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CASH WAQF LITERACY IN INDONESIA: LITERATURE STUDIES AND PERSPECTIVES OF ISLAMIC ECONOMICS ACADEMICS

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Information	Abstract:
<p>Article History:</p> <p>Received : 09.10.2022 Revised : 28.10.2022 Accepted : 07.11.2022</p> <p>Keywords: <i>Literacy, Literature Studies, Cash Waqf, Academic Perspective, Mapping Research.</i></p>	<p><i>Cash waqf in Indonesia has become a topic of discussion in the world of scientific articles, both national and international scientific articles. In addition, cash waqf has also been regulated in law but all of this does not make the literacy of Muslims in Indonesia increase related to cash waqf, this can be seen from the waqf funds collected are not optimal if look at the condition of Muslims in Indonesia. This study uses a qualitative approach to content analysis by using the FGD method as a complement to this research. The results in this study, there is still a lack of public literacy related to cash waqf by looking at several previous studies so that academics provide several strategies and inputs to improve public literacy related to cash waqf, so that people have awareness in cash waqf</i></p>

A. INTRODUCTION

Cash waqf which is known today is the result of the thought of Imam Az-Zuhri, he said that dinar waqf is allowed, by making dinars as business capital which profits will then be distributed to mauquf 'alaihi, ("Perkembangan Wakaf Uang | Badan Wakaf Indonesia | BWI.go.id," n.d.) with the condition that the dinar that is waqf should not be reduced, let alone run out. So, it can be said that the dinar waqf will be very possible in the economic development of the country.

Indonesia started cash waqf since the issuance of the MUI fatwa in 2002, there are five important points in the content of its fatwa, namely first, cash waqf is waqf carried out by a person, group, institution or legal entity in the form of cash, second, securities are included in the definition of cash waqf. money, third, cash waqf is allowed, fourth, cash waqf may only be distributed and used for things permitted by the Shari'a, fifth, the principal value of cash waqf must be guaranteed in its entirety, may not be sold, donated or inherited (Majelis Ulama Indonesia, 2002). Furthermore, it is also regulated in Law no. 41 of 2004 and Regulation of the Minister of Religion no. 4 of 2009.

The study of cash waqf has become popular since the emergence of the idea of cash waqf certificates by M.A Mannan in Bangladesh. The functioning of Islamic banks as waqf fund management institutions in Bangladesh is evidence of the function of a bank to manage the customer sector of the economy, namely formal, non-formal, and social sectors (Dwi Pusparini, 2016). Cash waqf in Indonesia has been regulated through the services of Islamic financial institutions appointed as cash waqf recipients in collaboration with the Indonesian Waqf Board (BWI).

Based on data from the Ministry of Religion's waqf information system (SIWAK), the potential for land waqf in Indonesia reaches 414,829 locations with an area of 55,259.87 hectares. Then, according to the Indonesian Waqf Agency, the potential for cash waqf reaches 180 trillion per year. ("Komite Nasional Ekonomi dan Keuangan Syariah," n.d.) However, the realization is only 819.36 billion, so this potential is still not maximized, this is due to the lack of public literacy related to cash waqf. There are still too few *nazhir* who are certified from BWI so that informal nazhirs are formed around the community, in this case unofficial *nazhir*, still have a minimal

understanding of the law and the mechanism of cash waqf, besides that there are still many who find it difficult to distinguish between waqf money and waqf through money. Professional management of cash waqf will greatly help economic, educational and social problems.

Literacy of the Indonesian people related to cash waqf has been studied by several authors, one of which is Susanti, (2021) entitled Analysis of the Literacy Level of Cash Waqf Lecturers at Lancang Kuning University Pekanbaru, In her writings, she revealed that from the variable understanding of cash waqf, lecturers generally have a medium level of knowledge, from the analysis variable and the ability to enter the category of low knowledge level. In addition, the writing of Santika, (2022) with the title Analysis of Increasing Literacy of Cash Waqf in Communities in Aceh Tamiang, it is concluded that the people of Aceh Tamiang still have a low literacy level due to lack of knowledge, understanding and practice. Then research from Napitupulu, Habib Harahap, May, & Simamora, (2021) about waqf literacy of generation Z in Indonesia, the research shows that the research subjects already have a good understanding of basic and advanced waqf. And more research by Hafizd & Khoirudin, (2022) with the theme of cash waqf literacy to advance the economy of Muslims, it was concluded that the magnitude of the benefits of cash waqf to advance the economy was necessary to socialize it to the public to raise public awareness of cash waqf.

