

**TOWARDS A NEW ERA OF CASH WAQF (CASH WAQF  
INNOVATION THROUGH ARABIC LANGUAGE LEARNING  
APPLICATION PROGRAM) CONTEMPORARY WAQF FOR THE  
NEWEST PEOPLE**

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**ABSTRACT**

*The substance of cash waqf with the final socialist innovation model in the learning application program can realize social welfare, because it builds a relevant mutual fund model through endowment funds from the people which are managed by trustworthy professionalism in overcoming anxiety as an effort to stimulate the economic growth of the people. The results of this research indicate that the integration of cash waqf with learning application technology can be an innovative solution in increasing Arabic language literacy among Muslims. The implication of this research is strengthening the use of technology in the context of waqf, which can expand access and participation in religious education, in line with the demands of changing times. The research method used is qualitative by examining existing data. A qualitative approach was used to analyze data from literature studies.*

**Keywords:** Cash Waqf, Arabic Language Learning Application, Religious Education, Waqf Innovation, Muslim Community

**ABSTRAK**

*Substansi wakaf tunai dengan model inovasi finansial Islam dalam program aplikasi pembelajaran dapat mewujudkan kesejahteraan sosial, karena dengan itu membangun model mutual fund yang relevan melalui dana abadi dari umat yang di garap oleh profesionalisme yang amanah dalam mengatasi kecemasan sebagai upaya merangsang pertumbuhan ekonomi umat. Hasil penelitian ini menunjukkan bahwa integrasi wakaf tunai dengan teknologi aplikasi pembelajaran dapat menjadi solusi inovatif dalam meningkatkan literasi bahasa Arab di kalangan umat Islam. Implikasi dari penelitian ini adalah penguatan penggunaan teknologi dalam konteks wakaf, yang dapat memperluas akses dan partisipasi dalam pendidikan agama, sesuai dengan tuntutan zaman yang terus berubah. Metode penelitian yang di gunakan adalah kualitatif dengan menelaah data yang ada. Pendekatan kualitatif digunakan untuk menganalisis data dari studi literatur, wawancara dengan ahli, dan respons dari pengguna potensial terhadap aplikasi tersebut.*

**Kata Kunci:** Wakaf Tunai, Aplikasi Belajar Bahasa Arab, Pendidikan Agama, Inovasi Wakaf, Umat Islam

## **INTRODUCTION**

Waqf is a principle that contains broad application in the context of developing the non-profit, non-governmental sector, and developing a large quantity of services to improve the social welfare of the community. waqf management (nadzir) in accordance with the waqf function stated in Law no. 41 of 2004 article 5 which states that waqf functions to realize the potential and economic benefits of waqf assets for the purposes of worship and to advance general welfare. The type of cash waqf or cash waqf itself is often widely practiced in Indonesia. President Joko Widodo has also launched the GNWU (National Cash Waqf Movement) to help improve people's welfare. Waqf cannot be declared as charity charity unless the owner actually declares the assets donated to be public assets and he freezes his rights for the benefit of the people and the waqf will not carry out charity charity until it is truly used productively so that it develops. So it is hoped that cash waqf will become an alternative instrument for programs to overcome society's limitations. The substance of cash waqf with the final socialist innovation model in the learning application program can realize social welfare, because it builds a relevant mutual fund model through endowment funds from the people which are worked on by trustworthy professionalism in overcoming anxiety as an effort to stimulate the economic growth of the people.

Apart from that, this also becomes a forum for the community to try to increase interest in education by carrying out learning easily and efficiently and also making individuals more active and initiative in exploring learning through application media. In this way, it is very strategic to create employment and learning opportunities to reduce unemployment and people who want to learn but are constrained by funds that are also in accordance with sharia rules and the benefit of the people. There is a need for innovation in attracting people's interest in cash waqf and the aim of this paper is to explore how this institution can be used today to solve economic and facility problems in Muslim communities. Because it can be believed that if waqf is empowered productively, it will provide a greater contribution in distributing assets and opportunities as well as creating wealth and building capacity that expands income support.

