

Harmonization of Waqf Money (Cash Waqf) at the University of Bung Hatta

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Abstract

Bung Hatta university has hundreds of lecturers and education personnel as well as thousands of students that can be used as wakif (the one who donated) waqf money. The results of the waqf money are used the scholarship as one of the efforts to increase the number of students and helps its operational costs to the future. This research using qualitative research methods. The source of the research data consists of primary data and secondary data. Data collection techniques conducted interviews by the respondents. And this study was analyzed by descriptive qualitative. The results of the research that the University of Bung Hatta has the potential developed waqf money (cash waqf) because it has the lecturers and education personnel as much as 446 people (99,33 %) are muslims also get a salary and fixed allowances each month of the Education Foundation of Bung Hatta, the student and his parents are muslims as much as 7.525 people (98,14%). In addition, the support of the Chairman of the Education Foundation of Bung Hatta to realize the potential of the above with a policy.

Keywords

harmonization; waqf money, Universitas Bung Hatta



I. Introduction

Bung Hatta university is a college of Public private. In the tripartite college consists of institutions, faculty and students. These three elements (Muhardi, 2000) should be established and integrated as well in order to create a comparative advantage. To maintain the sustainability of institutions of higher education, improve the quality of lecturers and increase the number of students to be supported by the funds or finance that is enough.

As a private college (Widikusyanto and Join Satria, 2015), its finances depended on the number of students who enter each year. The lack of new students make a college shortage of operational costs that ultimately force them to shut down the college. (Ariani, 2017), financial it is the college in order to run the day to day operations. A college should be able to ensure the availability of funds to support implementation of the tri dharma and improvement of the quality of the college in a sustainable manner.

Bung Hatta university has hundreds of lecturers and education personnel as well as thousands of students that can be used as wakif (the one who donated) waqf money. The results of the waqf money is used the scholarship as one of the efforts to increase the number of students and helps its operational costs to the future. The development of waqf money at Bung Hatta University aims primarily to provide scholarships to students who are less capable in this institution.

II. Review of Literatures

2.1 Waqf Money (Cash Waqf)

Money waqf (Firdaus, at.al,2019) is the translation of the term cash waqf which is popular in Bangladesh and was initiated by M.A. Mannan in 1995. Waqf money (cash waqf) is waqf which a person, group of people, institutions or legal entities in the form of cash, including securities (Faradis,2015). (Yusep Rafiqi, 2018) Waqf money is waqf in the form of money or cash. In the fatwa Indonesian Religious Leader (MUI) about Money Waqf on May 11, 2002 (Khairunisa,at.al, 2017), stated as follows : (1) Waqf money (cash waqf) is waqf which a person, group of people, institutions or legal entities in the form of cash. (2) Included in the definition of money is valuable letters. (3) money Waqf law should be. (4). Waqf money may only be distributed and used for things that are allowed by syar (5) the principal Value of the waqf money should be guaranteed the preservation, may not be sold, assigned, and/or inherited. Kamal (2019) explains the notion of cash waqf, it illustrates a bit of the basis of waqf conversations that are often found (more discussed) in most literary literature on waqf.

Based on these definitions above it can be understood that the waqf money (qash waqf) is a waqf in the form of money, including securities that are taken the advantage for the benefit of the people while the value of the point is not lost or diminished.

The legitimacy of the transaction money waqf (Sabiq, 1983) is based on the hadith of the Prophet peace be upon him, said: "it was Narrated from Ibn ' Umar r.a. that ' Umar bin Al-Khattab r.a. acquire land (garden) in Khaybar, so he came to the Prophet to ask for a hint about the land. He said, 'O Messenger of allah, I have acquired land in Khaibar that I had never obtained a treasure that is better to me than the land is, what is the command Thee to me about it? The holy prophet replied : Jikamau, you hold it anyway, and you give the result" (HR. Bukhari).

2.2 The Potential of Waqf Money (Cash Waqf)

Money waqf is one of the instruments of Islamic finance potential for social and economic empowerment of the ummah (Nur Kasanah, 2019). The presence of waqf money to create investment opportunities in the field of religion, education, health and service social (Mu'is and Binti Nur Hamidah,2020). Economically (Kasdi, 2014), waqf money have great potential in improving the economic activities of the people in micro and macro. In fact, when managed with professional value is very fantastic and can be an alternative for poverty reduction. And the solution to the difficulties of capital (Sya'bani,2016).

According to Sudirma Hasan (2010), the benefits of waqf money in creating a society that is socially just as help develop the world of education without having to rely too heavily on the budget of education and social state are very limited. Najib and Ridwan al-Makasary, (2006) suggested that the endowments for social justice shaped the fulfillment of basic needs such as food, shelter, education and health and the improvement of equal opportunities for all people, especially for those who are less fortunate. According to the Syriac and Yunal Isra, (2016), in terms of level of cash waqf is the benefit of *daruri* (primary), pure and mandatory.

