



The Synergy of Islamic Philanthropy and SDGs: Pathways to Economic Sustainability in Indonesia

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Abstract

Islamic philanthropy refers to social and spiritual causes. Indonesia's Muslim population currently reaches 87.2% of the total population. Looking at this, the potential of Islamic philanthropy in Indonesia automatically promises excellent opportunities for the Muslim community to help others and develop various sectors that encourage increased socio-economic sustainable development. However, not many Indonesian Muslim communities know about the different forms of long-term Islamic philanthropy. This is because management and support from the government and regulations are deemed insufficient to increase religious and social awareness to actively participate in various forms of Islamic philanthropy, especially cash *waqf* and *sadaqah*. This research aims to compare the difference between cash *waqf* and *sadaqah*. This research uses descriptive qualitative methods, with secondary data sources obtained from literature reviews, libraries, and documentation through books, journal articles, websites, and financial reports. The data analysis techniques used are collection, reduction, display, and conclusion. Cash *waqf* can be distributed productively by financing social enterprises, building mosques, madrassas, food stalls, and other public facilities related to long-term sustainable development. Meanwhile, *sadaqah* must still be expanded to solve food security problems in certain areas. However, *sadaqah* can be productive if used to grow independent business skills. Collaboration between philanthropic indicators and SDGs is beneficial as a solution to fostering the growth of Indonesian society.

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I. Introduction

Islam is a religion that is *rahmatan lil alamin* (a blessing for the entire universe) and must recognize cooperation. In Islam, it is better known as Islamic philanthropy. In living life, Islam teaches us to pursue life in this world and the hereafter to create success or what is known as *falah* (Madjakusumah & Saripudin, 2020). In economics, Islam also teaches us to work hard to live in the world. However, some still feel inadequate or inadequate even though they have tried. There are times when, as Muslims, we give to the weak as a form of living in the afterlife.

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The practice of cash *waqf* in Turkey has entered the modern economic era. This is supported by the Turkish Awqaf Bank, which manages *waqf* assets for the community's welfare, especially Muslims in the humanitarian sector. This also applies to Bangladesh, which has developed *waqf* modernly and has succeeded in having sufficient social funds. It does not need mercy from other countries. Tuna *waqf* supplements Bangladesh's development in social investment projects managed by Islamic banks (Yasniwati et al., 2019). Kuwait established the Kuwait Awqaf Public Foundation (KAPF) organization, which is an organization that oversees the distribution of cash *waqf* for various purposes, such as building mosques, providing for disabled people, preserving the Al-Qur'an, and education in scientific research and innovation. Then there is Malaysia, which encourages increasing cash *waqf* contributions; the local government provides intensive tax exemptions for cash *waqf* buyers (Said & Amiruddin, 2019). Then there is Jordan, which makes cash *waqf* valuable for the growth and development of the country's economy; namely, with *waqf*, it can reduce interest rates, as a wealth retribution mechanism, and the collected *waqf* funds can be used as future investments by being lent through a *qard al-hasan contract* which is indirectly directly reducing poverty and increase state income (Wijaya et al., 2023).

According to the Ministry of Religion's Waqf Information System (SIWAK), Indonesia's potential for cash *waqf* reaches IDR 180 trillion/year. According to the National Waqf Agency (BWI), cash *waqf* revenues in March 2022 have reached IDR 1.4 trillion, an increase from 2018-2021. So, if cash *waqf* is produced according to Islamic teachings, it will produce profits and benefits. The profits generated will be able to finance essential sectors such as the health, education, humanitarian sectors, and so on (BWI, 2022). Indonesia's potential to become the most generous country in the world, according to Global Charities Aid Fundation 2021, is a fact of potential that cannot be wasted. So, channeling the generosity of the Indonesian people, especially cash *waqf*, becomes a solution option for the Indonesian economy that has direct benefits in the short and long term.

