

## Public Awareness and Inclination to Do Cash Waqf in Indonesia

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### ABSTRACT

The application of cash waqf in the general public has not developed widely compared to its considerable potential. This study aims to show how public awareness and inclination of the community in understanding the existence of cash waqf and trying to find normative reasons that become obstacles to the implementation of cash waqf. This study used quantitative methods and by descriptive approach to describe the results through an in-depth discussion. Respondents consisted of 390 people from various backgrounds spread across Indonesia, such as religion, age, education, income, and province. The findings indicate that, in general, the knowledge of the Indonesian people regarding cash waqf is still shallow in the classifications mentioned in this study, because many people still didn't know well what waqf is. Moreover, most of the respondents stated that infaq is more convenient than waqf. However, this is driven by several obstacles that need to be considered when designing educational and outreach methods in the future. The role of this research is expected to lead to the fulfillment of the potential of cash waqf, which has such a significant function in society. This study could be used as a formulation of a socialization strategy to attract wakif candidates in Indonesia.

**Abstrak:** Penerapan wakaf tunai pada masyarakat umum belum berkembang secara luas dibandingkan dengan potensinya yang cukup besar. Penelitian ini bertujuan untuk menunjukkan bagaimana kesadaran dan kecenderungan masyarakat dalam memahami keberadaan wakaf uang dan berusaha mencari alasan normatif yang menjadi penghambat pelaksanaan wakaf tunai. Penelitian ini menggunakan metode kuantitatif dan dengan pendekatan deskriptif untuk menggambarkan hasil penelitian melalui pembahasan yang mendalam. Responden terdiri dari 390 orang dari berbagai latar belakang yang tersebar di

Indonesia, seperti agama, usia, pendidikan, pendapatan, dan provinsi. Temuan menunjukkan bahwa secara umum pengetahuan masyarakat Indonesia tentang wakaf tunai masih dangkal dalam klasifikasi yang disebutkan dalam penelitian ini, karena masih banyak masyarakat yang belum mengetahui dengan baik apa itu wakaf. Selain itu, sebagian besar responden menyatakan bahwa infaq lebih nyaman daripada wakaf. Namun, hal ini didorong beberapa kendala yang perlu dipertimbangkan ketika merancang metode edukasi di masa depan. Peran penelitian ini diharapkan dapat mengarah pada pemenuhan potensi wakaf uang yang memiliki manfaat signifikan di masyarakat. Kajian ini dapat dijadikan sebagai rumusan strategi sosialisasi untuk menjaring calon wakif di Indonesia.

**Kata kunci:** wakaf produktif, wakaf tunai, kesadaran publik.

## INTRODUCTION

Indonesian society has a high social culture. This can be seen from the people's attitudes who often do charity<sup>1</sup>. Philanthropy has often been done routinely and even made a routine. This attitude of sharing became the initial basis for the habit of the Indonesian people to give a little of their time and wealth in the form of alms to others and the community. Society has the power to overcome material gaps in its environment without government intervention through the practice of charity<sup>2</sup>. An alms is a form of sincerity from the giver with the hope that the alms given will be useful for those who receive it in meeting their needs<sup>3</sup>.

Philanthropic instruments in Islam have different types depending on their characteristics. Some of the instruments of Islamic philanthropy are zakat, infaq, and waqf. Each of them has specific criteria and characteristics in its implementation as regulated by the Shari'a. As Zakat which is a form of obligatory alms. Zakat must be issued when a person's assets have reached the nisab and haul. In addition, infaq is a sunnah alms in which a person gives part of his wealth to those in need. However, infaq is generally in the form of material such as money. Then, there is the concept of waqf, which is an instrument that has special characteristics where the property that is donated/given must be maintained and must not be exhausted or lost so that it can be used continuously.

Based on these several types of alms, apart from zakat, there is something unique about the concept of waqf. Waqf requires waqf objects to be maintained and not destroyed. This condition makes the waqf an instrument of philanthropy with a long period of management and utilization. In addition, the practice of waqf also has the potential as an instrument of virtue in the community that can be utilized for a long time.

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<sup>1</sup> Phillip R. Shaver, Upekkha Murdaya, and R. Chris Fraley, "Structure of the Indonesian Emotion Lexicon," *Asian Journal of Social Psychology* 4, no. 3 (December 1, 2001): 201-224, accessed October 30, 2021, <https://onlinelibrary.wiley.com/doi/full/10.1111/1467-839X.00086>.

<sup>2</sup> Amelia Fauzia, "Faith and the State: A History of Islamic Philanthropy in Indonesia," *Faith and the State: A History of Islamic Philanthropy in Indonesia* 1 (February 21, 2013): 1-346.

<sup>3</sup> Muhammad Kashif, Khurram Faisal Jamal, and Mohsin Abdur Rehman, "The Dynamics of Zakat Donation Experience among Muslims: A Phenomenological Inquiry," *Journal of Islamic Accounting and Business Research* 9, no. 1 (2018): 45-58.

In the last few decades, waqf has become one of the most popular discussions<sup>45</sup>. The management of waqf which requires long-term use is one of the reasons that waqf is very capable of overcoming social and economic problems, especially during the time of covid-19<sup>6</sup>.

Although waqf has the potential for benefits that are so large and last for a long time. However, in terms of the intensity of its implementation, the community is more often infaq than waqf. Infaq is considered easier by the community because it only needs to spend money in the form of money and there is no minimum or maximum limit in giving it. While waqf tends to be considered difficult to practice because it has to spend larger funds or assets in the form of valuable assets such as buildings, vehicles, or land.

This assumption about the difficulty of waqf seems untenable. The waqf technique today is not like the waqf system in the past. In the past, waqf property was only understood as a fixed object such as land and buildings. However, many productive endowment systems have been introduced today. Productive waqf is a representation of a form of waqf charity where the waqf property will be managed as venture capital that provides profit or revenue. the result of the endowment will be given for the benefit of the people such as the fulfillment of Sustainable Development Goals (SDGs)<sup>7</sup>. The concept of cash waqf has flexible space for use in modern times

True alms are those whose purpose is for the welfare of society. One of the most flexible types of productive waqf that has the potential to prosper is cash waqf. Cash waqf provides flexibility for waqf (waqf giver) to endow their assets in the form of money only. The MUI fatwa regarding cash waqf in 2002 stated that cash waqf is waqf carried out by a person, group, institution, or legal entity in the form of cash.

