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CONSUMPTIVE CASH WAQF AS AN INSTRUMENT OF SOCIO-ECONOMIC RESILIENCE: A NORMATIVE ANALYSIS BASED ON THE PRINCIPLE OF MASLAHAH MURSALAH

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ABSTRACT

Consumptive waqf is a type of waqf used to meet the immediate needs of the community, such as the construction of mosques, schools, and temporary social assistance. Although it does not provide sustainable income, consumptive waqf is important for fulfilling basic needs and improving the quality of life. In Indonesia, cash waqf has great potential that can be directed toward urgent needs without violating Islamic principles. This research departs from the urgency of managing consumptive cash waqf in response to economic dynamics, particularly inflation, with a normative juridical approach. This approach emphasizes the analysis of legislation, Islamic legal doctrines, and the principle of maslahah mursalah as a conceptual basis for developing effective and Sharia-compliant waqf management strategies, as well as assessing the impact of inflation on the effects of consumptive cash waqf as a social financing instrument. Based on the results of normative analysis, cash waqf has a clear positive legal basis, among others in Law Number 41 of 2004 concerning Waqf, reinforced by Government Regulation Number 42 of 2006 on the Implementation of the Waqf Law, as well as regulations from the Indonesia Waqf Board (BWI). These regulations recognize the existence of cash waqf and provide a legal framework for its management, including the potential for its consumptive use. However, the consumptive nature of cash waqf is potentially vulnerable to the influence of inflation, which can reduce its utility and effectiveness in meeting social needs. Therefore, the principle of maslahah mursalah becomes important as a balancing instrument between the normative texts of positive law and the practical needs of society in fluctuating economic conditions. The formulation of the management of consumptive cash waqf in accordance with the principles of maslahah mursalah must emphasize the strengthening of nazhir institutions, a transparent oversight mechanism, as well as the integration of community economic empowerment strategies. Based on legislation and a maslahat approach, consumptive cash waqf not only functions as a means of Islamic philanthropy but also as a legal and economic instrument capable of strengthening the socio-economic resilience of communities in facing inflation.

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INTRODUCTIONS

Waqf is one of the very important instruments in the Islamic economic system, which has great potential to improve social welfare and economic development of the people. In general, waqf can be defined as the holding of property that can be used without reducing its principal substance (ain), and the proceeds are donated to the public interest. In practice, waqf is divided into two main forms, namely consumptive waqf and productive waqf, each of which has different characteristics and impacts on beneficiaries and economic development. (Karim, 2010b)

Consumptive waqf is a type of waqf whose proceeds are used to meet the direct needs of the community, such as the construction of mosques, schools, hospitals, or temporary social assistance. In this model, waqf does not generate sustainable income, but is directly used by the beneficiaries. Nevertheless, consumptive waqf still has an important role in meeting the basic needs of the community and improving the quality of social life. (Maretaniandini et al., 2025)

In contrast, productive waqf is a type of waqf that is managed efficiently and generates sustainable profits or income, which is then used for social purposes in accordance with the intention of the waqf. Examples include waqf land used for agriculture, rented waqf properties, or waqf funds invested in Islamic financial instruments. This model is considered more adaptive to modern economic challenges because it not only maintains the value of waqf assets, but is also able to increase income and empower the community's economy. (T. N. Sari et al., 2025)

Cash waqf has various strategic benefits in the economic development of the ummah and social empowerment. One of its main benefits is as an Islamic social finance instrument that can be used to finance productive activities, such as education, health, and micro-enterprises, without losing its basic value. Cash waqf is also considered flexible and liquid, so it is easier to collect from the wider community than waqf of fixed assets such as land or buildings. In addition, cash waqf can be a sustainable source of funding that supports sharia-based economic development and reduces social inequality. (Karim, 2010a)

