

# Financial Education Waqf Model for Johor Government Religious Schools (Jgrs), Towards Sustainability of Islamic Education in Malaysia

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## Abstract

The contribution of waqf for the sustainability of education is undeniable. Leading Islamic educational institutions such as the Madrasah Nizamiyyah in Baghdad, Qurawiyin University in Morocco and al-Azhar University in Egypt are funded with waqf funds. Even the concept of waqf has been transformed into the form of endowments in the West and became the basis for the establishment of Merton College in Oxford, England and Harvard University in the United States. In Malaysia, the establishment of *sekolah pondok*, madrasah and Islamic college are also funded with waqf funds. These institutions are managed by the State Islamic Religious Council, *Tuan guru pondok* or individual trustee. In the state of Johore, Malaysia, The Johore Islamic Religious Council (JIRC) has developed a total of 573 religious' schools on waqf land. Through *Saham Wakaf Johor*, the donor/waqif can donate as low as RM10. JIRC also provides school uniform donation initiatives to poor and needy students in primary schools, secondary schools and Johor Government Religious Schools (JGRS). However, waqf for financial school management as well as teaching and learning facilities as implemented by public universities in Malaysia has not been introduced at the secondary and primary school levels, especially in educational institutions under the auspices of JIRC. Therefore, the purpose of this study is to identify the waqf financial model for education both in Malaysia and other countries as well as to suggest the introduction of Financial Education Waqf Model for JGRS to stay competitive with other private religious schools. To conduct the research, qualitative study using content analysis methods from books, journals, proceedings, articles, magazines, website content and others will be examined. All information obtained were analyzed, compared and reported in this paper. A total of RM 20.8 million was successfully raised from *Saham Wakaf Johor* for the benefit of JGRS's development. It is not impossible with the introduction of a waqf financial for teaching and learning needs, a number of funds can be raised for the benefit of Islamic education, especially in the state of Johor. The paper also suggested introducing Waqf *Muaqqat* (temporary waqf) in order to supply ICT equipments for JGRS.

**Keyword:** Waqf, Waqf for Education, Financial Education Waqf Model, Johor Government Religious School & Islamic Education in ASEAN Country.

## 1. Introduction

Waqf is a contribution of welfare funds for various benefits of the ummah, including in the field of education. The construction of Masjid Nabawi in Madinah as the earliest educational institution has sparked the idea of building madrasahs, colleges

and universities using waqf funds. In Malaysia, pondok institutions, madrasahs, and tahfiz schools are built on waqf land. Public Higher Education Institutions also introduce waqf scheme for education on as early as 1999 where the International Islamic University of Malaysia introduced the International Islamic University Malaysia Endowment

Fund (International Islamic University Malaysia, n.d.) whereas Universiti Putra Malaysia introduced the Waqf Ilmu Fund Scheme in 2011 (Universiti Putra Malaysia, n.d.).

However, waqf for education under Johore Islamic Religious Council, for instance only focuses on waqf land or waqf for school building. So that financial education with waqf scheme can be used, however only limited to provide school facilities, as well as teaching and learning facilities. Assistance in terms of school fee assistance for the needy in the basic education level, namely in primary and secondary schools is still lacking. Moreover, there is also minimal basic infrastructure facilities available for teaching and learning sessions, old and damaged furniture, lack of security guards and traffic safety at the institutions compound, no proper cleaners appointed for basic building cleaning work and several other similar problems.

Therefore, this study would like to identify the waqf financial for education that has been implemented in Malaysia and other countries as well as proposing a Financial Education Waqf Model for Johor Government Religious Schools (JGRS).

### Introduction Of Johor Government Religious School (Jgrs)

The state of Johor is one of the earliest states in Malaysia to have a well-organized religious education system. The first religious school built in the State of Johor was built in 1907 and located in Kukup, Pontian District of Johore. In the early stages of its development the school is known as Sekolah Quran which shared the building at the Sekolah Melayu in the afternoon. This school is dedicated to teaching and studying the Holy Quran for the Muslim children in Johor. Then it developed into Sekolah al-Kitab with the addition of new subjects such as jurisprudence and monotheism (Kamdi Kamil, 2018). Sekolah al-Kitab later developed into Sekolah Agama Petang which is regulated by the Johor Islamic Religious School Department and is now known as Sekolah Agama Kerajaan Negeri Johor. Sekolah Darjah Khas as the highest level in the religious stream school in Johore was introduced by adding new subjects such as Muamalat, Faraid, Fiqh Jinayat, Morality, Sirah and Arabic Language (Mohd Zul et.al., 2018). Currently, students who have completed and attained Sijil Darjah Khas with the highest achievement and Sijil Pelajaran Malaysia (SPM) have the opportunity to further their studies at the Johor College of Islamic Studies (MARSAH) and then continue to higher levels in foreign universities such as those in the Middle East (Zaini, 2018).

