

## **Socialization of Cash Waqf Literacy as a Waqf Solution For Millennial Generation Students in Kulon Progo Regency**

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### **Abstract**

The socialization entitled "Awareness of Cash Waqf Literacy as a Waqf Solution for Millennials in Kulon Progo Regency Students" aims to broaden insights about cash waqf and how to make a cash waqf so that it is expected to generate interest in cash representation. The method of carrying out cash waqf literacy socialization activities uses lecture and discussion methods. The socialization was held in the meeting room of the Kulon Progo Tourism Office at 17.00 West Indonesia Time with 45 participants consisting of members of the Kulon Progo Student Association (IMKP). The results of this cash waqf socialization is to provide knowledge about cash waqf as a solution for giving to young people who provide ease of speaking in this 4.0 era.

**Keywords:** socialization, millennials, cash waqf.

### **Abstrak**

*Sosialisasi yang berjudul "Sosialisasi Literasi Wakaf Tunai Sebagai Solusi Wakaf Bagi Generasi Milenial Pada Mahasiswa Kabupaten Kulon Progo" bertujuan untuk menambah wawasan mengenai wakaf uang dan bagaimana caranya berwakaf uang sehingga diharapkan memunculkan minat dalam berwakaf uang. Metode pelaksanaan kegiatan sosialisasi literasi wakaf tunai ini menggunakan metode ceramah dan diskusi. Sosialisasi ini diadakan di ruang pertemuan Kantor Dinas Pariwisata Kulon Progo pada pukul 17.00 WIB dengan peserta berjumlah 45 peserta yang terdiri dari anggota Ikatan Mahasiswa Kulon Progo (IMKP). Hasil dari sosialisasi wakaf tunai ini yaitu memberikan pengetahuan mengenai wakaf tunai sebagai solusi berwakaf bagi generasi muda yang memberi kemudahan berwakaf di era 4.0 ini.*

**Kata Kunci :** *sosialisasi, generasi milenial, wakaf uang.*

## Introduction

Waqf is a form of worship to get closer to Allah SWT in the form of property. Waqf has the potential to empower and improve the welfare of the people. In Islam, waqf is known to be limited to land and buildings that are designated as places of worship, education, and funerals. In fact, along with the development of the times, waqf is not only known as a waqf object in the form of land, but now waqf has developed into other forms of waqf, one of which is cash waqf. Cash waqf is waqf of movable objects whose benefits can be used for the purposes of education, research, health, empowerment of the weak economy, and others. (Depag, 2006). With cash waqf, the millennial generation can carry out waqf transactions without having to become landlords. The millennial generation can donate some of their money which can be used for social and religious purposes, so that the younger generation can help optimize the potential of waqf.

Cash waqf has the potential to be developed in Indonesia, because with the cash waqf model, the mobilization reach will be much more evenly distributed to some members of the community compared to the conventional traditional waqf model, namely in the form of physical assets which are usually carried out by relatively well-off families. One of the advantages of cash waqf is that the nominal waqf can vary from Rp. 25,000 to infinity, so that anyone can do waqf without being a landlord. Through cash waqf, waqf assets in the form of vacant land can be managed for building construction or used in the production sector, so that they can be used to help improve the welfare of the people and the state.

Waqf according to language comes from the word wakafa which means to hold or be in place. According to the term, waqf means to withhold property to take its benefits without losing and reducing the object (Wadjdy, 2007). In Law No. RI. 41 of 2004 concerning Waqf, it is stated that waqf is a legal act of wakif to separate and or surrender part of his property to be used forever or for a certain period of time in accordance with his interests for the purposes of worship and or general welfare according to sharia (Wadjdy, 2007). According to Abdul Wahab Khalaf, waqf is to withhold something either hissi or meaningful, to withhold property that is taken advantage of without reducing the object that is intended for good (Mustafa Edwin Nasution, 2006).

