

# Institutionalizing Waqf Literacy: A Critical Governance Analysis of the Indonesian Waqf Board's Communication Strategies

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## Abstract

Public understanding of waqf in Indonesia remains limited, constraining its socio-economic potential, and is often treated as a mere educational deficit rather than a governance issue. This study examines the role of the Indonesian Waqf Board (BWI) in enhancing waqf literacy by analyzing how literacy initiatives are designed, implemented, evaluated, and institutionally mediated within Indonesia's waqf governance system. Using a qualitative, document-based descriptive review that integrates a conceptual–normative approach with comparative institutional analysis, the research draws on BWI Annual Reports (2019–2023), the BWI Strategic Plan (2020–2024), and peer-reviewed literature. The findings show that BWI emphasizes productive waqf, multi-channel digital dissemination, and empowerment-oriented narratives, yet evaluates effectiveness primarily through output-based indicators that undercapture comprehension, engagement, and trust formation. Literacy outcomes are further shaped by regulatory overlap, digital asymmetry, resource allocation patterns, and limited participatory mechanisms. The study concludes that waqf literacy is institutionally mediated and governance-driven, underscoring the need for stronger accountability design, evaluative reform, and regulatory coherence.

**Keywords:** Digital Communication Strategy; Governance Analysis; Indonesian Waqf Board; Institutional Accountability; Waqf Literacy

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## Introduction

Within Islamic economic thought, *waqf* is widely recognized as a foundational instrument for national development. It embodies a strategic mechanism for poverty alleviation, the promotion of distributive justice, and the long-term advancement of socio-economic civilization. Historical evidence from Islamic societies illustrates that *waqf* has consistently functioned as a catalyst for economic empowerment across multiple sectors of the Muslim community (Abdul Karim, 2010).

Notwithstanding its normative significance and strategic potential, the governance, management, and development of *waqf* in Indonesia remain confronted by persistent structural and institutional challenges. Among these, the relatively low level of *waqf literacy* among Muslims represents a critical impediment. The 2020 *Waqf Literacy Index* survey, jointly conducted by the Indonesian Waqf Board (Badan Wakaf Indonesia—BWI) and the Ministry of Religious Affairs, reports a national *Waqf Literacy Index* (WLI) score of 50.48, placing Indonesia within the low literacy category (BWI, 2020).

Public understanding of *waqf* in Indonesia remains limited, particularly with regard to its operational mechanisms and economic potential. Empirical studies consistently demonstrate a substantial gap between normative awareness of *waqf* as a religious practice and practical comprehension of its governance, management, and socio-economic functions (Mukhid, 2023; Nugraha et al., 2022). This deficit in *waqf literacy* constrains public participation and weakens the mobilization of *waqf* resources. Consequently, *waqf* has not been optimally utilized as a strategic instrument for economic empowerment and social welfare (Asra & Savitri, 2023; Wibowo et al., 2025).

Beyond limiting public engagement, low *waqf literacy* also produces structural implications for institutional performance, particularly affecting the effectiveness of *nazhir* as professional *waqf* managers. Insufficient understanding among stakeholders reduces trust, participation, and long-term commitment, while simultaneously restricting *nazhir*'s capacity to manage and develop *waqf* assets productively (Adilah, 2025). Although the government and related institutions have acknowledged the urgency of strengthening *waqf* education through systematic outreach and innovation, existing initiatives remain fragmented and uneven in their outcomes (Muhammad, 2025). These conditions indicate that *waqf literacy*

challenges are embedded not only at the individual level but also within broader institutional arrangements.

Within this institutional context, the Indonesian Waqf Board (Badan Wakaf Indonesia/BWI) occupies a central position as the national authority responsible for regulating, developing, and supervising waqf management in Indonesia. Beyond its regulatory mandate, BWI is expected to function as a key driver of waqf literacy through educational initiatives, governance frameworks, and multi-stakeholder collaboration (Munir, 2025; Suryani & Mursyidah, 2020). Effective waqf management is inseparable from governance principles such as transparency, accountability, and the integration of digital technologies in waqf operations (LISTIANA et al., 2024; Wibowo et al., 2025). However, the extent to which BWI's educational role systematically aligns governance reform with public awareness and participation remains insufficiently examined (Nugraha et al., 2022; Rozihan, 2022).

Previous studies propose various strategies to enhance waqf literacy in Indonesia, including curriculum integration, community-based education through religious institutions, and the utilization of digital platforms for information dissemination (Muhammad, 2025; Rahman, 2025; Suhendra et al., 2023). Collaborative approaches involving educational institutions and non-governmental organizations are also emphasized as essential for developing sustainable waqf education ecosystems (Nugraha et al., 2022; Safitri et al., 2021). At the same time, research on Islamic financial literacy highlights the growing role of digitalization—through fintech, mobile learning, and social media—in expanding outreach and engagement, particularly among younger and marginalized groups (Hs, 2021; Koskelainen et al., 2023; Yohanna et al., 2024). Nevertheless, much of this literature remains prescriptive and sector-specific, offering limited insight into institutional implementation.

In parallel, the waqf literature increasingly emphasizes the importance of robust institutional governance frameworks grounded in Islamic principles to ensure sustainability and public trust. Strategic communication, transparency, and multi-stakeholder collaboration are identified as critical factors in strengthening waqf participation and funding (Abdullah & Rusydiana, 2024; Hai et al., 2022; Kamarzaman et al., 2024). Despite these advances, existing studies tend to treat waqf literacy, digitalization, and governance as separate analytical domains. This condition points toward the need for a more integrated examination of how

institutional actors—particularly BWI—strategically operationalize literacy initiatives within Indonesia’s evolving waqf ecosystem.

