

Wakaf According to The Quran and its Transformations in Indonesia's Contemporary Era

Ahmad Zuhri¹, Aufah Yumni²

¹ Universitas Islam Negeri Sumatera Utara, Indonesia; zuhriahmad@uinsu.ac.id

² Universitas Islam Negeri Sumatera Utara, Indonesia; zuhriahmad@uinsu.ac.id

Received: 04/02/2023		Revised: 17/03/2023	Accepted: 28/04/2023
Abstract	Objective: This article aims to reveal the meaning of waqf according to the Koran and its transformation in the contemporary era in Indonesia. Method: This research method uses Library Research whose primary focus is on library books and other literature. Based on the research objectives, it includes basic research, i.e. research to broaden and deepen theoretical knowledge. Result: This digital transformation is described as the total and overall effect of digitalization on society. Khan said that digitization has enabled the digitization process, which drives stronger opportunities to transform and change existing business capital, socio-economic structures, legal and policy measures, organizational patterns, cultural barriers, etc.		
Keywords	Wakaf; Contemporary Era; Transformation		
Corresponding Author Ahmad Zuhri Universitas Islam Negeri Sumatera Utara, Indonesia; zuhriahmad@uinsu.ac.id			

1. INTRODUCTION

Waqf was originally just the wish of someone who wanted to do good with the wealth they owned and managed individually without any definite rules. However, after the Islamic community felt how useful the waqf institution was, the desire arose to regulate waqf properly. Then an institution that regulates waqf was formed to manage, maintain and use waqf assets, both in general such as mosques or individually or in families.

In the Koran, there are many verses that motivate waqf with various editors (although not with the pronunciation of waqf). Among them is QS Ali Imran verse 92 which reads: "You will not acquire virtue before you donate (waqf) some of the property you love. And whatever you spend about it, indeed, Allah is All-Knowing."

Imam Qurtubi in his commentary al-Jami "li Ahkam al-Qur'an states that in Islamic history, waqf has been known since the time of Rasulullah SAW because waqf was prescribed after the Prophet SAW Medina, in the second year of Hijriyah. There are two opinions that have developed among Islamic jurisprudence experts (fuqaha') about who was the first to implement the waqf sharia. According to the opinion of some scholars, it was said that the first person to carry out waqf was Rasulullah SAW, namely the endowment of land belonging to the Prophet SAW to build a mosque.

This opinion is based on a hadith narrated by Umar bin Syabah from 'Amr bin Sa'ad bin Mu'ad, he said: And it was narrated from Umar bin Syabah, from Umar bin Sa'ad bin Mu'ad said: "We asked about waqf initially in Islam? The Muhajirin people said it was Umar's waqf, while the Ansor people said it was Rasulullah SAW's waqf."



In the course of history, waqf continues to develop and will always develop along with the pace of changing times with various relevant innovations. This can be seen from the increase in the number and objects of waqf assets, whether in the form of land, money and others, which are scattered in various parts of Indonesia. In Indonesia itself, waqf is currently receiving serious attention with the issuance of Law no. 41 of 2004 concerning Waqf and PP No. 42 of 2006 concerning its implementation.

Indonesia has long practiced waqf which has been inherited for centuries from scholars. One of these practices concerns waqf objects which are limited to immovable objects. The immovable waqf objects include buildings, land, wells, gardens, and others. Waqif ownership is legally positively proven by the certificate of the donated land.

Questioning the types of waqf objects, does not mean placing conventional waqf as such is termed old-fashioned. However, the practice of waqf in the past has not been collaborated with the development of civilization. So that with the practice of waqf and digital facilities, the term digital waqf appears. Waqf that can be made from anywhere and at any time through transactions on platforms connected to the internet. More practical with the choice of waqf of movable/immovable objects through money. This means that Nazhir, as an intermediary and distributor of waqf, only needs to receive a certain amount of money with a clear designation, such as building educational facilities, health facilities, wells, and much more. When considering the potential for cash waqf in Indonesia which has penetrated 180 trillion rupiahs, digital-based technology greatly simplifies the management system.

As a country with the largest Muslim population in the world, Indonesia has a large waqf potential. This is none other than because waqf is an instrument of goodness in Islam which has many virtues. With religious and social motivations, the Indonesian people continue to compete to give their best assets as endowments.

