

## Literature Review On Waqf's Role In Influencing Social Welfare

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### Abstract

Waqf is one of many form of wealth transfer and distribution in Islam, most of Muslim country have feels the positive effect and contribution that waqf manage to give toward social and economic aspect of life, through waqf economic development can be achieve by productive activity, in which waqf are contributing in many economic activity that lead to productive behavior, this would then form and build social welfare. This paper used a qualitative approach, analyzing and formulating conclusions by using deductive reasoning, resulting in few things to note as the conclusion for this paper. The result stated that waqf as financial instrument have been used for sake of community, in which waqf are used to build social facility for social welfare such as prayer house, school and university, also healthcare, and many other facilities like house for orphan. The change in method to harness waqf however, known as productive waqf, in which this waqf are used to build a facility that could provide return or a place to conduct business for those who need it. As for recommendation, this paper recommends for the next researcher to explore the practice of waqf, to ensure there is no misuse in distributing waqf.

**Keywords:** Waqf, Social Welfare, Economic Development, Productive Waqf

### INTRODUCTION

Islam has a diversity way of implementing philanthropic act, one of this method, known as Waqf, Islamic concept explain that waqf is a form donating or dedicating a property or asset for charity purposes to deliver benefits for a group of people or community, there are no limitation to what asset that can be donated, it can be tangible or intangible asset, such as land, building, cash, stock, and many other. Waqf is a very merit of an act, which can be a never ending act of kindness, this because, waqf can help in enhancing the welfare of residents, but this can only happen if waqf are manage well and purely for the good purpose. Waqf in form of building can help in making certain activity happen, or can be a place to conduct religious activity or even be a house for an orphan, meanwhile waqf in form money and any other payment instrument, can be used for many purposes such buying items for charity, or giving scholarship, or for other development purpose for the benefits of the community. As a form of output, waqf has empirically proven to be a source for financing SMEs, education fee, health fee and even manage to establish institution for education purpose such as school, or university [1].

Once a property has been dedicated as waqf, this asset cannot be sold, mortgaged or transferred to other party, the income that waqf managed to generate are used to utilized charitable purposes, this can be seen in activity such maintenance for mosque, schools, hospitals, orphanages and any other social welfare project, this sort of activities have also received its funding from waqf output, further this kind of activities can beneficiaries for anyone in need regardless of their religion, gender or ethnicity. As one of the potential driver for social welfare, waqf are also proven to have contribute toward poverty reduction, however, it has to be gone on a process, waqf are used to help people to fulfil their daily needs, other important need such as education and health, this of course can help some people to achieve or increase their life quality, health would help in

ensuring someone is in a prime condition to work to their fullest potential, while education will help in finding better or more high income job, even further, manage to establish a business to accommodate unemployment reduction, thus reduce poverty in the long run [2].

According to its target or to whom is handed, waqf is classified as two, which is *Zurri* and *Khairi*. *Zurri* is a form of waqf that are given among the family member as social insurance, this waqf are supposed to be used for good things such as helping people or communities, it's also recommended that this waqf are used for long-lasting good purpose, that could help people even after the giver are deceased [3]. Meanwhile *Khairi* is way more flexible, which this waqf purpose is for charity, other than that, this waqf potentially gave more impact to public than *zurri*, especially because this waqf have no limitation toward its receiver, it can be anyone, as long as it use for good purpose in order to provide benefits for many [4]. Waqf is potentially become one of the important factors to influence economic development, especially because most of Indonesia citizens is Muslim. Economic development can't be separated from the aspect such as employment, poverty, inflation, and any other economic issues, however, economic development in Islamic context focuses more on humanity welfare that can be achieve through resources allocation and distribution without breaking any laws and shariat, also without giving any individual limitation that could create macroeconomic and ecology inequality. According to empirical studies, most waqf land are used to build mosque and prayer house, waqf can also classify as fund to increase infrastructure, further, increasing social structure in development process by actively participating on public sector such as health, education and investment [5].

By identifying the potential in waqf to influence economic development, and making numerous effect toward life such as helping people to fulfil their daily needs, provide a place to conduct social activity like religious activity, workshop, training, and informal education, which can all lead to productive activity, this form waqf potentially manage to establish entrepreneurship to held reduce unemployment and poverty if its well-managed, this can all lead to social welfare in one way or another, therefore this paper will explore this potentially through empirical research and evidence, in which the result of this are expected to provide recommendation to formulate a strategy to harness the fullest potential of waqf in influencing social welfare thus lead to economic development.

