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# THE ESSENCE OF WAQF AND PERPETUATION OF BENEFITS: A CASE STUDY OF JARIYAH CHARITY BY ACEHNESE ENTREPRENEURS IN MECCA

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#### Abstract

This research aims to examine the essence of waqf and its lasting benefits through a case study of almsgiving by Acehnese entrepreneurs in Mecca. This research aims to understand how the contribution of almsgiving by Acehnese entrepreneurs can provide sustainable benefits for society. This research uses a qualitative approach with a case study method. Data was collected through indepth interviews with Acehnese entrepreneurs who participated in the almsgiving in Mecca, as well as field observations and analysis of related documents. The interview focused on the motivation, implementation process, and impact of the almsgiving. The results of the research show that almsgiving by Acehnese entrepreneurs in Mecca has a strong essence in advancing community welfare. The main motivation of entrepreneurs is to get rewards that continue to flow and contribute positively to society. The process of implementing alms is carried out with high transparency and accountability, ensuring that the benefits can be felt by many people over a long period of time. The positive impacts found include improving public facilities, education, and social welfare in Mecca. Almsgiving by Acehnese entrepreneurs in Mecca not only fulfills spiritual aspects, but also makes a real contribution to lasting social benefits. This alms model can be an example for other philanthropists in creating a sustainable impact through charity.

Keywords: Essence of Waqf, Benefits of Waqf, Almsgiving.

#### INTRODUCTION

Waqf comes from the Arabic word "waqf" which means to hold or stop (Aceh, n.d.). In the context of Islamic sharia, waqf refers to the act of withholding property from personal consumption for purposes that are sustainably beneficial to Muslims, with the intention of drawing closer to Allah SWT. The assets donated must be permanent and cannot be sold, inherited, or given as gifts.

Waqf has a strong foundation in the Quran and Hadith (Atabik, 2016). Some verses of the Qur'an ("Dasar Hukum Wakaf," n.d.) that are often associated with waqf include: Surah Al-Baqarah (2:261): "The parable (of the alimony issued by) those who spend their wealth in the way of God is like a seed that grows seven grains; for each grain God multiplies (the reward) for whom He wills. And God is All-Knowing. Hadith from Uthman bin Affan r.a.: The Prophet SAW said, "Whoever builds a mosque for Allah, then Allah will build for him a house in heaven."

The sustainability of benefits (Riau, n.d.) in the context of waqf refers to the sustainability of the benefits or usefulness of the donated assets, which provide continuous positive contributions to the community or beneficiaries. This concept is the essence of the essence of waqf, where the assets donated must not be used up or damaged but must remain there and provide benefits in the long term.



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Jariyah charity is charity whose reward continues to flow even after the giver has died. This is one of the most recommended types of charity in Islam because of its sustainable nature. In a hadith, the Prophet SAW said, "If a person dies, his deeds are terminated except for three things: Jariyah charity, useful knowledge, or a pious son who prays for him" (HR. Muslim).

Mosques built from waqf funds continue to be used by people for worship, study and various other religious activities (BWI, 2020). If the mosque is used, the rewards for the waqf continue to flow. Educational institutions founded from waqf assets provide a place of learning for future generations. The knowledge taught and the benefits obtained by the students provide sustainable rewards for the waqf. Hospitals built with waqf provide health services to communities, help cure illnesses and improve quality of life, all of which provide long-term benefits. Bridges, wells, or roads built through waqf make people's daily lives easier and provide sustainable benefits.

So that the benefits of waqf objects can be sustainable (Yusuf, 2017), there needs to be good management and maintenance. This can involve the waqf manager or nadzir who is responsible for ensuring that the waqf assets are used according to their intended purpose and continue to provide benefits. Recommendations for future researchers include conducting research with a larger number compared to the current research. In addition, increasing the sample size to minimize bias in the measured research results (Mubarok Fatahillah1 2024)

This form of waqf involves investing in productive assets that generate sustainable profits. These profits are then used for social or religious purposes in accordance with the waqf's intentions. Transparent and accountable management is important to ensure that waqf remains useful and is not misused. Financial reports and management activities must be open to the public and the authorities.

