such as the construction of mosques, schools, and so forth or waqf from waqif which is intended for family members, even though his family belongs to the able group. In addition to being clear in its purpose, waqf must also be intended in the framework of worship to Allah SWT. Because waqf itself is one form of shadaqah jariyah. Therefore *mauquf'alaih* must not be contrary to the values of worship at least the purpose of waqf with regard to things that are bad or *jaiz* (allowed) (Ali, 2006).

### **d. *Sighat* (Akad/Waqf Pledge)**

*Sighat* is a *waqif* statement as a sign of the delivery of goods or objects that are represented. *Sighat* can be in the form of oral speech or writing that is usually in the form of a waqf pledge deed. In waqf law, the waqf pledge must be witnessed by two witnesses who must meet requirements such as adult, Muslim, intelligent, and not hindered from doing legal acts.

The waqf pledge is any speech, writing or signal of a person with the desire to express the will and explain what he wants. Article 17 of Law No. 41 of 2004 is:

- 1) The waqf pledge was carried out by wakif to nazhir in front of PPAW witnessed by 2 (two) witnesses;

- 2) The waqf pledge as referred to in paragraph 1 (one) is stated orally and in writing and stated in the waqf deed by PPAW.

In the book *ushul al-Tasyri' al-Islami* written by Ali Hasabalah, people who have the law (waqif) are required to be able to legally or *expertly* (Rozalinda, 2015). *Ahliyah* is the ability to perform *tabarru'* actions (relinquishing property rights for things that are non-profit or do not expect material rewards). A person is considered to have legal prowess when he is first, intelligent and not a madman, idiot, senile, and is unconscious. Second, puberty where he must be an adult or old enough (around the age of 9-15 years) so it is not legal if waqf is done by children who have not puberty because he has not *mummyiz*. Third, he must be intelligent, have the ability, and the ability to perform actions. Fourth, it is done of its own accord and not by pressure and coercion from others. And fifth, waqif must be a free person and the owner of waqf so that waqf is not legally carried out by a slave, someone who steals other people's property, or issues waqf from the property of others.

In addition to the pillars described above, waqf has legal conditions as follows (Ali, 2006).

- 1) Waqf objects are not limited to a certain period of time only but forever. This is based on the purpose of waqf which is to taqarrub to Allah SWT.
- 2) The purpose of waqf as mentioned in the pillars of waqf must be clear. But for the representation of movable objects such as land to institutions that already have credibility in the field of waqf and it is clear the purpose and effort, then the authority to determine the purpose of waqf is in the institution based on its goals and efforts.
- 3) The implementation of waqf must be immediately. The thing in question is that waqf must *mu'ajjalan* (instantly) after the waqf pledge is pronounced by waqif. So waqf should not be delayed implementation.
- 4) Waqf that has been legal then must be implemented. The waqf pledge that has been spoken by waqif then applies instantly and forever.

### Types of Waqf

Waqf is viewed from an etymological perspective and terminology is spelled out straightforwardly in order to provide a common understanding of waqf. It is voluntary and rewarded with the reward of goodness by Allah Swt. Then waqf will be an economic support with aspects of empowerment and great benefits. Waqf is divided into several kinds seen from which angle the waqf is assessed. The division is as follows (Hasan, 2013):

- 1) Reviewed from the group of waqf benefit goals. In this review waqf is divided into two, namely wakaf *ahliy* and wakaf *khairi*. *Waqf ahliy* is a waqf addressed to waqif family members but specifically to certain people both individuals and groups. While *khairi* waqf is a waqf that is intended for

the wider community and usually for the benefit of religion and society itself.

- 2) Judging from the movement or not of waqf objects divided into two, namely waqf objects do not move and waqf moving objects. Waqf of movable objects includes: land rights, buildings or parts of buildings that stand on the ground, plants and other objects related to soil, property rights to the unit of flats, and other ie not moving objects in accordance with the provisions of sharia and applicable legislation.

Meanwhile, the so-called waqf of moving objects is waqf against objects that are not consumed. Such things include money, precious metals, securities, vehicle, intellectual property rights, rental rights, other moving objects in accordance with sharia provisions and applicable legislation.