However, the effectiveness of cash waqf as a social economic solution still has to face external challenges such as inflation, which is an important factor in reducing people's purchasing power. According to Bank Indonesia, the annual inflation rate in Indonesia in 2023 will reach 3.27%, which has a significant impact on the purchasing power of low-income groups. Inflation causes the price of basic necessities to increase sharply, thereby reducing the effectiveness of waqf funds given in cash to beneficiaries. This condition emphasizes the need for a waqf fund management strategy that not only pays attention to social and philanthropic aspects but also takes into account macroeconomic risks such as inflation. To overcome these challenges, a productive waqf investment approach is needed, such as investments in the real sector or property that have historically been able to withstand inflationary pressures, while generating sustainable profits to support social activities. (Ahmad et al., 2024)

Overall, the great potential of cash waqf in Indonesia has not been fully realized due to various internal and external constraints such as low levels of public literacy, weak governance of waqf institutions, and economic challenges such as inflation that affect people's purchasing power. Therefore, it is important for waqf management institutions to formulate a holistic strategy that involves improving waqf education, using digital technology, and diversifying investments that are resistant to inflation to ensure that the positive impact of cash waqf on the social and economic welfare of the community can be achieved optimally. This comprehensive approach is not only expected to be able to increase community participation in waqf but also strengthen the contribution of cash waqf as an instrument of sustainable economic empowerment in the context of national development. (Annual Report on Cash Waqf Management, 2023)

Money waqf is currently receiving wide attention because of its unique potential in mobilizing financial resources efficiently and effectively, especially in the face of economic dynamics that are often affected by inflation. In the Islamic economy, inflation not only affects people's purchasing power but also poses a serious challenge to overall socio-economic stability. Inflation causes an increase in the price of goods and services, which directly results in a decrease in people's purchasing power, especially the lower middle class who tend to have limited access to

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additional financial resources. Inflation is a macroeconomic factor that can affect the real value of cash waqf funds. The decline in the real value of money due to inflation can reduce the purchasing power and effectiveness of cash waqf funds in funding social programs. Therefore, alternative financial instruments such as money waqf are needed to help stabilize the economy while improving social welfare. (Hidayati & Haidar, 2024)

Money waqf offers high flexibility compared to traditional forms of waqf, such as land or property, making it faster and easier to manage to produce a sustainable positive impact. Historically, the practice of money waqf has been applied since the era of the Ottoman Empire, where money waqf was widely used to finance the public sector, such as education, health, and social assistance. This historical experience shows that money waqf has great potential in supporting productive and sustainable economic activities, which is very relevant in the face of high inflation in the modern era. (Adinugraha et al., 2023)

Furthermore, various empirical studies show that optimal management of money waqf is able to provide significant economic benefits, especially in supporting small and medium enterprises (SMEs) and microfinancial activities. In this context, money waqf not only functions as social assistance but also plays an active role in creating new jobs, increasing local economic productivity, and reducing the negative impact of inflation on vulnerable groups. In addition, money waqf also has a positive impact on increasing financial literacy among the community, which is important for building the economic resilience of individuals and communities collectively. (Ayub & Khan, 2021)

In the management of money waqf, transparency and accountability are important elements that determine success. Professional money waqf management is able to maintain public trust, thus encouraging more individuals to engage in waqf activities. The use of technology such as digital platforms and blockchain in the management of money waqf is also a significant innovation, because it is able to increase the efficiency of fundraising while strengthening public trust in waqf management institutions.

However, there are various challenges that must be overcome in the management of money waqf, including the lack of clear regulations, financial management risks, and lack of public awareness of the importance of money waqf. To overcome these challenges, the government and waqf management institutions need to work together to create conducive regulations and increase public education about the great potential of money waqf in overcoming various socio-economic challenges, including inflation. (Amirudin et al., 2025)

Waqf is included in the category of jariyah alms because the benefits continue to flow even though the waqf has passed away. In the context of inflation, maintaining the value of waqf means maintaining the sustainability of its rewards and social benefits. Although Law No. 41 of 2004 has established the legality of cash waqf, the application of the consumptive waqf model is still rarely carried out because it is considered unproductive. However, in economic emergencies caused by inflation, the direct use of cash waqf can be a quick and appropriate solution to help the poor who experience a decrease in purchasing power. The main obstacles lie in: 1). low literacy about cash waqf. 2). Weak transparency and accountability in management. 3). Lack of innovation in instruments that can withstand inflation. 4). Lack of specific regulations related to the consumptive waqf model. (Ikhwan et al., 2025)

Based on the above explanation, the author argues that consumptive cash waqf has high relevance as a strategic instrument in dealing with the impact of inflation and strengthening the social safety net. The great potential of cash waqf in Indonesia must be directed not only to the long-term productive sector, but also to meet immediate urgent needs, without neglecting sharia principles. Therefore, this research focuses on the concept of consumptive cash waqf in the perspective of muamalah fiqh as a response to inflation to make a theoretical and practical contribution to optimizing the role of waqf in the modern economic era.

