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TEACHER PERCEPTION IN MONEY WAQF (CASE STUDY OF PESANTRENTS IN CAPITAL CITY OF INDONESIA, JAKARTA)

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Abstract

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Keywords: money waqf, teachers, boarding schools, Multiple Correspondence Analysis/MCA

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I. Introduction

Waqf is one of the practices recommended in Islam besides zakat, infaq (donate) and alms. There are several advantages which is owned by waqf (endowments), namely: 1) giving a continuous reward from the God (Allah) to those who give waqf even though the person who is doing to give the waqf is gone; 2) Tangible form of independence of moslems in realizing solidarity and prosperity; 3) to avoid the property from destruction; 4) the benefits of waqf can be enjoyed by later generations; and 5) useful to meet the people who have rights. Even the results of the management of waqf can be used by all people, regardless of differences in religion, ethnicity, group, level of education, and others, which are important for the welfare of humanity.

In accordance with the times, waqf is not only in the form of land or buildings, but there is already a waqf in other forms, as stated in Law No. 41 of 2004. Waqf property is grouped into two, namely: the property group of immovable property and the property group of movable property. Specifically, for the waqf group of movable objects are objects that can not be used up because of consumption such as money, precious metals, securities, vehicles, intellectual property rights, leasing rights, and other movable property in accordance with the rules of sharia (Islamic religious law) and the applicable laws and regulations.

Mahfudz in his presentation in Jakarta [1] explained that Indonesia which has the highest moslem majority population in the world, should be able to realize the existence of an Islamic economy, but in reality, Islamic economics is still seen as an alternative choice and not a top priority. One proof is the money waqf that has not been seriously prioritized as a potential in mobilizing the people's economy. One of the factors that inhibits the development of waqf as a financial instrument that can provide benefits and profits to the people is the literacy of the people is still low. So far waqf is still equated with the land waqf or the buildings waqf to establish schools or places of worship. To socialize the money waqf to the public is not an easy job, and this task can not be carried out only by the government, academic, or observers of waqf, but needs help from other parties, such as ulama (the great leader in Islamic religious), Islamic boarding schools (pesantren), teachers, schools, Islamic financial institutions, non-governmental organizations, practitioners and experts in the field of waqf to provide an explanation and understanding of money waqf to the public so that it is expected to accelerate changing people's perception of the money waqf. But in reality, the socialization of waqf especially money waqf has not been as expected.

This article will explain teacher's perceptions of money waqf, because Islamic boarding school teachers (pesantren teachers) are among those who have the potential to be targeted for money waqf. If all Islamic boarding school (pesantren) teachers are involved and supportive to make money waqf, then that will be one of the great strengths and potential for efforts to develop money waqf in Indonesia.

II. Literature Study

At the 2017 summit waqf Indonesia event and the launch of the one million waqif (waqf perpetrators) movement held in Jakarta (2017), Ismail as chairman of the Republic dhuafa wallet foundation stated that based on BWI (Badan Wakaf Indonesia – Indonesian Waqf Institution) calculations, the potential for waqf money in Indonesia reached Rp 180 trillion. If this potential is managed professionally it will be very useful to fulfill the rights of the community, reduce the suffering of the people and ultimately improve the welfare of the people. The money waqf is not the final destination, but as a starting step for managing productive assets. This is due to the main challenge in managing waqf in the form of land assets is the lack of funds to convert these unproductive land assets into productives land assets. With the existence of money waqf is

expected to be used to finance the lands of waqf that had been sleeping into productive land.

Rulyawan as director of the dhuafa wallet in Jakarta [2] states that money waqf can be optimized for use, by buying or converting existing land into productive assets. These productive assets will be managed and generate profits that will be channeled for social purposes, so that the money waqf can benefit business people, and non-productive assets become productive assets that will generate profits that can be used for the welfare of the people continuously.

Public acceptance of the money waqf in terms of theoretical studies of perception, is closely related to one's subjective experience, expectations, and contex or environment. Perception, response or direct acceptance of something is a process of understanding something through the five senses. Griffin [3] states the phenomenological tradition places a very strong emphasis on perception and interpretation on human subjective experience. Robbins (2001) explained that there are three factors that can influence the formation of perception and distinguish perceptions between one person and another about a particular object, namely perpetrator factor, object factor, and context or environmental factors.

