



## OPTIMIZING CASH WAQF TO SUPPORT THE FREE NUTRITIONAL MEAL PROGRAM: A STUDY AT BAITUL MAL ACEH

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### Abstrak

Penelitian ini bertujuan untuk menganalisis peran Baitul Mal Aceh (BMA) dalam mengelola dan mengoptimalkan wakaf tunai untuk mendukung program pendidikan dan Program Makan Bergizi Gratis (MBG) dirancang untuk meningkatkan gizi anak, kehadiran sekolah, dan capaian belajar sejalan dengan tujuan wakaf sebagai instrumen sosial berkelanjutan yang bertujuan menjaga jiwa dan akal. Hasil pengelolaan wakaf tunai dapat dialokasikan untuk membiayai penyediaan makanan harian, mengurangi beban ekonomi keluarga berpenghasilan rendah, serta menjamin keberlanjutan MBG tanpa bergantung sepenuhnya pada anggaran pemerintah setiap tahun. Menggunakan pendekatan kualitatif dengan metode wawancara mendalam dengan pengelola BMA dan akademisi disertai analisis dokumen. Temuan menunjukkan bahwa meskipun BMA memiliki potensi strategis untuk mengembangkan wakaf tunai guna mendukung MBG, implementasinya masih terbatas akibat kendala regulasi, rendahnya literasi wakaf, serta belum tersedianya infrastruktur penghimpunan berbasis digital. Di sisi lain, tradisi filantropi masyarakat Aceh yang kuat, dukungan regulasi daerah, dan meningkatnya kebutuhan pendanaan sosial berkelanjutan menjadi peluang besar. Secara keseluruhan, wakaf tunai memiliki potensi tinggi sebagai instrumen keuangan publik syariah yang berkelanjutan untuk menjamin keberlanjutan program pendidikan dan gizi, serta berkontribusi pada peningkatan kesejahteraan dan pencapaian Sustainable Development Goals (SDGs).

**Kata Kunci:** Optimalisasi, Wakaf Tunai, Pendidikan, Makan Bergizi Gratis, Baitul Mal Aceh

### Abstract

This study aims to analyze the role of Baitul Mal Aceh (BMA) in managing and optimizing cash waqf to support education programs and the Free Nutritious Meals (MBG) initiative, which is designed to improve children's nutrition, school attendance, and learning outcomes. These objectives align with the fundamental goals of waqf as a sustainable social instrument that preserves life and intellect. The returns generated from cash waqf can be allocated to finance daily meal provision, reduce the financial burden on low-income families, and ensure the long-term continuity of the MBG program without relying solely on annual government budgets. Using a qualitative approach, this study employs in-depth interviews with BMA managers and academics, supported by document analysis. The findings reveal that although BMA holds strategic potential to develop cash waqf for supporting MBG, its implementation remains limited due to regulatory constraints, low waqf literacy, and the absence of digital-based fundraising infrastructure. Conversely, Aceh's strong philanthropic culture, supportive regional regulations, and the growing need for sustainable social financing present significant opportunities. Overall, cash waqf demonstrates substantial potential as a sustainable Islamic public finance instrument capable of ensuring the continuity of

education and nutrition programs while contributing to social welfare and the achievement of the Sustainable Development Goals (SDGs).

**Keywords:** Optimization, Cash Waqf, Education, Free Nutritious Meals, Baitul Mal Aceh

## A. INTRODUCTION

The issue of nutrition and ensuring the nutritional needs of school children have become a major focus in various social policies in Indonesia. To realize the *Asta Cita*, the primary vision of the President of the Republic of Indonesia, providing balanced nutrition for school children is a strategic step towards creating a superior generation. One of the government's priority programs, the Free Nutritious Meal Program (MBG), is a solution to achieve this goal (indonesia.go.id, 2025). This emphasizes the urgency to effectively address the problem of malnutrition, especially among school-age children, in order to support the creation of a healthy and productive generation (Spill et al., 2024; Turner et al., 2019).

In addition, MBG can improve the nutritional quality of school children (Desiani & Syafiq, 2025). The MBG program also contributes to strengthening the local economy through the utilization of food supplies and resources involving local communities, driving the local economy to support the achievement of the Golden Indonesia 2045 vision. This year the government has allocated a budget of IDR 71 trillion to support the implementation of this program, with the possibility of increasing up to IDR 140 trillion in the next period (indonesia.go.id, 2025). The MBG program also contributes to strengthening the local economy through the utilization of food supplies and resources involving local communities, driving the local economy to support the achievement of the Golden Indonesia 2045 vision. This year the government has allocated a budget of IDR 71 trillion to support the implementation of this program, with the possibility of increasing up to IDR 140 trillion in the next period (indonesia.go.id, 2025). Minister of Primary and Secondary Education (kemendikdasmen.go.id, 2025) We hope that this program will have a positive impact not only on physical health, but also on strengthening students' attitudes and behavior (dev-itjen.kemdiktisaintek.go.id, 2025).

