

## EDUCATION WAQF: AN ALTERNATIVE FINANCING OF ISLAMIC EDUCATION TODAY

*Athahillah<sup>1</sup>; Suhendri<sup>2</sup>*

<sup>1</sup> State Islamic University of North Sumatra, Medan - Indonesia

<sup>2</sup> Faculty of Islamic Religion, Dharmawangsa University, Medan - Indonesia.

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e-mail: [ahdirijal@gmail.com](mailto:ahdirijal@gmail.com); [suhendri165@dharmawangsa.ac.id](mailto:suhendri165@dharmawangsa.ac.id)

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**Abstract:** Management of education requires not small amount of funding. Starting from funding for teachers and students to guarantee the availability of infrastructure. For these conditions, waqf is considered as an alternative support and guarantee of the availability of financing referred to. Waqf is one of the potential sources of Islamic finance for Muslims. Waqf is a treasure of the people which can be used by all and for all time. Waqf can cope with the cost of education in the future. If the cost of education can be overcome by funds raised from waqf, Islamic education will be better in the future because from the historical point of view it has been exposed.

**Keyword:** Funding, Management of Education, Waqf.

### INTRODUCTION

Understanding of waqf property in circles Muslims have experienced significant changes, both the paradigm and operational practice. At the level paradigm, waqf which initially only understood limited use of places of worship in the form of mosques and musalla, is now beginning to expand into the utilization effort various goods or objects that have economic content productive. While at the level of practice, waqf is now beginning developed in the form of valuable use productive and as a means of economic improvement, like productive endowments for education, hospitals, supermarkets etc. The desire to improve the welfare of society and uphold social justice for the people is the main pillar that is able to foster public awareness in empowering assets through waqf.

Thus, waqf has two main objectives that can not be separated. First, to subvert inequality in social structures that occur and secondly prepare means to improve the welfare of the people. In other words, the active nature of waqf, in addition to having theological relevance as a form of command of Allah. that must be obeyed, but also has a sociological connection that touches the reality of humanity directly to rid people of ignorance, backwardness, sickness and poverty.

This study aims to examine the practice of educational waqf in the classical Islamic era and opportunities for its application in the present.

## LITERATURE REVIEW

In the Islamic education system in classical times it seems that education and waqf have a close relationship. Waqf is a potential source of funding for Islamic education activities so that Islamic education can take place properly.<sup>1</sup> According to Syalabi, that the Caliph al-Ma'mun was the first person to express an opinion about the formation of the waqf institution. He argues that the continuity of activities does not depend on state subsidies and the generosity of the authorities, but also requires public awareness to jointly bear the costs of implementing education.<sup>2</sup>

History has proven that the role of waqf provides support in the implementation of Islamic education. This can be seen from the development of the madrasa or al-Jamiah established and maintained with endowment funds either from wealthy benefactors or Muslim political rulers.<sup>3</sup>

Every madrasa has its own income which is derived from the waqf property which is intended to finance students and teachers. Schools funded by waqf funds pay attention to the teachings of Islam, fiqh according to the four schools, language, general knowledge while strengthening the schools of Sunnah experts and against Shi'ites. Among these high madrasa the most important are: the Nizamiyah Madrasa in Baghdad, the al-Muntasiriyah Madrasa in Baghdad, the Madrasa al-Nasiriyyah in Cairo, and the Al-Nuriyah Madrasa in Damascus.<sup>4</sup>

In the areas of Iraq and Khurasan, there are a number of cities where Madrasas were established by Nizham al-Mulk, among others: Balakh City, Nisapur City, Harran City, Asfahan City, Basrah City, Marwah City, Amal Tibrisan City and Mausil City. The presence of madrassas in these cities has become the forerunner to the establishment of madrassas in several countries of the Arabian peninsula, as well as in Turkey, Iraq, Persia and Egypt. Not only that, modern schools and universities established in Europe were also inspired by the Nizhamiyah madrasa.<sup>5</sup> Asari said that the Nizamiyah madrasa had very good financial support. Nizham al-Mulk allocated a large amount of assets that were represented for the benefit of the madrasa. In addition, the endowments provided are productive assets that can guarantee the continuity of madrasa financing.<sup>6</sup>

<sup>1</sup>Hanun Asrahah, *Sejarah Pendidikan Islam* (Jakarta: Logos Wacana Ilmu, 1999), p. 90.

<sup>2</sup>Ahmad Syalabi, *History of Muslim Education* (Beirut: Dar al-Kasasyaf, 1954), p. 360.

