Abstract: The Ministry of Religion of the Republic of Indonesia released data which stated that almost 95% of waqf assets had not been used optimally. One reason is that there are only a few waqf management institutions which manage waqf property professionally and productively. Baitulmaal Munzalan Indonesia Indonesia Foundation is one of the institutions engaged in zakat, infāq, alms, and waqf, as well as collaborating for the economic empowerment of the people. Having only been established for two years, BMI was entrusted with managing cash waqf with the amount of Rp.2,993,050,577.64 and has been distributed in the amount of Rp.535,414,900.00 in 2018. This paper uses the type of field research and data collection techniques through interviews, documentation, and Focus Group Discussion (FGD). There are three research results in this paper. First, the Gerakan Wakaf Produktif in BMI consists of five programs, namely cash waqf, waqf asset waqf, profession waqf, benefit waqf, and waqf transfer of rights. Second, the management of cash waqf by BMI starts from planning the waqf-based infrastructure, determining the number of funds needed, and campaigning for it. The cash waqf funds collected are then used to buy raw materials used to build waqf based infrastructure. Third, BMI uses information technology in three ways, starting with collecting and managing cash waqf and
terdiri dari lima program, yaitu wakaf tunai, wakaf aset, wakaf profesi, wakaf manfaat, dan wakaf pengalihan hak. Kedua, pengelolaan wakaf tunai oleh BMI dimulai dari merencanakan infrastruktur berbasis wakaf, menetapkan jumlah dana yang dibutuhkan, dan mengkampanyekannya. Dana wakaf tunai yang terkumpul, kemudian digunakan untuk membeli bahan-bahan baku yang digunakan untuk membangun infrastruktur berbasis wakaf. Ketiga, BMI menggunakan teknologi informasi dalam tiga hal, mulai dari penghimpunan dan pengelolaan wakaf tunai serta laporan pertanggungjawabannya. Teknologi informasi yang digunakannya adalah media sosial, website dan kontak person melalui handphone.

**Keywords:** BMI, cash *waqf*, development, digital era.

**INTRODUCTION**
Management of cash *waqf* in Indonesia is regulated in Law Number 41 of 2004 concerning *Waqf* which was endorsed by the President of the Republic of Indonesia on October 27, 2004. There are five allotments of *waqf* property contained in the regulation. If the *waqf* property is not following its allotment, then the *waqf* is invalid. The five allotments of *waqf* property are building facilities and worship activities; building educational and health facilities and activities; providing assistance to the poor, neglected children, orphans, and scholarships; empowering for the advancement and improvement of the people’s economy; and/or other advances in public welfare that are not in conflict with sharia and laws and regulations.¹

The law of monetary *waqf* is permissible (*jawaz*). The permissibility of this monetary *waqf* is stated in the Fatwa Decision of the Fatwa Commission of the Indonesian Ulema Council concerning Monetary *Waqf* on May 11, 2002.² The fatwa explains that monetary *waqf* (*waqf al-nuqud*) is *waqf* done by a person, group of people, institutions, or legal entities in the form of cash, including securities. Monetary *waqf* can be represented forever or within a

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¹ Article 22 Law Number 41 of 2004 concerning *Waqf*.
certain period. In Malaysia, *waqf* for a certain period only applies in the state of Johor.\(^3\) Whereas in Kuwait, temporary *waqf* is limited for two periods, that is, with a limit of not exceeding 60 years and passing two generations.\(^4\)

The definition of cash *waqf* is different from the cash *waqf* discussed in this paper. The definition of cash *waqf* applied by the Baitulmaal Munzalan Indonesia Foundation (BMI) is *waqf* through money, not monetary *waqf*. The point is that a person donates his money forever used by BMI to build infrastructure.\(^5\) Therefore, the focus of the author in this paper is the development of cash *waqf* in the productive *waqf* movement at the BMI Foundation in the digital age. The principal value of cash *waqf* received by BMI must be guaranteed its sustainability and may not be sold, used as collateral, confiscated, granted, or bequeathed. Therefore, in the management and development of *waqf* property, *nādzir* must be based on sharia principles and be carried out productively.