Money waqf (Haron, at.al, 2016), is seen as an alternative for realizing the development of modern macroeconomics, which can reduce government spending, the dependence of the government on the debt and budget deficit, and funding for project development. Money waqf has been identified as one of the prospects effectively used in the poverty reduction strategy. Poverty alleviation Program requires substantial funds and the government is not able to be the only source of financing. This is where the endowment funds can play a role. The nazir (board of waqf) will collect the funds from the wakif (the one who donated) and the money invested in the real sector or in the investment funds Islamic-based (Farhah binti

Saifuddin, et al., 2014), a business which is lawful and productive (Tho'in and Iin Emy Prastiwi, 2015). According to Yasir Nasution (Soul, 2020) in practice the waqf asset managed money to buy productive assets.

Money waqf (Herianingrum and Tika Widiastuti, 2016) is expected to narrow the gap between the rich and the poor because there is displacement of the treasure of the waqf money. The process of management of waqf money has a snowball effect, the more benefits the management of waqf money invested continuously, then it will produce greater benefits and can be utilized for the benefit of the community. For example, help the government programs that have limitations in the provision of education budget.

In some ways, (Lopez, et al., 2010) waqf money has been the main advantages compared with the waqf other, namely in terms as flexible waqf money. As flexible waqf get between the other due to the easy to practice it, invest it and more productive.

In general (Fahham, 2015), the Indonesian Islamic community had been in the practice of waqf in the form of land. Therefore, the practice of waqf in Indonesia are identical with the waqf land. (Sya'bani, 2016) have always understood that the chance of carrying out the worship of the waqf only owned by the rich people only. Because of the waqf in the form of land, while the land has a value/the price is relatively high and usually owned by rich people only. According to Bashlul Hazami, (2016) waqf is no longer synonymous with land reserved for educational institutions, the tomb, a place of worship or other, but endowments can also be used as a source of strength for the welfare of the people and move the sector-sector economic empowerment potential. With the waqf cash, worship of the waqf becomes easier and more lightweight to be carried out. In addition, the majority of people can participate and to act in accordance with the ability of the economy respectively. Waqf cash in the activity of waqf open the opportunity to the muslims to make investments in the field of religion, education, health and service other social. The presence of waqf fund money will give a way out to the difficulties of capital. If the waqf fund money has been collected, to productive invested in business activities that are productive in a variety of forms of investment, both short term, medium term and long term. Short-term investment for example on the activity of small businesses such as food vendors and hawkers. Medium-term investment for example in the field of handicraft industry and animal husbandry. While long-term investments can be invested in the field of large industries, such as building a factory, build a hotel, build shops and build a self-service.

In between waqf easier and faster to produce is waqf money, because after the waqf funds collected, at that time also can be invested either directly or indirectly. If invested directly, endowments funds raised can be used for economic activity, such as building housing, apartments, hotels, shops and even build a hospital of Islam everything is managed with the management of the Islamic. If the amount of funds endowments not enough to be invested directly, endowments funds can be invested indirectly. For example, invested in islamic Banks by way of deposits. Or can also be done with equity investments in companies that are managed in a sharia, such as in the Islamic Insurance company or other companies managed by sharia.

The utilization of waqf money for the development of education have been implemented such as Egypt and Malaysia. Al-Azhar university in Cairo, Egypt has a number of endowments that are large and one of its superiorities. With the number of endowments such huge operational costs education in the form of the payment of the students and the students of Al-Azhar utilizes the waqf property and not dependent on the government. Even Al-Azhar is able to provide scholarships for thousands of students who come from around the world (Kasdi, 2014). (Ibrahim, et al., 2013) University of Al-Azhar was built with funds endowments cash. (Mustafa et al., 2019). Management of endowments in Al-Azhar University

in a professional manner to make the Egyptian government to borrow funds for the benefit of its operations.

The success of the Al-Azhar in managing and utilizing the waqf optimally became the inspiration for the educational institutions in Indonesia to develop waqf money, for example, University Islam Indonesia (UII) Yogyakarta, University Muslim Indonesia (UMI), the University of Muhammadiyah Jakarta (UMJ), University Islam Negeri (UIN) Maulana Malik Ibrahim, Malang, University Islam Sumatera Utara (UISU) (Dirjen Bimas Islam Kemenag RI, 2013). And University Islam Negeri Sumatera Utara (UINSU) Field.

In Malaysia, according to Mohamed (Mustofa, 2019) waqf money is also used to support the cost of higher education. The royal party to pay 70% of the operational funds of the state universities, while 30% of the donations and dominant derived from the waqf fund. Thus, the benefits of waqf money to support the cost of the education sector is very large.