However, it needs to be understood that most lay Muslims prefer to give charity without thinking further about their lives. There are social forms that we can take to help weak people escape poverty because poverty is a benchmark in measuring a country's economic growth (Munandar et al., 2020). One of them is cash *waqf* and *sadaqah*. Cash *waqf* certainly sounds foreign to Muslims who have not studied Islamic economics. Cash *waqf* can be used more productively to finance weak communities so they do not depend on prosperous communities. Cash *waqf* can be an alternative business for the community, especially in alleviating poverty, which is a big problem today (Asri et al., 2020). Meanwhile, giving *sadaqah* can be done by all human beings, from the lower classes to the upper classes. *Sadaqah* can be given to non-Muslims to widen the range of *sadaqah* recipients (Almahmudi, 2020). However, you need to know that most *sadaqah* use money and will run out instantly for the recipient. *Sadaqah* funds can also be used for long-term businesses, such as business programs financed by organized institutions. *Sadaqah* is not only material but non-material, which everyone can do, such as making *dhikr* or doing good deeds (Syafiq, 2018).

Research on cash *waqf* and *sadaqah* is only limited to their development and utilization in the form of social activities, as in research (Nawawi, 2016), which states that cash *waqf* can be an alternative solution to release the state's dependence on banking institutions because the optimization of cash *waqf* is broader than *zakat* because There are no *mustahiq* qualifications, cash *waqf* can contribute to accelerating Indonesia's economic growth and creating a multiplier effect for people experiencing poverty. The potential for cash *waqf* in Indonesia is enormous, where the funds can be used for productive economic activities by collaborating with financial institutions such as Sharia banks and *waqf* management institutions. However, this potential has yet to exist (Lubis, 2020). It needs to be adequately realized due to a need for more public understanding. Research (Madjakusumah & Saripudin, 2020), regarding the management of *Zakat*, *Infraq*, *Sadaqah*, dan *Waqf* (ZISWAF) funds is limited to charitable social assistance, compensation for orphans and

Madrasah development. ZISWAF funds have not been used for legal aid, child protection, women's empowerment, or other activities aimed at improving the welfare of weak communities.

This research determined which cash *waqf* and *sadaqah* are better at achieving economic development. This is because most Islamic philanthropy is channeled to social assistance, where the recipients of the funds will be dependent and need more enthusiasm to work hard to alleviate poverty. Apart from that, this research will look at the development of cash *waqf* and *sadaqah* in the current era and whether or not the general public is familiar with this form of philanthropy. This research provides theoretical benefits by enriching the Islamic economics literature and providing new insights into the role of cash *waqf* and *sadaqah* in economic development. The findings of this research can improve philanthropic management, increase public awareness, and contribute to poverty alleviation. Apart from that, this research can be a reference for government policy supporting Islamic philanthropy and encouraging collaboration between various parties to create innovative solutions for community welfare.

II. Methods

This research uses a qualitative descriptive type method (Mardawani, 2020), which uses qualitative data and then describes it descriptively. This type of research is used to analyze an event or situation. The focus of the research is to analyze the use of cash *waqf* and *sadaqah* in Indonesia for sustainable development. This research uses literature study instruments (capital studies) and documentation (Ramdhan, 2021). This research aims to reveal various theories related to the problems studied. This research also uses secondary data sources, where researchers obtain data from existing sources, for example, websites, books, journal articles, news, and financial reports.

Table 1 Website of Indonesian Philanthropy Organizers

Institution	Website Address
Badan Wakaf Indonesia (Indonesian <i>Waqf</i> Board)	https://bwi.go.id/
Badan Amil Zakat Nasional (National Zakat Amil Agency)	https://baznas.go.id/
Lembaga Zakat Infaq dan Shadaqah Muhammadiyah (Zakat Infaq and Sadaqah Muhammadiyah Institutions)	https://lazismu.org/
Lembaga Zakat Infaq dan Shadaqah Nahdlatul Ulama (Nahdlatul Ulama Zakat Infaq and Sadaqah Institution)	https://nucare.id/
Dhompot Dhuafa	https://dhomperdhuafa.org/
Greeneration Foundation	https://greeneration.org/
LAZ Zakat Sukses	https://zakatsukses.org/
Rumah Asuh Indonesia (Indonesian Foster Home)	https://rumahasuh.org/