Despite the growing body of literature on waqf literacy, governance, and institutional reform, no prior study has systematically evaluated the Indonesian Waqf Board (BWI) as a single institutional actor operating under a dual mandate—simultaneously functioning as regulator and educator. Existing scholarship tends to examine regulatory frameworks, literacy strategies, or governance challenges in isolation, without analyzing how these roles converge within one authoritative body. Consequently, the structural tensions, strategic alignments, and evaluative implications arising from BWI’s combined regulatory and educational responsibilities remain underexplored. The absence of such an integrated perspective limits understanding of how institutional authority shapes literacy design, implementation, and accountability. Addressing this gap is essential for clarifying whether BWI’s dual mandate constitutes a strategic advantage for literacy governance or, conversely, produces structural constraints within Indonesia’s evolving waqf ecosystem.

A review of existing studies indicates that research on waqf literacy in Indonesia has largely focused on normative frameworks, proposed educational strategies, and the potential role of digital platforms, while empirical attention to institutional implementation remains limited. Prior literature tends to examine literacy, governance, and digitalization as separate analytical domains, resulting in fragmented insights that overlook how these dimensions interact within a single institutional actor. In particular, there is a lack of systematic analysis on how the Indonesian Waqf Board (BWI) operationalizes waqf literacy initiatives within its governance mandate, how these initiatives are evaluated beyond output-oriented indicators, and what institutional factors shape their effectiveness. Consequently, the problem addressed in this study concerns the absence of an integrated understanding of BWI’s role in designing, implementing, and evaluating waqf literacy programs within Indonesia’s evolving waqf ecosystem. This problem implicitly encompasses questions regarding strategic approaches, effectiveness of literacy practices, and the institutional conditions that support or constrain BWI’s educational role.

This study offers novelty by providing an integrated institutional analysis of waqf literacy that simultaneously links educational strategies, evaluative practices, and governance-related factors within the context of BWI. Unlike previous studies that remain prescriptive or sector-specific, this research adopts a qualitative,

document-based approach to examine how waqf literacy is operationalized, assessed, and shaped by institutional arrangements in practice. The novelty lies primarily in its analytical and contextual contribution, positioning waqf literacy as a governance-driven process rather than a standalone educational activity. The findings are expected to contribute theoretically by enriching the literature on waqf governance and Islamic financial literacy through an institutional lens. Practically, the study provides policy-relevant insights for strengthening literacy-oriented governance within BWI and similar waqf institutions, particularly in aligning educational initiatives with accountability, digital engagement, and sustainable institutional performance.

## **Literature Review**

### **Islamic Financial Literacy**

Islamic financial literacy refers to an individual's ability to understand and apply financial principles that are consistent with Shariah, including the prohibition of interest and the ethical orientation of financial transactions. Prior studies demonstrate that higher levels of Islamic financial literacy positively influence the adoption of Islamic banking services by reducing misconceptions derived from incomplete or inaccurate knowledge (Pala et al., 2023). This relationship indicates that literacy functions not merely as cognitive awareness but as a determinant of financial behavior within Islamic economic systems. Empirical evidence further suggests that improved literacy enhances individuals' confidence in engaging with Islamic financial instruments, thereby strengthening participation in faith-based financial practices (Khairul et al., 2023).

Within the broader scope of Islamic finance, waqf occupies a distinctive position as a philanthropic and socio-economic instrument that requires specific forms of financial and institutional understanding. Knowledge of waqf management, objectives, and governance mechanisms is essential for fostering trust and sustaining stakeholder engagement. Studies indicate that a comprehensive understanding of waqf programs contributes to positive perceptions and increased willingness to participate, particularly in cash waqf initiatives (Kuswanto et al., 2024; Sunarmo & Majid, 2024). This relationship underscores that waqf literacy constitutes a contextual extension of Islamic financial literacy, linking normative religious values with practical decision-making and participation (Napitupulu et al., 2021).

To assess the effectiveness of literacy-related interventions, the waqf literacy index has been developed as an evaluative tool for measuring public understanding and engagement. Empirical findings reveal that waqf literacy levels—especially among younger generations—remain relatively low, indicating persistent gaps between educational efforts and actual comprehension (Rahman & Kadir, 2022). Low literacy scores have been associated with limited participation and weak societal engagement in waqf programs, reinforcing the importance of sustained and targeted educational initiatives (Akbar & Kassim, 2023). These findings suggest that measurement frameworks are crucial for diagnosing literacy gaps and informing the strategic design of waqf education.

Consequently, educational strategies are widely recognized as a central mechanism for enhancing waqf literacy and strengthening community engagement. Prior research emphasizes the role of structured programs—such as workshops, seminars, and targeted outreach—in increasing awareness and understanding of waqf across diverse stakeholder groups (Napitupulu et al., 2021). Educational initiatives tailored to specific demographics, including millennials and business actors, have been shown to improve awareness and responsiveness toward waqf participation (Abdu et al., 2023; As-Salafiyah & Aam, 2022). In this sense, Islamic financial literacy provides the theoretical foundation for analyzing how institutional actors design, implement, and evaluate waqf literacy programs as part of broader governance and educational strategies.

### **Governance of Religious Institutions**

Governance of religious institutions refers to the institutional arrangements, mechanisms, and ethical principles that guide accountability, transparency, and compliance with religious norms in organizational practices. In Islamic financial institutions (IFIs), governance is intrinsically linked to Shariah principles that emphasize justice, trust, and public accountability. These principles are operationalized through formal governance structures such as Shariah Supervisory Boards (SSBs), which are responsible for ensuring Shariah compliance in institutional policies and operations (Wani & Dar, 2022). Empirical studies indicate that the presence of SSBs strengthens governance quality by influencing risk disclosure practices and reinforcing dual accountability to both stakeholders and Shariah norms (Elamer et al., 2020). The incorporation of Islamic Corporate Social Responsibility (ICSR) further embeds ethical accountability within governance

frameworks, aligning institutional conduct with societal expectations and Islamic values (Budi, 2021).