So far, based on the results of the study that researchers have conducted on a number of papers with the theme of cash waqf literacy, all research is still content analysis and individually themed, however, as far as researchers are looking, there is no literature-based research that specifically discusses literature related to cash waqf literacy. Therefore, researchers are interested in discussing literature studies related to cash waqf literacy in Indonesia, so this study aims to map research related to Indonesian people's literacy related to cash waqf in the last 1 year on the google scholar database qualitatively descriptively, then identify what themes are discussed by researchers and analyzed the response of Islamic economics academics to cash waqf literacy. Literature study research related to cash waqf literacy is very important so that waqf management institutions can determine community literacy related to cash waqf by mapping literature studies related to cash waqf literacy,

besides that this research can also offer alternative solutions in increasing public literacy related to cash waqf.

B. LITERATUR REVIEW

Literacy

According to UNESCO in (Puskaz BAZNAS) literacy is divided into 3 aspects, namely: Writing, Reading and Speaking Ability; Counting Ability; Ability to Access Information and Knowledge. Literacy is a person's ability, knowledge and understanding of something so that with this knowledge it can change decision making. So in this case literacy will affect changes in people's behavior and also their economic life (BAZNAS, 2019) Someone who is said to be literate if the individual can know about something because he reads the right information and can conclude about it based on his understanding (Permatasari, 2015).

Cash Waqf

Waqf is a social asset that can be taken advantage of on an ongoing basis and the property in waqf must not be lost or exhausted or inherited and so on, in conclusion, waqf property must remain intact so that its benefits can be given to people in need. The recommendation for waqf is contained in the Qur'an in surah al-Baqarah verse 261, 267 and al-Imran verse 92. Waqf assets are sure to help the community's economy (Hafizd & Khoirudin, 2022). In essence, waqf has been implemented since the time of the Prophet Muhammad, namely in the second year of hijriyah, the Messenger of Allah gave land for the construction of the Prophet's mosque then in the third hijriyah, the Prophet also donated seven date palm gardens (Badan Wakaf Indonesia, 2020). Then waqf developed into cash waqf, cash waqf exists to provide convenience to the community in channelling their funds to those in need. The presence of cash waqf is predicted to help the community's economy more quickly. If the known waqf is only in the form of immovable property such as land and buildings, now waqf can also be done with movable property such as money. So that people who do not own land or other immovable buildings, can waqf with cash waqf or often called cash waqf and cash waqf. For example, there are mosques that need

funds to build towers, bathrooms or so on, Nazhir can raise waqf funds from the surrounding community in his construction projects.

C. METHODOLOGY

This study uses qualitative research methods, content analysis papers from the Google Scholar database and interviews using the Focus Group Discussion technique. The content of the analysis paper is used to get the mapping and main themes discussed in the Google Scholar database at a certain time for further analysis of the contents (content analysis). Focus group discussions are used to gain perspectives from academics in the field of Economics regarding their understanding of the themes discussed in this review paper.

The paper selected in this review came from a search on the Google Scholar database with the keywords "*literasi*" and "*wakaf uang*" or cash waqf within the period 2021 to 2022. The search process uses the help of the Publish or Perish application. In the first stage, the author conducted a search for papers in the Google Scholar database with keywords found 192 papers that matched the search keywords. After going through the process of reading the titles, abstracts, and keywords of the papers that are still relevant, there are 23 papers. Furthermore, in the final stage, the authors obtained 11 papers that focus on discussing cash waqf literacy as the paper reviewed in this research. Furthermore, the author also conducted an interview technique using the FGD method to understand the opinions of economic academics on the themes discussed. FGD data analysis used data triangulation, namely digging for the truth of certain information by using various data sources such as documents, archives, interviews, observations or also by interviewing more than one subject who was considered to have a different point of view.