Based on data from the Ministry of Religion of the Republic of Indonesia, in 2010 there were almost 95% of *waqf* assets not yet utilized optimally. One reason is that there are only a few *waqf* management institutions which manage *waqf* property in a professional\(^6\) and productive manner.\(^7\) BMI is presented as one of the institutions engaged in *Zakat*, *Infāq*, *Sedekah*, and *Waqf* (*Ziswaf*), and collaborates for the economic empowerment of the people. Having only been established for two years, BMI has been trusted by the community, especially in West Kalimantan Province, and has two

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\(^5\) M. Imam Muttaqin, The results of the interview with the Director of BMI, Agustus 2019.


offices, namely the BMI Headquarters in Pontianak City and the BMI Kubu Raya Branch Office.

The Muslim community’s trust in BMI can be seen from the BMI Ziswaf Acceptance and Distribution Report in November 2019. In just one month (November 2019), BMI is trusted by the Muslim community to manage and distribute Ziswaf funds of more than half a billion, precisely Rp. 629,448,486.00. The funds are then distributed to the mustahik zakat (destitute, the poor, converts, and fi sabilillah) in the amount of Rp. 25,624,630.00, distribution through infāq Rp. 516,439,346.00, the allocation of operational funds Ziswaf BMI of Rp. 66,779,848.00, and distribution through waqf Rp. 87,384,510.00.9

As a comparison data for cash waqf, during 2018, BMI was entrusted to manage cash waqf in the amount of Rp. 2,993,050,577.64 and has been distributed in the amount of Rp. 535,414,900.00.10

These data indicate that the high level of public confidence in BMI. The high level of trust is inseparable from creative programs carried out by BMI in raising funds, managing, and empowering cash waqf. Therefore, BMI as one of the empowerment institutions engaged in Ziswaf is important to be revealed in this paper, because BMI tries to facilitate and distribute the excess wealth of the rich to be given to people in need through Islamic philanthropy.11

There are some results of previous studies which discuss the management and the development of cash waqf. Among them are the results of research from M. Mizanur Rahman and M. Nurul Islam Sohel.12 The results of the study revealed that the cash waqf seter and bank certification have monetized the Islamic philanthropic sector

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and helped in the accumulation of social capital and national wealth, socio-economic development, and poverty alleviation in Bangladesh. In contrast to Rahman and Sohel, Malaysia has combined *waqf* with the *takaful* agreement and applied it to insurance products.\(^\text{13}\) Based on the experience of monetary *waqf* in Bangladesh and Malaysia, suitable monetary *waqf* to be implemented in Somalia is in the form of shares.\(^\text{14}\)

The management and the development of cash *waqf* in Indonesia are quite varied. Khurun’in Zahro’et al,\(^\text{15}\) for example, explained that *the Badan Wakaf Uang Tunai (BWUT) MUIDIY* provides financing to Small and Medium Enterprises (SMEs) with a *qard hasan* contract and they are only charged to return the principal from the loan only. Likewise with Qi Mangku Bahjatulloh,\(^\text{16}\) the results of his research explained that the Hajj and Umrah Pilgrimage Bureau of Al Mabrur practiced the umrah-based cash *waqf* program, which is a charitable endeavor to serve pilgrims to carry out the pilgrimage or umrah and at the same time donate through cash *waqf* at the Islamic Boarding School in Ta’mirul Islam. This charity effort combines the *tijāri* contract with the *tabarru’* contract which is practiced following sharia in the Umrah *Waqf* program.

The research results of Nurhafid Ishari and Nur Lailiah Sakinah\(^\text{17}\) also illustrate economic empowerment through cash *waqf* in PKPU KCP Lumajang contained in two programs, namely the Sinergi

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Pemberdayaan Komunitas Program (Prospect) and the Komunitas Swadaya Masyarakat. In raising its cash *waqf* funds, PKPU KCP Lumajang uses four ways, namely making a cash *waqf* design, making media outreach, determining the amount of *waqf* variation, and fundraising is a community.