Based on the background of the problems that have been described earlier, this study identifies several main problems that are the focus of the study. First, how can the basic concept of consumptive cash waqf in the perspective of fiqh muamalah based on Islamic legal norms, especially the principle of maslahah mursalah, be implemented as a basis for formulating a strategy for managing consumptive cash waqf to anticipate and minimize the impact of inflation. Second, this study wants to examine how the influence of inflation on the effectiveness of the use of consumptive cash waqf in meeting the social needs of the community. Third, this study seeks to formulate a formulation of consumptive cash waqf management in accordance with the principle of maslahah mursalah to strengthen the community's economic resilience. These three focuses are the basis for analysis to understand the relationship between fiqh, economic, and social benefits aspects in the management of cash waqf in the modern era.

METHOD

The methodology of this study uses a normative legal approach that focuses on the analysis of Islamic legal concepts and sharia economic theories that are relevant to the management of consumptive cash waqf in anticipation of inflation, reviewed from the perspective of maslahah mursalah. This approach focuses on the study of Islamic literature and legal norms (doctrinal research) sourced from classical texts (turats), contemporary regulations, and scientific theories regarding waqf and inflation within the framework of sharia maqashid. This normative research is qualitative and conceptual, with the aim of examining and formulating normative principles that can be used as a basis for the practice of fair and sustainable cash waqf management. This model combines the analysis of classical Islamic law (usul fiqh, maqashid sharia) with the analysis of public policy in sharia financial management, using deductive and comparative approaches to assess the conformity of waqf practices with the principles of maslahah. (Rasyid, 2022) (I. N. Sari et al., 2022)

In addition to being conceptual, this study also adopts a contextual-normative approach by paying attention to modern economic dynamics such as inflation and inequality in wealth distribution. Through the framework of maqashid sharia and maslahah as a theoretical foundation, this study seeks to explore how consumptive cash waqf can be designed to still bring benefits even in turbulent economic conditions. This research is interdisciplinary because it integrates the perspectives of fiqh, Islamic economics, waqf management, and public policy. Thus, this study not only assesses the suitability of waqf policies with sharia principles, but also its effectiveness in maintaining a balance between sharia maqashid values and contemporary economic challenges. The results of the research are expected to be a foothold for Islamic financial institutions and the Indonesian Waqf Agency (BWI) in formulating an adaptive and benefit-oriented cash waqf management strategy.

RESULT AND DISCUSSIONS

The Basic Concept of Consumptive Cash Waqf in the Perspective of Muamalah Fiqh, which is based on Islamic Law Norms, especially the Principle of Maslahah Mursalah, can be implemented as the basis for the formulation of a Consumptive Cash Waqf Management Strategy to Anticipate and Minimize the Impact of Inflation

Inflation is an economic phenomenon that occurs in almost all countries. In general, inflation is defined as an overall and sustained increase in the prices of goods and services over a period of time. In a conventional economic perspective, inflation is considered a monetary phenomenon related to the amount of money in circulation. Meanwhile, in Islamic economics, inflation is not only analyzed from a monetary point of view, but also from the aspects of morality, justice, and the benefit of the ummah. (Isnaini, 2023)

Cash waqf, as one of the instruments of modern Islamic philanthropy, functions as a tool for wealth distribution and economic empowerment of the people. However, the sustainability and benefits of cash waqf are greatly influenced by economic stability, including inflation. Therefore, it is important to analyze how inflation is understood in Islamic economics and its impact on the practice of cash waqf. In the Islamic view, inflation is seen as a form of gharar (uncertainty), which can harm one party in economic transactions. Inflation is considered a deviation from the true value of money and can violate the principle of justice that is the main basis in the Islamic economic system. Imam Al-Ghazali emphasized the importance of justice in every transaction and rejected all forms of fraud, including value reduction caused by inflation. (Tahir, 2013)