Table 2 Books and Primary Journal Articles

Author	Year	Title
Ahmad Sangid	2008	<i>Dahsyatnya Sedekah</i>
Amelia Fauzia, Nani Almuin, Tati Rohayati, Endi Aulia Garadian	2016	<i>Fenomena Wakaf di Indonesia: Tantangan Menuju Wakaf Produktif</i>
Yasniwati, Zefrizal Nurdin, Misnar Syam	2019	<i>Wakaf untuk Kesejahteraan Sosial di Indonesia</i>
Gita Octaviani	2019	<i>Modal Sosial dalam Mencapai Tujuan Pembangunan Berkelanjutan (SDGs) Studi Kasus: Program Sedekah Beras Masjid Jogokariyan, Yogyakarta (2011-2017)</i>
Haniah Lubis	2020	<i>Potensi dan Strategi Pengembangan Wakaf Uang di Indonesia</i>

Faizatu Almas Hadyantari	2022	<i>Realizing SDGs in Indonesia Through Productive Waqf</i>
Fauziah and Kassim	2022	<i>Cash Waqf Model for Social Enterprise to Achieve Sustainable Development Goals in Indonesia</i>
Talib, Wisudanto, Putri, Kholiq, and Fuadah	2022	<i>Bantuan Sosial Sedekah Nasi Bungkusdi Masa Pandemi COVID-19 oleh Pusat Pengelolaan Dana Sosial</i>
Khunaivi, Syahputra, and Putri	2023	<i>Program Sedekah Jelantah sebagai Tanggung Jawab Sosial dan Lingkungan Perusahaan dalam Mencapai Tujuan Pembangunan Berkelanjutan</i>
Yassin, Hasanah, Ianovsky, and Fitriyani	2024	<i>Studi Komparatif: Pengentasan Kemiskinan Melalui ZIS dan Wakaf Uang</i>

The data analysis technique used in this research is qualitative data analysis, which has four stages (Sugiyono, 2016): collection, reduction, display, and conclusion. This research collected data from journal articles, news articles, and websites regarding the development of cash *waqf* and *sadaqah*. Meanwhile, in the data reduction stage, the data that has been obtained will be processed and analyzed, and parts of the data that are not needed to produce relevant information will be removed. The data presented in this research are charts, graphs, and narrative text. The data will be arranged in a relationship pattern to produce a final conclusion through this stage. The final stage in data analysis is concluding and verifying the data.

III. Results and Discussion

Cash *Waqf* in Supporting SDGs in Indonesia

The tendency of rural communities to migrate to urban areas causes a reduction in land in urban areas, so the contribution to the decline in demand and land donated is also reduced. The limited land area makes land expensive, so it is only used for basic human needs, namely a place to live. On the other hand, society also wants to implement God's commands as a form of servanthood to God. Opportunities for cash *waqf* can become a solution to fulfill the spiritual dimension (Said & Amiruddin, 2019). The prospects for cash *waqf* in the future are up-and-coming because funds can be raised by modern financial institutions such as Sharia banks. Meanwhile, the distribution of funds can be used for various investment models according to the needs of the times, for example, for industrial, agricultural, plantation projects, and so on (Fawa'id & Febrianto, 2022). The unlimited opportunities for *waqf* are also accompanied by the emergence of Sharia financial institutions and Islamic economics departments in universities (Rusydiana et al., 2020).

Cash *waqf* is the wakif's act of separating or handing over a certain amount of private money for a certain period or forever to be managed productively by the *nazhir* to be useful for social and spiritual purposes. Cash *waqf* is legal and is only allowed for things that do not conflict with Sharia. The value of *waqf* assets can be in the form of money whose existence must be guaranteed and cannot be sold, given away, or inherited. Cash *waqf* cannot be used directly by the *nazhir*, but the results of the management of the *waqf* can be used. Cash *waqf* can be in the form of cash or securities such as checks, so it is more flexible and efficient in collecting and managing it than immovable property *waqf* (Hanafi et al., 2023). In a cash *waqf* transaction, the person giving the *waqf* can buy a *waqf* certificate with cash. The *waqf* certificate can be in the name of an individual or a person who has died. *Waqf* requires managing *waqf* funds in cash for these purposes. Nadzir will then invest the money in various types of investment portfolios. Cash *waqf* schemes can be applied and designed in modern financial products. The provisions regarding this matter depend on

the nadzir, who must design creative ideas and projects for managing cash *waqf* (Fawa'id & Febrianto, 2022). *Waqf* management must always emphasize transparency on all sides to increase credibility by evaluating the nadzir, and then supervising the entity entrusted with processing *waqf* funds to ensure the allocation of cash *waqf* fund returns (Aldeen et al., 2020) so that the correct realization of *waqf* funds can ultimately increase the trust of wakifs in transparent and accountable *waqf* management (Purwaningsih & Basrowi, 2023).