However, obstacles in procuring funds and efficient distribution are still a major challenge in implementing this program at the regional level and there are still many views on this national program (Saleh & Imanda, 2025). And there is a suggestion that this policy should be implemented in stages first (Perceka et al., 2025). The Coordinating Ministry for Human Development and Culture stated that the implementation of this program is a shared responsibility involving the central government, ministries, institutions and regional governments (kemenkopmk.go.id, 2025). The success of this program really requires the support of multi-sectoral collaboration to ensure that its implementation runs according to expectations (setneg.go.id, 2025). In this context, cash waqf can serve as a complementary public social finance instrument that aligns with the government's agenda to ensure the long-term sustainability of the Free Nutritious Meals (MBG) program. Several studies on waqf public policy integration have shown that cash waqf can strengthen government social programs by providing a non budgetary funding source that is stable, perpetual, and community-driven. This model has been applied in various countries through public waqf partnerships, where waqf returns are used to finance education, health, and food-security

programs. Although the Indonesian government has not yet established a formal financial structure to integrate cash waqf into MBG financing, the regulatory framework such as Law No. 41/2004 on Waqf and the national waqf masterplan provides a foundation for developing an innovative financing scheme that connects waqf institutions with national priority programs. Therefore, cash waqf offers a strategic opportunity to complement government spending and ensure the continuity of MBG beyond the annual state budget cycle.

Baitul Mal, as an Islamic public financial institution, plays a crucial role in supporting more inclusive and equitable education financing. Research shows that the use of cash waqf in the education sector has a significant impact. Waqf plays a crucial role in educational empowerment, particularly in supporting the material aspects of education. Waqf funds are used to build new facilities, provide scholarships for outstanding students, and can fund the MBG program run by the central government. Some of the social programs implemented by Baitul Mal Aceh include providing scholarships for students, providing educational assistance for underprivileged families, and distributing Rp6.8 billion in aid to support 2,814 students studying at various Islamic boarding schools in Aceh throughout 2024 (baitulmal.acehprov.go.id, 2025).

The opportunity to optimize cash waqf as an Islamic public finance instrument is enormous. Cash waqf, which is a monetary donation made with the intention of being used long-term for the public good, has the potential to fund various social programs, including education and the Islamic Development Goals (MBG). Baitul Mal Aceh, with its organizational structure and experience in managing zakat, infaq, and waqf funds, is strategically positioned to manage and utilize cash waqf to fund more effective and sustainable social programs.

The academic significance of this research is expected to contribute to the development of literature on cash waqf as an Islamic public finance instrument, particularly in the Indonesian context. Although waqf has long been recognized as a social instrument, research on optimizing cash waqf for education programs and the Islamic Development Goals (MBG) remains limited, particularly in regions such as Aceh. By examining Baitul Mal Aceh as a case study, this research is expected to broaden insights into the potential of cash waqf in supporting more inclusive and sustainable social financing, as well as provide recommendations for more effective management models.

Practically, this research has important implications for Baitul Mal Aceh and other similar institutions in Indonesia. The results can help Baitul Mal Aceh further optimize the management of cash waqf funds, particularly in supporting social programs that directly impact the community, such as education and the MBG (National Development Governance Program). Furthermore, this research also provides a reference for policymakers at the regional and national levels in formulating policies that support the use of cash waqf for broader social welfare.

## **B. LITERATURE REVIEW**

Several previous relevant research studies related to the study of the free nutritious meal program (MBG) recommend strengthening policies and stricter monitoring of the implementation of this program, to support the sustainability and improvement of the overall quality of education (Saleh & Imanda, 2025; Situmorang et al., 2025). Further in-depth research is needed to understand the importance of the government's Free

Nutritional Meal Program. The MBG program in schools has significant potential to prevent malnutrition and improve student performance (Karomah et al., 2024). Further research recommends that the government needs to design a comprehensive and structured plan, budget, and program to support the free lunch program in improving the nutritional standards of children living in remote areas, with the aim of effectively reducing socio-economic disparities and encouraging a fairer allocation of economic resources (Septiani et al., 2024). And the need for support in the use of social media platforms, such as Twitter, has become very important for people to voice their opinions regarding political programs, including the Free Lunch and Milk Program (Saputra & Hasan, 2024).

Furthermore, research on waqf for education is supported by the high school dropout rate in Indonesia, estimated to reach around 3.7 million children in 2021. Waqf has great potential to reduce the dropout rate and provide new hope for disadvantaged children. Through waqf, we can change their lives for the better and ensure they have access to quality education. Research shows that the use of cash waqf in the education sector, especially at the higher education level, has great potential to increase the autonomy of educational institutions. In Indonesia, cash waqf can help raise the standard of higher education and provide more opportunities for the community to access it. Waqf plays a crucial role in educational empowerment, particularly in supporting and improving education materially. Islamic economics, based on alms and waqf, offers great promise for improving educational standards and accessibility. Waqf funds are used to build new facilities, provide scholarships to high-achieving students, and fund programs that improve the quality of teaching, including through professional development for teachers (Syamsuri & Al Mananaanu, 2021).

Consistent with Syafiq (2018), who highlights that cash waqf can be utilized to finance social infrastructure as long as its management prioritizes prudential principles to ensure perpetual benefits for the ummah, this study positions cash waqf as a complementary Islamic public finance instrument that can strengthen government initiatives in sustaining the MBG agenda. The economic growth of a country can be seen one of them is from the poverty level indicator. Poverty is the beginning of the damage and instability of the country's economy. Cash waqf is here to help solve this problem. Cash waqf has a general power where everyone can donate assets without certain limits. Cash waqf is also very strategic in creating jobs and reducing unemployment in selective production activities according to the rules of shariah and benefit. Waqf has the potential to empower the real sector and strengthen economic fundamentals. By using cash waqf can help alleviate poverty which can be done by the Government through community empowerment programs. Cash waqf has tremendous economic potential to help the poor and alleviate poverty, especially considering that the majority of Indonesians are Muslim so that the amount of waqf funds that can be collected from certain communities is very large (Kalim, 2020). Cash waqf is an essential instrument in Islamic economics, serving both as a form of worship and as a tool to enhance social welfare. When managed productively, cash waqf can support poverty alleviation through sustainable investment. Its role aligns with government empowerment programs such as cash for work, which utilize local resources and labor to increase income, purchasing power, and rural economic resilience. Thus, cash waqf holds a strategic function in strengthening community financial empowerment and contributing to long-term poverty reduction (Ulum, 2022).