Islamic economics condemns practices that can lead to inflation such as speculation (ihtikar), usury, and market exploitation. Therefore, price and exchange rate stability is considered part of maqashid al-shariah, which is the

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protection of property and the public interest. According to Chapra, the Islamic monetary system should be based on money that has intrinsic value such as dinar and dirham (gold and silver), to prevent inflation from occurring due to excessive printing of fiat money. (Bachri et al., 2024)

In Islamic economics, inflation is understood as a phenomenon that can harm society, especially for the poor and fixed income groups. According to Abdul Mannan, inflation in the context of Islamic economics is not just a monetary problem, but also a reflection of moral imbalances and injustices in the distribution of wealth. Islamic economics emphasizes the importance of price stability as an element of economic justice. Therefore, inflation that results in a decrease in purchasing power and undermines fairness in transactions is considered a form of zulm (tyranny) that needs to be avoided. (Rusydiana et al., 2020)

Islamic economics recognizes the various causes of inflation that are in line with conventional economic theory, but also adds moral and spiritual dimensions. Here are some of the causes of inflation according to an Islamic perspective: first, the circulation of money without the support of real assets (riba and fiat money). One of the main causes of inflation in the Islamic view is the monetary system that uses fiat money that is not backed by real assets. Fiat money can be easily minted by monetary authorities in the absence of intrinsic value, potentially leading to inflation. In the Islamic view, money should be based on gold and silver (dinar and dirham), which have intrinsic and stable value. Riba or interest is also considered the cause of inflation because it creates an economy that depends on debt and speculation. (Nofianti et al., 2024)

Second, monopoly and hoarding (ihtikar) is the practice of hoarding goods by a group of market participants to artificially increase prices which is prohibited in Islam. The Prophet PBUH said, "Whoever hoards food (to raise the price), then he sins." (HR. Muslim). Hoarding is considered a direct cause of an unnatural increase in the price of goods.

Inflation has a significant influence on the social and economic aspects of society. In the context of Islamic economics, the impact of inflation is analyzed through the principles of justice, public welfare, and wealth distribution. Inflation results in a decrease in the value of money, which has an impact on decreasing people's purchasing power. This is very detrimental to underprivileged groups. Inflation also exacerbates inequality between the rich and the poor. The wealthy generally own assets whose value increases in line with inflation, while the poor experience a decrease in the value of their income. In long-term agreements such as debts receivables or leases, inflation can be detrimental to one party if not properly anticipated. Therefore, Islam stipulates that such agreements are based on the principles of justice and transparency. (Hidayah et al., 2021)

Islamic economics provides several approaches to prevent or reduce inflation based on sharia principles. Islam encourages a commodity-based monetary system such as gold (dinar) and silver (dirham) because both have intrinsic value and are resistant to inflation. By eliminating the interest rate system and prohibiting speculation, Islamic economics aims to create monetary stability as well as prevent a debt-based economy that can trigger inflation. Islam also emphasizes zakat, infaq, and alms as a means of wealth distribution so that there is no accumulation of wealth and excessive consumption by a handful of individuals. (S. Syarifuddin et al., 2025)

Islamic economics emphasizes the importance of economic activities that focus on the real sector, such as trade, agriculture, and industry, rather than on the speculative financial sector. Islam encourages state involvement in price control, cracking down on hoarders, and ensuring fairness in transactions. This practice was carried out by muhtasib (market supervisors) during the caliphate.

Countries that seek to adopt Islamic economic principles, such as Saudi Arabia and Iran, although not yet fully implemented dinar-dirham, seek to control inflation through fiscal policies and zakat. In addition, Islamic financial institutions seek to offer profit-sharing, not interest-based products, which are considered fairer and more resistant to long-term inflationary pressures. In the contemporary context, discussions regarding halal cryptocurrencies, such as the digital dinar, have also emerged as an alternative to a more stable and transparent usury-free monetary system.