Cash waqf is not a new thing in the community when viewed from the beginning of the regulations regarding cash waqf issued, the MUI fatwa in 2002 and UU of Waqf No. 41 in 2004. Socialization to the public has often been carried out to introduce cash waqf instruments and waqf through money. Both the management and the system have also been well built.

Based on the implementation, there is no significant difference between giving infaq and waqf money. Whether infaq or waqf, the person who gives only needs to give his property in the form of money and there are no certain conditions on the amount of money given. Even Prof. Nurul Huda stated in his

<sup>4</sup> Abdullahi Abubakar Lamido and Mohamed Aslam Haneef, "Shifting the Paradigms in Waqf Economics: Towards Renewed Focus on Socioeconomic Development," *Islamic Economic Studies* 29, no. 1 (September 30, 2021): 18–32.

<sup>5</sup> Abulhasan M. Sadeq, "Waqf, Perpetual Charity and Poverty Alleviation," *International Journal of Social Economics* 29, no. 1–2 (2002): 135–151.

<sup>6</sup> Umar Habibu Umar et al., "The Potential of Islamic Social Finance to Alleviate Poverty in the Era of COVID-19: The Moderating Effect of Ethical Orientation," *International Journal of Islamic and Middle Eastern Finance and Management* ahead-of-print, no. ahead-of-print (2021).

<sup>7</sup> Setiawan Lahuri et al., "The Role of Zakat and Waqf in Sustainable Development Goals (SDGs)" 2, no. 2 (2021): 34–41.

sermon that waqf is categorized as infaq fi sabilillah and will be an *amal jariyah* whose reward will never break<sup>8</sup>. However, the condition of cash waqf in the community tends to be less frequent when compared to infaq in general. Cash waqf tends to be considered more exclusive and difficult in practice.

The implementation of cash waqf in Islamic teachings plays a major role in the social dimension to provide broad benefits to realize the welfare of the community<sup>9</sup>. Cash waqf through several management concepts that are integrated with Islamic financial contracts can be an opportunity in alleviating community economic problems<sup>10</sup>. The main object of the settlement carried out by waqf is poverty. Poverty is the biggest problem in economics. In general, the purpose of waqf is to create economic justice in society, especially in poverty alleviation<sup>11</sup>.

Stigma about past waqf is still inherent in society. This is corroborated by the statement of the Indonesian Waqf Board which states that the waqf literacy index until 2020 is still relatively low, namely 50.48<sup>12</sup>. The understanding of public literacy is an obstacle to fulfilling the potential of cash waqf in Indonesia which reaches 180 Trillion Rupiah. As of January 2021, the Indonesian Waqf Agency (BWI) has released data on the accumulation of cash waqf which has reached 819.36 billion Rupiah. Based on these data, this shows that the number of realized waqf is still far from its potential<sup>13</sup>.

Sources of obstacles in realizing the potential for large cash waqf can come from various things<sup>14</sup>. However, when viewed in general, the main problem of this condition is the mindset of the people. The practice of cash waqf is still not very attractive to be used as a charity practice in people's lives. So, it is necessary to review what underlies this can happen. By knowing the problems that occur in the field, the public's understanding of cash waqf as productive waqf can be known.

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<sup>8</sup> Prof. Dr. Nurul Huda, "Materi Khutbah Jumat: Wakaf Dan Ekonomi Syariah | Badan Wakaf Indonesia | BWI.Go.Id," last modified April 23, 2021, accessed November 4, 2021, <https://www.bwi.go.id/6516/2021/04/23/materi-khutbah-jumat-wakaf-dan-ekonomi-syariah/>.

<sup>9</sup> Buerhan Saiti, Adama Dembele, and Mehmet Bulut, "The Global Cash Waqf: A Tool against Poverty in Muslim Countries," *Qualitative Research in Financial Markets* 13, no. 3 (2021): 277–294.

<sup>10</sup> Mohamed Aslam Haneef et al., "Integration of Waqf-Islamic Microfinance Model for Poverty Reduction: The Case of Bangladesh," *International Journal of Islamic and Middle Eastern Finance and Management* 8, no. 2 (June 15, 2015): 246–270.

<sup>11</sup> Helza Nova Lita, "WAQF AND ECONOMIC DISTRIBUTION JUSTICE: SUSTAINABLE POVERTY ALLEVIATION EFFORTS," *Journal of Legal, Ethical and Regulatory Issues* 24, no. Special Issue 1 (2021).

<sup>12</sup> Badan Wakaf Indonesia, *INDEKS LITERASI WAKAF 2020 LAPORAN HASIL SURVEY*, n.d., accessed October 30, 2021, [www.bwi.go.id](http://www.bwi.go.id).

<sup>13</sup> Humas Badan Wakaf Indonesia, "Menelisik Manfaat Potensi Wakaf Uang Untuk Bantu Kaum Dhuafa | Badan Wakaf Indonesia | BWI.Go.Id," last modified 2021, accessed November 4, 2021, <https://www.bwi.go.id/5926/2021/02/05/menelisik-manfaat-potensi-wakaf-uang-untuk-bantu-kaum-dhuafa/>.

<sup>14</sup> Setiawan Budi Utomo, Dian Masyita, and Fitri Hastuti, "Why Cash Waqf Fails to Meet the Expectation: Evidence from Indonesia" (2020).

However, there is only a small number of empirical studies which tried to discuss public awareness and perception about cash waqf, especially for Indonesian people. Most studies discuss about cash waqf were conducted in other countries such as Malaysia<sup>15 16</sup>. The studies of cash waqf or general waqf in Indonesia are dominated by the implementation<sup>17</sup>, role<sup>18</sup>, management<sup>19</sup>, impact, etc<sup>20</sup>. The study focuses on how people's attention to respond to the instrument of cash waqf is limited.

Based on this perspective, the present study specifically aims to explore the public awareness and inclination to do cash waqf in Indonesia. There are only a few studies on waqf that discuss people's awareness and their perception of responding to cash waqf as an option for giving charity. Similar research has been conducted but focused on the awareness of the millennial generation about cash waqf<sup>21</sup>. This research not only focused on just one group category but focuses on public awareness and their perceptions of all categories of religion, age, education, income, and area of residence in Indonesia.

The contribution of this research is to unravel the reasons behind the current constraints of community waqf. By knowing the level of public awareness and their perception of cash waqf, waqf institutions can formulate appropriate strategies for socializing and inviting people to cash waqf. The findings in this study are expected to add a reference to cash waqf in general and to provide lessons for others.