D. RESULT AND ANALYSIS

Analyzing mapping research paper related to cash waqf literacy in Indonesia in the period 2021-2022 on the Google Scholar database through the publish or perish application with the keywords "literasi" and "wakaf uang" or cash waqf there are 192 papers and the author has selected all papers to suit with the discussion of articles,

namely cash waqf literacy in Indonesia, there are 23 papers published in unaccredited and accredited national journals and even international journals.

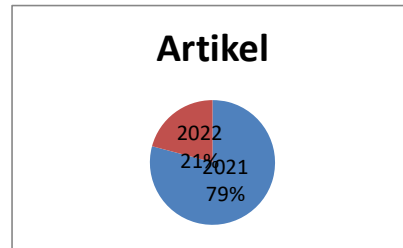
Table 1. Author and Title of Their Articles

No	Author	Title
1	(M Santika, 2021)	Analisis Peningkatan Literasi Wakaf Uang pada Masyarakat di Aceh Tamiang
2	(Rasela, 2021)	Pengaruh Literasi Wakaf terhadap Minat Mahasiswa Berwakaf pada Forum Mahasiswa Indonesia
3	(Rohman, 2021)	Pengaruh Religiusitas, Pengetahuan, Persepsi, Pendapatan dan Media Informasi terhadap Minat Wakaf Uang Masyarakat Kota Bandung
4	(Mubarok, 2021)	Literasi Wakaf Uang Berbasis Masjid: Literation of Cash Waqf Based On Mosque
5	(Kurniawati, 2021)	Pengaruh Religiusitas dan Pengetahuan terhadap Minat Berwakaf Uang dengan Kesadaran sebagai Variabel Intervening pada Masyarakat Kota Palembang
6	(Nisa, 2021)	Analisis Pengaruh Pengetahuan, Pendapatan, Religiusitas, dan Akses Media Informasi terhadap Minat Berwakaf pada Cash Waqf Linked Sukuk (CwLS)
7	(A Latif, Haryadi, & Susilo, 2021)	The Map of The Understanding Level of Cash Waqf For Jama'ah of Masjid in District of Ponorogo City
8	(Latifah, 2022)	Wakaf Uang sebagai Instrumen Perkembangan Ekonomi Islam
9	(Ambarwati & Hasanuddin, 2022)	Analisis Faktor-faktor yang Mempengaruhi Persepsi Wakif tentang Wakaf Uang
10	(Irwan & Al-Kusyairi, 2022)	Pendidikan Wakaf dan Peran Wakaf Bagi Perguruan Tinggi
11	(Maziah & Widyastuti, 2021)	Analisis Faktor-faktor yang Mempengaruhi Minat Generasi Millennial dalam Berwakaf Tunai
12	(Abdul Latif,	Pengaruh Pemahaman Wakaf terhadap Niat Berwakaf

	Haryadi, & Susilo, Tunai Jama'ah Masjid di Kecamatan Kota Ponorogo 2021)
13	(Chairunissa, Literasi Wakaf Tunai pada Polis Asuransi AXA Mandiri Berlian, & Junaidi, Syariah di Palembang 2021)
14	(Hafizd & Literasi Wakaf Tunai untuk Memajukan Ekonomi Umat Khoirudin, 2022) Islam
15	(Pambudi, Socialization of Cash Waqf Literacy as a Waqf Solution Hediantoro, & for Millenial Generation Students in Kulon Progo Widyaningrum, Regency 2021)
16	(Sulistiani, Mulyadi, Literasi Wakaf Melalui Media Sosial untuk & Gumilar, 2021) Meningkatkan Kesadaran Berwakaf pada Masa Pandemi Cocid-19
17	(Izzah, Rambe, & Wakaf Uang: Tingkat Pemahaman Mahasiswa IAIN Nanda, 2021) Padangsidempuan
18	(Nasution, Faktor Pembentuk Persepsi Wakaf Tunai pada Susilawati, & Masyarakat Muslim di Kota Medan Roslina, 2021)
19	(Napitupulu et al., Waqf Literacy of Generation Z in Indonesia 2021)
20	(Mahendra, 2021) Pengaruh Persepsi dan Minat Masyarakat Yogyakarta terhadap Sikap Masyarakat dalam Wakaf
21	(Susanti, 2021) Analisis Tingkat Literasi Wakaf Uang Dosen Universitas Lancang Kuning Pekanbaru
22	(Ane Tri, 2021) Analisis Faktor-faktor yang Mempengaruhi Masyarakat terhadap Wakaf Uang di Kabupaten Bogor : Muslim Society Perspective
23	(Lubis, Lestari, & Wakaf Uang: Solusi Meningkatkan Kesejahteraan Harahap, 2021) Masyarakat di Masa Pandemi Covid 19

