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Reorienting Cash *Waqf* for Economic Development: A Maqāṣid Sharia Perspective Study on the Indonesian *Waqf* Board (BWI) Case in Parepare

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Abstract

Cash *waqf*, an initiative introduced by BWI Parepare City, initially aimed to alleviate post-Covid-19 poverty in the region. However, its implementation has proven ineffective and counterproductive to local economic development. In order to gain a comprehensive understanding of the issue, a qualitative study was conducted, consisting of interviews at the BWI Office and PCNU in Parepare City, to gather relevant data. The study aimed to provide a description of currency *waqf* from both a fiqh and positive law perspective, while also conducting a Maqāṣid Sharia-centric analysis of the reorientation of cash *waqf* at BWI Parepare City. The first finding showed that cash *waqf* involved depositing funds in financial institutions for socioreligious purposes. However, the second finding indicated the issue with the current cash *waqf* implementation in Parepare City, as it lacked orientation and failed to contribute effectively to economic development. This study discusses the implications of cash *waqf* in facilitating economic recovery, emphasizing the need for *waqf fiqh* to align with concepts that genuinely benefit the people and remain adaptable to the prevailing conditions. The aim is to ensure the implementation of cash *waqf* in a manner that supports economic development and maintains harmony with the present circumstances.

Keywords: Cash *Waqf*, Post Covid-19, Maqāṣid Sharia, Indonesian *Waqf* Board, BWI.

Abstrak

Wakaf uang, sebuah inisiatif yang diperkenalkan oleh BWI Kota Parepare, pada awalnya bertujuan untuk mengentaskan kemiskinan pasca-Covid-19 di wilayah tersebut. Namun, implementasinya terbukti tidak efektif dan kontraproduktif terhadap pembangunan ekonomi lokal. Untuk mendapatkan pemahaman yang komprehensif tentang masalah ini, dilakukan studi kualitatif, yang terdiri dari wawancara di Kantor BWI dan PCNU di Kota Parepare, untuk mengumpulkan data yang relevan. Kajian ini bertujuan untuk memberikan gambaran wakaf mata uang baik dari perspektif fikih maupun hukum positif, sekaligus melakukan analisis

Maqāṣid Syariah-sentris terhadap reorientasi wakaf uang di BWI Kota Parepare. Temuan pertama menunjukkan bahwa wakaf uang melibatkan penyimpanan dana di lembaga keuangan untuk tujuan sosial keagamaan. Namun, temuan kedua menunjukkan bahwa pelaksanaan wakaf uang di Kota Parepare saat ini kurang berorientasi dan gagal memberikan kontribusi yang efektif bagi pembangunan ekonomi. Kajian ini membahas implikasi wakaf tunai dalam memfasilitasi pemulihan ekonomi, dengan menekankan perlunya fikih wakaf diselaraskan dengan konsep yang benar-benar bermanfaat bagi umat dan tetap adaptif dengan kondisi yang ada. Tujuannya adalah untuk memastikan pelaksanaan wakaf uang yang mendukung pembangunan ekonomi dan tetap selaras dengan kondisi saat ini.

Kata Kunci:

Wakaf Tunai; Pasca Covid-19; Maqāṣid Sharia; Badan Wakaf Indonesia; BWI.

1. Introduction

The COVID-19 pandemic has spread to nearly every country on earth.¹ This virus is rapidly disseminating; it first appeared in China and has since spread to nearly every country on earth. For the disconnection of the eye chain transmission of COVID-19, a number of nations are in distress or standby.² This is done to prevent the propagation of additional viruses. During a pandemic, Indonesia implements stringent social distance regulations, also known as Restrictions Social scale Large.³

The pandemic in Indonesia has a significant impact on society and generates a great deal of anxiety.⁴ This is because the public lost income, whereas before the pandemic the public was able to conduct routine economic and business activities. However, after the existence of Covid-19, the government enforced many restrictions, causing the public's average annual income to decrease.⁵ Because of, if this issue persists, the Indonesian economy will deteriorate and the country's poverty rate will rise. This is supported by BPS data from 2021, which indicates that the

¹ Muh Zainuddin Badollahi, "Health Destinations: The Potential of the New Normal Era Health Tourism Market in Makassar City," in *Advances in Economics, Business and Management Research*, vol. 200, 2021, 42–49, <https://doi.org/10.2991/aebmr.k.211223.006>.

² Cordelia Onyinyechi Omodero, "Fintech and the Digital Transformation of Financial Services: Implications for Market Structure and Public Policy," *Studia Universitatis Vasile Goldis Arad, Economics Series*, no. 117 (2021), <https://doi.org/10.2478/sues-2021-0018>.

