
Optimization Of Cash Wakaf By Wakaf Agency In Bukittinggi City

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Abstract. This research aims to examine the optimization of cash *waqf* by *waqf* institutions in Bukittinggi City through a library study approach. The primary focus is to analyze the practices of collecting, managing, and utilizing cash *waqf* funds carried out by these institutions in the region. This study will delve into various strategies implemented to increase public awareness of cash *waqf*, mechanisms for investing and developing *waqf* funds to make them productive, and models for utilizing *waqf* proceeds for the benefit of the community, especially in the social and economic sectors. Additionally, this research will also identify the challenges faced by *waqf* institutions in managing cash *waqf* and formulate opportunities and recommendations to enhance the effectiveness and accountability of cash *waqf* management in Bukittinggi City.

Keywords: Cash Waqf, Optimization, Bukittinggi Waqf Institutions.

1. Introduction

Waqf, as one of Islam's philanthropic instruments, holds significant potential to drive community economic and social development. Traditionally, *waqf* has often been associated with immovable assets like land, buildings, or mosques. However, with the passage of time and the increasingly dynamic needs of society, the concept of cash *waqf* has emerged as an important innovation, opening new horizons in *waqf* management and utilization (Alim & Diaz, 2024). Cash *waqf* allows an individual to donate a sum of cash which is then productively managed by a *nazir* (*waqf* manager) to generate returns. These returns are then disbursed for various welfare programs, such as education, healthcare, economic empowerment, and social assistance, while the principal *waqf* fund remains intact and continues to generate long-term benefits. The flexibility of cash *waqf* in terms of nominal value, ease of donation, and its potential to be collected from various segments of society, makes it a highly relevant instrument in this modern era for addressing diverse social and economic challenges. In Indonesia, awareness of the importance of cash *waqf* continues to grow, supported by the fatwa from the Indonesian Ulema Council (MUI) that permits it and efforts by the government and *waqf* institutions to socialize it (Puadah et al., 2024).

Bukittinggi City, as one of the religious, educational, and commercial centers in West Sumatra, possesses characteristics conducive to the development of cash *waqf*. With a strong Islamic history, high religious awareness among its community, and fairly rapid economic dynamics, Bukittinggi has the potential to become a role model for optimal cash *waqf* management. The presence of various Islamic educational institutions, pesantrens (Islamic boarding schools), and Islamic community organizations in Bukittinggi further strengthens the philanthropic ecosystem. However, a fundamental question that needs to be answered is the extent to which the potential of cash *waqf* has been optimized by the *waqf* institutions (*nazir*) operating in Bukittinggi City (Novianto

& Saumantri, 2024). This optimization not only encompasses the aspect of fund collection but also how the collected funds are productively managed and effectively disbursed to achieve the holistic objectives of waqf. This research will deeply examine how waqf institutions in Bukittinggi adapt traditional waqf management models into the context of cash waqf, face existing challenges, and leverage opportunities to enhance waqf's contribution to regional development and community welfare (Akhyar et al., 2024; Irfanda et al., 2025)

The concept of cash waqf optimization extends far beyond merely collecting as much funds as possible. Optimization involves three main pillars: (Atika Nailah Syirva1, 2025) effective collection, productive management, and targeted utilization. Effective collection means being able to reach various segments of society, including through digital platforms and easy access. Productive management requires the nazir to possess expertise in investing cash waqf funds in safe, liquid, and optimally yielding sharia instruments, such as sukuk waqf, sharia mutual funds, or equity participation in prospective real businesses. Targeted utilization means that the returns from these cash waqf investments must be disbursed to mauquf 'alaih (beneficiaries) transparently, accountably, and in accordance with the waqf objectives set by the waqif (endower). Furthermore, optimization also includes aspects of the nazir's institution itself, namely good governance, transparency in financial reporting, and professionalism of the human resources managing the waqf. Without these three pillars, the potential of cash waqf will remain latent and unable to deliver maximum impact for community welfare (Zebua, 2023).

