



Waqf Literacy: A Systematic Literature Review

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Abstract. This paper aims to provide a systematic literature review of waqf literacy. The studies on the waqf literacy were initiated in 2015 and it showed growing trends in 2021 onward. The significant increase of scholars' awareness toward waqf literacy issue could be triggered by publication of Indonesian waqf literacy index by Indonesian Waqf Board in 2020. There are 66 documents published between 2015 - May 2024 in total. The documents are extracted from the Dimension database and the Scopus database. The analysis found that most of documents discussed the contribution of waqf literacy toward waqf collection. Many empirical studies have proved the positive relationship between waqf literacy and waqf collection (at least at the level of intention). Those papers urge waqf stakeholders to collectively increase the level of waqf literacy. Several studies have attempted to elaborate further strategies that could be adopted by the stakeholders. To conclude, not many scholars have put their attentions toward waqf literacy. Despite of its important, attention to waqf literacy is still minimum compared to other area of waqf, zakat literacy and even to the Islamic financial literacy. More studies are needed. There are several topics in waqf literacy that could be addressed in the future, such as examining the determinants of waqf literacy, perfecting the measurement of waqf literacy index, and offering more ideas on how to increase waqf literacy.

Abstrak. Penelitian ini bertujuan untuk meninjau berbagai literatur tentang literasi wakaf secara sistematis. Penelitian terkait literasi wakaf dimulai tahun 2015 dan terus menunjukkan tren kenaikan setelah tahun 2021. Naiknya perhatian para peneliti terhadap literasi wakaf tidak lepas dari pengaruh publikasi indeks literasi wakaf Indonesia oleh Badan Wakaf Indonesia pada tahun 2020. Terdapat 66 publikasi penelitian dari tahun 2015 hingga Mei 2024. Dokumen penelitian tersebut didapatkan dari basis data Dimension dan basis data Scopus. Sejumlah penelitian empiris membuktikan hubungan yang positif antara literasi wakaf dan penghimpunan wakaf (setidaknya niat untuk berwakaf). Penelitian-penelitian tersebut menekankan pentingnya upaya kolektif para pemangku kepentingan dalam meningkatkan literasi wakaf. Sejumlah studi memang telah mencoba menawarkan strategi-strategi yang dapat diterapkan, namun perhatian akademik terhadap isu literasi wakaf masih relatif terbatas. Meskipun memiliki urgensi tinggi, kajian tentang literasi wakaf jauh lebih sedikit dibandingkan dengan literasi zakat maupun literasi keuangan syariah. Hal ini menunjukkan perlunya penelitian lebih lanjut, termasuk pengkajian faktor-faktor penentu literasi wakaf, penyempurnaan metode pengukuran indeks literasi wakaf, serta pengembangan gagasan inovatif untuk meningkatkan tingkat literasi wakaf di masa mendatang.

INTRODUCTION

Waqf has attracted more scholars to study further. Number of publications in the area of waqf has increased dramatically in the last decade. Waqf is often associated with its potential contribution to the betterment of *ummah*. The sustainability nature of waqf and the success story of the impact of waqf implementation could be main trigger of scholars to develop waqf theoretically and practically.

Several papers have studied waqf with a bibliometric approach. For instance, Alshater et al. (2022), Yusuf et al. (2021), and Uluyol et al. (2021) conducted a bibliometric analysis on the waqf articles indexed in the Scopus for a certain period. Alshater et al. (2022) had reviewed 319 articles published from 1914 until June 2020, while Yusuf et al. (2021) reviewed 476 scholarly papers for period 1914-2019. Uluyol et al. (2021) reviewed thirty years publication from 1990 until 2020. Those three scholarly works searched papers in Scopus database that contains word “waqf” in their title, keywords, and abstract.