³ Agus Utomo, Yosephine Angelina Yulia, and Yenni Khristiana, "Empowerment of Employees in Creative Economic Business: Case Study of the Developing Economy," *Journal of Governance and Regulation* 10, no. 3 (2021): 93–103, <https://doi.org/10.22495/jgrv10i3art8>.

⁴ Abdul Syatar et al., "Integrating Wasthiyah Paradigm to the Issuance of COVID-19 Fatwa; Indonesia Case," *Pena Justisia: Media Komunikasi Dan Kajian Hukum* 20, no. 1 (2022): 48–59, <https://doi.org/10.31941/pj.v20i1.1717>.

⁵ Syamsu Rijal, Muh Zainuddin Badollahi, and Bambang Haryanto, "Tourism Turbulance: Reviving Tourism Industry Post COVID 19 South Sulawesi," *Advances in Economics, Business and Management Research* 200, no. Ptf (2021): 63–70, <https://doi.org/10.2991/aebmr.k.211223.009>.

proportion of impoverished Indonesians decreased from 9.1 percent in the first semester of 2019 to 10.19 percent in the second semester of 2020, 10.14 percent in the first semester of 2021, and 9.71 percent in the second semester of 2021. In the first semester of 2022, the rate decreased to 9.54 percent.⁶

During the transitional period following the end of the covid-19 pandemic,⁷ the Indonesian economy and society began to emerge as in the city of Parepare. The effort also done by the City Government of Parepare to bolster the economy following the covid-19 pandemic. Indonesian Waqf Board (BWI) Parepare City is a government-appointed institution for the construction of nadzir, the management and development of waqf treasures, and the development of the economy and the independence of the people with draft waqf. The waqf devised by BWI complies with Law No. 41 of 2004 and is a treasure in the form of an immobile object. In accordance with the 2002 MUI Fatwa, money is one of the objects that can be moved. Draft appropriate cash waqf with the MUI fatwa also moved by Nahdhlatul Ulama' in 2002 under the name "National Cash Waqf Movement (Gerwaku senna)" Passion and action Until 2022, this based on observation and preliminary research will be both beneficial and detrimental to the economic development of the residents of Parepare City.

First, research by Abdul Mujib Arijuddin and Nurwahidin titled Optimizing the Role of Waqf in Halal Tourism Development in Indonesia.⁸ First scheme for internal financing through the Treasury that mobilizes waqf funds and collects these funds for business development and investment in the halal tourism sector. Second, the Real Estate Investment Fund (DIRE) can be used to construct sharia hotels. The third use of the invested Hajj funds is the development of productive waqf assets in the legal tourism sector. The fourth application of waqf funds via the sukuk scheme. Study

⁶ Badan Pusat Statistik, "Persentase Penduduk Miskin September 2022 Naik Menjadi 9,57 Persen," Badan Pusat Statistik, 2023, <https://www.bps.go.id/pressrelease/2023/01/16/2015/persentase-penduduk-miskin-september-2022-naik-menjadi-9-57-persen.html>.

⁷ Lilis Saryani, Abdelina, and Ahmad Sayuti Pulungan, "Impact Of The Covid-19 Pandemic On The Indonesian Economy," *International Journal of Education Research and Social Sciences* 2, no. 5 (2021): 996–1007, <https://doi.org/10.51601/ijersc.v2i5.154>.

⁸ Abdul Mujib Arijuddin and Kata Kunci, "Optimalisasi Peran Wakaf Dalam Pengembangan Pariwisata Halal Di Indonesia," *Jurnal Ekonomi Dan Ekonomi Syariah* 6, no. 1 (2023): 422–35, <https://doi.org/10.36778/jesya.v6i1.928>.

This is the same as waqf cash study researcher regarding the difference between the object and waqf currency. Abdul Mujib Arijuddin and Nurwahidin's research wakaf oriented-cash in the development of halal tourism, as well as a study orienting waqf cash at BWI and PCNU Parepare City from a maqashid syari'ah perspective. The second study is by Luluk Latifah, Iskandar Ritonga, Muhammad Lathoif Ghazali, and Fatkur Huda and is titled The Role of Waqf Cash in Indonesia's Covid-19 pandemic. In the event of a pandemic,⁹ the financial benefits of the results of a research study can be enormous. This product is utilized in both the economic and non-economic sectors. In the non-economic sector, waqf cash can be used as a gift to direct cash to the public in order to enhance the purchasing power of vulnerable populations affected by Covid-19. In sector economy for results waqf cash can be used for the provision of working capital to micro, small, and medium-sized enterprises (MSMEs), the financing of development infrastructure, and the financing of other productive economy efforts, particularly for power current work. His research focuses on the role of waqf currency in the development economy during the covid 19 pandemic. As for the distinctions between location research and analysis, he conducted both.

