

# Analysis The Level of Understanding of the People of Besilam Village Towards Cash Waqf

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## Abstract

Waqf is one of the Islamic financial instruments that aims to help Muslims in achieving benefits. In Indonesia, people have been familiar with waqf since the introduction of Islam in Indonesia around the 13th century, and cash waqf has been recognised in Indonesia since the issuance of the cash waqf fatwa by DSN MUI in 2012. Cash waqf has advantages over immovable waqf because it can be managed and developed in both the real and financial sectors. The potential of cash waqf in Indonesia is very large, but the realisation of cash waqf collected in Indonesia is still far from its potential due to the low level of public understanding of cash waqf. This study aims to analyse the level of understanding of the community in Besilam village, Langkat district against cash waqf. The population used in this study was the entire community of Besilam village, Langkat district and the sample was taken as many as 60 people. The sample selection technique uses accidental sampling. The data analysis method used is descriptive qualitative. The results showed that the level of understanding of the village community Besilam Langkat district against cash waqf is in the category enough but close to the percentage of the low category. It takes socialisation from parties related to cash waqf in the village and cooperation with universities so that people understand more about this cash waqf.

**Keyword:** Understanding, Waqf, Money, Cash

## Introduction

Waqf is one of the Islamic financial instruments that is expected to alleviate poverty and improve the people's economy in order to achieve welfare and benefit. Waqf has only been known for immovable objects such as mosques, public cemeteries, schools, but now it has begun to shift towards a more productive direction, namely movable waqf such as money, precious metals,

intellectual property rights, to securities such as shares, so that the use of movable waqf is more flexible and easier to distribute according to community needs [1]. In Indonesia, cash waqf, also known as cash waqf, has been recognised since the issuance of the fatwa on cash waqf by the Fatwa Committee of the Indonesian Islamic University in 2002. The fatwa contains five important points. Firstly, Cash Waqf/Waqf al-Nuqud is waqf done by a person, group of people, institution or legal entity in the form of cash. Second, included in the definition of money are securities. Thirdly, cash waqf is legally jawaz (permissible), while fourthly, cash waqf can only be channelled and used for things that are permissible according to Shari'i and fifthly, the principal value of Cash Waqf must be guaranteed, it cannot be sold, donated, and or inherited. [2]. The issuance of the fatwa shows that the object of waqf has undergone a significant transformation and is productive to be developed so as to reduce the socio-economic gap between the well-off and the underprivileged. According to the director of Zakat and Waqf Empowerment at the Ministry of Religious Affairs, Waryono Abdul Ghafur, the potential of waqf in Indonesia reaches Rp180 trillion per year, but the realisation has only reached Rp2.3 trillion. There is a big gap between the potential of cash waqf of Rp180 trillion and the realisation of cash waqf in 2023 which only reached Rp2.3 trillion, even though Indonesia has a Muslim population of around 238 million, but public participation in waqf is still relatively low, only 6% of the number of Muslims in Indonesia. One of the ways we can maximise this potential is by improving the quality of nazir and strengthening waqf governance policies from the centre to the regions, Waryono explained to reporters in Jakarta on Saturday [3]. One of the main factors causing the high gap between the potential and realisation of waqf is the low level of waqf literacy of the community. A study conducted by the Indonesian Waqf Board (BWI) and the Ministry of Religious Affairs in 2020 showed that the waqf literacy index score had only reached 50.48 which was in the low category. [4]. Some findings from research also show that the level of understanding of the community in several regions in Indonesia is still low such as the findings of [5].

Besilam Village is a village in Padang Tualang District, Langkat Regency. Sheikh Abdul Wahab was the figure who brought the Naqsyabandiah tarekat to the village and this village became the centre of teaching and spreading Thareqat Naqsabandiyah. With this Naqsyabandiah order, Besilam village was built with a strong religious foundation. The majority of Besilam villagers are Malays, which can be ascertained that the religion of the Besilam villagers is Islam, so it has enormous potential in the collection of cash waqf. The amount of waqf assets in Besilam village is estimated to be around 800 million and the waqf assets in Besilam village are used for worship buildings, education such as Islamic boarding schools and suluk lodging property. Almost all of the waqf assets in Besilam village are used for mosques, suluk places and schools, whereas if the waqf is produced, it will certainly be able to solve various problems that exist in the community. From the management of waqf in Besilam village, it can be seen that the awareness of the community is quite high to waqf, it's just that the awareness to waqf this land is not balanced with an understanding of cash waqf (cash waqf) Departing from this problem, the author wants to see the extent to which the level of understanding of the Besilam village community towards cash waqf or what is known as cash waqf.

## **Literature Review**

### **1. Definition and Types of Waqf**

Etymologically, the word 'Waqf' comes from the Arabic word 'Waqafa' which means 'to hold' or 'stop' or 'stay in place' or remain standing'. The word 'Waqafa-Yaqifu-Waqfan' has the same meaning as the word 'Habasa-Yahbisu-Tahbisan' which contains several meanings, namely 'holding back, holding property to be waqfed, not transferred [6]. When viewed terminologically, waqf is usually interpreted as 'holding the results or holding the goods, but the results are given to people [7]. Holding the waqf item means that the item is not inherited but is used in the form of a business, and its utilisation is used in accordance with the will of the waqf giver without reward [8].