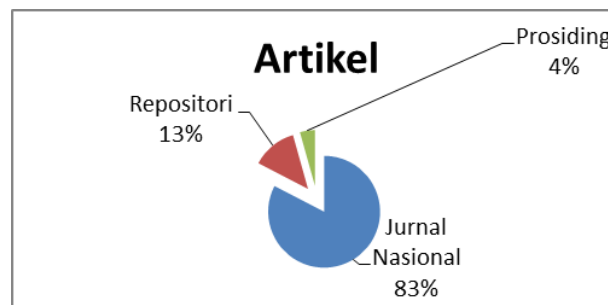
Papers that have been selected there are 19 papers published in 2021 and 4 papers published in 2022 tracing in April 2022.

Illustration 1. Total of Paper Publications with the theme of cash waqf literacy



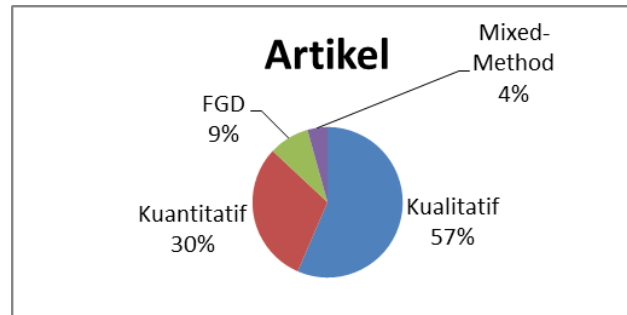
Scientific publications with the above theme have been selected by the authors with papers published in national journals and scientific works of theses and theses as well as papers published in proceedings. There are 19 papers published in national journals, there are 3 publications in the campus repository which are thesis or thesis scientific papers, and the last publication of proceedings has 1 paper.

Illustration 2. Papers by publication type



Furthermore, this study was observed in terms of the research methodology that has been used. In these 23 papers there are research with quantitative, qualitative, FGD and Mixed-Method approaches. The results of the search show that there are types of research methods used, namely descriptive qualitative with 13 papers, then quantitative method with 7 papers, in addition to the discussion method or FGD there are 2 papers and finally with mixed-method there is also 1 paper.

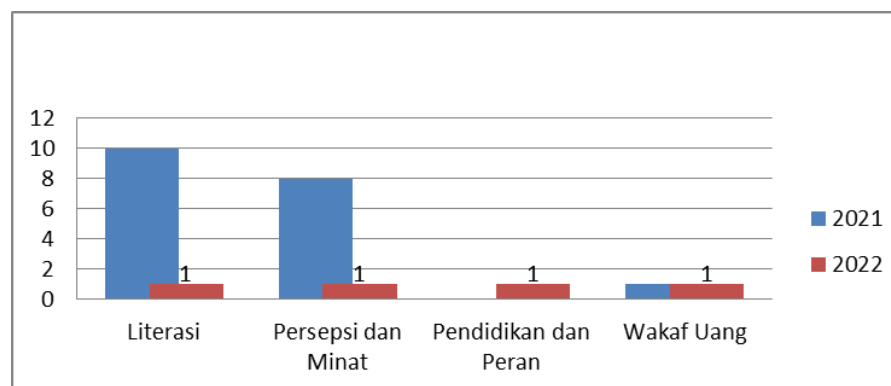
Illustration 3. Papers by Research Method



From the picture above, it can be seen that the methods used in explaining the literacy of cash waqf use various methods, therefore this research will use a qualitative method with a literature study with the aim of making it easier for decision makers or parties involved in the cash waqf field to make decisions in increasing waqf. Money in Indonesia starts from public literacy related to cash waqf.