The division of waqf described by Mundzir Qohaf in the book *al-Waqf al-Islamiy Tathawwuruhu Idaratuhu Tanmiyyatuh* waqf can be distinguished by the purpose, time limit, and use of its goods as follows (Athoillah, 2014):

- 1) Waqf based on its purpose is divided into three types:
  - a) Social waqf for the good of society or commonly called waqf *khairi*. The purpose of this endowment is in the public interest as described above.
  - b) Family waqf or commonly referred to by the name of *waqf dzurri* aims to provide benefits for waqf treasure to *waqif*, his family, children, and relatives regardless of whether he is poor or rich and old or young.
  - c) Combined waqf or *musytaraq* where the purpose of this waqf is a combination of waqf for the public interest and family interests carried out simultaneously.
- 2) Waqf based on time limits is divided into two types:
  - a) Eternal waqf is if the waqf is in the form of eternal goods such as land, buildings with land, or moving goods determined by *waqif* as eternal and productive waqf where some of the proceeds are channeled in accordance with the purpose of waqf while some of the remaining management proceeds are used for the cost of maintenance of waqf assets and maintenance costs.
  - b) Temporary waqf is if the object is represented in the form of items that are easily damaged when used without giving conditions to replace the damaged part. Temporary waqf can also be determined by *waqif* who wants the objects he waqfkan there is a certain time limit.
- 3) Waqf based on its use is divided into two types:
  - a) Direct waqf is a waqf whose basic goods are used to achieve a purpose such as a mosque as a place of worship, school or campus as a place of teaching and learning activities, hospitals as a place to care for and treat sick people, and so on.
  - b) Productive waqf is a waqf whose basic goods are used for productive activities and produce so that the results can be used for the benefit of many people.



### **Nazhir (Waqf Manager)**

Nadzir waqf is a person or legal entity who is given the task of maintenance and management of waqf objects. Nadzir individual is required to be a group of at least 3 people, and one of them as the chairman. The minimum restriction on the number of individual nadzir of at least 3 people is intended to minimize the misappropriation of waqf land management by individual nadzir.

In managing waqf land, nadzir has the rights as specified in article 11 paragraph (1) and (2) PMA No.1 of 1978 (Suhairi, 2014): Nadzir is entitled to receive income from the proceeds of waqf land which is determined by the Head of Kandepag c.q. section head with the provision not to exceed ten percent of waqf land; nadzir in fulfilling his duties is entitled to use the facilities as long as it is needed from the waqf land, or the result is the type and number set by the Head of Kandepag c.q. section head.

In addition to the pillars described above, waqf has valid conditions, while the conditions are: first, conditions relating to *waki*: wakif has akil baligh, waqf derived from a small child and a madman is not legal; wakif is a free man; wakif is not a person who is banned from transactions caused by ignorance and bankruptcy. Second, conditions relating to *Sighat* (Pledge):

- a) *At-Tanjis* (direct and immediate), waqf will be void if it is associated with certain conditions or postponed until a certain time such as buying and selling.
- b) *At-Ta'bid* (immortality of waqf), in the opinion of jumhur fuqaha; Hanafiah, Shafi'iyah, Hanabilah, Zaidiyah, and Imamiyah. This opinion is based on the prophet's words for Umar giving an indication of the immortality of waqf.
- c) *Sighat* is not followed by things that deny the purpose of waqf such as the condition of the existence of *khiyar* (choice) for wakif to withdraw the waqf.
- d) *Al-Qabul* (acceptance), the fuqaha agreed not to require qabul if those receiving waqf are not a specific target, as are the poor and poor, or targets who cannot perform qabul such as *mosques* or bridges (Suhairi, 2014).

### **Concept of Cash Waqf**

Waqf is one of the public financial potential owned by Muslim communities and is one of the proofs of the importance of broad community participation to participate in improving mutual welfare. Although Islam does not exemplify and there is no detailed Qur'anic proposition regarding waqf, one form of waqf in the form of goods does not move and is intended as a place of worship. But the time after the Prophet (peace be upon him). If you die, waqf can be fulfilled in various forms and purposes. Objects of treasure that can be used as waqf property such as books, weapons of war, vehicles, and waqf in the form of cash.

In modern times, a waqif who wants to hand over cash waqf can deposit a sum of cash directly into a nazhir account at a private endowment or official government-recognized waqf institution. So that the definition of cash waqf is to hand over moving property in the form of cash to government waqf institutions (LAZWAFNAS) or private waqf institutions that have been recognized by the government with the desired purposes such as financing the construction of mosques, helping finance the establishment of buildings or educational foundations, and others.