Despite the promising potential of cash waqf, waqf institutions in Indonesia, including in Bukittinggi, face various challenges in optimizing this instrument. First, public literacy regarding cash waqf still needs improvement. Many people do not yet understand the concept of cash waqf, its benefits, and its disbursement mechanisms, which impacts low participation. Second, the capacity of nazir in managing and developing cash waqf funds varies. Not all nazir possess adequate investment expertise or access to productive sharia investment instruments. Third, regulations and oversight that are not yet fully comprehensive can also be an impediment to ensuring accountability and efficiency in cash waqf management. Fourth, limitations in digital infrastructure and integrated information systems for cash waqf management also pose a challenge, especially for small-scale nazir. Fifth, competition with other philanthropic instruments such as zakat and sadaqah can also affect the allocation of community funds. Overcoming these challenges is key to unlocking the full potential of cash waqf in Bukittinggi (Hadi & Hanani, 2023).

However, behind these challenges, there are significant opportunities for the optimization of cash waqf in Bukittinggi. Increased public awareness of the importance of Islamic philanthropy, supported by massive da'wah (preaching) and socialization efforts, can encourage an increase in cash waqf collection (Sari Dewi et al., 2023). The development of information technology and digital finance offers new platforms for easier and more transparent cash waqf collection, such as online waqf applications and e-wallet payments. Furthermore, collaboration among waqf institutions, local government, Islamic banks, and educational institutions can create an ecosystem that supports more professional and productive cash waqf management. Regulatory support from the government, such as simplified licensing for professional nazir, will also be very helpful. Bukittinggi City, with its reputation as a religious and educational city,

possesses strong social capital to mobilize community participation in cash waqf and make it a sustainable development instrument.

This research aims to deeply analyze how the optimization of cash waqf is carried out by waqf institutions in Bukittinggi City. The core research questions to be answered include: How are cash waqf funds collected by waqf institutions in Bukittinggi? How are the collected cash waqf funds managed and invested by nazir in Bukittinggi to achieve productive returns? How are the proceeds of cash waqf utilized for the welfare of the community in Bukittinggi, and what are the priority sectors for its disbursement? Finally, what are the main challenges and opportunities faced by waqf institutions in optimizing cash waqf in Bukittinggi, and what strategies can address them? The answers to these questions will provide a comprehensive overview of the practices, challenges, and recommendations for cash waqf optimization in the local context.

Methodologically, this research will employ a comprehensive library study (literature review) method. This approach is chosen to collect, analyze, and synthesize information from various reliable sources relevant to the research topic. The sources to be explored include national and international scholarly journals, books discussing waqf and Islamic economics, research reports, publications from national (Badan Wakaf Indonesia - BWI) and local waqf institutions, as well as articles and news discussing cash waqf in Indonesia, particularly those that may be related to West Sumatra or Bukittinggi. The focus of the literature search will cover theories and concepts of cash waqf, models of productive waqf management, challenges and opportunities in waqf collection and utilization, and best practices from successful waqf institutions. This approach allows the researcher to build a strong conceptual framework, identify trends, knowledge gaps, and present an in-depth analysis of the topic without the need for direct primary data collection from waqf institutions in Bukittinggi, considering the limitations of data accessibility.

Thus, the results of this literature study are expected to make a significant contribution to the development of scientific literature on cash waqf, especially in the context of management by waqf institutions at the city level. The insights gained from this research can be beneficial for waqf institutions in Bukittinggi in formulating more effective strategies for cash waqf collection, management, and utilization. For regulators and local governments, these findings can serve as a basis for formulating policies that support the development of a stronger and more accountable cash waqf ecosystem (Sari, 2024). For the general public, this research can increase literacy and awareness of the potential of cash waqf as a philanthropic instrument that can have sustainable social and economic impacts. Ultimately, this research aims to affirm that cash waqf, if optimally managed, can become a crucial pillar in realizing community welfare and inclusive development in Bukittinggi City.

