

Unveiling Waqf's Role and Impact on Society Welfare: Deep Study from Indonesia

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Abstract

Background: Waqf plays an important role in the social life of the people and the Muslim community (Suryana, Ikram & Agustina, 2020) especially in the efforts to combat the poverty because of the scarcity of jobs. Waqf which success in the history of Islam proves that Islam is able to provide solutions to social security and welfare to its adherents. Waqf in Islamic history is not only a pillar of the welfare of society or individuals, more than that waqf have become a pillar of the nation's economy in building the infrastructure, economy and durability.

Objectives: This study analyzes the waqf's role and impact on society welfare throughout world history and makes a deep study from Indonesia

Novelty: Waqf's role and impact are proven in building three major aspects of human life: economy, knowledge and human resources.

Research Methodology / Design: Using triangulation method to increase the credibility and validity of the results by cross-verifying data from different sources or approaches.

Findings: We find that waqf's role and impact always develop from era to era. Waqf's role in Indonesia has existed since Sultanate era. Masjid, *pesantren* and university are the most prominent institutions in developing waqf as a tool to enhance society welfare in modern era

Implication: Based on the research, this research implications for waqf in unveiling waqf's role and impact more specific and accurate can be consideration to make waqf as an important tool to enhance micro and macro aspects. Waqf needs to be supported as a movement for the economic independence of the people and nation so that they do not depend on financial assistance which can burden the state.

Keywords:

Waqf, Impact, Welfare

JEL Classifications:

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A. Introduction

Nowadays in mainstream economics generally, the policymakers in some countries focus on enhancing the level of economic growth, reducing unemployment rates, rising people's living standards, and managing price level. These macroeconomic variables can be stimulated with various combinations of conventional policies such as fiscal, monetary, and macro-prudential policy (Seprillina et al., 2020). In Indonesia context, the macroeconomic phenomenon has invited attention by many groups especially among the experts and actors of Islamic economists who began to pay attention to help achieve the objectives of the policymaker in stabilizing the economy. The existing Islamic economic paradigm, economic stability in particular in terms of improving the quality of life as measured by income can be supported by a model of community empowerment through waqf. By definition, waqf is an asset that is allocated for public benefit where the principal is giving it to organize by nazhir (waqf management), while the results could be enjoyed for public purposes (Qurrata et al., 2021). There are two basic paradigms contained in the waqf, first, the ideological paradigm, which is that anything that culminates in the belief in the Oneness of God must be accompanied by an awareness of the realization of social justice. Second, the foundation of the socio-economic paradigm, waqf has a contribution to overcome the problems of social economy (Siswoyo et al., 2019). From in the ideological level, waqf talks about how the values that should be realized by Muslims, then the area of the socioeconomic paradigm, waqf becomes a concrete answer in the reality of the social economic problematic.

Waqf can be understood as a social instrument in Islam that aims to improve the welfare of the people which can be done by increasing the income of poor people (Hariyanto et al., 2020). The main characteristic of waqf by (Ratnasari et al., 2019) is when someone has accumulated his personal wealth and decided to cast his property for charitable purposes, there will be a shift of wealth to private property belongs to God whose benefits are fully allocated to the people. In the history of Islam, Waqf plays an important role in the social life of the people and the Muslim community (Suryana, Ikram & Agustina, 2020) especially, in the efforts to combat the poverty because of the scarcity of jobs. Waqf which success in the history of Islam proves that Islam is able to provide solutions to social security and welfare to its adherents. Waqf in Islamic history is not only a pillar of the welfare of society or individuals, more than that waqf have become a pillar of the nation's economy in building the infrastructure, economy and durability. Waqf in form of building can help in making certain activity happen, or can be a place to conduct religious activity or even be a house for an orphan, meanwhile waqf in form money and any other payment instrument, can be used for many purposes such buying items for charity, or giving scholarship, or for other development purpose for the benefits of the community (Fauziah et al., 2019). As a form of output, waqf has empirically proven to be a source for financing SMEs, education fee, health fee and even manage to establish institution for education purpose such as school, or university (Kresnowati & Berakon, 2017).

Once a property has been dedicated as waqf, this asset cannot be sold, mortgaged or transferred to other party, the income that waqf managed to generate are used to utilized charitable purposes, this can be seen in activity such maintenance for mosque, schools, hospitals, orphanages and any other social welfare project, this sort of activities have also received its funding from waqf output, further this kind of activities can beneficiaries for anyone in need regardless of their religion, gender or ethnicity (Novianti & Alamsyah, 2023). As one of the potential driver for social welfare, waqf are also proven to have contribute toward poverty reduction, however, it has to be gone on a process, waqf are used to help people to fulfil their daily needs, other important need such as education and health, this of course can help some people to achieve or increase their life quality, health would help in ensuring someone is in a prime condition to work to their fullest potential, while education will help in finding better or more high income job, even further, manage to establish a business to accommodate unemployment reduction, thus reduce poverty in the long run (Medaline et al., 2020). Waqf is potentially become one of the important factors to influence economic development, especially because most of Indonesia citizens is muslim. Economic development can't be separated from the aspect such as employment, poverty, inflation, and any other economic issues (Sudrajat & Imronah, 2023), however, economic development in Islamic context focuses more on humanity welfare that can be achieve through resources allocation and distribution without breaking any laws and shariah, also without giving any individual limitation that could create macroeconomic and ecology inequality. According to empirical studies, most waqf land are used to build mosque and prayer house, waqf can also classify as fund to increase infrastructure, further, increasing social structure in development process by actively participating on public sector such as health, education and investment (Iqbal et al., 2019).

Indonesia with a muslim majority population has the potential for huge waqf. One of the efforts to optimize the potential of waqf as one of the instruments in the income distribution, the Ministry of Religious Affairs seeks to develop waqf to make some innovations or breakthroughs to manage and develop the waqf property to get waqf's greater perceived benefits (Qurrata et al., 2021). Since 2005 the Department of Religious Affairs has embarked on a program that aims to realize the Islamic economy-based community through waqf's device. Especially in Indonesia, waqf in the field of health or hospitals have already begun. This was caused by the need for muslims of health care which is a primary need to have a tendency increasing (Fauziah, 2021). Islamic Hospital of Malang which is one of the hospitals assisted by the Ministry of Religion Affair is a Productive Waqf Land Empowerment Program. The funding aims to improve health services to the people and provide comfort to patients who are hospitalized, especially among able. The development in addition to providing services is also expected to provide benefit that is better for the people. By identifying the potential in waqf to influence economic development, and making numerous effect toward life such as helping people to fulfil their daily needs, provide a place to conduct social activity like religious activity, workshop, training, and informal education, which can all lead to productive activity, this form waqf potentially manage to establish entrepreneurship to help reduce unemployment and poverty if its well-managed, this can all lead to social welfare in one way or another, therefore this paper will explore this potentially through empirical research and evidence, in which the result of this are expected to provide

recommendation to formulate a strategy to harness the fullest potential of waqf in influencing social welfare thus lead to economic development (Medaline et al., 2020).