Economically waqf is a typical instrument owned by Muslims and can be used to build economic strength. Waqf is also very closely related to the ideas of increasing the prosperity of the community based on Islamic sharia. One form of economic value contained in and to be achieved from waqf instruments is the improvement of public welfare through optimal utilization of economic resources. This utilization can be realized through efforts to use potential assets in the economy so as to encourage significant economic strengthening of a country (Huda et al., 2012).

Among Muslims, waqf is very popular is still limited to the issue of land and buildings intended for places of worship and education and lately there is waqf in the form of money (cash) or waqf moving objects whose benefits are for the benefit of education, hospitals, research, and others.

Waqf money first developed in the country starting from investments introduced by M.A Mannan when he founded an institution called SIBL (*Social Investment Bank Limited*) with its products waqf money certificate (*Cash Waqf Certificate*). SIBL serves to raise funds from the rich and the benefits of management are channeled to the poor by opening cash waqf deposit accounts. The management of waqf money in Bangladesh ranging from the management of waqf institutions, the management of waqf empowerment, to the investment development model is a reference to the realization of the idea of productive waqf in Indonesia (Rozalinda, 2014).

Cash waqf for Muslims in Indonesia is still relatively new. However, in Indonesia there are already institutions that carry out cash waqf, at least in the level of waqf implementation in the form of money, such as PB Matha'ul Anwar with "Dana Firdaus", Waqf Tube from Dompot Dhuafa Republika, Bank Muamalat Indonesia (BMI), Bekasi City Government and University of Indonesia.

Economically, cash waqf is very potential to be developed in Indonesia, because with this waqf model the mobilization reach will be much more evenly distributed to some members of the community compared to the traditional-conventional waqf model, which is in physical form that is usually only done by relatively able families (rich).

In the defect of Islamic history, Waqf Tunai has been practiced since the beginning of the second century Hijri. Narrated by Imam Bukhari that Imam az-Zuhri one of the leading and laying *tadwin al hadith* narrates, recommended waqf dinar and dirham for the construction of da'wah, social and educational

facilities of Muslims. The way is to make the money as business capital then channel profits as waqf. There are four main benefits of cash waqf (Harahap, 2007):

- 1) Cash waqf amounts vary so that someone who has limited funds can already start giving waqf funds without having to wait to become a landlord first.
- 2) Through cash waqf, waqf assets in the form of vacant land can be utilized with the construction of buildings or processed for agricultural land.
- 3) Cash waqf funds can help some Islamic educational institutions whose *cash flow*s sometimes deflated and pay the academic community at its level.
- 4) Muslims can be more independent in developing the world of education without having to rely too much on the country's increasingly limited education budget.

But based on *fiqh* reviews, the rules of making their own cash become one of the debates among scholars. Differences of opinion from the scholars and fuqaha' about the rules of making money can not be separated from the tradition of the prevalence of accommodating moving property in the form of money and in the context of the rental of waqf assets that have entered the realm of cash waqf investment management. Regarding cash waqf, the opinions of scholars who allow its management and empowerment include:

- 1) Imam al-Zuhri (died 124 H) argued that the legal dinar is permissible as long as it makes the dinar as business capital and then profits (from its management) are channeled to mauquf 'alaih.
- 2) Mutaqaddimin's group of Hanafi sects. The group argues that waqf dinar and dirham money are allowed as exceptions on the basis of Istihsan bin al-'urf, as the opinion of Abdullah ibn Mas'ud RA., "what is seen as good by the Muslims then in the sight of Allah is good. And what is seen badly by the Muslims is bad, and in the sight of Allah is bad."
- 3) The Shafi'i School states, "Abu Tsaur narrates from Imam Shafi'i about the ability of waqf dinar and dirham (money)." However, the opinion of Al-Bakri who stated that the Shafi'i school does not allow waqf money because dinars and dirhams will disappear when paid so that it is no longer visible.

Various opinion among fuqaha *fiqh* about whether or not to take money solely as a clear guidance of *fiqh* law for the Muslim community. The opinion of scholars who allow waqf money is a form of consistency in maximizing waqf assets because waqf assets in physical form can be intended for cash waqf so that the results and benefits of goodness that flow to pewaqif will be maximal as well.

The management of well-programmed money waqf has opened up great opportunities for the realization of community economic empowerment through investment opportunities in syirkah schemes, mudharabah, ijarah, and so on. Narrated from Imam Bukhari that Imam al-Zuhri (died 124 H) was a prominent

scholar as well as the foundation of the codification of hadith (*tadwin al-hadith*) to make the recommendation of waqf cash / waqf dinar and dirham money for the development of da'wah, social, and islamic education means by making the money as business capital then channeling profits (the results of its management) as waqf (Athoillah, 2014).