A More specific keyword of waqf have been analyzed by Antonio et al. (2021), Misbah et al. (2022), Ninglasari (2021), and Rusydiana et al. (2021). In detail, Rusydiana et al. (2021) focused the bibliometric study on the topic of waqf on education. They found 56 articles within 1995-2020. The bibliometric results provide a mapping about the research development in the field of waqf on education. Likewise, Ninglasari (2021) studied cash waqf with a bibliometric approach. She specified the research on cash waqf (cash as an object of waqf), which is quite popular recently. The research reviewed 46 scholarly works by 107 authors. She found three research streams in the cash waqf discussion: cash waqf management, cash waqf giving behavior, and the role of cash waqf. Instead of using Scopus database, she utilized Web of Science database. Misbah et al. (2022) studied the bibliometric analysis on sustainable waqf development. Meanwhile, Antonio et al. (2021) found the role of waqf in the establishment of Islamic library after conducting the bibliometric analysis on the history and classification of the Islamic library.

Another approach has been conducted by several scholars to systematically review available literatures on waqf. Ramdani et al. (2024) systematically reviewed 35 articles on the implementation of Islamic values in waqf governance. Medias et al. (2021) reviewed 68 academic articles to explore the socio-economic roles of waqf in the OIC countries. Abd Mutalib et al. (2023) mapped the factors influencing the waqf property development. They found three group components that may affect the waqf property development namely management, governance and promotion. Hassan et al. (2020) found several key challenges faced by State Islamic Religious Council (SIRC) Malaysia in managing waqf land in Malaysia. Having systematically reviewed 16 selected articles, they found insufficient funds and unsystematic management as the main challenges.

An important aspect that has not been systematically reviewed by scholars is the discussion on waqf literacy. Muslim’s knowledge, understanding, and awareness about waqf is a necessary requirement to raise waqf funds. Several papers discussed the important of waqf literacy. Akbar and Kassim (2023) elaborated four reasons why waqf literacy matters. *First*, the unique characteristics of waqf compared to other Islamic alms; *second*, waqf literacy is positively related to waqf collection; *third*, the utilization of waqf can be further enhanced when the literacy is higher; and *fourth*, disputes and conflicts about waqf ownership are frequently due to lack of waqf literacy.

Rahmania and Maulana (2023) did a content analysis on the scientific journals and technology media. They found that cash waqf literacy is an important factor for cash waqf collection. BWI and other waqf institutions are encouraged to increase literacy of cash waqf, especially through information technology media.

The survey conducted by Indonesian Waqf Board in 2020 revealed the low literacy level of Indonesian Muslim as one of the largest Muslim countries. This finding has triggered scholars to study further about waqf literacy, noting the importance of this topic. This paper aims to review literatures about waqf literacy. This study is expected to provide a better insight how the scholarly works have discussed waqf literacy. The results may recommend several issues in waqf literacy that have not been touched by the existing literatures.

LITERATURE REVIEW

Waqf Literacy

Waqf has been introduced by Rasulullah SAW and has been practiced by most companions of Rasulullah saw. Qudamah bin Musa reported that all companions who fought in Badr had performed waqf. The donated property was not being sold, given to others, and inherited (Al-Khassaf, 1999).

Waqf is unique compared to other donations. It is a special form of voluntary *sadaqa* that has a sustainable impact. Performing waqf is very encouraged as it is considered as an ongoing charity that will be a profitable investment (*akhirah*) for the Muslims after his death (Narrated by Muslim).

Unlike zakat, waqf is not compulsory and it has not a strict regulation on the beneficiaries of waqf. There are three distinctive features of waqf compared to other Islamic donation namely perpetuity, irrevocability, and inalienability (Abdullah, 2019). However, there are several disagreements among scholars, especially about the permissibility of donating movable object such as cash waqf, and the possibility of temporary waqf donation. Maliki argued that waqf can be timely for a certain period as stipulated by *waqif* in the beginning. The *waqif* may revoke what he has endowed after a certain period (Zuhayli, 2006).

Interestingly, most contemporary scholars allow the practice of cash waqf and the temporary waqf donation. On the other hand, a lot of Muslims are still not aware with such waqf development. In Brunei Darussalam, Muslims' perception on the object of waqf is still constraint with physical assets, such as mosques, sandals, and others (Abdullah & Razak, 2015). Similar perspective could also be found in Indonesia (Huda et al., 2014; Khairunisa et al., 2018; Rusydiana & Devi, 2014).