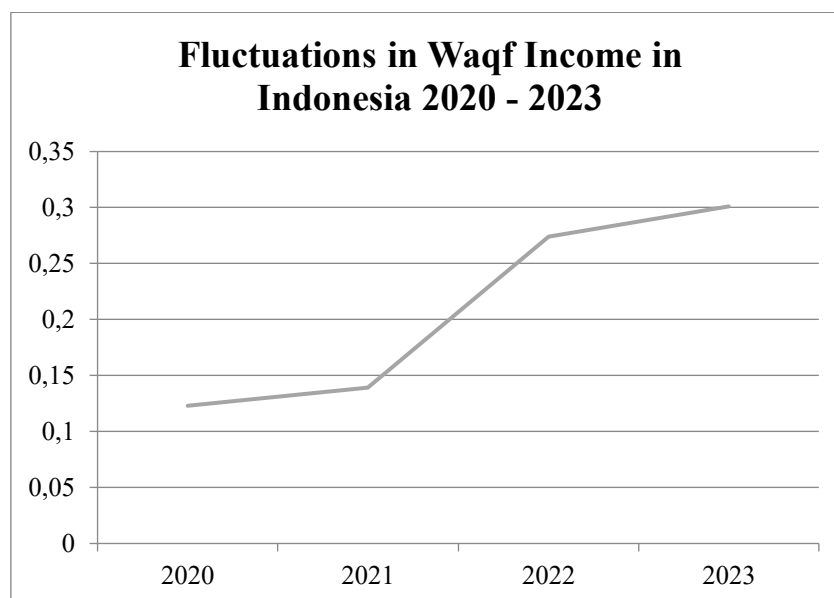


Chart 1 Fluctuations in *Waqf* Income in Indonesia 2020-2023

The National *Waqf* Index is proposed as a tool for measuring *waqf* performance in a country at both national and local levels. The National *Waqf* Index (IWN) measurement is based on data that has been input by the *waqf* authority, which is then aggregated at the national level so that the IWN is structured in such a way that it can be adopted by any country in the world (BWI, 2021). IWN in 2020 was 0.123; in 2021, it was 0.139, which is in the low category. In 2022, there will be an increase from previous years of 0.274 in the fair category, while in 2023, there will be an increase of 0.301 in the excellent category.

Indonesia's potential income from cash *waqf* is IDR 180 trillion/year. According to the BWI website, the income from cash *waqf* in 2018-2021 was IDR 855 billion, while as of March 2022, it was IDR 1.4 trillion. Until the end of 2022, the cash *waqf* collected was IDR 135.8 billion (Yaasin et al., 2024). This figure has decreased from the previous year but is not significant. This is because 2022 is a transition from the pandemic period, during which society experienced an unstable economy.

There are at least four regulations governing cash *waqf* in Indonesia, namely Law Number 41 of 2004 concerning *Waqf*, the Basic Agrarian Law, the Government Regulation Number 46 of 2006 concerning the Implementation of Law Number 41 of 2004, and Presidential Instruction Number 1 of 1991 concerning the Compilation of Sharia Economic Law (Rusdi et al., 2023). Meanwhile, cash *waqf* management institutions are Sharia financial institutions appointed by the Minister of Religious Affairs as Islamic Financial Institutions Receiving Cash *Waqf* (LKS-PWU) (Choirunnisak, 2021). The organization that deals with *waqf* in Indonesia is the Indonesian *Waqf* Board, which has also provided regulations regarding cash *waqf* management specifically, namely BWI Regulation Number 2 of 2010 concerning Procedures for Registration of Cash *Waqf* Nazhir, BWI Regulation Number 1 of 2020 concerning Guidelines for Asset Management and Development *Waqf* Assets, and BWI Regulation Number 1 of 2008 concerning Procedures for Preparing Recommendations for Applications for Exchange Changes in the Status of *Waqf* Assets.

