



From Awareness to Empowerment: The Role of Waqf Literacy in Indonesia's Socioeconomic Ecosystem

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Abstract

The Waqf Awareness Movement, launched by the International Center of Awqaf Studies, aims to enhance the understanding and participation of students and the Indonesian public in waqf practices. This study employs a literature review method, analyzing previous studies and academic literature related to the waqf awareness movement and its socio-economic impacts. By synthesizing various scholarly sources, this research explores how education, socialization, and access to information have contributed to increasing public awareness and participation in waqf. The findings indicate that waqf holds significant potential to improve community economic empowerment, strengthen social welfare, and promote solidarity. Furthermore, the literature review reveals that increased engagement in waqf extends beyond donations to include the management and utilization of waqf assets for community development. This study highlights the important role of educational and socialization initiatives in raising awareness of waqf's benefits, aiming to encourage greater public participation. The research emphasizes the need to strengthen these initiatives to maximize waqf's contribution as a tool for sustainable social and economic development. Through deeper understanding of waqf, the public is better prepared to regard it as an effective instrument for community advancement, reinforcing social values, and promoting solidarity.

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Introduction

The concept of waqf, an Islamic endowment system, has played a significant role in Muslim society for centuries. Rooted in the Islamic principles of charity and social welfare, waqf involves voluntary dedication of assets for religious or charitable purposes (Hoexter, 1998) (Alshater et al., 2021). Historically, this practice has contributed to the development of educational institutions, healthcare facilities, and social services across the Islamic world (Ridwan, 2021) (Salarzahi et al., 2010). In recent years, there has been renewed interest in



revitalizing and modernizing waqf systems to address contemporary social and economic challenges (Hoexter, 1998) (Uluyol et al., 2021). According to Musari (2022), innovative initiatives aim to harness waqf's potential for sustainable development and poverty alleviation (Musari, 2022). Thus, the significance of waqf in social and economic development cannot be overlooked (Afifi, 2024). As a form of perpetual charity, waqf has the potential to have lasting positive effects on communities (Iman & Mohammad, 2017). By providing a sustainable source of funding for various social causes, waqf can help bridge gaps in public services and support vulnerable populations (Zauro et al., 2020). In the economic sphere, waqf assets can be strategically managed to generate income and create employment opportunities, thereby contributing to the overall economic growth (Ari & Koc, 2021). Furthermore, the flexibility of waqf allows it to adapt to changing societal needs, making it a valuable tool to address emerging challenges in education, healthcare, and social welfare.

In Indonesia, the world's largest Muslim-majority country, there has been a growing recognition of the untapped potential of waqf (Allah Pitchay et al., 2022). Despite its rich Islamic heritage, the country has faced challenges in fully utilizing waqf assets for social and economic development (Ihsan & Hameed Hj Mohamed Ibrahim, 2011). This has led to the emergence of initiatives aimed at revitalizing the waqf sector and raising public awareness of its importance. One such initiative is the Gerakan Sadar Wakaf (Waqf Awareness Movement), which seeks to promote Indonesian Muslims' understanding of and participation in waqf. The Gerakan Sadar Wakaf initiative represents a concerted effort by various stakeholders, including religious organizations, government agencies, and civil society groups, to rejuvenate waqf practices in Indonesia (Ihsan & Hameed Hj Mohamed Ibrahim, 2011). This movement aims to educate the public about the benefits of waqf, streamline the process of waqf donation, and ensure the effective management of waqf assets. By leveraging modern technologies and innovative financial instruments, the initiative seeks to make waqf more accessible and appealing to a broader segment of the population, including the younger generations and urban professionals.

One of the key aspects of Gerakan Sadar Wakaf is its focus on promoting cash waqf and other forms of liquid assets (Allah Pitchay et al., 2022). This approach aims to overcome the traditional limitations associated with the immovable properties of waqf, which can be challenging to manage and may not always generate optimal returns (Noordin et al., 2017). By encouraging a cash waqf, the initiative seeks to create a more flexible and dynamic waqf ecosystem that can respond rapidly to changing social needs and economic conditions. Additionally, this approach allows for greater participation from individuals who may not possess substantial amounts of real estate or other fixed assets.