Waqf assets can only be waqfed if they are legally owned and controlled by the waqif. Waqf objects consist of immovable and movable objects. The movable assets referred to include money, precious metals, securities, vehicles, intellectual property rights, lease rights and other movable objects in accordance with the provisions of sharia and applicable laws and regulations. [9]. The types of movable assets that are more familiar are cash waqf or cash waqf. Cash waqf is a form of productive waqf with the mechanism of investing waqf funds and distributing the proceeds from the principal invested. [10] Cash waqf or cash waqf can open up unique opportunities for the creation of investment in the fields of religion, education, and social services. Cash waqf is funds or money raised by waqf management institutions (nazdir) through the issuance of cash waqf certificates purchased by the public. [11].

### **2. Community Understanding**

According to Benjamin S. Bloom, comprehension is a person's ability to understand or comprehend something after something is known and remembered. In other words, understanding is understanding something and being able to see it from various aspects [12]. From the explanation above, it can be concluded that a person can be said to understand something if he can explain an information in detail using his own words.

## **Methodology**

The research conducted is categorised as qualitative research with a descriptive research type. Qualitative research is a research procedure that produces descriptive data in the form of written or spoken words from people and behaviour that can be observed [13]. Data collection was carried out by distributing questionnaires to respondents, namely the Besilam village community. The data collected from the respondents used primary data, this primary data was obtained through questionnaires directly distributed to the people of Besilam village. The questionnaire was adopted from research [14]. The statements in the questionnaire used answer choices with the options of Know (T), Undecided (RR) and Don't Know (TT). Data scoring is 3 for T, 2 for RR, and 1 for TT. In order to know the respondent's assessment of an object, the scores will be summed up and then the average score is sought. The average score is the result of summing the scores of each scale multiplied by their respective frequencies. Then the result of the summation is divided by the number of samples or the total frequency. The average score calculation can be written as follows:

$$X = \frac{(S5 \times F) + (S4 \times F) + (S3 \times F) + (S2 \times F) + (S1 \times F)}{N}$$

Description:

X : Average Score

S5,S4,S3,S2,S1 : Scores on a scale of 5 to 1

F : Frequency of Answer

N : Number of samples processed or total frequency

The scale above is an ordinal scale based on a ranking order from a higher level to the lowest level or vice versa. Which ordinal scale has analytical limitations, which only states that the object under study is very good or very bad. In order for the analysis to be broad, the ordinal scale can be converted into an interval scale, which is a scale that shows the distance between the lowest score and many scales. The following is the formulation of the interval scale:

Interval scale: { a(m-n):b }

Description:

a: Number of attributes

m: Highest score

n: Lowest score

b: Number of rating scales to be formed/applied

If the applied rating scale is 5, where the lowest score is 1 and the highest score is 5, then the interval scale can be calculated as follows: {1 (3-1): 3}. So the distance at each point is 0.6 so that the following assessment can be obtained:

**Table 1.** Assessment Criteria for the Level of Public Understanding Cash Waqf

Value	Alternative Answer
1,00-1,61	Low
1,62-2,21	Medium
2,22- 2,81	High

## Results and Discussion

The results of the questionnaire distribution are recapitulated in the following table:

**Table 2.** Results of Recapitulation of Questionnaire Answers

No	Question	K	U	DK	Average
1	Do you know the meaning of waqf?		54	6	1,9

2	Do you know the legal basis of waqf?		54	6	1,9
3	Do you know that the law of waqf is sunnah?	6	54		2,1
4	Do you know that waqf is a jariyah practice?		50	10	1,83
5	Do you know the pillars and conditions of waqf?			60	1
6	Do you know that waqf is not only immovable objects?			60	1
7	Do you know the meaning of cash waqf?			60	1
8	Do you know and have you ever heard about cash waqf?			60	1
9	Do you know that cash waqf can be of any value?			60	1
10	Does cash waqf make it easier for people to do waqf?		6	54	1,07
11	Do you know the terms and conditions of cash waqf?			60	1
12	Have you ever received material about cash waqf?			60	1
13	Do you know that Islamic banking can accept cash waqf?			60	1
	Average score				1,68

From the results of the questionnaire recapitulation, the average score value - the average level of understanding of the Besilam village community towards cash waqf or cash waqf is 1.68 and is in the medium or sufficient category but leads to a low category, because it is still below the number 2. Actually, Besilam Village has implemented cash waqf which aims to facilitate or help the welfare of the people, but still has problems in raising funds, due to the lack of public understanding of the existence of cash waqf, and the community only leaves the waqf affairs to the teachers they trust. There is no socialisation to the community about cash waqf, so the community is less familiar with cash waqf. This is because the human resources who collect waqf may lack understanding about cash waqf, so they do not know how to optimise it. The findings on the low level of public understanding of cash waqf are also reinforced by [15] who measured the level of understanding of cash waqf in the congregation of the Asasut Taqwa Mosque, Madureso Village, Kuwarasan District, Kebumen Regency, findings conducted on the people of Palembang city and also the level of understanding of the people of Surabaya city. Some of the findings about the low level of public understanding of cash waqf are caused by the lack of socialisation from parties related to cash waqf management. Different results were found by [16]. Where she found that the understanding of the people of the Darussalam sub-district of Aceh Besar district towards cash waqf was in the high category. The level of understanding of cash waqf in the community is influenced by several factors such as religious knowledge and access to information media. Besilam village, actually as a village that is the centre of teaching and spreading Thareqat Naqsabandiyah, certainly has a strong

religious foundation, but in reality it is not something that guarantees a high level of community understanding of cash waqf.

## Conclusion

The findings of the results of this study are that the level of understanding of the Besilam village community towards cash waqf is in the moderate category but in a percentage that is slightly above the low category, although there are actually people who have implemented cash waqf, but they do not clearly understand the nature of cash waqf, so that socialisation is needed from related parties in the village and also requires cooperation with academics from universities to be able to socialise about cash waqf more clearly.

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