

## **Role of Literacy in Raising Awareness of Waqf for Sustainable Development**

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### **Abstract**

Indonesia has a very large waqf potential, namely 57,763 hectares of land spread across 440,512 locations. Likewise, the potential for cash waqf reaches IDR 180 trillion per year. Another fact is that the majority of Indonesia's population, namely 87.08 percent or around 245,973,915 people, are Muslim.

However, the large number of Muslims in Indonesia is not directly proportional to the absorption of waqf potential. From 2010 to 2020, only IDR 391 billion in cash waqf funds were collected. It was only in 2021 to 2023 that there was a spike in the absorption of cash waqf to IDR 2.3 trillion in 2023.

This study aims to examine the role of literacy in increasing awareness of waqf for sustainable development. The study was conducted using a qualitative descriptive analysis method. The data sources used in this study are statements from figures or officials, documents, data on the absorption of cash waqf, and laws and regulations on waqf in Indonesia. The results show that literacy is very important and has a great influence on the absorption of cash waqf potential in Indonesia. The community will be motivated to make waqf when they have sufficient knowledge about waqf. It is hoped that this study can be an input for policy makers to further improve literacy strategies so that the large potential of waqf in Indonesia can be maximally absorbed.

Keywords: waqf, sustainable development, SDGs, literacy, cash waqf, CWL

## Introduction

Indonesia has enormous waqf potential. The Waqf Information System (SIWAK) of the Indonesian Ministry of Religious Affairs records that the potential for land waqf is spread across 440,512 locations with an area of 57,763 hectares. The potential for cash waqf is equally large, reaching IDR 180 trillion annually (BWI, 2024).

However, the large potential of waqf has not been maximized. According to data from the Indonesian Ministry of Finance, the realization of cash waqf is still very low. In 2020, for example, the realization of cash waqf revenue was only IDR 328 billion, then increased in 2023 to IDR 2.3 trillion. This figure is still relatively low compared to the potential of waqf, which reaches IDR 180 trillion.

Waqf is one of the instruments in Islam to address poverty. The other two instruments are zakat and sadaqah. For Muslims, waqf, zakat, and alms are the main practices that are often carried out as an effort to get closer to God. Including Muslims in Indonesia.

The results of the World Giving Index 2023 survey by the Charities Aid Foundation (CAF) show that in 2023, Indonesia was listed as the most generous country in the world. Indonesia has occupied the top position for six consecutive years ([www.detikSumut.com](http://www.detikSumut.com), 2023).

**Table 1. List of Most Generous Countries in the World**

Rank	Countries	Index Score
1	Indonesia	68
2	Ukraine	62
3	Kenya	60
4	Liberia	58
5	America	58
6	Myanmar	57

7	Kuwait	57
8	Canada	54
9	Nigeria	53
10	New Zealand	53

*Source: World Giving Index, 2023*

The World Giving Index (WGI) is an annual survey of people's giving habits or generosity in a country. The survey was conducted by the Charities Aid Foundation (CAF) and involved hundreds of thousands of respondents from a number of countries around the world. In 2022, for example, the poll involved 147,186 respondents. There were three questions asked of each respondent:

1. Do they help others?
2. Do they give money to others?
3. Did they participate in volunteering for a good cause in the past month?

Indonesia ranks first as the most generous country from the three parameters of the question above, with the details of the index composition as follows:

1. Likes to help others with a value of 61 percent.
2. Likes to give donations in the form of money with a value of 82 percent
3. Participation in volunteering for good with a score of 61 percent

Indonesia did not rank first for any of the indicators asked about. Even for the parameter of countries most willing to help others, Indonesia did not make it into the top 10. Indonesia came second for countries where people like to donate money to others, losing to Myanmar. Likewise, Indonesia ranks second for countries where people like to help others by volunteering.

The World Giving Index 2023 report shows that countries with people with strong religious beliefs tend to have high generosity index scores ([www.cnbcindonesia.com](http://www.cnbcindonesia.com), 2023). According to a Pew Research Center survey published on 9 August 2024, Indonesia is listed as the country with the most religious and devout people. The survey, conducted from 2008 to 2023, involved citizens in 102 countries.