The research objectives of this study are multifaceted, reflecting the complex nature of waqf revitalization efforts in Indonesia. Primarily, this research aims to assess the effectiveness of the Gerakan Sadar Wakaf initiative in raising public awareness and increasing participation in waqf. This involves examining the strategies employed by the movement, evaluating their impact on public perception, and analyzing trends in waqf donations since the inception of the initiative. Furthermore, this study seeks to identify key challenges and opportunities in the implementation of the Gerakan Sadar Wakaf, with a view to informing future policies and practices in this area. Another important objective of this research is to explore the potential of Gerakan Sadar Wakaf in contributing to Indonesia's broader social and economic development goals. This includes investigating how waqf assets mobilized through the initiative are utilized to address pressing social issues such as poverty, education, and healthcare. The study also aimed to examine the economic impact of increased waqf participation, including its potential to stimulate local economies, create jobs, and support sustainable development initiatives. To guide the research process and ensure a comprehensive exploration of the topic, several key research questions were formulated. These questions include: How has the Gerakan Sadar Wakaf influenced public understanding and participation in waqf in Indonesia? What are the main challenges and success factors in implementing the initiatives? How are waqf assets mobilized through the Gerakan Sadar Wakaf utilized for social and economic development? What is the potential long-term impact of the initiative on Indonesia's waqf sector and its broader development goals? By addressing these questions, this study aims to provide valuable insights into the growing body of knowledge on waqf revitalization and its role in contemporary Muslim societies.

Research Methodology

This study uses a literature review approach to examine and analyze previous research related to the Waqf Awareness Movement and its impact on economic empowerment. This approach allows the researcher to gain a comprehensive understanding of the concepts, theories, and empirical findings related to the movement, as well as identify knowledge gaps that need further exploration. The main focus of this research is on the Waqf Awareness Movement and similar initiatives aimed at raising public awareness and empowering communities through waqf, by reviewing scholarly articles, research reports, books, and other relevant publications. The research design is descriptive and analytical, where data is collected from various reliable sources and analyzed using thematic methods to identify key patterns. Data analysis is carried out with source triangulation to ensure the validity and accuracy of the information. Through this

approach, the study aims to provide a deeper understanding of the positive impacts of the Waqf Awareness Movement on social-economic empowerment and to open avenues for further research in this field

Perceptions of Waqf Among Students And General Public

The perception of waqf among students, including santri (Islamic boarding school students) and university students, reveals a complex understanding of the Islamic endowment system. Santri, given its immersion in Islamic studies, generally demonstrates a more comprehensive grasp of waqf's religious significance and historical context (Rizal & Amin, 2017). They often view waqf as an integral part of Islamic economic principles, emphasizing its role in social welfare and community development. University students, on the other hand, tend to have a more diverse range of perspectives that are influenced by their varied academic backgrounds. While some university students share similar views to Santri, others approach waqf from a more secular standpoint, focusing on its potential as a tool for economic growth and social entrepreneurship (Afifi, 2024). The level of engagement with waqf practices differed significantly between the two groups. Santri are more likely to be actively involved in waqf-related activities either through educational institutions or local religious communities. They often participate in small-scale waqf initiatives such as book donations or contribute to the maintenance of religious facilities. University students, while generally aware of waqf, may be less directly involved. However, there is a growing trend among university students, particularly those in economics, business, and Islamic studies, to explore the innovative applications of waqf in addressing contemporary social and economic challenges.

Among the general public, the perception of waqf is notably diverse and is influenced by factors such as religious background, education level, and socioeconomic status (Kuran, 2001). A significant proportion of the Muslim population in Islamic countries or regions with substantial Muslim communities demonstrate a basic understanding of waqf as a form of charitable giving (Haron et al., 2023). However, the depth of this understanding varies considerably between studies. Many view waqf primarily through the lens of traditional practices, associating it with mosques, religious schools, or burial grounds. While accurate, this perception often limits the recognition of waqf's broader potential in areas such as healthcare, education, and sustainable development. There is a noticeable generational divide in the perception and engagement of waqf among the public. Older generations tend to adhere to more traditional views and practices of waqf, often preferring to contribute to established waqf institutions or for conventional purposes (Rizal & Amin, 2017). Younger generations, influenced by global trends and digital connectivity, are increasingly interested

in the modern applications of waqf. This includes cash waqf, waqf-based microfinance, and waqf-funded technology startups. However, this shift in perception is not uniform and varies significantly across regions and socioeconomic groups (Haji Mohammad, 2015).