One clear example of the lasting benefits of waqf is the action of Acehnese businessmen in Mecca who gave pocket money of 6 million rupiah to Hajj residents from Aceh (Hajj Pilgrims from Aceh Receive Waqf Funds of 1,500 Riyals Per Person from Baitul Asyi, n.d.). This action is a form of almsgiving that provides direct benefits to the Hajj pilgrims. The benefits provided are not only in the form of financial support, but also provide comfort and peace of mind for the recipient, which may not be able to be assessed materially. The longevity of benefits in this context is evident from the ongoing support felt by recipients throughout their Hajj.

The practice of almsgiving by Acehnese entrepreneurs in Mecca shows the essence of waqf and alms Jariyah, namely the permanence of benefits and rewards that continue to flow. By providing financial assistance to Hajj pilgrims, entrepreneurs not only help ease their economic burden, but also ensure that they can carry out the Hajj pilgrimage more solemnly. This practice reflects noble Islamic values and provides inspiration for people to help each other and do good deeds in a sustainable manner.



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#### **METHOD**

The researcher took a qualitative approach and case study in this case (Umar, 2024). A qualitative approach is a research method used to understand phenomena or problems in a deep and complex context. Qualitative research focuses on the exploration, description, and in-depth understanding of individual or group behavior, perspectives, and experiences.

Case study is a method in qualitative research that allows researchers to explore certain phenomena in real life contexts in depth (Umar et al., 2023). Case studies can be used to gain comprehensive insight into specific situations, events, or individuals.

The reason the researcher took this was to understand the essence of waqf and the longevity of its benefits through the practice of almsgiving by Acehnese entrepreneurs in Mecca, requiring an in-depth exploration of the motivation, implementation and impact of this practice. Case studies allow researchers to explore the practice of almsgiving in real-life contexts, understand specific situations, and extract information from the various perspectives involved. A qualitative approach with case studies allows researchers to understand the practice of almsgiving by Acehnese entrepreneurs in Mecca in depth and holistically. Through comprehensive exploration, it is hoped that this research can provide valuable insight into the essence of waqf, the lasting benefits, and the implementation of almsgiving in a real context.

The researchers' data sources were taken from interviews with the Acehnese businessmen concerned, Hajj residents who received pocket money, and other related parties. Secondary data comes from documents and literature related to waqf and alms. The data analysis used by researchers is thematic analysis to identify key themes related to the essence of waqf and the sustainability of benefits. as well as data triangulation to ensure the validity and reliability of research results.

#### RESULTS AND DISCUSSION

#### The Essence of Waqf in Islam

Waqf comes from the Arabic word "waqf" which means to hold or stop. In Islamic sharia, waqf refers to the act of withholding assets from personal consumption and allocating them for sustainable good purposes. Waqf assets cannot be sold, inherited, or transferred in ownership. Several verses in the Al-Quran emphasize the importance of doing good and giving some wealth for the public good (T. 'Ula M.Si et al., 2023). For example, Surah Al-Baqarah (2:261) mentions multiple rewards for those who spend their wealth in the way of Allah. Rasulullah SAW said, "If a person dies, then his deeds are cut off except for three things: alms, useful knowledge, or a pious child who prays for him" (HR. Muslim). This hadith is an important basis for the concept of waqf as a charity.

Almsgiving is alms whose rewards continue to flow as long as the benefits are still felt by the recipient (humas, 2020). In contrast to ordinary alms which are only awarded once, alms Jariyah provides continuous rewards. Hadith from HR. Muslims who mention deeds whose rewards are uninterrupted, namely almsgiving, useful knowledge, and prayers for pious children. Some examples of Alms Jariyah such as Building a Mosque: Mosques built from alms Jariyah will continue to be used for worship, providing ongoing rewards to the



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alms giver. Establishing Schools: Schools established with alms funds provide education to future generations, which continues to provide benefits and rewards. Providing Wells: Wells used by the community to obtain clean water continue to provide benefits every day for the community.

