



The Map of the Understanding Level of Cash Waqf for Jamaah Mosquein Ponorogo City's District

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Abstract

The low level of participation of waqf in society is caused by the low level of understanding of waqf. Therefore, this research is aimed at mapping the experience of waqf. The object of the study is the mosque congregation in the district of Ponorogo. The method used in this study is qualitative descriptive with a complementary approach. the data was collected through interviews. This study shows that the understanding of waqf is mapped on three themes: basic knowledge of waqf, a sense of waqf benefits, and an experience of the law related to waqf. This research also found that the level of expertise of waqf based on the map is medium-low. This means the mosque congregation in the district of Ponrogo is still unfamiliar with waqf in terms of advanced understanding.

Keywords: Cash Waqf, Congregation, Basic Understanding, Benefit Understanding, Understanding the Law.

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Introduction

There is no doubt that waqf has an incredible impact on social welfare. For example, the benefit of waqf can assist the needy in providing for their

basic needs (Abdullah & Ismail, 2017). Exceedingly in the current pandemic of COVID-19, waqf is one of the support instruments of society to finance the needs of the needy and support their basic needs (Ascarya, 2021; Zakariyah et al., 2021). Indeed, the success of waqf in improving social welfare is in line with the success of waqf institutions or the nazir of waqf that can develop the waqf wealth to become more productive and professional through transparency operations and waqf reporting (Janom et al., 2019).

The study shows that besides the success of the waqf institution in developing the waqf wealth, other important factors could drive people to endow their wealth for waqf purposes (Azizi et al., 2019). One of the most influential factors is the endower's or potential endower's level of understanding of waqf, which may drive the endower or potential endower to repeat their contribution in waqf (Iqbal et al., 2019; Mokthar, 2016).

Sadly, the studies on level understanding remain around the intention (Jazil et al., 2019) or the concept of waqf (Cupian & Najmi, 2020). As a result, the waqf potential would remain undeveloped and hard to develop. Moreover, some studies show that the understanding of waqf in Indonesia is low (Utami et al., 2019). Overall, there are no studies about how the level of understanding should be mapped. Therefore, this study attempts to map the understanding level of Jamaah Masjid in the District of Ponorogo City.

The study of the understanding of waqf will be related to the literacy of waqf itself. The fundamental difference between waqf literacy and understanding of waqf is the practise of waqf as the output of understanding of waqf. A waqf literate or aware of waqf is someone who understands waqf, how it applies, what its benefits are, and what is related to waqf, and, most importantly, can practise waqf (BWI, 2020).

Discussions on how to understand waqf will undoubtedly lead to how the level of understanding of waqf can encourage an individual to contribute to waqf, both in the form of land and cash (Jazil et al., 2019). Interestingly, studies related to the understanding and literacy of waqf are always related to financial literacy (Utami et al., 2019) and the understanding of zakat and the intention to pay it (Sardiana & Zulfison, 2018). Therefore, the understanding of waqf as part of waqf literacy would also study how it influenced the intention to participate.

In addition, several researchers found that the level of understanding of waqf affects a person's perception of cash waqf. It indicates that the higher the level of understanding of waqf, the greater the willingness to donate in

cash. Indeed, this is also supported by other factors such as the level of religiosity, ease of access, level of education, access to social media, and involvement in specific community organizations (Cupian & Najmi, 2020). Moreover, the understanding level of waqf can influence the perception of waqf (Hasim et al., 2016). Several factors affect the cash waqf perception; the most influential one is the understanding level of the waqf (Fauziah & El Ayyubi, 2019).

In line with this perception, demography could also determine the understanding of waqf. However, the research findings show no direct effect on the level of understanding of waqf based on demographics. On the contrary, the research found that the level of education experience would affect the understanding of waqf (Ekawaty & Widiyanti, 2015).

The factors that would affect the understanding of waqf could be divided into two parts: external and internal factors. Contrary to the research above, internal factors such as education level did not affect an understanding of waqf. Research shows that obedience to religious teaching would affect the understanding of waqf rather than education (Ekawaty & Muda, 2016).

Moreover, understanding waqf was not only for people as potential waqf donors. The endowers, or nazir, should also understand all aspects of waqf. Even more, the nazir should have a higher-level understanding of waqf than potential donators or the current donator of waqf. Therefore, the flow of information on waqf is necessary to obtain the nazir (Dahlan, 2017). For example, the regulation of waqf, the digital technology that supports the waqf, and the wealth management for waqf assets would affect the understanding of waqf and the development of waqf wealth (Latif et al., 2021). Thus, all information would be gained in education, whether in the form of formal education or informal education.