## METHODS

The objective of this study is to investigate the factors influencing the intention of the public to endow cash waqf. The intention to endow cash waqf is investigated through a quantitative research method. A quantitative approach is considered the most appropriate to meet the research objectives because such

<sup>15</sup> Muhammad Iqmal Hisham Kamaruddin, Mustafa Mohd Hanefah, and Rosnia Masruki, "Challenges and Prospects in Waqf Reporting Practices in Malaysia," *Journal of Financial Reporting and Accounting* ahead-of-print, no. ahead-of-print (2022).

<sup>16</sup> Wan Nuraihan Ab Shatar, Jalal Rajeh Hanaysha, and Putri Rozita Tahir, "Determinants of Cash Waqf Fund Collection in Malaysian Islamic Banking Institutions: Empirical Insights from Employees' Perspectives," *ISRA International Journal of Islamic Finance* 13, no. 2 (September 30, 2021): 177-193.

<sup>17</sup> Nurul Huda et al., "Problems, Solutions and Strategies Priority for Waqf in Indonesia," *Journal of Economic Cooperation and Development* 38, no. 1 (2017): 29-53.

<sup>18</sup> Lahuri et al., "The Role of Zakat and Waqf in Sustainable Development Goals (SDGs)."

<sup>19</sup> Rahmatina Awaliah Kasri and Syafira Rizma Chaerunnisa, "The Role of Knowledge, Trust, and Religiosity in Explaining the Online Cash Waqf amongst Muslim Millennials," *Journal of Islamic Marketing* 13, no. 6 (April 22, 2022): 1334-1350.

<sup>20</sup> Ascarya Ascarya and Atika Rukminastiti Masrifah, "Strategies Implementing Cash Waqf System for Baitul Maal Wat Tamwil to Improve Its Commercial and Social Activities," *International Journal of Islamic and Middle Eastern Finance and Management* ahead-of-print, no. ahead-of-print (2022).

<sup>21</sup> Khaled Nour Aldeen, Inayah Swasti Ratih, and Risa Sari Pertiwi, "Cash Waqf from the Millennials' Perspective: A Case of Indonesia," *ISRA International Journal of Islamic Finance* (2021).



an approach is commonly used to establish, confirm or validate relationships, and develop generalizations that contribute to theory.

This study tries to show the public's response to cash waqf. The main motivation shown is cash waqf which tends to be considered not as easy as infaq. The response of the Indonesian people is different when responding to the waqf phenomenon. Therefore, this study uses a descriptive quantitative method with an in-depth discussion. This study describes participants' understanding of cash waqf through certain categories and finds out their response to the phenomenon of cash waqf in the community through the questions given.

This study attempts to describe the public awareness and perception of cash waqf in Indonesia. Therefore, this study uses a quantitative research type with a quantitative descriptive approach. To be able to know people's awareness and perception of cash waqf, it is necessary to use a method by trying to find people's reasons for several questions about their understanding and response to cash waqf. The quantitative method in this study tries to classify and describe the response of the community by participants.

Participants in this study were participants who were willing to give answers to a questionnaire that was distributed randomly. The population in this study was all Indonesian people who filled out the research questionnaire. The sample used to explain the condition of the research is the Indonesian people who fill out the questionnaire and already know about productive waqf, specifically cash waqf.

There are 6 categories in the grouping of participants (table 1), which consist of religion, age, education, income, occupation, and the province of domicile.

Table 1. Respondent Characteristic

Characteristic	Category	Total	%
Religion	Islam	378	97%
	Others	12	3%
Age	<17 y.o	2	0,5%
	>17-25 y.o	157	40,3%
	>25-35 y.o	149	38,2%
	>35-55 y.o	66	16,9%
	>55 y.o	16	4,1%
Education basic	Schools	42	10,8%
	Diploma	19	4,9%
	S1	203	52,1%
	S2	99	25,4%
	S3	27	6,9%
Income (million)	0 - 1	155	39,7%
	> 1 - 2,5	57	14,6%
	> 2,5 - 4	58	14,9%
	> 4 - 6	63	16,2%

	> 6	57	14,6%
Province	Aceh	11	2,8%
	Bali	7	1,8%
	Banten	4	1%
	Bengkulu	1	0,3%
	D.I Yogyakarta	7	1,8%
	DKI Jakarta	18	4,6%
	Jambi	5	1,3%
	West Java	30	7,7%
	Central Java	36	9,2%
	East Java	73	18,7%
	West Kalimantan	3	0,8%
	South Kalimantan	14	3,6%
	East Kalimantan	2	0,5%
	Central Kalimantan	1	0,3%
	Riau Islands	2	0,5%
	Lampung	5	1,3%
	North Maluku	1	0,3%
	NTB	6	1,5%
	NTT	4	1%
	Papua	3	0,8%
	Riau	12	3,1%
	South Sulawesi	18	4,6%
	Central Sulawesi	7	1,8%
	North Sulawesi	1	0,3%
	West Sumatera	10	2,6%
	South Sumatera	16	4,1%
	North Sumatera	93	23,8%

The questionnaire data instrument was used to collect research data. Questionnaires are used to get more data than personal interviews. In addition, people sometimes tend to be more honest in answering questionnaire questions than in-person interviews. some participants may be more truthful than they would be in a personal interview<sup>22</sup>.

The research questionnaire used closed-ended questions to find out the background of the participants. In addition, the research questionnaire uses open-ended questions to see the extent of participant's knowledge about cash waqf and their responses to it.

The data used in this study is primary data. The data was obtained from the results of a questionnaire that was widely distributed throughout Indonesia. Questionnaire questions were designed to find out the respondent's profile data, their understanding of waqf in general and cash waqf, as well as their opinions regarding the current condition of waqf. Questionnaires were distributed widely without any specific criteria for respondents.

<sup>22</sup> Paul D. Leedy and Jeanne Ellis Ormrod, *Practical Research Planning and Design*, ed. Paul D. Leedy and Jeanne Ellis Ormrod, 11th ed. (England: Pearson, 2015).

From the distributed questionnaires, the data collected were 390 responses from various regions in Indonesia. Furthermore, the data is processed by coding techniques to answer this research.

## RESULT

In this study, people's understanding of cash waqf is grouped based on several criteria. This study will be divided into 5 categories, namely based on age, religion, education, average income, and regional origin. This classification aims to provide insight into each category in showing the attitude of the respondents in understanding cash waqf in general.