Further relevant research on cash waqf is research that found a low level of realization of cash waqf collection compared to the existing potential, even though the majority of Indonesian people are Muslim and the population is dominated by the millennial generation who are in their productive age (Delia et al., 2025). It's time to optimize the potential of waqf by creating alternative, more productive waqf models. With the significant need for funds to alleviate poverty and the increasing distance between waqf locations, the idea of waqf with cash has emerged. Cash waqf is more flexible and can be distributed without being bound by territorial boundaries (Wahib & Lc, 2019).

Furthermore, research on waqf for other educational purposes, namely the management of waqf at the Darunnajah 2 Islamic Boarding School in Cipining, Bogor, is carried out productively for the benefit of the community, including to support scholarship programs, curriculum development, and improvement of educational facilities. At the Tsurayya Darunnajah 4 Islamic Boarding School in Serang, waqf is used to build facilities to support student activities, which has an impact on increasing student interest in learning and has a positive impact on the economy of the surrounding community. Third, overall, the management of waqf in these two Islamic boarding schools is in accordance with Law No. 41 of 2004 in terms of sharia principles, productive management, and sharia guarantees, and has complied with the MUI Fatwa No. 2 of 2002 regarding the distribution of waqf funds in accordance with sharia and maintaining the sustainability of the principal values of waqf (Azka et al., 2025). Cash waqf has a very important role in empowering education, especially in supporting and improving the quality of education materially in waqf institutions (Syamsuri & Al Mananaanu, 2021).

### **C. DATA AND METHODOLOGY**

#### **1. Types of research**

This study uses a qualitative approach as the primary method for gathering and analyzing data related to the optimization of cash waqf in support of the Free Nutritious Meal Education program at Baitul Mal Aceh, Aceh Province. Qualitative research methods were chosen because they were deemed most relevant for in-depth exploration of the social dynamics, understandings, experiences, and perspectives of individuals or groups directly involved in waqf management, which cannot be fully explained through numbers or quantitative data alone.

This study employed field research as the primary data collection technique. This meant that the researcher was directly present at the research location, namely Baitul Mal Aceh, to observe, document, and interact directly with the research subjects.

#### **2. Data collection technique**

##### **a. In-depth Interviews**

Semi-structured interviews were conducted using a 46-item questionnaire covering seven dimensions of cash waqf management and optimization at Baitul Mal Aceh, as well as the opportunities and challenges in implementing cash waqf as an Islamic public finance instrument. Each interview lasted between 60 and 90 minutes and was conducted either at the participant's workplace or at a neutral location. All interviews were audio-recorded with the participants' written consent. Ethical procedures included obtaining informed consent, providing a confidentiality statement,

explaining the participants' right to withdraw at any time, and clearly outlining the protocols for secure data storage.

b. Field Observations

Observations were conducted over a period of two to three days at the Baitul Mal Aceh office. Data collection utilized structured observation sheets and detailed field notes. Field observations took place at the Baitul Mal Aceh office, the Baitul Mal Kota Banda Aceh office, and the Faculty of Islamic Economics and Business at Universitas Islam Negeri Ar-Raniry Banda Aceh.

**TABLE 1**  
Research Informants

| NO | Job title  | Name                 |
|----|--|----------------------|
| 1  | Komisioner Baitul Mal Aceh                             | Khairina, S.T        |
| 2  | Kabag Umum Baitul Mal Banda Aceh                       | Siti Rahmanidar, S.E |
| 3  | Lecturer Wakaf FEBI UIN Ar-Raniry Banda Aceh           | Dr. Jalaluddin, M.A  |
| 4  | Lecturer Syariah Finance FEBI UIN Ar-Raniry Banda Aceh | Ismuadi, M.Si        |

Source: Processed Data, 2025

c. Document Analysis

The sources included national regulations on waqf and cash waqf in Indonesia, the Baitul Mal Aceh Qanun, and relevant academic publications. The analysis focused on policy frameworks, implementation guidelines, and indicators of success.

3. Data Analysis Techniques

Descriptive qualitative analysis is an approach used to analyze qualitative data with a focus on in-depth description and understanding of the observed phenomena, without interpreting or developing broader theories. This approach aims to present an accurate, clear, and comprehensive description of the data obtained during the study. In this method, researchers do not attempt to draw generalizations or theoretical conclusions, but rather simply describe the reality that occurs based on the existing data. Thus, descriptive qualitative analysis allows researchers to extract information objectively, provide a deep understanding of the phenomena that occur, and present research results that are precise and detailed according to the context of the research being conducted. This approach is particularly relevant for use in research that aims to explore social, cultural, or other aspects of complex activities that cannot be explained solely with numbers or statistics.