## **LITERATURE REVIEW**

Previous studies on the theory of cash waqf for community empowerment in the field of education have been carried out, such as: Abdurrofiil Ali and IrhamZaki. In his research, there are three basic philosophies that need to be emphasized in the context of using cash waqf for education, namely; 1. Cash waqf allocation must be seen within the framework of an "integrated project", not as separate portions of costs. 2. Principles of Nadzir welfare. For too long, nadzir have often been positioned as working carelessly, aka lillah ta'ala (in the sense of remaining time and not the main concern) and having to fast. 3. The principle of transparency and accountability means that waqf bodies and the institutions they assist must report every year the process of managing funds to Muslims in an audited financial report, including the fairness of the costs (Antonio, 2012: 1-2).

Research from Asep Dadan Suganda, in his research Waqf using cash opens up unique opportunities for the creation of investments in the fields of religion, education, and social activities. People who have high incomes can be utilized through exchanging cash waqf certificates, while the income obtained from the management of cash waqfs can be used for various purposes for the benefit of the people. Research from Muhamad Wildan Fawa'id and Ahmad Muhsin Febrianto, in their research cash waqf is money collected by waqf managers (nadzir) through the issuance of cash waqf certificates which are purchased by the public. Cash waqf can also be understood as a waqf of assets in the form of money or securities managed by an institution (bank or sharia financial institution) whose profits will be returned, provided that there is no reduction in capital for alms, while the waqf funds obtained can then be disbursed. Deployed and invested by nadzir in various fields business and halal production, so that the profits can be used for the development of the people and the country in general

Dancor, in its research, the development of information and telecommunications technology in the current digital era has provided quite significant changes. For example, now many teaching and learning software are available as new learning platforms. Armed with the features of the teaching and learning application used, teachers can deliver material more innovatively. There are no space and time constraints to be faced. In fact, videos of the delivery of the material can be saved which students can later view again so they will get a better explanation

## **METHODOLOGY**

This paper research is a qualitative type with research methods used including literature study. The research stage was carried out by collecting library sources, this was used to collect references and use media that covered issues related to cash waqf, technological developments and information in terms of supporting innovation in waqf distribution in learning applications. or literature sources from various journals that can become the basic basis for this research. Apart from that, the author also expressed his opinion as a new innovation in this paper.

## **RESULT AND DISCUSSION**

Dewi Sukma Kristianti's research states that, in essence, the practice of waqf is the practice of tabarru' (donating property for good). Therefore, the requirements for waqif are being able to carry out acts of tabarru', meaning of sound mind, in a conscious state, not under duress and having reached the age of puberty and rasyid (not being prevented from donating wealth) therefore the waqf of someone who does not meet the above requirements is invalid. Some jurists agree that waqf is mal mutaqawwim, namely assets that can be used according to the Shari'a. The boundaries of waqf objects must be clear, to guarantee legal certainty and the mustahiq's rights to use them. Waqf whose boundaries are not clear will result in ambiguity and even open up opportunities for disputes.

