

Efforts of the Indonesian Waqf Board in Bandar Lampung City in Socializing Monetary Waqf Literacy

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ABSTRACT

The role of the Indonesian Waqf Board as an independent institution, born according to the mandate of Law Number 41 of 2004 concerning Waqf, carries a significant responsibility in advancing and developing endowments (Waqf) in Indonesia. This research is a field study employing a qualitative methodology. The approach used is a qualitative descriptive approach. Data collection techniques include observations, interviews, and documentation. Data validation techniques employ source triangulation. The results of this research follow the role of the Indonesian Waqf Board in Bandar Lampung City in disseminating financial waqf literacy that has yet to be maximized, as seen from the achievements or the ongoing activities that have not been consistently implemented. secondly, secondly the challenges faced by the Indonesian Waqf Board in Bandar Lampung City in enhancing financial waqf literacy including a need for a workforce and an available budget. However, if continued as before, it can still be carried out through letter distribution and the creation of brochures, banners and social media.

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1. INTRODUCTION

Indonesia has an independent institution tasked with developing waqf, namely the Indonesian Waqf Board (BWI). BWI is independent, which means it is not influenced by any power in carrying out its duties, and is responsible to the community (Yuliafitri & Rivaldi, 2017). The presence of BWI, not only functions as a regulator that regulates waqf in Indonesia which is only tasked with fostering nazhir in managing and developing waqf assets, but also acts as an operator or nazhir, which means that Indonesian waqf bodies have the right to manage and develop waqf assets received from waqif, so that the waqf assets become more productive, optimally beneficial and can be felt by the wider community (Fikri, 2016).

Government Regulation no. 25 of 2018 concerning Amendments to Government Regulation Number 42 of 2006 concerning Implementation of Law Number 41 of 2004 concerning Waqf, namely that it is possible to change the status of waqf assets if for the public interest in accordance with the spatial plan, waqf assets cannot be used in accordance with the pledge waqf later in the fatwa regarding the permissibility of cash waqf in 2002 issued by the Indonesian Ulama Council, and can be changed for direct and urgent religious needs. The presence of BWI, as explained in article 47, is to advance and develop waqf in Indonesia, in an effort to carry out this mandate, understanding

aspects of community literacy is important.(Yuliafitri & Rivaldi, 2017).

The existence of waqf regulations and examples from other countries in managing cash waqf does not seem to be able to encourage public and government awareness to seriously develop the economy through the great potential that this cash waqf has. So it can be assumed that the presence of cash waqf is only top down without any bottom up role, so that the ideal realization of cash waqf is only utopian.(Hasim et al, 2016).

Cash waqf as an instrument for raising public funds for the benefit of the people's welfare. Currently, this instrument has not been worked out optimally, both in terms of raising and investing. In fact, the potential for waqf development is enormous when viewed from the large number of waqf given by the community, in a fatwa regarding the permissibility of cash waqf in 2002 issued by the Indonesian Ulema Council because it had been practiced since early Islamic times. The weak management of waqf fundraising and investment is the second obstacle. Investments in cash waqf are reduced by regulations that limit the Islamic banking sector only. In fact, cash waqf can be invested directly in the real sector, through Islamic banking, or through other Islamic financial instruments(Maxum, 2013).

Based on these problems, a broad view is needed that is able to see the general conditions regarding the collection of cash waqf in Indonesia. In addition, it is also necessary to identify the factors that influence the level of cash waqf collection to find out the causes of literacy problems in this sector so that the relevant parties get the right solution so that cash waqf is able to benefit society.(Hasim et al., 2016).

Cash waqf can be done by many people, even if they are not rich. A person can donate money of IDR 100,000. The cash waqf can be collected in a container, so that it becomes a large business capital. The collected cash waqf funds can be managed productively by managing institutions that have competence and capability and are able to work professionally(Arif, 2010).

The population of Bandar Lampung City is Muslim, totaling 221,97211 people, the potential for cash waqf should be maximized. However, based on the results of the author's observations to BWI City of Bandar Lampung, cash waqf funds were not too large. The amount of waqf fund collection collected from various parties such as schools and local institutions amounted to Rp. 7,600,000 on October 22 2020. This was what BWI Bandar Lampung collected. immediately handed over to BWI central Jakarta.