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Inflation in the perspective of Islamic economics is not only seen as a technical economic problem, but also as a moral and spiritual issue. Islam views inflation as a form of injustice that must be avoided through the application of Islamic financial principles, a monetary system based on intrinsic value, and fair market supervision. With a comprehensive approach to economic justice, Islamic economics offers long-term solutions to create price stability, social welfare, and economic sustainability for the ummah.

The Impact of Inflation on the Effectiveness of the Utilization of Consumptive Cash Waqf in Meeting the Social Needs of the Community

Consumptive cash waqf is one of the philanthropic instruments in Islam that aims to distribute waqf funds directly in the form of assistance that can be consumed by the people who receive them. The main purpose of this waqf is to meet social needs, such as assistance in the fields of food, health, education, or other humanitarian programs. In its implementation, consumptive cash waqf is different from productive waqf which is invested to generate sustainable income, because the benefits can be felt directly and immediately. However, the effectiveness of the distribution of consumptive cash waqf is inseparable from macroeconomic dynamics, one of which is inflation. Inflation, which is defined as a general and continuous increase in the price of goods and services, can affect the purchasing power of cash waqf funds, thereby reducing the real value of the benefits received by the community. This phenomenon is a serious challenge for waqf management institutions (nazhir) in maintaining the usefulness and results of the funds that have been entrusted. (Aji & Mukri, 2022)

In fiqh, waqf must have the nature of tsawab (the reward flows) and muabbad (eternal). However, most contemporary scholars allow consumptive cash waqf on the grounds of emergency or very urgent benefits, referring to the rules of fiqhiyyah. Therefore, if consumptive waqf aims to ease the burden on people affected by inflation, then it is considered valid according to sharia and in accordance with sharia maqashid.

Based on fiqh studies, consumptive cash waqf can be justified with several conditions and conditions: First, consumptive cash waqf can be justified in emergency situations that require immediate assistance, such as natural disasters, pandemics, or humanitarian crises. In this situation, the principle of "al-dharurat tubih al-mahzurat" (emergency allows the forbidden) can be applied. Second, consumptive cash waqf can only be justified if there is no productive waqf alternative that can provide an equally effective solution. This is in line with the rules *"Dharhar Wa la Dhirar*" (cannot harm and cannot retaliate harm with harm). Third, consumptive cash waqf must provide clear and measurable benefits for recipients. These benefits must be in accordance with the goals of sharia (maqasid al-sharia) in preserving life, intellect, descendants, property, and religion. Fourth, nazhir (waqf managers) must have good capacity and integrity in managing consumptive cash waqf. Transparency and accountability are key in ensuring that the waqf is on target and provides optimal benefits. (Syakur & Moch. Zainuddin, 2022)

From a historical perspective, this point of view is not new. During the Ottoman period, consumptive money waqf was used to finance the marriages of orphans or to provide relief during the famine season. Shaykh al-Islam Ibn Taymiyah, although from the classical era, implied support in his Majmo' al-Fataawa with the statement: "Alms consumed for the benefit of society are the noblest form of waqf, because it directly refreshes the weak soul." Although it does not specifically refer to cash, this phrase has been the cornerstone for modern scholars to expand its application. Why are these opinions important? Because the waqf of consumptive money answers criticism that traditional waqf is less adaptive. In Indonesia, the Indonesian Waqf Agency (BWI) reports that waqf money reaches billions of rupiah per year, most of which is allocated for direct consumption such as scholarships or social assistance. A nazhir in Jakarta, for example, recounted how a waqf of Rp50 million was spent on 500 food packages during Ramadan, providing sustainable benefits through the prayers of the recipients. (*Nazhir Cash Waqf Guidelines* , 2021)

However, there are strict conditions: the intention must be pure, the management must be transparent, and in accordance with the sharia. Al-Qaradawi reminds us: "If the waqf of money is misused, then it becomes a sin; but if done right, its reward is like a flowing river." In line with that, Shihab stated: "Consumptive does not mean wasteful,

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but right on target." Through the direct statements of scholars such as "permissible" from the MUI, "lawful according to the sharia" from the Ottomans, and "flexible" from al-Qaradawi, the waqf of consumptive money has been proven to be a permissible practice. This is not an aberration, but an evolution of sharia that answers the reality of society. Thus, every Muslim can waqf money today, buy food for underprivileged neighbors, and be sure that the reward is eternal charity.