Then the researchers classified several themes that were included in the search for paper related to cash waqf literacy in the range of 2021 - April 2022. In the publication of the chosen theme, there were 10 papers in the literacy theme in 2021 and 1 paper in 2022, the theme of perception and interest contained 8 papers in in 2021 and 1 paper in 2022, the theme of education and roles has 1 paper in 2022, then the theme of cash waqf has 1 paper in 2021 and 1 paper in 2022.

Illustration 4. Papers by Research Theme



Furthermore, from the 23 selected papers, the authors further explored these papers and chose papers that directly discussed cash waqf literacy and were

published in accredited and unaccredited national journals, so that the papers published in the repository and proceedings were not discussed in this study, the researchers found 11 papers.

Table 2. Paper With the Theme of Cash Waqf Literacy

No	Name	Title	Result
1	(M Santika, 2021)	Analisis Peningkatan Literasi Wakaf Uang pada Masyarakat di Aceh Tamiang	Hasil Penelitian ini menyatakan bahwa tingkat literasi wakaf uang di masyarakat Aceh Tamiang memiliki literasi yang rendah.
2	(Rohman, 2021)	Pengaruh Religiusitas, Pengetahuan, Persepsi, Pendapatan dan Media Informasi terhadap Minat Wakaf Uang Masyarakat Kota Bandung	Kesimpulan dalam penelitian ini adalah variabel religiusitas, pendapatan dan persepsi mempengaruhi minat sedangkan variable pengetahuan dan media informasi tidak mempengaruhi minat.
3	(Mubarok, 2021)	Literasi Wakaf Uang Berbasis Masjid: Literation of Cash Waqf Based on Mosque	Penelitian ini menyebutkan strategi dalam literasi wakaf uang dapat dilakukan dengan cara membangun kerjasama organisasi yang memiliki tugas dan fungsi kemasjidan, selain itu perlu membuat materi-materi terkait wakaf uang yang akan dibawakan oleh para da'I dan khatib dalam kegiatannya, kemudian mengadakan TOT bagi para khatib dan da'i
4	(A Latif et al., 2021)	The Map of The Understanding Level of Cash Waqf for Jama'ah of	Hasil Penelitian ini menyimpulkan bahwa Pengetahuan jama'ah Masjid Ponorogo pada kategori medium-

		Masjid in District of Ponorogo City	low yang artinya masyarakat masih belum familiar terkait wakaf uang
5	(Ambarwati & Hasanuddin, 2022)	Analisis Faktor-faktor yang Mempengaruhi Persepsi Wakif tentang Wakaf Uang	Kesimpulan dalam penelitian ini bahwa factor yang memiliki pengaruh yang signifikan adalah factor pemahaman. Selain itu factor pendidikan, akses media informasi dan lingkungan tidak memiliki pengaruh yang signifikan.
6	(Pambudi et al., 2021)	Socialization of Cash Waqf Literacy as a Waqf Solution for Millenial Generation Students in Kulon Progo Regency	Langkah inovatif yang dilakukan meningkatkan pelayanan kepada masyarakat bekerjasama dengan lembaga dan menciptakan produk layanan keuangan syariah baru, maka hasil dari sosialisasi yang dilakukan kepada Ikatan Mahasiswa Kulon Progo dengan memberikan pengetahuan terkait cash waqf sebagai solusi berwakaf yang memberikan kemudahan
7	(Izzah et al., 2021)	Wakaf Uang: Tingkat Pemahaman Mahasiswa IAIN Padangsidempuan	Kesimpulan hasil dalam penelitian ini bahwa tingkat pemahaman mahasiswa IAIN berada pada posisi cukup terkait materi wakaf dasar akan tetapi mahasiswa memiliki pemahaman yang rendah terkait wakaf uang dan lembaga keuangan yang menerima wakaf uang
8	(Nasution et al., 2021)	Faktor Pembentuk Persepsi Wakaf Tunai pada Masyarakat Muslim	Berdasarkan olah data disimpulkan bahwa factor utama pembentuk persepsi masyarakat terkait wakaf