Research on money waqf in Indonesia among them has been conducted by a number of researches. Dahlan [5] states that the appreciation and interest of community money waqf is also determined by the quality of education and the insight of nazhir (waqf manager) towards information and regulation. The higher the nazhir (waqf manager) education and the more open to new information and understanding of regulations there is a greater chance to be believed by the community donate money for waqf. A study of money waqf by Ilham [6] in Palopo city found that the people of the city generally gave positive appreciation and support, and were willing to play a role as cash waqf participants.

The results of Ekawati and Muda research [7] showed that more than 50% of the people of Surabaya did not understand about money waqf. A study by Handayani and Kurnia [8] in Bogor city stated that people's perception of cash waqf was determined by factor of interest, occupation, knowledge, and information media.

Lestari and Thantawi [9] conclude that the effectiveness of cash waqf management in Indonesian waqf Institution (BWI – Badan Wakaf Indonesia) is considered not yet productive, the effect can not be enjoyed by many people. However, the Indonesian waqf institution – BWI still has the potential to manage money waqf effectively.

III. METHODS

The sample in this study were 138 teachers from five Islamic boarding schools (pesantren) in Jakarta. Data is collected through questionnaires given to the teachers. The questions to measure the teacher's perception of money waqf are divided into three variables, namely: knowledge, regulation, and interest, each variable is represented by 10 questions, with four closed answer options, namely: very agree (VA), agree (A), not agree (NA), and not very agree (NVA). Teacher profiles consist of: age, gender, marital status, and education.

Data were analyzed using multiple correspondence analysis (MCA) techniques [10]. This MCA is used for a number of groups of numerical data variable. This technique is carried out with the help of the FactoMineR R software package [11]. The dimensions formed from the results of the characterization are analyzed in the two main dimensions that most represent the variation of the data, namely the first dimension and the second dimension. Analysis of individual perceptions and categories of variables is done by projecting the position of each individual or category of variables into the main two-dimensional plane.

IV. RESULTS AND DISCUSSION

In terms of gender, the teaching respondents were slightly more male (68.8%). At the time of the survey, most of the teaching respondents were still relatively young, with a slightly more composition of those aged 26 years or above (only 10.1% were over 40 years old). Quite a lot were not married (42.8%), and the level of formal education was high, namely 67.2% undergraduate and 7.2% master level.

TABLE I.   THE TEACHER PROFILE

No	Aspect	Quantity (N)					Percentage (%)				
			To Listen		To Give			To Listen		To Give	
		Teacher	*Waqf*	*Money Waqf*	*Waqf*	*Money Waqf*	*Teacher*	*Waqf*	*Money Waqf*	*Waqf*	*Money Waqf*
1	**Age**										
	16 – 20 years	12	12	9	5	5	8,7	8,7	6,5	3,6	3,6
	21 – 25	45	43	31	20	9	32,6	31,2	22,5	14,5	6,5
	26 – 30	43	40	28	11	9	31.2	29	20,3	8	6,5
	31 – 35	12	11	6	5	4	8,7	8	4,3	3,6	2,9
	36 - 40	12	12	7	4	2	8,7	8,7	5,1	2,9	1,4
	41 or more	14	12	8	4	3	10,1	8,7	5,8	2,9	2,2
2	**Gender**										
	Male	95	89	58	25	16	68,8	64,5	42	18,1	11,6
	Female	43	41	30	15	9	31,2	29,7	21,7	10,9	6,5
3	**Marital Status**										
	Married/ ever married	79	73	52	30	19	57,2	52,9	37,7	21,7	13,8
	Married/ ever married	59	57	36	13	6	42,8	41,3	26,1	9,4	4,3
4	**Educational level**										