Based on the respondents who filled out the questionnaire regarding the understanding of cash waqf, the number of respondents received was 390 people from various regions in Indonesia. The results of the questionnaire show the general awareness of the Indonesian people about waqf. Not only that, but the results of the questionnaire also show their understanding of cash waqf which is part of the productive waqf concept.

Respondent's knowledge of waqf can be influenced by various things. Therefore, respondents are grouped based on several characteristics as shown in Table 1. The results show that the majority of respondents are aware of the existence of waqf practices in Indonesia. However, based on the total respondents who know about waqf, less than half of the total respondents are aware of productive waqf practices and especially cash waqf practices.

### *Public awareness about waqf in Indonesia*

There are 371 respondents, from 390 respondents who filled out questionnaires in all provinces of Indonesia, stating that they know what waqf is. However, from the next answer about what they think about waqf, it can be seen that there is a difference in knowledge between them about waqf. Thus, general knowledge related to waqf can be indicated at low, medium, and high levels as follows (diagram 1 and 2).

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Diagram 1. public awareness of waqf



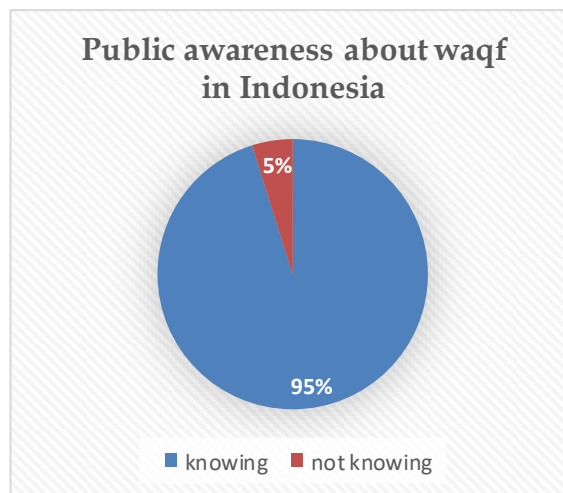
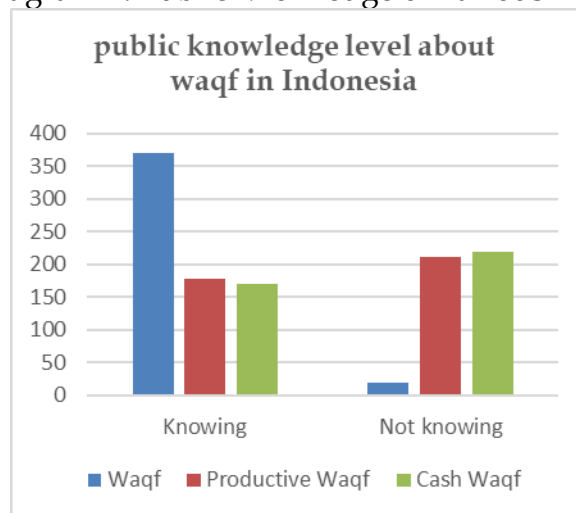


Diagram 2. Public knowledge of various waqf



Questionnaire data shows a total of 390 respondents stated that 95% of the total respondents or 371 respondents had a general knowledge of waqf (diagram 1). However, only 45.8% or 179 respondents were aware of the existence of productive waqf (diagram 2). In addition, of all respondents who know about the existence of waqf, there are 43.5% of them or 170 respondents already know about cash waqf (diagram 2).

The general understanding of waqf from the Indonesian people is still relatively simple. The data shows that the respondents understand that waqf is a form of a grant. In addition, waqf objects must be valuable objects or luxury goods that are used for the wider community. This is clarified from the respondents' answers regarding objects that can be waqf. Almost all respondents answered land, followed by pesantren (madrasah) and cemeteries, although some respondents already stated that money and gold could be waqf. Therefore, it is very natural that the understanding of cash waqf is still very

low. Low understanding is a strong reason why awareness for waqf has not been implemented massively.

### *Awareness about cash waqf based on religion*

In general, the Indonesian people are familiar with the practice of waqf. The number of Indonesian people who are predominantly Muslim has a certain impact, especially in terms of culture, on non-Muslim communities so that they are familiar with the terms used in Islam.

The term waqf is not only known among Muslims but also non-Muslims. A simple understanding of waqf is not only known by Muslims. People who are not Muslim also know about waqf even though it is only in the form of very simple knowledge. This is good news because waqf can not only be done by Muslims but also by non-Muslims. In certain cases, non-Muslim communities in a country can also do waqf, but not in something related to the context of religiosity<sup>23</sup>.

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<sup>23</sup> Syed Khalid Rashid, "Potential of Waqf in Contemporary World," *Journal of King Abdulaziz University, Islamic Economics* 31, no. 2 (2018): 53-69.

Table 2. cash waqf based on religion

Religion	General Waqf		Cash Waqf	
	Yes	No	Yes	No
Buddha	-	-	-	-
Hindu	1	0	0	1
Islam	366	12	164	214
Catholic	1	3	0	4
Christian	2	4	0	6
Mysticism	1	0	0	1

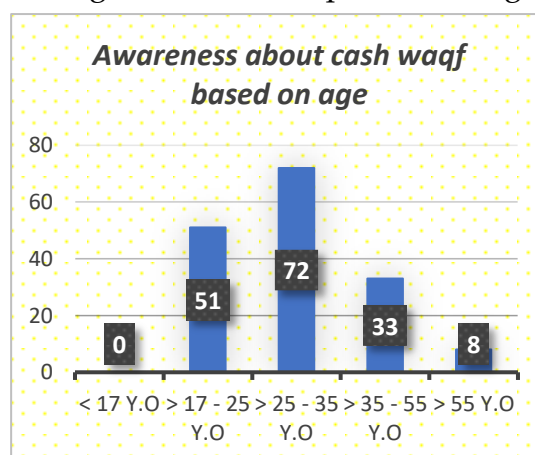
Based on the data received (table 2), several respondents are not Muslim. There are 12 non-Muslim respondents from the total respondents. In addition, 5 of them stated that they knew about the practice of waqf. Their awareness of the existence of waqf practices is good news and a good start for the progress of waqf even though their understanding of waqf tends to be simpler.

Contrary to the above, there are 3.2% or a total of 12 Muslim respondents who do not know waqf even in general. This condition proves that not all Muslims are aware of waqf even in a general context. Furthermore, there are 56.6% or a total of 214 Muslim respondents are not aware of the existence of cash waqf. More than half of Muslim respondents are not familiar with cash waqf. Regrettably, philanthropic instruments, which are widely used and have the potential to be developed, are not even popular among Muslims themselves.