The similarity of the research results in this paper with the results of previous studies lies in the main theme, namely cash *waqf* which is managed by the fundraising and distribution of zakat funds. While the difference is, this study focuses on the development of cash *waqf* in the Gerakan Wakaf Produktif at the BMI Foundation in the digital age. The difference in the results of previous studies with this paper confirms the results of Dodik Siswantoro et al. In his paper, Siswantoro et al. argued that cash *waqf* institutions in Indonesia have their uniqueness and characteristics. However, the cash *waqf* institution tends towards stakeholder theory, which must serve the public interest.

Besides, the research results in this study use the type of field research and qualitative data analysis. While there are three data collection techniques used, namely Focus Group Discussion (FGD), interviews, and documentation. There are three objectives in this study. These three objectives are to describe and analyze the Gerakan Wakaf Produktif, the management of cash *waqf*, and its development at the BMI Foundation in the digital age. This is the novelty described in this paper.

**BMI AND ITS GERAKAN WAKAF PRODUKTIF**

BMI is a community empowerment organization engaged in the Ziswa field. BMI is located at Jalan Sui Raya Dalam, Gang Imaduddin Number 4, Sui Raya District, Kubu Raya Regency, West Kalimantan Province. The establishment of BMI was based on Foundation Deed of Establishment Number 29 of 2017 by Notary Eddy Dwi Prbadi, S.H., and Decree of the Minister of Law and Human Rights of the Republic of Indonesia Number AHU-0010008 AH.01.04 of 2017.

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concerning Ratification of the Establishment of a Business Entity Baitulmaal Munzalan Indonesia Foundation.\textsuperscript{19}

Initially, this BMI was a form of collaboration between the Gerakan Infaq Beras (GIB) and the Baitulmaal Institution at the Kapal Selam Munzalan Mosque. Both of them then transformed into a social humanitarian institution under the auspices of the BMI Foundation. BMI is a mosque-based nonprofit that is devoted to promoting human dignity and social dignity for people in need. The main focus of the BMI movement is on social humanitarian empowerment through Ziswaf funds and other halal and legal funds.

BMI’s motto is to move, mobilize, and grow together. The vision is productive waqf with the concept of a modern ark mosque, positive synergy, environmentally friendly, based on the economic empowerment of devotees in the congregation. In addition, there are seven BMI missions. First, becoming a prosperous, independent, and multi-functional mosque. Second, realizing a perfect mosque, child-friendly, and youth idol. Third, building a community or a solid community of Islamic trading. Fourth, presenting a spirit of togetherness in caring for the poor, orphans, memorizers of the Qur’an, and jihad fi sabilillah. Fifth, giving birth to the preaching movement (\textit{dakwahbilhal}) by campaigning the call “\textit{Don’t be bored doing good}” with creative, innovative, and educative methods. Sixth, organizing Islamic cottage-based Islamic educational institutions which are characterized by aqidah Islamiyah that are intact and resilient and have a noble character who is handsome, intelligent, and agile. Seventh, strengthening the condition of an integrated Islamic civilization based on housing, rural and urban areas originating from the money waqf movement or Ziswaf Pro (Zakat, Infaq, Sedekah, and Productive Waqf).\textsuperscript{20}

In implementing its motto, vision, and mission, BMI has adequate and creative Human Resources. The Main Board of Directors is M. Imam Muttaqin. Under the command of the BMI Main Board, there were five divisions. The first division is the operational division which is held by Sona Mahendra. The second division is the financial division held by Minarsih. The third division is the HRD division which is held by Destarini Utami and Ilma Amalia. The fourth

\textsuperscript{19} BMI, “Company Profile Baitulmaal Munzalan Indonesia,” 22 August 2019.
division is the content division held by four people, namely Ayu Safitri, Taufik Setiadi Hasan Putra, Gilang Rahmad Adha, and Fikry. The fifth division is the digital marketing division which is held by three people, namely Imam Chandra, Nurussa’adah Yusfar, and Gusti Rezaqqi. Finally, the Paskas Indonesia Commander was commanded by Muhammad Lutfi.21