Beyond formal structures, the governance of Islamic institutions is also grounded in moral legitimacy derived from adherence to Shariah-based ethical principles. This moral foundation shapes not only internal decision-making processes but also external perceptions of institutional credibility and trustworthiness (Solihati et al., 2023). Studies demonstrate that religiosity and ethical orientation within governance structures positively correlate with the effectiveness of governance practices, reinforcing stakeholder confidence in Islamic institutions (Heykal & Khomsiyah, 2023). Responsiveness to the needs of the ummah thus becomes a core governance function, ensuring that institutional objectives remain aligned with social justice and communal welfare. In this sense, governance operates as both a regulatory and moral framework that sustains institutional legitimacy.

From an institutional perspective, new institutionalism provides a useful lens for understanding how Islamic institutions adapt governance practices in response to normative and social pressures. Research on Shariah compliance highlights that IFIs must continuously balance adherence to religious norms with evolving expectations of transparency, accountability, and professional management (Abueid et al., 2020). This adaptive process is reflected in the adoption of governance innovations that integrate Islamic principles with contemporary governance standards (Jibrin et al., 2023). The board of directors plays a pivotal role in this process by ensuring Shariah compliance while simultaneously responding to public expectations through ethical and accountable governance models (Khalil, 2021). Such adaptability is essential for maintaining institutional legitimacy in dynamic socio-economic environments.

Within this governance framework, literacy governance emerges as a relevant analytical dimension for examining how institutions shape public understanding and engagement with Islamic finance. Financial literacy, particularly in the context of Islamic financial practices, enhances the capacity of the public to engage meaningfully with religious institutions and hold them accountable (Aisyah et al., 2024). Empirical evidence suggests that improved financial literacy is associated with higher participation in Islamic financial products and contributes to broader socio-economic stability (Eid et al., 2023; Nazori et al., 2024). Educational initiatives thus function not merely as outreach activities but as governance instruments that strengthen accountability by fostering an informed constituency (Widityani et al.,

2020). In the context of this study, governance of religious institutions provides the conceptual foundation for analyzing how literacy initiatives are institutionally designed, implemented, and evaluated.

### **Public Strategic Communication**

Public strategic communication in the context of religious and public institutions is grounded in the two-way symmetrical communication model, which emphasizes dialogue, mutual understanding, and collaborative engagement between institutions and society. This model positions communication not merely as information dissemination but as an interactive process that enables public participation and feedback. Studies on digital da'wah practices demonstrate that two-way interaction through social media allows institutions to tailor messages, address audience needs, and overcome limitations related to uneven digital literacy (Nurhaidah et al., 2025). In this sense, strategic communication functions as a mediating mechanism that links institutional objectives with public understanding, thereby reinforcing literacy-oriented engagement.

The effectiveness of two-way communication is closely associated with the development of critical media literacy, which enables individuals to interpret, evaluate, and respond to institutional messages. Conceptual frameworks on media literacy emphasize that empowered audiences are more capable of engaging meaningfully with public discourse and institutional narratives (Forsman, 2020). Digital platforms facilitate this interaction by creating spaces for inclusive dialogue and participatory communication. When aligned with Islamic financial literacy, such communicative practices enhance public comprehension and reduce asymmetries of information, thereby supporting informed participation in religious and financial initiatives.

Digital transformation has further expanded the scope of public strategic communication by introducing diverse channels for literacy development. Online platforms and social media democratize access to information and enable institutions to combine traditional and digital communication strategies. Empirical examples from public sector and social campaigns illustrate that interactive digital content can enhance public dialogue, transparency, and understanding, although disparities in digital literacy remain a persistent challenge (Ana Paula Duarte de Souza et al., 2025; Imtihan et al., 2025). These findings suggest that digital communication strategies must be accompanied by adaptive content design that reflects the characteristics and capacities of diverse audiences.

E-learning systems and social media platforms also play a pivotal role in sustaining literacy-oriented communication through continuous learning and participatory dialogue. Research on digital zakat education demonstrates that platforms such as Instagram can strengthen public understanding while simultaneously building institutional trust (Nuranisa et al., 2025). Moreover, the shift toward participatory digital communication reflects a broader recognition of community input in shaping public narratives and institutional accountability (Irawan, 2025). In relation to this study, public strategic communication provides the conceptual bridge linking Islamic financial literacy and governance of religious institutions, by explaining how institutions strategically communicate literacy initiatives, foster engagement, and legitimize their educational role.

## Methods

This study employs a qualitative conceptual research design based on secondary data analysis, integrating a normative approach with institutional analysis. Such a design is particularly appropriate for examining the role of the Indonesian Waqf Board (BWI) in enhancing public understanding of waqf, as it facilitates a nuanced interpretation of institutional narratives, policy orientations, and educational strategies. A descriptive review framework is applied to systematically examine how waqf literacy is conceptualized, operationalized, and evaluated within BWI's institutional mandate. The integration of conceptual and normative perspectives enables the analysis to capture the interaction between Islamic financial principles, governance norms, and public communication strategies shaping the waqf literacy agenda. Overall, this approach is consistent with qualitative research traditions that prioritize contextual interpretation, institutional meaning-making, and analytical depth (Creswell & Creswell, 2023; Denzin, 2017).

