

Strategy of the Indonesian Waqf Education Foundation (YEWI) in Increasing the Cash Waqf Literacy Index in Indonesia

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ABSTRACT

This research is motivated by the author's interest in looking at non-governmental institutions that have made a major contribution in socializing waqf literacy, educating waqf other than the Indonesian Waqf Board (BWI). The institution in question is the Indonesian Waqf Education Foundation (YEWI), which was founded in 2014 in Yogyakarta. As an institution that also meets with the Indonesian Waqf Board, the Indonesian Waqf Education Foundation (YEWI) has programs that prevent the same thing, but focus more on increasing literacy and involvement in the waqf community. This research uses descriptive qualitative methods. Researchers interviewed 3 YEWI administrators and several alumni who participated in training held by YEWI. Data shows that 1) Indonesia has the largest Muslim population in the world, but the realization of waqf is still small. 2) Waqf has not functioned optimally as a solution to solving the problem of economic empowerment as expected by Islamic sharia, so that the effect of improving the economy has not been felt by the community. 3) The level of public literacy regarding waqf issues is still low, so that public enthusiasm or awareness of waqf is still low. The researcher concluded that the waqf education strategy carried out by YEWI in order to increase the waqf literacy index in Indonesia was by forming several work units, namely: a) Duta Waqf Institute, b) Waqf Consulting and Planning Bureau, c) Duta Wakaf Networks, and d) Social Indonesia Preneur Association (INSANI). Second, YEWI has prepared work programs, namely: a) Waqf Ambassador Professional Program, b) Waqf Literacy Program, c) Waqf Participation Program.

Keywords: Waqf Education; Literacy; Cash Waqf; YEWI.

INTRODUCTION

Indonesia, with a Muslim population of 207,706,162 people (BPS, 2020), if as many as 20 million people made cash waqf of one thousand rupiah (Rp. 1,000) per day or Rp. 30,000 per month, the potential waqf money collected would reach 7.2 trillion Rupiah per year (Suardi Abbas, 2016). The development of the waqf sector in Indonesia in the last three years shows how much public interest in waqf has improved. Data shows that cash waqf collections for the 2018-2021 period reached IDR. 855 billion, an increase of 235.29 percent from the 2011-2018 period which only reached Rp. 255 billion. Even though there has been a significant increase, this figure only reaches half a percent of the total potential for cash waqf which reaches Rp. 180 trillion (BWI, 2023). This shows that there is a large gap between the potential of waqf and its actual realization.

In its implementation, the development of waqf still faces several challenges (Miftahul Huda, 2015). First, public understanding of the law on productive waqf or cash waqf is still lacking, this is shown by some people still believing that waqf must be a fixed object and cannot change. Second, the management of waqf by Nazhir (waqf manager) has not reached the maximum level, which is indicated by several waqf assets being abandoned or even completely lost without any accountable recording and reporting. Third is the lack of professionalism of the existing waqf Nazirs. Several cases show that not all Nazirs have integrity and trustworthiness in carrying

out their duties as waqf managers. This can slow down waqf development efforts. Examples of problems that arise include insecurity in management, conservation related to waqf, and various other problems that hamper the waqf development process.

Studies regarding education regarding waqf literacy in Indonesia have not yet been carried out too much, based on data obtained by researchers from Aam Slamet Rusdiana et al in their research entitled "Waqf on education: a Bibliometric Review based on Scopus, that studies regarding waqf literacy from 1995 to In 2020, there were only around 25 articles published in reputable international journals indexed by Scopus, and on average the researchers came from Malaysia and their location was also from the country concerned, although there were several researchers who came from Indonesia, for example Raditya Sukmana et.al.Hal Studies in Malaysia, for example, show that waqf can be used to provide facilities for worship, alleviate poverty and empower the people's economy, so that waqf becomes a source of funding that plays an important role in meeting the economic and spiritual needs of the community. Muslim communities and religious activities only, but have achieved a broader scope to improve and strengthen social and economic development in a country. Even waqf can help reduce poverty in a country, due to the transformation of traditional waqf management into more professional waqf management (Cajee. A.Z, 2007; Alshater, Muneer M., et al, 2022)

From the several studies presented above, there have been many studies that have studied literacy and education about waqf to build awareness of the waqf community. However, none of them has touched on the strategy for developing waqf education to increase public interest in waqf, especially cash waqf. Therefore, this research is very important to do.

In an effort to increase cash waqf literacy nationally, it is necessary to carry out broader campaigns and outreach regarding the principles of cash waqf, available cash waqf products and services, as well as the benefits and applications of using cash waqf. Apart from that, strengthening formal and non-formal education that includes sharia financial aspects in the curriculum can also be an important factor in increasing cash waqf literacy in society. Apart from focusing on increasing waqf money literacy, it is also important to ensure the availability of cash waqf products and services that are easily accessible and understood by the public. The development of cash waqf literacy in Indonesia is a journey that requires joint commitment from various parties, including the government, waqf institutions, educators and society as a whole. With continuous efforts, it is hoped that cash waqf literacy can increase, so that people are more aware and willing to actively participate in donating their assets, especially money.