As long as the benefits of almsgiving are felt by the recipient, the rewards for the almsgiver continue to flow (Salam & Lesmana, 2024). Almsgiving provides a sustainable positive impact on society, such as improving the quality of life, education, and health. The case study taken by researchers this time is that an Acehnese businessman in Mecca gave pocket money of 6 million rupiah to Hajj residents from Aceh. This action is a form of almsgiving that provides immediate and sustainable benefits.

The concept of waqf and almsgiving in Islam emphasizes the importance of giving assets for the public interest with sustainable benefits (Hamid, 2024). The practice of almsgiving by Acehnese entrepreneurs in Mecca shows how this concept can be implemented in a real context, providing significant benefits to society and obtaining sustainable rewards. Through good understanding and implementation, waqf and alms can become powerful instruments to improve the welfare of the people and get closer to Allah SWT.

#### Studi Kasus: Pengusaha Aceh di Mekkah

Several successful entrepreneurs from Aceh who have lived in Mecca for several years. Has a business in the trade and property sectors, with a branch in Mecca that serves the needs of Hajj and Umrah pilgrims. Inspired by Islamic values and the desire to help others, especially Acehnese who are carrying out the Hajj pilgrimage.

The implementation of Sedekah Jariyah carried out by entrepreneurs from Aceh involves giving pocket money of 6 million rupiah directly to Hajj residents from Aceh before or upon their arrival in Mecca. They collaborate with the Hajj committee to ensure aid is distributed evenly and on target. A monitoring and evaluation system is implemented to ensure that aid is used according to the needs and objectives of the Hajj pilgrimage. They intend to help ease the financial burden during the Hajj pilgrimage, providing peace and focus on worship without worrying about daily needs.

These entrepreneurs receive sustainable rewards according to the almsgiving concept and feel satisfaction and happiness because they can help others. This can also strengthen bonds of solidarity and togetherness among the Acehnese community, as well as be an inspiration for others to take similar actions.

There are several motives that can be drawn from the provision of pocket money of 6 million rupiah to the people of Aceh who are on the pilgrimage. The first motive raised was an economic motive. Pocket money is given so that Hajj pilgrims have additional funds for daily needs during the Hajj pilgrimage, such as buying food, drinks or souvenirs. Hajj travel can be very expensive, and providing pocket money helps reduce the financial burden that pilgrims must bear. By having pocket money, the congregation is better prepared financially to face unexpected situations that require additional expenses.

The second motive is social and cultural motives. Pocket money can be considered as



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a form of attention and support from the government or related institutions for the welfare of Hajj pilgrims. Providing pocket money can strengthen the sense of togetherness and solidarity among Hajj pilgrims, as well as between pilgrims and the government. In some cultures, there is a tradition of bringing Hajj souvenirs to family and neighbors in their homeland. Pocket money helps congregants fulfill this tradition.

Religious motifs are also not left out of some of the motifs raised. With financial support, Hajj pilgrims can focus more on carrying out the Hajj without worrying too much about financial problems. Additional funds help overcome concerns related to logistics and daily needs, so that the congregation can be more solemn in carrying out their worship. Overall, providing pocket money to Hajj pilgrims is a multifaceted effort that includes economic, social, religious, political, and administrative support to ensure a smoother and more meaningful Hajj experience for pilgrims.

The actions of Acehnese businessmen in Mecca who gave pocket money of 6 million rupiah to people from Aceh who were on the pilgrimage reflects the essence of waqf and almsgiving in Islam. These actions provide ongoing benefits for the recipient and ongoing rewards for the giver, as well as strengthening solidarity and togetherness in the community. This case study shows the importance of understanding and good implementation of the concept of waqf and alms to improve the welfare of the people and get closer to Allah SWT.

