

Optimisation of Waqf Contribution Awareness among Indonesian Workers Through Digital System

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Abstract- The use of digital system has penetrated various levels of society, including the Indonesian Workers (TKI) in Malaysia. This qualitative study is based on community service was conducted in Kampong Bahru, Kuala Lumpur, because it is the centre of activity for TKI communities in Malaysia. Kampong Bahru is an area in Kuala Lumpur, Malaysia, that has high population of Indonesian workers. In this context, waqf contribution optimisation can play an important role in improving TKI welfare livelihood and also helps the development of Sharia-based economy among the TKI community. The awareness about waqf contribution using digital system among Indonesian workers in Malaysia is still low. The Asset Based Community Development (ABCD) method was used in the study. The ABCD stages conducted are preparation, seminars, workshops, mentoring, and evaluation. Outcome of this research suggested that there is an increase in the waqf awareness and waqf contribution through digital system and designing a waqf scheme among TKI. The digital waqf system can be accessed through using an online banking system.

Keywords - *Waqf, Indonesian workers, Asset Based Community Development, Digital waqf system*

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I. Introduction

The existence of the internet has paved the way for information search online (Nugraha, 2022). Recent development of new technology has the impact of being more open and spreading information all over the world, breaking the boundaries of space, distance and time. Today, almost all economic transactions for daily needs are carried out using technology. This shift towards digitalization also touches on the aspects of waqf management. Waqf payments by the giver have become easier because they can be done anytime and anywhere. This is a solution for ease of transactions. Responding to this phenomenon, waqf management institutions made efforts to digitize waqf as a medium for collection, because they believed that these innovations could increase their acceptance (Abdelkader, 2017). Furthermore, digital waqf can be a solution in this post-pandemic period, where the community does not need to come to the recipient or to the location of the managing institution to provide

waqf by making digital payments. In short, the community has fulfilled their religious obligations while also following the government's advice to stay home (Rohmaniyah, 2021).

The purpose of this study is to optimize the awareness and understanding of waqf collection through digital system among TKI in Kampong Bahru, Kuala Lumpur, Malaysia. Researchers of this study are concerned with the economic development and in improving community welfare of Indonesian workers in Malaysia.

II. Literature Review

Waqf is a concept and application of worship taught by Islam by providing various benefits or use values for both givers and recipients. Waqf in Islam can be used to improve people's living standards (Windianingsih et al., 2022). The role of waqf asset in alleviating poverty is that productive waqf flows can be developed by beneficiaries for their economic independence (Baga & Purnaningsih, 2020). Furthermore, these benefits are part of the Islamic economy which has a real relationship with overcoming social problems and poverty (Nurhayati et al., 2019). However, the expected benefits are not optimal due to various factors. One of the main factors is the public trust in management institutions and the lack of public awareness about waqf, even though asset collected through waqf can help solve many community social problems including the problem of poverty (Akbar, 2021). However, this can be realized if waqf asset is managed properly and calculated based on Islamic law which has been outlined in the Al-Qur'an and the hadith of the Prophet Muhammad SAW (Habib, 2016). Waqf itself is used as an assessment indicator in measuring the level of faith of Muslims.

Waqf linguistically comes from the Arabic word waqafa. The origin of the word waqafa means to hold back, stop, stay in place, or remain standing. The words "waqafa-yaqifu-waqfan" have the same meaning as "habasa-yahbisu-ordination" (to hold back). Waqf in Arabic means holding, retaining assets to be donated, not transferred (Masrikhan, 2019). The public generally still understood waqf in a narrow scope, namely as an infrastructure provider for religious non-profit activities, such as the construction of mosques, madrasas, and cemeteries (Rahma et al., 2021).

In general, waqf is a type of gift that is implemented by holding (ownership) and then making the benefits generally applicable. In detail, the object of waqf in the State Gazette of the Republic of Indonesia Year 2004 Number 159 explains that waqf property can only be waqf if it is legally owned and controlled by the waqif (article 15) and the way to use it is to use it according to the will of the waqf giver without reward (Indra & Hakim, 2020; ISNAENI, n.d.; Sari, 2021). Own ownership is holding the waqf object so that it is not inherited, sold, donated, traded, mortgaged, or rented out.

Currently, waqf is no longer associated with waqf objects in the form of land only but can be in other forms, as stated in Law Number 41 of 2004 concerning Waqf. Waqf assets consist of immovable and movable objects. Movable objects are property that cannot be used up due to consumption, including a) money, b) precious metals, c) securities, d) vehicles, e) intellectual property rights, f) rental rights, and g) other movable objects in accordance with sharia provisions and applicable laws and regulations (article 16).