The level of trust in waqf institutions plays a crucial role in shaping public perception. In areas where waqf management is perceived as transparent and effective, there is generally higher public engagement and a more positive view of waqf's potential (Liu et al., 2023). Conversely, in regions where there have been issues with waqf mismanagement or a lack of transparency, public skepticism can hinder the growth and development of new waqf initiatives. This highlights the importance of good governance and public education in enhancing the perception and effectiveness of waqf among the public (Sulaiman et al., 2019). Lastly, the intersection of waqf with modern financial systems and government policies has created both opportunities and challenges for public perception. While some view the integration of waqf into mainstream financial products as a positive development that increases accessibility, others express concerns about the potential dilution of its religious essence. The government's role in regulating and promoting waqf also influences public perception, with some appreciating state involvement for better management, whereas others prefer waqf to remain primarily within the domain of religious and community organizations.

The Main Challenges In Implementing The Waqf Awareness Movement

The implementation of the Waqf Awareness Movement has encountered numerous challenges that have hindered its potential to foster significant social and economic transformation in Indonesia. These challenges are multifaceted, ranging from limited public awareness and understanding of waqf, to regulatory inefficiencies, mismanagement of waqf assets, and cultural barriers that affect participation. Overcoming these obstacles requires a strategic, comprehensive approach that includes education, improved regulatory frameworks, efficient asset management, and cultural sensitivity. This paper expands on the main challenges faced in the implementation of the waqf awareness movement and explores possible solutions that could facilitate the growth of waqf as a transformative tool for social and economic development. One of the most significant challenges in the implementation of the Waqf Awareness Movement is the widespread lack of knowledge regarding waqf and its potential benefits. Waqf, an Islamic endowment system that has historically played a vital role in supporting educational, social, and charitable causes, remains an underutilized resource in many parts of Indonesia. Despite its deep roots in Islamic history, many individuals still possess a limited understanding of waqf, which significantly impedes their participation in waqf programs.

Rifai (2024) and Salman et al. (2022) note that educational initiatives from both governmental and non-governmental organizations have been insufficient to educate the general public on the importance and benefits of waqf. This lack of awareness often results in a lack of motivation to contribute to waqf initiatives, which, in turn, restricts its capacity to positively impact the community. Furthermore, the absence of clear and accessible information about the operational mechanisms of waqf and its legal aspects leaves many individuals uncertain about how to engage with waqf institutions. As such, without the necessary knowledge, the public remains passive, thereby limiting the overall reach of waqf programs. To address this, it is critical to implement educational campaigns that clearly explain the concept, benefits, and operational framework of waqf. These campaigns should target not only the general public but also younger generations, who represent the future of waqf participation. By using accessible language, relatable examples, and modern communication channels, such as social media and educational platforms, the awareness gap can be bridged, fostering a more informed and engaged society.

Another major challenge is the lack of a clear and supportive regulatory framework governing waqf institutions. The legal structure surrounding waqf is often complex, convoluted, and inconsistent, which causes confusion among potential contributors and beneficiaries. According to Rifai (2024) and Judijanto et al. (2025), the lack of standardized regulations and procedures surrounding waqf transactions and management creates barriers to its growth. Potential donors and investors are often deterred from contributing to waqf programs due to the uncertainty surrounding the use and management of waqf funds and assets. Aldeen et al. (2021) and Kamaruddin et al. (2022) suggest that bureaucratic inefficiencies and poorly defined regulations hinder the establishment of effective waqf institutions, contributing to a lack of transparency and accountability in the management of waqf resources. In some cases, legal ambiguities surrounding waqf properties have led to disputes, mismanagement, and even the misuse of waqf assets. These challenges undermine the credibility of waqf institutions and discourage both individuals and organizations from engaging in waqf initiatives.