Respondents were asked, among other things, how important religion is in their lives and how often they worship. The Pew Research Center research team then processed the answers to these questions. The results found a similar pattern in the 102 countries from 2008 to 2023. Indonesia ranked first as the country with the most religious and devout people. It was recorded that 98 percent of Indonesians prioritize religion. Almost all adults in Indonesia say religion is very important in their lives (<https://www.pewresearch.org>., 2024).

This is not the first time Indonesia has been named the most religious and devout country. The Pew Research Center survey published on 20 July 2020, “The Global God Divide,” also ranked Indonesia as the first most religious country. In Indonesia, 96 per cent of respondents interviewed thought that to be a moral human being, one must believe in Allah SWT. As many as 98 percent of respondents stated that religion is important in their lives.

At that time, the Pew Research Center's survey involved 38,426 people in 34 countries. From 2007 to 2019, Indonesia was also in the top row of the most religious countries. Indonesia's position is first ranked as the most worshipful country, and it even beat Islamic countries in the Middle East ([www.asumsi.co](http://www.asumsi.co), 2021).

Indonesia's ranking as the most devout and generous country has not been directly proportional to the absorption of cash waqf potential in Indonesia. There are several reasons why the potential of cash waqf in Indonesia has not been maximized. One of them is the low literacy of the people in society about cash waqf. So far, people only know that the assets that

can be waqfed are limited to land. Likewise, regarding the waqf designation, people only know it for mosques, tombs, and madrasas (BWI., 2024).

This research will examine the role of literacy in increasing awareness of waqf for sustainable development. It is hoped that the results will provide input to the government regarding communication strategies that will improve literacy so that public interest in waqf increases.

## **Methods**

This study aims to examine literacy's role in increasing awareness of waqf for sustainable development. The research was conducted using a qualitative descriptive analysis method. Qualitative research is research conducted to understand a problem by analyzing documents, interview results, and data interpretation (Hennink et al., 2020). Qualitative research is generally inductive, constructive, and interpretative, and the data collection and analysis process emphasizes words more (Alan Bryman, 2012).

Researchers from various fields of science commonly use qualitative and descriptive research methods. These two approaches are carried out to answer a phenomenon and its characteristics by prioritizing how and why a problem needs to be studied (Nassaji, 2015). John W. Creswell (1996) divides qualitative research into five methods: biography, phenomenology, grounded theory, ethnography, and case studies.

The qualitative approach in this research uses the case study method. In this method, a case is studied in depth by involving the collection of various sources of information (Raco., 2010). In qualitative research, a researcher becomes a research instrument so that they can understand and interpret the data in depth. Descriptive analysis is carried out by examining in depth both theories, data, and information obtained through literature studies. Literature can be used in books, scientific journals, documents, and government regulations.

In this research, two data sources are used. First, the statement of a figure or official with a particular background and expertise who can be trusted as an informant or data source. Second, documents, data on the absorption of cash waqf, and laws and regulations on waqf in Indonesia. In qualitative research, the words or statements of a person, behavior, archives, and documents can be a source of data (H.B. Sutopo., 2002).

The use of the two data sources above refers to several previous literatures. According to H.B. Sutopo, in qualitative research, data sources can include documents, archives, and statements or words from a person. Lofland, quoted by Lexi J. Moleong (2001), states that words, behavior, and actions are the primary data sources, while documents and archives can be important additional data sources.

## **Results and Discussions**

Literacy is a set of abilities in speaking, listening, speaking, reading and writing to communicate in various ways according to the purpose (Nugraha et al., 2022). Literacy is already seen as an important aspect of nation building. In the global market, literacy is needed to actively participate in wider society and international activities such as international conferences, research exchanges, joint research, and business and trade (Rintaningrum., 2009). Concerning waqf, literacy is very important. There are four reasons for this: First, waqf has a unique character compared to sadaqah and infaq. Second, waqf literacy is positively related to waqf collection. Third, waqf utilization can be more optimal, and fourth, disputes and conflicts about waqf ownership are sometimes caused by a lack of waqf literacy (Akbar, Kassim., 2023).