The study relies exclusively on secondary data drawn from authoritative and verifiable sources relevant to waqf governance and literacy. These sources include official documents published by BWI, such as Annual Reports (2019–2023), the BWI Strategic Plan (Rencana Strategis BWI 2020–2024), regulatory guidelines, and publicly accessible educational materials. Academic data are obtained from peer-reviewed journal articles indexed in Scopus and Google Scholar to ensure scholarly rigor and relevance. Additional materials are sourced from national repositories, regulatory publications, and institutional online media related to waqf management and Islamic finance. The use of diverse yet complementary secondary sources allows the study to develop a comprehensive institutional perspective while

maintaining analytical depth and contextual richness (Given, 2008; Richards & Morse, 2013).

To enhance methodological transparency, a structured Data Inventory Table was developed to systematically map the documentary corpus analyzed in this study. The inventory specifies the type of document, publication period, and analytical relevance. In total, five BWI Annual Reports (2019–2023) were examined to identify trends in literacy initiatives, performance indicators, and institutional narratives over time. The BWI Strategic Plan 2020–2024 was analyzed to assess policy direction, strategic priorities, and formal positioning of literacy within governance objectives. In addition, 120 social media content pieces published on BWI’s official Instagram and Facebook accounts during the period 2022–2023 were purposively selected and observed to evaluate communication patterns, interaction levels, and evidence of dialogical engagement.

**Table 1.** Data Inventory

<b>Data Source</b>	<b>Period Covered</b>	<b>Quantity</b>	<b>Analytical Purpose</b>
BWI Annual Reports	2019–2023	5 reports	Identify institutional narratives, literacy programs, and evaluation metrics
BWI Strategic Plan	2020–2024	1 document	Examine formal policy direction and governance positioning of literacy
Social Media Content (Instagram & Facebook)	2022–2023	120 posts	Analyze communication patterns, engagement indicators, and dialogical elements
Peer-reviewed Journal Articles	2015–2025	Selected (Scopus-indexed)	Theoretical grounding and comparative institutional insights

Data collection is conducted through an analytical literature review combined with systematic document retrieval. Relevant materials are identified using targeted keyword searches related to waqf literacy, Islamic financial literacy, governance, and public communication across academic databases and institutional platforms. Official documents are retrieved directly from the BWI website and affiliated policy repositories to ensure authenticity and institutional relevance. Social media posts are selected using purposive sampling criteria, focusing on literacy-themed content, campaign-based posts, and engagement-driven publications. Document selection prioritizes materials explicitly addressing educational initiatives, governance

mechanisms, and patterns of public engagement in waqf-related activities (Bloor & Wood, 2006; Hamzani et al., 2024).

The analysis applies thematic content analysis to systematically identify patterns, strategies, and institutional narratives associated with waqf literacy initiatives implemented by BWI. Documents and social media content are coded iteratively to capture recurring themes, including literacy framing, communication approaches, governance arrangements, participatory elements, and evaluative practices. Engagement indicators such as comment depth, response patterns, and dialogical interaction are qualitatively assessed to examine the presence or absence of two-way symmetrical communication dynamics. Thematic analysis is particularly suitable for qualitative, document-based research, as it facilitates the organization and interpretation of complex textual data into analytically meaningful categories (Braun & Clarke, 2006, 2022; Miles et al., 2020).

Beyond thematic structuring, a critical-interpretive approach is employed to examine the relationships between literacy programs, institutional objectives, and public responses. Particular attention is given to how literacy initiatives are framed, justified, and evaluated within official institutional narratives, and how digital communication practices reflect either dialogical or one-directional engagement models. This interpretive layer enables the study to assess institutional alignment between governance objectives and communicative practice (Bazeley, 2009).

Validity and credibility are ensured through established qualitative quality assurance strategies. Source triangulation is employed by systematically comparing findings across Annual Reports, the Strategic Plan, social media observations, and academic literature to strengthen analytical robustness. Cross-document verification is conducted to assess the consistency of institutional narratives and policy orientations over time. Credibility is further reinforced through the maintenance of an audit trail documenting data selection procedures, coding processes, and analytical decisions. These measures correspond with widely recognized criteria for high-quality qualitative research, emphasizing transparency, coherence, and trustworthiness (Tracy, 2010; Walsh et al., 2020).

## **Result and Discussions**

### **BWI's Waqf Literacy Strategies**

Since 2019, the Indonesian Waqf Board (BWI) has intensified its role in promoting waqf literacy through a series of structured educational initiatives, with

particular emphasis on productive waqf. Programs such as *Waqf Goes to Campus* and *Waqf e-Learning* are designed to introduce waqf not merely as a religious obligation but as an instrument of socio-economic empowerment for the ummah. This strategic orientation reflects an institutional effort to bridge normative Islamic principles with contemporary development agendas. From an analytical perspective, the focus on productive waqf indicates BWI's attempt to align literacy programs with broader objectives of economic inclusion and sustainability. Such alignment is consistent with the conceptual framework of Islamic financial literacy that links knowledge acquisition to socio-economic behavior.

BWI's literacy strategies rely heavily on multi-channel dissemination through digital and institutional media. Official websites, social media platforms, e-books, webinars, and online learning modules function as the primary vehicles for knowledge transmission and public engagement (Muhammad et al., 2024; Vidiati et al., 2025). The use of digital platforms enables BWI to overcome geographical barriers and reach audiences beyond conventional institutional settings. Analytically, this strategy reflects an institutional interpretation of public strategic communication, where accessibility and reach are prioritized as key indicators of effectiveness. However, the reliance on digital media also implicitly assumes a baseline level of digital literacy among target audiences.

To provide empirical grounding for this multi-channel dissemination claim, a simple quantitative mapping of webinar activities was conducted based on BWI Annual Reports (2019–2023). The frequency of officially reported webinars and online literacy events per year was extracted and visualized to illustrate institutional commitment to digital engagement. Table 2 presents the trend of webinar-based literacy programs over time, demonstrating the increasing reliance on digital platforms as primary vehicles of waqf education.

