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The Concept of Gontor's Literacy on Waqf as A Model to Achieve Waqf Inclusion and Increase Cash Waqf Participation

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Abstract

Cash waqf has an enormous potential to increase social welfare if it utilized and managed well. There are several proofs that cash waqf is able to finance MSMEs, financing education, financing health for the needy, even establishing higher education institutions. Sadly, the potential of cash waqf is remaining under maximized. It is occurred due to a lack of literacy of cash waqf, as well as a lack of managerial ability in managing waqf properties and cash waqf wealth. This paper aims to figure out what is the role model of cash waqf literacy to increase the awareness of cash waqf to society. The result found that there are several aspects that able to form a model of waqf literacy in increase the participation of people for donor cash waqf. The aspects are education, a supportive environment, a good sample figure, and visible result of benefit.

Keywords: Cash Waqf; literacy; Waqf Participation

1. Introduction

Waqf no doubt is one of an important source of income for Higher Education Institution in many countries. Waqf with its sustainability is able to finance and supporting the needy in the pandemic era as well as to maintain the HEI to keep carrying out the educational activity (Hasbullah et al., 2021). Sadly, the literacy of waqf remains at low level. In Indonesia, literacy index around 0.472 with inclusion index about 0.282 which means both literacy and inclusion of waqf of Indonesian's are at low level (Risnainingsih & Nurhayati, 2020). Moreover, some research show that the levels of waqf literacy in 4.0 eras have a slow increasing even remains low. Current digitalization era waqf develop and linked with several financial technology and capital market. For example, waqf linked sukuk that have enormous potential to develop and increasing social welfare. On the other hand, the literacy of waqf and sukuk in the society stills at low level (Saptono, 2018). That means, the potential of waqf in capital market is unrealizable numbers. Therefore, the problem of literacy need to be tackled by learning from institution that able to taught and literate waqf to the society through it education institution.

Gontor as one of the educational institutions has established for almost one 1-century by financing its institution

through waqf (Mohammed et al., 2020; Saidon et al., 2019). Moreover, waqf system in Gontor is able to support the needy students for their fellowships. Furthermore, the teachers in Gontor are not paid by salary but supported by waqf benefits as beneficiaries of waqf projects (Mohsin & Maruf, 2020). As a matter of fact, Gontor with sustainable waqf is able to maintain the dynamics of activities during the covid-19 pandemic (Nurjannah & Abdullah, 2020). This is inseparable from Gontor's ability to provide waqf literacy to his students with his own model of literacy.

Therefore, this paper is aimed for revealing the concept of waqf literacy in Gontor that able to drive the student and it alumni to participate and contribute in waqf. This paper organized with 6 sections specifically introduction, literature review, methodology, discussion, and conclusion.

2. Method

Since this study is theoretical in nature, the source of this study is in the form of secondary data. The data was obtained from literature that related to waqf literacy and Gontor waqf system which consist of books, seminar proceedings, journals, as well as the statue and documents at Gontor either in English or Indonesia. Inductive and analytical methods employed in this study with the support of previous text and literature related to the topics of this study.

3. Discussion

3.1 Waqf Project as A Bridge Toward Waqf Inclusion

Waqf wealth that idle in form of assets is able create more productive. For example, idle waqf land or building could be diverted in to a hospital that the needy people able to receive the benefits (Qurrata et al., 2019), or school as explained above. It also able turned into business such as retail, supermarket, bookstore, restaurant or café, hotel or inn or guest house, and many more (Duasa et al., 2017). This waqf project is a real investment for waqf wealth whether it is an assets or cash waqf.

In form of cash, the money that donated for waqf invested to the enterprises and remains as it is. In that case, the enterprises that supported by waqf wealth, need to be managed professionally. Therefore, recruitment of waqf manager (nazir or mutawalli) is important to qualify the ability in financial management, investment, as well as sharia aspects. The recruitment of waqf manager for managing waqf project would affect the establishment as well as the development of waqf wealth. On the other hand, waqf manager should able to provide the inclusion of waqf at the same time to increase the intention of public in contributing and donating their wealth for waqf (Soenjoto et al., 2018).

Moreover, current digitalization era required a manager to develop ahead adapting new technology and seize the new generation attention (Bustami et al., 2020; Wadi & Nurzaman, 2020). It the end, professional waqf manager that acquired the ability in management, investment and sharia aspect would lead to ease acces of waqf for the donator of waqf (Motin, 2018).