	SMA/equivalent	28	27	16	8	5	20,3	19,6	11,6	5,8	3,6
	Diploma	17	16	13	5	2	12,3	11,6	9,4	3,6	1,4
	S1	83	77	51	25	14	60,1	55,8	37	18,1	10,1
	S2	10	10	8	5	4	7,2	7,2	5,8	3,6	2,9
5	**Income per month**										
	average < Rp 2 million	51	48	27	12	8	37	34,8	19,6	8,7	5,8
	Rp 2 - < Rp 3 million	36	35	21	8	4	26,1	25,4	15,2	5,8	2,9
	Rp 3 - < Rp 4 million	25	24	19	10	4	18,1	17,4	13,8	7,2	2,9
	Rp 4 - < Rp 5 million	10	8	7	2	1	7,2	5,8	5,1	1,4	0,7
	Rp 5 million or more	16	15	14	11	8	11,6	10,9	10,1	8	5,8
6	**Source of information**										
	TV	9	9	9	4	2	6,5	6,5	6,5	2,9	1,4
	Internet	25	25	16	7	4	18,1	18,1	11,6	5,1	2,9
	Magazines/ newspaper	9	9	5	2	1	6,5	6,5	3,6	1,4	0,7
	Friends/ family	11	9	4	1	1	8	6,5	2,9	0,7	0,7
	Pondok pesantren	63	59	41	19	11	45,7	42,8	29,7	13,8	8
	Others	21	19	13	10	6	15,2	13,8	9,4	7,2	4,3
	All sample	**138**	**130**	**88**	**43**	**25**	**100**	**94,2**	**63,8**	**31,2**	**18,1**

A. Teacher Perceptions of Money Waqf

Distribution of teacher responses to 30 items of questions about money waqf is presented in table 2. The questions are grouped into three aspects, namely: knowledge, regulation, and interest in money waqf, each consisting of ten questions. Each teacher's answers to these questions measure the extent of his perception of money waqf. Each grouped into four categories, namely: very agree (VA), agree (A), not agree (NA), and not very agree (NVA).

TABLE II.   THE RESPON OF TEACHER

No.	Aspects/Questions	Quantity (N=138)				Percentage (%)			
		VA	A	NA	NVA	VA	A	NA	NVA
	Knowledge								
P01	Money waqf is one form of waqf	27	84	15	12	19,6	60,9	10,9	8,7
P02	The law of waqf is sunna	44	91	3	0	31,9	65,9	2,2	0
P03	Waqf belongs to Allah	66	64	7	1	47,8	46,4	5,1	0,7
P04	There are no specific minimum limits for money waqf.	61	64	10	3	44,2	46,4	7,2	2,2
P05	The time of waqf is anytime	79	56	2	1	57,2	40,6	1,4	0,7
P06	Waqf is used as much as posible for the people	94	42	0	2	68,1	30,4	0	1,4
P07	Waqf value may not be reduced but must be developed.	63	65	8	2	45,7	47,1	5,8	1,4
P08	Waqf is more important than infaq and alms because the rewards are continuous as long as property of waqf is used for goodness.	55	63	18	2	39,9	45,7	13	1,4
P09	The Advantages of money waqf is to enable all levels of society to danate for waqf, relatively	29	82	24	3	21	59,4	17,4	2,2
P10	Anyone can make money waqf	38	74	12	14	27,5	53,6	8,7	10,1
	Regulation								
R01	I know there are Law no. 41 of 2004 about waqf	8	67	47	16	5,8	48,6	34,1	11,6
R02	I know that there is a regulation of the Religion Minister regarding the administration of the registration of waqf (No. 4 /2009)	10	63	57	8	7,2	45,7	41,3	5,8
R03	I know there are BWI regulations regarding guidelines for the management and development of waqf property in the form of money (No. 1 of 2009)	14	71	47	6	10,1	51,4	34,1	4,3
R04	Basically I agree with the money waqf	31	82	10	15	22,5	59,4	7,2	10,9
R05	Regulations regarding money waqf are quite complete	9	65	63	1	6,5	47,1	45,7	0,7
R06	I agree if money waqf is included in the school curriculum starting from elementary school	15	73	46	4	10,9	52,9	33,3	2,9
R07	I agree if the socialization the money waqf is played in the cinema before the film begin	18	57	54	9	13	41,3	39,1	6,5
R08	in the cinema before the film begin servant and the nominal according their whishes.	27	59	49	3	19,6	42,8	35,5	2,2
R09	I agree that the regulation on the management of money waqf must be informed to the public through various social media	47	77	11	3	34,1	55,8	8	2,2
R10	I agree if the management of money waqf is managed according to the needs of the surrounding community	43	84	8	3	31,2	60,9	5,8	2,2