#### *Awareness about cash waqf based on age*

When viewed from the age range in the diagram. 3, the group of respondents who are more dominant in knowing the existence of cash waqf is in the age range of 25 to 35 years, followed by the age group above 17 to 25 years. In this age range, people are generally said to be mature in acting legally. In addition, at this age tend to already have a job and income. Therefore, people who have professional jobs are more aware and have even practiced cash waqf. On the other hand, people who have low incomes or have no income are still reluctant to donate money because they think they are still not financially capable.

Diagram 3. cash waqf based on age



Although age is not a special reason to be able to understand the concept of cash waqf. However, within a certain age range has a relationship with the income factor received by the community. A person's work productivity is also seen from his age range. This condition also shows that people still think that waqf can only be implemented for people who are already well-established in their economy.

On the diagram. 3 It should also be realized that the category above 17 to 35 years old is the group most aware of the existence of cash waqf. This agrees with research that states that Indonesian millennials are a generation that understands cash waqf better than other generations <sup>24</sup>. This age range is categorized as generation Y or millennials <sup>25</sup>. In this age category, people are familiar with technology and the world of banking. In addition, research showed that the millennial generation is very closely related to digital banking <sup>26,27,28,29</sup>. This condition is also good news for the development of cash waqf, where the funds are stored in banking financial institutions and the like.

<sup>24</sup> Nour Aldeen, Ratih, and Sari Pertiwi, "Cash Waqf from the Millennials' Perspective: A Case of Indonesia."

<sup>25</sup> Sezin Baysal Berkup, "Working with Generations X and Y In Generation Z Period: Management of Different Generations in Business Life," *Mediterranean Journal of Social Sciences* 5, no. 19 (2014): 218-229.

<sup>26</sup> Philipp Klein, "Changes in the Banking Industry Caused by Generation Y and Z," *University of Sop*, no. October 2019 (2019): 20, [https://www.researchgate.net/publication/340808916\\_Changes\\_in\\_the\\_banking\\_industry\\_caused\\_by\\_Generation\\_Y\\_and\\_Z/link/601a9a49a6fdcc37a8fc8f18/download](https://www.researchgate.net/publication/340808916_Changes_in_the_banking_industry_caused_by_Generation_Y_and_Z/link/601a9a49a6fdcc37a8fc8f18/download).

<sup>27</sup> Jennifer Brodmann et al., "Banking Characteristics of Millennials," *Journal of Economic Cooperation and Development* 39, no. 4 (2018): 43-73.

<sup>28</sup> Rahmi Amalia, "The View of the Experts on the Currency Depreciation of Cash Waqf Value," *Falah : Jurnal Ekonomi Syariah* 5, no. 2 (2020): 99-110.

<sup>29</sup> Izra Berakon, Hendy Mustiko Aji, and Muhammad Riza Hafizi, "Impact of Digital Sharia Banking Systems on Cash-Waqf among Indonesian Muslim Youth," *Journal of Islamic Marketing* (2021).

### *Awareness of Cash Waqf Based on Profession*

A person's work background is very likely to influence a person's decision in waqf (source). His profession provides opportunities as well as obstacles in waqf depending on the type of profession. Several professional characters provide a fairly good opportunity for the socialization of cash waqf. However, this depends on the type of profession being carried out.

Diagram 4. Respondents profession

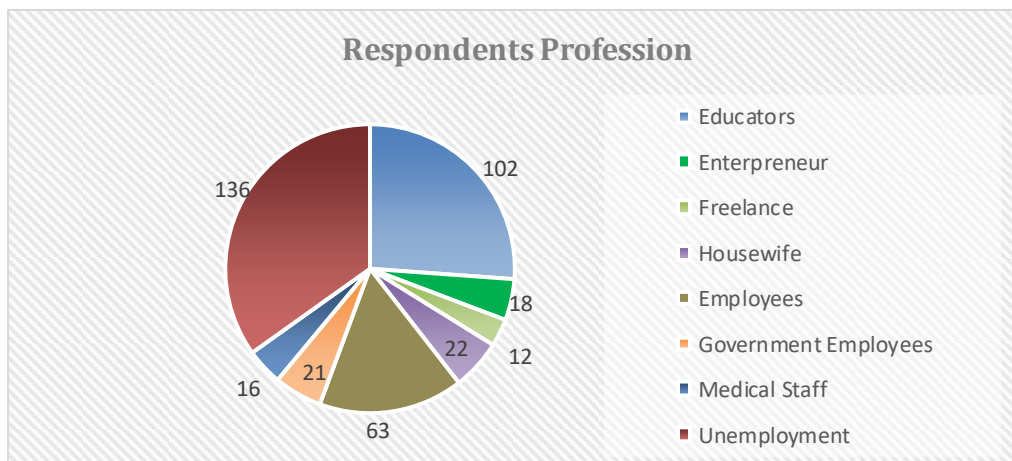
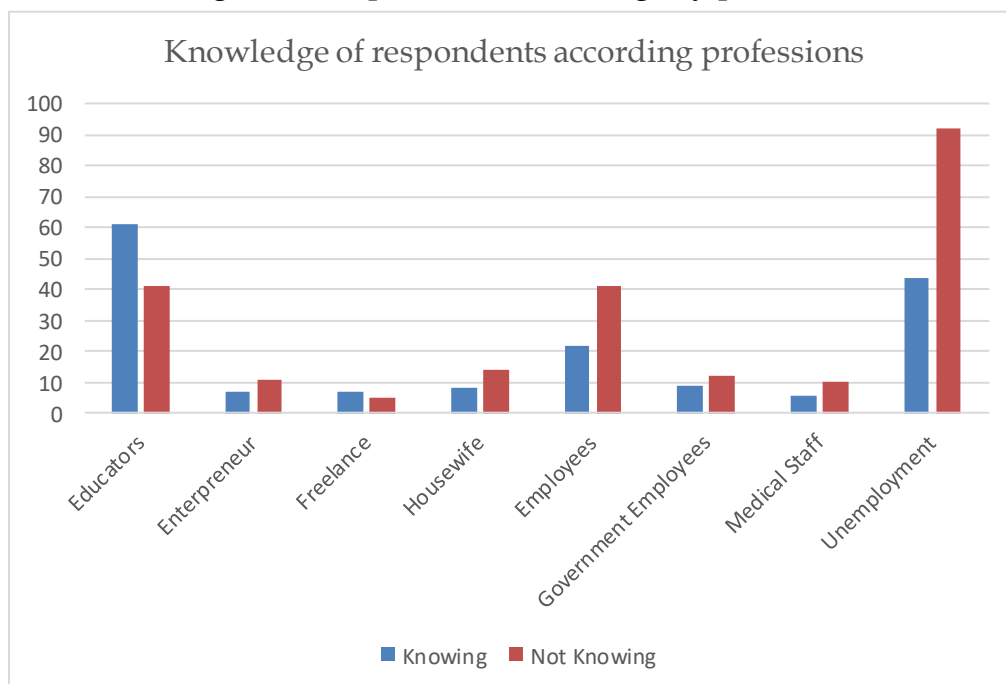