B. Literature Review

This section discusses the theories or concepts and findings of previous relevant studies. Each discussion is written with subsections B.1., B.2., and so on.

B.1. Theoretical framework

Maqashid al-Sharia

Maqashid al-Sharia is the goal, wisdom or benefit behind the enactment of Islamic laws. Allah SWT, the Most Wise, revealed Islamic laws for the clear purpose of achieving benefits and preventing damage to His servants in this world and the hereafter. So all laws and regulations in Islamic law must have wisdom and good goals for humans and other creatures. Although some of these wisdoms and goals are within reach of human abilities and some are not yet within reach.

Maqashid al-Sharia stands out in discussions of Islamic scholarship through the works of several scholars such as al-Ghazali, Izzuddin bin Abdi al-Salam, al-Syathibi, Raisuni and others. Based on the division that is popular among sharia scholars and academics, Maqashid al-Sharia divided into 3 levels, namely: Dharuriyyat, Hajjiyyat and Tahsiniyyat.

Dharuriyyat are the most important goals desired from the establishment of Islamic law. These goals must be achieved in order to maintain the continuity of human life. If this goal is neglected, major damage will occur that could threaten the sustainability of human life. These goals are: Hifzhu al-din (keeping religion), Hifzhu al-nafs (save life), Hifzhu al-'aql (keeping sense), Hifzhu al-nasl (keeping offspring) and Hifzhu al-mal (keeping property).

Hajjiyyat are the goals of establishing Islamic law which are to reduce difficulties and create convenience. These goals have a level of urgency second only to dharuriyyat. If not fulfilled hajjiyyat in this way, human life will continue but will experience discomfort. As for tahsiniyyat are the objectives of the establishment of Islamic law which are complementary and perfect after being fulfilled dharuriyyat and hajjiyyat.

We can understand the urgency of the role of waqf based on perspective Maqashid al-Sharia which is explained above. In many historical literatures, the role of waqf has been recorded as a way to achieve religious benefits, such as endowments for mosques and Islamic boarding schools (Fauzia, 2013; Mohsin & Maruf, 2021; Quddus & Hasib, 2023), then intellectual benefits such as endowment of books and schools (Al-Haddad & Suleman, 2021; M. T. Khan, 2015; Lev, 2003), then life benefits such as endowments for public kitchens and hospitals (Peri, 1992; Raja Adnan et al., 2022), then the benefits of preserving offspring through delivery services at waqf hospitals and the benefits of wealth through productive cash waqf (Bulut & Korkut, 2019; Yumna et al., 2024).

Waqf

Waqf linguistically means to stop or hold back. Waqf can simply be defined as the activity of holding assets that have long-term benefits which are distributed as infaq in the way of Allah. Waqf according to law number 41 of 2004 concerning waqf states that waqf is:

The legal act of a wakif to separate and/or hand over part of his property to be used forever or for a certain period of time in accordance with his interests for the purposes of worship and/or general welfare according to Sharia (Fahrurroji, 2019 p.3).

According to international Islamic finance standards taken from AAOIFI (Accounting and Auditing Organization for Islamic Financial Institutions) waqf is:

Making a property invulnerable to any disposition that leads to transfer of ownership, and donating the usufruct of that property to beneficiaries (AAOIFI, 2015 p.814).

Fiqh scholars have several definitions regarding the meaning of waqf. According to Hanafiyyah scholars, waqf is:

Withholding the property according to the ruling on the property of the donor and giving the benefit in charity (Zuhaili, 1985 p.153).

According to the majority of scholars consisting of Shafi'iyyah, Hanabilah and other scholars that waqf is:

With holding money that can be used while remaining in its original form by severing the transfer of money from its neck from the donor and others to an existing permissible bank, in order to draw closer to God Almighty (Zuhaili, 1985 p.154).

The original law of waqf is a sunnah based on the generality of the arguments regarding the recommendation of infaq (charity) and ijma'. Waqf is also called continuous charity.

Welfare

Welfare in Islam has a broad meaning including material and spiritual aspects (Beik & Pratama, 2017; Hapsari et al., 2024). Material aspects include food, shelter, health, water and others. Spiritual aspects include justice, equality, education, worship and others. Had Kifayah is a welfare standard set by BAZNAS (National Zakat Amil Agency) as a standard for meeting the minimum needs of individuals or families in Indonesia.

The assessment used to determine the limits of sufficient Had Kifayah includes seven main dimensions, namely food dimensions, housing dimensions, education dimensions, health dimensions, clothing dimensions, transportation dimensions and worship dimensions. These seven dimensions are considered based on an analysis of the needs for a decent life from the Maqashid al-Shariah perspective. Determination of these dimensions is based on two main aspects, namely Had Kafaf and Had Fawqa Kafaf. Had Kafaf refers to very important basic needs such as clothing, food, shelter and worship. Meanwhile, Had Fawqa Kafaf refers to fundamental needs such as education, health and transportation (BAZNAS, 2024 p.6). Based on the results of Had Kifayah calculations, the data shows that the average Had Kifayah in Indonesia reaches IDR 4,615,749.00 per family every month, with individual Had Kifayah amounting to IDR 979,989.00 per capita per month (BAZNAS, 2024 p.56).