Thus, waqf assets have experienced significant development so that someone does not need to wait to become a landlord to do waqf. He can even set aside a few thousand rupiahs to perpetuate wealth in the form of cash waqf or also known as cash waqf (Masrikhan, 2019). One of the fundamental problems in waqf management both in Indonesia and in Malaysia is the potential of waqf assets that are not productive.

Cash waqf is waqf made by a person, group of people institutions, or legal entities in the form of cash, which includes securities, such as stocks, checks, and others (Berakon et al., 2017). Whereas waqf through money is waqf by giving money to buy/turn into immovable property or movable property as desired by the wakif or the programs/projects offered to the wakif, both for social and productive/investment purposes (Fahrurozi, 2019). In the current era of digital revolution, development in technology and information, waqf contributions can be made to increase the cash waqf program through digital system (Maksum & Rahman, 2021). If previously people used cash as a medium to buy and pay for things, many people nowadays have abandoned cash transactions and switched to non-cash or cashless transactions. This form of transaction is better known as digital payment or digital payment. This trend should be adapted to maximize the cash waqf movement through digital money (Didik, 2019).

A relevant previous study was carried out by Adrianna Syariefur Rakhmat and Irfan Syauqi Beik entitled Zakat and Waqf Management in Malaysia and Türkiye: A Comparative Study. This study aims to analyze the management of zakat and waqf in Malaysia and Türkiye. The method used is a descriptive-comparative analysis method to describe the similarities and differences in the management of zakat and waqf between Malaysia and

Turkiye. The results of this study include that zakat in Malaysia is mandatory, while zakat in Turkiye is voluntary. Zakat in Malaysia and Türkiye are both tax deductible. The Malaysian government is involved in the management of zakat, while the Turkish government does not participate in the management of zakat. The governments of Malaysia and Türkiye both participate in the management of the waqf. The ministry involved in waqf management in Malaysia is the Ministry of Religion, while the publishing house involved in waqf management in Turkiye is the Ministry of Culture and Tourism. Secularism has a negative influence on waqf practices in Malaysia and Türkiye. However, waqf issues that should be resolved in sharia courts, in fact, can be resolved by civil courts. Meanwhile, the change in the term waqf to ta'sis in Turkiye has had an impact on decreasing the number of waqf collections (Rakhmat & Beik, 2022).

Another study was conducted by Mursyidah, Putra, and Nurdin (2022). This study aims to determine the priority problems in digitizing cash waqf in Indonesia and the priority solutions to these problems. The research method used is the Analytic Network Process (ANP). The informants in this study were the Indonesian Waqf Board (BWI), Nadzir, and wakifs in Indonesia. The results of literature observations show that the problem of digitizing cash waqf is seen from 4 aspects, Nadzir, Waqif, Government, and religion aspects. The results of the analysis showed that the problems in the Nadzir Aspect consist of Traditional understanding, and low competence. Waqif Aspects: Low digital understanding, low cash waqf literacy, low participation, Government Aspects consist of: the government's role is not optimal, guarantees support and the role of the government. Religious aspects: The level of prayer routines, the intensity of fasting, Allocation of zakat funds, Infaq, Alms, Endowments, and Good Spiritual Environment (Mursyidah et al., 2022).

The objective of this study is the optimization of waqf awareness and contribution digitally among TKI in Malaysia, specifically in Kampong Bahru, Kuala Lumpur. This is a relevant place to conduct this research because it is the centre of life for the TKI community in Malaysia. Kampong Bahru is an area in Kuala Lumpur, Malaysia, which is known for its high population of Indonesian workers, especially migrant workers. In this context, waqf has an important role in improving their welfare and assisting Sharia-based economic development. However, awareness regarding waqf and digital literacy is still low among Indonesian workers in Malaysia, so optimizing the collection of waqf needs to be done. Digital literacy literally means a set of competencies required for inclusion in a knowledge society (Mohd Abas, Yahaya & Din, 2019). However, perceived ease of use, security, and trust positively impact continuance intention to use banking services (Tham, Hasim, & Hassan, 2023). This research team has clear targets, namely TKI in Malaysia and residents of Kampong Bahru.

III. Methods

This is a qualitative study employing Community service methods known as the ABCD (Asset Based Community Development). The ABCD method is a community service technique that emphasizes the direct involvement of the community by paying attention to something that is owned in that community. This means that this approach emphasizes an inventory of assets in the community that are seen as supporting community empowerment activities. The stages of implementing community service activities include:

1. Preparation Stage

At this stage, site observations were conducted, followed by the permit to carry out community service activities submission to the local government in Kampong Bharu. Then qualified speakers on the theme of community service were engaged and materials were distributed to the local community. Then before carrying out the training, the materials that will be used for the activities were prepared.