Diagram 5. respondents knowledge by profession



Professions engaged in education seem to know more about the existence of waqf. From all respondents, it can be seen in (diagram 4 and 5) that the teaching profession (lecturers and teachers) is dominated by respondents who know more about cash waqf than those who do not when compared to other types of professions.

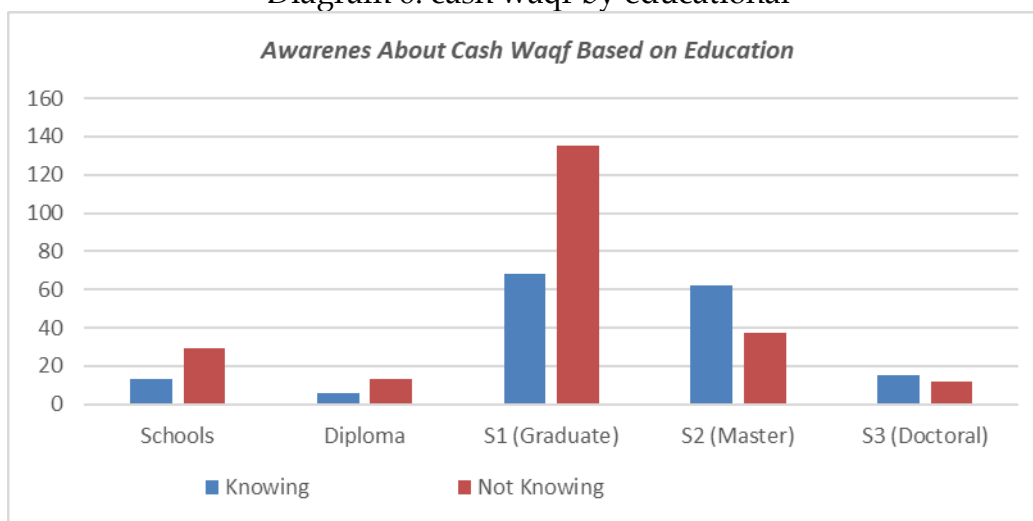


The educational environment provides a wider space for socializing the existence of cash waqf in the community. In addition, people who work in the educational environment generally also have a good level of knowledge. Therefore, cash waqf is more widely known by education practitioners.

### ***Awareness About Cash Waqf Based on Education***

People know about the existence of cash waqf from various places. The top three locations that contributed the most to the fulfillment of cash waqf socialization were educational institutions (61.6%), seminar activities (39%), and da'wah activities (37.8%). Questionnaire data shows that the majority of respondents get knowledge related to cash waqf from educational institutions. This shows that the socialization of cash waqf in the educational environment is enough to provide a large space for the development of cash waqf. In addition to the educational environment, socialization of cash waqf is also carried out at seminars that seek to introduce and promote cash waqf activities. Then followed by socialization carried out by da'wah institutions through da'wah activities to the congregation in their environment. The success of the socialization of cash waqf will have an impact on the wider community knowledge to better understand the existence of cash waqf.

Diagram 6. cash waqf by educational



In (Diagram 6, a higher understanding of cash waqf is found among those with a higher educational background. This is supported by previous research which states that the understanding of waqf is among those who have a fairly well-established level of education and scholarship <sup>30</sup>.

<sup>30</sup> Muhammad Iqbal et al., "Increasing Community Awareness and Intention in Encouraging The Growth of Cash Waqf," *Economica: Jurnal Ekonomi Islam* 10, no. 1 (July 31, 2019): 29-56, accessed November 4, 2021, <https://journal.walisongo.ac.id/index.php/economica/article/view/3152>.

### *Awareness About Cash Waqf Based on Residential Area*

Each region in Indonesia has the characteristics of a diverse society from all aspects of life. Areas scattered in Indonesia also have various levels of social progress. The cultural differences that occur between these areas will give different abilities to the people. Therefore, the location of residence in an area where the respondent lives will play a role in the progress of cash waqf.

The five regions with the highest number of respondents were from provinces in western Indonesia, namely North Sumatra, East Java, Central Java, West Java, and DKI Jakarta. If these 5 provinces are mentioned to represent all respondents, it can be seen that the average knowledge of the respondents regarding cash waqf is as follows (Table 3);

Table 3. big 5 residential area

Province	Know the Cash Waqf	Not Know the Cash Waqf
North Sumatra	48 (51,6%)	45 (48,4%)
East Java	34 (46,6%)	39 53,4%)
Central Java	9 (25%)	27 (75%)
West Java	18 (60%)	12 (40%)
DKI Jakarta	6 (33,3%)	12 (66,7%)

Based on the data above, the area where the respondent lives cannot represent that there is a difference in knowledge of the majority of people from an area. However, the questionnaires distributed were dominated by respondents from the western region of Indonesia. The top 5 provinces are provinces that are included in the western region of Indonesia.

The western region of Indonesia is an area with a high level of activity compared to the central and eastern regions of Indonesia. This can also be caused by the location of the capital city of Indonesia which is in the west of Indonesia. In addition, access to education supporters in western Indonesia tends to be easier, so the socialization of cash waqf should be more potentially understood by people in western Indonesia. Even so, these data can't be proven with certainty. This is contrary to BWI data. BWI data shows that the regions with moderate knowledge of cash waqf are the eastern and central provinces of Indonesia; 1) Gorontalo, 2) Papua, 3) Bali, 4) Central Sulawesi <sup>31</sup>.