2. Methods

This research method will adopt a comprehensive library study (literature review) approach to collect, analyze, and synthesize relevant information from various trusted sources related to the optimization of cash *waqf* by *waqf* institutions in Bukittinggi City. The literature search will focus on scholarly publications, research reports, policy documents from national and local *waqf* institutions, and news articles discussing the concept of cash *waqf*, models of productive *waqf* management, challenges, and opportunities in *waqf* collection and utilization. The collected data will be analyzed qualitatively using content analysis techniques and an interpretive approach to identify

patterns, key arguments, conceptual gaps, and various perspectives on cash *waqf* management practices. The purpose of this approach is to build a solid conceptual framework, understand the dynamics of cash *waqf* optimization, and present in-depth insights without involving primary data collection in the field, given the nature of the research which focuses on exploring existing literature (Sumarta, 2024).

3. Results and Discussion

3.1. Cash Waqf Collection Practices

The practice of cash *waqf* collection by *waqf* institutions in Indonesia, which can be inferred also applies in Bukittinggi City, has undergone a significant evolution from traditional methods to more modern and inclusive approaches. Initially, *waqf* fund collection was often limited to direct collection at places of worship or through *infaq* (charity) boxes, which had limited scope and were not always able to reach a wider segment of *waqifs* (donors) (Saputra et al., 2022). However, with increasing public understanding of cash *waqf* as a flexible and sustainable philanthropic instrument, and encouragement from religious authorities and the government, *waqf* institutions began adopting more diverse strategies. This shift reflects the adaptive efforts of *nazirs* (*waqf* managers) to utilize various channels and communication techniques to attract the interest of *waqifs* from various backgrounds, including individuals, corporations, and communities, thereby maximizing the potential funds collected for the benefit of the community.

One of the fundamental practices in cash *waqf* collection is continuous socialization and education. Literature consistently shows that public understanding of the concept of cash *waqf*, its long-term benefits as a productive endowment fund, and its disbursement mechanisms still needs improvement (Awaluddin et al., 2022). Therefore, *waqf* institutions in Bukittinggi are likely actively holding seminars, lectures, and workshops in mosques, campuses, schools, and communities. They also utilize local mass media such as radio, local newspapers, and community television, and aggressively use social media platforms to disseminate educational and persuasive information. The educational materials presented not only explain the *fiqh* (Islamic jurisprudence) aspects of cash *waqf* but also highlight the real impact of *waqf* on social and economic development, thereby raising the awareness and spiritual motivation of *waqifs* to participate in cash *waqf* programs.

In addition to education, the utilization of digital technology has become the backbone of modern cash *waqf* collection strategies. The digital era offers ease of access and transparency that were previously difficult to achieve. *Waqf* institutions are now widely adopting various digital platforms such as official websites that facilitate online *waqf*, dedicated mobile *waqf* applications, and integration with e-wallets and mobile banking services. Features like QRIS payments, online bank transfers, or even monthly auto-debit options for regular *waqf*, have made it easier for the public to donate *waqf* from anywhere and at any time (Muliadi & Nasri, 2023). In Bukittinggi City, with the continuously increasing smartphone and internet penetration rates, the adoption of this technology is crucial to reach younger and tech-savvy *waqif* segments, as well as to improve the efficiency and reach of overall cash *waqf* fund collection.

Finally, institutional cooperation and the development of innovative programs also strengthen collection efforts. Many *waqf* institutions establish strategic partnerships with *sharia* financial institutions, such as Islamic banks and *sharia* insurance companies, to provide easy and secure payment channels for *waqifs*. These forms of cooperation can

include opening special cash *waqf* accounts, providing fee-free fund transfer services, or payroll deduction programs for employees who wish to donate *waqf* regularly. Furthermore, *nazirs* also innovate in developing more specific and attractive *waqf* programs, such as term cash *waqf* for specific project targets (e.g., *waqf* for clinic construction, scholarships, or MSME empowerment), or thematic *waqf* campaigns coinciding with religious occasions. These programs are designed to attract *waqifs* with clearer and more measurable goals, and to provide *waqifs* with diverse options in channeling cash *waqf* according to their preferences.