III. Research Methods

This study used a type of qualitative research. According to Creswell (t.t) qualitative research is a type of research that explore and understand the meaning of a number of individuals or a group of people who come from a social problem. Source of research data derived from primary data and secondary data.

The primary Data obtained from respondents, namely the Chairman of the Education Foundation of Bung Hatta. Secondary Data were obtained through books, and journals relevant to the waqf and waqf money. Data collection techniques conducted interviews by the respondents. And this study were analyzed by descriptive qualitative.

IV. Results and Discussion

The Potential of Waqf Money (Cash Waqf) at The University of Bung Hatta

a. General Overview of The University of Bung Hatta

Bung Hatta university was founded on April 20, 1981, departing from the idea to participate in the success of the education sector as listed in article 31 (1) of the 1945 Constitution and Guidelines, in addition to the occurrence of inequality comparison of the number of high school graduates in 1980 where the number of high school graduates that are able to be accommodated in public universities only 38%.

The next mission to the presence of the University of Bung Hatta, are no longer just to accommodate graduated from high school, but also to create community leaders in order to fill the leadership of the nation and the state to achieve the ideals of the Unitary State of the Republic of Indonesia as mandated by the 1945 Constitution, the University of Bung Hatta expected to further emphasize the quality and relevance of university management and the needs of the community, especially in the framework of regional autonomy and education. To answer these challenges, the University of Bung Hatta has a vision to be a university of quality and leading.

Bung Hatta university has 7 Faculties, namely (1) Faculty of Economics and Business, (2) Faculty of Law, (3) Faculty of Teacher training and Education Science, (4) Faculty of Fisheries and Marine Science, (5) Faculty of Cultural Sciences, and (6) Faculty of Civil Engineering and Planning (7) Faculty of Industrial Technology. In addition to managing the level of education Diploma and Strata-1, since 2003 the University of Bung Hatta, has been managing the level of education graduate (S-2). Currently, there are 6 Programs of Study in the Graduate Program is a Program for the Study of water Resources Management, Coastal and Marine (PSP2K), Management Study Program, Study Program of Civil Engineering, Program of Study of Legal Sciences, Architectural Studies Program and the Study Program

of Indonesian Language and Literature Education. All of these courses have been accredited by BAN-PT (<https://bunghatta.ac.id/page-1-sejarah.html>, 2021). Currently, there are 33 programs of study that has gained Accredited status A and B of the National Agency for Accreditation of Higher Education (BAN-PT). (<https://infopublik.id/kategori/nusantara/499640/ubh-raih-peringkat-83-klasterisasi-perguruan-tinggi-2020-se-indonesia>, 2021).

Rating University Bung Hatta, Clustering College in Indonesia 2020 has been officially released by the Directorate General of Higher Education Ministry of Education and Culture (Kemendikbud) RI through the page <http://klasterisasi-pt.kemdikbud.go.id/>, University Bung Hatta international airport was ranked first for Private Universities in Sumatra and the # 83 for the entire State Universities (PTN) and Private Universities (PTS) in Indonesia, which amounted to 2.136. (<https://ekonomi.bunghatta.ac.id/index.php/id/artikel/332-universitas-bung-hatta-pts-terbaik-se-sumatera-dan-rating-83-to-stateandprivateuniversities-se-indonesia>, 2021).

University Bung Hatta occupied position 34. This success is judged from the input, process, output, and outcome (<https://kms.bunghatta.ac.id/berita-universitas-bung-hatta-peringkat-ke83-klasterisasi-kemdikbud-tahun-2020.html>, 2021). Then Bung Hatta University (University Bung Hatta, 2021), have qualified lecturers educated S2 196 people (68,06 %) and S3 as many as 92 people (31,94%).

The potential of the above can be a motivation for people to pursue education at the University of Bung Hatta.

b. Lecturer and Educational Staff

In carrying out the activities on campus, the University of Bung Hatta has a permanent lecturers as many as 288 people consisting of faculty foundation (non-CIVIL servants) and lecturer who was seconded from the LLDIKTI region X (PNS). Power Administration, the University of Bung Hatta international airport has a total of 161 people personnel appointed by the Education Foundation of Bung Hatta. From a number of lecturers and education personnel were grouped similarly based on religion, it can be seen in the following table:

Table 1. The number of Lecturers and Education Personnel Based on Religion

No	Status	Religion		Total
		Islam	Non Islam	
1	Lecturer	285	3	288
2	Staff Education	161	-	161
	Total	446	3	449

Source: Department of Employment, University of Bung Hatta 2021

Based on tabel in above can be understood that as many as 446 people (99,33 %) lecturers and staffs at the University of Bung Hatta moslem whereas 3 people (0,68 %) lecturers of non-Islamic religion. Although Bung Hatta University instead of the college of Islamic Religion, but have lecturers and education personnel Muslim majority. Osman, et.al (2012) in his research, the muslim population contribute to the waqf money. It is assumed will have the opportunity to be wakif (people who benefaction). In addition, religiosity affect the interest of community for benefaction. Shiddiqy (2018) in his research stated that religiosity significantly influence the interest of the community benefaction money. In line with the above opinion, Faisal (2019) the results of the research revealed that religiosity significantly influence the behavioral intention waqif to participate in the endowments cash. In Big Indonesian Dictionary, (2005), Religiosity is the devotion to religion or piety.