In the Qur'an about waqf mentioned in several verses, namely in the letter Al-Hajj verse 77, Surah Al-Baqarah verse 267, and Surah Ali Imran verse 92 (Wadjdy, 2007). In addition to being found in the verses above, waqf is also found in several Prophetic Hadiths, namely the Hadith narrated by An-Nasa'i and At-Tirmidhi whose translation is

*"And from Uthman, that the Prophet SAW once came to Medina, while in Medina at that time there was no fresh water except a house well, then he said, "Who wants to buy a house well and then puts his bucket into the well with the buckets of the people Another Muslim for whom he will get something better than the backbone of my property."*

In addition to the hadith above, there is a hadith narrated by Ahmad and Bukhari which means:

*"From Abi Hurairah that the Messenger of Allah SAW said, whoever restrains a horse for sabilillah with faith and ihtishab (hoping for a reward), then the horse's body, dung and urine become the scales of his goodness."*

According to Muhammad Abid Abdullah in his book entitled Waqf Law, it is explained that there are five pillars of waqf that must be fulfilled, namely:

1. The statement of waqf must be clear and firm;
2. The statement of waqf must be short and not long-winded;
3. The waqf statement must show that the waqf is permanent;
4. The type and nature of waqf must be clear;
5. Not bound by conditions that contradict the nature of waqf (Al-Kabisi, 2003).

According to Dr. Muhammad Abid Abdullah Al-Kabisi, in a book entitled Waqf Law: The First and Most Complete Contemporary Study of the Function and Management of Waqf and Settlement of Waqf Disputes states that the pillars are something that must be fulfilled. There are various opinions about harmony. The Hanafi school of thought argues that the pillars of waqf are only limited to shighat or pronunciation, ijab and qabul. According to Malikiyah and Shafi'iyah scholars, the pillars of waqf consist of wakif or people who do waqf, mauquf 'alaih or people who receive waqf, property as waqf, and pronunciation of consent and qobul from both parties (Al-Kabisi, 2003).

Cash waqf or cash waqf or can be interpreted as cash waqf can be defined as activities carried out by a person, group of people and institutions or legal entities submitted by a wakif to nadzir in the form of money. From this definition, waqf is not limited to objects that are eternal, but waqf can also be in the form of objects that have a basic and permanent value. Thus, money is included in objects that have a principal and fixed value (Hasan, 2011).

The definition of cash waqf according to the Regulation of the Minister of Religion Number 4 of 2009 concerning Administration of Cash Waqf Registration Article 1 Paragraph (1), cash waqf is a legal act of waqf to separate and or surrender part of his money to be used forever or for a certain period in accordance with its interests for purposes worship and or general welfare according to the Shari'a (Hasan, 2011).

In general, literacy means a person's ability to understand and process information (Husniyah, 2019). According to Amiq Fahmi and Edi Sugiarto, literacy is defined as literacy or literacy. In other words, that literacy is sensitivity to the surrounding environment. According to Ana Sardiana and Zulfison, the concept of literacy is in the form of understanding, ability, and belief related to the law and wisdom of waqf. Someone who tries to find out about something from what he understands from the right information and is able to do it based on his understanding of the information is called literate (Permatasari, 2015). According to Klein, Peterson, and Simington, literacy is the ability to understand information orally and in writing, the ability to communicate that information by writing or speaking, and communicating important ideas with the aim of communicating (Permatasari, 2015).

According to Prof. Dr. Jaih Mubarak, M. Ag., in a book entitled *Productive Waqf*, after considering the MUI fatwa Commission Meeting to consider the Letter of the Director of Zakat and Waqf Development of the Ministry of Religion of the Republic of Indonesia Number Dt.1.III/5/BA.03.2/2772/2002 dated 26 April 2002, the MUI Fatwa Commission determined that:

1. Cash waqf is waqf performed by a person or legal entity in the form of cash;
2. Included in the money are securities;
3. Cash waqf may only be used and distributed for things that are permitted by syar'i;
4. The principal value of money must be guaranteed for its sustainability, it may not be sold, donated, and/or inherited.

Based on situational analysis and consideration of available resources, students of the Islamic Financial Management study program took the initiative to provide socialization about cash waqf to Kulon Progo students who are members of a Regional Student Organization (ORMADA) called the Kulon Progo Student Association (IMKP). The initiation of this activity was supported by a lecturer in Management of Sharia Non-Bank Financial Institutions who later became a companion in the socialization activities. IMKP student representatives who participate in the socialization are expected to be able to distribute information and re-socialize cash waqf to the surrounding community, so that waqf learning is more easily absorbed and students can develop insights and apply them in life to obtain essential benefits.