### Cash Waqf Management

According to Qahaf, the management of cash waqf is in the following way. First, the form of waqf (waqf manager) receives waqf money. Then, waqf funds are used to fund certain projects and profits are given to *mauquf' alaih*, such as for orphanages and assistance for orphans and so on. In this case, the waqf body is nadzir waqf on the money represented. In addition, this waqf body is also an investor. Waqf bodies can directly invest in Islamic banks or other Islamic financial institutions based on the principle of *mudharabah* or *ijarah* in accordance with sharia provisions.

Second, the form of waqf is done by wakif as a party that invests money. So waqf money is invested in *wadi'ah* in certain Islamic banks or other Islamic financial institutions. In this case, wakif plays a direct role as a nadzir for the money represented by the task of investing waqf funds and seeking to profit from the money represented. Then, the result was left to *mauquf 'alaih*. This form can also be applied to islamic bank waqf tubes. Savings from high-income communities can be utilized through the exchange of *Cash Waqf Certificates*. Income obtained from the management of waqf money can be spent on various purposes, such as educational needs, health and maintaining waqf treasures. As nadzir, wakif can move waqf money from one bank syriah to another Islamic bank or from *wadi'ah* investment form to *mudharabah* investment form.

Third, this form of investment waqf is widely done by people today in building productive waqf projects. The management of waqf money in this way needs to form a fundraising committee in order to build social endowments. If Muslims need funds for the construction of mosques, hospitalizations, orphanages and other public and social facilities.

For the development of cash waqf, what must be done is not only enough with improved management, but also an increase in understanding of the conception of waqf fiqh. Because so far in general Muslims in Indonesia about waqf is still limited to waqf objects do not move only, such as land and buildings. For that, socialization about waqf needs to be improved. What needs to be considered in this matter is the level of nazhir ability in managing waqf.

Meanwhile, according to Rozalinda, waqf money should be managed by a professional institution with the following criteria;

- 1) Have the ability to access quickly to wakif
- 2) Have the ability to invest in waqf assets
- 3) Have the ability to administer *beneficiary accounts*
- 4) Have the ability to distribute the investment proceeds of waqf assets

- 5) Have credibility in the community and operate based on existing regulations, so it is easy to monitor and control.

In addition to being managed by financial institutions, waqf is also widely managed by foundations. The emergence of waqf management by foundations has a major effect on waqf activities and investment activities aimed at providing results to the community.

### **Fundraising Strategy**

In language, the collection of funds can be interpreted by *fundraising*, while according to the term of raising funds is an effort or process of activities in order to collect zakat, infaq, shadaqah, waqf and other resources from the community that will later be channeled and used for the beneficiaries of waqf objects.

Meanwhile, Miftahul Huda defines fundraising as a concept of an activity in the framework of fundraising and other power from the community that will be used to finance the program and operational activities of the institution so as to achieve the goal. A fund collection activity has three main substances, namely motivation, program, method (Direct -Indirect)

In the activities of the *fundraising* of waqf funds carried out by waqf institutions must hold a firm principle because it is related to the good relations built between the institution and the donor must ask clearly, personal approach, understand the donator's point of view, raising funds related to donors, raising money means selling, community trust and relationships, donors don't know how much to give, thank you, involvement and integrity do for the long term, and responsibility and reporting (Hasanudin, 2013).

Some strategies for raising funds that can be done by waqf institutions, namely determine the needs or determine the goals and needs of the organization first; thinking about the organization to grow; identify resources; assessing opportunities; identify obstacles; formulate a strategy by making a SWOT Analysis.

Based on data obtained by researchers on the ground that in the process of collecting cash waqf funds used by the chairman of the cash waqf committee at Baiturrahim Mosque, Lubuk Landai Village, Bungo Regency there are several factors that affect.

Please note in advance that wakaf cash is a waqf carried out by a person, group of people, and institutions or legal entities in the form of cash, the award of which is carried out by way of withholding (ownership) origin (*tahbisul ashli*), then make the benefits generally applicable. *Tahbisul ashli* is holding the waqfkan goods so as not to be inherited, sold, given, mortgaged, rented, and the like.