Formulation of Consumptive Cash Waqf Management in Accordance with the Principles of Maslahah Mursalah to Increase Community Economic Resilience

In Indonesia, the Indonesian Ulema Council (MUI) provides more contextual guidance through DSN-MUI Fatwa No. 2/DSN-MUI/IV/2000 on Money Waqf. The MUI defines money waqf as "the allocation of a portion of wealth in the form of money by individuals or legal entities to be used continuously or periodically according to its designation for the public benefit." The MUI explicitly allows consumptive money waqf, although it encourages more productive forms. According to the fatwa, consumptive waqf is allowed if it fulfills the maslahah of hajiyah, which is the interests necessary to prevent danger or meet the basic needs of the community. MUI explained that in the era of globalization, money is easier to distribute than physical assets, so that consumptive money waqf can be used for programs such as compensation for orphans, medical assistance, or vocational education that have a direct impact. The MUI fatwa is based on collective ijtihad, referring to the opinions of scholars such as Qardhawi and Zuhayli. The MUI added a condition: the funds must be managed by an official waqf institution, such as the Indonesian Waqf Agency (BWI), to prevent misuse. A real example is the consumptive cash waqf program by Dompet Dhuafa or Lazisnu, where funds are allocated directly for nutritious food for school dropouts. The MUI argues that a strict ban on consumptive waqf can lead to greater evils (madharat), such as increased poverty, which is contrary to the purpose of Sharia. (Ali et al., 2025)

Now, a crucial question arises: Is waqf of consumptive money allowed because of hajiyah maslahah or not, and why? Hajiyah maslahah, according to the theory of maqasid sharia developed by scholars such as Al-Syatibi, represents a level of importance that prevents mafsadah (corruption) or dangers that threaten survival, such as hunger, disease, or social conflict. Consumptive money waqf is indeed allowed precisely because of this hajiyah maslahah, for the following reasons. First, from the perspective of Qardhawi, the hajiyah maslahah serves as the main foundation. In a world full of economic uncertainty, consumptive waqf prevents social damage such as extreme poverty, which can lead to criminality or radicalism. Qardhawi argues that sharia is dynamic; If traditional waqf is no longer effective, innovations like this must be applied to HEFZ al-NAFS (life protection). Without direct intervention, the basic needs of the community are neglected, which is a danger to the hajj. Second, Zuhayli supports this in emergency situations, where hajj maslahah takes precedence over the principle of eternity. He cited qiyas (analogy) with zakat that can be consumed directly by mustahik. Why? Because the priority of sharia is to save lives (daruri hajiyat), not the formal structure of waqf. If consumptive waqf prevents mass death or suffering, then the waqf becomes mandatory, even though the impact is less pronounced. (Arifin, 2024)

Third, the MUI explicitly allows it based on the benefits of contextual hajjyah in Indonesia. In countries with significant economic disparities, consumptive money waqf is intended to meet the needs of hajj such as education and health, which if ignored can hinder the development of society. The MUI fatwa emphasizes that this maslahah is supported by general postulates from the Qur'an, such as QS. Al-Baqarah: 185, which facilitates the worship of the community in order to avoid difficulties. The reason for absolute rejection is that it will cause a greater evil: people may be reluctant to give waqf if the form is too rigid, thus eliminating the potential for charity. However, this ability is not unconditional. The scholars agree that consumptive waqf should be transparent, supervised by nazhir, and prioritized in productive forms whenever possible. If the benefits of hajj are not met, for example, if the funds are misused, then the waqf becomes haram. Consumptive cash waqf is not only allowed, but also recommended as a bridge between tradition and modernity, as long as it is based on the benefits of hajj that uphold the welfare of the community. This approach reflects adaptive Islamic wisdom, ensuring that righteous deeds remain relevant in the midst of changing times. (Selim & Hassan, 2020)