The Indonesian Waqf Education Foundation (YEWI) declared itself a Waqf Educatalyst in 2014, which means they act as agents of change in strengthening the role of waqf in education. During the 2014-2021 period, YEWI has carried out various activities to strengthen it as a Waqf Educatalyst. In 2014, YEWI conducted research on the use of sharia financial products as a source of cash waqf funds. The aim of this research is to increase public understanding and participation in waqf money and identify effective ways to collect waqf funds through sharia financial products. Literacy problems and low community participation are serious obstacles in the development of waqf.

As an official training and course platform to create expert waqf ambassadors, YEWI established the Duta Waqf Institute. Waqf ambassadors who have obtained certification can work independently or join institutions/institutions related to the waqf program. In order for YEWI to comply with applicable waqf provisions, YEWI established a partnership with the Indonesian Waqf Board (BWI) through the "Training and Dissemination of Waqf Information" program on March 24 2016. This collaboration allows BWI to supervise YEWI's activities up to the districts in increasing community understanding and involvement in matters endowment. Considering the huge potential of cash waqf in Indonesia in the context of empowering the people's economy and the important role of YEWI in providing waqf education to the community, the author felt it was necessary to conduct this research.

METHOD

This research uses a type of descriptive qualitative research, qualitative research methods are often called naturalistic research methods because the research is carried out in natural conditions (natural settings) and there is great emphasis on obtaining original data or natural conditions (Boedi Abdullah and Beni Ahmad Saebani, 2014). Descriptive research is research that is intended to collect the status of an existing symptom, namely the condition of the symptom according to what it is at the time the research is carried out without information with the aim of making conclusions that apply to the general public or generalizations. In descriptive research there is no need for administration and control of treatment. (Hikmawati, 2020).

Data collection for this research was through interviews, observation and documentary research, and all three were carried out simultaneously and are interrelated. In determining informants, purposive techniques were used. Purposive techniques can be used to determine which informants to choose based on certain considerations (Sugiyono, 2014). These considerations are known to be based on the characteristics of previous research populations. Therefore, informants must be adapted to certain aspects and characteristics depending on the research focus (Margono, 2008). The validity test used in this research is source triangulation and time triangulation. By searching for data from various sources that are still related to each other and also collecting data at different times (Satori & Komariah, 2017).

The research was conducted in the city of Yogyakarta and focused on the Indonesian Waqf Education Foundation (YEWI). This research location was chosen for several reasons: (1) Geographically, YEWI is located in Yogyakarta City which is easy to reach by bus, train or other vehicles. (2) in terms of institutional operations, institutions or foundations usually work as Nazhir, Wakif or Mauquf Alaihi while YEWI is a catalyst or educational institution and mediator between Wakif and Nazhir, Wakif and Sharia Financial Institutions Receiving Cash Waqf (LKS-PWU). (3) in terms of experience, YEWI was officially established in 2015 with many literacy programs involving thousands of participants. (4) in terms of qualifications, YEWI has qualified trainers and instructors in the field of waqf who are routinely requested as resource persons or trainers for waqf activities in government offices and on campuses.

The collected data is then analyzed using steps such as recording, editing, and transcription, to organize and assemble the data into mixed text (Moleong, 2014). Analysis is carried out by formulating findings, identifying patterns, uncovering meaning, and describing in detail the phenomenon being studied. The validity of the data in this research is determined using credibility criteria (degree of trust). Data

credibility is intended to prove that what has been collected is in accordance with the reality in the research background. To determine the validity of the data or the credibility of the data, 3 examination techniques were used, namely researcher participation, diligent observation and data triangulation (Moleong, 2014).

RESULTS AND DISCUSSION

Result

To promise to help the government, in this case the Indonesian Waqf Board (BWI), to provide waqf education and literacy to the Indonesian people, especially those who are Muslim, the Yogyakarta Indonesian Waqf Education Foundation (YEWI) created several strategies:

