



Cash Waqf Empowerment Model in Improving the Quality of Education At Waqf Institutions

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Abstract: Cash waqf is one of the instruments of Islamic Economics that is being assessed his progress. This research aims to know the role of Badan Wakaf Indonesia (BWI) as government of waqf institution and Tabung Wakaf Indonesia (TWI) as private waqf institution, in empowerment of (cash waqf) education, and by results of research to draw up a model empowerment of cash waqf in the field of education. The research method used was qualitative methods. Qualitative descriptive analysis is used to explain how the empowerment model cash waqf are integrated in the BWI and the TWI for the education quality empowerment. The results showed that the integration of BWI and TWI is carried out by the Division of tasks and functions, namely BWI focus more on socializing on the cash waqaf and nadzir training, while the TWI more on empowering education for *maukuf`alaih* peace both in the quantity as well as quality.

Keywords: Empowerment model, Education, *Cash Waqf*

1. INTRODUCTION

Education is an important aspect in assessing the welfare of the people, because of the higher education community can improve their quality of life. In Islam, man is said to be prosperous if humans can achieve happiness *alah* that the world and the hereafter (Rachman, Puspita 2016). According to Ghazali, welfare (*maslahah*) of a society depends on the search and save five basic goals, namely religion (*din*), soul (*nafs*), intellect (*aql*), property (*mal*) and descent (*nasl*) (Sholihin, 2010: 71), Education in Islam has a major position, it is proved that from one of the requirements of the five requirements that must be met is *aql* (education), as in the word of Allah in QS. At-Tawbah [9]: 122.

In QS. At-Tawbah [9]: the 122 there is encouragement for every Muslim to seek knowledge and impart or teach what they have learned to others so that knowledge can be more helpful.

As an aspect which has an important role towards improving quality of life, the country is also giving special attention to the educational aspect. According to the UNESCO budget average level of developed countries to 5.3% of Gross Domestic Product (GDP), developing countries 4.2% of GDP, and the underdeveloped countries 2.8% of GDP (Soedijarto 2008: 109). Indonesia Which basically included in the developing countries, should have an average budget of education of at least 4% of GDP. However, this does not happen in Indonesia. Education budget in Indonesia only around 1.4% of GDP. Indonesian education budget is even less than average education budget for underdeveloped countries. The data above show that the Government of Indonesia has not yet been seriously working on the education sector. There are many causes that lead to an education is not yet a major concern of the Government, one is because of the lack of availability of budget funds for education.



As explained in the previous paragraph that education as an important role towards improving quality of life for community education has a capital base of someone being able to get a job. Without a well educated person is not going to be easy to earn a decent livelihood as described earlier. Any person who want to have decent lives must be able to work to earn an income so that it will achieve a decent life. To get a decent job required a high level of education. Someone who does not have a good level of education will be very difficult to get a job because it does not have the knowledge and expertise. Education becomes an important thing for someone as capital to get a job so that it was able to earn a decent living.

A good quality of education would yield a good output (Aziz, 2012:13). The results of the education that has good quality can be seen in the success of students to apply knowledge and skills in everyday life. The application of knowledge and expertise right in everyday life will make a person able to get a job to meet the necessities of life.

In order to support the implementation of a good education for the community, the Government can use the funds as capital of waqf in realizing a decent education for its people. Waqf can give donations are not the least, to satisfy the interests of the community and in fact may very well be the source of funds from society to society (Hidayanto, 2009:16).. As explained in the previous paragraph that the assets of waqf is not only limited to the assets is not moving, but can be in the form of money, precious metals, securities and so on.