## **Methodology**

The method of implementing this cash waqf literacy socialization activity is by lecture and discussion methods, namely providing special knowledge and information about the ease of cash waqf in the 4.0 era. This cash waqf literacy socialization was attended by 45 participants consisting of members of the Kulon Progo Student Association (IMKP). With the holding of cash waqf literacy socialization activities, it is hoped that it can provide knowledge about the potential, benefits, and convenience of waqf and can increase the interest of millennials, especially students, to participate in improving community welfare through cash waqf. This cash waqf literacy socialization activity was carried out in two stages, namely:

1. Preparation Phase, which includes:

- a. Location Determination

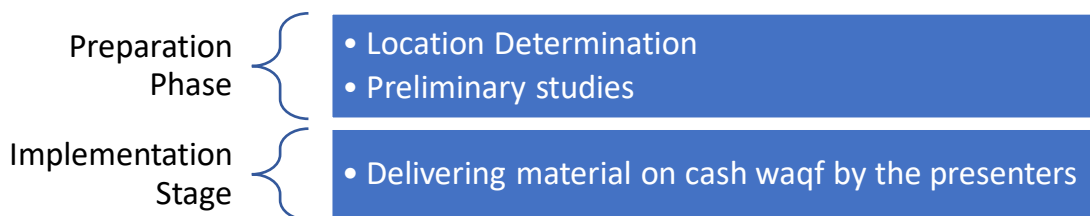
The location of this socialization is determined based on the deliberation of members of the community service group. The location of the socialization activity is at the Yogyakarta Kulon Progo Tourism Office on January 9, 2020, 17.00-18.00 WIB.

- b. Preliminary studies

preliminary study was conducted on the profile of the Kulon Progo Student Association (IMKP) in terms of social, cultural, educational, and other aspects to provide interest from members of the Kulon Progo Student Association (IMKP) in cash waqf.

## 2. Implementation Stage

The socialization of waqf literacy was carried out by delivering material on cash waqf by the presenters, namely Mellyana Alvi Purniaji and Fikri Anam, then followed by a question and answer session.



Picture 1 Cash Waqf Literacy Socialization Activity

## Results and Discussion

### Implementation of Activities

Islamic microfinance institutions are financial institutions that channel money to the public by obeying the laws that exist in Islam. These financial institutions really avoid usury in their transaction processes. Which is usury for people who are Muslim is a big sin so that this Islamic microfinance institution is formed to avoid usury. Islamic microfinance institutions consist of various institutions, namely BPRS, BMT and sharia cooperatives, where these three institutions are interconnected and influence each other.

Based on this, the authors try to increase the economic independence of the community through the LKMS establishment program. This program is a service activity in the field of sharia economics in which the author acts as the initiator and committee in establishing BMT. In implementing this program, there are several stages, including:

1. As an initial stage, lecturers and writers plan the initiation of the establishment of BMT which involves related parties through discussion.

In addition to conducting discussions with the Supervisory Lecturers, the authors also held discussions with the coordinators of the LKMS Initiation program, in the discussion discussing strategic steps in the LKMS Initiation. In addition, the author also held discussions with several community leaders in Padamulya Village. One of them is Mr. Ikhsan Ginanjar who is the secretary of Padamulya Village. The things discussed in the discussion were that the author offered him to establish a Sharia Microfinance Institution in Padamulya Village, Pasirkuda District. The response from Mr. Ihsan regarding the offer was quite good and supported the establishment of LKMS in Padamulya Village.

In addition, another thing that was discussed in the discussion was how to provide an understanding to the community about the concept of the LKMS to be established. Given that most of the people of Padamulya Village do not know about Sharia Microfinance Institutions. So that by providing understanding to the community about the LKMS, the community will not only know the LKMS to be established, but also can support the operations carried out by the LKMS. Following up on the results of the

discussion the writer followed up by making material about the LKMS Initiation to be disseminated to the community. Meanwhile, Mr. Ikhsan Ginanjar followed up by coordinating with other parties to support the establishment.