The Covid-19 pandemic has accelerated digital inclusion, including in the waqf sector. Technological innovation has driven the phenomenon of digitalization in waqf. Technological innovation is a necessity in the development of waqf so that it is able to contribute to community empowerment.

To develop waqf to be more productive, Soemitra revealed that waqf management is intended as an instrument for the welfare of Muslim communities, the approach used is a business and management approach. The aim is that waqf is not only managed as a social asset (social oriented), but is seen as a business asset (business oriented), whose benefits will be distributed to the people as maukuf alaihi (recipient of waqf) from the benefits of the waqf asset.

The benefits of digitization are felt, fast, easy and transparent. Nazir, whose role is to manage the waqf, can easily explain to the waqif and the public about the benefits of waqf received by maukuf alaihi.

Based on the background above, the authors are interested in writing a paper entitled "WAKAF TRANSFORMATION IN NOW"

2. METHODS

This is library research, or research whose primary focus is on library books and other literature. Based on the research objectives, it includes basic research, i.e. research to broaden and deepen theoretical knowledge (Hadi, 1997).

3. FINDINGS AND DISCUSSION

1. Strengthening Digital Waqf Transformation

Digital transformation is part of a larger technological process. Digital transformation is a change related to the application of digital technology in all aspects of people's lives. Digital transformation is the third stage in the flow of digital technology as shown in the following flow:

1. Digital competence
2. Digital use
3. Digital transformation

Digital transformation includes transformative uses and capabilities in terms of informing digital awareness. The transformation stage is the stage of using digital processes that enable innovation and creativity in a particular digital product, not only improving, but also supporting traditional methods.

The factors that cause digital transformation are changes in regulations or rules, changes in the competitive landscape, shifts or changes to the digital form of the industry, changes in consumer behavior and expectations, an understanding of the benefits of digital technology, and resource readiness.

Finally, this digital transformation is described as the total and overall effect of digitization on society. Khan said that digitization has enabled the digitization process, which drives stronger opportunities to transform and change existing business capital, socio-economic structures, legal and policy measures, organizational patterns, cultural barriers, etc.

Digitization (conversion), digitization (process) and digital transformation (effect) accelerate and illuminate what already exists and is taking place horizontally and processes of global change in society.

2. The Urgency of BWI Waqf Digital Transformation and Goals

The industrial revolution 4.0 is a necessity and an opportunity that doesn't need to be debated anymore but needs to be achieved. The business world and companies need to move fast so that this wave of industrial revolution can be mastered as an opportunity for the progress and welfare of the nation.

The era of digitalization is marked by the widespread use of technology by reducing the role of humans in the process but it has proven to be more effective and efficient in achieving organizational goals. Waqf fundraising is part of fundraising using technology to pamper waqf. Fundraising is another term in raising waqf funds where this activity is a process of influencing waqf candidates to want to donate.

Technological innovation has driven the phenomenon of digitalization in various fields, including in waqf. For this reason, as an effort to accelerate the transformation of productive waqf, waqf management must utilize technology and digital platforms.

The use of technology and digital platforms in waqf management must also be encouraged starting from the collection stage to reporting the use of waqf. Digitizing waqf, both for mobilizing public social funds, such as cash waqf and sukuk-based waqf, as well as productive asset management will be more effective, efficient and transparent.

Another important thing is increasing understanding and awareness of waqf through socialization, literacy and education also needs to be improved by utilizing technology and digital platforms. Especially in reaching the millennial generation who are familiar with digital technology on a daily basis. For this reason, waqf literacy and education needs to be developed on various social media platforms continuously and with narratives that are easy for the public to understand.

3. Potential of Digital Cash Waqf in Indonesia

Waqf al-nuqud or cash waqf is another term for cash waqf, which is based on a fatwa on cash waqf issued by the Indonesian Ulema Council, namely acts that can be carried out either by individuals, groups or legal entities. The cash waqf in question also includes securities. This makes cash waqf a form of investment that is carried out by channeling the results of the principal capital, so that this waqf is a component of productive waqf. Meanwhile, the law on waqf in Law no. 41 of 2004 states that the specification of waqf in the form of money is a permissible movable object.