In the Islamic history, waqf has a role in the development of religious, social, economic and cultural communities ((Lubis, 2010:21). Waqf are transferred the ownership of a certain timeless objects of someone to others or Islamic organization, to take its benefits in order of worship to seek the pleasure of Allah SWT. The main characteristic of the Waqf is when the contract of the Waqf is done, it will happen to shift the ownership and the benefits of private ownership, toward ownership of Almighty God and of the benefits of private (private benefit) to the benefit of the Community (social benefit) (Abdillah, 2009). But in doing so there are indeed some differences among the scholars of Al-Shaafi'i and Hanafi. Among the scholars of Al-Shaafi'i argued if the assets have been sent should not be with drawn or be asked back, while according to the Hanafi scholars among the assets should waqf pulled back. Regardless of the difference in Waqf is expected to provide broad benefits for the community on an on going basis. The purpose of the Waqf did not merely collect donations of property but made the property of the Waqf be productive source of funding to meet the interests of the community.

One of waqf assets that can be used as a productive source of funding is in the form of money or waqf is more popularly called cash waqf Cash waqf expected to narrow the gap between the poor and the community can afford because of the transfer of the wealth (in the form for the results of cash waqf management). Cash waqf has a snowball effect i.e., the profit obtained from utilization of cash waqf if reinvested continuously then it will eventually give more profits so it can be used for the benefit of the people, one of them for education.

Cash waqf in addition to having a snowball effect, it also has another advantage namely can be used flexibly and more far-reaching so that the programs empowerment of communities through charity funds can be optimized. It is this potential with the many agencies that make zakat and cash waqf as people's empowerment programs, one of which is an Independent Charity for Waqf. Waqfself help has been managing waqf since its inception, but the new focus to compile, manage and disburse Waqf since 2010. This is proven by the existence of the school in the institutions of waqf. Based on this interesting to examined how the model of empowerment cash waqf in improving the quality of education in the institutions of zakat. It is very exciting to be examined because there are still many Indonesia society who have not yet right understand about the overall Waqf. Besides, it is still a bit of a researcher who



made Waqaf as the topic of his research, so not many sources that can be used as evidence that the Waqf has huge potential in support of all aspects of life. This study focuses on how cash Waqaf empowerment model in improving the quality of education at waqf institutions.

2. BACKGROUNDTHEORY

A. The Concept of Waqf

Said the Waqf is taken from the Arabic verb waqafa which etymologically (lughah, language) means stop, stand, dwelling place, or hold. The word al-waqf is masdar (gerund) form of the phrase waqfu alshai, meaning to hold something (Anshori, 2005:7). Waqafa said the same thing with the etymology of the language word according to also have meaning of holding. According to Lubis dkk(2009:4), the Prophet also used the word al-habs (hold) that hold a property that benefits used for virtue and religion is recommended. According to the Imam ash-Shan.ani in Hafidhuddin (2007:158), are terms (terminology), the Waqf is defined as holding a treasure that may be taken of its benefits without spending or ruin his and used for good. Sabiq (1987:157) stated that the Waqf means hold treasures and provide benefits in the way of Allah.

The formulation of the Government Regulation (PP) No. 28 in 1977 about the Land Waqf article 1 paragraph 1 which is also defined in the compilation of Islamic law, article 215 stated, "Waqf law is the Act of a person or group of persons or legal entities that separates most of his property and the institutioned and for allto the importance of worship or other public purposes in accordance with the teachings of Islam". While in the Undang-undang RI No. 41 of 2004 about Waqaf, defined as "the deeds of the law wakif to separate and/or give up some of his possessions to be exploited forever or for a certain period of time in accordance with its importance for purposes of worship and or general well-being according to the Sharia". According to the Commission by the Permanent Tribunal of the Ulama Indonesia (2002), "Waqf was holding treasures that can be exploited without his or disappear anyway, by not doing legal action against these objects (e.g. sell, give away, or pass it on), to be channelled (results) on something that is mubah (not haram)". The evidence for the basis of the sharia law waqf worship sourced from Al-Qur.an and As-Sunnah ie QS. Al-Hajj [22]: 77, QS. Ali Imran [3]: 92, QS. Al-Baqarah [2]: 261-262,