However, in Indonesia, it seems that there has not been much response due to several factors, including awareness of *waqf*, which is still low because many people still need to learn how cash *waqf* operates and think that *waqf* is only allowed through land or other immovable objects. Additionally, ZISWAF management still needs to be managed professionally by wakifs who do not have technical mastery and adequate understanding of regulations (Fawa'id & Febrianto, 2022). Apart from that, the results of empirical research also show that the *waqf* management unit (*nazir*) needs to be more competent in *waqf* management, such as *waqf* accounting practices and performance measurement systems (Pulungan, 2022). The solution to overcome this problem is to collaborate between Nazirs and Islamic banks as intermediaries between Nazirs and customers. This collaboration will be equally beneficial; the Sharia bank will increase its cash reserves as *waqf* funds enter the bank, and *nazir* can increase the number of *waqf* through banks that have gained the public's trust (Hiyanti et al., 2020).

The management of cash *waqf* funds as an investment tool is attractive because the benefits will be enjoyed by local, regional, and international communities from this investment (Paul et al., 2021). This is possible because investments in the form of cash can be diverted as a solution to the country's socio-economic problems. Cash *waqf* mainly stands for groups that can create a *waqf* institution providing capital and making it easier to carry out large-scale social and economic projects (Asri et al., 2020). So, cash *waqf* has meaning as a form of dedication to the results of its use for the benefit and welfare of the people without eliminating its basic elements (Hasyim & Nurohman, 2021). The impact of increasing cash *waqf* in Indonesia can be used to model cash *waqf* for agriculture, forest, affordable housing, etc. Moreover, it can be developed in the economic sector, which directly impacts the welfare of individuals and community independence (Almas, 2022). However, to produce independence, legal provisions regarding cash *waqf* financing for social entrepreneurs are also needed to avoid business fraud, and the quality of work must be strengthened to increase the professionalism of social enterprise management (Fauziah & Kassim, 2022).

In conditions of decline and recession in the Indonesian economy, cash *waqf* can support the development of the Islamic economy. The presence of Cash *Waqf* Link Sukuk for sustainable economic improvement. This product combines Sharia social and commercial finance to provide space for them to give *sadaqah* and contribute to the sustainable development of the country's economy (Paul et al., 2021). The *Cash Waqf, Link Sukuk* model, is expected to be a guide for other countries to develop similar new instruments to make CWLS issuance effective and efficient by combining blockchain technology, thus increasing potential investors to invest via *smartphones* to increase cash *waqf* participation in Indonesia (Cahyono & Hidayat, 2022).

***Sadaqah* as a Form of Participation in Achieving SDGs**

Sadaqah is a form of giving something material or non-material to people entitled to it, and the recipient expects a reward from Allah in return. The assets given in charity are not limited to physical possessions. However, something that is good is also *sadaqah*, such as kind words, energy, and helping those in need, and everything that includes goodness is *sadaqah* (Sangid, 2008). There are two forms of *sadaqah*, namely material *sadaqah* and potential *sadaqah*. Material *sadaqah* is a gift of possessions to be given to those in need. It is highly recommended for Muslims to give material *sadaqah* according to the Word of Allah QS Al-Baqarah verse 267. Meanwhile, potential *sadaqah* is *sadaqah* done using the potential of energy and thoughts for good things (Kartika, 2021). Anyone can do potential *sadaqah*, and it can be done anywhere.

Regulations regarding *sadaqah* are included in the ZIS (*Zakat, Infaq* and *Sadaqah*) regulations, including Law Number 38 of 1999 concerning *Zakat* Management in Indonesia. Subsequently, a Decree of the Minister of Religious Affairs Number 581 of 1999 concerning the Implementation of Law Number 38 of 1999 and a Decree of the Director General of Islamic Business and Hajj Affairs Number D-291 of 2000 concerning Technical Guidelines for *Zakat* Management. Changes to the law are aimed at society so that it can be independent and

economically empowered for shared prosperity (Abdurrahman & Kurniawan, 2022). The institutions that handle the collection and distribution of *sadaqah* are the National Amil Zakat Agency (BAZNAS) and Lembaga Amil Zakat (LAZ), which are formed by the community.