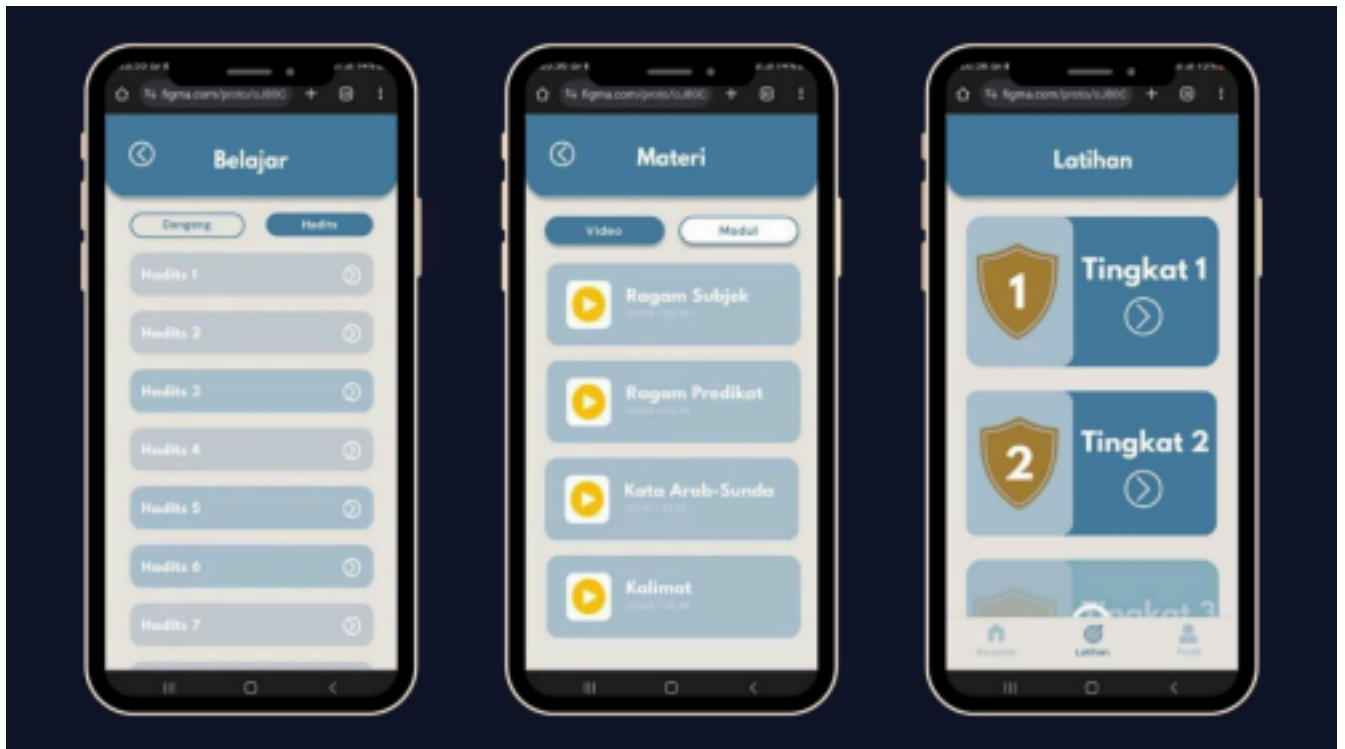
Muslims who donate waqf not only get rewards when giving waqf, but will continue to receive rewards as long as the objects they donate are used by other people even though the waqf has passed away. Therefore muwakifs who make cash waqf can do so by paying attention to the conditions that need to be followed by a muwakif. One of the cash waqf that

can be done is giving waqf using an Arabic language learning application so that it can become a charity for the muwakif. The results of this research are the distribution of cash waqf based on an Arabic language learning application program which can be used to utilize funds in the form of free teaching through applications for general purposes

With this application that helps people who want to learn seriously for free, the waqf can give funds to a nadzir who understands the application creation process, with the aim of being able to pay attention to developments or obstacles that may arise when the application is officially used by the community. . Not only is this application useful for students, but this application is also able to help educators participate in sharing their knowledge about language, especially Arabic quickly and easily with the interaction feature with mentors via video call and there are other features in the form of; Arabic language games with balloon bubbles containing Arabic vocabulary, when the bubble is broken it will produce the sound of the word to learn the correct pronunciation of the language. Then there is a puzzle feature by combining separate letters to combine them into a mufidah sentence (a perfect sentence), then there is a group chat feature with mentors, teaching videos, and a nahwu shorof discussion feature in hadith writings or verses from the Koran as examples in dissect words.