## D. RESULTS AND DISCUSSION

### 1. BMA's role in managing and optimizing cash waqf to support education programs and the Free Nutritious Meal program

a. Planning

The research results show that Baitul Mal Aceh (BMA) has a systematic mechanism for planning the management of religious social funds through its Strategic Plan (Renstra) and Work Plan (Renja), but cash waqf has not yet been explicitly included in this strategic plan. BMA's focus remains on zakat and infaq management, while waqf management is limited to nazhir guidance and asset protection. The main obstacle lies in BMA's legal status, which has not been designated as a nazhir for cash waqf in accordance with Law

No. 41 of 2004, so it does not yet have the authority to collect and manage cash waqf directly. Nevertheless, there is a commitment to strengthening the role of waqf through plans to revise the Qanun (Islamic law) and establish a special waqf unit. From a societal perspective, the potential and need for cash waqf is significant due to the high philanthropic spirit and religiosity of the Acehnese people. Although literacy about cash waqf remains low and has not been addressed through systematic mapping by BMA. Normatively, the direction of cash waqf development aligns with BMA's vision and mission to realize the welfare and independence of the community, but its implementation remains limited. Thus, the management of cash waqf at BMA is currently still at the conceptual stage, but shows a positive direction towards optimization as an Islamic social financial instrument to support education and Free Nutritious Meals (MBG) programs.

#### b. Collection

The collection dimension at Baitul Mal Aceh (BMA) does not yet have a diverse operational method for collecting cash waqf funds. Currently, collection activities are still focused on Zakat, Infaq, and Alms (ZIS) through conventional mechanisms such as civil servant salary deductions and collaboration with government agencies. BMA has indeed developed a digital system for zakat in collaboration with Diskominsa, which has the potential to be developed for cash waqf in the future. However, there is no specific collection method such as collaboration with Sharia Financial Institutions Receiving Cash Waqf (LKS-PWU) or a digital micro-waqf scheme, as recommended by academics. As a result, the number of cash waqf under BMA is still low because this institution does not have the legal authority to act as a cash waqf administrator and has not yet conducted official collection. Nevertheless, the potential number of waqf in Aceh is very large given the community's strong religious culture, which can be maximized through digital innovation and institutional legalization. In terms of transparency, the BMA has demonstrated good performance in managing ZIS (Zahra Islamic Fund) with an open reporting system and regular sharia audits. However, these standards have not yet been applied to cash waqf because the program is not yet operational. Therefore, the cash waqf collection aspect at the BMA is still at the conceptual stage, but has potential for growth with support from regulations, digitalization, and strategic collaboration.

#### c. Fund Management

Baitul Mal Aceh (BMA) has not yet implemented a risk management system specifically for cash waqf because the institution has not officially collected or managed cash waqf funds. However, in managing Zakat, Infaq, and Alms (ZIS), BMA has a robust internal and external oversight system, involving the Sharia Advisory Council (DPS) and regular reporting through the Regional Government Information System (SIPD). This institutional structure demonstrates BMA's readiness to build a foundation for future risk management. According to academics, managing cash waqf requires more complex risk mitigation than ZIS because the principal must be maintained. Therefore, BMA needs to prepare financial risk mitigation policies, such as assessing investment feasibility, diversifying instruments, and establishing a reserve fund to protect the principal against inflation. Therefore, the implementation of risk management at BMA is still at the structural readiness stage, not yet operational, but already has a strong foundation. In terms of sharia compliance, BMA already has a DPS that ensures compliance with all activities with sharia principles. However, because it has not yet become a nazir for cash waqf, the Sharia standards applied are still general and do not yet refer to the technical

regulations for cash waqf. Going forward, the establishment of a waqf unit and collaboration with the Indonesian Waqf Board (BWI) will be a strategic step to strengthen Sharia oversight, institutional legality, and the implementation of Sharia accounting for waqf in accordance with PSAK 112.

d. Distribution

Baitul Mal Aceh (BMA) is strongly committed to education, which is a top priority in the distribution of zakat, infaq, and alms (ZIS) funds. Various programs such as the One Family One Graduate Scholarship (SKSS), the Tahfiz Scholarship, the Convert Scholarship, skills and vocational education assistance, and collaboration with universities have been running well and received significant support from the institution. However, all of these programs are still funded by ZIS funds, not cash waqf, because BMA has not officially become a nazir (manager) of cash waqf. In fact, cash waqf has great potential as an endowment fund for education that can ensure sustainable funding without relying on the annual budget cycle. The number of beneficiaries of BMA's education programs is quite broad, including students and university students from poor families throughout Aceh, but there are no specific beneficiaries of cash waqf. In terms of quality of outcomes, the BMA program has improved access to education, but the impact on the welfare and independence of recipients remains limited due to the lack of post-study mentoring. The program's sustainability is also still short-term, dependent on annual ZIS receipts and APBA regulations. Therefore, the development of a cash waqf scheme and the establishment of a special waqf unit at BMA are strategic solutions to create more sustainable and long-term sources of education funding, including supporting the Free Nutritious Meals (MBG) program.

e. Accountability and Transparency

Baitul Mal Aceh (BMA) has implemented a robust accountability and transparency system in managing zakat, infaq, and alms (ZIS) funds. Financial reports are prepared routinely every semester and annually, through the digital Regional Government Information System (SIPD), which ensures the traceability and integrity of public financial data. Each report is audited by the Sharia Advisory Council (DPS) and submitted to the Governor of Aceh as a form of public accountability. In terms of accounting standards, BMA is advised to adopt PSAK 112 so that cash waqf reporting can be carried out separately and in accordance with sharia principles. In terms of public transparency, BMA has also demonstrated good performance by publishing activity and financial reports on its official website and received an award from the Aceh Information Commission for public information disclosure. However, this transparency system is still limited to ZIS and does not yet cover waqf aspects because the cash waqf collection program has not yet been implemented. In terms of supervision, BMA's control mechanisms have been running effectively through the DPS, the Inspectorate, and the Supreme Audit Agency (BPK), which guarantee sharia compliance and accountability for the use of public funds. Going forward, the BMA needs to expand its oversight system to encompass cash waqf management, by adding independent sharia audits and external oversight from the Indonesian Waqf Board (BWI). Overall, the BMA's governance, accountability, and transparency are considered sound and can provide a strong foundation for the professional and trustworthy implementation of cash waqf in the future.