		di Kota Medan	tunai adalah factor pengetahuan
9	(Napitupulu et al., 2021)	Waqf Literacy of Generation Z in Indonesia	Hasil Penelitian disimpulkan bahwa generasi Z memiliki pemahaman yang baik terkait wakaf dasar dan lanjutan.
10	(Susanti, 2021)	Analisis Tingkat Literasi Wakaf Uang Dosen Universitas Lancang Kuning Pekanbaru	Dalam Penelitian ini menyatakan bahwa variable pemahaman wakaf uang secara umum para dosen memiliki pemahaman dalam tingkat menengah akan tetapi pada variable analisa dan kemampuan dalam tingkat rendah
11	(Abdul Latif et al., 2021)	Pengaruh Pemahaman Wakaf terhadap Niat Berwakaf Tunai Jama'ah Masjid di Kecamatan Kota Ponorogo	Hasil Penelitian menyimpulkan bahwa secara simultan seluruh variable yaitu pemahaman dasar, pemahaman manfaat dan pemahaman hokum mempengaruhi niat berwakaf tunai, kemudian secara parsial variable pemahaman manfaat berpengaruh terhadap niat berwakaf tunai sedangkan variable pemahaman dasar dan hukum tidak berpengaruh.

Cash Waqf Literacy in Indonesia

Cash waqf in Indonesia has been regulated in law number 41 of 2004 and for its implementation it is contained in the RI government regulation number 42 of 2006, besides that the Indonesian Ulema Council has also issued its fatwa on the permissibility of cash waqf in Indonesia. Waqf is one of the social funds whose law is not obligatory like zakat. However, waqf is an infaq whose use does not stop at one time, waqf is an infaq that can be used continuously and is felt by many parties in need. So, if it is concluded, the difference between zakat, infaq, alms and waqf is from

a legal perspective, zakat is an obligation that must be issued by a Muslim when it reaches its haul and *nishab*, *infaq*, alms and *waqf* are not required. In terms of allocation, zakat is only issued to 8 *asnaf* that has been determined by the Qur'an, while *infaq*, alms and *waqf* may be issued to all people in need. In terms of usefulness, *infaq* and alms, the benefits of the property given will run out at one time while the *waqf* does not run out, because it can be used forever.

Indonesian people's literacy regarding cash waqf is still low, Muslims are very familiar with waqf but are still not familiar with cash waqf both in terms of historical understanding and in the form of implementation in Indonesia as revealed by research by Izzah and friends (2021). This is also in line with research conducted by Ifan Agung and friends (2021), that the community, especially the millennial community, still lacks understanding regarding social funds, which in this case is cash waqf from the point of view of its implementation, in which the implementation of cash waqf also includes collaboration with Islamic financial institutions. In the author's opinion, it is very surprising that high knowledge does not move his heart in cash waqf, so far the author argues that if individual knowledge is high, it will be easier to understand the law, benefits and implementation of cash waqf, However, this is different from the research conducted by Amin Abdul Rohman (2021). In his research, he stated that the knowledge variable did not affect the intention of the people of Bandung to make cash waqf, and Amin Abdul also argued in his paper that if the respondents had an undergraduate education up to a doctorate degree, but with a high educational background, they would immediately put their knowledge into practice well. . However, with the religiosity variable in this paper affecting the interest of the Bandung city community in cash waqf, that is, with a higher education background and high knowledge, it must be accompanied by a high level of faith so that the individual can make cash waqf. This is also expressed in Maylia Santika's paper (2021), which is the research conducted on the Aceh Tamiang community of Nangroe Aceh Darussalam which is the City of *Serambi Makkah*, meaning that the community in it has a good level of religiosity, but with a good level of religiosity it also cannot make people aware of waqf money if they do not have high knowledge and understanding related to cash waqf.