### *Public Response to Cash Waqf*

Although productive waqf institutions have started to appear, however, the potential for receiving productive waqf assets is also not maximized. These constraints can come from various aspects. Questionnaire data shows, based on the number of respondents who already understand the concept of cash waqf, the number of respondents who have practiced cash waqf is still very small. Several reasons people state that they are still reluctant to do cash waqf because

<sup>31</sup> Badan Wakaf Indonesia, *INDEKS LITERASI WAKAF 2020 LAPORAN HASIL SURVEY*.

they prefer to give alms conventionally, like infaq, and give charity to people around them directly. In general, the reasons for the respondents can be grouped as follows (Table 4);

Table 4. respondent's reason reluctant to do cash waqf

No	Respondents Reason	Total Response	Percentage
1	Lack of socialization about the methods and techniques of cash waqf	106	48%
2	Skepticism and doubt towards Nadzir waqf in managing waqf funds	39	18%
3	Don't have the ability to do cash waqf yet	34	15%
4	Don't know the location to do cash waqf	22	10%
5	Not intend to use cash waqf instruments yet	20	9%

## DISCUSSION

The existence of waqf practices has long been recognized in Indonesia, although it does not show a significant contribution to the welfare of society <sup>32</sup>. This is because the practice of waqf is among people with a good economy. In addition, its use is consumptive. The waqf paradigm in Indonesia from the colonial period to the reform era was only understood as waqf objects in the form of fixed assets and used for worship, so they were not productive and became the responsibility of the community. Waqf in the understanding of Indonesian Muslims is only in the range of tombs, mosques, and madrasas that have no economic value <sup>33</sup>. This is reflected in the laws and regulations concerning waqf and the designation of waqf land in Indonesia. Waqf regulations in pre-independence Indonesia were only based on people's habits which were sourced from Islamic teachings and were regulated based on the circulars of the Dutch East Indies government.

Productive waqf is a scheme for managing waqf donations from the people, namely a fund management scheme that plays an important role for the people by producing these donations so that they can produce a surplus and sustainable benefit <sup>34</sup>. Waqf assets can be in the form of movable objects, such as money and precious metals, or immovable objects, such as land and buildings.

<sup>32</sup> Fahmi Medias, Eko Kurniasih Pratiwi, and Khotibul Umam, "Waqf Development in Indonesia: Challenges Faced by Muhammadiyah Waqf Institutions," *Economica: Jurnal Ekonomi Islam* 10, no. 2 (December 31, 2019): 239-254, accessed November 4, 2021, <https://journal.walisongo.ac.id/index.php/economica/article/view/3333>.

<sup>33</sup> Aimi Fadzirul Kamarubahrin, Abdullah Mohammed, and Ahmed Ayedh, "Critical Review on Waqf Experiences: Lessons from Muslim and Non-Muslim," *IQTISHADIA* 11, no. 2 (September 27, 2018): 332-353, accessed February 5, 2022, <https://journal.iainkudus.ac.id/index.php/IQTISHADIA/article/view/3272>.

<sup>34</sup> Shaikh Hamzah Abdul Razak, "Zakat and Waqf as Instrument of Islamic Wealth in Poverty Alleviation and Redistribution: Case of Malaysia," *International Journal of Sociology and Social Policy* 40, no. 3-4 (April 1, 2020): 249-266.

Surplus income from waqf productivity will be a source of endowment funds for financing the needs of the people, such as financing education and quality health services or capital.

Islam has thought a lot about things related to muamalah and social phenomena that are present in life. Therefore, poverty is a phenomenon in life that can be managed properly by the philanthropic instruments offered in Islamic law. Productive waqf can be a very potential financial instrument if managed properly <sup>3536</sup>. He plays a strong role in dealing with social problems, especially related to the economic muamalah of the people <sup>3738</sup>.

Efforts to produce waqf have been attempted through various aspects. The concepts of waqf empowerment are offered according to the purpose for which they are intended <sup>39</sup>. However, this will work well if it is accompanied by good administrative and management governance <sup>40</sup>. In fact, in world-level discourse, waqf has been calculated to become a conceptual framework for Sustainable Global Developments (SGDs), especially in the field of development and poverty alleviation <sup>41</sup>. However, in general, the ideal productive waqf management in Indonesia has not touched the wider community.

Many factors can support the success of productive waqf practices <sup>42</sup>. However, if viewed from the management side, Indonesia is still very difficult in implementing ideal governance and management. Many things contribute to the emergence of these obstacles <sup>43</sup>. One of the problems that exist is in the nadzir of waqf. overall, the nadzir has not used a professional system. In addition, Nadzir's profession in Indonesia is not the main job but only a side job <sup>44</sup>. Thus, the focus on empowering waqf assets is not fully explored and lacks innovation. Good waqf management can fulfill the realization of the Sustainable Development Goals (SDGs) <sup>4546</sup>.

<sup>35</sup> Nasrul Fahmi Zaki Fuadi, "Wakaf Sebagai Instrumen Ekonomi Pembangunan Islam," *Economica: Jurnal Ekonomi Islam* 9, no. 1 (July 31, 2018): 151-177, accessed November 4, 2021, <https://journal.walisongo.ac.id/index.php/economica/article/view/2711>.

<sup>36</sup> Humas Badan Wakaf Indonesia, "Menelisik Manfaat Potensi Wakaf Uang Untuk Bantu Kaum Dhuafa | Badan Wakaf Indonesia | BWI.Go.Id."

<sup>37</sup> Medias, Pratiwi, and Umam, "Waqf Development in Indonesia: Challenges Faced by Muhammadiyah Waqf Institutions."

<sup>38</sup> Fuadi, "Wakaf Sebagai Instrumen Ekonomi Pembangunan Islam."

<sup>39</sup> Ahmad Furqon, "MODEL-MODEL PEMBIAYAAN WAKAF TANAH PRODUKTIF," *Economica: Jurnal Ekonomi Islam* 5, no. 1 (May 31, 2014): 1-20, accessed November 4, 2021, <https://journal.walisongo.ac.id/index.php/economica/article/view/760>.

<sup>40</sup> M.Ag Dr. Rozalinda, *Manajemen Wakaf Produktif* (Jakarta: Rajawali Pers, 2015).

<sup>41</sup> Mohammad Abdullah, "Waqf, Sustainable Development Goals (SDGs) and Maqasid Al-Shariah," *International Journal of Social Economics* 45, no. 1 (2018): 158-172.

<sup>42</sup> Ascarya Ascarya, Muhamad Nadrattuzaman Hosen, and Siti Rahmawati, "Designing Simple Productive Waqf Models for Indonesia," *International Journal of Ethics and Systems* (2022).