Religiosity affect the interest of the person for the benefaction of money, because the endowments including the sunnah of the Prophet Muhammad peace be upon him recommended. The discharge of money waqf is a form of obedience to Allah as a muslim. Moreover waqf money can be categorized as a sadaqah jariyah for those who never break up, although that gives the waqf has died.

In addition to religion, other factors which encourage a person to be wakif is income. Lecturer LLDIKTI region X seconded at University of Bung Hatta as a PNS servant earn a salary from the government, while that obtained from the University of Bung Hatta in the form of allowances. Lecturer Education Foundation Bung Hatta and education personnel receive a salary every month from the Foundation in accordance with the class. Group of Lecturers and education personnel can be seen in the following table:

Table 2. Group of Lecturers and Staffs of the University of Bung Hatta

No	Status	Non Goup	Group I (person)				Group II (person)				Group III (person)				Group IV (person)				
			A	B	C	D	A	B	C	D	A	B	C	D	A	B	C	D	E
1	Lecturer	36	-	-	-	-	-	-	-	-	3	40	55	48	55	38	7	2	1
2	Staff Education	35	2	1	4	3	20	11	20	21	12	10	5	15	2	-	-	-	-
Total		71	2	1	4	3	20	11	20	21	15	50	60	63	57	38	7	2	1

Source : Department Of Employment, University of Bung Hatta, 2021

Based on the above table indicates that as many as 293 lecturers and education personnel (65,26%) had class three and four with a range of salary per month between Rp. 2.708.512,- until Rp.6.196.381,-.Groups one and two, as many as 82 people (18,26%) with a salary of between Rp.1.638.866,- until Rp.4.011.166,- a month while that does not have a group of as many as 71 people (15,81%) with a salary of per month is less than Rp.1.800.000,- until Rp. 2.500.000,-.(University of Bung Hatta, 2021).

Income above can be the motivation of Lecturers and staffs of the University of Bung Hatta to donating a fraction of their salary every month. The results of the research Chrisna,et al,(2021) states that income has positive and significant impact of interest benefaction cash.

c. Student

Potential next owned by the University of Bung Hatta is the number of students. At the moment the number of students as much as 7.668 people. Waqf money is part of the teachings of Islam which will be carried out by people of the Islamic faith, therefore, students are grouped based on religion, as seen in the table below:

Table 3. Students' Groups Based on Religion

No	Religion	Student (Person)
1	Islam	7525
2	Non Islam	143
3	Unknown	20
	Total	7668

Source: PUSTIKOM, University of Bung Hatta (2021)

From the above table it can be seen that the Muslim students as much as 7.525 people (98,14%), while non-muslims as many as 143 people (1,86). This shows that the majority of students of the University of Bung Hatta religion of Islam and have parents who are muslims.

In addition to the potential above, it required the full support of the leadership of the University of Bung Hatta and Education Foundation Bung Hatta who gave birth to a policy, for example cutting the salaries of lecturers and staffs of each month to waqf Rp.10,000 per person. And the addition of the cost of study for every student of Rp.50.000,- per semester. Osman,et.al (2014) in research stated that intellectual young will participate in the endowments of money when they have a positive attitude towards the system.

The results of interviews with researchers Hasyar (2021), said that in principle support the management of waqf money at Bung Hatta University because it has a permanent lecturers and education personnel Muslim majority and get a paycheck every month from the Education Foundation of Bung Hatta as well as have a student of Muslim majority. In addition, the benefits of waqf money is very large in improving the welfare of the community such as scholarships for disadvantaged students, the welfare of lecturers and education personnel, development of the mosque, venture capital, and others. But keep into consideration that the waqf money is concerned the money and one of a kind charity who should not be forced, because it is necessary to study more.

V. Conclusion

Based on the above description can be concluded the potential of waqf money at University of Bung Hatta, among others :

1. Has the lecturers and staffs of the majority of muslims (99,33 %) and got a salary and benefits every month.
2. Has the number of students and parents a majority of muslims (98,14%).
3. Support of the Education Foundation of Bung Hatta, which can give birth to a policy.

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