Based on the subject matter, a researcher will conduct a study titled Reorienting the Money Waqf Development Economy. Post-Covid-19 Perspective: Maqashid Shari'ah (Case Study: BWI City of Parepare). Problems, discussion, and analysis are included in the study. This researcher has developed two formulas. First, how Islamic and Positive Law provide for income waqf. Second, cash waqf orientation maqashid syari'ah in BWI Parepare City. Objective research First, this is a positive description of the currency waqf and fiqh perspectives. Second, the reorientation of the analysis Waqf funds in the context of maqāshid shari'a.

2. Methods

This study examines the utilization of cash waqf in BWI City of Parepare and PCNU City of Parepare post-Covid-19. On the basis of observation and interview

⁹ Luluk Latifah et al., "Peran Wakaf Tunai Saat Pandemi Covid-19 Di Indonesia," *Al Maal: Journal of Islamic Economics and Banking* 4, no. 2 (2023), <https://doi.org/10.31000/almaal.v4i2.6886>.

results, maqashid syari'ah data will be described and analyzed. This is BWI City of Parepare at Cappa Galung, West Bacukiki, City of Parepare, South Sulawesi 91121, Indonesia and PCNU City of Parepare at Jl. HM Arsyad, Watang Soreang, Kec. Soreang, City of Parepare, South Sulawesi 91132.

3. Result and Discussion

3.1. Provision Cash Waqf (*Cash Waqf*) in Islamic Law and Positive Law

Waqf in a Arabic Language is derived from word *waqafa-yaqifu-waqfan*,¹⁰ which means to halt, hold back, remain in place, or still stand. This term has the same meaning in Arabic as *habasa-yahbisu-habsan*. According to *Kitab al-Masu'ah al-Arabiyyah*, the meaning of waqf is to preserve treasures and use their proceeds for the advantage of humanity. In use another, the waqf can be translated as a donation implying a religious endowment with the meaning of piety in its use For public interests and benefits in the way of Allah SWT. This word also has a sonomin equivalent, *habs*, which signifies both stop and hold.

The definition of waqf in the Dictionary Indonesian Language Major (KBBI) is: Initially, the foundation was founded on the basis of Islamic religion. Second, goods destined for common interest, particularly as a donation or for related interests, are used to construct mosques, prayer rooms, boarding schools, madrassas, and other religious structures. In brief, waqf in KBBI is preserving a useful treasure for the advantage of people.

As for waqf, terminology according to Imam *Madzhab Al-Arba'ah* is explained in a variety of ways.¹¹ The researcher will decipher detailed terminology from Imam *Madzhab Al-Arba'ah* in order to arrive at an interesting conclusion about this terminology, particularly in the past. According to Imam Abu Hanifah,¹² the waqf terminology is withheld treasure that is syar'i donated property Still in ownership si waqf (waqif) with objective utilization For good and the benefit of people. According to terminology This donated property is still wholly possessed by the waqif, even if

¹⁰ Ibnu Manzūr, *Lisaān Al-'Arab* (Cairo: Dār al-Ma'ārif, 1990).

¹¹ Abdurrahman Al-Jazīrī, *Al-Fiqh 'Alā Al-Mazāhib Al-Arba'Ah* (Cairo: Dār al-Ḥadīṣ, 2015).

¹² Sohaib Mukhtar, "Islamic Law and Trademark Protection," *Malaysian Journal of Syariah and Law* 6, no. 1 (2018): 1–28, <https://doi.org/10.33102/mjssl.vol6no1.56>.

the wakif is permitted to return his treasure or sell it against his will. Treasure waqf within the context of ash cleric Hanifah is property that will be inherited by an expert heir, the waqif. Waqf in ash priest parlance hanifah optimism receiving donated property benefits.

Imam Malik identifies terminology waqf as the second type of waqf.¹³ Waqf is the gift benefit of property donated object without relinquishing ownership of the treasure object. According to Imam Shafi'i and Imam Ahmad bin Hanbal, the third terminology. Utilize donated property and relinquish ownership of donated treasure upon completion of waqf procedure. According to Imam Syafi'i and Imam Ahmad bin Hanbal,¹⁴ Wakif prohibits What course (*tasharruf*) above waqf treasure item. If the wakif dies, the donated assets do not become valuable heirlooms for expert inheritance. Waqif in terminology neither has the authority to prohibit the use of donated property to mauquf al-aaih. Terminology This is consistent with the explanation provided by Jabil Al-Jazairi, with the addition of the meaning of "withhold" in waqf terminology, namely waqf. Not inheritable, not sellable, and not grantable. Anwar Haryono confirms in his book that waqf is the legitimate property of hers. Meaning of shadaqah finger and its benefits For the advantage of humanity.

