

## **ACTIONABLE REMEDIAL STRATEGIES IN RESPONSE TO AWARENESS OF SOME COLLECTIVE AND INSTITUTIONAL ISLAMIC CONCEPTS**

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Received: 30 August 2021, Reviewed: 15 September 2021, Published: 30 September 2021

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**Abstract:** *Actionable remedial strategies are essential to respond to the awareness on some collective and institutional Islamic concepts. Some Islamic concepts or principles incorporate both individual and collective implications. It is important for Islamic organizations and educational institutions to assess the level of knowledge and understanding of Muslim students at higher learning institutions (HLIs) in particular so that they may formulate appropriate strategies to actively connect the next generation of Muslim leaders to the maintain and enrich the collective institutions underlying the principles. Students of HLIs are targeted for the preliminary study because they represent the impact of relevant environmental exposure in primary and secondary schools and now at HLIs. The study has developed a special-purpose scaled research instrument to assess collective Islamic concepts which include bait al-mal, zakat and waqf. Based on the findings on the levels of awareness of the respondents, the research would propose strategies to Islamic organizations and educational institutions to consider in implementing new programs or enhancing existing ones.*

**Keywords:** Awareness, Bait al-Mal, Education, Waqf, Zakat.

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### **INTRODUCTION**

Actionable remedial strategies are essential to respond to the awareness on some collective and institutional Islamic concepts. There have been scholarly debates about enhancing institutional visibility to the public especially students of higher learning institutions. The issues that are debated could be studied by the university community. According to Shiyuti, Zainol & Ishak (2021), zakat institutions have been expected to be mentors for social entrepreneurs' development, particularly to the *asnaf* (eligible eight categories of *zakat* recipients, such as poor, needy). In addition, as public institutions, *zakat*, *waqf* and charity institutions are expected to be transparent and practice good governance (Ishak, 2021; Mahmood et al., 2021; Husin, Zamil & Salam, 2021).

Actionable remedies are required to ensure assimilation in some collective and institutional Islamic concepts. These concepts in practice should be aligned with theoretical Islamic concepts or principles. In addition, it is important to incorporate both individual and collective implications. It is important for Islamic organizations and educational institutions to assess the level of knowledge and understanding of Muslim students at higher learning institutions (HLIs) in particular so that they may formulate appropriate strategies to actively

connect the next generation of Muslim leaders to the maintain and enrich the collective institutions underlying the principles. Thus, this study aims to offer remedial strategies in response to awareness of some concepts on Islamic institutions.

## LITERATURE REVIEW

Islam promotes progressive, partnership, peace, unity and prosperity. The same spirit goes into religious, collective and institutional Islamic concepts. Muslims in Malaysia live with cultural and religious traditions. Islam has been practiced along with the culture and tradition (Jalil & Nor, 2020; Hussin & Kamal, 2021). Islamic teachings have strong influence in the daily life (Hussin & Kamal, 2021; Sudarman *et al.*, 2021). For example, *jamaah* (collective), *sadaqah* (charity), *wakaf* (endowment), *faraid* (inheritance), *wasiat* (will), have been used in daily conversations and practices. When these terms are searched in Google search engine, *sedekah* (the Malay spelling for *sadaqah*) produced 13,900,000 hits, *jamaah* with 13,500,000 hits, *wakaf* with 10,300,000 hits, *wasiat* with 5,840,000 hits and *faraid* with 773,000 hits (Google.com, 3 May 2021, 12pm-12.30pm). These terms have religious essence and implications.

Based on the frequency use of the Islamic terms, it can be inferred as common practice by Muslims among the Malay community. Eventually, the practice becomes routine. When the Muslims among the Malay called for congregation spring cleaning to clean the village, they meant *jamaah* (collectivism). When they have valuable assets and land to be given to the public, they would use the terms *wakaf*. For example, *wakaf* the paddy field for the village. Besides these terms, there are many routines in the daily lives of the Muslims that reflect the application of Islamic concepts.