C. Research Methodology

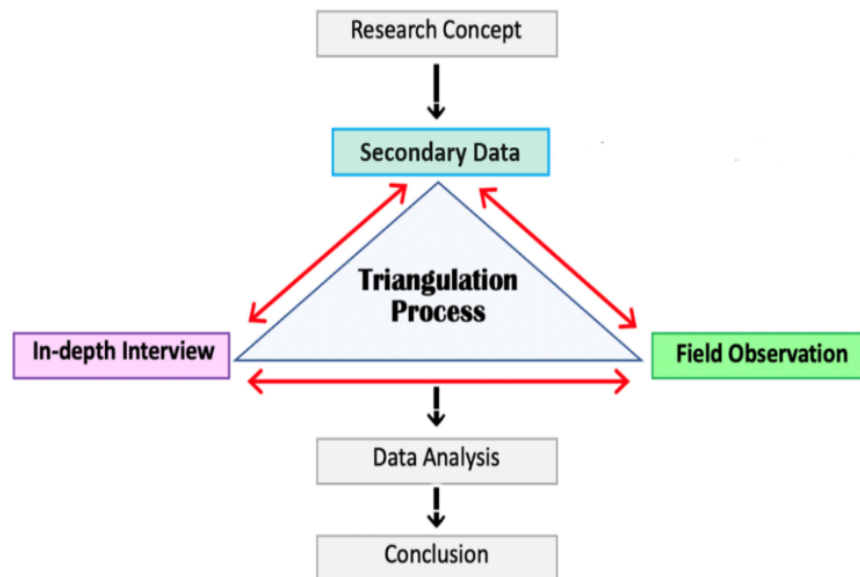
This research employs a qualitative research method. According to Denzin & Lincoln (K.N & S.Y, 1994), qualitative research is a naturalistic inquiry aimed at explaining phenomena and is conducted by involving other research methods. Creswell (2016) states that qualitative research explores and understands meanings among individuals or groups of people arising from social issues. Qualitative research in general can be used for studying various aspects of societal life, history, behavior, concepts or phenomena, social issues, and others.

The qualitative research type used in this study is a case study. A case study is a research design applicable across various fields where researchers analyze a case in-depth, gather comprehensive information using various data collection procedures within a predetermined timeframe. The case can be an event, activity, process, or program (John W. Creswell, 2016). The qualitative research method with a case study approach is chosen because it aligns with the research objective, which is to understand the impact of endowments in the social field. Data analysis in this research using triangulation method.

Triangulation is a research method that involves using multiple perspectives to examine a phenomenon. This technique aims to increase the credibility and validity of the results by cross-verifying data from different sources or methods (Denzin, 1978). By combining multiple methodologies, researchers can mitigate the biases and limitations inherent in a single method, providing a more comprehensive understanding of the research question.

General Concept

The triangulation method was used to collaborate with the data. All three kinds of data which is in-depth interviews, non-participant observation, and secondary data – were triangulated and confirmed each other (Heale & Forbes, 2013). A triangulation study incorporates quantitative and qualitative data alongside a literature review to clarify the difference between ideals and facts (Noble & Heale, 2019). Studies that use triangulation may include two or more data collection sets using the same methodology to add richness and depth to a research inquiry and explain different aspects of the phenomenon of interest. The collected data were triangulated through the triangulation process, then processed to get conclusions and create modeling (Figure 1).



Source: (Heale & Forbes, 2013)

Figure 1. Triangulation Method and Research Workflow

How to Use It

To use triangulation effectively, researchers start by identifying the research questions and selecting the appropriate methods that will best address these questions. This may include a mix of qualitative and quantitative methods, such as surveys, interviews, observations, and document analysis (J. W. Creswell & Plano Clark, 2017). The data collected from these different methods are then compared and contrasted to identify common patterns and discrepancies. By doing so, researchers can validate their findings and ensure a comprehensive analysis of the research problem.

The data in this research are divided into two categories:

1. Primary Data

According to Sugiyono (2016), primary data are sourced directly from the data collector. Primary data are obtained through interview activities with research subjects and through direct observation in the field.

2. Secondary Data

Secondary data are data not produced and collected by the researcher but obtained in processed forms. Secondary data sources complement primary data needs. Secondary data in this research consist of articles from websites, internet sources, relevant news, and relevant literature.

To obtain valid data for this research, appropriate data collection techniques are necessary. In this research, the researcher employs data collection techniques including observation, interviews, and documentation.

Observation, according to Sugiyono (2016), is a complex process involving various biological or psychological processes. Furthermore, observation is an essential research method for understanding and enriching knowledge about the observed phenomena. In qualitative research, observation is conducted by directly immersing in the field to observe the behavior and activities of interest. The researcher can participate directly in data collection or act as a non-participant observer. Interview, according to the Big Indonesian Dictionary (KBBI), an interview is a question-and-answer process with someone who is required to be asked for information or opinions about something.

Implementation in Research

In practice, implementing triangulation in research involves several steps. First, researchers design the study with triangulation in mind, deciding on the different methods to be used and how they will complement each other (Jick, 1979). During data collection, they gather information from various sources, ensuring to maintain consistency and reliability across methods. After data collection, researchers analyze the data from each method separately before integrating the findings to draw overall conclusions. This process helps in cross-verifying results and providing a well-rounded perspective on the research question.

Data validity is the degree of trust or truthfulness of the results of research. According to Sugiyono (2016) data validity in qualitative research is realistic, complex, and dynamic, so nothing is consistent and repeats as before. Data validity can be achieved by using data collection processes with data triangulation techniques.

According to Sugiyono (2016) data triangulation is a technique to check data from various sources in various ways and at various times. There are triangulation of sources, triangulation of data collection techniques, and triangulation of time.

1. Source Triangulation: to test the credibility of data, it is done by checking the data obtained from various data sources such as interviews, archives, or other documents.
2. Technique Triangulation: to test the credibility of data, it is done by checking the data obtained from the same source using different techniques. For example, data obtained from observation is then checked with interviews.
3. Time Triangulation: time can affect the credibility of data. Data obtained through morning interviews when respondents are still fresh usually produce more valid data. Therefore, testing the credibility of data must be done by checking with observation, interviews, and documentation at different times or situations until credible data is obtained.

D. Result & Discussion

D.1. The Role and Impact of Waqf on Society Welfare

The role and impact of waqf in fulfilling human welfare has been going on for dozens of centuries until today. The role of waqf continues to experience development and expansion from time to time. The development of the role of waqf in welfare can be explained based on the historical time span of Islamic civilization.

During the time of Prophet Muhammad *peace be upon him* and his friends, waqf plays a role in providing mosques as places of worship as well as places to discuss community affairs, such as the Quba mosque and the Nabawi mosque. Apart from that, waqf is also realized in the form of assets for public water facilities and land to fulfill food needs (Quddus & Hasib, 2023). During the Umayyad and Abbasid Caliphates, waqf for the improvement of welfare was established in the form of providing educational facilities, health facilities and physical infrastructure for the general public. The physical infrastructure helps increase economic activity in a micro and macro way (Al-Haddad & Suleman, 2021; Fauzia, 2013; Khan, 2015; Lev, 2003; Raja Adnan et al., 2022).