## RESEARCH METHOD

This paper employ qualitative method, the choice of research method is library study, the process of this paper is to draw conclusion through analyzing empirical studies, research and evidence, by the end of this research, this paper will draw conclusion from the summary of article that came from a group of empirical studies, in form of research or any other evidence that are relevant with the focus of this paper. In order to provide a conclusion as the result of this paper, the methods use in concluding data is deductive reasoning, deductive reasoning are often used to draw conclusion from common subject into more specific information that focuses on certain subject only, which in this paper are waqf, the result drawn from deductive reasoning would then be interpret to match the purpose of the paper and provide result that would address relevant findings. These findings are expected to provide advice that could be used to improve the next research with similar subject or to formulate strategy to enhance the use of waqf form economic development purpose in the future.

## RESULT AND DISCUSSION

### 1. Waqf And Economy

Waqf can be seen through multiple dimension especially on its usage, waqf can function to enhance quality of life either on spiritual, social, and economic aspect, often known only as

wealth transfer in form of building or land and other tangible asset, waqf is form philanthropy that have numerous potential to be develop and impacted society to become more productive, even though waqf can achieve higher potential as productive economic instrument, there are several problem regarding waqf in Indonesia (1) waqf often only function to fulfil religious purposes such as land to build mosque, which at this level waqf haven't yet achieve social economic function; (2) most people aren't fully understand the concept of productive waqf; (3) the cooperation between government and the waqf manager aren't fully effective yet; (4) ineffective management of waqf due to its managing officer aren't yet fluent in managing waqf; (5) cooperation with Islamic philanthropic firm aren't yet effective; (6) there are direct and indirect effect cause by global economic fluctuation; and (7) low initiation to open opportunity for investor to manage waqf in a productive way [6]. In order to effectively engage waqf in productive activity there are few elements to fulfil. First being the role of government, that should pay more attention to optimize waqf, this can be done by making clear rule that would maximize the management and development of waqf, also by eliminating or terminating the ineffective waqf firm. Second is the role of *Ulama*, *ulama* has an important role of implementing knowledge so that people will fully understand about waqf, thus making them able to take right decision to distribute waqf correctly. And last would depend on citizens awareness of waqf, to willingly transfer their wealth to be used for sake of community and even wider to society [7].

Other than the aspect to ensure the success of waqf, waqf itself have important role in influencing economic activity, waqf can be a form of reliable redistribution of economic, which can be used as services provider such as school for *dhuafa*, or more advanced service provide that could generate income like renting building as department store, the income will then be distribute for other good purpose, waqf also function as one of fiscal instrument, which can operate as social firm to help solve issue such poverty, social inequality and other economic issue. This can only be achieved when waqf are managed in the right way, if waqf aren't managed correctly, waqf couldn't contribute positively toward economic development [8]. According to recent studies, waqf is one of the economic instrument, which it's have sustainable economic advantage, as long as the value of waqf still intact, it will continuously provide benefits for many, however, in order to achieve its full potential, there are certain strategy that could be implemented such as good corporate governance by understanding the internal and external factor in managing waqf, this can also be achieve by establishing a bank as sharia financial firm for waqf, as for this firm, not only it should focus on social needs but also to improve its firm to provide more benefits for many in the future [9]. As one the strategy, waqf bank is also one form of effort to make waqf become efficient economic instrument, empirical research stated that waqf bank have been a huge contributor toward economic activities especially local economy, serving same function as regular bank, waqf bank, distribute the asset gathered through waqf and provide financial funding and capital aid for those who are going start business or further increase their production capacity, there are two form of agreement used, which is *Mudarabah* that serve as capital sources, and *qardh* which serve as emergency funding for unexpected event like medical aid or education fee [10].

The explanation above reflect the importance of waqf in economic activities, not only does waqf is recommended by Islam, but due to the fact that majority of its citizens is Muslim, by implementing right practice of waqf would manage to help people in various ways, the unique of waqf in establish economic ability such as develop entrepreneurship, expanding employment opportunities, provide education, and help in ensure health, is making waqf serve as important factors and also as economic instrument, this potential could in any way lead to economic development and social economic welfare, which possibly able to solve or reduce the impact of ongoing economic issue.