Islam promotes practicality and pragmatism. Take for instance the term *wakaf*. *Wakaf* refers to not only endowment of lands and properties, but also gazebo built by people for public use. The spirit to give some portion of land for public such as road and river also used the terms *wakaf*. The traditional school or *madrasah* has been developed on *wakaf* land and property. When the Muslims among Malays wanted to give charity for social purpose, they would use the terms *sedekah* (in Malays pronunciation). The academic term for *sedekah* is *saqadah*, which means charity. The traditional religious school in the Malay world is known as *madrasah* that developed by *wakaf* scheme and sustained financially through *sadaqah*. Similar concepts of charity have been extended to *infaq* (donation) and *zakat* (alms) (Ahmad *et al.*, 2019; Yusopa *et al.*, 2020). The Malay Muslims built *madrasah* (primary level) and then *ma'ahad* (higher level of education). For instance, Maahad Al-Yahyawiah Kuala Kangsar is not just a school for elementary and secondary, but also teaching college to prepare religious teachers (Sharuddin, 1987).

Another notable religious school in Kuala Kangsar known as Madrasah Idrisiah Kuala Kangsar was developed by 28<sup>th</sup> Sultan of Perak (1887-1916), Almarhum Sultan Idris Murshidul Azzam Shah ibni al-Marhum Raja Bendahara Alang Iskandar through special *wakaf* land and *wakaf* farms to finance its operations (Basri, 1986; Ishak & Bahari, 2010; Saat, 2018). The construction was started in 1917 and operational in 1922 (Basri, 1986). The same concept has been continued with the establishment of Islamic College Darul Ridzuan (Kolej Islam Darul Ridzuan or KISDAR) later became Kolej Universiti Islam Sultan Azlan Shah (KUISAS) (Shamsudin *et al.*, 2015; Nawi & Ismail, 2018). Eventually it has been upgraded as Universiti

Sultan Azlan Shah (USAS). These are examples of education institutions in the Malay world that are built through *wakaf* (Harun *et al.*, 2016; Shukor *et al.*, 2019).

*Wakaf* has been understood as land *wakaf*. Instead of dividing the land into small pieces, the family could decide to make the land and other properties as *wakaf*. There can be general *wakaf* and family *wakaf* (Daud & Abdul Rahman, 2018). The general *wakaf* surrenders the *wakaf* property to the public and managed by a public office (Khairi *et al.*, 2014; Abdullah, 2020). However, family *wakaf* is registered to benefit all family members.

The management of *wakaf* assets stopped at making use of the assets for schools or specific purpose as intended by the contributors. In a broader sense of asset management, *wakaf* property management should apply estate planning practice (Kamarudin & Hisyam, 2018; Abdullah, 2020). By doing so, the productivity of the *wakaf* assets can be optimized for long term. Perhaps not to use the entire land for school development since development budget is limited. Some parts maybe rented out to the public. If the *wakaf* assets are managed according to the traditional way, it may not be able to increase the productivity value of the *wakaf* assets; hence, the property may become idle and unproductive. The modern approach to manage *wakaf* assets may be in the forms of corporate *wakaf* (Omar *et al.*, 2018; Iqbal *et al.*, 2019; Jazil *et al.*, 2019).

Besides *wakaf* that commonly practice among Muslims in the Malay world, are the terms *wassiyah* and *zakat*. Writing of *wasiyyah* (will) is not common practice, but the term *wasiat* has been used as special final request before death (Mursidi & Maulan, 2020). Merely giving *wasiat* orally is reasonable but it ends up with tedious stages in administering the *wasiat* (Ghul, Yahya & Abdullah, 2015).

As for *zakat*, this is a pillar in the pillars of Islam. This obligation is known by Muslims in the Malay world, but the organizations related to *zakat* such as *bait al mal* is not known. People refer to *zakat* collection as *zakat* distribution centres as well. Whereby the two are different concepts and organizations. Abd Halim Mohd Noor *et al.* (2015) argued that *zakat* organizations are more visible than other Islamic organizations due to the close relationship between *zakat* payers as well as *zakat* recipients.