-Zubair from Ibn ' Umar, said, that the companions Umar r. acquire a plot of land in Khaibar, then facing to the Prophet to instruction. ' Umar said, "o Messenger of Allah, I get a plot of land in Khaibar, I've yet to get the treasure as good as that, then do you command me? The Prophet replied: "If you like it, you hold it (anyway), and you gave out charity (the results). Then Umar do sadaqah, is not for sale, not also be granted and is also not inherited. Ibn ' Umar said: "Umar give belongs to people, relatives, proof of slaves, sabilillah, Ibn sabil and guests. And there is nothing wrong or not prohibited for controlling land Waqf that (its administrator) fed from the result either way (should) or eating does not mean piling up treasures ". (Narrated By Bukhari, Muslim, Abu Dawud, Tirmidhi, IbnMajah).

The Hadith above tells the story of Umar bin Khattaab who get a plot of land in Khaibar. Umar was informed and asked for directions to the Prophet Muhammad about the land that he obtained. Then the Prophet ordered to Umar to make use of the soil and the utilization of consumption top results to poor people, relatives, slaves, citizens who struggle in the way of Allah SWT, and traveler. Nazhir over the land was allowed to take a portion of the proceeds to a good purpose.

B. The Type of Waqf

Sabiq (1987:153), that the Waqf can be divided into two kinds, namely dzurri Waqf and khairi Waqf. Dzurri Waqf is a Waqf allocated in children, grandchildren or relatives, and after them to poor people. The khairi waqf is Waqf which is aimed at goodness. According to Isfandiar (2008:63), dzurri waqf



or Waqf have two aspects of goodness, that kindness as charity Waqf and worship the goodness of hospitality towards a given family of property Waqf, but on the other hand the Waqf experts will often cause problems, in contrast to the *khairi* Waqf is devoted to the public interest. Waqf experts will often cause problems, because when the descendants of the wakif no longer exists then it will happen the uncertainty of who is entitled to take the benefit of the Waqf property.

According to Nurhayati and Wasilah (2008:300), according to law No.41 of 2004, Waqf can be divided based on the type of the waqf property. Based on his type, Waqf consist of not moving objects and moving objects. According to law No. 41 of 2004 about the Waqf, Waqf consist of not moving objects and moving objects.

1. The object is not moving is, include:
 - a. land rights in accordance with the provisions of regulation applicable already or not yet registered;
 - b. building or parts of accounts that stand above the ground;
 - c. plants and other objects related to the land;
 - d. property rights over units of flats in accordance with provisions of laws and regulations;
 - e. other Objects do not move in accordance with the provisions of the sharia principles and laws and regulations.
2. Moving objects in question is the property that cannot be depleted because of consumption, include:
 - a. money;
 - b. precious metals;
 - c. Securities;
 - d. vehicle;
 - e. intellectual property rights;
 - f. right of rental; and
 - g. other moving objects in accordance with the provisions of the Shariah and legislation in force.

C. *Concept of Waqf*

Waqf money was a translation in the language of the term Indonesian cash Waqf, *waqf al-nuqud* (Lubis dkk., 2010:103). Some other literature, cash waqf also is meant as a Waqf for cash, it's just the meaning of cash is often misinterpreted as opposed to words from the credits, so the definition of waqf as cash Waqf become less fit (Hasan, 2011:20-21). In accordance with the fatwas of Majelis Ulama Indonesia (MUI) dated 26 April 2002 explained that the Waqf money was Waqf perpetrated a person, group of people, and the institutions or legal entities in the form of cash, including in terms of money is valuable papers (Anshori, 2005:19). Waqf money is one form of Waqf productive. Juhaja s. Pradja (1993) in Lubis dkk (2010:103) confirms the money can be used as an object of Waqaf.