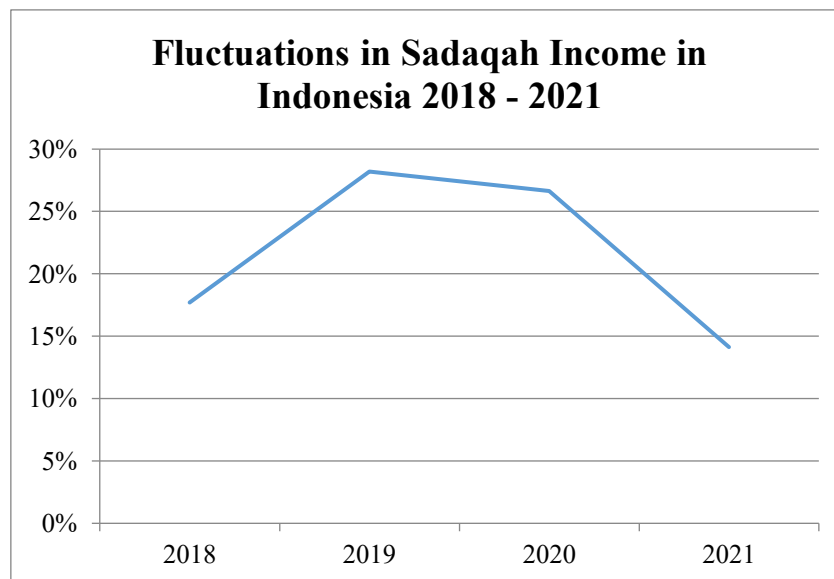


Chart 2. Fluctuations in *Sadaqah* Income in Indonesia 2018 - 2021

The *infaq/sadaqah* figure in Indonesia in 2018 was 17.7%, while in 2019, it was 28.2%; in 2020, it was 26.63%; and in 2021, it was 14.13%. The year 2020 saw a significant increase due to the COVID-19 pandemic; many people who had excess wealth donated their wealth through various organizations and financial institutions to help others in need who were affected by COVID-19. There will be a decrease in *infaq/sadaqah* 2020-2021 because people who have excess wealth think that people who need it more have been helped by aid and subsidies, so they realize that they prefer to give *sadaqah* to businesses so that people in need do not need a helping hand.

The practice of *sadaqah* is one of the SDGs, namely giving food and drink to those in need to overcome the problem of food shortages. This is similar to what a group in the Yogyakarta area did regarding the rice *sadaqah* program (Octaviani, 2019). The Yogyakarta Jogokariyan Mosque community, rice *sadaqah* program, is a form of achieving the SDGs in Indonesia, which involves civil society in overcoming the problem of food shortages. Apart from that, PUSPAS UNAIR and the Sedekah Squad Team created a packaged rice *sadaqah* program to encourage people to get decent and nutritious food when the COVID-19 pandemic hit Indonesia (Thalib et al., 2022).

Sustainable development is related to the green economy, which is widely promoted. A green economy is a way of economic development that still pays attention to the environment, which Islam has also mandated regarding this matter (Azwar, 2023). The *sadaqah* program can collaborate to realize a green economic environment as a sustainable development goal. *Sadaqah* used cooking as a form of PT's responsibility program. The Pertamina RU II Dumai refinery, in dealing with household waste, is a charity program whose impact is felt directly on the surrounding community and the environment. The system buys and sells used cooking oil, where for every 1 kg, they will be given the price of a Tabebuaya tree seed and a raffle coupon, which they will give away. The used cooking oil that has been collected will be sold to collectors, and the proceeds will be given to the community (Khunaivi et al., 2023). Apart from that, there is a foster vegetable program, namely a *sadaqah* program, which brings together *muzaki* to make vegetables as a medium for *sadaqah*. Distribution can be done by buying and selling vegetables purchased from farmers that are ready to harvest and sold to market collectors. Every fourth week, funds are collected to buy vegetables ready for harvest and distributed to Qur'an houses, orphanages, and Islamic boarding schools (Nurmala, 2023).