Some of these Islamic concepts have been used in the society for a long time. For that reason, Muslims do not find it difficult to implement these concepts. It is important for Islamic organizations and educational institutions to assess the level of knowledge and understanding of Muslim students at higher learning institutions (HLIs) in particular so that they may formulate appropriate strategies to actively connect the next generation of Muslim leaders to the maintain and enrich the collective institutions.

## METHODOLOGY

This study uses mixed methods. The researchers created a special purpose instrument to elicit student perceptions towards their preference using a combination of Likert-like, open-ended and multiple-choice questions. This research method allows for rich information and also triangulation (Creswell, 1999; DeCuir-Gunby, 2008; Merriam & Grenier, 2019; Cosgrove, 2020). The instrument has been distributed through Google Classroom to the target students. The completed instruments that were returned by the students were content-analyzed.

It uses special instrument to solicit the views of the respondents. The title of the instrument is called "Awareness of some of the Islamic concepts." The instrument began with

an introduction statement. This introduction is necessary as an ethical requirement for human participation in the study. Next, the instrument provides detail instruction. The researchers have asked the respondents to submit the instrument through a special Google Classroom.

There are a few questions provided in the instrument. Firstly, the question says, “*to what extent have you learned about each of the concepts below. Please indicate this scaled number as your response/answer: A little 1 2 3 4 5 A lot.*” The respondents have to choose only **one** answer: **Q1** *Bait al-mal (Baitul mal)*, **Q2** *Charity*, **Q3** *Waqf (Wakaf)*, **Q4** *Welfare*, and **Q5** *Zakat*. Respondents keyed in the number in the excel file created by the researchers.

Secondly, the question says, “*please state the name of an **undergraduate course** (only one course) at the Gombak campus of IIUM that you have been introduced to the above concepts. Type “none” if you have not learned about the items in the above questions yet; Q1 to Q5.*” The code for this question is **Q6**.

Thirdly, the question says, “*irrespective of whether you have studied or not, which among the five items do you think you can **explain** to a person who has not studied about them yet. Please state it below.*” The code for this question is **Q7**. The answer is in word.

Fourthly, the question says, “*do you know the name of organizations related to the above questions Q1 to Q5 in your home state? You have to choose only **one** number to represent your answer: Not sure 1 2 3 4 5 Sure.*” The code for this question is **Q8**.

Fifthly, the question says, “*before you were invited to answer this questionnaire, have you ever thought about working with organizations related to one of the five items (Q1 to Q5)? You have to choose only **one** number to represent your answer: Never 1 2 3 4 5 Always.*” The code for this question is **Q9**.

Finally, before asking the question, the instrument provides an alert that says “*Next question needs your suggestion.*” The question says, “*please give only **one** suggestion how to make the Muslim undergraduate students know relatively well about the above concepts and related institutions. Explain (up to 120 words).*” The code for the question is **Q10**.

Students of HLIs are targeted for the preliminary study because they represent the targets of relevant environmental exposure in primary and secondary schools and now at HLIs. The study has developed a special-purpose scaled research instrument to assess collective Islamic concepts which include *bait al-mal*, *zakat* and *waqf*.

## FINDINGS AND DISCUSSION

This section presents the findings from 22 respondents from Bachelor of Business Administration (BBA). Twelve of the respondents are in level 4, 6 in level 3, and 4 respondents in level 2. None of them is in level 1 of their studies. In terms of citizenship, 18 of the respondents are Malaysians and the remaining 4 are non-Malaysians.

The respondents were asked about their knowledge on the concepts of *bait al-mal* (*baitul mal*), *charity*, *waqf* (*wakaf*), *welfare*, and *zakat*. The 22 respondents rated between 3.3 to 3.9, which is moderate based on the scale of *A little 1 2 3 4 5 A lot*. Table 1 shows the level of knowledge of the respondents on select concepts in Islam.