Waqf money was easier to harnessed and knows no bounds of distribution. There are some benefits and simultaneously became the hallmarks of Waqf money (Anshori, 2005:97):

1. Waqf money amount may vary so much that a person who has limited funds can already start giving waqf funds without having to wait to become the landlord first. Waqf money can touch all walks of life who want to spend his money in kindness (Waqf). Through cash Waqf, in the form of empty lands can begin to put to construction or processed for farmland Idle lands, the product of it, can then be used by the general public of its benefits in order to achieve well-being.
2. The Fund's cash Waqf could also help some Islamic institutions in terms of cash-flow.



3. In turn, Muslims can be more independent in developing world education without having to be too dependent on the State education budget that is getting increasingly limited.

The Waqf has a lot of wisdom and benefit both for wakif as well as for the general public. The benefits and wisdom (Hafidhuddin, 2007:161) are: 1.) showed concern and responsibility towards the needs of the community.. Waqf can create awareness for people who are able to, please help each other in order to help the community around it for the sake of the benefit of the people. 2.) Moral advantage for wakif by getting the reward that will flow continuous , although wakif had already died. That is because the object that diwakafkan can still be harnessed for the benefit of the people. 3.) Multiply those assets were used to general interests in accordance with the teachings of Islam. Muslims can be more independent by the existence of Waqf, i.e. by building assets that are beneficial to the community 4.) a source of potential funding for the sake of improving the quality of the people, such as education, health, welfare, and so on.

D. The Role of Waqf in the Improvement of the Quality of Education

The Waqf has huge potential towards the welfare of the people. Waqf can be used as a tool of development of religious, social, economic, and cultural. This could happen because basically, the purpose of the Waqf did not merely collect the sheer wealth, but rather there must be over utilization of the treasures, which then results can be transmitted to the interests of the people. One of the areas that could benefit from the existence of Waqf is education.. The management and distribution of appropriate Waqf can provide a positive contribution for educators

Basically Waqf can have a very big role in the field of education, when the Waqf given in cash. This is due to the flexibility that is owned by the cash Waqf. Cash Waqf relatively more manageable, compared to other forms of Waqf, so that its benefits are also more quickly felt by people, especially in the field of education. Al-Azhar University that has stood more than 10 centuries of administering its activities using funds Waqf. The University manages the company's warehouse or at the Suez Canal University, Al Azhar as a Waqf Manager nazhir or just take the result for educational purposes for educational purposes (Donna, 2007:87). Waqf money can play a role in improving the quality of education through physical development as well as the empowerment and development of education itself (Director General of Islamic Bimas, 2007:72).. Empowerment Fund Waqf are managed professionally and mandate can be a source of funding for education.

E. The seat If the Institutions of Zakah in the Management of Waqf

The institution of Zakah is a social institution that served to collect zakat funds from the public, manage, and disburse funds to charity which had accumulation to eight ashnaf. In Indonesia, the setting of the Agency management of zakat is regulated in Act No. 23 of 2011 consisting of two institutions namely Amil Zakat Nasional Agency (BAZNAS) is an institution that does the management of zakat nationally and Amil Zakat (LAZ) is an established community that has the task of assisting the collection, distribution, and utilization of zakat. Relation to this research, the institution of a particular charity in addition to manage zakat, wakaf management can also do. In accordance with the provisions of the applicable law, the zakat Agency remained based on Act No. 23 of 2011 about the management of Zakat. Refer to the regulations of the Government of INDONESIA No. 42 of 2006 on the implementation of Act No. 41 of 2004 about Amil Zakat Waqf Agency, which also manages the Waqaf should be listed in the body of Indonesia Waqf as nazhir.



3. RESEARCH METHOD

A. Research Approach

The approach in this study using qualitative research. The reason for using that approach, i.e. to find out how the integration of BWI and Save Wakaf Indonesia (TWI) to cash Waqf empowerment in the field of education. According to Yin (2011:18) “an empirical research that investigates the phenomena in the context of real life, where the boundaries between phenomenon with the context doesn’t seem firmly and multisource to use”. Then based on the explanations that have been presented in the background issues to refer to the formulation of the problem, as well as research objectives, the approach used in this study using qualitative exploratory approaches.