**Table 2.** Frequency of BWI Webinars (2019–2023)

Year	Number of Webinars	Source
2019	(12)	BWI Annual Report 2019
2020	(16)	BWI Annual Report 2020
2021	(18)	BWI Annual Report 2021
2022	(13)	BWI Annual Report 2022
2023	(15)	BWI Annual Report 2023

The adoption of digital platforms is further justified by empirical evidence indicating that digital literacy initiatives can enhance comprehension and participation, particularly in educational contexts with limited physical infrastructure (Kumar, 2025; Tshuma et al., 2024). Within BWI's literacy agenda, webinars and e-learning forums provide interactive spaces that encourage dialogue rather than one-directional information transfer. This interactive dimension is analytically significant, as it corresponds with the two-way communication model emphasized in the theoretical framework. Nevertheless, the effectiveness of such platforms remains contingent upon users' capacity to engage meaningfully with digital content. Consequently, digitalization functions simultaneously as an opportunity and a constraint within BWI's literacy strategies.

At the substantive level, BWI's literacy initiatives are framed around the goal of economic empowerment through productive waqf. Educational campaigns consistently emphasize the role of waqf in enhancing financial inclusion and supporting entrepreneurial activities, particularly among Muslim communities with limited access to conventional economic resources (Darajatun & Makhrus, 2025; Joe, 2025). This framing reflects an institutional effort to reposition waqf from a static charitable practice to a dynamic socio-economic instrument. Analytically, such framing reinforces the linkage between literacy and behavior, a core premise of Islamic financial literacy theory. It also signals BWI's intention to embed waqf literacy within development-oriented narratives.

The integration of financial literacy and digital literacy within waqf education further strengthens this empowerment-oriented approach. The BWI Strategic Plan explicitly positions literacy as a strategic instrument for strengthening institutional capacity and public participation, stating that BWI aims to "meningkatkan literasi dan edukasi wakaf kepada masyarakat secara sistematis dan berkelanjutan melalui pemanfaatan teknologi digital" (BWI Strategic Plan 2020–2024). This policy direction reflects a deliberate effort to combine conceptual understanding of waqf principles with digital competencies necessary for contemporary engagement. Furthermore, the Strategic Plan emphasizes the objective of "penguatan kapasitas nazhir dan masyarakat dalam pengelolaan wakaf produktif berbasis teknologi dan inovasi," indicating that literacy is conceived not merely as awareness-building but as skill formation linked to productive waqf management. By equipping individuals with both conceptual knowledge and practical skills, BWI's programs aim to enhance participants' capacity to navigate economic challenges and utilize waqf-based opportunities effectively (Joe, 2025). Empirical studies suggest that

engagement with waqf principles can stimulate local economic growth by expanding entrepreneurial activities supported through productive waqf mechanisms (Darajatun & Makhrus, 2025). From an analytical standpoint, this integration demonstrates how literacy initiatives function as mediating mechanisms between institutional objectives and socio-economic outcomes. However, the extent to which these outcomes materialize remains uneven across different social groups, reflecting disparities in digital readiness, access to capital, and institutional support structures.

The effectiveness of BWI's literacy strategies is highly dependent on the availability of adequate digital infrastructure and the active involvement of multiple stakeholders. Educational outcomes are shaped not only by content but also by the alignment of technological resources with pedagogical approaches (Sofiani et al., 2025). Insufficient infrastructure or limited stakeholder participation can reduce the transformative potential of literacy programs. Analytically, this finding highlights the institutional nature of literacy delivery, where outcomes are contingent upon governance capacity rather than solely educational design. Thus, literacy strategies cannot be evaluated in isolation from broader institutional conditions.

In terms of target groups, BWI's literacy initiatives predominantly focus on university students, civil servants, and micro-entrepreneurs. This segmentation reflects a strategic preference for audiences perceived as more receptive and capable of utilizing waqf-related knowledge (As-Salafiyah & Aam, 2022; Nugraha et al., 2022). However, this focus often results in the marginalization of vulnerable social groups who could potentially benefit most from waqf-based empowerment. From an equity perspective, such selectivity raises concerns regarding the inclusiveness of BWI's literacy agenda. Analytically, this pattern illustrates how institutional priorities shape access to literacy initiatives.

Despite being embedded within national Islamic economic programs, including KNEKS, many waqf literacy initiatives adopt a predominantly top-down design. Program structures are often determined at the institutional level with limited input from local communities (Maulina et al., 2024; Ratriyana, 2023). This bureaucratic orientation can restrict contextual adaptation and reduce program relevance at the grassroots level. Empirical evidence suggests that participatory approaches are critical for ensuring that literacy programs address actual community needs (Faizah et al., 2025; Haryati & Mughits, 2025). The lack of participatory design thus represents a structural limitation within BWI's current strategy.

Limited community involvement in program design contributes to what can be described as exclusivity gaps in waqf literacy delivery. Young Indonesians, in particular, often exhibit low levels of engagement due to strategies that fail to resonate with their social experiences and cultural contexts (Ratriyana, 2023). The absence of meaningful feedback mechanisms further exacerbates this disconnect (Muhammad, 2025; Muthmainnah et al., 2025). Analytically, these gaps underscore the consequences of treating literacy as a unidirectional process rather than a dialogical one. Such practices risk reinforcing existing socio-economic inequalities rather than mitigating them.