Waqf cash collected by the committee at Baiturrahim Mosque In Lubuk Landai Village Bungo Regency was still used for the purposes of building the mosque and has not been channeled for the consumptive benefit of the community in need. In addition, researchers also saw that related to the

determination of nadzir who raised cash waqf funds at Baiturrahim Mosque, Lubuk Landai Village, Bungo Regency was also not based on the applicable provisions, even though it was known that for Every collection of cash waqf funds or other waqf, a nadzir must meet the applicable requirements.

Based on observations and interview results, related to nadzir in Baiturrahim Mosque, Lubuk Landai Village, Bungo Regency, it is known that the committee is appointed and trusted by the local community by conducting consensus deliberations and has fulfilled the requirements and registered as a legitimate nadzir in Baiturrahim Mosque, Lubuk Landai Village, Bungo Regency. Mengenai strategy of raising cash waqf funds at Baiturrahim Mosque Lubuk Landai Village Bungo Regency, according to Mr. Hafizuddin as Chairman of the Waqf Committee underlying him and his colleagues to open cash waqf in the Mosque is:

*"Because the mosque worship land needs to be expanded, considering the number of Muslim population around the village area, the land is increasing, it is necessary to expand the land for worship activities, where the collection of cash waqf funds is held and its implementation must have followed the pillars and legitimate conditions. He also explained that the property that can be waqfkan is cash. ""*

Based on information from the Chairman of the Baiturrahim Mosque Cash Waqf Committee, he said that the cash waqf funds they collected were obtained from the community and there was also a small portion obtained from the Lubuk ramps community outside Bungo Regency. which is where the cash waqf funds collected by the cash waqf manager of the Taqwa Mosque are intended for the development and expansion of the mosque's land for worship activities in the mosque.

Committee wakaf tunai and fellow cashwaqf committee at Taqwa Magelangan Mosque in collecting cash waqf funds using a strategy of notification directly to the community through the media of lectures conducted in the mosque, reminding the public of the use of their property to be used for social purposes such as zakat *infak, shadaqah* and waqf because every property owned has the rights of others init.

Based on the observations of the researchers, currently the strategy for collecting cash waqf funds at the Baiturrahim Mosque, Lubuk Landai Village, Bungo Regency, carried out by the committee in promoting the collection of waqf funds is quite good. However, there are still some people who do not know about the collection of cash waqf funds at the Baiturrahim Mosque, Lubuk Landai Village, Bungo Regency and participate in waqf their assets for the public good. This is evidenced by the fact that there are still at least 16 wakif in 1 month waqf their assets. Likewise with the amount of funds that entered in the last 1 year, Based on the details of the budget list of waqf funds compiled by the committee. Incoming funds: Rp. 13,221,500, this is certainly very small compared to the number of residents in the village of Lubuk Landai, This is

because there are still lack of understanding and awareness of the community itself related to the management of assets for the benefit of the people. And they still think that waqf is the same as infaq and alms.

Furthermore, the waqf is still limited to the issue of land and buildings intended for places of worship, even though waqf funds can also be used for the benefit and education, hospitals, and urgent needs needed for the benefit of the community. The management of mosques in this day and age requires knowledge and good management. Mosque administrators must be able to adjust to the ripples of the times. Methods/approaches, planning, strategies, and evaluation models are required in modern management. Based on the observations on the ground, the method used by the mosque organizing committee still uses the old method that is with a lecture approach, even though it is no longer time for the administrators to rely on the traditional management system, which is without planning, without using professional mosque management.

For this reason, in an effort to increase and attract public interest in the law, more modern strategy changes are needed so that waqf funds and other funds that are successfully collected are not only for physical purposes or the construction of mosques but can also be used for community social purposes.

## **Conclusion**

Observing the results of the research above, it tends to be locked that the Technique of Classification of Cash Waqf Assets in the Methodology of Classifying Cash Waqf Assets at Baiturrahim Mosque, Lubuk Landai City, Bungo Regulations has been going well despite the fact that there are several obstacles seen by the advisory group of various waqf reserves. There are several obstacles in collecting waqf funds, including constraints obtained from public information, there are still some people who do not know about the collection of cash waqf funds at the Baiturrahim Mosque, Lubuk Landai Village, Bungo Regency and participate in donating their assets for the public benefit. Based on field observations, the method used by the mosque organizing committee still uses the old method, namely the lecture approach, the management system still uses the old/traditional method, without using professional mosque management. Public understanding related to waqf is still limited to the issue of land and buildings intended for places of worship, even though waqf funds can also be used for interests and education, hospitals, and urgent needs needed for the benefit of the community.

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