## **2. Waqf Role Toward Social Welfare**

Social welfare contains few aspects, as for its purposes, social welfare is meant to increase the quality of life, which contains few elements. First, upgrading life standard, this can be done

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by a sum social service and social insurance for a group of people, especially for those with less fortunate and needed social protection. Second, upgrading empowerment through establishment of system and economic institution, so do social and politics that honor and respect human rights. And lastly, to perfect freedom through expansion of accessibility and diversity of opportunity that suit the ability and standard as average life standard. As for its dimensions, there are several dimensions which is quality of life that includes objective living condition and subjective well-being, social cohesion that includes disparities, inequalities, social exclusion and social capital, sustainability which includes human capital and natural capital, and last is the dimensions of social change such as economic and sociodemographic structure and values as well as attitudes [11]. Islamic economic concept toward social welfare are quite simple, which explain that in order to achieve social welfare, one must obtain economic welfare and able to fulfil basic need of a human being, economic welfare are not individual goal, but also beneficial toward one another, meanwhile basic need of human being is something like food, clothes, house, health, education, and protection, nations system should be able to ensure all this in a balance way for its to able to provide social welfare [12].

According to recent studies, there are few factor that could affect welfare of a residents, the concept of social welfare includes few basic factors such as household income, consumption rate of a household, education rate, health rate, and the resident and environment condition of a household, social welfare can also be link to Human Development Index (HDI) which includes three main indicator, education, health and economic condition of a household [13]. Similar to this, the indicator for social welfare are connected to poverty rate, which if one regions have low poverty rate, it indicates that the residents is able to fulfil daily and basic need, second indicator would be employment participation rate, which indicate that if people were all working, they would obtain income to provide them a better life, and consumption, high consumption rate of a household, indicate that the household were not only manage to fulfil their daily need but also purchase secondary items due to sufficient financial ability [14].

Government role in order to provide social welfare toward the citizens was implemented through diversity of action, two are commonly known as direct interference another is to stimulate people behavior to work toward the social welfare. Direct interferences are done by giving social aid, this aid is either in form of goods or money, it can also be insurance, the purpose is to provide help for those in need and doesn't yet have any form business or shop that they can rely on. Stimulation are done by community empowerment, this action is meant to create independent behavior, thus able to provide social welfare independently for their community or group after receiving form of stimulation such as training, informal education and workshop [15]. Despite its good intention, social aid from the government can create lazy behavior make the citizens highly depends on government and sometimes even become addiction, causing them unable to independently build their own social welfare, due to their addiction toward social aid and assistance from the government [16]. Government will also goes as far provide social welfare by investing for stimulating purpose, by giving loan to the citizens as starting capital, but yet this often misuse and taken as consumption purpose, led to capital loss for the government yet no realization in economic activity [17]. This certainly is not how waqf is supposed to go, differs from government interference in giving social aid, waqf should be used carefully and should provide benefits for community and generation ahead.

According to the empirical evidence and explanation about social welfare, possibility for waqf to provide social welfare is very high, especially knowing that social welfare concept were focuses on economic welfare and fulfilment of daily needs, other than that, right implementation of productive waqf usage, would be able to create sustainable impact toward many people life, and even for the generation ahead, this can happen due to the goal of productive waqf, that no longer focus only on building mosque, but also build business center, or form of business that would provide return in the long run, moreover building facility such as school or university could help in creating high quality human resources, that would be able to provide innovation and creativity, which this would be able to impact more on social welfare of many people, especially

those who require social protection and those who are less fortunate to haven't yet been to break free from poorness condition.

### 3. How Waqf Provide Social Welfare

One of the waqf known to be effectively affect productivity is cash waqf, most of cash waqf can be distribute as productive loans, productive loans support the household and entrepreneur by providing extra capital for them to expand their business, despite of only serving as one function, there are several goals to gather waqf, in which this purposes are linked to social intention such as (1) gathering social saving and transforming it into social capital that would help in developing social stock market; (2) improve social investment; (3) spare some of the fortune and resource that comes from wealthy people for the less fortunate and generation ahead. If managed well, waqf can lead to the welfare development of many [18]. Another research stated that waqf can be use for the purpose of providing facility for religious activity, providing facility for education and healthcare purpose, provide aid for the poor, orphan or abandoned individual, and to serve as driver for development and economic enhancement for the society. One of waqf known to serve this purpose is land waqf. In term of enhance land waqf, there are strategic ways to improve the role of waqf as religious institution that doesn't only limit by worship and social facility but also further into aiming for general welfare of many that align with sharia law [19].