The Ottoman government was able to develop waqf with more organized administrative and management regulations (Akgunduz, 2018). The institutionalization of waqf management makes the role of waqf in it have a more significant and complex impact (Bulut & Korkut, 2019). Cash waqf management is a solution to strengthen the state fiscally and monetarily and protect society from usurious transactions due to the strengthening hegemony of capitalism at that time (Bulut & Korkut, 2019; Saiti et al., 2021). The impact of the role of waqf has been able to improve various dimensions of human welfare (Khan, 2015; Shahriar et al., 2018). The role of waqf has been proven to be able to improve human life spiritually, socially and materially (Abdullah, 2018) and is worthy of consideration as an instrument for solving economic problems at the local and global level (Mohsin & Maruf, 2021; Saiti et al., 2021; Sarea, 2019).

D.2. The Role and Impact of Waqf in Indonesia

The implementation of waqf in Indonesia through official institutions began with the UII Waqf Board in 1948 in Yogyakarta. This was followed by the Pondok Modern Gontor Waqf Board in 1951. Tebuireng Islamic Boarding School has received waqf assets since 1947, but its management through institutions was implemented in 1983 (Bamualim et al., 2006). The Islamic University of Indonesia inaugurated its Waqf Board in Yogyakarta on December 22 1951 to coincide with the commemoration of Isra Mi'raj. The Indonesian Islamic University Waqf Board was founded by several national heroes such as M. Natsir, Wahid Hasyim and others. The inauguration was attended by representatives from the Ministry of Religion (Bamualim, 2006). The first asset owned is land with a total area of 12,835 hectares. Initially, the waqf assets managed by the Indonesian Islamic University Waqf Board were small, but with a clear and noble vision and mission and the development of good governance, the development of waqf assets was extraordinary. It has been recorded that the Waqf Board manages waqf assets in the form of a Limited Liability Company of 7 companies. These companies operate in various fields such as housing, health, radio, internet services and others. In 2003, the total area of waqf land had reached 40 hectares. The value of its waqf assets has reached 250 billion rupiah (Bamualim, 2006).

On the 25th anniversary of the Pondok Modern (PM) Gontor in 1951, it was declared that the PM Gontor would become the waqf for all muslims. At that time, the assets donated were rice fields (1.74 hectares), dry land (16.85 hectares) and 12 buildings (4995.73 m²) (Abu Bakar, 2006a). Trimurti, as the founders of the PM Gontor, have several reasons (Abu Bakar, 2006a) in declaring the PM Gontor they founded as belonging (waqf) to muslims, namely:

1. Many previous *pesantrens* only adhered to the figure of the pioneer kiai during his lifetime. If he dies and his descendants do not have equal abilities as successors then the history of the *pesantren* is over.
2. *Pesantren* land whose ownership is still private or family is often the cause of conflicts of interest and affects the stability of the *pesantren*.
3. Inspiration from the waqf system run by Al-Azhar University in Cairo. From the results of its waqf management, Al-Azhar has been able to survive for more than 1000 years and provide scholarships for thousands of students from various countries.

Initially, the process of collecting PM Gontor's waqf assets was through an instrument called *khizannah*. *Khizannah* accepts donations in the form of cash, goods and livestock. In 1953, waqf management was developed through the Student Cooperative business which sold basic school necessities. The Infaq Card was introduced in 1954 to collect funds for purchasing land and rice fields as PM Gontor's asset (Abu Bakar, 2006a).

In a period of 53 years, PM Gontor's waqf assets experienced rapid development. The total waqf assets are worth 171,454,700,342 rupiah which includes buildings, vehicles, learning facilities and others. This development cannot be separated from three things: First, the existence of a long-term strategic plan. Second, professional and responsible management. Third, evaluate the past and predict the future (Abu Bakar, 2006a). The support from the waqf has helped education at PM Gontor to pass tens of thousands of alumni.

Table 1. Waqf Land Area Owned by PM Gontor in 2004

Location	Land (hectare)	Rice Fields	Ochards	Total (approx)
Ponorogo	29.95	22.91		53
Madiun	0.01	0.6		1
Ngawi	28.38	172.08		200
Nganjuk	0.16	10.2		10
Kediri	11.7	2.5		14
Trenggalek			2.031	2
Jombang		0.8		1
Jember		2.2		2
Banyuwangi	6.1			6
Magelang	3.01			3
Lampung	8			8
South Konawe	19.5			20
Total	109.8	211.7	2.031	320

Source: (Abu Bakar, 2006a)

Table 2. PM Gontor Business Unit is Waqf Based under Kopontren La-Tansa

No.	Business Type	Year Established	Location
1	Milling unhusked rice	1970	Gontor village
2	Printing Darussalam	1986	Gontor village
3	Family welfare businesses	1986	Gontor village
4	Building material store	1988	Gontor village
5	La-Tansa book store	1989	Ponorogo city
6	General store & La-Tansa Wholesale centre	1997	Ponorogo city
7	Miscellaneous store I	1990	Ponorogo city
8	Miscellaneous store II	1994	Bajang village
9	Meatball vendor I	1990	Ponorogo city
10	Meatball vendor II	1997	Ponorogo city
11	Photocopying & stationery	1990	Bajang village
12	Chemist	1991	Ponorogo city
13	Telephone kiosk I	1991	Gontor village
14	Cattle handler	1999	Gontor village
15	Telephone kiosk	1999	Gontor village
16	Ice block factory	1996	Gontor village
17	Wholesale centre	1997	Gontor village
18	Transport service	1998	Gontor village
19	Vegetable market	1998	Gontor village
20	Chicken farming	1999	Equal
21	Chicken slaughterhouse	2003	Gontor village
22	Seafood packaging	2003	Gontor village
23	Bakery	2003	Gontor village
24	Handicraft (sandals)	2004	Gontor village
25	Drinking water factory	2004	Gontor village

Source: (Abu Bakar, 2006a)

The tradition of waqf based on rice fields has long been carried out at the *Pesantren* Tebuireng, East Java. The first land waqf was carried out by KH. Hasyim Asy'ari in 1946 with an area of 13 hectares. Initially, rice field management was carried out in collaboration with local residents. In 1982, the *Pesantren* took full control of the rice fields with more regular management to produce greater profits. The rice fields continue to grow with the help of donors until a total of 41 hectares has been recorded (Abu Bakar, 2006b).