### **Analysis of Perpetuity of Benefits**

Providing pocket money to Hajj pilgrims can have various positive and negative impacts on the recipient. Pocket money helps meet daily needs during the Hajj pilgrimage, such as food, drinks, local transportation, and souvenirs. This improves the welfare and comfort of the congregation. Having pocket money reduces pilgrims' worries about sudden or unexpected expenses, so they can focus more on carrying out the Hajj pilgrimage.

Pocket money provides financial independence to congregants, allowing them to manage expenses according to personal needs without having to always depend on other people or wait for arrangements from the group. With pocket money, pilgrims can more easily interact with other people, buy souvenirs for their families at home, or share with fellow pilgrims, which strengthens social relationships. Congregants who don't have to worry about financial matters tend to have a more solemn and meaningful worship experience.

Overall, the impact of providing pocket money to Hajj pilgrims tends to be more positive, especially in terms of improving their welfare and comfort during the pilgrimage. However, it is important for Hajj organizers and the pilgrims themselves to manage these gifts well, ensuring that pocket money is used wisely and appropriately. Socialization and education about financial management can also be an important step to maximize the positive impact of giving pocket money.

Providing pocket money to Hajj pilgrims has several similarities with the concept of waqf and almsgiving in Islam. As previously mentioned, Waqf is the gift of long-lasting assets or property used for public or religious purposes, the benefits of which can be felt over a long period of time.



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Although pocket money is usually used in the short term, the aim is to provide ongoing benefits to the recipient during the Hajj pilgrimage. With pocket money, congregants can be more focused and devoted in worship, which in turn can have a long-term positive impact on their spiritual life. Just as waqf aims to improve the welfare of the congregation, pocket money helps improve the welfare of the congregation by meeting their basic needs during the pilgrimage. Although not fixed assets such as land or buildings that are usually donated, pocket money is a liquid asset that is distributed for religious purposes, reflecting the spirit of waqf giving.

Almsgiving is also mentioned as a form of alms whose rewards continue to flow if the benefits of the alms are still felt by other people. Pocket money allows Hajj pilgrims to carry out their worship more smoothly and solemnly, which can improve the quality of their worship. The rewards from this more solemn pilgrimage can continue to flow to the pocket money giver, like the concept of almsgiving.

By helping pilgrims in the form of pocket money, alms givers support sustainable goodness because a well-executed Hajj will have a positive impact on individuals and communities after they return to their homeland. Almsgiving is often intended to lighten the burden of other people. Pocket money eases the financial burden of congregants, allowing them to focus on worship without worrying too much about financial matters.

Providing pocket money to Hajj pilgrims reflects the essence of waqf and almsgiving through the intention to provide sustainable benefits, ease the burden on others, and support the implementation of worship. Even though the form is different, namely in the form of cash used for short-term needs, its essence remains in line with the purpose of waqf and alms in Islam, namely, to help others and obtain rewards that continue to flow.

#### **Social and Economic Implications**

Providing pocket money to Hajj pilgrims can have various significant social impacts in the Hajj community. Pocket money can increase the sense of solidarity among Hajj pilgrims. Congregants feel supported by the government or institutions that help, which strengthens relationships between fellow congregants. Providing pocket money can increase the congregation's sense of gratitude towards the government or organization that helps. This can strengthen the congregation's loyalty and trust in those who provide support.

Pocket money helps minimize economic disparities among congregants. Congregants from various economic backgrounds have sufficient funds for their basic needs during worship, thereby reducing the potential for inequality and social jealousy. With pocket money, Hajj pilgrims don't need to worry too much about financial problems during the trip. This can reduce stress and create a calmer and more harmonious atmosphere among the congregation. Giving pocket money can encourage acts of kindness and mutual assistance among the congregation. Those who feel blessed may be encouraged to share or help fellow congregants who are in need.