- a. Mobilize Digital Cash Waqf Literacy with routine activities at least 3 times a week via Zoom meetings with various waqf themes including, Introduction to Waqf Law, Asbab al-Wurud and Positive Law, Ultimate Tabarru Waqf Cash Waqf Review and Insurtech Cash Waqf, etc. others in collaboration with stakeholders from all over Indonesia.
- b. Implementation of the Digital Money Waqf Corner, transformation of the role of the Office of Religious Affairs in collaboration with KUA throughout the DIY Province with the theme of Developing KUA Model Community Economy through Cash Waqf Based Business Capital, with several programs including, Cintaku Sekekal Maharku (dowry in the form of cash waqf) with a Money Waqf Dowry Certificate.
- c. BWI-BAZNAZ Collaboration Program for the Special Region of Yogyakarta (DIY), with the Government Social Assistance program, Alms/Community Infaq (Hamidah, 2023), Community Zakat focuses on assistance for basic daily living needs as poverty alleviation, not poverty alleviation. The prepared fund allocation is Rp. 1,000,000,000,-, the amount of assistance is IDR. 300,000,- per month for a period of 12 months, total assistance Rp. 3,600,000,- with the number of recipients being 277 poor people per year. One effective approach to alleviating poverty is to build human resources (HR) through education and training. Through education, individuals can increase the knowledge and skills needed to obtain decent work and improve their quality of life. Apart from education, funding support and access to working capital are also important in strengthening poverty alleviation efforts. This assistance can be provided through programs that provide financial assistance to underprivileged individuals or groups, such as microloan programs or small business financing schemes.
- d. Waqf training funds for Islamic religious instructors in collaboration with BAZNAZ are taken from Asnaf Fi Sabilillah, the person in charge is PWUD.
- e. Waqf Competency Training, in collaboration with the Duta Waqf Institute to produce waqf experts who are professional, have integrity and trustworthiness, with a curriculum (DIY Waqf Development Minutes, 2023): Stage #1, Contemporary Waqf Training (30 JP), training time 1 week with basic competency assessments of the interests of potential waqf talents. Stage #2, Waqf Professional Competency Training (220 JP), 1 month training time with competency measurement of theoretical abilities and basic portfolio achievements. Stage #3, Waqf Professional Competency Certification (300 JP), with standard competency for the WakafPlanner professional title, with

non- academic degrees RWP, CWP, CWS. stage 4, Placement of Waqf Professional Workers for absorption after completing training in the waqf industry.

- f. Training of Islamic Religious Instructors, who are then expected to become waqf instructors in each Religious Affairs Office (KUA) with a Decree (SK) from the Head of the local district/city Ministry of Religion (KAKAN-KEMENAG) Office to optimize the duties of non-PNS religious instructors with eight (8) specializations related to the duties of Islamic guidance, namely: a) Al- Qur'an illiteracy alleviation instructor; b) Sakinah Family Counselor; c) Zakat Management Extension Officer; d) Waqf Empowerment Counselor; e) Halal Product Instructor; f) Religious Harmony Counselor; g) Educator of Radicalism and Splinter Sects; h) NAFZA and HIV/AIDS instructor, apart from that he also serves as the person in charge of the Digital Money Waqf Corner in each KUA. Graduates of this training will receive a Basic Waqf Competency certificate. To date, this training has produced 129 Islamic Religious Counselors in 64 Religious Affairs Offices (KUA) in DIY Province.
- g. SWAKARTA, SWAKARTA means Subdistrict Wakafpreneur Center, is a development and collaboration unit between stakeholders in harmonizing and accelerating entrepreneurship development programs in line with and in accordance with Presidential Decree 2 of 2022. Through swakarta funds can be raised through the Jariyah Fund, namely the MSME communal capital system which was developed by the YHJI cash waqf nazhir through the nazhir incubator program for MSMEs which is cheap, easy access, without collateral, without fines which provides continuous support in supporting MSMEs to move up in class.

This cash waqf literacy education strategy needs to be implemented continuously through various research and will most likely happen in the future. Therefore, an appropriate strategy is needed to provide cash waqf literacy education. The planning strategy describes the things that must be done when recognizing the huge potential of cash waqf but the awareness of Muslims regarding waqf is still low and therefore professionalism is needed in collecting and educating them. The right strategy in providing waqf literacy education will have a significant impact on the Islamic community's awareness of waqf. If the community's literacy level regarding waqf is low, then the development of productive waqf will certainly be difficult, especially in terms of empowering the people and financing operational costs for the implementation of productive waqf.

Discussion

The Indonesian Waqf Education Foundation (YEWI) is not the only institution that provides waqf literacy education in Indonesia, waqf literacy education is also provided in several countries. In this research, the cash waqf literacy strategy implemented by YEWI was deemed effective in increasing the waqf literacy index in Indonesia. The use of educational strategies by forming several work units and creating work programs in waqf literacy education is necessary and can support increasing public understanding and knowledge about waqf money so that it can increase public awareness, especially Muslims, about waqf.

CONCLUSION

The waqf education strategy carried out at the Indonesian Waqf Education Foundation (YEWI) in order to increase the waqf literacy index in Indonesia is by forming several work units, namely: a) Duta Wakaf Institute, b) Indonesian Waqf Consulting and Planning Bureau, c) Duta Wakaf Networks, and d) Indonesian Social Preneur Association (INSANI). Second, YEWI has prepared work programs, namely: a) Waqf Ambassador Professional Program, b) Waqf Literacy Program, c) Waqf Participation Program. This research only explored one educational institution, involved limited sources, used one research method, and observations were not carried out over a long period of time. So the findings cannot be generalized. However, this research can be an initial input for further research. Researchers suggest further research with a larger sample and using combined qualitative and quantitative research methods.

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