Developing waqf management at the *Pesantren* Tebuireng is a necessity to support the development of the *pesantren* education system in a modern direction. This requires building construction, improving infrastructure and providing supporting equipment. Funding through waqf is very important to make this happen in the long term (Abu Bakar, 2006b). Waqf management is based on the concept of fiqh and pays attention to related legal regulations.

The *Pesantren* Tebuireng Waqf Board has a focus on transforming religious and social life through education with the concept of an independent society. From this education, scholars and preachers (dai) were produced who spread the goodness of Islamic teachings. Then it produces understanding and awareness to create a prosperous society in this world and the hereafter (Abu Bakar, 2006b). The progress of waqf management at the beginning of the 20th century in Indonesia was marked by two things, namely the development of Islamic Universities and the modernization of Islamic boarding school. This is as explained in the previous paragraphs.

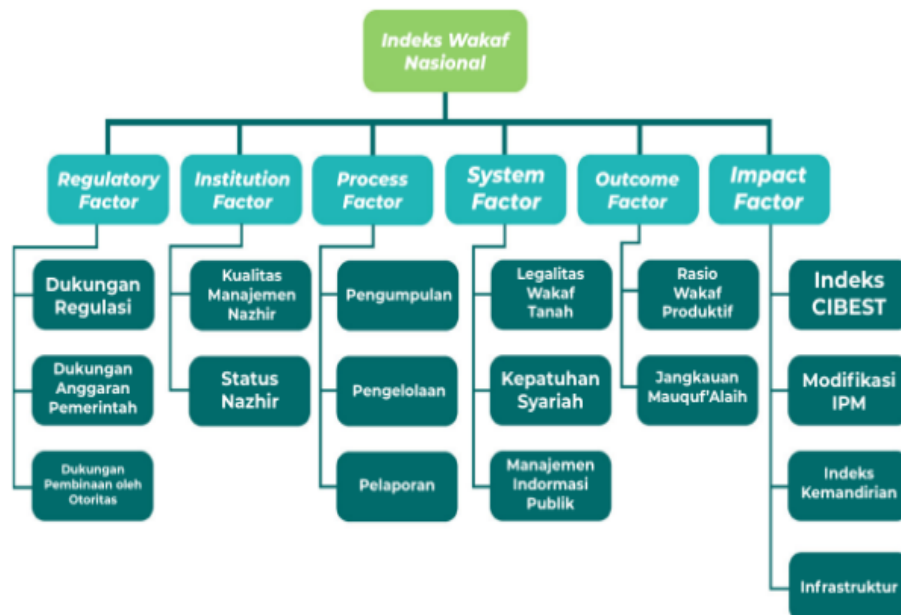
The role of waqf as a medium that provides basic necessities such as providing food, shelter, clothing, education, health and public infrastructure, of course has a big impact on the welfare of society. Waqf is able to improve community welfare in a complete sense, namely as explained by Hapsari et al., (2024) that prosperity in Islam includes spiritual and material aspects which can be measured from the economic, moral, spiritual and social. This welfare covers the needs of individuals, society and the state from birth to death (Al-Haddad & Suleman, 2021; Mohsin & Maruf, 2021).

National Waqf Index

The National Waqf Index (IWN) is a standard for measuring waqf performance from various aspects. IWN was formulated by the Indonesian Waqf Board together with a research team consisting of experts from various universities. This standard has been established since 2020. IWN has been established as a measurable reference in assessing the performance of waqf from various nazhir institutions in order to achieve public trust.

This index originated from proposals by 2 studies. First, research on the Cash Waqf Accountability Index conducted by Siswantoro and friends in 2017. Second, the Waqf Management Efficiency Index proposed by Pyeman and his team in 2016.

The National Waqf Index is an index designed to be an instrument or tool for measuring waqf performance in a region from various measurement dimensions. Sukmana and his team built the National Waqf Index (IWN) model as a tool to measure waqf performance at the national and subnational levels. This research uses the literature study method in Focus Group Discussion (FGD). Based on the research results, several factors were obtained which are the pillars for measuring waqf performance, namely regulatory, institutional, process, system, outcome and impact. Each factor in measuring the National Waqf Index has its own indicators as shown in Figure 2 (Badan Wakaf Indonesia, 2022b).



Source: (Badan Wakaf Indonesia, 2022b)

Figure 2. Components of the National Waqf Index

The components in the National Waqf Index include impact measurements. The impact measurement includes 4 variables, namely the CIBEST Welfare Index, modified Human Development Index (HDI), Independence Index and Waqf Infrastructure. Through the impact factor, we can find out how big the impact of waqf is on community welfare and the provision of services to the community.

The Waqf Index Report has been issued in 3 editions, namely the 2021, 2022 and 2023 editions. From these three editions, an analysis will be carried out regarding the impact of waqf on community welfare. The National Waqf Index value in 2021 is 0.139 in the less category. The national scale IWN value is the average value of the 34 provinces. The low score is due to incomplete and insufficient data collection and the large number of provincial BWIs who did not fill out the assessment questionnaire (Badan Wakaf Indonesia, 2022b).

The 2022 National IWN is 0.274, a significant increase (0.135) from the previous year. The 2022 National IWN has the "Enough" category compared to the 2021 IWN which has the "Insufficient" category. The significant change in the National IWN value was caused by all BWI in 34 provinces in Indonesia filling out questionnaires as the main data for processing IWN so that the data obtained was more complete than the data in the previous year where only 6 provinces filled out questionnaires, namely South Sumatra, DKI Jakarta, East Java, Bali, East Kalimantan and Maluku. This means that the BWI of each province has made many efforts so that the National IWN in 2022 improves and becomes better (Badan Wakaf Indonesia, 2022a).

Based on the results of the 2023 National Waqf Index Research, the IWN value increased to 0.301 in the "Good" category. The biggest factors contributing to IWN 2023 are institutions (quality of nazhir management), systems (legality, sharia compliance and public information) and regulations (rules, budget and guidance).