Based on a number of terminologies, researchers conclude that waqf is taking benefit For the benefit of people on treasure donated object and power on right owned by treasure object the detained (it cannot be sold, rented, or bequeathed). Good to both private and institutional management conducting waqf _ on interests in the way of Allah SWT.

Waqf is not mentioned in the Quran in a specific and explicit manner. Koran only mentions in common sense _ about charity, infaq, and charity jariyah; scholars then interpret and provide rules for waqf. Already addressed in the paragraph. First is provision waqf as implied practice of virtue in Surah Al-Hajj verse 77:

¹³ Nanda Arisqa Lapatantja and Muammar Bakry, "Comparative Analyses of Maliki and Hanbali Thought on Waqf Istibdal," *Mazahibuna: Jurnal Perbandingan Mazhab* 3, no. 1 (2021): 49–60, <http://journal.uin-alauddin.ac.id/index.php/mjpm/article/view/21129>.

¹⁴ Fitra Rizal, "Wakaf Non Muslim Dan Wakaf Uang Menurut Pandangan Wahbah Zuhaili," *Al-Intaj: Jurnal Ekonomi Dan Perbankan Syariah* 5, no. 2 (2019): 176, <https://doi.org/10.29300/aij.v5i2.2059>.

*O you who believe , bow down , prostrate , worship your Lord , and do it goodness for you lucky ”.*¹⁵

Second is provision covered *waqf* _ in practice infaq and alms as written in His words in Surah Al-Baqarah verse 261:

*“The parable of those who spend his wealth in the way of Allah is like (those who sow) a grain seeds (seeds) that grow seven stalk , on each stalk There is one hundred seeds . Allah multiplies (reward) for who is he want . Almighty God Again Maha Knowing.”*¹⁶

Same terms _ found in Surah Ali Imran Verse 92

*“You never will obtain virtue (perfect) before You spend part your treasure love . whatever you spend it , verily Allah is Most High Know about her.”*¹⁷

In the hadith of Rasulullah PBUH, there is a special provision regarding *waqf*. Rasulullah SAW ordered Umar bin Khattab's friend to donate his estate in Khaibar.

*"From Ibn Umar ra. said , that Umar's friend ra obtained a plot land in Khaibar, then facing to Messenger of Allah For plead Umar's instructions said : Yes Rasulullah , I got land in Khaibar , i Not yet Once get the best treasure it , then you command to me ? Messenger of Allah answer , if You like you _ stand principally (the land) , and you donate (result) . Then Umar gave it in charity , in fact He No sale , No can granted , and not inherited . Said ibn Umar; Umar donated it to charcoal -poor people, people relatives , slaves purchase , sabilillah , ibn sabil and guest . And no forbidden for those in control land waqf it (the caretaker) eats from result with either way (appropriately) or _ Eat with No mean For have it " . (HR Muslim)*¹⁸

Scholars have differing opinions regarding the terminology of *waqf*, but they agreed that *waqf* implementation requires conditions. Deep the meaning of Abdul Karim Zaidan's terms and conditions must be fulfilled for determining the *waqf*'s validity.¹⁹

¹⁵ Kementerian Agama RI, *Al-Qur'an Dan Terjemahannya* (Jakarta: Lajnah Pentashihan Mushaf Al-Qur'an Badan Litbang dan Diklat Kementerian Agama RI, 2019), <https://lajnah.kemenag.go.id/unduhan/category/3-terjemah-al-qur-an-tahun-2019>.

¹⁶ Kementerian Agama RI.

¹⁷ Kementerian Agama RI.

¹⁸ Abī al- Ḥusain Muslim bin al- Ḥajjāj bin Muslim al-Qusyairī Muslim, *Ṣaḥīḥ Muslim*, 2nd ed. (Riyadh: Dār al-Salām, 2000).

¹⁹ Mu'tashim Billah, Rifqi Nurdiansyah, and Kaukabilla Alyaparangu, "Kaffārah Rules on Having Intercourse During Ramaḍān: Gender Analysis of Imam Nawāwī and Ibn Qudāmāh's Opinions," *Al-*

Jumhur ulama' (Imam Malik, Imam al-Shafi'i and Imam Ahmad bin Hanbal) concur that get along in waqf There are four.²⁰ First, there are waqif (donors of waqf). The second category is mauquf (treasure donated object). Third is mauquf'alaih (person or institution receiving donated treasure). Fourth is shighat (spoken or rendered in contract waqf). *Jumhur* scholars concurred that in order for everyone to get along, the scholars' predetermined will conditions must be met. Therefore, if an element of a harmony is not met, the harmony is voided and the law becomes invalid.