No.	Aspects/Questions	Quantity (N=138)				Percentage (%)			
		VA	A	NA	NVA	VA	A	NA	NVA
	Interest								
M01	As a moslem I am interested in making the money waqf.	33	77	15	13	23,9	55,8	10,9	9,4
M02	I will make a money waqf if I am sure it is well managed & transparent	53	65	19	1	38,4	47,1	13,8	0,7
M03	I will make a money waqf because the location of waqf inst. Is near	13	68	52	5	9,4	49,3	37,7	3,6
M04	I'll make money waqf because the officers are kindly.	20	69	45	4	14,5	50	32,6	2,9

M05	I will make money waqf because easy	20	73	43	2	14,5	52,9	31,2	1,4
M06	I will make money waqf because helping others	44	70	21	3	31,9	50,7	15,2	2.2
M07	I am interested to do money waqf because the results of the management of waqf for economic and welfare interest.	56	61	18	3	40,6	44,2	13	2,2
M08	I am interested if the money waqf is done in my neighborhood mosque	28	81	28	1	20,3	58,7	20,3	0,7
M09	I am more interested make money waqf through islamic financial institutions (BMT, islamic banks, other financial institutions.	28	65	40	5	20,3	47,1	29	3,6
M010	I am more interested to do money waqf in BWI	27	80	28	3	19,6	58	20,3	2,2

Note: A= Agree   NA= Not Agree   VA= Very Agree   NVA= Not Very Agree

1) Knowledge. Based on the results in table 2, it can be noted that 138 teachers have different (varied) answers to question no.1 (P01): "Money waqf is one form of waqf", namely: 27 people is very agree (VA), 84 people agree (A), 15 people not agree (NA), 12 people is not very agree (NVA). This shows the distance or differences in views between each teacher about the money waqf as a form of waqf (endowment). The differences in perceptions between teachers are also seen in their answers about nominal (P04), value (P07), and money waqf (P10).

The relatively similar perception is shown by the teacher's responses to the questions about waqf, in this case: law (P02), ownership (P03), time (P05), and benefits of waqf (P06). The difference (distance) between them only occurs between categories, very agree (VA) with agree (A). For example, in item P02, teacher's perceptions are relatively similar to one another about the law of waqf is sunnah (done can the reward by Allah, is not done it's okay), that is 44 people very agree (VA), and 91 people agree (A), only three people not agree (NA). Also, the same with P03, 66 people very agree (VA) and 64 people agree (A) about the statement that the waqf belongs to Allah SWT, only eight other people who not agree or not very disagree.

The respondent's extreme views are shown by a very small number in certain categories (usually not agree (NA) or not very agree (VA), while most of the responses of other instructors choose other categories. This very small amount is too little to be analyzed as a sample or respondents in that category. In the aspect of knowledge (P01-P10), this can be seen in eight questions namely P02-P09. For example, in the question "there is no certain nominal limit for money waqf?" (P04), there are 10 people who not agree (NA), and only three people who answer not very agree (NVA), this sample is too little to analyze, so it is better to be combined with not agreed category to represent the rejection side responses. After being combined, the response distribution of this item becomes: very agree/ VA (61), agree/ A (64), and not agree/ NA (13), also for items P07, P08, and P09, because the numbers are small, the response to the category of not very agree is combined with the category of not agree. Meanwhile, for items P02, P03, P05, and P06, extreme samples of the category of not agree (NA) or not very agree (NVA) can not be combined with the next category (agree/ A) because of different point of view. This kind of response distribution is homogeneous or very dominant representing the perception of acceptance (i.e. very agree/ VA or agree/ NA).

Thus, the knowledge of teachers varies (varying) in six ways: form, actor, nominal, value, virtue, and excellence of money waqf. While the other four questions (all about waqf), teachers' perceptions are relatively homogeneous, the only difference between them is that they very agree (VA) with agree (A). So, in other words, the teachers' knowledge about waqf is relatively the same, while about waqf money is different.