In this study, the definition of these phenomena are all related activities integration Agency Waqf Indonesia (BWI) and TWI in the utilization of cash Waqf that is managed by the agency or institution of Zakah which manage funds cash Waqf in the field of education. Another phenomenon is putting together a model empowerment cash Waqf that synergy in the field of education by the institutions of Zakat.

B. The Scope Of Research

The research in question was answered “problem formulation of how model of the integration of BWI and Waqf Indonesia Save in the empowerment of cash waqf in the field of education?”. The scope of research activities, limited integration of BWI and TWI in Indonesia empowerment cash waqf in the field of education, as well as how to devise a model empowerment waqf cash that synergy in the field of education by the institutions of waqf. That become objects in this research is the BWI, TWI, as well as the institution of Zakah which gathers, and managing Waqaf, and channel it in the field of formal education.

C. Type and Sources of Data

Data is something that is obtained through a method of gathering data that will be processed and analyzed with a particular method that would produce a thing that can describe or indicate something (Herdiansyah, 2010:116). The data is divided into two primary data and secondary data, 1.) Primary data in this study are derived from key informants (key informant), namely: a. Waqf Indonesia Agency (BWI) Director who understands about the Waqf Fund management (cash waqf) in charity institutions in Indonesia. The results of the interviews from this research are expected to obtain information about the overview of Waqf Indonesia Save (TWI) integration in the empowerment of cash waqf and model management of Waqaf. b.) The Zakat Agency employees understand about educational programs as a form of channeling cash Waqaf (waqf cash) that are compiled by an independent. c.) experts as well as Waqaf informatios that can answer the empowerment model waqf cash in increased quality of education. 2. Secondary Data. Secondary data is data that is used by supporting researchers as a supporter. Ancillary data in this study are derived from books related to cash Waqf, Waqaf, and education; the results of the research of physical books, reports, journals, papers, internet, and review of the literature related to the issue; as well as documents obtained from the institution.

D. Analysis Techniques

Researchers using eksplanatori analysis approach with the aim of canalyze data case study by way of making an explanation of a case and prove it in order to strengthen or reject the argument. The analysis in this study was done by way of explaining the empowerment program Cash waqf aimed at improving quality in education. This can be done through observation and interview to find out more in the role of cash waqf in improving the quality of education. The analysis was done comparing



the discovery or evidence with the proposition made researchers. According to Yin (2011:133), data analysis phase consists of testing, designation, tabulation and combining data. Thus arose the processes of incident cases were researched and found the meaning of the data in accordance with the research objectives

4. DISCUSSIONS

A. The Role of Badan Wakaf Indonesia (BWI) and the Tabung Wakaf Indonesia (TWI) in cash waqf empowerment in the field of education

In an attempt to cash Waqf development in Indonesia, BWI and TWI has been doing those strategies, as: working with the banking and financial institutions party to socialize about cash waqf, do work closely with the Government parties in and outside the country, build cash waqf icons in several areas in Indonesia (and will continue to extend into other areas).