Indonesia has a very important and big opportunity in terms of the digital economy if it can be developed optimally. Various changes that have also occurred in financial aspects such as the payment mechanism are caused by the fast pace of innovation. So that this also brings changes to shorter and narrower authorities in forming response time policies.

With the opportunity for the large majority of Muslims in Indonesia and the rapid development of cash waqf fund management, it has expanded with digital wallets to expand the scope of waqf funding

sources, crowdfunding platforms to expand cooperation, shopping charity to raise waqf funds, so that when compared to immovable waqf, then Cash waqf will be more varied and flexible in its management. As for the threats in the processing of cash waqf, among others, is due to poor risk prevention which makes the risks faced are not optimally resolved, people's lifestyles tend to be hedonistic, increasing future costs in operations, growing moral hazard related parties such as nadzir, and management errors. resulting in investment losses. Overcoming threats and taking advantage of existing opportunities can be done by providing lessons and training on good governance systems, strengthening nadzir professionalism, revitalizing the LKS-PWU and BWI structures as nadzirs, and increasing greater support for operational funding.

4. Digital Money Waqf Service Provider Institution

Along with the development of the times there are many innovations that can be developed in the world of Islamic economics, which in particular in this case is waqf innovation. Along with this, based on the news published on the official website of the Indonesian Ulema Council (MUI), the President of the Republic of Indonesia who also serves as chairman of the National Sharia Economic and Finance Committee, Mr. Joko Widodo launched the National Cash Waqf Movement (GNWU) on Monday, 25 January 2021 which was held at the State Palace, Jakarta, attended by a number of guests virtually. He stated that waqf has enormous potential in efforts to reduce social inequality and realize equitable development in all corners of the country, both immovable waqf and movable waqf including waqf in the form of money. In line with the government's program, the National Cash Waqf Movement (GNWU), institutions or platforms are now starting to emerge that provide digital-based cash waqf, especially during the current Covid-19 pandemic. So that waqf management institutions are required to be able to adapt and innovate in accordance with the times in order to make it easier for waqifs to make waqf so that waqf is expected to increase significantly.

a. Berkah Wakaf

Berkah Waqf is a digital waqf service by utilizing the internet and technology managed by the Indonesian Waqf Agency (BWI). On the Berkah Waqf website, waqifs can choose the waqf program they want, such as health waqf, education waqf, economic waqf, or even da'wah waqf. Then in these programs there will be several projects held. Each waqf program will have details in the form of the background of the waqf program, fundraisers, the number of waqf and waqf funds collected, as well as the latest information updates. For raising funds, it can be done directly by everyone who will make endowments (wakif) with a minimum waqf of Rp. 20,000.00 and a maximum of Rp. 100,000,000.00 through the Berkah Wakaf website at Berkahwakaf.id or via BWI's Instagram account at [@badanwakafindonesia](https://www.instagram.com/badanwakafindonesia) by visiting the link listed in his Instagram bio. There are various payment methods available

b. Jadi Berkah

Jadi Berkah is one of the zakat, infaq and waqf (ZISWAF) service provider sites managed by Bank Syariah Indonesia (BSI) digitally based online. Jadi Berkah has two main programs, namely waqf through money and cash waqf. Waqf through money is a type of waqf carried out by individuals, groups, institutions or legal entities in the form of cash which will then be realized in the form of certain waqf objects according to the provisions determined by the wakif. While cash waqf is a type of waqf carried out by individuals, groups, institutions or legal entities with guaranteed preservation of the principal value of cash, it may not be sold, donated or inherited. Waqifs can also choose waqf projects based on the time limit, permanent waqf, or temporary waqf. In the available projects there will be a description and report of the project. To perform this digital waqf, the waqif must enter the Jadi Berkah website at Jadiberkah.id/wakaf with a minimum waqf of IDR 50,000 and no maximum limit. Jadi Berkah also has an Instagram account at [@jadi.berkah.id](https://www.instagram.com/jadi.berkah.id) where it will update any information regarding zakat, infaq, and waqf (ZISWAF), wakif can also make waqf by visiting the link listed on their Instagram bio. Furthermore, the waqif simply selects the desired waqf project, fills out the form, confirms, and finally makes the payment. For payment information, the waqif will be given a Bank Syariah Indonesia (BSI)

virtual account number that can be made payments via BSI Mobile, BSI ATM, BSI Net, or transfer through other banks.