2) Regulation. Teachers' perceptions regarding the regulation of money waqf have different (varied) answers about the question of waqf law (R01) knowing of the law on waqf, eight people very agree (VA), 67 people agree (A), 47 people not agree (NA), and 16 not very agree (NVA). This shows that they are differences between each teacher regarding the regulation of money waqf. Differences in perceptions among teachers are also seen in their answer about agreeing to the money waqf (R04).

Extreme views of respondents are shown by a very small number in certain categories (usually very agree/ VA or not very agree/ NVA), while most of the responses of other teachers choose other categories. This very small amount is too little to be analyzed as a sample of respondents in that category. In the aspect of regulation (R01-R10) this can be seen in three questions, namely R05, R06, R08-R10. For example, on the question "the rules regarding the money waqf are quite complete" (R05), they are 63 people who not agree (NA) and only one person who answers not very agree (NVA), this sample is too little to analyze. So, it is better to combine it with the category of not agreeing (NA) to represent the rejection side response. After being combined, the response distribution of this item becomes: very agree/ VA (9), agree/ A (65), and not agree/ NA (64), also for items R06, R08, R09, and R10 because of their small numbers the response to the category of not very agree (NVA) is combined with the category of not agree (NA).

Teachers' responses to aspects of the regulation of money waqf are very diverse in all items, especially in the matter of knowing the laws of money waqf (R01), agreeing with money waqf (R04), socialization of money waqf in the cinema at the beginning or end of film screening (R07).

Thus, the regulations of the teachers differ (varying) in three ways, namely: the waqf law, agreeing to the money waqf, and the socialization of money waqf in the cinema. While the other seven questions, teachers perceptions are relatively homogeneous, the only difference between is that the very agree (VA) with agree (A). So, in other words, the teacher's regulations regarding waqf are relatively the same.

3) Interest. Interest of teachers about money waqf have different (diverse), especially about "As a moslem, I am

interested in making money endowments (money waqf)." (M01): 33 people very agree (VA), 77 people agree (A), 15 people not agree (NA), and 13 not very agree (NVA). This shows the differences between each teachers about the interest of money waqf.

The respondent's extreme views are shown by a very small number in certain categories (usually very agree/ VA or not very agree/ NVA), while most of the responses of other teachers choose other categories. This very small amount is too little to be analyzed as a sample of respondents in that category. In this aspect of interest in (M01 - M10), this can be seen in seven questions, namely M02, M04-M08, and M10. For example, on the question "I will make a money waqf if I believe that is managed well and transparently." (M02), there are 19 people who not agree (NA) and only one person who answers not very agree (NVA), this sample is too little to analyze, so it is better to combine it into the category of not agreeing (NA) to represent the rejection side response. After being combined, the response distribution of this item becomes: very agree/ VA (53), agree/ A (65), and not agree/ NA (20). Also, for items M03 - M08, and M10 because of their mall numbers, the response to the not very agree (NVA) category is combined with the not agree (NA) category.

Teacher responses to aspects of interest in money waqf are very diverse on all times, especially, "As a moslem, I am interested in making money waqf" (M01).

Thus, the interests of teachers differ (diverse) on all questions, especially in the question of M01.

Analysis of individual perceptions and their categories/ factors can be done by projecting the position of each individual of factors into a flat plot of the two dimensions.

In the previous description it was stated that aspects of the teaching community's knowledge of money waqf vary greatly in six questions (namely: P01, P04, P07, P08, P09, P10), while on the other four items, the respondents' answers were relatively homogeneous into the category of agree or very agree. Therefore, to maximize the variability of the dimensions that will be generated by the MCA analysis, these four questions are not included in the MCA analysis. The aspect of knowledge is adequately represented by six questions that have the varied responses. Different from the aspect of knowledge, all the questions in the aspects of regulation and interest are included in the MCA analysis. Thus, this MCA analysis was conducted on 26 perception variables of money waqf.