Furthermore, *sadaqah* can be integrated into more extensive development strategies that promote education and healthcare, ultimately enhancing the quality of life for marginalized populations. By focusing on long-term impact rather than immediate relief, *sadaqah* initiatives can foster sustainable development and social justice, reflecting the comprehensive nature of Islamic philanthropic principles (Hoque et al., 2023). Another dimension of *sadaqah*'s impact on sustainable development is its potential to foster economic empowerment and reduce poverty. By strategically directing *sadaqah* towards initiatives that enhance self-sufficiency, communities can break the cycle of dependency and poverty. Programs focusing on skill development, entrepreneurship, and vocational training equip individuals with the tools to secure stable livelihoods. This approach aligns with the Islamic principle of empowering individuals to help themselves, ensuring that charitable giving leads to long-term socio-economic benefits (Naisabur et al., 2023; Arwani et al., 2024). For example, *sadaqah* funds can support microfinance initiatives, providing small loans to aspiring entrepreneurs lacking access to traditional banking services. *Sadaqah* promotes economic growth and job creation by enabling individuals to start or expand businesses. Additionally, collaboration with local businesses and stakeholders can amplify the impact of *sadaqah* initiatives, creating a network of support that strengthens community resilience. Through these efforts, *sadaqah* can be pivotal in advancing sustainable development and promoting equitable prosperity (Latief, 2023; Zauro et al., 2024).

IV. Conclusion

Cash *waqf* and *sadaqah* are forms of Islamic philanthropy developed in Indonesia. People can choose to worship in the way of Allah by choosing both forms of philanthropy, each of which has its advantages and disadvantages. Cash *waqf* can channel its funds in any form or be productive, such as financing social enterprises, building 3M (mosques, madrasas, and food stalls), and other public facilities related to sustainable development or long-term survival. Meanwhile, *sadaqah* still need to be expanded to solve food security, which is not optimal in certain areas. However, *sadaqah* can become productive *sadaqah* if they can be used not only for alleviating poverty (consumptive) but also for fostering independent business power. Collaboration between philanthropic indicators and SDGs is beneficial for fostering community growth, especially in Indonesia. So, cash *waqf* is more advantageous for sustainable development in the economic sector to further empower independence to escape poverty than using *sadaqah*.

This research has significant theoretical implications in Islamic economics, especially in distinguishing the role of cash *waqf* and *sadaqah* as a philanthropic tool. By highlighting the advantages of cash *waqf* in supporting sustainable development and economic empowerment, this research strengthens our understanding of how Islamic philanthropy can effectively solve socioeconomic problems. In addition, analysis of collaboration between Islamic philanthropy and SDGs opens up new perspectives for researchers to explore the potential of this synergy in alleviating poverty and improving community welfare. This research recommends that the government respond to Islamic philanthropic policies, especially cash *waqf* and *sadaqah* in *zakat*, *infaq*, and *sadaqah* in policies regulated in laws and regulations so that their use can be used for sustainable development as has been done by other countries that even use *waqf*. Cash is used as state income for public facilities and as one of the state's large amounts of income.

This research is limited by its reliance on descriptive analysis of a limited data set. Therefore, further research is needed to examine it more broadly by conducting field research to understand the realization of Islamic philanthropy in society. This will provide a deeper understanding of the practice of cash *waqf* and *sadaqah*. Further research could focus on developing a more effective model for implementing cash *waqf* and *sadaqah* by utilizing digital technology to increase community participation and transparency in fund management. In addition, comparative studies between Islamic philanthropy practices in Indonesia and other countries can provide insight into successful strategies that can be adapted. Research can also explore the long-term impact of

Islamic philanthropy on poverty alleviation and improving community welfare and how collaboration with the private sector can strengthen its impact.

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VI. Disclosure Statement

No potential conflict of interest was reported by the author.

VII. Author Contributions Statement

RD is responsible for conceptualizing, collecting data, analyzing, and writing this article. Since this article is a single work by RD, RD carried out all the processes of creating and writing it.

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