Based on the number of Muslim population in the city of Bandar Lampung and also as the provincial capital, the potential for cash waqf could be greater than that amount, but the facts are not like that. One of the factors which then causes the collection or collection of waqf funds to be not optimal is the level of literacy.

Based on the description above, the researcher is interested in conducting research entitled "Efforts of the Indonesian Waqf Board of Bandar Lampung City in Socializing Cash Waqf Literacy".

2. RESEARCH METHOD

This type of research includes field research with qualitative methods. Field research (field research) is research that is closely related to observation. This research use descriptive qualitative approach. The research subjects were chosen depending on the research objectives without regard to their generalization abilities, there were three Chairmen, Secretary and 1 Staff of the Indonesian Waqf Board of Bandar Lampung City(Afifudin & Saebani, 2018). And informants as additional researchers, namely KUA Jekan Raya and MI Hidayatul Insan. The object of research in this study is BWI Bandar Lampung City's Efforts in Promoting Cash Waqf Literacy. Sources of data in this study were obtained through observation, interviews and documentation. Analysis of the data used in research in research is qualitative. In the qualitative data analysis method several stages are carried out, namely Data collection, Data reduction or data reduction, Data display or data presentation, Data Conclusion, Drawing or Verifying or drawing conclusions and verification.

3. RESULTS AND DISCUSSIONS

The Efforts of the Indonesian Waqf Board of Bandar Lampung City in Efforts to Socialize Cash Waqf Literacy.

Based on the results of research directly in the field to subject SM as secretary of BWI Bandar Lampung City at KEMENAG Bandar Lampung City and subject SR as Nazhir Advisor at BWI Bandar Lampung City about BWI Bandar Lampung City efforts in efforts to socialize literacy

related to cash waqf they are still not doing optimally, so so far from January 2021 until now there is still no work program in the stage to increase literacy related to cash waqf as what later the BWI management of Bandar Lampung City is someone who is able and entrusted to manage cash waqf as well as possible according to the aim that this cash waqf can develop. Roles are needed in good performance in order to be able to develop to advance a company itself. The role is the perpetrator of the dynamic attitude carried out by the community in group life, then there will be interactions between members of one community and another with the existence of these community relations which cannot possibly appear suddenly without going through the passage of time. Based on the results of research in the 2nd field, the informant said that if cash waqf is implemented and collected properly by BWI Bandar Lampung City, it is hoped that it can become productive cash waqf because there are many benefits for the people, but cash waqf that does not work anymore at BWI Bandar Lampung City also makes them no waqf money anymore.

What is the role of BWI in the city of Bandar Lampung in efforts to increase literacy related to cash waqf based on the data I got that the Indonesian Waqf Agency itself does not have a work program to develop and manage cash waqf so that it can run again like in October 2020. It is true that there is a Waqf Law No. 41 of 2004 covers everything about waqf including BWI's duties and authorities in managing and developing waqf especially cash waqf, the regulations contained in the waqf law should be implemented at BWI so that it can run well.

Based on the data that has been obtained at BWI, Bandar Lampung City has not carried out the duties and authorities in accordance with the waqf law, article 49 paragraph 1, providing guidance in managing and developing waqf, especially cash waqf.

The role of BWI Bandar Lampung City in increasing literacy related to cash waqf certainly has the ability in the field of waqf itself. It can be seen in the waqf law article 49 paragraph 1 that one of BWI's duties is to provide guidance or training to a nazhir in developing the waqf entrusted to him, BWI management and staff in the city of Bandar Lampung should provide guidance, training and develop cash waqf first on themselves itself because previously there was an online webinar via zoom and it turned out to only be related to cash waqf which will be held in October 2020 after that there is no more. With coaching in advance, the results are definitely different from those who don't. Because they were previously trained and had experience in the field of waqf itself,