The main result on this analysis is two dimensional plot to describe the position of each individual teacher (as well as a category of factors) according to their answers to 26 questions, each of which refers to their views about money waqf. Amount of 26 questions were analyzed as a group of active variables, while the questions about the profile of teaching respondents (10 questions, table 1) were analyzed as groups of descriptive variables; with the note that these descriptive variable groups and each their categories do not contribute to the formation of dimensions. MCA analysis results for the teaching community are presented in figure 1, figure 2, and figure 3. In figure 1 (and figure 2) the percentage of variability (inertia) explained by the first dimension is 16.91% and the percentage of variability

expressed by the firs field (first dimension, second dimension) is 29.56%, namely 16.91% by first dimension and 12.65% by second dimension. This percentage of inertia, although not large, but has exceeded the minimum percentage of inertia to be able to represent the main structure of 26 variables and 138 individuals, that the minimum requirements is 8.9% for the first dimension and 16.7% for the first field [11]. So, the variability of inertia by dim 1 and dim 2 in both images can already be considered to represent the main structure of 26 active variables of perception of money waqf.
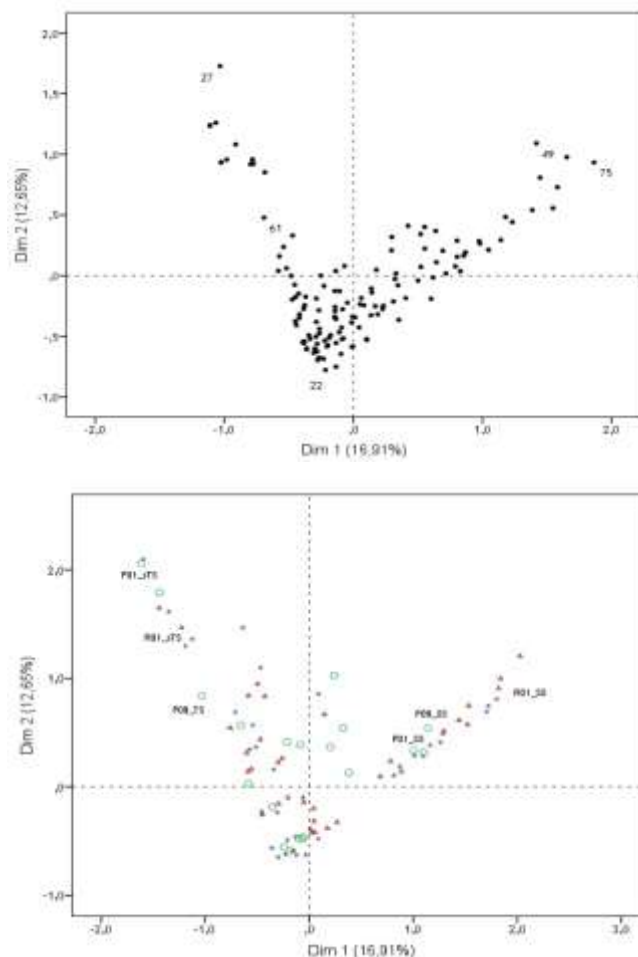

Fig. 1. Teaching individual position (left) and perception categories (right) in the first field.

The emission of position of the individual teaching (on the left) in figure 1 shows the shape of the letter "v" or like a parabola, this shape is known as the Gutman effect or the "horse shoes" effect. This effect illustrates the collection of individual emission which are highly structured by the first dimension. In this case it is illustrated by two extreme positions of money waqf perception whose positions are spread on both sides from the first dimension (on the horizontal side); and, on the other hand, by a more moderate position, which is located along the axis of the second dimension (the vertical side). In the same way as an individual beam, the shape of the category beam in the first plane (right) also resembles a parabola or letter "v" and thus still similarly illustrates the Gutman effect.