Waqf is one of the sunnah practices commonly practiced by Muslims. The practice of waqf is not explicitly mentioned in the Quran. However, in the Qur'an and the hadith of the Prophet Muhammad (peace be upon him), it is mentioned that Muslims are encouraged to do good to others in need to get blessings from Allah SWT. One of the ways to do good is through

waqf. Because waqf can provide benefits to others, such as mosques, schools, tombs, nursing homes, and hospitals (Fauziah et al., 2021),

The law of waqf was exemplified by the Prophet Muhammad in the second year of hijrah. At that time, one of the companions, Umar bin Khattab, got a plot of land in Khaibar. He then met the Prophet Muhammad to ask for guidance. Initially to Umar, the Prophet Muhammad asked whether Umar liked the land.

If Umar liked the land, Prophet Muhammad suggested that the land be retained (the principal), not sold, not inherited, and not given away. The proceeds of the land were to be given to charity. Umar then donated the proceeds from the land management to the poor, Ibnu Sabil, Sabilillah, slaves, and relatives. The party involved in managing the land, or Nazir, is also allowed to get the benefits of managing the land in a good way. Nazirs are also not prohibited from giving to others with the intention of not accumulating wealth. This practice is known in Islam as waqf.

At the beginning of the development of Islam, only land waqf was known. In the second century Hijri, Imam az Zuhri, who died in 124 Hijri, gave a fatwa recommending the waqf of offices and dirhams. The waqf money was used to build facilities for da'wah, Islamic education and social activities. Then, in 1500 Hijri, the people of Turkey widely recognised the practice of cash waqf. At that time, cash waqf was in the form of cash deposits in financial institutions. The money was invested in profitable business activities, and the profits from the investment were used for social and religious activities. The utilization of waqf continued to grow until, in the 18th century, the Ottoman Turkish caliphate began to use it as an instrument of state financing.

### **The development of waqf in Indonesia**

In Indonesia, the practice of waqf has been known long before the era of independence. To be precise, it coincided with Islam's entry into the archipelago around the 7th century AD.

At that time, the scholars who spread Islam also taught waqf to the community. The collected waqf assets, both land and money, were then used to build mosques, boarding schools, madrasas, and tombs (Fanani et al., 2021).

When the Dutch entered Indonesia, the practice of waqf was not prohibited. The Dutch East Indies government was recorded several times issuing regulations for the purpose of orderly administration of waqf assets. After Indonesia's independence, the Ministry of Religious Affairs was formed, one of whose authorities handles social worship, such as zakat, infaq, sadaqah and waqf. Specifically, for waqf, the government issued Ministry of Religious Affairs Circular Letter No. 5/D/1956, which regulates waqf land procedures.

The legal umbrella on waqf was strengthened after the issuance of Law Number 5 of 1960 or the Basic Agrarian Law/ Undang – Undang Pokok Agraria (UUPA). After that, Government Regulation (PP) Number 28 of 1977 concerning Perwakafan Tanah Milik was issued. However, until 2000, the regulations related to waqf only focused on regulating land waqf for madrasas, mosques and tombs. Only in 2001, after the establishment of the Directorate of Zakat and Waqf, the importance of managing waqf assets to make them more productive began to be studied. Waqf was no longer just a function of worship to Allah; it began to be developed to function socially for the welfare of the people. After that, Law No. 41/2004 on waqf was born, later strengthened by Government Regulation No. 42/2006 issuance. Since then, all implementing regulations have been issued to classify waqf as an instrument to achieve public welfare ([www.hukumonline.com](http://www.hukumonline.com)).

The enactment of Law 41/2004 also opened up more space for people to endow other than land. Waqf assets are empowered as religious instruments with economic potential to improve spirituality and community welfare. The regulation of waqf implementers is also more complete because it involves immovable objects other than land, such as money, stocks, securities, precious metals, intellectual property and other assets (Fauziah et al., 2021). This is



a significant breakthrough in waqf management because money, stocks, or other securities are important variables in economic development. Waqf of movable objects in money, shares, or other securities should not be spent consumptively (Fanani et al., 2021).