Waqf Based on the scholars' utilization and designation, divide waqf into two types. First is a waqf specialist. Waqf expert is waqf granted to one or more members of the wakif family or not. Similar to waqf waqf a plot of land for a child or grandchild. The next is waqf khairi. Waqf khairi is waqf given For the benefit of non-family members or the general public. Similar to a wakif who waqfs land for the construction of a mosque or home. Sick to mauquf'alaih that it isn't his family or institution manager waqf. Waqf kind This was accomplished by Rasulullah SAW's companions Umar bin Khattab and Uthman bin Affan. Because anyone can utilize waqf khairi, its advantages are broader and greater.

Wahbah al-Zuhaili elaborated on the categories of zakat and waqf in the context of contemporary development. There is no form-only entity.²¹ Waqf with money with confirm to waqf at the time of the Prophet Muhammad PBUH regarding waqf with armor, livestock, and others so cash waqf is permitted remembering the benefits and uses of money in transactional society.²² Opinion Juhaya S. Pradja also confirmed that money is permitted and can be used as a waqf object. On 11 May 2002 (28 Shafar 1423 H), the Indonesian Ulema Council issued a fatwa regarding the significance of financial waqf. This fatwa stipulates that cash waqf (*waqf al-nuqūd*) is what an individual, group, institution, or legal entity does with cash. Then MUI continued to elucidate that waqf can also cover valuable letters that are

Mazaahib: Jurnal Perbandingan Hukum 9, no. 1 (2021): 43–62, <https://doi.org/10.14421/al-mazaahib.v9i1.2291>.

²⁰ Al-Jazīrī, *Al-Fiqh 'Alā Al-Mazāhib Al-Arba'Ah*.

²¹ Wahbah dan Abdul Hayyie al-Kattani Zuhaili, *Al Fiqh Al Islamy Wa Adillatuh Juz 4* (Jakarta: Gema Insani, 2011).

²² Rizal, "Wakaf Non Muslim Dan Wakaf Uang Menurut Pandangan Wahbah Zuhaili."

financially valuable.²³ MUI fatwa on cash waqf then accommodate opinion of Imam Shafi'i and Imam Ahmad bin Hanbal in right possessed by cash waqf, specifically mark tree cash waqf is forbidden. For used as well as must preserve sustainability, no selling, donating, or inheritance is permitted.

2004 saw the publication of Law (UU) of the Republic of Indonesia No. 41, which relates to currency waqf in Indonesia. Article 16 paragraph 1 of the law explains that treasure objects in waqf may be moved or remain stationary. In addition, paragraph 3 explained that money is included in the object waqf transfer. Article 15 subparagraph c and articles 22 paragraphs 1 and 2 of Law no. 14 of 2004 and Regulation Government (PP) no. 42 of 2006 discuss cash waqf as it relates to maintenance waqf.²⁴

Article 22 of PP No. 42 of 2006, paragraph 1, specifies that the money referred to in waqf object transfer is rupiah currency. In paragraph 2, clarify how the funds will be utilized. For waqf in foreign currency, notably in the past, _ must be converted to rupiah currency.

According to al-Zuhaily's explanation, it is evident that currency waqf _ theorem syar'i is authorized waqf.²⁵ Cash waqf despite Not yet ' illat grant benefit with the concept of " holding " property like waqf that was once carried out during the time of the Prophet Muhammad and his companions. Already complete. this value Then, in the context of the Indonesian State, the MUI fatwa on cash waqf and Law No. 14 of 2004 and PP No. 42 of 2006 are aligned.

²³ Mohammad Ghozali and Yoanda Syah Putra, "The Management of Cash Waqf on Dinar and Dirham from The View of Islamic Law (Case Study at Wakala Parent Bintan)," *Al-Iktisab: Journal of Islamic Economic Law* 3, no. 2 (2019): 79–97, <https://doi.org/10.21111/al-iktisab.v3i2.3909>.

²⁴ Khaled Nour Aldeen, Inayah Swasti Ratih, and Risa Sari Pertiwi, "Cash Waqf from the Millennials' Perspective: A Case of Indonesia," *ISRA International Journal of Islamic Finance* 14, no. 1 (2022): 20–37, <https://doi.org/10.1108/IJIF-10-2020-0223>.

²⁵ Mohammad Dendi Abdul Nasir, "Implementation of Zakat Fund Empowerment Model, Infaq, Shadaqah in Badan Amil Zakat Nasional (Baznas) Madiun City," *Ad-Deenar: Jurnal Ekonomi Dan Bisnis Islam* 4, no. 02 (2020): 232, <https://doi.org/10.30868/ad.v4i02.850>.