On the other hand, understanding the level of waqf would affect a person's perception of a cash waqf and the perception of endowers of waqf, which would affect their intention towards waqf (Ismawati & Anwar, 2019). Furthermore, endowers' perceptions of waqf, such as waqf information absorption, evaluation of waqf institutions and management, and understanding of waqf demonstrated in research, strongly influence endowers' willingness to donate cash waqf (Sholihah & Fatmah, 2017).

According to another study, familiarity with waqf is related to repetition in cash waqf contribution (Johari et al., 2015). This research

supports the notion that the perception of endowers is influenced by familiarity (Johari et al., 2018). In short, the familiarity of waqf gained by education and understanding would lead to a positive relationship between the contribution of endowers and cash waqf.

The previous research agreed that understanding level would affect waqf contribution, intention, and waqf participation of the endowers. Moreover, they agreed that waqf understanding in Indonesia is lower than in Malaysia. However, the previous research does not study the mapping of understanding waqf, especially among the regular members of the mosque. Thus, this study would seek to understand the levels of understanding of jamaah in Ponorogo, Indonesia.

Research Method

This study employs a qualitative method to demonstrate the level of understanding of waqf among regular masjid members in the Ponorogo City District. Correspondence analysis was applied to analyse the level of understanding of the mosque congregation based on their perceptions of cash waqf (Denzin & Lincoln, 2009). The primary data for this study was gathered through a field survey, with the sample drawn from some of Ponorogo's most active mosque congregations (approximately five mosques).

Direct interviews were used to collect data for this study to obtain related data (Sugiyono, 2011). The researcher will immediately visit the location of the selected mosque to collect data (Sugiyono, 2011). The selected mosques are Ibadurrahman Mosque, As-Shofa Mosque, Muhammadiyah Darul Hikmah Mosque, NU Ponorogo Mosque, and Nur Iman Mosque.

The correspondence analysis presents factual information obtained from some of the congregations of selected mosques in Ponorogo. The obtained information is then analysed to make descriptions, systematic pictures, and accurately describe the facts, properties, and phenomena studied (Denzin & Lincoln, 2009). Thus, the author will first get the reality of the congregation's perception of cash waqf and then analyse it with theories related to the subject matter of this study.

Result Analysis

The data analysis resulted in three themes related to the level of understanding of cash waqf of mosque congregations in the district of

Ponorogo city. Namely, a basic understanding of waqf, the benefits, and the law related to waqf. Participants in the interview most often state these themes.

Basic understanding of waqf

The essential understandings of waqf are the understanding of waqf terminology, the kind of waqf, and the previous understanding of the requirements of waqf and the pillar of waqf. The result shows that the basic understanding of waqf from the mosque congregation was similar. The congregation agreed to surrender waqf wealth in the path of God (Allah). They also stated that waqf wealth should have no intentions, which means the person who surrenders their wealth for its benefit must be sincere. Participant 1 said:

The endowment gives away some of the property or assets that we have. So it will be used forever for a long time for worship for the common good.

A similar point was expressed by participant 2.

Waqf gives something in the way of Allah, for example, land. Our land is given, regardless of whether it is used for what, such as nursing homes or the elderly, but it is given all, without regard to anything else.

Meanwhile, the sincerity in surrendering one's wealth for waqf was stated by participants 3 and 4:

Waqf is giving something that we have with a sincere heart.

Waqf is giving something without seeing anything. Is it sincere, so it does not count?

Furthermore, participant 1 stated that there are two kinds of waqf. Participant 1 mentioned that there are moveable waqf and immovable waqf. Participant 1 said:

As far as I know, there are two types of waqf, so there is a waqf whose terms are movable and immovable. This is referred to as "moving." For example, if we are looking for vehicles or other valuable items, this is referred to as "moving." For example, if the waqf, which is immovable, is like land, it is like building it. It doesn't move, it is included.

Meanwhile, participants 2, 3, and 4 stated that they did not know about the kind of waqf. Moreover, all participants did not know about the waqf requirement and the pillar

The understanding benefit of waqf

Waqf benefit is understood to mean that the waqf benefit was used for the public interest (ummah interest). It is more than just the feeling that the person who participated or surrendered his wealth for waqf felt comforted, calm, and peaceful.

Participants 3 and 4 agreed that they had no idea what should be managed and how wealth should be managed. Meanwhile, participant 1 argued that cash waqf could be used for educational needs:

There is a fan for air conditioning. Yes, we have a TPA here. We teach small children.