In addition, most people do not know how the process of waqf payment (Huda et al., 2016). Moreover, they do not know the important role of waqf in alleviating poverty (Puad et al., 2014). Most people still regard zakat as the single best instrument in alleviating poverty and reducing the level of inequality between the rich and the poor. A survey in one of Malaysia Universities found that most students do not have sufficient information about waqf. Therefore, an education or socialization is needed to nurture people understanding of waqf.

METHOD

The study adopts a systematic literature review (SLR) on the selected articles. Despite having its roots in the medical field, this approach has expanded and is now utilized in many other areas of research. This study also follows a methodology that begins with determining the title, moves on to examining the abstract, and ends with a comprehensive analysis of the entire publication (Ramdani et al., 2024).

Guideline from Preferred Reporting Items for Systematic Reviews and Meta-analysis for (PRISMA) is used as the research procedure. There are three steps in conducting a systematic review. First, identifying the related documents. Second, screening the identified documents. Third, inclusion of the documents that will be reviewed systematically.

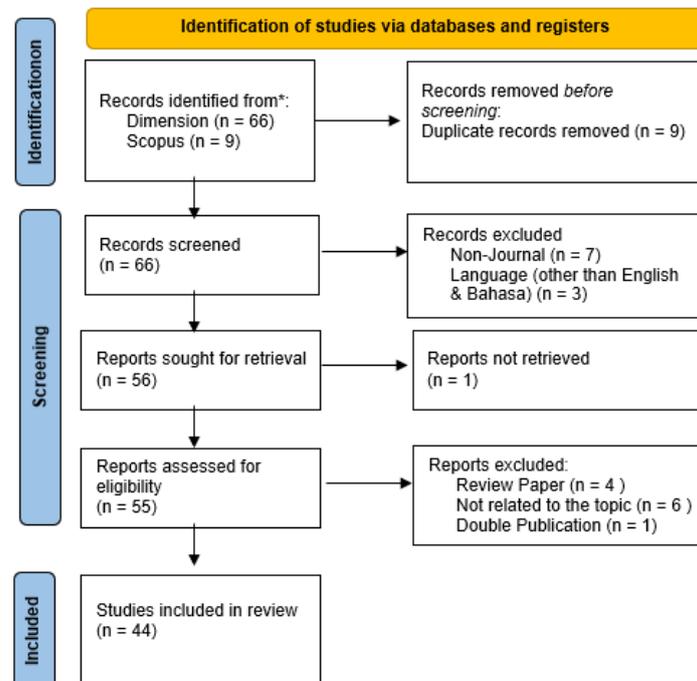
The data or documents were extracted from two journal database indexes namely Scopus and Dimension. A specific keyword was typed on the search engines of those two databases. To obtain accurate documents, the keywords were typed using a substring. The keywords are “waqf literacy” OR “waqf understanding” OR “waqf awareness” OR “waqf knowledge”. The additional word of “OR” in the searching work indicates similarities in the meaning between those keywords. Those keywords were used interchangeably in the academic papers, although sometimes it has a different meaning.

The data extraction was conducted in 23 May 2024. There are 75 articles obtained from those two databases in total; 66 articles from Dimension and 9 articles from Scopus. After removing duplication, 66 articles remain for the screening process. The documents were then filtered according to the specified criteria as depicted in the Table 1.

Table 1 Inclusion and exclusion criteria to select document that used in the research of Waqf Literacy: A Systematic Literature Review

Criterion	Inclusion	Exclusion
Topic	Waqf literacy	Others
Publication Type	Journal (Research Articles), book series, books, chapters in books and proceedings	Review Papers (systematic review or meta-analyses) and Preprint
Language	English & Bahasa Indonesia	Other Languages
Resource	Dimension & Scopus	Not available in Dimension and Scopus
Timeline	Between 1914 - 23 May 2024 (Scopus) Between 2013 - 23 May 2024 (dimension)	< 1914 < 2013

Source: Authors, 2024.



Source: Authors, 2024.