D.3. Deep Study from 3 Nazhirs

Table 3. Deep Study from 3 Nazhirs

No.	Institution	Aspects of the Study	Results
1.	Indonesian Waqf Board Kenazhiran Institution (LK BWI)	Profile	The foundation created by BWI to manage waqf assets as nazhir.
		Waqf Management Program Waqf Distribution Program	Cash Waqf Linked Sukuk 1. Achmad Wardi Hospital Retina Center services for 2,670 patients. 2. Development of the BP BISWAF IPB Livestock Area. 3. Educational Scholarships 4. MSME capital assistance
2.	Dompot Dhuafa	Profile	The Islamic Philanthropy Foundation manages waqf specifically through the Waqf Investment Development Institute.
		Waqf Management Program	1. Capital cooperation based on mudharabah agreements. 2. Rental of offices, hospital buildings and equipment. 3. Cash Waqf Linked Sukuk 4. Cash Waqf Linked Deposito
		Waqf Distribution Program	1. Tahfizh Green Lido Islamic Boarding School. 2. Lancang Kuning Hospital (Riau), Griya Medika (Lampung), Integrated Hospital (Bogor) and Sayyidah Hospital (Central Jakarta). 3. Well Waqf 4. Mosque renovation (partial or total renovation) 5. Inland Islamic Boarding School (procurement of facilities and infrastructure) 6. Dakwah vehicles (trail motorbikes for rural dai)

No.	Institution	Aspects of the Study	Results
3.	Sinergi Foundation	Profile	The Islamic Philanthropy Foundation manages waqf specifically through the WaqfPRO 99 Directorate
		Waqf Management Program	1. Ampera Restaurant 2. Ina Cookies 3. Cuancki Serayu 4. Travel Mi'raj 5. Baitul Maal Waqf
		Waqf Distribution Program	1. RBC (Free Maternity Home) 2. Kuttab Al Fatih Sinergi 3. Paradise Memorial Park 4. <i>Pesantren</i> for the old people

D.3.1. Indonesian Waqf Board Kenazhiran Institution (LK BWI)

The case study regarding waqf management by the LK BWI was carried out through online interviews and observations of data regarding the institution's activities based on official sources. The online interview was conducted with Bambang Pamungkas Prio S as Strategic Partnership Manager of LK BWI and Sigit Indra Prianto as Implementer of the Nazhir Development and Waqf Management Division.

Refer to the official website (Badan Wakaf Indonesia, 2021) that

The Indonesian Waqf Board (BWI) is an independent state institution formed based on Law Number 41 of 2004 concerning Waqf. This body was formed in order to develop and advance waqf in Indonesia.



Source: (Badan Wakaf Indonesia, 2021)

Figure 3. Timeline of the BWI Establishment Process

Interview result

Based on information from the Strategic Partnership Manager of the LK BWI, in 2020 BWI built a separate entity specifically managing waqf assets called the Indonesian Waqf Agency Kenazhiran Institution (LK BWI). LK BWI is one of the objects of this research because it is under an institution that plays a strategic role in guiding the national waqf journey map in Indonesia. It includes various experts from various fields related to waqf management.

LK BWI runs a business program to empower its waqf assets through Cash Waqf Linked Sukuk (CWLS). The CWLS is sold to the public to finance halal government projects such as the construction of Hajj dormitories, Islamic universities and others. The profits generated from CWLS are channeled into various social programs. The CWLS that have produced waqf benefits are serial numbers SWR001, SWR002, SWR003 and SWR004.

SWR001 and SWR002 are used to finance free eye health services through the Retina Center of the Achmad Wardi Eye Hospital in Banten. SWR003 is used for livestock empowerment with IPB. SWR004 is used to build Integrated Livestock and Agricultural Areas. Profits from the management of waqf assets by LK BWI are also distributed in the form of educational scholarships for orphans, provision of clean water in Bogor, financing for MSMEs and others.

Data of Waqf Management and Distribution

Information on waqf management by LK BWI was obtained through document reports from the Retina Center health service program at the Achmad Wardi Eye Hospital and the BISWAF IPB farm.

Retina Center, Achmad Wardi Eye Hospital

Achmad Wardi Eye Hospital was built on the waqf land of Hj. Ifa Fatimah, S.H., M.Pd with a copy of the Deed Replacing the Waqf Pledge Deed No. W.3a/47/VIII 2008. Wakif is a descendant of KH. Ahmad Wardi, where the donated land is 2,348 m² and the building is 1,500 m² located on Jl. Notch No. 1, Serang, Banten Province. Since its founding in 2018, Achmad Wardi Eye Hospital has provided eye health examination services to more than 146,350 patients, both outpatients and patients undergoing eye surgery. The eye health services provided continue to grow even though in 2022 the number of outpatients has decreased compared to the 2021 period, when at that time it was still affected by the Covid-19 pandemic (LKBWI, 2023).

Table 4. Realization of Distribution of Benefits of CWLS SW001 Retina Center Achmad Wardi Eye Hospital

	Thn 1 Oct - Des 20	Thn 2 Des 21	Thn 3 Des 22	Thn 4 June 2023*)	Thn 5 Des 24	Total
Target Penyaluran	236	379	519	633	746	2.513
Akumulasi Target	236	615	1.134	1.767	2.513	
Realisasi Penyaluran	347	854	795	674		2.670
Akumulasi Penyaluran	347	1.201	1.996	2.670		
% Pencapaian	147,03%	195,28%	176,01%	184,07%		106,25%

Source: (LKBWI, 2023)

The distribution of CWLS SW001 benefits since the inauguration of the Achmad Wardi Eye Hospital Retina Center until June 30 2023 has been provided to 2,670 patients or the equivalent of 21.42% of the total number of patients. The total value of distribution of CWLS SW001 benefits up to the period 30 June 2023 is IDR. 25,566,750,000. Distribution of CWLS SW001 benefits was also carried out in the form of procurement of eye health equipment and ambulance (LKBWI, 2023).

In 2021, Achmad Wardi Eye Hospital received the SWR002 Series Retail Waqf Sukuk coupon which was realized in the form of a mobile screening ophthalmoscope for early examination of the retina of the eye. Apart from that, to increase the competency of eye doctors in the Banten area, in 2022 the Hospital will also provide Phaco Training and Myopia Screening Center Refraction Training. Social service activities are also carried out through the synergy of the Hospital and BAZNAS Banten Province to provide cataract surgery to the poor (LKBWI, 2023).