The ability of the managerial role by BWI in increasing literacy related to cash waqf in the city of Bandar Lampung is in fact still not optimal. There should be a work program as a strategy, policy, communication, dispute resolution tool and therapy in managing cash waqf so as to ensure that BWI Bandar Lampung City is appropriate and able to properly manage and develop cash waqf in the future. Even though it is indeed BWI's task in managing and developing the waqf, increasing literacy related to cash waqf that is able to develop properly,

BWI management and staff only distributed appeals such as letters to all civil servants who are Muslim within the Ministry of Religion of Bandar Lampung City. All of these ASNs responded and participated in the launching of the cash waqf which took place on October 17 2020, since the first launch was carried out and in January until now there has been no call for cash waqf, no distribution of brochures, no banners and no one directly to the community socializes in the introduction of cash waqf and even social media is also not made, how can cash waqf work again. Cash waqf has several implications not only in the economic field, increasing social investment and transforming people's savings into capital, strengthening and enhancing the development of the social investment market or social capital market, increasing the sense of social responsibility towards the perpetuation of social harmony. The implementation of cash waqf is regulated in Law Number 41 of 2004 concerning Waqf, then explained by Government Regulation Number 42 of 2006 concerning Implementation of Law Number 41 of 2004. In addition, it is also explained in the Minister of Religion Regulation of 2009 concerning Administration of Cash Waqf Registration and Decree of the Director General of Islamic Community Guidance Number Dj.II/420 of 2009 concerning Models, Forms and Specifications for Cash Waqf Forms.

For funds obtained in the appeal to all ASNs who have cash waqf from institutions, schools or foundations as well as 1 institution, school or foundation which has cash waqf with the smallest nominal cash waqf Rp. 50,000 up to the largest nominal Rp. 1,000,000 in the data is not per person but per institution, school or foundation. The appeals were in the form of letters to 20 institutions, schools or foundations and the data obtained was still 20 institutions, schools or foundations that had cash waqf reports made on October 15, 2020. For cash waqf, there is no need to wait for someone to become rich first, because starting from Rp. 50,000 can give cash waqf per person, and the waqf can be collected in a forum or party that manages the waqf, namely BWI, so that it becomes a large business capital. The funds collected can be managed productively because BWI

has a big responsibility in advancing and developing waqf in Indonesia so that cash waqf becomes large and can become an opportunity for economic development for the people. Because BWI City is under the leadership of the Ministry of Religion of Bandar Lampung City, they also help distribute letters or appeals to all civil servants who are Muslim, they are requested to be able to participate in the realization or implementation of the Launching of Cash Waqf by the Minister of Religion on October 17 2020. But the funds received and collected from people who donate money, the BWI City of Bandar Lampung did not manage it.

If there is a good work program and BWI management and staff understand the meaning of cash waqf, how important it is, like land waqf, cash waqf will produce maximum performance. If it is related to the theory of roles, literacy, functions, duties and authority of BWI, a person must have the ability, knowledge, and experience in managing waqf, especially cash waqf.

The first part is about policy, namely the right and good policy to carry out or do something that is based on skills and knowledge and is supported by work attitudes guided by the job. Based on the results of interview data at BWI Bandar Lampung City, their ability to develop performance, especially in the field of cash waqf itself, is still not optimal, they do not have good management and a good role in increasing literacy related to cash waqf.

The second is a strategy to get support from the community as a result of people's understanding of cash waqf which is not widely known so that cash waqf is only used as ordinary charity even though it is very different because cash waqf provides benefits that can be used as productive cash waqf but the object being donated remains intact. Judging from the interview data for the strategy in the work program there is no going directly or online to the community even though they already know the tasks that need to be carried out the waqf law Article 49 Paragraph 1 and Article 47 has a great responsibility in advancing and developing waqf but until now it has not been carried out and it indicates that the role of BWI Bandar Lampung City in efforts to increase literacy related to cash waqf has not been maximized in carrying out its duties.

The three communication tools are to get input in the form of information in decision making, that BWI is designed to serve the community so that the views and preferences of the community are valuable input if there is socialization online or directly to the public in the introduction of cash waqf. Based on field data for BWI management and staff in the City of Bandar Lampung, there have been no efforts to increase literacy related to cash waqf.