One of the leading programs owned by BMI is GIB. GIB is a program which gives happiness and glory to orphans and memorizers of the Qur’an by providing the best quality rice every month. The rice given is Menteng Delangu Rice which is usually consumed by officials in the equal level as the minister. This movement is managed by the Komunitas Pasukan Amal Sholeh (Paskas) which is also one of the programs of BMI. With the permission from God Almighty, the community that has spread across 37 cities has distributed 60 tons of rice to the needs of 23,800 orphans and memorizers of the Qur’an every month. Besides GIB, BMI also has two other programs, namely the Gerakan Zakat Berdaya (GZB) and the Gerakan Wakaf Produktif (GWP).

In this essay, the author describes various kinds of GWP developed by BMI. GWP is a waqf-based program intended for the construction of infrastructure or facilities for the people. Muttaqin explained that waqf in BMI was divided into five types.22 First, cash waqf or waqf through money. This first type of Waqf is in the form of waqf funds collected through cash waqf and is used to build infrastructure managed by BMI. At present, the infrastructure project being developed by BMI is the Mosque Based Education Institution (LPBM). Previously, BMI had built Munzalan I Submarine Mosque and Munzalan II Submarine Mosque using this GWP. For more details about the management of cash waqf, the authors explain in the next discussion.

Second is the asset waqf. Waqf of this asset is obtained from building assets that are represented by wakif to BMI which are worth billions of rupiah. One of the waqf assets in BMI is MTs Munzalan Mubarakan Boarding School (MMBS). Children who study at

\[ \text{21 BMI, “Documents obtained from the Director of BMI, M. Imam Muttaqin.”} \]
\[ \text{22 M. Imam Muttaqin, “Cash Waqf in BMI” (FGD Cash Waqf, Islamic Economics Study Program Faculty of Economics and Business (FEB) Tanjungpura University (Untan) Pontianak, 1 August 2019).} \]
MMBS MTs are free of charge. For buildings, MMBS MTs do not need to pay because the building already exists. As for food, one can use rice *infāq*, for side dishes one can use general *infāq*, all of which are managed by BMI with a collaboration system between *infāq*, *sedekah*, and *waqf*. In addition to MMBS MTs, *waqf* assets in BMI are in the form of cars and motorcycles that are used following their designation.

The third is the *waqf* profession. This *waqf* profession is *waqf* in the form of services donated by someone who is an expert in a particular field. The form of this *waqf* at BMI is like Griya Sehat which was built based on cash *waqf*. An expert in the field of health can donate his professional *waqf* in the form of services at Griya Sehat free of charge.

The fourth is the benefits of *waqf*. This benefits *waqf* can be in the form of a house building in the sense that someone can rent a house free of charge and not change the ownership status of the house. The form of this *waqf* at BMI is like the Balai Hafidz Quran (BTQ) Anjang Hadari. Its ownership still has *wākif*, BMI as *nādzir* only uses its benefits.

The fifth is the transfer of rights *waqf*. BMI cooperates with several entrepreneurs and the funds can be in the form of ZIS or the form of shares. The benefits of a business can be represented. The five types of zakat are included in the Gerakan Wakaf Produktif developed by BMI.

**CASH WAKAF MANAGEMENT IN BMI**

As explained in the previous discussion, one of the GWI programs managed by BMI is cash *waqf*. The decision of the Indonesian Ulema Council Fatwa (MUI) concerning Monetary *Waqf* on May 11, 2002, defines monetary *waqf* (*waqf al-nuqud*) is *waqf* made by a person, group of people, institutions or legal entities in the form of money, including securities. The definition of monetary *waqf* is different from cash *waqf* in BMI. Cash *waqf* in BMI is *waqf* through money, not monetary *waqf*. The point is that someone donates their money *waqf* which can be used by BMI to build infrastructure.

Furthermore, Muttaqin\(^\text{23}\) explained that the cash *waqf* in BMI was used to develop infrastructure matters. In the implementation,

\(^{23}\) Muttaqin, The results of the interview with the Director of BMI.
the wākif personally came to the BMI Office to donate his possessions and immediately handover. The completion of the transaction can be proven by the minutes of the Waqf Pledge Deed. BMI’s position here is as nādzir who manages the waqf assets in a trustful, professional and transparent manner based on devotion and strength of the congregation.