Conversely, initiatives that incorporate local knowledge and community participation demonstrate greater potential for effectiveness and sustainability. Studies indicate that waqf programs integrated with microfinance principles can enhance community involvement and financial literacy simultaneously (Darajatun & Makhrus, 2025; Umar, 2025). These hybrid approaches enable vulnerable groups to engage more actively with waqf mechanisms, thereby expanding the social reach of literacy initiatives (Heriyanto & Mariyanti, 2022). From an analytical standpoint, such models illustrate how institutional flexibility can improve literacy outcomes. They also provide empirical support for participatory and context-sensitive literacy strategies.

Overall, BWI's waqf literacy strategies reveal a complex interplay between institutional ambition, digital innovation, and structural constraints. While existing programs demonstrate a clear commitment to promoting productive waqf and economic empowerment, their effectiveness is moderated by issues of inclusiveness, participation, and evaluative capacity. These findings suggest that literacy strategies cannot be assessed solely on the basis of program availability or outreach. Instead, they must be examined in relation to how they are implemented, experienced, and responded to by target communities. This analytical insight provides a logical foundation for the subsequent examination of the effectiveness of BWI's literacy approaches, which is addressed in the next sub-section.

### **Evaluation of Literacy Approach Effectiveness**

The evaluation of BWI's waqf literacy initiatives has thus far relied predominantly on quantitative indicators, such as the number of programs conducted and the volume of participants reached. While these metrics provide a basic snapshot of institutional activity, they offer only a limited understanding of the substantive effectiveness of literacy interventions. Output-oriented measures do not

adequately capture changes in public understanding, attitudes, or long-term behavioral engagement with waqf. As highlighted in evaluative studies of public communication, numerical outputs often obscure the qualitative dimensions of impact that are central to assessing educational effectiveness (Muhtar et al., 2024). Consequently, reliance on such indicators risks overstating institutional success while underestimating structural and communicative shortcomings.

This limitation becomes more apparent when literacy initiatives are assessed against their stated objectives of fostering sustained public engagement and informed participation. Quantitative indicators may demonstrate visibility, but they fail to explain whether audiences internalize waqf concepts or translate knowledge into practice. Comparative studies in public communication emphasize that meaningful evaluation requires integrating qualitative insights to understand how messages are received, interpreted, and acted upon (Chen et al., 2023). From an analytical standpoint, this gap suggests a misalignment between BWI's evaluation framework and the conceptual foundations of Islamic financial literacy, which emphasize behavioral transformation rather than mere exposure. As such, effectiveness cannot be inferred solely from participation counts.

A similar pattern emerges in the assessment of BWI's digital communication performance, particularly through social media platforms. Although social media is positioned as a strategic channel for public engagement, observed interaction levels remain relatively low and predominantly one-directional. Engagement indicators such as likes and shares are frequently emphasized, yet these metrics do not necessarily reflect substantive dialogue or reciprocal communication. Research on digital engagement warns that overreliance on surface-level metrics can mask the absence of meaningful interaction and deliberation (Patten et al., 2021). Contrary to the participatory engagement model suggested by Patten et al. (2021), which highlights interactive community-building as a central mechanism for behavioral change, BWI's digital strategy remains largely confined to a broadcast mode, prioritizing visibility over dialogical transformation. Analytically, this indicates that BWI's digital literacy outreach privileges dissemination rather than co-constructed understanding.

This evaluative gap becomes more evident when compared with the mixed-method communication framework advanced by Chen et al. (2023), which emphasizes the necessity of integrating quantitative metrics with qualitative reception analysis to assess message internalization. While Chen et al. (2023) demonstrate that effective public outreach requires understanding how audiences

interpret and act upon institutional messages, BWI's evaluation framework continues to rely primarily on participation counts and exposure indicators. As a result, institutional reporting captures activity levels but provides limited insight into whether waqf concepts are internalized or translated into sustained behavioral engagement. From a governance perspective, this discrepancy reflects a structural misalignment between strategic objectives and evaluative instruments.

The limited use of interactive and evaluative tools further constrains the effectiveness of social media-based literacy initiatives. Studies highlight the importance of social listening mechanisms to capture public sentiment, feedback, and emerging concerns, enabling institutions to refine communication strategies responsively (Silva et al., 2022). In the absence of such mechanisms, institutional communication tends to remain passive and reactive rather than adaptive. In contrast to the adaptive engagement logic proposed in contemporary digital communication scholarship, BWI's approach exhibits limited evidence of feedback incorporation into subsequent content framing. This condition weakens the two-way symmetrical communication model articulated in the theoretical framework and reinforces asymmetrical communication dynamics. Consequently, digital platforms function more as instruments of institutional broadcasting than as spaces for participatory literacy development.

Evidence from search engine data reinforces these concerns by revealing a disconnect between BWI's institutional activities and broader public interest in waqf-related topics. Google Trends analysis indicates relatively low search intensity for waqf concepts, suggesting limited resonance with public information-seeking behavior. Such findings imply that existing literacy initiatives may not sufficiently align with audience curiosity or perceived relevance (Kamaruddin & Hanefah, 2021). In communication research, responsiveness to audience search behavior is essential for effective outreach (Neely et al., 2021). Analytically, this gap underscores the need for literacy strategies informed by empirical indicators of public attention.

The underutilization of trend-based data in shaping literacy programs further limits their adaptive capacity. Research demonstrates that digital footprints offer valuable insights into how public authorities can recalibrate messaging and outreach to better match audience interests (Raamkumar et al., 2020). Without integrating such data into program evaluation, literacy initiatives risk remaining institution-centered rather than audience-centered. This condition contributes to the persistence of low engagement and weak public visibility of waqf discourse.

From an evaluative perspective, effectiveness requires alignment between institutional supply and public demand for information.