3.2. Institutions, Management and Distribution Parepare City Cash Waqf (BWI Parepare City)

The Implementation of Waqf in Indonesia in implementation arranged in Law no. 41 of 2004 which is in this law explained that implementation cash waqf must be follow a number of conditions:²⁶

1. Waqif only allowed do cash waqf through institution finance shari'ah appointed by the minister.
2. Waqf carried out by wakif must accompanied with letter statement will For waqf money.
3. Waqf implemented by wakif implemented in a manner written.
4. Certificate of cash waqf made by wakif.
5. Certificate cash waqf issued by the institution finance sharia given to wakif and nazir to register treasure object waqf (money) to minister no later than 7 days Work after published certify cash waqf .²⁷

Minister of Religion-mandated LKS-PWU as the Indonesian Waqf Board (BWI).²⁸ Through the management of the South Sulawesi region, Parepare City also establishes the BWI city of Parepare, which will be inaugurated on February 15, 2022. For the period 2020-2023, the Ministry of Religion of the city of Parepare has five employees. As a result of this, the name of the Management of BWI Kota Parepare for the 2020-2023. Dr. H. Zainal Arifin, M.Ag., is the organization's chairman. Drs. HM Amin Iskandar, MA (Head of Subdivision TU Office of the Ministry of Religion, City of Parepare) is the Vice Chairman. Secretary: H. Taufik Thahir, S.Ag., MM (Ministry of Religion, Kasi Islamic Community Guidance Office, Parepare City). Rifdaningsi, SE (Executor in Section Islamic Community Guidance Office, Ministry of Religion, City of Parepare) is the organization's treasurer. Divisional

²⁶ Diki Zulkarnaen, Murniati Mukhlisin, and Sigid Eko, "CAN BLOCKCHAIN TECHNOLOGY IMPROVE ACCOUNTABILITY AND TRANSPARENCY OF CASH WAQF," *Journal of Economic Impact* 3, no. 41 (2021): 158–66, <https://doi.org/10.52223/jei3032105>.

²⁷ Diah Sulistyani et al., "Implementation and Development of Cash Waqf in Indonesia," *Journal of USM Law Review* 3, no. 2 (2020): 328–43.

²⁸ M. Safrudin Sabto Nugroho, R. Luki Karunia, and Mala Sondang Silitonga, "Optimizing the Potential for Cash Waqf in Indonesia," *KnE Social Sciences* 2022 (2022): 706–14, <https://doi.org/10.18502/kss.v7i9.10972>.

training _ Management and Empowerment Nazir: Dr. Hannani, M.A. Waqf: Muh. Hasyim Usman, S. Hut (Office of the City Ministry of Religion, Penzawa). Connection Society: H. La Jami, S.Ag., MA (Korwas office of Parepare City's Ministry of Religion). Institutions and Legal Aid: Adi Hidayah Saputra , S.Stp . Investigation and Development Waqf: Drs. HM. Nasir S, M.Pd. one performance in BWI Parepare City gave rise to Cash Waqf Link Sukuk (CWLS), i.e. deposit cash waqf to Bank Syariah Mandiri, BRI and BNI City Parepare Branch, which has since been transformed into Bank Syariah Indonesia (BSI) Parepare Branch.

Management and distribution of cash waqf benefits are carried out by BWI Parepare City and BSI Parepare City respectively. In this matter, BWI only acts as the collector for waqf funds from wakif. No, BWI Parepare City has a plan and agenda for the distribution and utilization of cash waqf for need-based economic development, social welfare, and community development in the proposed City of Parepare.

Muhammad Ilham mentioned in an interview with a researcher that the BWI was appointed in 2020 and the BSI will be determined by the Indonesian government in 2021. This Yes There is a collaboration between BWI Parepare City and BSI Parepare City regarding a financial legacy.

The Condition leaves behind Spirit cash waqf in motion for cash waqf performed by BWI Parepare City. Gerakan Wakaf Bunda in 2022 was initiated by the Board of Trustees of the Islamic Women's PD of Parepare City Erna Rasyid Taufan in collaboration with the Association of Indonesian Muslim Intellectuals (ICMI) of Parepare City. This movement was then applied and disseminated in various activity moments, one of which was in the Money Waqf seminar at Villa Pantai Lowita, Suppa, Pinrang.

Based on the information and explanation above, it can be concluded that the orientation of cash waqf carried out by BWI Parepare City and the Gerakan Wakaf Bunda is collection and socialization. There is no tajdid identification and solution regarding cash waqf in building the people's economy after Covid-19 in Parepare City.



The orientation cash waqf by BWI City of Parepare and the Gerakan Wakaf Bunda is collection and socialization, per the description and explanation above. Nothing yet regarding identification and solution tajdid for currency waqf in post-covid-19 Parepare city.