Currently, there are a total of 573 religious' schools in the State of Johor, which are set up on waqf land owned by Majlis Agama Islam Negeri Johor (MAINJ) while the rest are sharing the building and compound with Sekolah Kebangsaan or Balairaya. The budget to build a new school and refurbish older school building is obtained from the state's annual financial budget allocation channeled to MAINJ.

Through Saham Wakaf Johor, a total of approximately RM20 million has been successfully raised as a source of funds to build a new school building. Through this scheme, donors can contribute as low as RM 10 for the Johor State Religious School Building development (Majlis Agama Islam Negeri Johor, n.d.). Apart from that, contributions from JAKIM and the Federal Government are also obtained from time to time.

In order to ensure the sustainability of JGRS and remain relevant in the sustainability of Islamic religious education in the State of Johor and Malaysia in general, the introduction of a waqf scheme to assist schools in need is relevant besides existing funding sources from the state government. This also can alleviate the financial burden of the State Government which has to spend a lot for the education sector. At the same time, this will also lessen the financial burden of parents who may have to stop their children's schooling at JGRS and focus only on academic education.

### The Implementation of Waqf Financial For Education

The concept of education waqf is to help develop an educational institution through donations obtained. The concept of waqf for education refers to the contribution of waqf for the development of educational institutions through contributions successfully collected (Helmy et al., 2016). Waqf financing mechanisms-based education has gained popularity among Malay Muslims in since the arrival of Islam into the region. Sekolah pondok, as well as madrasas in Malaya, Patani, Indonesia and Singapore are developed and built on waqf land contributed by individuals or communities. The waqf contribution consists of waqf of land and buildings for schools or waqf in the form of money known as cash waqf. Waqf for education in Malaysia is implemented in Sekolah Agama Rakyat (SAR), Sekolah Agama Kerajaan Negeri (SAN), madrasah and pondok where the Muslim community contributes their land for the development of these religious schools (Zou, G, n.d.).

The management of Public Higher Education Institutions in Malaysia also introduced a cash waqf scheme to fund university facilities and provide educational assistance to students in need (Don, 2020). Reportedly, UPM has collected cash waqf funds amounting to RM10.13 million until 2020 (Universiti Putra Malaysia, n.d.). In UTM, a total of RM6.2 million was successfully collected from various sources including staff salary deductions (news.utm.my/ms). The cash waqf benefits are channeled for scholarships, financial assistance, academic chairs as well as teaching, learning and research facilities (Universiti Teknologi Malaysia, n.d.). Universiti Teknologi MARA (UiTM) introduced The Arshad Ayub Complex construction project based on waqf funding in Shah Alam and has managed to raise about RM1.1 million to date. When completed, the complex will include space and

lecture rooms using the latest and interactive technology, a library and recreation space, a multi-purpose hall for student usage and business lots for rent. (Universiti Teknologi Malaysia, n.d.). The establishment of Universiti Islam Malaysia (UIM) located in Cyberjaya as the first waqf-based university in Malaysia was also sourced from the Kolej Islam Malaya (KIM) waqf fund which ceased its operations in 1970. The accumulated KIM waqf funds were used to purchase buildings or properties for profit from investments, in which are used for the provision of facilities and infrastructure for scientific, research and innovation activities as well as community service which is the core activity of UIM (Alias, 2020).

Fatoni University in Southern Thailand is a university developed with the concept of waqf entirely. It was built on a site of about 58 hectares as a result of the waqf contribution of the Patani Muslim community while the building was built as a result of the waqf of Muslims around the world, especially from the Arab countries. The impact is that various faculties and academic buildings can be built as a result of waqf donations. The teaching staff is also sincere in teaching and the emoluments given are not at par with their contributions to the development of the institution which offers Islamic studies, social sciences, technology and education (Malaysia Dateline. n.d.)

In Singapore, the concept of Wakaf Ilmu was launched on 5 Sept 2012. The main objective of the scheme is to provide specialized religious education for full-time and part-time madrasahs in Singapore, namely Madrasah Al Maarif, Madrasah al Sagoff, Madrasah al-Junied, Madrasah Wak Tanjong, Madrasah Al Irsyad and Madrasah Al Arabiah (Shamsiah, 2021). To ensure the sustainability of this knowledge waqf fund, sukuk investment activities have been implemented. Since the establishment of this knowledge endowment scheme, the Islamic Religious Council of Singapore has successfully distributed a total of SGD 2.49 million to the madrasahs involved (Majlis Ugama Islam Singapura. n.d.).