3.2. Productive Management and Investment of Cash Waqf Funds

The optimization of cash *waqf* largely depends on how the collected funds are productively managed and invested by *nazirs* (*waqf* managers). Literature emphasizes the importance of professional, transparent, and *sharia*-compliant management to ensure the continuity of *waqf* benefits. One fundamental principle is the strict separation of *waqf* assets and institutional operational funds. The principal cash *waqf* funds collected must be considered endowment funds that cannot be used for the operational expenses of the *nazir*. Only the returns or investment proceeds from this *waqf* principal may be utilized (Sembiring et al., 2024). This separation is crucial to ensure that the principal value of the *waqf* is preserved and can continue to generate long-term benefits for the community, in accordance with the essence of *waqf* as an endowed asset. Without clear separation, the risk of depletion of *waqf* funds and loss of *waqif* trust will increase, hindering future optimization efforts.

To achieve productivity, cash *waqf* funds must be invested in *sharia*-compliant instruments that are safe, liquid, and generate optimal returns. Common investment options found in various literatures and best practices of *waqf* institutions include: *Waqf Sukuk*, which are *sharia* capital market instruments based on *waqf* assets or productive projects; *Sharia Mutual Funds*, managed by professional investment managers, offering diversification and stable return potential; and *Equity Participation in Productive Businesses (Mudharabah/Musharakah)*, where cash *waqf* funds are directly invested in Micro, Small, and Medium Enterprises (MSMEs) or prospective and *sharia*-compliant real sector projects. This equity participation model directly contributes to community economic empowerment and job creation. Additionally, investment in productive properties that can be rented out or generate passive income is also an option, while maintaining the principal value of the *waqf* assets.

Managing cash *waqf* investments also requires careful risk management to protect the *waqf* principal from market fluctuations or operational risks. *Nazirs* must possess the competence and expertise to analyze various types of *sharia* investment risks, such as market risk, credit risk, and liquidity risk, and be able to implement appropriate mitigation strategies. This includes diversifying investment portfolios, setting clear risk limits, and regularly monitoring investment performance (Muallimah & Asnita, 2024). A proactive approach to risk management is essential to maintain *waqif* trust and ensure that entrusted *waqf* funds can grow sustainably.

Aspects of governance and accountability are also vital in the productive management of cash *waqf*. Professionalism of the *nazir* in governance includes preparing transparent financial reports, which are independently audited and published to *waqifs* and the public. Compliance with applicable regulations, such as the *Waqf Law* and its derivative regulations, is also a necessity. This transparency and accountability will build the trust of *waqifs* and the community, thereby encouraging greater participation in cash *waqf*.

With good governance, cash *waqf* funds can be managed efficiently, generate optimal returns, and ultimately, be disbursed for various community welfare programs effectively.

3.3. Utilization of Cash Waqf Proceeds for Community Welfare

The utilization of returns from productive cash *waqf* management is at the core of *waqf* optimization, as its ultimate goal is to achieve *maslahah ummah* (community welfare). This utilization process must be carried out effectively, transparently, and targeted so that the benefits of *waqf* are truly felt by the *mauquf 'alaiah* (beneficiaries) in accordance with the purpose set by the *waqif* (endower). Literature shows that cash *waqf* proceeds can be channeled into various vital sectors that support social and economic development. These sectors not only include direct assistance but also investment in human capacity and social infrastructure that have long-term impacts. This channeling is important for creating a multiplier effect, where *waqf* funds not only provide temporary aid but also empower the community to achieve independence and improve their quality of life sustainably.