The Administration of the Nahdhatul Ulama' Branch in the City of Parepare At the end of 2019, the Zubdatul Asrar Islamic Boarding School will be established in Parepare City. It will be located at Jl. Lappa wind Ward Wattang Bacukiki, District Bacukiki City of Parepare. This will be a solemn occasion for the people who practice Islam in Parepare City. boarding school with a Muslim curriculum This information has been given the NPSN number 70016040 and is registered with the Ministry of Education, Culture, Research, and Technology. In early 2020, Indonesia later stated in the COVID-19 pandemic, thus development and development economics, education, and others were drained and constrained due to the COVID-19 pandemic This issue this is also felt in development of the Islamic boarding school Zubdatul Asrar.

Three years after the establishment of the Islamic boarding school Zubdatul Asrar and his descent, the covid-19 pandemic in Indonesia, which began in 2021, formed the atmosphere for the new rebirth of PCNU Parepare City's former Spirit construction and development company. Islamic boarding school Zubdatul Asrar in the economics helps students achieve independence and a healthy lifestyle.

Islamic boarding school Zubdatul Asrar began to develop and strengthen its economics by doing reinforcement in certain field, such as expanding land and building, adding business fish ponds, and gardening with draft hydroponics. These were the first steps in the process. Nothing but business This was reported by KH.

Hanani, who is the Nanny of Islamic boarding school Zubdatul Asrar. According to Hanani, the sources of the cash originate from self-sufficient residents of Nahdhatul Ulama' (NU) City of Parepare and donors who have sympathy to the development of Islamic boarding school Zubdatul Asrar.

Same thing mentioned by Firman Makmur, Manager of Islamic boarding school Zubdatul Asrar, in his narrative say that Spirit development and advance Islamic boarding school Zubdatul Asrar was widely supported by the residents of the NU neighborhood in Parepare City. Every new contribution that is made to the fund Add new buildings and activities related to religious education that are carried out at Islamic boarding schools on the land designated for expansion. The majority of the cash come from people of Parepare City and other donors, according to Zubdatul Asrar, who have contributed through self-help and donations. Donations and company finance using base cash waqf from LKS-PWU have not been channeled until the present moment (October 2022).

3.3. Reorientation Cash *Waqf* Post Covid-19 Prespective *Maqashid Shari'ah*

Maqāṣid shari'a in a manner Language meaning is objectives shari'a.²⁹ It was mentioned by Abdul Karim Zaidan that shari'a, which was brought by the Prophet Muhammad PBUH, has an intention and a purpose, namely to serve as a grace from Allah to every people and man as it is stated in His words.³⁰ Surah Al-Anbiya verse 107:

"We don't delegate you (Prophet Muhammad), except as grace for whole nature".³¹

According to Abu Zahrah's explanation, the presence shari'a that was brought by the Prophet Muhammad PBUH was formulated in three sections.³² In the first place, shari'at is instruction for each and every person, for the purpose of being

²⁹ Rifka Mustafida et al., "The Implementation of Maqashid Shariah in Zakat Institution: Comparison Between Indonesia and Malaysia," *Jurnal Ekonomi Dan Bisnis Islam (Journal of Islamic Economics and Business)* 6, no. 2 (2020): 317, <https://doi.org/10.20473/jebis.v6i2.23532>.

³⁰ M. Ilham, Abdul Syatar, and Muhammad Majdy Amiruddin, "Caliphate; Is It Theological Inevitability or Sociological Experimentation?," *Jurnal Ushuluddin* 29, no. 1 (2021): 60–70, <https://doi.org/10.24014/Jush.v29i1.10479>.

³¹ Kementerian Agama RI, *Al-Qur'an Dan Terjemahannya*.

³² Muhammad Abu Zahrah, *Ushul Al-Fiqh*, Cet. IX (Jakarta: Pustaka Firdaus, 2005)., p. 15.

useful and beneficial to others as well as the avoidance of immorality and crime. Like the case syari'at concerning prayer is instruction for good people and protection from bad people, as His words state in Surat al-Ankabut verse 45³³:

“Read (Prophet Muhammad) the Book (Al-Qur'an) that has been revealed to you and establish prayer. Indeed, the prayer prevent from (deeds) heinous and unjust . Indeed , the remembrance of Allah (prayer) is more large (preferably than any other worship). Allah knows what are you do it”,³⁴

Second , shari'at the goal is enforcement justice Good to Muslims or _ to Non-Muslims . Formula This as in His words Surah Al- Maidah verse 8:

"O you who believe , so be it You enforcer (truth) for Allah (and) witnesses (who act) with fair . Don't your hatred to something clan push You For apply No fair . act fair because (just) it is more close to piety . Be fearful to God. Verily, Allah is All-Seeing to what are you do it”.³⁵

Third, the objective should be to benefit people. The third formulation This is the objective pinnacle of syari'at because the treatise shari'at brought by the Prophet Muhammad PBUH has, primarily, the purpose of benefiting society as a whole.