3.2 Waqf Participation as Result of Literacy on Waqf

The investigation around waqf participation is to show the level of intention and contribution of person in donating or contributing in waqf. The challenge faced in waqf participation is the marketability of waqf product or waqf project and how attractive it all to encourage the intention to contribute and donor in waqf (Abd Mutalib et al., 2019). Therefore, the factors has been tested is attitude, subjective norms, perceived behavioural control that has significant effect to intention in donating waqf or contributing in waqf projects (Osman et al., 2014; Salem Al-Harethi, 2019). Moreover, some study including additional factor that has probability influencing waqf participation for example; religiosity, knowledge, convenience, promotion, and trust of the society in waqf institution (Abd Mutalib et al., 2019; Osman et al., 2016, 2014; Osman & Muhammed, 2017; Salem Al-Harethi, 2019; Shukor et al., 2017).

Based on the tested factors, participation in waqf would lead to drive in all waqf potential to the limit and beyond it in order to achieve social welfare (Rashid, 2018). Moreover, the potential waqf fund and idle waqf properties

would be able to be productive in several projects or enterprises along with the financial institution cooperation (Shaikh et al., 2017). Thus, waqf is able to achieve sustainable development goals as it is at the end are aimed for social welfare (Abdullah, 2018). Furthermore, the current digitalization era enforce people to be familiar with digital platform.

As stated above about the literacy of waqf in Gontor, there are at least 3 big themes that would lead or affect to the intention of waqf. Namely, education of waqf, support environment, role model or sample figures that practice waqf and taught to the student. These 3 aspects would affect to the intention of participating as well as drive a person to contribute in waqf. The model of waqf literacy shown in the figure below:

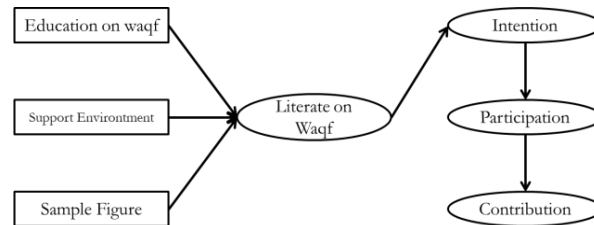


Figure 1: waqf literacy model in Gontor

The 3 elements in this model cannot be separated each other, due the first element (education) would be supported by the second (environment) and the three one (sample figure).

3.3 Education of waqf

To educate about waqf is not enough just informs the student or a person with the definition of waqf and what the benefit of waqf. To educate means to develop a person mentality, morality, for a better living by construct something in someone mind (Nugroho, 2016; Shah et al., 2014). In this case for a better waqf development that would lead to better life and achieve social welfare.

Therefore, the best way of education of waqf is by giving an example and instils the student with the values of live as well as the philosophy to contribute on waqf. Therefore, the spirit of waqf would grow and spread not just to the student, it is also to the all-stakeholder of the institution (Gontor). For example, Gontor embed the philosophy and values of live through regular lecture to the teachers and students, these values also installed in strategic view for student and teachers so they always remember the spirit of waqf. The most iconic philosophy is 5 spirit of Gontor that full of values namely, sincerity, simplicity, self-reliance, Islamic brotherhood, and accountable freedom (Masqon, 2014).

3.4 Support environment

The environment that supporting participate waqf is ease access for it. Financial inclusion, collective sense of belonging, visible waqf benefit, is part of support environment in literacy of waqf. Therefore, the student in Gontor should have a saving account in school saving called “administration office”. Student also taught to contribute for cash waqf at least once per year. Student then developed to guard every single waqf projects or waqf assets that shown in every corner of the boarding school. Thus, the student would compete to give the best waqf to the boarding school. That is, how the environment to contribute in waqf is formed. In other words, Gontor taught waqf to the student with learning by doing and creating a support environment (Katni et al., 2019; Manshuruddin et al., 2019; Zarfi, 2019; Zarkasyi, 2020).

3.5 Person figure

The last but not least, the important element that would give significant influence in participation on waqf is a person figure that became the role model to practicing the waqf. The headmaster of the boarding school stated that a person will never be able to teach the values and spirit of waqf unless infected the waqf virus (Sahal, 2016). Therefore, the founding father of Gontor surrendering all of his wealth, energies, thought, even their life for serve

the ummah through waqf. This act then became one of the philosophies of waqf in Gontor called “Bondo, bahu, pikir, lek perlu sak nyawane pisan” (Sista et al., 2019). That means the struggle for life and religion requires totality sacrifice of wealth, energy, thoughts, and even life if necessary (Naufal et al., 2019; Sista & Al-Baqi, 2018). Therefore, practicing the theory of education in character building which stated that the subject material less important than the learning method, teachers is more important than the learning method, and the soul of teachers is more important compared to the teachers it-self would build the person figure for the students. To affect the student with the “virus” of waqf the person figure need to be sustained by the soul of waqf and not limited by the capacity of his own of the one who is reluctant in his heart (Padi, 2018).

To sum up, the last aspect of waqf literacy model in Gontor is the most important aspect and would complete the education and environment of waqf that would encourage the student to participate waqf.

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