<sup>3</sup>Azyumardi Azra, *Pendidikan Islam Tradisi dan Modernisasi Menuju Milenium Baru* (Jakarta: Logos Wacana Ilmu, 1999), p. xi.

<sup>4</sup>M. Athiyah Al-Abrasyi, *Dasar-dasar Pokok Pendidikan Islam* (Jakarta: Bulan Bintang, 1970), p. 80.

<sup>5</sup>A. Mielli, *al-'Ilm 'inda al-'Arab* (Kairo: Dar al-Qolam, 1962), p. 179.

<sup>6</sup>Hasan Asari, *Menyingkap Zaman Keemasan Islam* (Bandung: Citapustaka Media, 2007), p. 93.

In the historical record the peak of waqf development occurred during the reign of Nuruddin az-Zanki and Saladin Al-Ayyubi. This further enhances the views of Islamic experts on the role of waqf in the development of the ummah, while at the same time encouraging rich Muslims to be generous. One of the scholars who had an important influence in developing the compilation waqf was Ibn Abi Asrun (482-585 H/1088-1188 AD) who gave a fatwa on the ability to procure land for assistance and greater assistance for madrasah development in the form *Irshad Bait al-Mal*.<sup>7</sup>

*Irshad Bait al-Mal* is the implementation endowments performed by a judge or ruler of property which is owned by the state for public benefit such as madrasa or hospital. In Islamic law, fatwas and deeds are permissible because they are in common affairs (*'ammah*). Therefore, during the reign of az-Zanki and al-Ayyubi the education network was well formed so that it had an increase in the development of education in Sham and Egypt.

In 491 H (1097 AD) the Dar al-Hadis an-Nuriyyah madrasa was established in Damascus by Nuruddin az-Zanki whose construction was funded by the waqf. Then proceed with the construction of madrassas in the Sham region, namely: Himsh, Himah, Ba'labak and Halab. According to Ibn Habir (d. 614 H), these madrassas are the best madrasa in the world.<sup>8</sup> At that time, the madrasa had become one of the state institutions. Teachers and employees in madrassas are appointed and paid by the state. Not only that, graduates from madrasas also get the opportunity to occupy strategic positions in state institutions, which previously they had received scholarships from madrasas. That way, the presence of madrasa has opened a new chapter of the Islamic education system in the next period.<sup>9</sup>

Meanwhile, Saladin Al-Ayyubi founded the Nasiriyah madrasa and the Qumhiyah madrasa in Egypt. Educational development through waqf also continued until the Mamluk Dynasty. Muslim scholar, Ibn Battuta (1304-1377 AH) notes that on his journey to Egypt he had seen many madrassas in the Egyptian region. Likewise Ibn Khaldun's explanation (1332-1406 H) which states that since the time of Saladin Al-Ayyubi, science has progressed.

According to Gibb and Kramers, Saladin Al-Ayyubi has bequeathed enthusiasm in developing the Islamic education system through madrassas and making madrassas have a strategic position and role, which is in addition to being a means of developing knowledge,

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<sup>7</sup>Muhammad Abu Zahrah, *Muhadarat fi al-Waqf* (Kairo: Dar al-Fikr al-'Arabi, 2005), p. 113.

<sup>8</sup>Sana Abdul Azim Abdul Aziz Abdul Azim, *al-Waqf 'ala al-A'mal al-Khairiyyah fi Misr fi 'Asr Salatin Alayyubin* (Kairo: Tesis of Al-Azhar University, 2006), p. 182-184.

<sup>9</sup>Hasan Langgulung, *Asas-asas Pendidikan Islam* (Jakarta: Pustaka al-Husna Baru, 2003), p. 110-111.

the existence of madrassas is also a vehicle to spread Islamic teachings in its jurisdiction, among others: Syrians, Palestine and Egypt.<sup>10</sup>

Therefore, especially in Egypt, the Sultans continued the policies made by Saladin Al-Ayyubi by establishing Islamic educational institutions. The sultans appointed teachers and gave salaries for them to teach the Qur'an, Hadith, Jurisprudence, Interpretation and other religious studies. In addition, the Sultan also provides scholarships for students and provides free rations for teachers and students as well as giving freedom to teachers and students to use the library by reading or borrowing books.<sup>11</sup>

The development of Islamic education with waqf financing also occurred during the Ottoman Dynasty. In the mid-ninth century Hijriyah, the Ottoman Dynasty established the Ministry of Education (Wizarah lil Ma'arif) to support the development of educational institutions. In addition, the Ottoman Dynasty also showed seriousness in the handling of waqf in the field of literature which also had a strategic role in supporting education. This is because the high price of the book as a reference for teachers and students. Related to this in the field of literature, this dynasty established a public library which was established by the prime ministers of Ibn al-Munjim and Ibn Kallis in Egypt.