In Indonesia, there are professional education waqf managers, namely Yayasan Badan Wakaf Universitas Islam Indonesia Yogyakarta, Yayasan Badan Wakaf Sultan Agung Semarang, Yayasan Badan Wakaf Pondok Modern Gontor Ponorogo and Yayasan Hasyim Asy'ari Pondok Pesantren Tebuireng Jombang (Mu'allim, A., 2015). The waqf system introduced by Pondok Pesantren Darussalam Gontor has its own uniqueness. It is based on productive waqf and wakaf diri which has successfully driven the development of the pondok to remain relevant to this day. Productive waqfs are developed through agricultural activities, paddy agriculture, business units such as pharmacies, bookstores, bakeries and bookstores. On the other hand, wakaf diri (self-skill) is the result of the outpouring of expertise of all residents of the Pondok who endow themselves without expecting any salary and monthly paid

(Hamid, 2021; Purbowanti, A., & Muntaha, D., 2018).).

In the context of religious education at the primary and secondary levels, the Johor Islamic Religious Council has successfully developed a religious education system starting at the kindergarten level to the higher education level in the State of Johore. The source of funds to cover education expenses is obtained from the State Government's contribution, zakat distribution, contribution from the Malaysian Islamic Development Department (JAKIM) and Saham Wakaf Johor. Meanwhile, the efforts to mobilize cash waqf in Johor actually has started as early as 1981, where the former Johor State Mufti, Dato'Haji Ahmad Bin Awang, presented a paper under the title of Replacement Waqf and Waqf Shares at The National Fatwa Muzakarah Assembly. The paper presented was accepted and made the basis for the creation of Saham Wakaf Johor on 8 August 1993 by MAINJ.

Through the Religious School Building Waqf Scheme, a number of funds are required to build the remaining 168 of the 552 religious schools that still do not have their own buildings (Majlis Agama Islam Johor. n.d.). Of the total, 97 Johor State Religious Schools have been successfully completed using waqf contribution funds by the public (Jabatan Agama Islam Negeri Johor, n.d.).

However, the need for cash funds to fund school management and students' learning is also needed. With the rising cost of living apart from the pandemic that affects family income, it is possible that there are parents who cannot afford to pay for their children's schooling at JGRS and choose only to study at Sekolah Kebangsaan.

Ab Rahman & Thiadi (2019), proposed the Educational Institution Model through a combination of waqf and zakat funds to solve the issue of disadvantaged dropouts in Malaysia. This is to help them to get and complete their education from primary, secondary and tertiary education. The proposed establishment of Waqf and Zakat Educational Institutions covers the aspects of administrative management, financial management, development management and academic management. The proposed model framework is a model of synergy between zakat and waqf, which is a combination of obligatory contribution and tatawwu'.

Don (2019) also proposed a al-Wilayah Theory Model for Waqf Fund Management in Universities. Through the theory, various parties can contribute cash waqf funds to the university with joint management between the State religious authority and the university that introduced the waqf scheme. This is to create a win-win situation between State religious authority as the Sole Trustee of Waqf and the university as the executor. This model can also be adapted by the JGRS management so that the waqf scheme introduced later is in line with State Legislation and Islamic law.

However, the use of cash waqf funds to assist the

management of JGRS in particular has not been implemented. Therefore, the proposal to introduce a cash waqf scheme for JGRS is seen as timely in order to ensure the sustainability of religious education among the people of Johor and Malaysia in general.

### Proposal of Financial Education Waqf Model for Jgrs

The introduction of a financial waqf model for the education sector can finance the management and activities of schools that can be managed systematically. According to Syed Ghazali Wafa (Wafa, 2010) in the context of education in schools, waqf alms can meet three core needs namely school development and facilities, cover the cost of daily school operations and academic excellence, personality and leadership activities of students and teachers. Through the waqf of book as well, the *Persatuan Ibumapa dan Guru (PIBG)* in collaboration with the school library can introduce a “one student one book” waqf scheme.

The author would like to suggest that the following model be used to assist the management of JGRS to deal with the problem of lack of financial allocation and poor parents.