f. Capacity and Human Resources



In terms of capacity and human resources, Baitul Mal Aceh (BMA) has a professional institutional structure, but does not yet have a dedicated unit and human resources to manage cash waqf. All BMA personnel are recruited through competency-based selection and have experience in managing zakat, infaq, and alms (ZIS), which can provide initial capital for future productive waqf management. However, the waqf sector remains under a small sub-section with limited staff and no certified nazhir. Capacity building efforts have been undertaken through training and technical guidance with the Indonesian Waqf Board (BWI) and BAZNAS, but these have not been systematically institutionalized in the Strategic Plan and do not yet cover the areas of sharia investment management, risk mitigation, and social innovation. The use of information technology at BMA has also shown significant progress through a digital zakat system and an integrated database connected to the SIPD, but it has not yet been used for cash waqf management. The potential for waqf digitization through collaboration with Sharia Financial Institutions Receiving Cash Waqf (LKS-PWU) and Sharia fintech platforms remains wide open. Therefore, BMA's human resource capacity and technology utilization are considered adequate for ZIS management, but specific strengthening for cash waqf is needed through the establishment of professional nazhir units, technical competency enhancement, and waqf system digitization for more effective, transparent, and sustainable management.

#### g. Regulatory and Sharia Compliance

The research results show that from the regulatory and sharia compliance aspects, Baitul Mal Aceh (BMA) has a strong legal basis in managing religious social funds through Aceh Qanun Number 10 of 2018 concerning Baitul Mal Aceh and Qanun Number 11 of 2018 concerning Zakat Management, which are in line with Law No. 41 of 2004 and Government Regulation No. 42 of 2006 concerning Waqf. However, BMA does not yet have a specific legal basis to become a nazhir for cash waqf due to the lack of regulations at the regional level. The ongoing Qanun revision effort to establish a special waqf unit is an important step so that BMA has legal authority in collecting and managing cash waqf. From an institutional perspective, the Sharia Advisory Council (DPS) plays an active role in ensuring that all ZIS policies and programs comply with sharia principles through fatwas, supervision, and program verification. However, the function of the DPS in the context of cash waqf remains limited and needs to be expanded to include sharia-compliant waqf investment oversight and strategic collaboration with the Indonesian Waqf Board (BWI). In terms of governance, the BMA already has comprehensive SOPs for ZIS, covering collection, distribution, and reporting, but does not yet have a specific SOP for cash waqf. Developing a cash waqf SOP that regulates the receipt, placement of sharia-compliant investments, reporting of results, and distribution of benefits is an urgent need to ensure that BMA's future waqf management meets the principles of good waqf governance, transparency, and comprehensive sharia compliance.

## **2. Opportunities and challenges in utilizing cash waqf as a public financial instrument**

### a. Opportunity – Potential for Large Funds

The research results indicate that Aceh Province has significant potential for developing cash waqf as a sharia-compliant public financial instrument. This is supported by demographic conditions where more than 98% of Aceh's population is Muslim, with a high level of religiosity and philanthropic traditions. Acehnese people have a strong tradition of paying zakat, infaq, and sadaqah through official institutions such as the Baitul

Mal Aceh (BMA) and the Zakat Collection Unit (UPZ) at the regional level. This philanthropic tradition has its roots since the Aceh Sultanate, when religious social funds were used to finance education, da'wah, and community welfare. This situation indicates that the Acehese people possess significant social and spiritual capital to encourage participation in cash waqf. In addition to religious factors, local cultural values such as *meuripee* (mutual cooperation) strengthen this potential. The *meuripee* tradition reflects community solidarity and togetherness in helping others, which is fundamentally in line with the values of waqf, namely sustainable benefits and social independence. If integrated with the cash waqf system through the BMA institution, the *meuripee* culture can develop into a modern form of collective participation in productive social funding. Thus, the combination of religious spirit, philanthropy, and a culture of mutual cooperation presents Aceh with a strategic opportunity to develop cash waqf as a sustainable and socially just public financial instrument.

#### b. Opportunities – Government Regulation and Support

The existence of a national and regional legal framework provides a significant opportunity for Aceh to optimize cash waqf as a sharia-compliant public financial instrument. Nationally, Law No. 41 of 2004 concerning Waqf and Government Regulation No. 42 of 2006 have recognized the legality of cash waqf, opening the way for public institutions such as Baitul Mal Aceh (BMA) to become *nazhir* (manager) of cash waqf after obtaining certification from the Indonesian Waqf Board (BWI) and collaborating with the LKS-PWU (Islamic Institution for the Development of Islamic Finance). At the regional level, Aceh's special status, through Law No. 11 of 2006 concerning the Government of Aceh, grants it the authority to regulate religious affairs, including waqf. Aceh Qanun No. 10 of 2018 concerning Baitul Mal Aceh and Qanun No. 11 of 2018 concerning Zakat Management, provide a strong legal basis. A revision is currently being prepared to add a specific article regarding the management of cash waqf so that BMA can fully function as an official *nazhir*. This, according to Khairina, demonstrates Aceh's more progressive regulatory readiness compared to other provinces. Dr. Jalaluddin assessed that the synchronization between national law and regional Qanun places Aceh in a strategic position to become a model for Islamic Social Finance Governance that integrates ZISWAF within a single sharia social finance ecosystem. Furthermore, the Aceh Government's strong support for BMA as a key partner in education and welfare programs presents a significant opportunity. With solid regulatory, political, and institutional support, Aceh has great potential to become a pioneer in the development of "public waqf" in Indonesia as a source of sustainable social financing.