On Wednesday, August 21, 2019, the discussion on the initiation of LKMS was held again. The discussion was attended by delegates from each KKN group and Padamulya Village officials. The discussion discussed in the discussion was a re-explanation of the plan for the initiation of the LKMS and the preparation for the implementation of the establishment of the LKMS, both the documents that had to be fulfilled or the logistics required. The documents that must be fulfilled are the Articles of Association and Bylaws (AD / ART), the vision and mission of the institution, a Certificate to Padamulya Village, and concerning the Establishment of LKMS administrators and LKMS managers.

2. After that, students and supervisors hold a discussion as a follow-up step to the two results of the discussion. The discussion carried out was the provision of suggestions and recommendations from lecturers to the author in the implementation of the LKMS Initiation.
3. After that, the authors formed the LKMS Establishment Preparation Committee (P3). The process of forming the committee is carried out by deliberation by representatives of each KKN group and several community leaders.
4. P3 LKMS consists of Mr. Ikhsan Ginanjar as the committee chairman, Siti Sovia Anwar as secretary, Hilwa Kusno as treasurer, and Nazib, Nasrul, Lukman and Rangga as field coordinators.
5. The tasks performed by P3 LKMS are as follows:

**First**, disseminating the public about the LKMS Initiation at Kp. Mekarjaya Padamulya Village. This socialization was carried out on Friday, 16 August 2019 at the Al-Ikhlâs Mosque.

**Second**, conduct a coordination meeting with the Village Padamulya apparatus. This meeting was held with the aim of consolidating the plan for the initiation of LKMS in Padamulya Village. In this meeting, of course, the head of Padamulya Village was attended, and he responded positively to this LKMS Initiation plan. The result of the meeting was agreed to hold a large meeting with the leaders of Padamulya Village.

**Third**, hold a large deliberation with the leaders of Padamulya Village. The deliberation begins by conveying the aims and objectives and benefits of establishing a Islamic microfinance institution by the KKN team, in this case the author has the opportunity to become one of the presenters. Then followed by a discussion forum. The result of the large deliberation was that the community agreed and supported the plan to establish Islamic microfinance institutions.

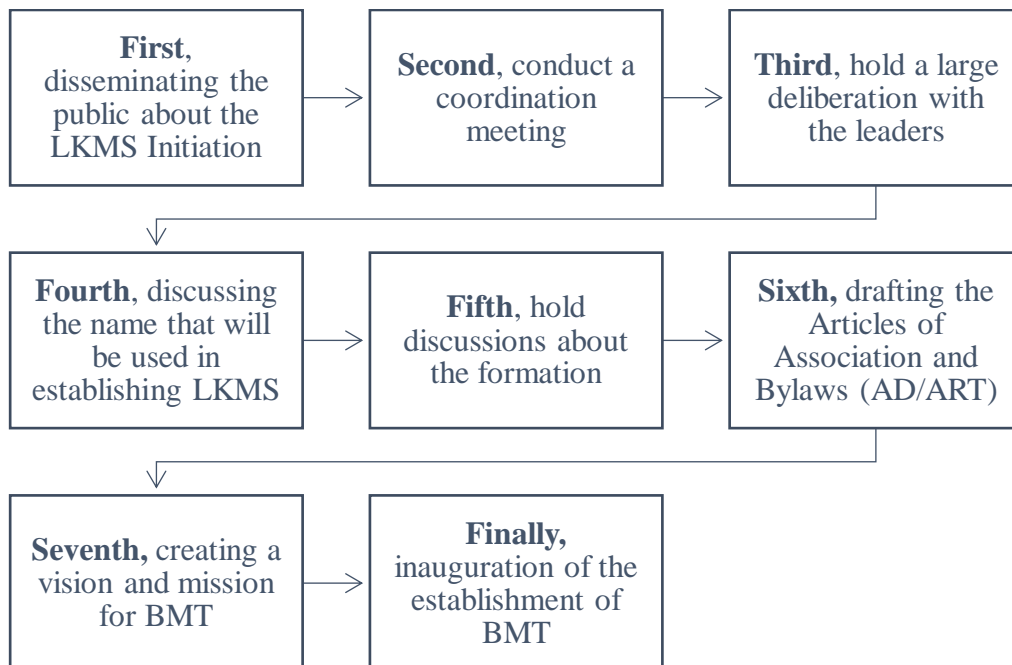
**Fourth**, discussing the name that will be used in establishing LKMS. The name used in the establishment was BMT Padamulya. The name was a suggestion from Mr. Ikhsan Ginanjar as the Secretary of Padamulya Village.