Waqf is known and protected by sharia for the welfare of the people. Endowments are given to each madrasa which makes it autonomous in the past and thus makes teachers and students able to demand the knowledge of Allah. It is this waqf institution which provided the madrasa with the first legal professionalism in history. This Islamic school based on waqf was copied by the earliest universities in the west when they were established eight centuries ago.<sup>12</sup>

Academic freedom in Islamic education can be implemented with financial support from endowments. Waqf is a sunnah worship with the aim of getting closer to Allah. and to obtain the rewards that flow continuously as long as the endowments are still used, even though the person who makes the endowments is gone. Practically, the endowment has ceased ownership of its assets, so that the endowment can in fact not interfere with all policies regarding endowment assets that have been submitted to the endowment. All waqf property will be owned by Muslims and will be used fully for the benefit of the people.

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<sup>10</sup>H.A.R. Gibb and J.H. Kremers, *A Shorter Encyclopedia of Islam*, first edition (Berlin: E.J. Brill, 1953), p. 303.

<sup>11</sup>M.T. Al-Jundi, *Dirasat Jadidah fi Tarikh at-Tarbiyyah al-Islamiyyah* (Kairo: Dar al-Wafa li at-Tiba'ah, 1964), h. 241-245.

<sup>12</sup>Isma'il Raji Al-Faruqi, *Islamisasi Pengetahuan*, trans. Anas Mahyuddin (Bandung: Pustaka, 1982), p. 23-24.

Colleges that were once integrated into the mosque after being institutionalized as endowments are free from the control of their founders or who endow.<sup>13</sup>

It is a sign of tyranny if a country does not trust educational leaders to carry out their duties without spying on educational institutions, and is a sign of destruction if educational leaders must be dictated by political authorities, to what must be taught to students and how to organize academic matters.<sup>14</sup>

Islamic law forbids the use of waqf foundations for the benefit of a professional group or school of thought. These foundations, when institutionalized, are still possible to do business as long as the profits are for the poor. Although permitted, such things are rarely practiced. Thus, endowments in the form of mosques, madrasas, hospitals, or other public institutions can be utilized for the benefit of the professionals involved in it, not for the sake of a school.<sup>15</sup>

Waqf property has the potential to support academic freedom, so that it avoids the interests of rulers, schools of thought, or endowments, because giving waqf only expects reward and draws closer to Allah. Of course all parties cannot close their eyes even though there are some endorsers who do not expect reward but want the interests of the world or a group mission and personal interests.

## METHOD

This research is in the form of library research. In doing so, researchers used a descriptive analysis method. "Descriptive research tries to find an appropriate and sufficient description of all activities, objects, processes, and people".<sup>16</sup> Literature research is a study conducted to solve a problem that is based on a critical and in-depth study of relevant library materials such as books, magazines, documents, notes and other historical stories.<sup>17</sup>

Sources studied were taken from several scientific references in the form of literature and the results of studies of productive endowments. In other words, library research is a method in searching, collecting and analyzing data sources to be processed and presented in the form of library research reports.

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<sup>13</sup>George A. Makdisi, *Cita Humanisme Islam*, trans. A. Samsu Rizal dan Nurhidayah (Jakarta: Ikrar Mandiri Abadi, 1990), p. 58.

<sup>14</sup>George A. Makdisi, *Cita Humanisme...*, p. 24.

<sup>15</sup> Asrahah, *Sejarah...*, p. 61.

<sup>16</sup>Sulistyo Basuki, *Metode Penelitian*, (Jakarta: Penaku, 2010), p. 110.

<sup>17</sup> Mardalis, *Metode Penelitian: Suatu Pendekatan Proposal* (Jakarta: Bumi Aksara, 1995), p. 28.

## FINDINGS AND DISCUSSION

Based on the previous discussion it can be explained that the educational waqf in the classical Islamic tradition has been going well. Education waqf has succeeded in providing maximum support in the management of education to finance as a cost support operational education, provide welfare guarantees for teachers and other education personnel, scholarships for students, to finance the construction and maintenance of educational infrastructure (such as libraries, mosques, dormitories, hospitals and others) and to finance capacity building and human resource competency. In addition, the education waqf promotes the birth of academic freedom.