2. Seminars, Workshops, Mentoring Stage

The method used at this stage was the delivery of material about:

- a. Waqf Awareness: Increasing the understanding and awareness of Indonesian workers about the importance of waqf in Islam and their contribution to the welfare of society,
- b. Strengthening Community Economy Based on Islamic Finance Economy: Helping Indonesian workers in Malaysia to manage their waqf more efficiently and effectively, so as to strengthen the community's economy,
- c. Digital Waqf Literacy: Educating the public about the concept of digital waqf and how to use it in everyday life, and
- d. Digital Waqf Scheme: Building a digital waqf scheme that can be accessed through the banking system to make it easier for Indonesian workers to contribute their waqf

3. Evaluation Stage

This research was based on community service held from 13 to 16 February 2023 in Kampong Bahru, Kuala Lumpur, Malaysia. During this period, data was collected from various activities such as seminars, workshops, and training. Participants were 34 Indonesian workers. Evaluation was carried out to assess the process of the activities. Participants were assessed through their responses and acceptance of materials distributed.

IV. Discussion

Implementation of community service regarding Optimizing Waqf for Indonesian workers through a Digital System which was attended by Indonesian workers who live in Kampong Bharu Malaysia, along with several local residents. Participants who attended the activity totaled 34 people. Participants were very enthusiastic about following this activity. Materials on Increasing Waqf Awareness, Strengthening the Community Economy Based on Islamic Financial Economics, Digital Waqf Literacy, and Digital Waqf Schemes Based on Banking Systems was delivered by 4 service teams as shown below.

Table 1. Seminars, Workshops, Mentoring Schedule

No	Day/Date	Activity	Speaker
1.	Mon, 13 February 2023	Waqf Awareness	Madnasir
2.	Tue, 14 February 2023	Strengthening the Community Economy Based on Islamic Financial Economics	Ruslan A. Ghofur
3.	Wed, 15 February 2023	Digital Waqf Literacy	Nurlaili
4.	Thru, 16 February 2023	Banking System-Based Digital Waqf Scheme	Erike Anggraini

Table 1 shows that the community service activities carried out according to plan. All activities were realized in accordance with what was expected. This shows that community service activities are one of the efforts to introduce waqf and its development, as well as its important role in the economy of a region.

The target of community service activities is to increase understanding, awareness, and participation of the Kampong Bharu community regarding waqf, especially productive waqf. Indicators for implementing activities are presented in table 2. Indicators consist of targets and outputs from implementing community service.

Table 2. Activity Results

No.	Indicator	Description	Target	Realization
1	Goal	Number of Activity Participants	34	34
		The response of the participants in receiving the material	Participants received the material well	There was a positive response and the participants' desire to get to know waqf, including its collection and distribution.
2	Output	Waqf Awareness Raising	Awareness and understand about Waqf	Participants realized the importance of waqf in social life

Strengthening the Community Economy Based on Islamic Financial Economics	understand about Strengthening Community Economics Based on Islamic Financial Economics	Participants understand the material
Digital Waqf Literacy	understand about Digital Waqf	Participants understand the material
Banking System-Based Digital Waqf Scheme	Be able to understand about Digital Waqf Scheme based on Banking System	Participants understand the material and can implement it

Based on Table 2 it can be interpreted that the activities carried out showed some indication of increased awareness of waqf, digital waqf literacy, and the designing a waqf scheme in Kampong Bharu. It is suggested that Indonesian workers' awareness and participation in waqf increases. It is expected that this exposure will help strengthen the community's awareness based on the Islamic financial economy and make positive contributions to the development of the ummah.



Figure 1. Delivery of materials and direct assistance to the Kampong Bharu community, Malaysia

V. Conclusion

This study is one step forward to a better understanding of the importance of waqf in Islam and the use of digital technology to facilitate waqf awareness and its contribution through the digital system. Furthermore, the community can benefit by allowing people to contribute waqf digitally.

Several directions for future research were drawn based on the limitations of previous studies and the present study. It is suggested that future research to include in depth interview with each participant to gain more insight and valuable data on the awareness level. Focus group studies is another option to explore so as to get consensus on the data collected.

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Conflict of Interest Statement

The authors agree that this research was conducted in the absence of any self-benefits, commercial or financial conflicts and declare the absence of conflicting interests with the funders.

Author's Contribution

Ruslan A Ghofur wrote the first paper draft, whereas Madnasir, Erike Anggraini, Nurlaili reviewed it and added the results and discussion sections. Upon the second review, Mohd Khalid Mohd Abas revised the draft and added the conclusion.

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