To address these challenges, it is essential to create a clear, unified legal framework for waqf institutions that promotes transparency, accountability, and efficiency. This framework should include standardized procedures for waqf donations, asset management, and monitoring, as well as clear guidelines for the disbursement and use of waqf funds. Strengthening legal frameworks will not only boost public confidence in waqf institutions but will also attract greater participation from various stakeholders, including government agencies, charitable organizations, and the private sector. The mismanagement of waqf

assets remains a critical issue, further contributing to skepticism and reluctance among potential donors. According to Bushra et al. (2022), the effective management of waqf resources requires qualified personnel with the expertise to oversee financial transactions, property management, and long-term sustainability planning. Unfortunately, there is a notable shortage of skilled professionals capable of managing waqf assets effectively. This lack of expertise, combined with a lack of training and resources, often leads to inefficiency and financial mismanagement, which tarnishes the reputation of waqf institutions and undermines public trust.

Judijanto et al. (2025) and Carberry et al. (2025) emphasize that mismanagement and lack of transparency are major factors that contribute to the declining participation in waqf initiatives. When donors perceive that their contributions may be misused or poorly managed, they are less likely to engage with waqf organizations. As a result, the flow of funds and resources into waqf programs decreases, preventing these initiatives from achieving their full potential. To combat this issue, waqf institutions must prioritize the recruitment and training of qualified professionals who can effectively manage waqf assets. Implementing rigorous standards for financial transparency and accountability is crucial in rebuilding public trust. Moreover, establishing oversight mechanisms that allow for regular audits and evaluations of waqf management practices can help ensure that waqf resources are being utilized effectively for the intended purposes.

Cultural attitudes and generational differences also play a significant role in the success or failure of waqf awareness initiatives. Research by Rachmawati et al. (2024) highlights that there is a notable gap in waqf literacy among different demographic groups, particularly among younger generations such as Generation Z. While these younger individuals may be interested in supporting waqf initiatives, their limited understanding of waqf processes and benefits often prevents them from fully engaging in these programs. Additionally, cultural factors may influence the extent to which individuals are willing to contribute to waqf. In some communities, traditional attitudes towards charity and philanthropy may hinder acceptance of new forms of waqf, such as cash waqf or digital donations. The lack of engagement from younger generations is particularly concerning, given that they represent the future of waqf participation. Rachmawati et al. (2024) argue that to ensure the sustainability of waqf practices, it is essential to increase waqf literacy among younger people. Educational initiatives targeting youth should emphasize the social and economic benefits of waqf, as well as its potential to address contemporary issues such as poverty, education, and healthcare. Moreover, it is important to

incorporate culturally relevant and context-specific approaches to waqf education that resonate with diverse communities.

Addressing the challenges facing the Waqf Awareness Movement requires a multi-pronged approach that includes education, regulatory reforms, efficient asset management, and cultural sensitivity. The lack of public awareness and understanding, coupled with regulatory inefficiencies, mismanagement of waqf assets, and cultural barriers, has hindered the growth and effectiveness of waqf initiatives in Indonesia. However, by implementing comprehensive educational campaigns, strengthening legal frameworks, improving management practices, and fostering greater cultural understanding, stakeholders can cultivate an environment conducive to the flourishing of waqf programs. Ultimately, overcoming these challenges will enable waqf to fulfill its potential as a powerful tool for social and economic development, contributing to the well-being of Indonesian society and beyond.

Factors Influencing Participation In The Gerakan Sadar Wakaf

Educational background plays a crucial role in shaping individuals' understanding of and participation in the Gerakan Sadar Wakaf (Wakaf Awareness Movement). Those with higher education levels tend to have a better grasp of the concept of weakness and its significance in Islamic finance and social welfare (Derkyi et al., 2021). This understanding often translates into increased participation in and support for wakaf initiatives. Individuals with a formal education in Islamic studies or economics are more likely to comprehend the intricate details of wakaf management and its potential impact on society. They can better appreciate the long-term benefits of wakafs and are more inclined to contribute actively to such initiatives (Rizal & Amin, 2017). Moreover, educated individuals are often in a better position to critically evaluate the effectiveness and transparency of wakaf programs, leading to more informed participation decisions.