c. E-Salaam

E-salaam is a technology platform used to develop various digital-based services and products, such as zakat and infaq, cash waqf, donations, Muslim events, qurbani and aqiqah, to umrah. In cash waqf services, we can choose the institution (distributor) of waqf funds that we want. e-salaam collaborates with various waqf channeling institutions, including Yatimmandiri institutions, Baitul Wakaf, Johari Zein Foundation, Dompot Dhuafa, Salman ITB Endowment, Daqu Endowment, Ar-Risalah Waqf Foundation, Global Wakaf, Al-Azhar Endowment, Iwakaf, Rumah Zakat, and the Great Mosque of Bintaro Jaya (MRBJ). In addition, waqifs can also directly choose the available waqf programs. Each available program will provide detailed information in the form of a description or background, the latest updates, and donor information. Everyone who wants to make waqf, waqif will be asked to fill out a form, make a waqf intention, and make payments. e-salaam provides several payment methods, such as through a cellphone account, CIMB Clicks, Visa/Master card/JCB, bank transfer, or QR Octo Mobile. Waqifs can make waqf through the e-salaam application by first downloading it through the Play Store or you can also donate through their official website at esalaam.co.id/wakaf

d. Dompot Dhuafa

Dompot Dhuafa is a platform that provides donation services, such as zakat, endowments, donations/alms, and humanitarian donations. Dompot Dhuafa has waqf services with various programs, such as mosque endowments, health endowments, wells endowments, vehicle endowments, productive asset endowments, education endowments, to economic endowments. Everyone who wants to donate to donate can simply visit the Dompot Dhuafa website at donasi.dompetdhuafa.org/wakaf or through their Instagram account at @dompetdhuafaorg by visiting the link listed on their Instagram bio. Waqf can be made with a minimum nominal value of IDR 10,000.00 and a maximum of IDR 100,000,000.00. Then the waqif can choose the desired waqf program, fill out the form, and make payments.

From the several waqf platforms or institutions mentioned above, it can be seen that the implementation of cash waqf services is carried out digitally, such as through social media, websites, to applications, of course the implementation is carried out based on technology and the internet. In addition, the wakif can also choose the waqf program and payment method he wants. This is expected to make it easier for wakifs to make waqf so that in the future it can attract the interest of the wider community to make waqf and can increase and grow rapidly.

4. CONCLUSION

Digitalization of asset-raising can be in the form of land waqf, immovable waqf, cash waqf and cash waqf. Waqf through money is more likely to be utilized, because what is waqf is not money, but waqf assets that will be purchased with money, for example land or building waqf.

Existing digital cash waqf such as Berkah Waqf, Jadi Berkah, e-salaam, and Dompot Dhuafa are examples. Where the implementation of digital cash waqf on several waqf platforms or institutions utilizes advances in technology and the internet. So that they provide the convenience of waqf, such as through social media, websites, or even in the form of an application. In addition, the wakif can also choose the waqf program and payment method he wants. This is expected to make it easier for wakifs to make waqf so that in the future it can attract the interest of the wider community to make waqf and can increase and grow rapidly. Moreover, waqf is considered to have enormous potential in efforts to reduce social inequality and realize equitable development in all corners of the country.