The life of Muslims cannot be separated from the mosque, because Muslims have an obligation to pray five times a day, besides that from the time of the Prophet Muhammad, the mosque is the center of every Muslim activity. So, it is normal for Muslims to know various things starting from the mosque, both in the fields of education, economy, social, politics and so on. So, if cash waqf can be facilitated from mosques, it will be easier for Muslims to understand the mechanism of cash waqf. This has been written by Acep Zoni (2021) in his work, in his writings, he concludes that in order to increase people's literacy of cash waqf, it must start from the mosque by collaborating with organizations that have duties and functions in fostering mosques such as mosque councils, mosque prosperity bodies, and so on, then preparing materials related to waqf the money that will be brought by the da'i and preachers, finally holding training of trainers related to cash waqf.

Public literacy related to waqf can be mentioned in 3 ways, namely understanding theory or also known as basic understanding, understanding benefits and finally understanding related to waqf law. So if the jam'ah of the mosque has high literacy, then cash waqf in Indonesia will be optimally received and can be used optimally as well, but this does not happen in the congregation of the mosque in Ponorogo, in their paper, Abdul Latif and friends stated that the congregation of the Ponorogo mosque still not familiar with cash waqf.(A Latif et al., 2021)

So it can be concluded from all the papers that have been written by researchers in various cities and/or provinces above that the main factor that shapes the perception of wakif, which in this case is Muslims who will be waqf, is the literacy factor of cash waqf (Ambarwati & Hasanuddin, 2022; Nasution et al., 2021). With the wakif knowing and understanding the meaning of cash waqf, its benefits for wakif, the working mechanism of cash waqf and how to do it, cash waqf funds in Indonesia will be collected to the maximum and can be optimized to help the community's economy.

Then the researchers also not only collected analytical content related to cash waqf, the researchers also wanted to see how the perceptions of Islamic economics academics regarding the lack of cash waqf literacy that occurred in Indonesia, academics who were asked this related question ranged in age from 29 to 56 years. can conclude from the results of interviews with several academics that they agree that the lack of literacy of cash waqf in the community is a result of the lack of

socialization driven by waqf institutions which in this case are Indonesian waqf bodies and the absence of optimal support from the government regarding cash waqf, so that the public still focuses on traditional waqf, namely waqf in the form of immovable property, besides that the community also has minimal trust in the management of cash waqf. In addition, there are also some sections of society who do not agree that cash waqf will be allowed.

In this case, academics also suggest several strategies in increasing cash waqf literacy, namely providing more intensive socialization to the community, either by appointing waqf ambassadors from several religious artists or waqf ambassadors from ustadz and ustadzah who are much favored by the Indonesian people. in his book of Hendri Tanjung (Tanjung, 2022). Cash waqf is managed professionally and with good accountability so as to gain the trust of the community, promote digital money waqf to make it easier for people to make cash waqf, increase the number of nazhir waqf and provide training to *nazhir* mosques, pick up the ball for ASN/POLRI/TNI or institutions Islamic education means applying cash waqf to all ASN/POLRI/TNI or other Islamic educational institutions. Another addition is in Pak Hendri Tanjung's book, which invites companies to issue corporate CSR in the form of waqf (Tanjung, 2022).

Academics also really hope that cash waqf should be managed properly, so that its use is really felt by the right people. And more importantly, in cash waqf, there must be full support from the government. In addition, cash waqf should be distributed to help people in need, not for development which should use the government budget.

E. CONCLUSION

This mapping related to cash waqf in Indonesia was carried out to see to what extent Muslims understand and are aware of cash waqf. When viewed from a positive legal perspective, cash waqf has been regulated in laws, government regulations and MUI fatwas, but this does not make Muslims understand and realize cash waqf. This is due to the lack of socialization and education from the waqf institution. So in this case, Islamic economic academics provide a few comments regarding strategies in increasing public literacy so that they can raise public awareness in cash waqf,

besides that academics also provide a little input to the authorities on waqf in order to raise public awareness and trust in waqf management in Indonesia.

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