Figure 1 Document selection using PRISMA diagram flow in the research of Waqf Literacy: A Systematic Literature Review

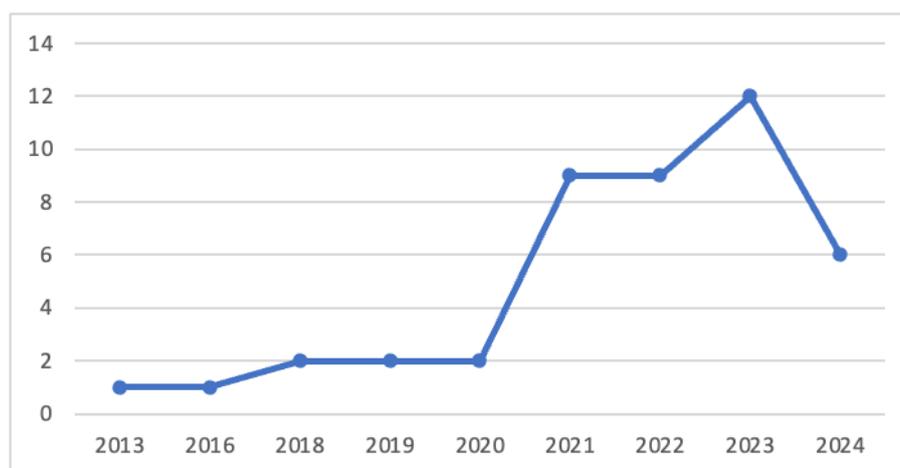
Articles published in proceedings and book chapters are excluded. Only articles published in the academic journals are selected. Moreover, this research excludes articles with systematic review approach. Using other than English and Bahasa Indonesia, those articles will be excluded as well. One paper was found published in the two journals (double publication). The screening flow could be seen in the Figure 1. Having screened all the papers, 45 papers were selected to be systematically reviewed.

RESULTS AND DISCUSSION

Research Trends in Waqf Literacy

Publication on waqf literacy started in 2013. Echchabi and Babatunde (2013) empirically studied the level of waqf literacy among university students in Malaysia. It was found that they have good knowledge about waqf. There was a significant different of the literacy level between male and female.

The number of publications on waqf literacy increased significantly after 2020. The event of publication of waqf literacy index conducted by Indonesian Waqf Board (BWI) has triggered many scholars to study this matter. The surprising finding of low literacy level of Indonesian Muslim has attracted researchers to understand why is waqf literacy important and how to solve those problems. How many papers that mentioned the result of index. The number of articles in 2021 was 6 times of the previous year. It continues to increase in 2023. The trend could be seen in Figure 2.



Source: Research finding by authors, 2024 (processed data).

Figure 2 Publication trend in waqf literacy studies (2013-2024)

Having analyzed 44 selected articles, those studies can be classified into three sub-topics: *first*, why waqf literacy is important. *Second*, empirical studies on the determinants of waqf literacy level and the impact of waqf literacy on the waqf behaviour. *Third*, studies on how to increase waqf literacy.

Urgency of Waqf Literacy: Qualitative Studies

There are eight (8) papers that explore the need for waqf literacy. Akbar and Kassim (2023) elaborated four reasons why waqf literacy matters. *First*, the unique characteristics of waqf compared to other Islamic alms; *second*, waqf literacy is positively related to waqf collection; *third*, the utilization of waqf can be further enhanced when the literacy is higher; and *fourth*, disputes and conflicts about waqf ownership are frequently due to lack of waqf literacy.

Nugraha et al. (2022) argued that the dynamic development of fatwas and products about waqf in Indonesia has urged intense promotion and education of waqf literacy. Cash Waqf Link Sukuk is one of the latest waqf

product innovation in Indonesia. In this case, Khairani et al. (2023) argued the important of waqf literacy as well as knowledge about CWLS product as a prerequisite to increase the demand for the product. Influencers should be optimized to promote waqf literacy and CWLS product. Waqf literacy is also a challenge for developing an innovative waqf product. Yahya and Aghsari (2022) proposed waqf forest in the forest conservation. Similarly, Mutmainah et al. (2021) proposed waqf blockchain to optimize waqf development in Indonesia. However, waqf literacy is the most challenges. Therefore, waqf literacy must be improved through various innovative programs such as waqf goes to campus/school programs and producing waqf material in the religious education curriculum and sermon themes.