In 2007, the Indonesian Waqf Board (BWI) was established to develop and promote waqf in Indonesia as a follow-up to Law No. 41/2004. BWI is an independent state institution whose task is to foster nadzir so that waqf assets can be managed better and more productively. When waqf assets are managed well, the results are expected to benefit the community. These benefits can include social services, health services, economic empowerment, and infrastructure development (BWI, 2024).

The allocation of waqf proceeds is also getting wider, and it is no longer just for tombs, madrasas, and mosques. The function of waqf is increasingly important because it has become one of the financial and investment instruments, including for infrastructure financing (Rahman et al., 2021).

### **Role of waqf in sustainable development**

Waqf is an Islamic financial instrument with sustainable benefits. The proceeds from the management of waqf assets are fully utilized to improve community welfare and equity in all aspects. This aligns with the Sustainable Development Goals (SDGs), namely improving people's welfare, maintaining the sustainability of people's social life, and maintaining environmental quality (Hadyantari, 2022).

In their research, Karimah, Pamuncak and Mubin (2023) found evidence that waqf has characteristics similar to those of SDGs. At least 7 of the 17 SDGs goals can be achieved by the waqf movement. The seven SDGs are the world without poverty, without hunger, the goal of good health and welfare, the goal of quality education, the goal of clean and affordable energy, the goal of decent work and economy, and the goal of industry, innovation, and infrastructure.

During the annual meeting of the International Monetary Fund (IMF) and World Bank in Bali in October 2018, Indonesian Finance Minister Sri Mulyani Indrawati introduced Cash Waqf Link Sukuk (CWLS), which makes it easier for people to donate cash in safe financial instruments through Islamic securities or Sukuk (Fauziah et al., 2021). The issuance of CWLS makes it easier for people to donate cash, either temporarily or permanently in investment instruments that are safe, productive, beneficial for the community and have a broad impact. The Indonesian government first issued CWLS on 10 March 2020 under the name CWLS-SW001 with a total value of IDR 50.85 billion or around US\$3.5 million. The development proceeds from CWLS SW001 was used for social activities, namely financing free cataract surgery for the poor at Achmad Wardi Eye Hospital in Serang Banten (Judijanto et al., 2024).

CWLS-SW001 successfully combines Sukuk Sharia bonds as a fundraising instrument with people who want to do waqf so that the proceeds can be used for social activities. Seeing this success, on October 9, 2020, the government issued Cash Waqf Link Retail Sukuk with the CWLS-SWR001 series worth IDR 14.91 billion.

The issuance of SWR-001 makes it easier for people who want to endow Sukuk. Retail waqf sukuk is an investment product offered to individuals with a minimum investment of IDR 1,000,000 and an unlimited maximum. CWLS-SWR001 has a tenor of 2 years. This means the endowed funds will be returned to the waqif after 2 years. Meanwhile, the profit sharing of CWLS-SWR001 is 5.5 percent per year, and it is paid monthly to the waqf manager or nazir. This profit-sharing fund is then utilized to build infrastructure projects for social activities such as education, health, and helping residents who are economically affected by the COVID-19 pandemic so that community welfare is distributed equally (BWI., 2020).

Since its first issuance on 10 March 2020, CWLS has been widely used to finance social-based government programs such as building hospitals, infrastructure development in

disadvantaged areas, helping victims of natural disasters, and financing recovery due to the COVID-19 outbreak (Fitriawan et al., 2021).