In Islamic teachings, waqf has long been recognized as the main instrument to achieve community welfare. Waqf is not just an ordinary charity; Waqf is a form of sustainable service, where the assets donated produce lasting benefits for the community. In the modern era, a variant of waqf has emerged that is increasingly relevant to contemporary economic dynamics, namely consumptive cash waqf. Consumptive cash waqf refers to a type of waqf in which donated cash funds are used directly for the consumption needs or operational costs of a charitable project, but are designed to ensure sustainable benefits, such as funding education, health services, or small businesses that create long-term impacts. This narrative will explore the benefits of consumptive cash waqf, the idea that sustainable charity is synonymous with waqf, the philosophy underlying this concept, its foundation in Islam, and the urgency of its presence in today's society. The benefits of consumptive cash waqf are very prominent, especially in terms of their flexibility and accessibility. First, consumptive money waqf allows for wider participation from the community. Unlike fixed asset waqf such as land or buildings that require large capital, money waqf can be started with a small amount, even as little as IDR 100,000. This opens up opportunities for lower-middle-class individuals to participate, so that sustainable charitable activities are no longer exclusive to the rich. For example, an office worker can allocate a portion of his salary to a waqf of money used to buy medical equipment for a clinic in a village, which then serves thousands of patients on an ongoing basis. This advantage creates a multiplier effect, where a small amount of funds from many individuals generates a significant impact. (Koto, 2024)

Second, money waqf for consumptive purposes is more adaptive to urgent needs. In traditional productive waqf, assets such as rice fields must be managed in the long term to produce harvests. However, consumptive money waqf can be immediately allocated for critical issues such as disaster relief or education for orphans. In Indonesia, the Indonesian Waqf Agency (BWI) has successfully managed waqf money for programs such as the construction of clean water wells in drought-prone areas. The benefits are immediately felt, and the allocation of funds is designed to produce sustainable impacts, such as wells that continue to provide water for hundreds of families. This changed the waqf from static to dynamic, following the rhythm of modern life. Third, in terms of management, consumptive money waqf is more efficient and transparent. With digital technology such as online waqf platforms, donors can monitor the use of funds in real-time. This reduces the risk of abuse and increases public trust. Furthermore, consumptive in this context does not mean waste, but rather a strategic approach: funds are used to build self-sufficient social infrastructure, such as skills training for unemployed youth, which enables them to achieve economic independence. Therefore, this waqf not only provides temporary relief, but also creates a cycle of sustainable prosperity, in accordance with Islamic principles that emphasize blessings (barakah) in righteous deeds. (Aldeen et al., 2022)

Now, let's discuss the point of view that jariyah alms is basically a form of waqf. In classical Islamic literature, jariyah alms are defined as charities whose benefits continue to flow even after the donor dies. A hadith from the Prophet Muhammad (PBUH), narrated by Muslims, states: "When a man dies, his deeds are cut off except for three things: charity, useful knowledge, and pious children who pray for him." Many scholars, including Imam Nawawi in his commentary on Sahih Muslim, directly associate jariyah alms with waqf, because waqf is the most eternal form of almsgiving, its material possessions are eternal, and its benefits are eternal. This perspective is further strengthened by the fatwa of the Indonesian Ulema Council (MUI) Number 2 of 2002, which equates jariyah alms with waqf, especially waqf money that is used for noble purposes. Therefore, consumptive money waqf is just a modern embodiment of jariyah alms, where cash funds are "consumed" to create sustainable intangible assets, such as knowledge or public health.

The philosophy behind the mention of consumptive money waqf as "waqf" is rooted in the essence of the sustainability of benefits (istimrar al-manfa'ah). Philosophically, waqf goes beyond just the ownership of physical assets; Waqf realizes the intention (niyyah) to get closer to Allah SWT through social service. The term "consumptive" here should not be interpreted negatively, like excessive consumption in a secular economy, but rather signifies the

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use of physically depleted funds while producing lasting spiritual and social value. This philosophy is based on the concept of maqasid sharia (the purpose of Islamic law), which aims to protect the five basic needs of society: religion, soul, intellect, descent, and property. Consumptive money waqf realizes this by "consuming" wealth to protect the soul (health) and intellect (education), so that its philosophy is the transformation of temporary wealth into eternal rewards. As stated by Al-Ghazali in Ihya Ulumuddin, continuous charity is the noblest investment for the hereafter, and consumptive money waqf is the most inclusive form in the age of materialism. (Laila et al., 2025)