One of the main sectors for cash *waqf* utilization is education. The returns from cash *waqf* investments can be allocated for educational scholarships for students from underprivileged families, from elementary to tertiary levels. In addition, these funds can also be used for the construction, renovation, or maintenance of school and *pesantren* facilities, as well as the procurement of learning facilities and infrastructure such as books, computers, or laboratories. In Bukittinggi City, with its many Islamic educational institutions and high public interest in religious education, cash *waqf* has great potential to be a significant alternative funding source, supporting the improvement of education quality and accessibility for all segments of society. By investing in the education sector through cash *waqf*, *waqf* not only builds knowledgeable generations but also ensures the sustainability of spreading Islamic knowledge and values within the community (Ashari, 2020).

Another sector that is a focus of utilization is community economic empowerment. This is the most transformative form of utilization because it aims to transform beneficiaries into productive economic agents. Cash *waqf* proceeds can be disbursed in the form of interest-free revolving business capital for Micro, Small, and Medium Enterprises (MSMEs), skills training programs, business mentoring, or the development of entrepreneurship centers. Through capital support and guidance, communities that previously struggled to access conventional financing can start or develop their own businesses, create jobs, and independently increase family incomes. In Bukittinggi, where MSMEs are an economic pillar, the utilization of cash *waqf* for economic empowerment can directly contribute to poverty reduction, increased financial inclusion, and the strengthening of the local economic structure sustainably.

Besides education and economic empowerment, cash *waqf* proceeds can also be utilized for the health sector and social-humanitarian aid. In the health sector, *waqf* funds can be used to provide medical expense assistance for underprivileged patients, the construction or operation of free health clinics, the procurement of essential medical equipment, or the organization of public health programs such as immunization and nutrition counseling. Meanwhile, for social-humanitarian aid, cash *waqf* can be allocated for the provision of basic necessities for the needy, rehabilitation of natural disaster victims, or food programs for vulnerable communities. Although perhaps more consumptive than productive investments, this utilization is crucial for maintaining

human dignity and meeting urgent basic needs. The flexibility of cash *waqf* allows *nazirs* to respond to these diverse needs, ensuring that *waqf* benefits cover a broad spectrum of community welfare.

3.4. Challenges and Opportunities in Optimizing Cash Waqf in Bukittinggi City

The implementation of cash *waqf* optimization in Bukittinggi City faces various challenges that require serious attention from all relevant parties. One of the primary obstacles is the gap in cash *waqf* literacy among the community. Many residents of Bukittinggi, despite their high religious awareness, do not fully understand the essence and potential of cash *waqf* as a productive philanthropic instrument that provides long-term benefits. They often still equate cash *waqf* with ordinary *infaq* or *sadaqah* which are consumptive in nature, thereby reducing the motivation to donate *waqf* significantly with the hope of an enduring investment (Marpuah, 2016). This lack of understanding directly impacts the low public participation in optimal cash *waqf* collection. Therefore, a more massive, creative, and sustainable education strategy is needed from *waqf* institutions, religious scholars, and local government to explain the concept of cash *waqf* more comprehensively, highlighting its real benefits and positive impacts on the socio-economic development of the community in Bukittinggi.

The next challenge is the varying capacity of *nazirs* (*waqf* institutions) in managing cash *waqf* funds professionally and productively. Not all *nazirs* in Bukittinggi have human resources with adequate investment expertise, transparent governance systems, or sophisticated technological infrastructure to manage the collected cash *waqf* funds (Ahmad Hadiq Syifa Al Fawaz, 2024). Some *nazirs* may still operate with traditional, less efficient methods, hindering the optimization of *waqf* fund investments. In addition, regulations and oversight that are not yet fully comprehensive from relevant authorities can also be an obstacle in ensuring the accountability and efficiency of cash *waqf* management. Increased coordination between the regional Indonesian *Waqf* Board (BWI), the Ministry of Religious Affairs, and the Financial Services Authority (OJK) is needed to formulate clearer guidelines, provide regular training, and conduct strict supervision to ensure *waqf* funds are managed according to *sharia* principles and best practices.