In the midst of the hurry, maqāṣid shari'a was separated into three different kinds.³⁶ First *dharuri* (Urgent). The primary category This, then, was orientated by Imam al-Shatibi toward the care and maintenance of the following five cases: religion, mind, soul, lineage, and riches. The second concept is *hajiyat*, which translates to "need." This is the goal that has been stated in an effort to save man from experiencing trouble in his life. The third component is known as *tahsiniyat* (support). This is the fulfillment need for type three.³⁷ For the purpose of supporting and enhancing the dignity of someone's life, someone must stand in front of humans and Allah within the bounds of reasonableness.

Al-Shatibi then, explain that the purpose of syari'at regarding waqf is *hifz al-māl* (maintenance treasure), as well as *hifz al-dīn* (religious maintenance), because

³³ Nasrul Hisyam Nor Muhamad et al., "The Concept of Maqasid Shariah in Waqf Management," *UMRAN-International Journal of Islamic and Civilizational Studies* 2, no. 3 (2015).

³⁴ Kementerian Agama RI, *Al-Qur'an Dan Terjemahannya*.

³⁵ Kementerian Agama RI.

³⁶ Zaprulkhan, "Maqāṣid Al-Shariah in the Contemporary Islamic Legal Discourse: Perspective of Jasser Auda," *Walisono: Jurnal Penelitian Sosial Keagamaan* 26, no. 2 (2018): 445, <https://doi.org/10.21580/ws.26.2.3231>.

³⁷ Abdurrahman Kasdi, "Maqasyid Syari ' Ah Perspektif Pemikiran Imam Syatibi Dalam Kitab Al-Muwafaqat," *Yudisia: Jurnal Pemikiran Hukum Dan Hukum Islam* 5, no. 1 (2014): 63, <https://doi.org/10.21043/yudisia.v5i1.693>.

waqf is maintenance eternal to assets, and their usage is focused in the development of religious values in society.

People in the development economy in Indonesia with the waqf method, which has been given by shari'at, have a lot of potential, as do those in the city of Parepare, particularly at the cottage. Boarding school Zubdatul Asrar, which is managed by PCNU Parepare City and overseen by the city's administration. The reality of cash waqf, with its ease and potential, as well as the LKS-PWU (BWI Kota Parepare), which still has its own role to play in the development that is required by society such as in the case of the Islamic boarding school Zubdatul Asrar City of Parepare post covid-19. this because orientation cash waqf carried out by BWI Parepare City focused on items not move and use solution cash waqf the people who don't in accordance conditions and principles benefit closest. this _ because orientation cash waqf was carried out by BWI Parepare City.

At the very least, it is necessary to perform reorientation fiqh (Islamic law) cash waqf and return maqashid syari'ah waqf in accordance with the formula. This is what it means to have a perceived benefit in the administration of waqf money. Draft cash waqf centered on LKS-PWU (BWI) appointed by the minister of religion in practice in Parepare City especially in instances development Islamic boarding school Zubdatul Asrar post -covid-19 no in line with values and concepts maqashid sharia cash waqf. in practice in Parepare City especially in cases development Islamic boarding school Zubdatul Asrar post -covid-19 no. There is a need for tajdid jurisprudence (an updated version of Islamic law) in the process of drafting cash waqf for fiqh appropriate cash waqf with a formula that will benefit people and fiqh in a way that is always linked with the current time and conditions (post- covid-19). way, in accordance with what the experts have said: "*The law can changed in accordance change time, place and condition*" .³⁸

³⁸ Ariani Hidayat, "THE CONCEPT OF TREASURE OF THE MAQASID AL-SYARIAH PERSPECTIVE AND ITS IMPLEMENTATION IN CASH WAKAF," *Bilancia: Journal of Islamic Studies and Law Studies* 11, no. 2 (2017): 235–66.

4. Conclusion

The money from the *Waqf* is getting the benefit. People on treasure donated object and power on right held by treasure object the detained (cannot be sold, rented, donated, or inherited) submitted Good to private, as well as institution management running *waqf* on interests in the way of Allah. For benefit of people on treasure donated object and power _ on right owned by treasure object the detained. In Indonesia, cash *waqf* has already been given the MUI fatwa and is permitted, in addition to being lawful, as specified by Law no. 41 Years paragraphs 1 and 3 and Law no. 42 of 2006 concerning implementation Article 15 sub c and Article 22 paragraphs 1 and 2. Cash *waqf* in its implementation in Parepare City is collection orientated. The principle advantage in the study case of the Islamic boarding school Zubdatul Asrar PCNU Parepare City There was nothing found and nothing felt after the covid-19. This is in direct opposition to the benefit formula found in maqashidus Shari'ah and necessitates a reorientation of cash *waqf* in order to realize proper cash *waqf maqāṣid* in accordance with Shari'a.

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