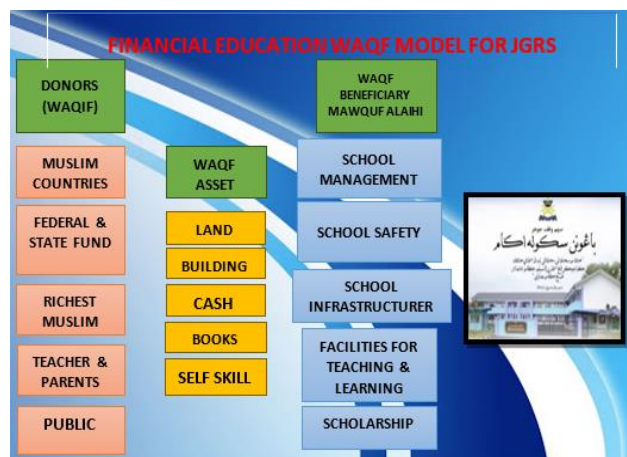


Figure 1.0, Financial Education Waqf Model For JGRS

Based on Figure 1.0 above, the proposed Financial Education Waqf Model for JGRS is divided into 3 main components, namely the donors or *wakif*, waqf assets, namely *mauquf* and the beneficiaries of waqf or *mawquf alaihi*. In order to provide sufficient funds for the needs of JGRS, society of all levels can be involved in contributing perpetual funds. On international level, contributors from rich Muslim countries can be sought. Apart from that, the Federal Government and the State Government are also involved in contributing in the name of waqf irsod for the benefit of the ummah. Local and foreign wealthy Muslim individuals who are interested in donating their fortune to the path of Allah can also be invited through effective marketing activities. JIRS parents and teachers themselves can be involved in waqf. In fact, the public can also perform waqf with a value as low as RM10 such as a contribution for *Saham Wakaf Johor*. However, technically, this method of contribution still needs to be examined so that the

Financial Education Waqf Model for JIRS does not contradict with Islamic Jurisprudence law and waqf enactment law of the states.

All waqf fund given will be converted into waqf assets so that the physical nature or benefits can be realized to fulfill the true purpose of waqf. For that, waqf funds can be used to buy a land and build JIRS buildings because there are still JIRS's who shared building with *Sekolah Kebangsaan Kementerian Pendidikan Malaysia*. Cash contributions can be used as a basis for short-term and long-term investments so that the continuity of JIRS's waqf remains consistent and sustainable in the future. Waqf textbooks and reference books for libraries can also be JGRS waqf assets. This is to ensure that religious school books and other academic books that are no longer used by the student can be used by the next generation of the student. Apart from that, the community in general who want to dedicate themselves to the waqf contributions can share some of their time and skills for the benefit of Islamic education in particular.

Finally, all the existing waqf assets can be utilized by the waqf beneficiary in general or specifically for a particular JGRS according to the intention of the donors. The accumulated cash waqf fund can be used for the day-to-day management of the school such as employing substitute teachers or part-time teachers appointed to fill the vacancies or shortages of teachers due to the absence of warrants from the State Government budget allocation. It can be used to pay for the services of Security Guards who are responsible for keeping the safety of the school and students' safety when leaving and entering the school. Waqf funds can also be used to purchase equipment for teaching and learning needs, replace new chairs and desks as well as purchasing specialized ICT equipment for school administrators and teachers to conduct meetings and teaching online. In addition, many school facilities such as poor office facilities, classroom facilities and others can be replaced and accommodate the use for a long period of time. In doing so, the new approach of waqf has to be introduced which is *Waqf Muaqqat* (temporary waqf). This is because ICT equipments are not last long and have to be replaced every 5 years. Students who are in need can also be given assistance in paying fees and school needs using this cash waqf fund. One of the biggest challenges to sustain the education is about fund, where millions of money has been invested but is not generating new fund. This so called non-productive waqf needs to be given freedom to sustain and prosper. Thus, beside education, allocation must be given to build small business shops so that it can be self-sustained.

## 2. Conclusions

This paper presents the proposal to introduce a cash waqf scheme to fund JGRS's tuition fees on time, especially in times of pandemics which have resulted in parents being laid off or having to support their families with minimal income. At the same time, the

need for children's religious education cannot be ignored. Failure to pay the religious school fees that only need to be paid once a year will lead to the children being dismissed, in which this can be avoided as the fees can be covered by welfare funds such as waqf which is a charity that will remain beneficial and lasts until the hereafter.

This paper proposes an initial idea from the Authors which needs further and detailed study especially from the point of view of legislation and its implementation. Further discussions with the authorities such as the Johor State Islamic Religious Council, Johor State Islamic Religious Education Division and school management representatives need to be done to reach a mutual agreement. On top of that, the noble desire to provide facilities for children to deepen their religious knowledge must be emphasized in order to produce knowledgeable and pious people.

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