Above all, education as a long-term investment is very important to be developed through waqf. This is based on three important reasons, namely: First, education is a tool for developing the economy. In the modern education management approach, education has a technical-economic function both individually and globally. The point is that education has a contribution for anyone to gain knowledge and skills to be able to live properly and compete in economic affairs fairly.

According to McMahon and Geske, in the human capital approach, education has non-monetary and monetary benefits. The non-monetary benefits of education include getting a good job, job satisfaction, consumption efficiency, enjoying a comfortable retirement and adequate health. Meanwhile, the monetary benefits of education are the additional income a person gets after completing a certain education compared to others who have an education below him.<sup>18</sup>

As it is known that the main capital of national development in a country is educated human resources. More and more citizens have good education, the state will be able and easy to move the wheels of national development. This is because science, skills and technology have been mastered by a country's human resources.

Second, educational investment has a greater return value than other fields. Basically the return value of education is a comparison between the costs used to study with the costs or income earned after completing education or after entering the workforce. Each country has a different educational return value. In developed countries, the return value of education in other fields is lower than in developing countries. For developed countries, the return value of education compared to other fields is 9% compared to 13%. Whereas in developing countries, the return value of education

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<sup>18</sup>Walter W. McMahon and Terry G. Geske, *Financing Education: Overcoming Inefficiency and Inequity* (USA: University of Illinois, 1982), p. 121.

compared to other fields is 20% compared to 15%. The difference in comparisons in the two countries is very reasonable, because in developing countries the educated experts are relatively fewer in number compared to the needs of work so that the wage of labor is high so the return value of education is also high.<sup>19</sup>

Third, education investment will strengthen the functions of education. There are at least five educational functions, namely: technical-economic function, social-humanitarian function, political function, cultural function and educational function. The technical-economic function has been disclosed before. Furthermore, the socio-humanitarian function shows that education provides guidance in building social relations at different levels. This function will help students to develop themselves in interacting and communicating with peers, teachers and parents through optimal development of the participants' self potentials. Educational conditions will strengthen educational functions. There are at least five educational functions, namely: technical-economic function, social-humanitarian function, political function, cultural function and educational function. The technical-economic function has been disclosed before. Furthermore, the socio-humanitarian function shows that education provides guidance in building social relations at different levels. This function will help students to develop themselves in interacting and communicating with peers, teachers and parents through optimal development of the participants' self potential.<sup>20</sup>

The political function of education contributes in preparing students to become good citizens. Citizens who understand their rights, obligations and responsibilities. This is shown by positive attitudes and skills in the association of fellow citizens, insightful and democratic behavior and being a law abiding person.

The function of culture shows that education has a contribution in helping in the process of cultural transfer. In other words, education will deliver students to be able to create and adapt values or norms that exist in the community properly. This means, educated people are expected to be able to be personally respectful of differences and to be open to cultural diversity. The positive impact of this behavior will be the birth of acculturation and cultural integration.

The educational function itself shows that in essence the educational process will deliver teachers and students to become lifelong learners. Tirelessly continue to endeavor

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<sup>19</sup>Ace Suryadi, *Pendidikan Investasi SDM dan Pembangunan: Isu, Teori dan Aplikasi* (Jakarta: Balai Pustaka, 1999), p. 247.

<sup>20</sup>Yin Cheong Cheng, *School Effectiveness and School Based Management: A Mechanism for Development* (Washington DC: The Palmer Press, 1996), p. 7.

to increase knowledge and skills while improving attitudes and character so that they can survive in the dynamics of life.

If the five functions of education can be realized, then investment in education will bring educated people who have long-term thinking, not oriented towards materials let alone enrich themselves, otherwise they will be able to become the forefront pioneers in making cash waqf to develop education in the future.

## CONCLUSION

Waqf education in the classical Islamic era has been able to be a superior support in the management of Islamic education to finance educational operations including welfare to teachers, scholarships, construction and maintenance of educational infrastructure and finance to increase the capacity and competence of human resources. In addition, educational endowments encourage the birth of academic freedom.

Therefore, the managers of Islamic educational institutions must be able to make a breakthrough in growing awareness of Muslims in their representation through the socialization and the campaign "Let's Waqf", while increasing knowledge and skills in the management of waqf so that it is effective and efficient and can be accountable to the people, especially to Allah..

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