Astuti et al. (2022) discussed the need of nazir to have a good literacy on how to develop waqf property for the benefits and sustainability of waqf asset. Sulastris et al. (2018) argued that the understanding of waqf both sharia and government regulations is one of an important criterion for professional nazir.

On the other hand, Asnawati and Burhanudin (2021) exposed the low literacy level of the waqf officers, especially literacy about the waqf administration and its regulations. Some Office of Religious Affairs (KUA) do not have a written Standard Operating Procedure. Several problems have occurred in the legality of waqf documents due to lack literacy of waqf officers.

Empirical Studies on Waqf Literacy

After further investigation, it is found 24 papers that conducted empirical study about waqf literacy. Five studies measured quantitatively the level of people literacy on waqf. For instance, Adeyemi et al. (2016) found low cash waqf literacy level in Malaysia. Likewise, Muthiah et al. (2021) found the same result in Jakarta Province, Indonesia. Further studies tried to classify waqf literacy into two categories namely Basic Literacy and advanced literacy. This classification refers to the waqf literacy index report issued by Indonesian Waqf Board in 2020. Lampatan and Mahaini (2022) found that Muslim Philippines have a high basic literacy, but low in advanced literacy. Meanwhile, a survey on university students in Indonesia show high literacy both basic and advanced literacy (Napitupulu et al., 2021).

Most empirical studies examined the relationship between waqf literacy and waqf behaviour. 18 papers studied the impact of waqf literacy towards waqf behaviour. Almost all studies found a positive effect of waqf literacy on waqf behaviour. It means literacy is an important factor that contribute to the decision to perform waqf. Rohmana et al. (2024) and Huda et al. (2023) are the only studies that did not find the effect of waqf literacy on the waqf behaviour. It could be understood as the former investigated the students' intention to donate cash waqf, while the latter studied the intentions to donate Intellectual Property Rights as an object of waqf, which is not common.

Cash waqf, an innovative type of waqf, has attracted scholars to study people literacy. In addition, most papers empirically studied the case of Indonesia. It could be due to the publication of waqf literacy index report from Indonesian Waqf Board (BWI). The findings of low waqf literacy level in Indonesia made the issue of literacy got more serious attention in Indonesia compared to other countries. Some collected data from Muslims Indonesia in general, while others targeted Muslims in specific region, such as Jabodetabek (Muthiah et al., 2021), West Sumatera (Adisti, 2021), Bogor (Jazil et al., 2019), Makassar (Firawati et al., 2024), and a specific location such as in the mosque (Latif et al., 2021). Few papers analyzed waqf literacy with the case out of Indonesia. Hassan et al. (2021) studied the effect of knowledge and promotion on the waqf intention of Muslim community in Pahang, Malaysia. Meanwhile, Musa and Salleh (2018) studied cash waqf literacy among entrepreneurs in Nigeria.

Theory of Planned Behaviour (TPB) was adopted by many researchs to better understand the impact of waqf literacy on waqf behaviour. The huge gap between waqf collection and waqf potentials attracted scholars to

identify determinant factors of waqf intention or waqf decision. TPB is among the most relevant theory to explain how to change behaviour. Kasri and Chaerunnisa (2022), Maulina et al. (2023), and Sunarmo and Majid (2024) demonstrated significant effect of cash waqf literacy on the cash waqf intention mediated by attitude. On the other hand, Asyari et al. (2024) argued that the impact of literacy on cash waqf intention is not only mediated by attitude, but also by subjective norms, perceived behavioral control and trust. Meanwhile, Masrizal et al. (2023) preferred to adopt the Theory of Reasoned Action (TRA). The results show the impact of waqf literacy toward waqf intention directly and indirectly through attitude.