Fourth, therapy, namely lack of self-confidence and a feeling that they are not an important component in society. Judging from the interview data, BWI management and staff did nothing other than orders from the Ministry of Religion of Bandar Lampung City so that cash waqf has not become an important part of society.

So for the role of BWI, Bandar Lampung City is still not maximal in an effort to increase literacy related to cash waqf because there has been no work program carried out since January 2021 until now, especially in October 2020 it only carried out the orders of the Ministry of Religion of the city of Bandar Lampung and the funds they received only collected the proceeds of cash waqf for about a week and handed it over to the central BWI immediately did not know the progress of the cash waqf without any technical guidance from the central BWI.

In fact, this cash waqf can be carried out again without an order from a direct supervisor or waiting for directions from the center in the next work program, it can be seen from the data on the collection of cash waqf in October, approximately Rp. 9,000,000 was collected and this should be even more with a program that is made routine Whether it's daily, weekly or monthly, the Indonesian Waqf Agency can work on how this cash waqf develops, for example by distributing monthly letters or appeals to the ASN environment without direct orders from the Ministry of Religion of Bandar Lampung City because the results of the collection of cash waqf can be seen, and also It was said earlier that there has been no direct introduction to the public to socialize, let alone being affected by the current pandemic, even though it can be done online through social media. But the fact is that social media from the Indonesian Waqf Agency for the City of Bandar Lampung has not been made, brochures, banners are also not available even though if there is it makes it easier for the community because there we provide information on waqf money by online transfers and so on.

Obstacles Faced by the Indonesian Waqf Board of Bandar Lampung City in Socializing Cash Waqf Literacy

Based on field data, 2 subjects gave statements about the obstacles faced by the Indonesian Waqf Board of Bandar Lampung City in an effort to increase cash waqf literacy because there were only two members of the Indonesian Waqf Board and the Secretary of the Indonesian Waqf Board who played a more active role.

Based on the results of the field data, BWI City of Bandar Lampung still has no work program starting in January 2021 until now since there has been no implementation of this BWI activity because behind the absence of BWI activities it turns out that there are still no funds coming in from the mayor until now, with no funds coming in they are confused about what needs to be done and can't do much without the funds.

This makes BWI have no role in carrying out its duties to increase literacy related to cash waqf, even though the funds are not provided by the mayor it should not be a problem in carrying out the task in many other ways so that BWI can continue to grow and run, this is where the role is very important in the performance of an organization so that it runs well, and they have good management of how in the future so that BWI can continue to carry out its duties according to the rules or the Waqf Law regarding BWI's duties and authorities.

Even though there are actually only two members of the management and staff of the Bandar Lampung City Indonesian Waqf Board, this does not rule out the possibility that cash waqf will continue to run as smoothly as in the previous October, especially now that honor workers have been added to help the Bandar Lampung City Indonesian Waqf Board, which is said to have just started working. If you are waiting for the new budget to run, you can actually do it by having work programs such as daily, weekly or monthly which are carried out every day, such as for brochures, banners about cash waqf, a clearer, concise and concise understanding that is easy for the public to understand, using social media can actually be done regularly, especially now in the midst of a pandemic many people interact on social media via instagram,

4. CONCLUSION

Based on the results of the research and analysis that has been carried out by researchers, it can be concluded that the efforts of the Indonesian Waqf Board of the City of Bandar Lampung in efforts to socialize cash waqf literacy are still not optimal, as can be seen from the achievements that have not been implemented, they only carry out orders from superiors. After carrying out this order, the Indonesian Waqf Board no longer runs cash waqf or socializes directly so that this cash waqf will continue to exist and can develop. At present this is still not implemented because we have to wait for central BWI technical instructions regarding the next work program. The obstacles faced by the Indonesian Waqf Board of Bandar Lampung City in efforts to socialize cash waqf literacy are, firstly, the lack of manpower at the Indonesian Waqf Board, only two people and a more active role is the Secretary of the Indonesian Waqf Board. Second, there is no budget that can make the Indonesian Waqf Board of Bandar Lampung City operational.

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