**Table 1: Level of Knowledge on A Few Concepts in Islam**

Terms	Mean Score
Q1 <i>Bait al-mal (Baitul mal)</i>	3.4
Q2 <i>Charity</i>	3.7
Q3 <i>Waqf (Wakaf)</i>	3.3
Q4 <i>Welfare</i>	3.7
Q5 <i>Zakat</i>	3.9

Key: A little 1 2 3 4 5 A lot.

The results show that the respondents have a good knowledge of *zakat*, followed by charity and welfare. *Wakaf* which is sampled in the literature review is the least known among the respondents. Next, the respondents were asked to name of an undergraduate course (only one course) at the Gombak campus of IIUM that they have been introduced to the above concepts. The respondents named these courses: *Ethics and Fiqh of Contemporary Issues* (university required course, 3 credit hours), *Foundation of Islamic Finance* (Kulliyah/faculty required course, 3 credit hours), and *Fiqh for Economist* (Kulliyah/faculty required course, 3 credit hours).

Then, the respondents were asked “*Irrespective of whether you have studied or not, which among the five items do you think you can explain to a person who has not studied about them yet.*” None of the respondents could explain *bait al-mal (baitul mal)* and *waqf (wakaf)*, but they can explain very well *zakat* (n=10), *welfare* (n=7) and *charity* (n=5). Table 2 shows the terms known to the respondents.

**Table 2: Terms Known to The Respondents**

Terms	Frequency
Q1 <i>Bait al-mal (Baitul mal)</i>	0
Q2 <i>Charity</i>	5
Q3 <i>Waqf (Wakaf)</i>	0
Q4 <i>Welfare</i>	7
Q5 <i>Zakat</i>	10

A related question asked the respondents whether they could name organizations related to the terms in their home state? The 22 respondents were certain about *zakat* related organizations, but not the organizations for *bait al-mal (baitul mal)*, *charity*, *waqf (wakaf)*, and *welfare*. Table 3 shows the familiarity of the respondents on organizations related to the terms.

**Table 3: Familiarity with The Organizations Related to The Terms**

Terms	Mean Score
Q1 <i>Bait al-mal (Baitul mal)</i>	1.7
Q2 <i>Charity</i>	2.1
Q3 <i>Waqf (Wakaf)</i>	1.3
Q4 <i>Welfare</i>	1.7
Q5 <i>Zakat</i>	4

Scale: Not sure 1 2 3 4 5 Sure

The next question asked was: “Before you were invited to answer this questionnaire, have you ever thought about working with organizations related to one of the five items (Q1 to Q5)? You have to choose only one number to represent your answer: Never 1 2 3 4 5 Always.” The 22 respondents were sure about *zakat*-related organizations, but not the organizations for *bait al-mal* (*baitul mal*), charity, *waqf* (*wakaf*), and welfare. Table 4 shows the familiarity of the respondents on organizations related to the terms.

**Table 4: Familiarity with Organizations Related to The Terms**

Terms	Mean Score
Q1 <i>Bait al-mal</i> ( <i>Baitul mal</i> )	1.7
Q2 <i>Charity</i>	2.1
Q3 <i>Waqf</i> ( <i>Wakaf</i> )	1.3
Q4 <i>Welfare</i>	1.7
Q5 <i>Zakat</i>	4.0

Scale: Never 1 2 3 4 5 Always

The respondents rated 4 (almost always) to be working with zakat organizations. Besides *zakat* organizations, the respondents rated 3.8 for charity organizations, 3.7 for *waqf* and welfare organizations. Table 5 summarizes the findings about working with the terms related organizations.