The foundation of waqf of consumptive money in Islam is very solid, supported by the Qur'an, Hadith, and ijtihad of scholars. The Qur'an, in Surah Al-Baqarah verse 177, emphasizes that the essential virtue lies in providing property for the elderly, orphans, the poor, and travelers, which is the basis of waqf. The hadith of the Prophet Muhammad (SAW) about sustainable almsgiving, as mentioned earlier, is the main foundation. Furthermore, ijma' (the agreement of the scholars) supports money waqf, as illustrated by the fatwa of Shaykh Yusuf Al-Qaradawi, which states that cash can be waqf as long as it is managed by a nazhir (manager) who is entrusted for the benefit of society. In Indonesia, Law Number 41 of 2004 concerning Waqf expressly recognizes money waqf, including its consumptive forms, under the supervision of BWI. This foundation is also supported by historical practices, such as money waqf initiated by Caliph Umar bin Khattab, who bought land for waqf, which can be likened to modern cash funds. Therefore, consumptive money waqf is not bid'ah (deviant innovation), but tajdid (renewal) in line with Sharia. (Cahyono & Hidayat, 2022) (F. Syarifuddin, 2024)

The need for consumptive cash waqf in the current era is very urgent. Modern society is faced with challenges such as structural poverty, pandemics, and economic inequality. Traditional waqf often faces obstacles due to bureaucracy and lack of liquidity, while consumptive cash waqf provides a quick and scalable solution. In the midst of the climate crisis and urbanization, waqf funds can be allocated to green projects such as tree planting or renewable energy, which provide benefits as sustainable charities for future generations. This need is further evidenced by data from BWI: in 2022, the realization of cash waqf reached IDR 1.2 trillion, funding 500 micro waqf businesses and creating thousands of jobs. Without this waqf, Muslims risk losing momentum in achieving a just civil society. Furthermore, on a spiritual level, consumptive cash waqf strengthens individual faith, reminding us that wealth is a mandate from God, and death is not the end of our deeds. Consumptive cash waqf is a brilliant form of sustainable charity wrapped in modernity. Its advantages of flexibility, efficiency, and inclusivity, underpinned by a philosophy of sustainable benefits, a solid Sharia foundation, and a clear social urgency, make it a powerful tool for building an Islamic civilization that embodies grace for all nature. By embracing this waqf, every Muslim can become a better planner of the future, where rewards flow like a river that never recedes. (*Practical Guide to Money Waqf*, 2020) (Sulistya et al., 2020)

CONCLUSION

Based on the results of the analysis, it can be concluded that the management of consumptive cash waqf in the face of inflation with the perspective of maslahah mursalah is a strategic effort to maintain the relevance and sustainability of the role of waqf in the economic development of the people. Consumptive cash waqf, although it was originally debated in the fiqh muamalah, has a strong legitimacy when directed to achieve greater benefits, especially in emergencies or urgent social needs. The principle of maslahah mursalah provides a flexible legal basis for adapting the concept of waqf to modern economic dynamics, including in the context of inflation which can erode the real value of waqf funds. Therefore, the management of consumptive cash waqf needs to be carried out in a professional, transparent, and innovative manner in order to remain in line with sharia values and be able to maintain social and economic benefits for the community.

In addition, inflation is an important factor that must be anticipated in the management of consumptive cash waqf because it has a direct effect on the effectiveness and usefulness of waqf. A management strategy based on the principle of maslahah mursalah requires an integration between asset value protection, distribution efficiency, and sustainability of benefits. The diversification of sharia investment instruments, the use of financial technology, and the implementation of a management mechanism based on sharia maqashid are important steps to maintain the value and effectiveness of waqf in the long term. Thus, the application of maslahah mursalah not only serves as a legal basis, but also as an ethical and strategic guide in building a model of consumptive cash waqf management that is adaptive, fair, and oriented towards the welfare of the people in the midst of global economic challenges.

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