Contrary to his statement on cash waqf, participant 1 also argued that waqf wealth is not able to support the needy:

It is not because this endowment is for the common good, for the common good, not just for certain objects. It means for certain people, so this endowment is used for everyone together.

Meanwhile, participant 2 stated that waqf benefits are personal; in other words, the waqf contributors were regardless. That indicates the contributors of waqf only felt peaceful feelings after surrendering their wealth for waqf, nothing more.

So, when my house was taken away from the guardian (it is not clear), I felt like something did not belong to me, so how come a small part of mine was taken? So I felt as if there was something else. So I donated a car. At that time, my thoughts were like this: "by donating a car, I hope that the family will be calm and then the deeds of worship will be accepted."

To emphasise participants 3 and 4's justifying participant 1's arguments that waqf wealth is not able to support the needy, participant 3 said that:

No, the property or the proceeds are used for the needs of the mosque only. A waqf property owner is asking to be returned on a certain day.

Furthermore, the participants expressed that, besides the peace gained after contributing to waqf, they reported that it does not reduce their income. Moreover, due to voluntary giving, they do not feel bothered. Inline,

participants stated that Allah would give them an exchange, which is their faith in waqf. Participant 3 said that:

“... not bothered by voluntary giving...”

Participants 2 and 3 emphasised participant 3 and said that: *“I do not feel like it has been reduced, so if, God willing, it will be replaced by God, I am sure”*.

Understanding of the law related to waqf

Understanding the law of waqf is equal to understanding the law related to waqf. The fundamental understanding of the law of waqf means an individual knows how and why they contribute to it. A basic understanding of the law of waqf could encourage a person to participate a lot in waqf, leading to an understanding of the law related to waqf, which is linked to the management and development of waqf wealth.

The result shows that understanding the law related to waqf was based on fundamental understanding. That means the person who contributed to the waqf only knew that the waqf was sunnah, while other laws attached to the waqf and the property or wealth of the waqf were vaguely known. Participant 3 said:

I know the law of waqf is sunnah.

This statement was also justified by participant 1, who said:

What I learned is that waqf is sunnah.

Sadly, there is no other expression of the waqf law or the law related to waqf. However, the argument about the application of waqf distribution to the needy is grazed by the rule about waqf. Two participants stated that the usage of waqf wealth is not for disadvantaged people.

This endowment is for the common good, for the common good, not just for a specific object. The property or the proceeds are used for the needs of the mosque only.

Discussion

In general, the understanding of waqf, also called waqf literacy, is divided into two themes, namely basic knowledge and advanced experience (BWI, 2020). Meanwhile, after conducting several interviews, the result of this study shows that the understanding of waqf can be mapped at least on 3 points. For example, a basic knowledge of waqf consists of three factors: definition or term of waqf, type of waqf, and requirements, as well as the pillars

of waqf. Understanding the aspect that could terminate the waqf could probably be added as a factor of basic understanding of the waqf.

In this aspect, the respondents show that they all understand what waqf means in terms of definition. However, few of them are known to understand the type of waqf in common. The kinds of waqf that could be divided into 2 in common are waqf Dzurry or Ahly (family endowment) and waqf Khairy (public endowment). (Rohmaningtyas & Herianingrum, 2017). Therefore, it can be concluded that the understanding of waqf at a medium-low level is a fundamental aspect.

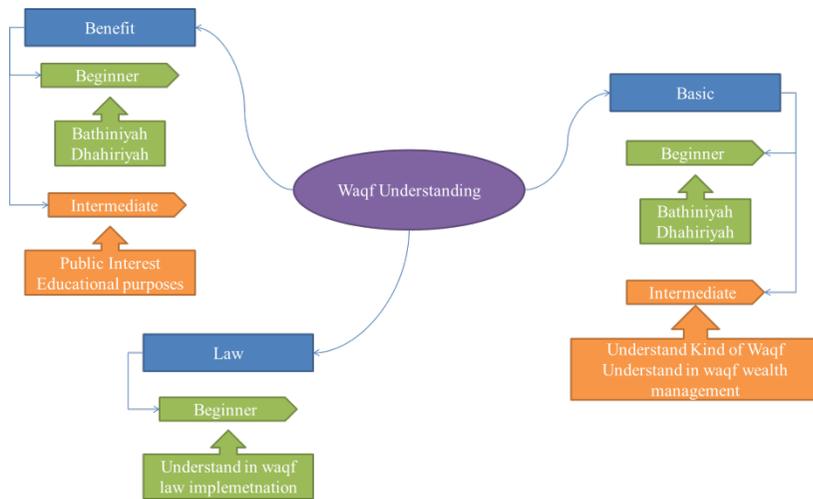
On the other hand, understanding the benefit for individual purposes shows that the level is medium-high. For example, understanding that waqf is not aimed at specific people but also realising that the wealth gained there is part of others that should be distributed through zakah and waqf, which have a more significant impact and sustainably (Budiman, 2014). Meanwhile, the benefit of waqf for sustainable or long-lived living resources and ummah development was around developing waqf wealth in building and education (Bank Indonesia, 2018). For example, waqf car for a kinder garden, AC for a mosque, sound system, and the mosque itself is the waqf in building and education. It is clearly shown that the understanding of waqf benefits is still at a low level.