**Table 5: Thought about working with organizations related to**

Terms	Mean Score
Q1 <i>Bait al-mal</i> ( <i>Baitul mal</i> )	3.6
Q2 <i>Charity</i>	3.8
Q3 <i>Waqf</i> ( <i>Wakaf</i> )	3.7
Q4 <i>Welfare</i>	3.7
Q5 <i>Zakat</i>	4.0

Finally, they were asked to give only one suggestion how to make the Muslim undergraduate students know relatively well about the above concepts and related institutions. However, only four respondents provided the answers.

The respondents are not familiar with some of Islamic concepts and organizations due to education, culture and tradition. While Islam has a good integration into cultural traditions, but these terms are still “strange” (*ghuraba*) (Nilsen, 2020; Taneja, 2020; Jaafar & Akhmetova, 2020). Exposure to Muslim organizations is essential. According Respondent 1:

“...Muslim students should be provided with some reading materials about these institutions or can send them to the actual organizations. Students are always busy with assignments and attending classes. In the pandemic time, more online classes, and more online quizzes. More of these organizations are giving financial assistance to poor and needy. Some of us were curious to know and we visited their websites...”

Students should be exposed to real industrial experience. Lu (2021) argued that practical experiential learning with the industry leads to high employability for university students. In fact, there are vast opportunities for students and faculty members of universities to gain benefit from the industrial learning experience (Nave & Franco, 2019; Pereira & Franco, 2021). Muslim students should be given change to work closely with Muslim organizations. Respondent 2 said:

*“...When our lecturers taught us Islamic Economics, Islamic Finance, and Fiqh courses, they talked about zakat, waqf and infaq as theory. Not as practice. Our lecturers can ask students to be volunteers in any organizations. So that they will understand and learn it practically. As we know learn it practical will make someone learn better than just learning the concept. We love this kind of assignment rather than studying annual reports and secondary materials...”*

Hands on assignments enable students to learn more and to integrate theories with real practices. According to Vos (2015), simulation of real-life practices enhances learning absorption. More simulation could benefit the benefit with the This can be done by creating strategic collaborations between universities and industry (Nabi, Walmsley & Akhtar, 2019; Nave & Franco, 2019; Pereira & Franco, 2021).

Besides formal engagement with Islamic organizations, students need to have informal activities with Islamic organizations. Respondent 3 said:

*“...Universities should organize more out-campus activities or programs to allow students to know more about these concepts of waqf, infaq, zakat, charity and welfare. For example, make students who are taking Islamic finance to go interview related organizations and have a conversation with staff who are working in particular department...”*

Out of campus activities allow students to learn beyond the lecture rooms and textbooks. According to Lu (2021), university lecturers should assign students with real organizations and real problems. This practical experiential learning can be enhanced with more collaboration with the industry (Nave & Franco, 2019; Pereira & Franco, 2021). Industrial visits to Islamic organizations can foster familiarity of students. Respondent 4 says:

*“...Students and activities are very close. We cannot just spend time to study. Student associations normally organize visits to institutions and companies, can include these organizations. The visit should be sponsored by these organizations. Normally charity organizations are really poor. We can raise fund for them. During our visit, we can hand over the donation...”*

It essential for university lecturers should assign students with existing organizations and be exposed to contemporary problems. This practical experiential learning can be enhanced with more collaboration with the industry (Nave & Franco, 2019; Pereira & Franco, 2021).

## **IMPLICATIONS**

Relevant institutions should respond to the low level of awareness on Islamic concepts and organizations among Muslim students. The collaboration between Islamic organizations and

universities should go beyond research and consultancy. There is a need to have industrial visits, engagement and activities with the students.

## CONCLUSION

Actionable remedial strategies are essential to respond to the awareness on some collective and institutional Islamic concepts. The paper offers remedies to bridge the theoretical concepts with contemporary Islamic institutions. The gap can be filled by considering and implementing remedial strategies to increase the levels of awareness of the students by relevant institutions is mandatory. Stimulating formal and informal learning and experiential simulations are practical and viable. Collaboration between universities and Islamic organizations is another.

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