BISWAF IPB Management Agency Livestock Area

To distribute SWR004 returns, the LK BWI collaborated with the Business, Investment and Waqf Management Agency (BISWAF) IPB University and MT. Farm. The distribution of SWR004 returns is realized in the form of developing a livestock area in the waqf land area managed by BISWAF IPB covering an area of 1.3 hectares in Cihideung Ilir Village, Ciampea, Bogor Regency, West Java. The waqf land, in accordance with the waqf pledge deed, is intended for supporting activities, education, research, productive businesses and community empowerment. Distribution of SWR004 returns in the form of development of livestock areas managed by BISWAF IPB into a model for financing productive waqf assets managed by nazhir or university that manage waqf assets in the form of land, so that the benefits from waqf are not only to support education and research, but also benefit the community (LKBWI, 2024).

D.3.2. Dompot Dhuafa

The case study regarding waqf management by the Dompot Dhuafa Foundation was carried out through online interviews and observations of data regarding the institution's activities based on official sources. An online interview was conducted with Muhammad Syafi'i El-Bantani as Head of the Waqf Development Department.

The choice of Dompot Dhuafa as the research object is partly because Dompot Dhuafa is one of the pioneer institutions of the Islamic philanthropy movement in Indonesia and the distribution of its benefits has reached Indonesia nationally.

Interview result

Based on the statement of the Head of the Waqf Development Department, Dompot Dhuafa was founded on July 2 1993. On September 14 1994 the legal entity Dompot Dhuafa Republika Foundation was formed. Dompot Dhuafa started pioneering the nazhir waqf section in 2004 called Tabung Waqf Indonesia. This section is a small organization that is still under the Dompot Dhuafa Republika Foundation. In 2016, this section was developed into the Waqf Directorate. The Waqf Directorate was changed to the Waqf Development Division in 2022. Then in 2024 the division was returned to being a foundation organization with the name Waqf Investment Development Institute.

Dompot Dhuafa carries out several commercial activities to produce its waqf assets. Among them:

1. Mudharabah contract-based capital cooperation. In this case Dompot Dhuafa becomes nazhir *shahibul mal* (capital owners) and MSME actors as *mudharib* (manager). These MSMEs are in the form of medical, culinary, agricultural and other businesses. Capital is in the form of assets from waqf through money. The majority of MSMEs are in Jakarta.
2. Rental of offices, hospital buildings and equipment.
3. Cash Waqf Linked Sukuk in collaboration with CIMB Niaga Syariah.
4. Cash Waqf Linked Deposit with BPRS Sragen.

The benefits from waqf management are distributed in several programs, including:

1. Tahfizh Green Lido Islamic Boarding School.
2. Lancang Kuning Hospital (Riau), Griya Medika (Lampung), Integrated Hospital (Bogor) and Sayyidah Hospital (Central Jakarta).
3. Well Waqf located in 40 locations throughout Indonesia.
4. Mosque renovation (partial or total renovation).
5. Inland Islamic Boarding School (procurement of facilities and infrastructure).
6. Dakwah vehicles (trail motorbikes for rural *da'i*).

Data of Waqf Management and Distribution

Researchers have tried to dig up more detailed data regarding the waqf management programs and reports by Dompot Dhuafa, but due to bureaucratic constraints and time constraints, this data has not been able to be obtained.

D.3.3. Sinergi Foundation

The case study regarding waqf management by the Sinergi Foundation was carried out through online interviews and observations of data regarding the institution's activities based on official sources. The online interview was conducted with Asep Irawan as CEO of Sinergi Foundation and Handono Bhakti Sungkaryo as Director of WakafPRO 99 Sinergi Foundation.

On the official website sinergifoundation.org (Foundation, 2019) mentioned that:

Sinergi Foundation (SF) is a philanthropic institution that manages Waqf, Zakat, Infaq-Alms funds, and other Social Funds through empowerment social innovation programs. Sinergi Foundation is committed to optimizing the spirit of collaboration and the potential of local resources towards the realization of an independent, productive and characterized society. The tagline #BerbagiBersinergi is an effort to encourage a spirit of collaboration in goodness to bring benefits together.

Vision: To become a reference for waqf management and social innovation for empowerment.

Interview result

Sinergi Foundation is a ZISWAF (Zakat, Infaq, Sedekah (Charity) and Waqf) asset management institution which was established in Bandung in 2011 and is registered under the name Semai Sinergi Umat Foundation. The Sinergi Foundation has 3 directorates, namely the ZIS (Zakat, Infaq and Sedekah) Directorate, the Waqf Directorate and the Business Directorate. The three directorates have their own scope but strengthen and complement each other in providing socio-economic services to the community. Waqf assets are used to provide various infrastructure development facilities and infrastructure as well as support operations from the results of productive waqf management. ZIS assets are used to fund the operations of various programs and a business directorate was established to build a professional business system.

The choice of Sinergi Foundation as an example in this research case study was due to considering several things. First, the Sinergi Foundation has been around for a long time, has a lot of experience and is well known. Second, the Sinergi Foundation has played a role in managing waqf through various programs and has had a broad impact on the people of Bandung and its surroundings. Third, the Sinergi Foundation has won many awards at the provincial and national levels (Foundation, 2019).

Based on the results of interviews with the CEO of Sinergi Foundation, it was found that the WaqfPRO 99 Sinergi Foundation Directorate manages waqf through programs related to birth, health, education, economic empowerment and funeral services.

The role of waqf in providing maternity and health services is realized through the Free Maternity Home (RBC) program. The role of waqf in providing educational services is realized through the Kuttab Al-Fatih program (primary school level) which was later renamed Kuttab Sinergi. This kuttab has been operating for 7 years and provides free scholarships to more than 100 children. Madrasah Sinergi Boarding School will also be opened as a secondary level educational institution and the Daarul Aulia Islamic Boarding School to produce leaders. There is also a Pesantren Mulia program to equip elderly parents with the jurisprudence of worship and the jurisprudence of inheritance.

Sinergi Foundation carries out waqf-based economic empowerment activities in the form of cash waqf investments, Baitul Maal Waqf and real sector businesses. Cash waqf investment is carried out in collaboration with Ina Cookies with an agreement *murabahah* whose profits are taken from a percentage of raw material capital. Baitul Maal Waqf is a sharia financial institution that provides consumer and productive loans and financing to people in need without interest. The real sector business is realized through managing the Mi'raj travel business for Hajj and Umrah, Teras Lembang halal tourism and the culinary business. Culinary businesses managed include RM Ampera and Cuanki Serayu.