**Fifth**, hold discussions about the formation of the management of BMT Padamulya Padamulya Village. From the results of the discussion, the chairman of BMT Padamulya was elected, namely Mr. Ikhsan Ginanjar, Mr. Dede Sofyan as the secretary, Mr. Maulana H as treasurer, Mrs. Iis Aisyah as manager, Mr. Usep as marketing, Mr. Riza Nawawi as Account Officer and Mrs. Rohmatul Wahdah as teller.

**Sixth**, drafting the Articles of Association and Bylaws (AD/ART) on December 27, 2019. The Articles of Association and Bylaws (AD/ART) consist of 21 chapters, including: Chapter Name, Position and Time Period, Chapter Foundation, Azaz and Objectives, Chapter Roles, Principles and Systems, Chapter Vision, Mission and Business Objectives, Chapter Membership, Chapter Rights and Obligations of Members, Chapter Member Meetings, Chapter Management, Chapter Rights and Obligations of Management, Chapter Sharia Supervisors, Chapter Managers, Chapter Sources of Funds and Financing, Member Savings Chapter, Profit and Remaining Profits Chapter, Member Dependents Chapter, Sanctions Chapter, Dispute Chapter, Amendment to Articles of Association Chapter, and Closing Chapter. Meanwhile, the articles contained in the Articles of Association and Bylaws (AD/ART) consist of 33 articles.

**Seventh**, creating a vision and mission for BMT Padamulya. In addition, the Executive Committee for the Establishment of the Padamulya BMT Management has also prepared some logistics.

**Finally**, after all the document files such as the Articles of Association and Bylaws of the AD and ART, the vision and mission of the institution, the management structure, and all logistics such as logos and banners have been prepared, the next stage is the inauguration of the establishment of BMT Padamulya. The inauguration was held on Thursday, September 5, 2019, led by the Head of Padamulya Village, Mr. Parno, by symbolically cutting tumpeng rice.



Picture 2 The Tasks Performed by P3 LKMS

### **Community Participation in Program Implementation**

During the process of the LKMS pendirin program, the village government and the surrounding community were very enthusiastic and fully supported the establishment of the LKMS in Padamulya Village. So that this LKMS inisiasi program can run smoothly.

### **Program Achievements**

The LKMS initiation program has been achieved and implemented. The result of the LKMS Initiation program was the establishment of BMT Padamulya which is located in Padamulya Village, Pasirkuda District, Cianjur Regency. This BMT can be utilized by the people of Padamulya Village to use sharia financial services such as savings, financing and ZISWAF management which can help the economy of the middle and lower income communities.

### **Conclusion**

The majority of the people of Padamulya Village are Muslims, but in their economic practice they have not fully used sharia economic principles. There are still many people who use conventional financial service institutions or moneylenders. The lack of public understanding of the principles of Islamic economics is one of the reasons people use conventional financial service institutions. In the solution to this problem, namely by presenting an official financial institution and in accordance with the principles of sharia economics, so that it becomes easier for people to save money from their agricultural products and help people who have Micro, Small and Medium Enterprises. So that in this community service activity the author has a LKMS initiation program in Padamulya Village.

The result of the LKMS Initiation program was the establishment of BMT Padamulya which is located in Padamulya Village, Pasirkuda District, Cianjur Regency. This BMT can be utilized by the people of Padamulya Village to use sharia financial services such as savings, financing and ZISWAF management which can help the economy of the middle and lower income communities.

BMT Padamulya that has been established is expected to continue and must remain consistent in the principles of Islamic law. In addition, it is hoped that the management can make innovations so that it can bring BMT Padamulya to be much more developed. Innovative steps that can be taken, such as improving services to the public, collaborating with other institutions or creating new Islamic financial service products.

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