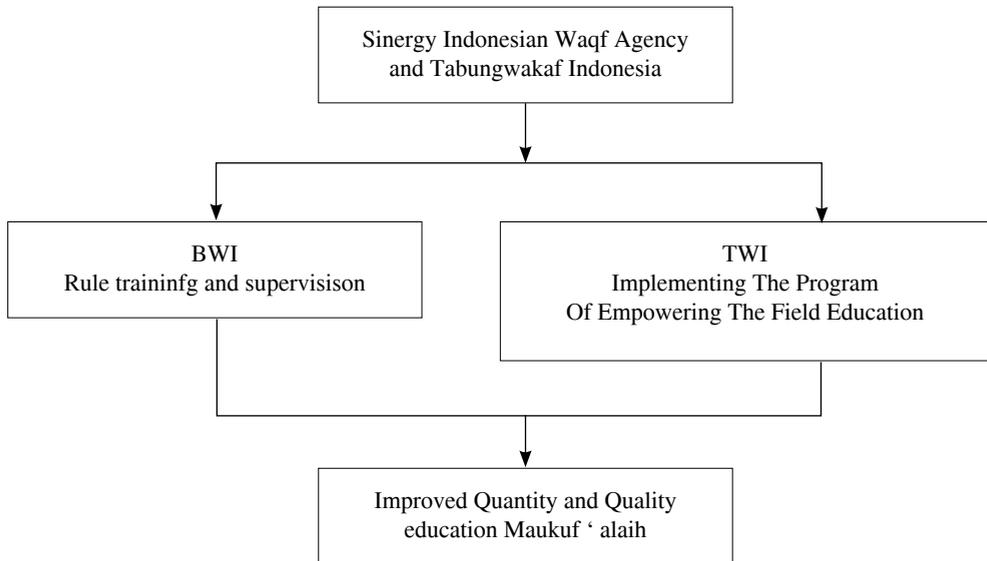
In this development effort, many of the constraints and problems encountered by the BWI as well as TWI, ie: still a lack of awareness of the institutions, the government, and the community in educating and disseminating widely regarding the cash waqf and lack of support (either material or non-material) from the government and policy-makers where the Government and policy makers is the authorities who are able to affect the entire society. BWI hope there must be cooperation from all parties, both Governments and the public to be able to disseminate the importance of cash waqf in an effort to prosper in society.

People's empowerment programs in the field of education, either BWI or Tabung wakaf Indonesia, still not focused on the field. BWI is currently focusing more how to intensify its compilation, among others on the socialization of gathering together the cash waqf, as well as training on nadzir. TWI's activities focus on building Mosques, hospitals, business activities, in order to realize a tangible peace maukuf 'alaih welfare and health of the revenue increase

B. Preparation of Model Synergy BWI and TWI on empowering cash endowments (waqf cash)

For ten years running, felt strongly that from year to year community tendency to pay cash waqf thus progressively decreased. The community is still not aware of the existence and function of Cash Waqf. There needs to be a proper coordination of the Central Government, local governments, and other relevant parties to socialize and educate the public about the Cash Waqf. All informans say that not only the Government but the entire line of society should also work together to develop cash waqf. In the near future, the BWI and other relevant parties will make the discussion to establish the concept of development of cash Waqf as done by foreign country.

Based on the huge potential in funding the Waqf in Indonesia, then there should be a synergy between the agency of Indonesia Waqf (BWI) with Save of Indonesia Waqf (TWI). Given the magnitude of the waqf potential that has not been done for waqf in Indonesia, then the contribution of the BWI development potential of interrelations among other things in the form of proposed rules submitted to the Government, in order to provide a legal umbrella for the works of the Waqf which is in Indonesia. Assignment, implementation, and wakaf ideally rules and supervision carried out by the BWI. TWI and other private waqf institutions carry out the management of waqf under the guidance and supervision of the BWI. In summary the synergy model can be seen in the image below:



5. CONCLUSION AND SUEGETIONS

A. Conclusion

Based on the discussion above, the conclusion of these research :

1. Synergy of BWI and TWI needs to be improved again, not just limited to training and supervision performance nadzir in doing their job. Coordination, support, and joint synergies between related parties, such as governments, financial institutions, and certainly all walks of life to be able to develop Waqf money in Indonesia.

2. Empowerment in education conducted by the BWI as well as TWI still does not potensial. BWI more focus on intensive dissemination effort in funding the cash waqf, and the constructions of TWI nadzir, while more focus on health, economic empowerment and business fields.

B. Suggestions

Suggestions are n follow:

1. For Indonesia, in addition to Waqf Agency conducted socialization about Waqaf in cash, in order to increase the Waqf of gathering together the community formed a special Division also did a gathering together, management and distribution of Waqaf in order that the potentials of the Waqf can be optimized.

2. For further research, is expected to focus more on optimizing cash Waqaf empowerment for some sectors, not only in the education sector



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