#### c. Opportunities – BMA's Strategic Position

Baitul Mal Aceh (BMA) holds a strategic position and strong legitimacy as an Islamic social financial management institution in Aceh. Based on Aceh Qanun Number 10 of 2018 and Qanun Number 11 of 2018, BMA is authorized to manage zakat, *infaq*, *sedekah*, and other religious assets, including waqf. Although it has not been formally designated as a cash waqf administrator by the Indonesian Waqf Board (BWI), BMA's position as an official public institution of the Aceh Government provides strong legal and social legitimacy. The Qanun revision currently being drafted is expected to expand BMA's authority to become a full cash waqf administrator—with a mandate to collect, manage, and distribute waqf development proceeds for education and social programs such as the MBG. According to Dr. Jalaluddin, BMA's strength lies in its dual legitimacy, rarely found in other regions: legal

legitimacy as an official regional government institution and socio-religious legitimacy as an institution trusted by the Acehnese people. This positions BMA in a potential position as the first Public Waqf Fund Manager in Indonesia with a strong social function and public accountability. Furthermore, BMA's extensive institutional network—with Islamic financial institutions, local governments, educational institutions, and social organizations—is a crucial asset in building cross-sector collaboration. With this support, BMA has a significant opportunity to develop a cash waqf ecosystem based on public-private-philanthropic partnerships (PPPs) that will drive sustainable social development in Aceh.

#### d. Opportunities – Broad Social Impact

Baitul Mal Aceh (BMA) has significant potential to expand its social impact through the development of cash waqf, particularly in the education sector. To date, BMA has distributed various zakat and infaq-based educational programs, such as the One Family One Graduate Scholarship (SKSS), the Quran memorization scholarship, educational assistance for new Muslims and orphans, and scholarship collaborations with universities. The number of beneficiaries of these programs continues to increase annually, but funding remains consumptive and dependent on the annual budget cycle. Cash waqf provides an opportunity to create an Education Waqf Fund, an endowment fund for education, whose development proceeds can sustainably support scholarships, research, teacher training, and the Free Nutritious Meals (MBG) program. According to Dr. Jalaluddin, productive management of cash waqf not only expands the reach of beneficiaries but also strengthens the quality of Aceh's human resource development through multiplier social and economic effects. Furthermore, the integration of cash waqf with the Sustainable Development Goals (SDGs) agenda makes it a globally relevant Islamic financial instrument, particularly in supporting the goals of “quality education” (SDG 4) and “good health” (SDG 3). With BMA's position as a public institution with strong legal and social legitimacy, Aceh has the potential to become a model for Islamic Social Finance–SDGs integration in Indonesia, while also attracting international collaboration from institutions such as the UNDP, IsDB, and the IDB Waqf Fund to strengthen waqf-based social development.

#### e. Opportunities – Digitalization of Philanthropy

Digital transformation opens up significant opportunities for the development of cash waqf in Aceh. Baitul Mal Aceh (BMA) has taken initial steps by digitizing zakat and infaq management, including online registration, a muzaki information system, and digital reporting. According to Khairina, S.T., this system is ready to be developed for collecting cash waqf through payment gateway integration with Islamic banks such as Bank Aceh Syariah and BSI. Going forward, BMA can build a "Digital Aceh Waqf" portal as a platform for collecting cash waqf from local communities and the Acehnese diaspora in a cashless and transparent manner. This aligns with Dr. Jalaluddin's view that technology is a game changer for modern waqf, as it enables inclusive participation with small amounts from anywhere. In addition to infrastructure readiness, the digital literacy rate of the Acehnese people is also high: internet penetration has reached 78%, smartphone users are 86%, and more than 60% have conducted digital transactions. The increasing number of donations via transfers and QRIS demonstrates social readiness to shift to digital waqf. This system not only expands the reach of waqf donors but also strengthens accountability through real-time reporting on funds, projects, and social impact (e.g., the number of MBG recipients). Thus, digitizing philanthropy presents a strategic opportunity for BMA to build

a modern, transparent, inclusive, and sustainable cash waqf ecosystem, while simultaneously strengthening Islamic economic literacy in the digital era.

f. Challenge – Low Community Waqf Literacy

One of the fundamental challenges in optimizing cash waqf in Aceh is the low level of public literacy regarding the concept and benefits of cash waqf. Based on interviews and observations, the majority of people still understand waqf in conventional forms, such as land or mosque buildings. Khairina, S.T., emphasized that this perception hinders participation because people do not yet understand that money can also be donated for broader social benefits. The 2023 Waqf Literacy Survey by the Indonesian Waqf Association (BWI) showed that only around 30% of Indonesians correctly understand cash waqf, and the situation in Aceh is expected to be similar. According to Dr. Jalaluddin, this is due to a lack of education and outreach regarding modern waqf, as well as the absence of concrete examples of successful cash waqf management at the local level. As a result, people tend to hesitate to donate cash waqf due to concerns about management and transparency. Furthermore, the BMA still focuses on zakat and infaq campaigns, while waqf outreach has not been carried out widely. The lack of public communication and digital waqf literacy also widens the gap in public understanding, especially regarding the use of digital philanthropic platforms. Therefore, increasing waqf literacy and socializing its benefits are important prerequisites so that the Acehnese people can actively participate in cash waqf as a productive and sustainable social financial instrument.