Before accepting the cash waqf, BMI first planned the waqf object. After the object is determined and the amount of funds needed has been budgeted, then BMI campaigns and promotes to the Muslim community by utilizing technological sophistication in today’s digital era, such as websites and social media. The cash waqf funds that have been collected are then used to purchase raw materials that can be used to build waqf-based infrastructure.24

At present, BMI is in the midst of an infrastructure project through a cash waqf fund to build LPBM or Munzalan Tower. Munzalan Tower consists of six levels that will be utilized as a mosque-based education center for the regeneration of the people. The first level building is used for mosques and secretarial buildings, the second level building is used for Kindergarten Pesantren Anak Sholeh (PAS) Aulaadul Yamin, the third level building is used for elementary school PAS Aulaadul Yamin, the fourth level building is used for studentsrooms and VIP rooms, the fifth level building is used for meeting rooms, and the six-level building is used for sports. The six-story building requires the funding of 12 billion rupiahs. This LPBM can be used by anyone who wants to create an event and is free of charge. Look at the picture 1:

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24 Ibid.
The Description of Munzalan Tower

Source: @munzalan.id (April 19, 2020)

The management of cash *waqf* funds at BMI is almost similar to that managed by the UMI Waqf Foundation. The UMI *Waqf* Foundation manages its cash *waqf* for the development of educational institutions. In raising its cash *waqf* funds, the UMI *Waqf* Foundation cooperates with Sharia Financial Institutions (LKS), and its cash *waqf* is deposited with a wadi’ah contract. Unlike the BMI and UMI *Waqf* Foundation, BWUT MUI DIY provides financing to SMEs with a *qard hasan* contract and SMEs are only charged to return the principal from their loans only. In my opinion, the management of

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25 Fadillah Mughnisani and Mukhtar Lutfi, “Pengelolaan Wakaf Tunai di Yayasan Wakaf Umi,” *Iqtisaduna* 1, no. 1 (2015): 16–17, https://doi.org/10.24252/iqtisaduna.v1i1.1156. the use of field data collection using the techniques of observation, interviews, and documentation. The methods that researchers use in this research is descriptive method. Results of this study indicate that Raising funds cash *waqf* in the Foundation Endowments UMI is still within the scope of internal and systematically allocated endowment cash to the development of facilities and infrastructure of academic perceived lack of adequate teaching and learning activities, especially the addition of the location.

26 Zahro’ et al., “Implementasi Pendistribusian Wakaf Tunai sebagai Penunjang Usaha Kecil Menengah di Badan Wakaf Uang & Badan Wakaf Tunai MUI Yogyakarta,” 63.
Bustami & Hakim, Strategy of Cash Waqf Development

Cash waqf conducted by BWUT MUI DIY is quite creative, given the flexibility in the use of waqf instruments is more difficult when compared with other Islamic philanthropy, such as zakat, infāq, and sedekah.

After the cash waqf funds are collected and used for infrastructure development, BMI also prepares monthly and annual financial reports. The BMI month report is published on its social media accounts and sent directly to foster parents (wākif) as a form of BMI’s accountability to its donors. BMI also audits its financial statements annually. In 2019, BMI’s annual report was audited by auditors from the Syarbini Public Accounting Firm Ikhsan, S.E. The purpose of this financial report is as a form of transparency and accountability of the BMI to foster parents and the general public regarding the cash waqf funds they manage. Besides, accountability and ease in accessing BMI’s financial statements can increase the trust of Muslim communities. Muttaqin said:

“Masyarakat melihat dari sisi kebermanfaatannya. Ketika mereka infak, sedekah, wakaf, mereka ingin melihat buat apa dana dan harta yang diberikannya itu. Seberapa banyak manfaat yang dirasakan oleh umat, terutama di sekeliling kita dulu. Sejauh kita bisa sampaikan informasi tentang apa yang kita lakukan. InsyaAllah kepercayaan masyarakat tetap pada kita.”