On the other hand, there are significant opportunities to optimize cash *waqf* in Bukittinggi that can be strategically leveraged (Putri & Azzahra, 2025). The high religious awareness of the community is a very valuable social capital. If education on cash *waqf* is carried out effectively and touches upon both spiritual aspects and worldly benefits, public participation is predicted to increase significantly. Furthermore, the development of financial technology (*fintech*) and digital payment platforms offers unprecedented convenience in cash *waqf* collection. *Waqf* institutions in Bukittinggi can collaborate with *sharia fintech* providers to create *waqf* channels that are easily accessible through mobile applications, e-wallets, or monthly auto-debit systems, thereby expanding the reach of *waqifs* to millennial and Gen Z generations who are familiar with technology.

Next, synergy with the local economic sector is also a golden opportunity. Bukittinggi City has many Micro, Small, and Medium Enterprises (MSMEs) that have the potential to be productive investment objects for cash *waqf* (Adolph, 2021). *Waqf* funds can be channeled through *sharia* schemes such as *mudharabah* or *musharakah* to provide business capital to MSMEs, thereby not only optimizing *waqf* funds but also empowering the local economy (Afifah et al., 2024). As a tourism city, cash *waqf* can also be directed

towards the development of public facilities or projects that support sustainable tourism, such as *sharia*-based eco-tourism or the construction of environmentally friendly tourism supporting infrastructure. Such initiatives not only generate returns for *waqf* but also have a positive impact on the city's image and community welfare.

Finally, strengthening *nazir* capacity and the collaborative role of institutions are key to seizing optimization opportunities. Professional training, certification, and the development of integrated *waqf* management systems will enhance the accountability and efficiency of cash *waqf* management. In addition, close collaboration among *waqf* institutions, local government, Islamic banks, and Islamic universities in Bukittinggi can create a strong *waqf* ecosystem. Universities can contribute to research on innovative *waqf* models and public education, while Islamic banks can provide safe and *sharia*-compliant investment instruments. By leveraging these opportunities and overcoming existing challenges, cash *waqf* in Bukittinggi City has the transformative potential to become an important pillar in realizing community welfare and inclusive sustainable development (Neni Putri, Murni Yanto, Muhammad Istan, 2024).

4. Conclusion

Based on a comprehensive literature study, it can be concluded that the optimization of cash *waqf* by *waqf* institutions in Bukittinggi City is a crucial endeavor facing various challenges but also possessing significant opportunities to yield substantial impact. Although the community of Bukittinggi exhibits high religious awareness, uneven cash *waqf* literacy and varying *nazir* capacities pose major obstacles in the collection, productive management, and utilization of *waqf* funds. However, the utilization of digital technology, synergy with local MSMEs and the tourism sector, and increased inter-institutional collaboration offer pathways to maximize the potential of cash *waqf* as a productive philanthropic instrument. With appropriate strategies in education, professional governance, and innovation in *sharia* investment products, cash *waqf* can become a vital pillar in driving the economic and social welfare of the community in Bukittinggi sustainably.

Acknowledgments

The completion of this research would not have been possible without the support and contributions of various parties. We extend our deepest gratitude to all the authors, researchers, institutions, and publishers who have published valuable works related to cash *waqf*, productive *waqf* management, *waqf* institutions, Islamic philanthropy, and Islamic economics. Their contributions in the form of scholarly journals, research reports, policy documents, and articles have served as the fundamental basis and invaluable sources of information in preparing this literature study. Their dedication to advancing knowledge and providing relevant data has enabled us to comprehensively analyze and synthesize information, offering a profound overview of cash *waqf* optimization. May this research serve as a complement and make a small contribution to enriching the scientific treasury and supporting efforts to realize *waqf* management that is more professional, accountable, and positively impactful for the welfare of the entire community.

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