**Table 2. Difference between CWLS Private Placement and CWLS Retail**

	CWLS Private Placement	CWLS Ritel
Sales Method	Private placement	Bookbuilding, offline & online system
Contract	Wakalah	Wakalah
Tenor	Subject to agreement	2 year
Tradability	Non-tradable	Non-tradable
Minimum Order	Rp 10 billion	Rp 1 million and multiply
Maksimum Order	-	-
Investor Base	All individual and institutional investors	All individual and institutional investors
Distribution Partner	-	Midis SBSN Retail which is also LKS PWU
Investment Yield	Coupon or combination of discount & coupon	Coupon
Investor	Social fund management institutions, including Nadzir and UMKM fund managers	Nadzir yang diwakilkan kepada sukuk holder sekaligus sebagai wakif
Coupon Participant Receipt	Mauquf ‘alaih through nazhir	Mauquf ‘alaih through nazhir
Social Project Manager	Nazhir	Nazhir
BWI Role	Regulator, supervisor and/or nazir	Regulator dan supervisor

Accountability to Waqif	Nazhir, and must be uploaded on the BWI website to obtain information	Nazhir must be uploaded on the BWI website for information and on the LKS-PWU website.
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*Source: Ministry of Finance, 2024*

Until 2023, the government issued 10 series of CWLS both through private placement (PP) and book building, with a total issuance of IDR 950.7 billion. The total absorption of cash waqf in Indonesia until 2023 is IDR 2.3 out of a potential of IDR 180 trillion per year. So, there is still a lot of potential to raise funds from waqf, and the results will be utilized for the community's welfare.

### **Strategies for absorbing waqf potential in Indonesia**

There is a significant gap between the potential of cash waqf in Indonesia, which reaches IDR 180 trillion per year, and the realization of its absorption until the end of 2023, which was only around IDR 2.3 trillion. Of the cash waqf funds absorbed of IDR 2.3 trillion, IDR 950.7 billion was collected through cash waqf link sukuk or CWLS. The absorption of this waqf potential has not been maximized, considering that Indonesia has since 2010 launched the National Movement for Cash Waqf and, in March 2020, launched cash waqf linked sukuk.

The Cash Waqf Movement (Gerakan Wakaf Uang), launched in 2010 by President Susilo Bambang Yudhoyono, has yet to produce significant results. Data from the Indonesian Waqf Board (BWI) states that until 2020, only IDR 391 billion had been collected from cash waqf. On 25 January 2021, Indonesian President Joko Widodo launched the National Movement for Cash Waqf again. In the same year, the CWLS-SW001 product and the CWLS-SWR001 series retail CLWS were also launched (BWI., 2021).

The focus of the National Movement for Cash Waqf (Fokus Gerakan Nasional Wakaf Uang) in 2021 is to try to increase awareness, literacy, socialization and education to the public about waqf as a sunnah worship that is also socially beneficial and strengthen a sense of caring. Through waqf, there will be a sense of care and social solidarity to jointly overcome the problems of poverty and social inequality (Setkab., 2021).

After GNWU 2021, focusing on strengthening literacy, the collected cash waqf increased from IDR 319 billion in 2020 to IDR 2.3 trillion in 2023. One of the ways to strengthen literacy is by collaborating with mass media journalists. It is through news reports made by journalists that literacy about waqf is given to the public.

## **Conclusion**

As a Muslim-majority country, Indonesia has enormous waqf potential. Land waqf potential reaches 57,763 hectares spread across 440,512 locations, while cash waqf reaches IDR 180 trillion annually. Most of Indonesia's population, 87.08 percent or around 245,973,915 people, is Muslim (Katada, 2024).

The large number of Muslims and the potential of waqf have not been proportional to the absorption of waqf. President Susilo Bambang Yudhoyono in 2010 launched the Cash Waqf Movement. However, until 2020, only IDR 391 billion of cash waqf funds had been collected.

President Joko Widodo again launched the Cash Waqf Movement (Gerakan Wakaf Uang) on 25 January 2021. The National Movement for Cash Waqf in 2021 was followed by a campaign to strengthen literacy, socialization, education and a sense of awareness to the community. Since then, from 2021 to 2023, there has been a surge in the absorption of cash waqf, from IDR 319 billion in 2020 to IDR 2.3 trillion in 2023.

This proves that literacy is important and highly influential in absorbing cash waqf potential in Indonesia. Abdulkareem et al.'s (2020) research concluded that the large potential of cash waqf and the number of Muslim populations in Indonesia are not the only factors for

the success of waqf fundraising. An effective marketing strategy is needed to maximize the absorption of waqf potential.

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