<sup>43</sup> Utomo, Masyita, and Hastuti, "Why Cash Waqf Fails to Meet the Expectation: Evidence from Indonesia."

<sup>44</sup> Huda et al., "Problems, Solutions and Strategies Priority for Waqf in Indonesia."

<sup>45</sup> Abdullah, "Waqf, Sustainable Development Goals (SDGs) and Maqasid Al-Shariah."

Understanding and knowledge in empowering waqf property among Muslims have undergone significant changes. Not only traditional waqf practices but already at the stage of developing productive waqf whose management is increasingly developing and comprehensive to develop the economy and social interests of the community <sup>47</sup>. This can be seen one by one productive waqf management institutions have sprung up to accommodate these productive waqf practices. The institution facilitates cash waqf even with a small nominal. The purpose of this institution is economic development-oriented to community service. This shows how important it is to empower productive waqf assets to improve the welfare of the people.

The social environment and understanding affect a person's awareness and interest in cash waqf. The emergence of awareness and interest will encourage the person to carry out cash waqf <sup>48</sup>. Increasing the understanding and empowerment of waqf property is very important, especially if it is associated with the concept of developing the Management and Development of Productive Waqf in improving the people's economy. Most of the existing social institutions are funded by waqf and are engaged in productive waqf management to provide guidance and protection to the community, such as orphanages, children's protection institutions, educational institutions, health institutions, and distribution of clean water to the community. throughout the city and various other social activities.

A special consequence of the fact that the potential for collected waqf is not enough is due to the community's response to many things. What often happens is that people see waqf practices can only be done by people who have large incomes.

The banking world also plays an important role in the development of cash waqf. UU no. 42 stipulates that Islamic banks have the right to receive cash waqf funds. On the other hand, all respondents who know about cash waqf have used banking services. So, it should have made it easier for waqf institutions to provide the understanding and invite people to use waqf instruments as an option in giving charity.

The economic level is one of the most considered by the community to carry out cash waqf practices. In addition, several respondents stated that they felt confused about the procedures for conducting cash waqf.

The table above reflects that in general, the biggest problem related to the development of waqf is the level of public understanding. The current socialization or promotion factor is considered less effective. The concept that is generally used is still like advertising something, namely using promotions through brochures, pamphlets, leaflets, seminars, and others. The majority of respondents received socialization or invitations for waqf from da'wah

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<sup>46</sup> Lahuri et al., "The Role of Zakat and Waqf in Sustainable Development Goals (SDGs)."

<sup>47</sup> Badan Wakaf Indonesia, *INDEKS LITERASI WAKAF 2020 LAPORAN HASIL SURVEY*.

<sup>48</sup> Iqbal et al., "Increasing Community Awareness and Intention in Encouraging The Growth of Cash Waqf."



institutions, mosques, and similar institutions by socializing seminars, brochures, and billboards inviting them to do waqf. The socialization that was carried out was appropriate, but this method only reached the introduction of cash waqf. Socialization should be carried out by further understanding to foster public interest in practicing it.

Another obstacle is the skepticism of the community to practice cash waqf. Through respondents' answers, it can be seen that people still have doubts about implementing cash waqf because the waqf institution has not yet implemented clear management transparency that can be seen directly by the community. By the data contained in previous research, it is stated that one of the problems in collecting waqf funds is the lack of professionalism of nazhir and the low accountability of waqf institutions by waqf institutions <sup>49</sup>. In addition, the public needs to know about money waqf management institutions that have good credibility. However, to find out this requires more effort which is considered quite a complicated process. This is different from infaq and alms which can be done anywhere without the need to identify the right place of alms. In line with this, respondents feel that the best infrastructure for cash waqf can only be carried out by banking institutions or institutions with the same capabilities. As a result, this condition is the reason that cash waqf is considered impractical like other alms.

In addition to the socialization factor, the success of cash waqf is not only assessed from the perception and understanding of the community but also the implementation of the cash waqf practice. The data shows, that from a total of 164 respondents who know and/or understand cash waqf, 82 respondents claim to have had cash waqf, or only 50% of the total who know cash waqf. If you look at the total of 378 Muslim respondents, only 21% of the people have practiced the practice of cash waqf. This figure is very far from being achieved.

Referring to what happened before, in essence, waqf matters are a person's business in using his wealth to become a charity for him and also widely beneficial for others. In this case, it is necessary to review the initial motivation of a person in waqf. Therefore, it is necessary to have a socialization method that is not only based on external benefit factors but must show the benefits of waqf for the waqf itself. A person's motivation for waqf is not much different from the motivation for giving alms in general, namely obtaining rewards and peace of mind by sharing with others.

## CONCLUSION

From several characteristics of respondents, it shows the reasons for the inclination of the Indonesian people who are still comfortable with alms infaq and are reluctant to do cash waqf. This is due to their limited understanding in

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<sup>49</sup> Putri Purwandari Hasan and Elvia R Shauki, "Recommendations for Collection and Development Strategy of Waqf Funds: A Case Study on Waqf Institutions," *Jurnal Ekonomi & Keuangan Islam* 8, no. 1 (February 9, 2022): 137-151, accessed August 25, 2022, <https://journal.uui.ac.id/JEKI/article/view/22024>.

responding to waqf. Awareness of cash waqf shown in several respondents' criteria is still far from expectations. Unfortunately, there are still many Muslim respondents who do not understand cash waqf or even know the existence of cash waqf. The huge potential of waqf has not been fulfilled because of several obstacles that have been generally grouped into responses from the community, namely; socialization, trust issues, finance, do not know about money waqf institutions, and there is no intention of cash waqf. So, it is necessary to make revisions in certain cases so that these obstacles can get a solution. To find the right solution, the thing that needs to be considered is to see how the community's main motivation is in giving alms. Furthermore, it is continued by forming the right formula for educating and inviting the public to carry out cash waqf.

## RESEARCH LIMITATION

This research has certain limitations in its completion stage. The limitation of the research is in collecting data. In data collection, not everyone is willing to become a respondent by giving feedback to the questions on the distributed questionnaire data. Thus, the number of participants in each region in Indonesia is not balanced. This gives the opportunity for the data to be biased when analyzed.

## Author's Contribution

Rahmi Amalia: Contribute to formulating research ideas, collecting data, processing data, and interpreting data.

Mohammad Mahbubi Ali: Contributing to writing systematics, research methods, analyzing interpretation results, the language proofread

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## Declaration of Competing Interest

We declare that we have no conflict of interest

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