REFERENCES

- Abdul Halim, 2005, *Hukum Perwakafan di Indonesia*, Ciputat Press, Jakarta.
- Ali, M. D. (1998). *Sistem Ekonomi Islam*. Jakarta: UI Press.
- Abi Abdillah al-Qurthubi, *Aljami' li Ahkamil Qur'an Dar-al-Kutub al-Ilmiah* Bairut, Lebanon 1996.
- Amelia Fauzia, et.al., *Fenomna Wakaf diIndonesia, Tantangan Menuju Wakaf Produktif*.(Jakarta: Badna Wakaf Indonesia, 2019)
- Andri Sumitro, *Bank dan Lembaga Keuangan Syariah*. Cetakan 5. (Jakarta: Prenadamedia Group, 2015)
- Bakr, T. A. (n.d.). *Kifayah al Akhyar*. Mesir: Dar al Kitab al Araby.
- Bambang Waluyo, 2010, *Penelitian Hukum dalam Praktek*, Sinar Grafika, Jakarta.
- Departemen Agama RI, *Fiqh Wakaf*, (Jakarta: Direktorat Pemberdayaan Wakaf, 2007)
- Hasan Mansur Nasution, dkk, 2007 *Wakaf dan Pemberdayaan Umat*, ed: Bandrun Nur Tanjung dan Farid Wajdi, Sinar Grafika, Jakarta.
- Kabisi, M. A. (2004). *Hukum WakaF*.
- Ibn Hajar al-Haytami, 2006, *Syihab al-Din Ahmad, Tuhfah at-Muhtaj bi Syarh al-Minhaj* jilid 6, , Dar Fikr, Beirut.
- Johnny Ibrahim, 2012, *Teori & Metode Penelitian Hukum Normatif*, Bayumedia, Malang.
- Manerep Albert Pasaribu, *Strategi dan Transformasi Digital*. (Jakarta: PT.Gramedia, 2020)
- Muhammad Jawad Mughniyah, 2005, *Fiqh Lima Mazha, Ja'fari, Hanafi, Maliki dan Syafi'I*, Hambali, Terjemah Masykur AB dkk, Lantera, Jakarta.
- Muhammad Abid Abdullah Al-Kabisi, 2004, *Hukum Wakaf: Kajian Komtemporer Pertama dan Terlengkap tentang Fungsi dan Pengelolaan Wakaf serta Penyelesaian Atas Sengketa*, ed: Khaeron Sirin, Terjemah Ahrul Sani Faturrahman dan rekan-rekan KMCP, Cinere, IIMaN Press, Depok.
- Mohammad Daud Ali, 1988, *Sistem Ekonomi Islam, Zakat dan Wakaf*, UI-Press, Jakarta, 1988.
- Mughniyah, M. J. (2005). *al Ahwal al Syakhisiyah*. Jakarta: Ciputat Press.
- Mughniyah, M. J. (2007). *Fiqh Lima Mazhab*. Jakarta: Penerbit Lentera.
- Nabilatul Amaliyah, et.al., *Wakaf Uang Digital: Transformasi dan Implementasi di Indonesia*, *Jurnal Ekonomi Islam AL-INFAQ*, Vol. 13 No.1 Tahun 2022
- Peraturan Perundang-undangan perwakafan, 2006 Departemen Agama Direktorat Jendral Bimbingan Masyarakat Islam.
- Rachmadi Usman, 2013, *Hukum Perwakafan di Indonesia*, cet-II, Sinar Grafika, Jakarta.
- Rahmawati, et.al., *Transformasi Digital Wakaf BWI Dalam Menghimpun Wakaf di Era Digitalisasi*, *Jurnal Tabarru' : Islamic Banking and Finance*, Vol.4No. 2, November2021
- Rofiq, A. (2007). *Hukum Islam di Indonesia*. Jakarta: PT. Raja Grafindo.
- Sabiq, S. (n.d.). *Fiqh Sunnah*, JUz 3. Beirut: Daarul Kutub.
- Sri Adiningsih, *Transformasi Ekonomi Berbasis Digital di Indonesia*, (Jakarta: PT.Gramedia Pustaka Utama, 2019)
- Sayyid Sabiq, 2008, *Fiqh Sunnah*, Terjemahan Asep sobari dkk, Al-I'tishom, Jakarta.
- Sulistya, Hasanah, & Irfany, *Strategi Pengelolaan Wakaf Uang oleh Badan Wakaf Indonesia (BWI)*. *Jurnal Wakaf Dan Ekonomi Islam AL-AWQAF*, Vol. 13 No.1 Tahun 2020.
- Wahbah Az-Zuhaili, 2011, *Fikih Islam Wa Adillatuhu*, Terjemahan Abdul Hayyie al-Kattani dkk, cet-1, jilid 10, Gema Insani, Jakarta.
- Zuhaili, W. (2008). *al-fiqhu al-Islami wa 'Adillatuhu*. Damaskus: Dar al Fikr