Death services are carried out through Firdaus Memorial Park which is located in West Bandung, Bandung City and Bogor Regency. According to the Director of WakafPRO 99 Sinergi Foundation, this cemetery has served 520 corpses free of charge through the bathing, shrouding, prayer and burial processes. The total area of land owned is around 15 hectares.

Data of Waqf Management and Distribution

Many waqf management and distribution programs were obtained from interviews with Sinergi Foundation sources and from the official website. Only some programs can be explored in detail from all of these programs due to limited information that can be obtained. The following describes 3 management programs that are commercial in nature (Ampera Pasteur Restaurant, Ina Cookies and Cuanki Serayu) and 3 distribution programs that are social in nature (Free Maternity Home, Kuttub Al-Fatih and Firdaus Memorial Park).

The Sinergi Foundation's waqf asset management and distribution program is combined with ZIS (Zakat-Infaq-Sedekah) funds. Waqf assets are used to build physical infrastructure and fulfill some program operations, while ZIS is used to meet operational costs that have not been met.

Ampera Pasteur Restaurant (RM)

RM Ampera Pasteur has been operating since 2016, located on Jl. Dr. Djunjunan No. 119 D, Pajajaran, District. Cicenda, Bandung City, West Java. This restaurant has 35 workers and empowers dozens of suppliers in the culinary sector.

Collaboration through this business involves the Sinergi Foundation, the land owner and Ampera management as the brand owner. In the first 5 years, profit sharing is divided into 40% for Sinergi Foundation (investor), 40% for land owner and 20% for Ampera. The monthly profit that is part of the Sinergi Foundation is estimated at 60-70 million rupiah. 10% of the profits are intended for nazhir and 90% for social, educational and health programs.

Ina Cookies

The waqf business program with Ina Cookies has been carried out since 2018, located at Bojong Koneng Atas No. 8b, Bandung. This collaboration uses a *murabahah* contract scheme. Sinergi Foundation provides production capital from cash waqf of 1-2 billion rupiah for a duration of 4 months with a margin of 2% per month for nazhir. This collaboration is usually carried out during the Eid al-Fitr season.

Cuanki Serayu

Cuankie Serayu is a waqf-based culinary product initiated by the Sinergi Foundation. Capitalized from waqf assets then rolled into business and the profits distributed to people in need. Cuanki Serayu has been running since 2022 at Waqf Building 99 Jl. Sidomukti No 99 H, Bandung. The resulting profit is estimated at IDR 20-30 million per month.

Free Maternity Home (RBC)

Free Maternity Home (RBC) located on Jl. Holis No. 448-A, Caringin, Kec. Bandung Kulon, Bandung City continues to be dedicated to the health of mothers and children among the poor. Since the founding of RBC in 2004, hundreds of thousands of health services have been provided to poor mothers and children for free. Starting from childbirth, providing nutrition and vitamins, pregnant women's exercise and post-natal services (Foundation, 2019).

RBC has provided services to 249,715 patients in the form of pregnancy checks, immunizations, childbirth, family planning and health checks in Bandung Raya. The number of employees is 40 people. RBC has served 11,689 babies according to records as of December 2023. This service includes the process during pregnancy, pre-natal, during delivery, post-natal and care for babies up to 2 years old. Parents of babies are also provided with free health services based on information from the Director of Waqf PRO 99 Sinergi Foundation.

Kuttab Al-Fatih

The Kuttab Al Fatih Sinergi Foundation Educational Waqf Area was built on Jl. Cibiru Beet, Rt 003 Rw 015, Cileunyi Wetan Village, Cileunyi District, Bandung (Foundation, 2019). There are 150 students at Kuttab consisting of 12 classes (5 generations). There are 48 teachers and education staff working in Kuttab. In the first to third years, free education was provided for 100 students consisting of 48% middle class and 52% lower middle class. Education costs covered include registration fees, annual activity fees, building fees and monthly fees.

Firdaus Memorial Park

Firdaus Memorial Park is a program to provide muslim burials that are beautiful, comfortable, environmentally friendly and in accordance with Sharia and free of charge for the poor with a waqf pattern (Foundation, 2019). There are 2,200 waqifs who contributed to Firdaus Memorial Park which has a total area of 15 hectares. There are 520 corpses that have received funeral services since 2013.

Table 5. Coverage of The Impact of the Waqf Programs by 3 Nazhirs

Impact	LK BWI	Dompot Dhuafa	Sinergi Foundation
Economic Development	- CWLS	- Rental Building	- Hospital Building
	- Micro financing	- Micro financing	- Baitul Maal Waqf
	- Livestock building	- CWLD	- Culiner investation
Knowledge Development	- University scholarship	- Education scholarship	- Education scholarship
Human Development	- Retina center	- Water well	- RBC
		- Dakwah vehicles	- Firdaus Memorial Park

E. Conclusions & Recommendation

The role and impact of waqf in building human civilization is very large considering its history over dozens of centuries. The influence of waqf covers various dimensions of community welfare in the form of food, clothing, health, education, worship, housing and transportation. Waqf is a medium that connects Maqashid al-Sharia and SDGs.

Indonesia has known waqf since the sultanate era. The role of waqf in Indonesia is prominent through mosques, Islamic boarding schools and universities. However, the impact is not limited to religious and educational aspects, but its management affects economic and social aspects.

The unique power of waqf in providing various social facilities for the public is due to its management principle which is centered on the benefit of the people. This positions waqf management to be independent and prioritize long-term public benefits. Waqf management must also always pay attention to aspects of sharia compliance so that its management gains the trust of the people and produces blessings.

Based on an in-depth analysis of the practice of waqf throughout history and reinforced by the latest study from the 3 major nazhirs in Indonesia, it can be concluded that the role and impact of waqf which is so large and broad can be categorized into 3 aspects of development, namely economic development, knowledge development and human development.

The next study needs to expand the number of sources and measure quantitatively the impact of waqf on the development of community welfare. There is need to be more openness from sources when asked for data regarding the results of waqf management so that it helps in providing more accurate information analysis. Based on the vital role of waqf in developing 3 important aspects starting from the economy, knowledge and people, waqf needs to be an important instrument in national development. The government needs to provide stronger regulations for waqf and make it an important support in building public infrastructure. Waqf needs to be supported as a movement for the economic independence of the people and nation so that they do not depend on financial assistance which can burden the state.

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