The position emission of individual can be interpreted together with category position emission. To be able to interpret them it is necessary to draw position (right) categories by displaying each their labels. With there is this label, the position of the category point (P01 – very agree/VA (on the positive side of dim 1) seems contrary to the position of P01 – not very Agree/ NVA (on the negative side of dim 1), likewise for P09 – very agree/ VA with P09- not agree/NA. This plot to be more clearly displayed again in figure 2.
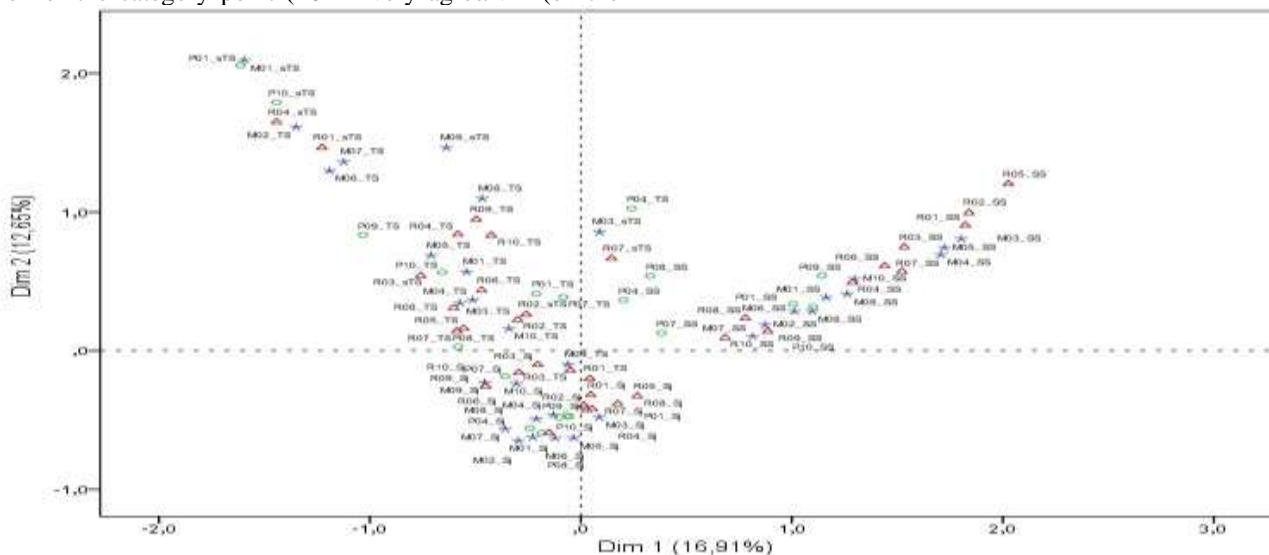
Note: the green round sign: aspects of knowledge, red triangle: ascpects of regulation, and blue star: aspects of interest.

Fig. 2.   The position emission of the teachers' perceptions categories and each their labels in the first filed.