Beyond digital metrics, the effectiveness of literacy approaches is also constrained by weak institutional embedding within formal educational structures. The absence of sustained partnerships with educational institutions limits the integration of waqf literacy into structured curricula. Collaborative frameworks are widely recognized as essential for institutionalizing educational initiatives and ensuring their continuity (Keshmiri, 2023). Without such partnerships, literacy programs remain episodic and peripheral. Analytically, this institutional gap reduces both the reach and legitimacy of BWI's educational role.

Public perception further complicates the evaluation of literacy effectiveness, as BWI is predominantly viewed as an administrative regulator rather than an educational actor. This perception reflects shortcomings in strategic communication and institutional positioning. Studies on organizational branding emphasize that institutions lacking clear educational narratives struggle to build trust and recognition (Sari, 2025). The limited visibility of BWI's educational achievements reinforces this perception gap. Consequently, even well-designed literacy initiatives may fail to gain traction if their educational intent is not clearly communicated.

Taken together, the evaluation of BWI's literacy approach reveals a structural imbalance between program delivery and impact assessment. Effectiveness is currently measured through visibility and activity levels rather than through meaningful indicators of understanding, engagement, and institutional trust. This evaluative limitation constrains accountability and obscures the real contribution of literacy initiatives to waqf development. Conceptually, these findings highlight the need to situate literacy evaluation within governance, communication, and institutional capacity frameworks. This reflection provides a critical bridge toward the subsequent analysis of supporting and inhibiting factors that shape BWI's role in advancing waqf literacy.

### **Supporting and Inhibiting Factors of BWI's Role**

The effectiveness of BWI's role in enhancing waqf literacy is strongly shaped by the regulatory environment governing waqf administration in Indonesia. Institutional legitimacy derived from regulatory recognition positions BWI as an authoritative actor in Islamic education and waqf governance. Collaboration with KNEKS and the Ministry of Religious Affairs strengthens policy coordination and operational efficiency, thereby reinforcing institutional credibility. Such regulatory

support constitutes an enabling factor that allows literacy initiatives to be embedded within national Islamic economic agendas. However, regulatory legitimacy alone does not guarantee program effectiveness without coherent governance arrangements.

Despite formal regulatory support, the Indonesian waqf governance framework exhibits structural overlap between statutory authority granted to the Indonesian Waqf Board (BWI) and supervisory functions exercised by the Ministry of Religious Affairs (MoRA). Law No. 41 of 2004 on Waqf establishes BWI as an independent body tasked with fostering, developing, and supervising waqf management at the national level (Article 47). Specifically, Article 49 authorizes BWI to provide guidance to nazhir, manage and develop waqf assets with national and international scope, and issue approvals related to changes in waqf asset status. However, Government Regulation (Peraturan Pemerintah) No. 42 of 2006, which operationalizes the Waqf Law, assigns significant administrative and registration authority to the Ministry of Religious Affairs, including the registration of waqf pledges (*ikrar wakaf*), certification processes, and oversight of religious officials (Articles 2–6 PP No. 42/2006).

This dual allocation of authority creates functional intersections between normative supervision (BWI) and administrative control (MoRA). While BWI is legally mandated to develop and empower nazhir—including through literacy and educational initiatives—MoRA retains bureaucratic control over procedural and regional religious offices (KUA), which are instrumental in the operationalization of waqf at the grassroots level. The overlap becomes particularly visible in areas such as nazhir guidance, reporting systems, and data management, where coordination is required but not always clearly delineated by statutory provisions. Consequently, institutional accountability is diffused rather than centralized, generating ambiguities in policy execution and literacy governance.

Analytically, this regulatory fragmentation constrains BWI's autonomy in designing and executing education-oriented initiatives, as literacy governance depends on coordination with MoRA's administrative apparatus. Instead of operating as a fully integrated governance actor, BWI must negotiate authority within a shared regulatory space. Such institutional dualism diverts organizational resources toward inter-agency coordination rather than programmatic innovation. Thus, regulatory complexity functions simultaneously as a source of legitimacy and a structural inhibiting factor within Indonesia's waqf literacy ecosystem.

Digital technology represents another critical dimension influencing BWI's literacy performance, functioning simultaneously as an enabler and a constraint. While digital platforms expand outreach potential, their implementation remains uneven and often misaligned with the expectations of digitally literate younger audiences (Rini et al., 2024). The gap between technological availability and pedagogical application reduces the effectiveness of digital learning tools. This condition suggests that digital infrastructure alone is insufficient without corresponding content adaptation. Consequently, technological adoption becomes a conditional rather than absolute supporting factor.

The limited effectiveness of digital waqf education is further compounded by insufficient understanding of digital navigation and the pedagogical value of waqf among program designers. Existing initiatives frequently emphasize access rather than engagement, resulting in low resonance among digital natives (Juliana et al., 2024; Safitri et al., 2021). Without strategies that translate waqf concepts into interactive and participatory digital experiences, technological investments yield marginal educational returns. Analytically, this reflects a mismatch between digital literacy assumptions and actual user capabilities. Such gaps inhibit the transformative potential of digital literacy programs.

Institutional fragmentation between central and regional authorities presents another structural challenge to BWI's literacy agenda. Divergent priorities and limited coordination often result in inconsistent program delivery and uneven resource distribution across regions (Yasir & Maulana, 2023). These inconsistencies disrupt continuity in local literacy initiatives and weaken their cumulative impact. From an institutional analysis perspective, fragmentation reduces organizational learning and limits scalability. Thus, decentralized governance without effective integration acts as a significant inhibiting factor.

Conversely, alignment between central strategies and local implementation emerges as a key supporting factor. Studies indicate that coherent governance structures enhance coordination and improve program effectiveness by reducing duplication and service gaps (Kamaruddin & Hanefah, 2021; Muhammad, 2025). Clear delineation of institutional roles allows BWI to leverage local capacities while maintaining strategic consistency. Analytically, this coordination strengthens institutional coherence and reinforces literacy delivery mechanisms. Governance alignment therefore functions as a critical enabling condition for sustainable literacy initiatives.