The influence of accountability in the management of BMI’s financial statements that has an impact on public trust also confirms the results of previous research conducted by Dina Fitrisia Septiarini. Septiarini concluded that transparency of information and accountability jointly influenced the collection of Ziswaf funds at LAZ in Surabaya. Likewise with the results of research by Yusi Ardini, Asrori, and Rizka Fitria Nofitasari. Ardini and Asrori found that the ‘āmil literacy and accountability of the financial statements of zakat management organizations in the BAZ Tegal Regency had a positive and significant effect on muzakki’s trust. While Nofitasari concluded that the accountability and transparency of financial

27 Muttaqin, The results of the interview with the Director of BMI.
statements simultaneously had a positive effect on the trust of muzakki in Lazisnu, Lampung Province. Not only the Ziswaf fund management agency, the results of research from Baiq Nurrizkiana concluded that the accountability of regional financial statement management also had a positive and significant effect on public trust to stakeholders.

BMI CASH WAQF DEVELOPMENT IN THE DIGITAL ERA

The digital age is a term used to describe an age that utilizes technology and science. All things that are manual and complicated, turn out to be automatic and easy. Digital technology is a medium that no longer uses human labor (manual) but tends to use an automatic operating system with a computerized system. In the current digital age, it has also changed the nature of work that had not been imagined before. Advances in digital technology have shifted many people, from those working informal organizations to workers as members of the wider community and loosely connected.

Digital technology not only impacts conventional workers who lose their jobs but also creates new jobs and businesses which collaborate with technology as a vital component of their business models and operations. Digital technology is an enabler of entrepreneurial activity and they manifest in various forms such as digital services or products, digital infrastructure, digital platforms, digital artifacts, or digital innovations. Gianluca Elia et al. cited the transformation as an online business that involves sellers and buyers


in new channels, connecting multivariate requests with personalized offers, outsourcing activities and raising money, and so on.

In Indonesia, digital technology is not something new. In January 2018, Digital Landscape Data released 132.7 million people of Indonesia (50%) were internet users. Of the 132.7 million internet users, 130 million are active users of social media and 12 million of them access social media through the gadget. The average internet user spends about 8 hours 51 minutes doing various activities that require an internet connection. The majority of them (71%) believe and are optimistic about information technology that can provide opportunities rather than risk for its users. These data are opportunities for various segments, not only in the economic field but also in the socio-religious field.

Opportunities and sophistication of this technology are put to good use by BMI to develop its cash waqf. In developing their cash waqf, BMI adjusts to the changing times of the living in the digital age. BMI uses information technology in three areas, ranging from fund-raising, cash waqf management, and accountability reports. While the information technology used to carry out the three stages in the development of cash waqf is social media, websites, and contact persons via mobile phones. The social media used by BMI are Facebook Page; Gerakan Wakaf Produktif; Instagram: munzalan.id and munzalanmb; YouTobe: Munzalan TV; WhatsApp, website: www.munzalan.id and customer service with contact numbers 081381295252 and 081254903375.

The first stage is the collection of cash waqf funds. Before utilizing technological sophistication, BMI designed the object of the cash waqf in advance. After the object is there and the amount of funds needed to build it has been determined, then BMI makes the contents of the content and designs it for campaigning through existing media. Technological media used by BMI in campaigning for cash waqf fundraising are Facebook, Instagram, YouTobe, WhatsApp, and website: www.munzalan.id. In the picture below, the

author exemplifies one of the contents of the cash waqf fundraising through social media in the form of Facebook.

**Picture 2**

**Information on cash waqf fundraising Content in Facebook**

The contents of the cash waqf fundraising content through the *Gerakan Wakaf Produktif* Facebook page are a joint venture to build LPBM as a center for the regeneration of the people. Only with Rp. 34,000.00 which is worth half a sack of cement every month, one can do waqf. If someone wants to donate their best assets, they can come directly to BMI or contact customer service with contact number 081381295252 or can transfer directly through accounts in the name of BMI, namely BNI Syariah: (009) 3529000000 and Mandiri Syariah (451) 3529000005. From the content made from January 19, 2017, to April 20, 2020, the *Gerakan Wakaf Produktif* Facebook page has been liked by 5,558 people, followed by 5715 people and 63 stopovers.