In regard to characteristic of respondents, several papers studied specifically on the waqf literacy of the youth generation; millennials (Kasri & Chaerunnisa, 2022), and students (Ambardi et al., 2023). On the other hand, Maulina et al. (2023) studied the different behaviour of cash waqf intention between two classes: upper-middle income and lower middle income. Cash waqf literacy is significantly proven as a determining factor for cash waqf intention. Interestingly, Rozalinda et al. (2023) assessed the impact of cash waqf literacy on the waqf decision of employees of the Ministry of Religious Affairs in West Sumatera (the authority of waqf). They found direct and indirect influence through intention.

Waqf literacy is also important for entrepreneurs. Abidin et al. (2023) empirically examined the student's awareness on utilizing waqf as an alternative source of funding. In this case, waqf literacy is positively associated with waqf entrepreneurial awareness.

Based on the purposes of donation, Maulina et al. (2023) studied the effect of waqf literacy on cash waqf for productive purposes. Sunarmo and Majid (2024) found knowledge and trust have empirically influenced the intention to perform waqf in agricultural sector mediated by attitude. Meanwhile, Musa and Salleh (2018) found that cash waqf awareness influence the entrepreneurs' cash waqf intention for business growth. The intention to perform waqf in the crowdfunding platform have been analyzed by Azhaar (2022) and Hapsari et al. (2022). Both papers supported the effect of waqf literacy.

Furthermore, several studies attempted to analyze the determinant of waqf literacy. Echchabi and Babatunde (2023) found facilitating condition is a significant factor to the literacy level. Moreover, they found different level of literacy between male and female. Masrizal et al. (2023) found religiosity as a significant factor. Level of education and access to media significantly influenced waqf literacy (Rohmana et al., 2024).

Strategies to Improve Waqf Literacy

There are 11 articles that discussed strategies to improve waqf literacy. Most of the articles are community services reports. Socialization or education were addressed to the religious affairs officers (Muhammad, 2020), prayers in the mosque (Sujono et al., 2022), university students (Annisa & Rofiuddin, 2023), Muslimah community (Soediro et al., 2023), and community leaders (Edi et al., 2024). Most of those reports using pre and post-test method to see the effectiveness of the program.

Other research attempted to conduct in-depth interview with experts or practitioners to explore strategies to enhance the literacy level. Rabbani et al. (2023) concluded promotion as the most priority solution to increase awareness or knowledge about cash waqf linked sukuk. Meanwhile, Sulistyowati et al. (2022) urged the introduction of waqf or Islamic social finance subject in the university. Waqf awareness in the educational institution is needed (Husain, 2021).

Case studies have been conducted by Fanani et al. (2020) and Mukhid (2024). Fanani et al. (2020) explored how waqf study centre in Gontor University (ICAST) play their role in increasing waqf literacy, while Mukhid (2024) exposed programs initiated by Indonesian Waqf Education Foundation (YEWI) to increase

the literacy. For the case of Malaysia, Alkasirah and Nor (2018) argued the effectiveness of mobile learning through SMS to enhance the adult's literacy on waqf.

CONCLUSION

Scholars' attention to waqf literacy is growing, although it is still not satisfying. Publication in the reputable journal is still lacking. Most of them are published in the non-reputable journals. After screening documents in the two databases (Dimension and Scopus), 45 research were selected to be systematically reviewed.

Those selected articles could be categorized into three groups. The first group consist of 8 articles that discussed the urgency waqf literacy with a comprehensive perspective. Those studies are qualitative in nature. The second group is empirical studies on the measurement of waqf literacy level, the effect of waqf literacy toward waqf behaviour, and the factors contributing to the literacy level. There are 25 papers included in this classification. The most frequent theory used is the Theory of Planned Behaviour. The third group demonstrated strategies to increase waqf literacy level. Most of them are community services reports that show the effectiveness of socialization using various methods.

Even though it is crucial, waqf literacy receives less attention. Further research is required. Future research on waqf literacy should focus on a number of areas, including investigating the factors that influence waqf literacy, refining the waqf literacy index, and providing more suggestions for raising waqf literacy.

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