However, it is important to note that lack of formal education does not necessarily preclude participation in wakaf initiatives. Many individuals with limited formal education, but strong religious convictions and community ties, may still actively engage in wakaf activities. The challenge lies in bridging the knowledge gap and making wakaf concepts accessible to all segments of society regardless of their educational background. Access to information is a critical factor influencing participation in Gerakan Sadar Wakaf. In today's digital age, the availability and dissemination of accurate, up-to-date information about wakaf programs, their management, and their impact can significantly affect public engagement (Qolbi, 2021) (Bustami & Hakim, 2020). Individuals with easy access to diverse information sources, including online platforms, social media,

and traditional media outlets, are more likely to be aware of wakaf opportunities and their potential benefits. The quality and reliability of information also plays a crucial role. Transparent reporting on the utilization of wakaf assets and their social impact can build trust and encourage more people to participate. Conversely, a lack of clear and accessible information or misinformation can lead to skepticism and reduced participation. Furthermore, language barriers and digital divide can create disparities in access to information. Efforts to provide information in local languages and through various channels, including offline methods, can help ensure that a wider segment of the population has access to crucial information regarding wakaf initiatives.

Socialization efforts are fundamental to promoting awareness and encouraging participation in the Gerakan Sadar Wakaf. These efforts encompass a wide range of activities aimed at educating the public about the wakaf, its importance in Islamic teachings, and its potential to address social and economic challenges. (Bustami & Hakim, 2020) (Qolbi, 2021) Effective socialization strategies often involve a multipronged approach. Religious institutions such as mosques and Islamic schools play a vital role in disseminating information about wakafs and their religious significance. Sermons, study circles, and workshops conducted by religious leaders can help reinforce the importance of wakafs in Islamic practices and encourage participation. Community-based organizations and local leaders play a crucial role in socialization. Their grassroots approach can help tailor the message of the wakaf to local contexts and needs, making it more relatable and compelling to community members. Peer-to-peer influence within community networks can be particularly effective in encouraging participation. Government agencies and non-governmental organizations (NGOs) contribute to socialization efforts through public awareness campaigns, educational programs, and policy initiatives. These efforts can help create a supportive environment for wakaf development and participation at a broader societal level (Mulyadi, 2023) (Lubis, 2020).

The use of modern communication channels, including social media and mobile applications, has become increasingly important in socialization efforts. These platforms allow for wider reach and more interactive engagement, particularly among the younger generations. Nevertheless, efforts to promote socialization face obstacles, including the need to overcome cultural differences, address misunderstandings about wakafs, and sustain long-term engagement. Effective socialization strategies require a thorough understanding of the requirements, beliefs, and preferred communication methods of a target audience. In summary, educational background, information accessibility, and socialization initiatives are interrelated elements that play a crucial role in shaping participation in Gerakan Sadar Wakaf. A holistic strategy that addresses

all of these aspects is crucial for enhancing awareness, comprehension, and active involvement in wakaf programs. By concentrating on these areas, stakeholders can strive to foster a more knowledgeable, involved, and supportive community for the growth and longevity of the wakaf initiatives.

Impact of the Gerakan Sadar Wakaf on Muslim Communities

The Gerakan Sadar Wakaf (Wakaf Awareness Movement) has significantly impacted communities by increasing awareness of and participation in wakaf practices. This initiative has successfully educated communities on the importance and potential of wakafs as a means of social and economic development (Sulaiman et al., 2024). Through various outreach programs, seminars, and media campaigns, individuals have gained a deeper understanding of the concept of wakafs and their relevance to contemporary society (Asiah Mohamad et al., 2023). Consequently, there has been a notable increase in the number of people actively participating in wakafs, both as donors and beneficiaries. Heightened awareness has led to the diversification of wakaf assets beyond traditional forms such as land and buildings. Community members are now exploring innovative wakafs models, including cash wakafs, shares, and intellectual property. The expansion of wakaf forms has broadened the scope of participation, allowing individuals from various socioeconomic backgrounds to contribute to the wakaf system. Increased awareness and participation have created a more inclusive and dynamic wakaf ecosystem, fostering a philanthropic culture and social responsibility within communities. Economic empowerment is a significant outcome of Gerakan Sadar Wakaf. This movement has facilitated the development of productive wakaf assets that generate sustainable income for communities (Abd Jalil et al., 2023). These assets, ranging from agricultural land to commercial properties, have created employment opportunities and stimulated local economic growth. The revenue generated from these properties has been strategically reinvested in community development projects, thereby creating a cycle of economic prosperity (Hassan et al., 2021).