On the position side of the first dimension (figure 2) can be observed individuals that feel very aware of the importance of money waqf (through the very agree /VA categories they choose). Emanation of almost all items of knowledge aspects (except P04 – very agree/VA, P08 – very agree/VA) regulations and interests in this category show three aspects of mutual correlation on the negative side of the first dimension, it can be seen people who are not/ less aware of the importance of money waqf. In position around or along the second dimension, it can be observed that people who feel they know enough and are aware of the importance of money waqf, this is characterized by responses that generally agree to almost all questions. Thus, teachers' perceptions of money waqf appear in three position groups, namely: the very agree/VA group, the not agree/NA group, and the moderate (agree)/A group. In each group, it appears the aspects of knowledge, regulation, and interest show mutually correlated shape perceptions of money waqf.
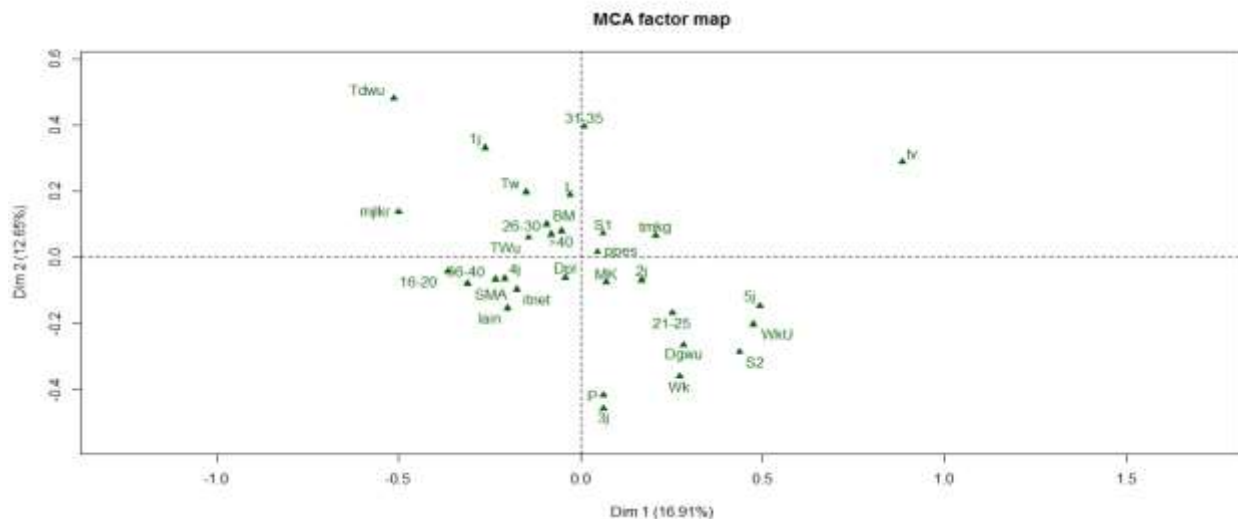
(Note: Wku, ever money waqf; Twu, never money waqf; Wk, ever waqf; Tw, never waqf; Dgwu, ever heard of money waqf; Tdwu, never heard of money waqf; L, male; P, female; BM, single; Mk, married or ever married; SMA, high school education; Dipl, diploma education; S1, undergraduate education; S2, masteer's education; tv, tv media; ppes, the media of islamic boarding school; tmkg, friend or family media; mjlkr, newpaper or magazines print media; itnet, internet media; lain, other media; 1j, income < Rp 2 million; 2j, income Rp 2 million and < Rp 3 million; etcetre.)

Fig. 3.   The position Emission of the Categories of descriptive variables of the teacher in the first field.

Next is checking whether the structure observed for individuals regarding their position in terms of money waqf can be linked to the profile of who they are. In other words, can the relationship with money waqf be explained by descriptive data?

This additional variable representation (see figure 3) displays two types of information. *The first* reveals the existence of a strong structure for the variable of age, gender, marital status, income level, ever/ not giving waqf, ever/ not hearing money waqf, ever/ did not give money waqf, and media types of money waqf information. *The second*, no the specific structure was identified between the variables of formal education in relation to knowledge, and interest in the money waqf.

The category of those who have "ever given" waqf or money waqf goes against the category of those who have "never", who have "ever heard of money waqf " are also in a conflict position with those "never" between the two groups (namely: groups that not agree (NA) with moderate groups (agree)/A). Opposite positions also occur between age categories 21-25 or 36-40 with the other age categories, male and female categories, categories of those married to those not yet married, category of income < Rp 2 million with income above it, and between categories of tv media, family, or friends with the print media category of newspaper or magazines, and with the category of internet media or other media. For media variables, opposing positions between the categories occur in three groups (namely, between extreme left, extreme right, and moderate groups).

The three teaching groups show three very different positions in their perception of money waqf. In each position group, each variable aspects of knowledge, regulation, and interest are correlated each other to form the perception of money waqf. The positions are also related (associated) with their identity, recognition, and experience of waqf in the survey, namely: age, gender, marital status, income level, media source of information (through that source, the teacher knows about money waqf), and ever/ never gives waqf. But, these three positions of perception can not be explained from their formal education levels.

V. CONCLUSION

- The aspect of teachers knowledge about waqf were relatively the same, but money waqf was different;

- Responses to money waqf regulations were very diverse, especially regarding the existence of Law no.

41 of 2009 concerning waqf (endowments), agreeing to the existence of money waqf, agree to the waqf of money, and agree to the socialization of waqf in money in teachers;

- The response of interest to money waqf is very diverse, especially the interest to do it, but quite a number of teachers disagree;

- Islamic boarding school is a source of teacher formation about the waqf of money;

- The homogeneous was only the principle of the management must be in accordance with the needs of the community, whereas for waqf management quite a number of teachers still doubt it.

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