g. Challenges – BMA Management Capacity

The main challenge in managing cash waqf in Aceh lies in the institutional capacity of Baitul Mal Aceh (BMA), which is not yet fully prepared in terms of human resources, information systems, and financial accountability. In terms of human resources, BMA lacks competent experts in productive waqf, sharia investment, and risk management, as the institution's primary focus has been on zakat and infaq management. This situation hinders the optimization of BMA's role as a professional candidate for cash waqf nazir. Furthermore, BMA's information system, which supports the digitization of zakat and infaq, is not yet equipped with a specific module for cash waqf, thus preventing transparent digital tracking and reporting. This system weakness has the potential to undermine public trust in waqf fund management. Furthermore, the lack of separate waqf financial and activity reports from ZIS also hinders accountability. Yet, audited and periodically published reports are crucial for building legitimacy and public trust. Therefore, improving the competence of nazir human resources, strengthening the waqf information system, and implementing separate financial reporting are the main priorities so that BMA is able to manage cash waqf professionally, transparently, and in accordance with the principles of good governance.

### **3. The impact of education programs funded by cash waqf on the welfare of the Acehnese people**

a. Access and Participation in Education

Research shows that cash waqf has significant potential to increase access to and participation in education in Aceh, particularly among poor families. Currently, Baitul Mal Aceh (BMA) has distributed zakat and infaq social funds for educational scholarships, which have been shown to increase learning motivation, student graduation, and the

welfare of beneficiary families. However, these funds are still annual and not sustainable. By optimizing cash waqf, the scholarship program can be developed into an education endowment fund that ensures sustainable funding and reduces dropout rates, especially in rural areas. The proceeds from waqf management can also be used to support the Free Nutritious Meals (MBG) program, which contributes to increased school attendance and nutritional security for poor children. Furthermore, cash waqf enables expanded educational participation for mustahik groups by financing meals, dormitories, and learning needs on a sustainable basis. Thus, cash waqf serves as an inclusive social financial instrument that strengthens access equity in education, encourages positive social mobility, and realizes the objectives of maqasid al-shariah (the Islamic principle of preserving reason and life). This program is a strategic step towards community empowerment (tamkin) and distributive justice (al-'adl al-ijtima'i) in Aceh.

#### b. Family Welfare

The education funding and Free Nutritious Meals (MBG) program, funded by the Aceh Baitul Mal (BMA) social fund, have had a positive impact on the welfare of poor families in Aceh. This program reduces the burden of family expenses for children's education and consumption, allowing household income to be diverted to productive sectors such as health and micro-enterprises. Public perception of the BMA program is also very positive, as the benefits are felt immediately and evenly, although understanding of the cash waqf concept still needs to be improved. The success of this program has also encouraged increased family support for children's education, with parents more motivated to keep their children in school thanks to the guarantee of assistance and the sustainability of funds. In the long term, optimizing cash waqf for education will have an impact on improving the quality of Aceh's human resources creating a more competent, healthy, and productive generation. At a macro level, this contributes to intergenerational poverty reduction and supports the achievement of the SDGs, particularly in the areas of education and decent work. Thus, cash waqf is a strategic social instrument that strengthens family welfare while building the foundation of a sustainable Islamic economic civilization in Aceh (Bashori et al., 2025).

#### c. Social Welfare & Regional Development

The research findings indicate that cash waqf has significant potential to accelerate poverty reduction and social disparities in Aceh by financing the education and nutrition sectors. Baitul Mal Aceh (BMA) has demonstrated its commitment to directing productive waqf funds to education and the Free Nutritional Meals (MBG) program, ensuring sustainable and transformative benefits. This approach not only reduces the economic burden on poor families but also creates opportunities for increased productivity and intergenerational social mobility. As explained by Dr. Jalaluddin, zakat can alleviate temporary poverty, while cash waqf can fundamentally transform social structures through empowerment and education. In the long term, cash waqf serves as a permanent social safety net that supports the economic resilience of vulnerable communities. Furthermore, the program helps reduce the gap between urban and rural areas by providing equal access to education and nutrition. From a global development perspective, BMA's cash waqf program aligns with the Sustainable Development Goals (SDGs), particularly in the areas of quality education, poverty alleviation, and adequate healthcare. Thus, cash waqf is not only a religious instrument, but also a sustainable development strategy based on Islamic values that strengthens social welfare and equity in Aceh.

#### 4. Discussion

##### a. The Role of Baitul Mal Aceh (BMA) in the Management and Optimization of Cash Waqf

The research results show that Baitul Mal Aceh (BMA) has a fairly mature institutional structure and planning system for managing Islamic social funds such as zakat, infaq, and alms (ZIS). Strategic planning is outlined in the Strategic Plan (Renstra) and Annual Work Plan (Renja), which contain policies, targets, and achievement indicators. However, cash waqf management remains at the conceptual stage. The absence of a dedicated cash waqf nazhir unit, and the lack of inclusion of the waqf program in the Renstra document, indicate that the implementation of cash waqf management at BMA remains structurally and legally limited.

This finding is in line with the research results (Abdulrohim, 2024) which states that most waqf management institutions in Indonesia do not yet have adequate institutional frameworks and human resources to manage cash waqf productively. They still focus on managing physical waqf assets such as land and buildings. A similar situation was also found in the study Cizakca (2004), which emphasizes that the transition from real waqf to cash waqf requires institutional reform, accounting systems, and strong legal instruments.

Nevertheless, BMA has the advantage of a strong legal basis through Aceh Qanun No. 10 of 2018 and Qanun No. 11 of 2018, which legitimizes the institution to manage zakat and waqf in an integrated manner. This aligns with the concept of institutional readiness Fanshurna (2025), which emphasizes that institutional readiness is a crucial prerequisite for productive waqf management. With strong regional political support and socio-religious legitimacy, BMA is strategically positioned to become a Public Waqf Fund Manager, optimizing waqf funds for education and sustainable social programs such as Free Nutritious Meals.