Furthermore, the economic impact extends to the establishment of microfinance initiatives based on the Wakaf principles. These programs have provided access to capital for small entrepreneurs and marginalized groups, fostering financial inclusion and economic independence (Hasbullah & Ab Rahman, 2024). The wakaf-based economic model has proven to be particularly effective in addressing poverty and reducing economic disparities within communities. By leveraging wakaf assets for productive purposes, the movement has demonstrated the potential of Islamic finance principles to drive sustainable economic development.

The enhanced social welfare resulting from Gerakan Sadar Wakaf is evident in the improved provision of essential services. Wakaf funds have been channeled into the construction and maintenance of healthcare facilities, educational institutions, and social service centers (Sulaiman et al., 2024). This has significantly enhanced the quality of life of community members, particularly those from underprivileged backgrounds. The availability of these services contributes to better health outcomes, increased educational attainment, and overall social development. Moreover, the wakaf system plays a crucial role in disaster relief and emergency response. The flexibility of wakaf funds allows for the rapid mobilization of resources during crises, demonstrating the system's adaptability to contemporary social needs (Asiah Mohamad et al., 2023). This aspect of wakafs has strengthened community resilience and highlighted its relevance in addressing modern challenges.

The Gerakan Sadar-Wakaf movement cultivated community unity and social bonding. By promoting collective engagement in wakaf initiatives, it reinforced interpersonal connections and instilled a mutual sense of duty towards community well-being (Mukhid, 2024). This has resulted in greater volunteerism and community-led projects, extending the influence of the wakaf beyond its direct economic benefits. This initiative also encourages collaboration and knowledge sharing across generations. Senior community members, typically more versed in traditional wakaf practices, imparted wisdom to younger individuals (Gustina et al., 2020). Concurrently, younger participants brought fresh perspectives to the wakaf administration and application, creating a dynamic interplay that advantaged the entire community. Gerakan Sadar Wakaf had a wide-ranging and significant effect on communities. Its accomplishments in raising awareness, promoting economic empowerment, and improving social welfare showcase the capacity to reinvigorate wakaf practices to tackle modern social and economic issues. As the movement progressed, it was poised to assume an increasingly crucial role in community advancement and social change.

Conclusion

The conclusion of this study reveals three key findings regarding the impact of Gerakan Sadar Wakaf. First, the initiative has significantly increased awareness and participation in wakaf practices, expanding them beyond traditional forms to include innovative models, such as cash wakafs and shares. Second, it contributes to economic empowerment by developing productive wakaf assets, creating job opportunities, and promoting financial inclusion through microfinance initiatives. Third, the movement has enhanced social welfare and solidarity by channeling funds into essential services and demonstrating

adaptability in addressing modern challenges, including disaster relief efforts. This study underscores the importance of educational background, access to information, and effective socialization efforts in promoting wakaf awareness and participation. These factors play a crucial role in shaping perceptions and encouraging active involvement in wakaf initiatives. While Gerakan Sadar Wakaf has achieved notable success, challenges remain in bridging knowledge gaps, overcoming cultural barriers, and maintaining long-term engagement. Future research and policy development should focus on addressing these challenges to further maximize the potential of wakafs to contribute to sustainable social and economic development. The limitations of this study include potential bias in participant selection and the generalizability of the findings to broader contexts. Future research could explore the long-term impact of Gerakan Sadar Wakaf on economic development and investigate its effectiveness in different cultural and socioeconomic settings.

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