The second stage is the management of cash waqf. As explained earlier, the infrastructure project using cash waqf is LPBM or Munzalan Tower. The funds needed to build six levels of LPBM buildings are 12 billion.\(^3\)\(^6\) Cash waqf funds collected, both campaigns

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\(^6\) Muttaqin, *The results of the interview with the Director of BMI.*
through social media, websites, tabliq, and so on are then used to purchase services and raw materials used to build infrastructure based on waqf. In the picture below, the author exemplifies one of the contents of the LPBM development process through social media in the form of YouTube.

**Picture 3**

*Information on LPBM Development Process in YouTube*

![Image of YouTube video](https://www.youtube.com/watch?v=e4cmmz8x0rQ)

*Source: MunzalanTV (20 April 2020)*

The content of the video uploaded on Munzalan TV is to illustrate a millennial generation named Dhidha Neshia who wants to do infāk and cash waqf at BMI. By only spending Rp. 25,000.00 per month for rice donation and Rp. 34,000.00 every month to conduct waqf, millennials who have not yet fulfilled the requirements to do zakat can do Ziswaf now at BMI. After giving infāk and waqf, Neshia then directly observed the progress of the LPBM construction located behind the Munzalan Submarine Mosque. Videos uploaded on 3 December 2018 to 20 April 2020 have 4.12 thousand subscribers.

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37 “Munzalan TV,” 20 April 2020, [https://www.youtube.com/watch?v=e4cmmz8x0rQ](https://www.youtube.com/watch?v=e4cmmz8x0rQ).
The third stage is cash waqf financial statements. After the cash waqf funds are collected and utilized for the construction of LPBM, BMI then compiles monthly and annual financial reports. This month’s report is published by BMI on its social media accounts and sent directly to foster parents (wākif) as a form of BMI’s accountability to its donors. BMI also audits its financial statements every year. This periodic financial report is one way to keep the assets (hijād al-māll) of the wākif to remain utilized following their designation. 38

In the picture below, the author exemplifies one of the contents of the LPBM development process through social media in the form of Instagram.

**Picture 4**

*Report on Distribution of Waqf in January 2020 in Instagram* 39

Source: munzalan.id (22 April 2020)

The content above is a report on the receipt and distribution of Ziswaf from BMI in January 2020. One of the Ziswaf funds reported was the report on the distribution of waqf. Based on the uploaded data, the total waqf distributed by BMI is Rp. 122,981,875.00 with details of cash waqf of Rp. 122,131,861.00, waqf RSM of Rp. 100,000.00, waqf Quran of Rp. 750,014.


and waqf of Rp. 750,014.00. The content was uploaded on February 14, 2020. On April 22, 2020, the munzalan.id Instagram account had 1,784 posts, 14.3k followers, and 982 accounts followed.

Not only using information technology media such as social media and websites as previously explained but BMI also still uses conventional methods such as tabliq and provides CS offline at the BMI Office located at Jalan Sui Raya Dalam Gang Imaduddin Number 4, Sui Raya District, Regency Kubu Raya, West Kalimantan Province. The development of cash waqf in the Gerakan Wakaf Produktif has not only been donated by Muslim communities around Pontianak City and West Kalimantan Province but also throughout Indonesia and abroad.

CONCLUSION
Lots of changes have occurred as a result of technological sophistication in the digital age. Changes and conveniences caused by these technologies can be utilized both by BMI in this paper. This paper aims to describe the management of cash waqf managed by BMI for infrastructure projects in the form of waqf-based educational institutions (LPBM). The cash waqf is one of the five programs contained in the Gerakan Wakaf Produktif. Besides, this paper also explains the information technology used by BMI in managing cash waqf which starts from the collection and distribution of cash waqf to the financial statements of responsibility.

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