Understanding waqf benefit is more than individual experiences in knowledge and feelings, or only for religious purposes; it can also improve socio-economic development. Waqf is adequate to contribute to the social or public interest, for example, education, health, science, technology, and financing MSMEs. (Muhaymin et al., 2018). At the age of Rasulullah (peace be upon him), the waqf itself is performed for several purposes. Namely, to anticipate food shortages, the cost of state security or military budget, education, and dakwah, and to provide shelter for the poor and serve the country's guests. Furthermore, waqf wealth may be used to meet the community's needs by benefiting any public purpose, particularly the development of the needy (Rohmaningtyas & Herianingrum, 2017; Rusydiana & Devi, 2017).

Finally, the last piece of waqf understanding in this study is the understanding of the law that is related to waqf. This means it is not the only legal aspect of waqf in shari'ah and positive law. Nevertheless, it is also the regulation for waqf and the object of waqf. The result shows that the understanding level is at a low level. This research emphasises the report of

the Indonesian Waqf Board (BWI) that the level of advanced waqf understanding is about 37,97% (BWI, 2020; Rawanti & Murtani, 2020). Even though the regulation on waqf wealth or waqf objects is essential to avoid any undesirable circumstances that would be faced, especially for the nazir of waqf or the waqf wealth manager (Dahlan, 2017), based on the discussion above, the map of waqf understanding could be described as below:

Figure 1. The Map of Cash Waqf Understanding of the Mosque Congregation



Source: Processing qualitative data, 2020

Based on the map described above, the understanding of waqf acquired by the mosque congregation can be linked to the sharia banking system (Berakon et al., 2021). The donor from the mosque community in Ponorogo can collect through the system (Ab Shatar et al., 2021). This also facilitates the accountability of waqf assets (Kasri & Chaerunnisa, 2021; Kasri & Ramli, 2019). Moreover, a current condition in society and the world was the COVID-19 pandemic that impacted several sectors (Habibu Umar, 2021). No doubt that Islamic philanthropy, such as waqf, can support the basic needs of the needy where most people face a decline in income due to employment increment and the decrement of business opportunities at a pandemic time (Ascarya, 2021).

In addition, the millennial generation nowadays tends to donate their money for social purposes (Kasri & Chaerunnisa, 2021; Nour Aldeen et al.,

2021). Waqf is one of the social purposes with its sustainability that the donator can notice their wealth is developing and being productive to finance the needy (Che Hassan & Rahman, 2018; Mohammad Manzoor Alam, 2018; Qurrata et al., 2019). The map shows that the majority of donors understand the importance of waqf. This means the intention to donate cash to waqf is generated by the donor's belief in the benefit of cash, whether for inner satisfaction or public interest.

Conclusion

This study traces the understanding of waqf in Ponorogo to three levels of mosque congregations in the Ponorogo District. Namely, those are a basic understanding of waqf, an understanding of waqf benefits, and an understanding of the law related to waqf. The essential understandings of waqf are the understanding of waqf terminology, the kind of waqf, and the previous understanding of the requirements of waqf and the pillar of waqf. Waqf benefit is understood to mean that the waqf benefit was used for the public interest (ummah interest).

It is more than just the feeling that the person who participated or surrendered his wealth for waqf felt comforted, calm, and peaceful. The fundamental understanding of the law of waqf means an individual knows how and why they contribute to it. Thus, the map of understanding of waqf would encourage the mosque congregation to participate in or contribute to cash waqf. Moreover, the map of cash waqf understanding can be used as a variable of cash waqf literacy, which can be tested statistically in future research.

This research also found that the level of understanding of waqf based on the map is medium-low. This means the mosque congregation in the district of Ponorogo is still unfamiliar with waqf in terms of advanced understanding. Hopefully, further research will be conducted on quantitative methods with regression or SEM based on the results of this research. In addition, future research would add another variable to reveal the factors that drive literacy, which would lead to cash waqf contribution.

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