According to few empirical studies, waqf have been able to serve as financial instrument that could benefits people of a country, however, waqf can only be effective if people aware of its potential, in which this can strengthen the faith of Muslim community, that also lead to increasing potential of waqf [20]. According to empirical studies the role of waqf isn't only limited in the field of economic, but also in social sector as well as education and health, the evidence have proven in Muslim country like Bangladesh, which in this country waqf have been a big help in enhancing the public economic [21]. In Indonesia waqf has been able to contribute in many sector, in education sector, waqf has been able to establish few university, in healthcare sector, waqf contribute in the development of hospital and clinic, in agriculture sector there are contribution in farm, and garden, waqf contribution in economic sector known to be in waqf bank and institution and lastly in technology sector, waqf contribute in its form digitalization of waqf distribution and waqf core principles which serve the purpose to the development of a country [22]. Other studies also stated that the distribution of waqf doesn't only operate through one institution but multiple and in many form, one of them could be public organization that serve the purpose as charity distribution institution, but its success must first through a good management and step such as planning, organizing actuating, and controlling the waqf for the right purpose [23]. Waqf provide in common and general condition, due to the fact that there is a lot of unfortunate and poor people that need waqf distribution to simply stay alive, however, recent pandemic, where many people have lost their job and some even got bankrupt and out of business, due to inability of going out or gather waqf, making waqf distribution has to be done online, this new system contribute to more rapid distribution of waqf [24].

Waqf become a productive asset also serve as a solution for arrogance of the government that use wealth as they will, waqf help in activity that specifically for general public activity to show care for ummah and generation ahead, in big cities waqf often use as strategic building or trading center, meanwhile in the village or regions, waqf often serve as farming or garden land, in Egypt most of farming land were comes from waqf, meanwhile in the city waqf are often use to build mosque, school, hospital and house for orphan. In order to fully reach waqf potential as instrument for social welfare, there are few things to note, which is (1) cash waqf use to manage land to be productively manage through economic activity; (2) cash waqf can be used as an alternative for financing Islamic education institution like *madrasah* and boarding school; and (3) cash waqf consider to be very potential in helping small and home business owner [25]. As for its superiority, there a few different that significantly differ waqf and other form of wealth distribution in Islam, this superiority is (1) waqf gives unlimited *pahala* for those who have distribute their asset in form of waqf even though the giver were already deceased; (2) waqf shown

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the real form of independent behavior of *ummah* in achieving their welfare and social solidarity toward one another; (3) save wealth from the never ending decreasing value; (4) making the effect of waqf useful for many generations to come; and (5) providing benefits for those who need and have the right to claim the waqf. Not so differ from the previous evidence on the empirical studies, this studies found that waqf contribute indirectly to social welfare through providing education in every level since elementary to university level, which this help in better the quality of life for many people, especially when preparing to enter the adulthood of working and responsibility [26]. Other empirical studies explain the flow of waqf in order to successfully contribute toward social welfare of many, this are achieve through transforming the investment into saving and asset that can be used as capital and distribute to those who are looking to expand or starting a business that in the long run would provide return, other than better the quality of life, this flow of waqf can lead to social welfare of *ummah*, and would in the long run affect positively toward economic development of a country [27].

### CONCLUSION

After performing this research, there are several things to note, linked to the purpose of the research, the result of this show that according to empirical studies, waqf have many potential to enhance economic activity and influence productivity, the productivity of individual will then lead to social welfare. There is also an evidence from Muslim country like Bangladesh, that most of waqf are use for farm and garden which this provide jobs for most people, other than that, the potential of building and establishing social welfare, waqf are used to build facility for many people like mosque, education institution, healthcare firm, and many other facility that provide benefits for *ummah*.

### SUGGESTION

As this research were only serve as literature review, there is a lot of topic and research regarding waqf that needed to be explore, one of which are its practice, the potential of misuse of waqf is not entirely none, therefore, exploring its practice will provide information toward the effectiveness of waqf, and exploring strategies and other tactics that can be used to drive waqf to reach its full potential in contributing toward economic development and becoming one of the most important financial instrument that provide benefits for many and not just for an individual.

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