Beyond governance structure, organizational capacity—particularly financial and human resources—significantly shapes BWI's literacy performance. Limited budgets constrain the scalability and innovation of educational programs, restricting experimentation with new pedagogical models (Lahuri & Lutfiah, 2024). Insufficient funding also affects staff recruitment, training, and infrastructure maintenance, thereby weakening institutional learning capacity (Syahputra & Taufiq, 2022). These constraints position resource availability as a decisive inhibiting factor. Without strategic investment, literacy initiatives remain incremental rather than transformative.

Resource limitations also generate regional disparities in literacy outcomes. Comparative evidence shows that uneven budget allocation contributes to unequal access to educational resources, reinforcing structural inequalities across communities (Nugraha et al., 2022). Such disparities undermine the inclusive objectives of waqf-based education. Analytically, this condition highlights how resource governance directly affects social equity outcomes. Addressing these disparities requires institutional prioritization rather than program-level adjustments alone.

Another inhibiting factor lies in the absence of a nationally standardized waqf literacy index. Without uniform metrics, evaluating program effectiveness across regions and time periods becomes methodologically problematic (Ambardi et al., 2023). The lack of standardized benchmarks weakens accountability and limits evidence-based policy refinement. Analytically, this gap constrains institutional learning and comparative evaluation. Measurement deficiencies therefore hinder strategic improvement of literacy initiatives.

Beyond governance structure, organizational capacity—particularly financial and human resources—significantly shapes BWI's literacy performance. A review of BWI Annual Reports (2019–2023) indicates that the allocation for education and literacy programs constitutes a relatively modest proportion of total institutional expenditure compared to operational and administrative costs. On average, spending categorized under “program sosial dan edukasi waqaf” accounts for approximately 18–25% of the annual budget, whereas operational expenditures—including personnel, coordination, and administrative functions—absorb more than half of total spending. This distribution suggests that while literacy remains a formal strategic priority, budgetary commitment remains constrained relative to institutional maintenance functions. Such financial structuring limits scalability and

reduces institutional flexibility in experimenting with innovative pedagogical models (Lahuri & Lutfiah, 2024).

Insufficient funding also affects staff recruitment, training, digital infrastructure development, and evaluative system enhancement, thereby weakening institutional learning capacity (Syahputra & Taufiq, 2022). When literacy programs compete with regulatory and administrative expenditures within a limited fiscal envelope, program expansion becomes incremental rather than transformative. Analytically, this budget composition provides concrete evidence that resource availability is not merely a conceptual constraint but a structural determinant of literacy performance. Without rebalancing expenditure priorities toward education-oriented investment, BWI's literacy initiatives risk remaining programmatically visible yet institutionally under-resourced.

## **Conclusion**

This study addresses the central problem of how the Indonesian Waqf Board (BWI) performs its role in enhancing public understanding of waqf within Indonesia's evolving institutional landscape. The findings demonstrate that BWI has actively promoted waqf literacy through structured educational strategies emphasizing productive waqf, digital dissemination, and alignment with national Islamic economic agendas. However, the effectiveness of these efforts is not determined solely by program availability or outreach intensity. Rather, waqf literacy outcomes are shaped by the interaction between institutional strategies, evaluative practices, governance coherence, resource allocation, and the depth of participatory engagement. This indicates that BWI's role in advancing waqf literacy is both strategic and structurally constrained, operating within an institutional environment that simultaneously legitimizes and limits its educational impact.

The study contributes theoretically by positioning waqf literacy as a governance-driven and institutionally mediated process rather than a standalone educational activity. By integrating Islamic financial literacy, governance of religious institutions, and public strategic communication, the research demonstrates that literacy initiatives function as governance instruments shaping accountability, legitimacy, and stakeholder participation. Practically, strengthening waqf literacy requires a transition from output-based evaluation (e.g., number of programs or participants) toward outcome-based governance. In this regard, BWI should adopt structured social listening tools to systematically capture audience sentiment, feedback patterns, and interpretive engagement across digital platforms. Integrating

sentiment analysis and predictive engagement analytics into program evaluation would enable BWI to assess whether literacy content generates comprehension, trust formation, and behavioral intention rather than mere visibility. Furthermore, the development of a standardized national Waqf Literacy Measurement Framework—combining survey-based literacy indices with digital engagement diagnostics—would enhance accountability and longitudinal policy learning.

Institutionally, clearer delineation of authority between BWI and the Ministry of Religious Affairs should be operationalized through formalized coordination protocols, shared data dashboards, and interoperable reporting systems to reduce regulatory overlap and improve literacy program alignment. Budgetary rebalancing that allocates a defined minimum percentage of annual expenditure toward literacy innovation and digital engagement infrastructure would further strengthen institutional capacity. Without such technical reforms, literacy initiatives risk remaining administratively compliant yet strategically under-optimized.

This study is limited by its reliance on secondary data and documentary sources, which restricts direct observation of audience reception and behavioral change across diverse social contexts. Future research should incorporate empirical fieldwork—such as in-depth interviews, focus groups, and participatory observation—to examine how waqf literacy initiatives are interpreted and internalized by different stakeholder groups. Comparative cross-regional or cross-country analyses may further illuminate how variations in governance architecture influence literacy performance. Additionally, experimental research designs assessing behavioral outcomes following literacy interventions could provide stronger causal evidence. Such directions would deepen understanding of how institutional design, governance capacity, digital responsiveness, and participatory depth jointly determine the sustainability and transformative impact of waqf literacy initiatives.

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