##### b. Opportunities and Challenges in Utilizing Cash Waqf as a Public Financial Instrument

This study identifies that Aceh has significant potential to develop cash waqf as a Sharia-compliant public financial instrument. First, the majority of Acehnese (over 98%) are Muslim with a strong tradition of philanthropy, as reflected in the culture of *meuripee* (social mutual cooperation). This condition provides strong social capital for the development of cash waqf. These findings reinforce the view Ascarya (2023) which emphasizes that the potential for Islamic social funds will increase significantly if supported by public literacy and a high culture of generosity.

Second, significant opportunities also arise from regulatory and political support from the local government. Aceh enjoys special legal status under Law Number 11 of 2006 concerning the Governance of Aceh, which provides space for the regulation of zakat and waqf at the local level. The ongoing revision of the Qanun BMA (Islamic Waqf Management) opens up opportunities for BMA to obtain certification as a cash waqf administrator through collaboration with the Sharia Financial Institution Receiving Cash Waqf (LKS-PWU). This aligns with findings Bashori (2025) which highlights the importance of synergy between national and regional regulations in creating effective and efficient waqf governance.

However, the research also revealed several key challenges, including low cash waqf literacy in the community, limited human resource (HR) competency in Islamic finance and asset management, and the lack of a digitally integrated waqf information system. These findings align with the research findings Kahf (2018) which states that the transformation of modern waqf is highly dependent on human capital development and digital governance.

In the Acehnese context, local values such as *meuripee* need to be institutionalized through technology-based cash waqf mechanisms, such as digital waqf platforms. This also supports the idea of Qurrata (2021) about the integration of digital systems, public literacy, and social trust (trust capital) as the foundation for the success of modern cash waqf management.

#### c. The Impact of Waqf-Based Education Programs on Community Welfare

Research shows that the child education and nutrition (MBG) program implemented by BMA using Islamic social funds has reduced the economic burden on poor families, increased the participation of children from underprivileged families, and strengthened the community's social welfare. If this funding scheme is expanded through cash waqf, the program's sustainability can be ensured without relying on the annual budget cycle.

This finding supports the theory Chapra (1992) on Islamic Welfare Economics, which emphasizes that education and social redistribution are the main means of building a self-reliant welfare society. The research results are also in line with studies Thaker (2019) who found that cash waqf has a multiplier effect on poverty alleviation and improving the quality of human resources through funding education and training.

Furthermore, the use of cash waqf to support human resources and nutrition for poor children in Aceh is also closely linked to the achievement of the Sustainable Development Goals (SDGs), particularly Goal 4 (quality education) and Goal 8 (decent work and economic growth). This integration reflects the alignment between the *maqāṣid al-sharī'ah* (objectives of sharia) and the global development agenda. As stated by Zarqa (2003), Islamic social finance concepts such as waqf are an endogenous model of sustainable welfare, where spiritual and social values go hand in hand with economic development.

Thus, this study confirms that cash waqf can be an instrument of long-term social transformation for the Acehnese people. By financing education, the MBG program, and strengthening the economic well-being of poor families, waqf not only provides direct assistance but also creates social mobility and strengthens welfare structures based on Islamic values.

#### d. Synthesis and Academic Implications

Synthetically, this research demonstrates that optimizing cash waqf in Aceh requires a multidimensional approach: strengthening regulations and institutions, increasing public literacy, developing professional human resource capacity, and utilizing digital technology. The synergy of these four aspects will encourage BMA to transform from a conventional social fund management institution into a productive and sustainable public waqf institution.

The research findings also strengthen the literature on Islamic Social Finance Governance (Ascarya et al., 2023), by demonstrating that waqf governance at the regional level can be successful if supported by legal legitimacy, public accountability, and

community participation. Academically, the results of this research contribute to the development of the Public Waqf Governance Model theory—a model of public waqf governance based on synergy between the government, the community, and Islamic financial institutions.

Furthermore, these findings broaden understanding of the relationship between Islamic social finance and sustainable development. Integrating cash waqf into the education and nutrition sectors is not only an implementation of religious values, but also a social policy strategy with long-term economic and human capital impacts. Thus, this study confirms that cash waqf in Aceh can become a model for an inclusive, productive, and sustainable regional Islamic economy if supported by appropriate regulations and professional management.

## E. CONCLUSION

The research results show that Baitul Mal Aceh (BMA) has the potential to manage and optimize cash waqf to support Free Nutritional Meals (MBG) programs in Aceh. Although still in the institutional strengthening stage, BMA has a clear strategic direction for developing cash waqf. However, its implementation faces obstacles such as the lack of technical guidelines, limited collection methods, and the need to improve human resource capacity and management transparency. The opportunity to develop cash waqf is significant because Acehnese people have a strong tradition of philanthropy, supported by institutional legitimacy and opportunities for digitalization. However, the main challenges lie in low waqf literacy, weak coordination between institutions, and suboptimal supporting technical regulations.

Education and community development programs funded by cash waqf can have a positive impact on community welfare. These programs can improve access to education for low-income families, reduce dropout rates, and reduce family expenses through nutritional support and educational costs. In the long term, cash waqf has the potential to improve the quality of Aceh's human resources and reduce social inequality. Overall, cash waqf can contribute to achieving the Sustainable Development Goals (SDGs) and become a sustainable Islamic public finance instrument for realizing social welfare and regional development based on Islamic values of justice.

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