Overall, providing pocket money to Hajj pilgrims has many positive social impacts, such as increasing solidarity, gratitude and reducing economic disparities. However, there are also potential negative impacts that need to be anticipated, such as jealousy, financial



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dependence, and misuse of funds. Therefore, it is important for Hajj organizers to ensure that the distribution of pocket money is carried out fairly and accompanied by education regarding wise financial management, so that positive impacts can be maximized, and negative impacts can be minimized.

Further development of the practice of almsgiving in the form of giving pocket money to Hajj pilgrims can be done in various ways to maximize its positive impact. This can start by improving the congregation's ability to manage the pocket money they receive. The government and related parties can organize training on financial management before Hajj departure. This can include how to create a budget, managing expenses, and savings tips. You can also provide practical guidance and advice on spending wisely while in the Holy Land.

The next action could be with the aim of improving the economic welfare of the congregation in the long term. The government and related parties can provide revolving funds or business capital for pilgrims who want to start a business after returning from Hajj. The government and related parties can also help pilgrims access sharia financial services that can support their businesses.

The government and related parties can expand the benefits of almsgiving in the long term. For example, by providing financial assistance or educational programs for underprivileged families of the congregation after they return home and initiating social projects such as building public facilities or infrastructure in the congregation's home community using part of the alms funds.

This can be done by integrating various efforts for greater impact. Collaborate with NGOs, religious organizations, or charitable institutions to manage alms funds and ensure their use is appropriately targeted. Establishing community centers or social activities funded by alms to provide long-term benefits to the community.

Further development of the practice of almsgiving through providing pocket money to Hajj pilgrims has great potential to provide wider and more sustainable benefits. By combining education, economic empowerment, technology, and collaboration with various parties, the positive impact of this almsgiving can be maximized, thereby providing greater benefits for Hajj pilgrims and their communities.

#### **CONCLUSION**

The essence of waqf lies in the sustainability of the benefits provided. Waqf is the act of setting aside a portion of property or assets that are retained principally and the benefits are taken for public, religious, or social purposes in the long term. Waqf aims to provide sustainable benefits to recipients or communities. A classic example is a land waqf to build a mosque, school, or hospital, where these facilities provide continuous benefits to the community. Waqf is often used for purposes that improve social welfare, such as education, health, and public infrastructure. Thus, the benefits are felt by many people and over a long period of time. The essence of waqf lies in the permanence of the benefits provided. This principle ensures that waqf assets make a sustainable contribution to social and religious welfare. With proper implementation, such as productive waqf, good asset maintenance,



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diversification, and collaboration with professional institutions, the benefits of waqf can continue to flow and be felt by many people in the long term. Providing pocket money to Hajj pilgrims can be seen as a form of almsgiving that follows the principles of waqf if it is managed to provide sustainable benefits, such as through educational programs or economic empowerment. The provision of pocket money by Acehnese entrepreneurs to Hajj pilgrims is a clear example of effective almsgiving practices. This practice reflects lasting benefits through immediate and long-term impacts, economic and social empowerment, and transparent and fair management. With sincere intentions and proper implementation, this action not only provides benefits for the recipient but also provides sustainable rewards for the giver, in accordance with the essence of almsgiving in Islam. With sincere intentions, clear goals, and good management, entrepreneurs and other philanthropists can practice almsgiving effectively and sustainably. Through steps such as identifying appropriate needs, selecting sustainable forms of alms, education, collaboration, and monitoring and evaluation, the positive impact of alms can be maximized, providing continuous benefits to the community, and obtaining sustainable rewards. Waqf managers can maximize the benefits of waqf by adopting a professional, transparent, and results-oriented approach. Through good management, asset maintenance and development, diversification of income sources, strategic collaboration, use of technology, education, and strict monitoring and evaluation, the benefits of waqf can be felt more widely and sustainably by the community.

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