The following is an overview of the Arabic language learning application:

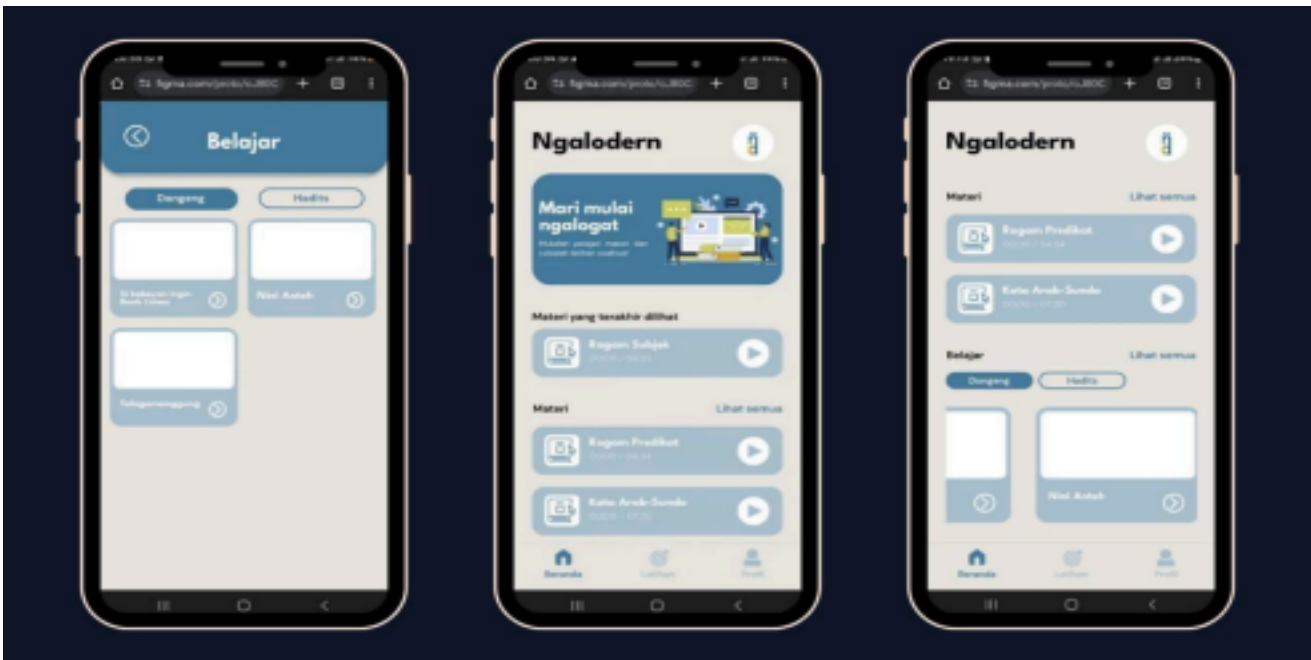




## Terhubung dengan seluruh umat

Dengan segala fitur yang memudahkan individu dalam memahami materi. Aplikasi ini juga mampu menghubungkan seluruh umat dalam forum chat yang berisikan diskusi tentang materi pembelajaran.





## CONCLUSIONS

Waqf is a broad application in the context of developing the non-profit, non-government sector, and developing a large quantity of services to improve the social welfare of the community, the results and benefits of using waqf. Waqf cannot be declared as a charity unless the owner actually declares the waqf assets to be public assets and he freezes his rights for the benefit of the people. Waqf will not do good deeds until it is truly capable of being used productively so that it develops.

Cash waqf is expected to become an alternative instrument for programs to overcome community limitations. In Islamic government the use of cash waqf has been known for a long time. Cash waqf opens up very unique opportunities for creating investment in the economic sector, including religion, education and social services. With the diversity of distribution methods, the cash waqf model is very appropriate to provide a promising answer in realizing social welfare and helping overcome contemporary crises.

As time goes by, human methods in various fields also develop, based on this, we are increasingly required to be able to follow and create something that is also in harmony with religion. So this innovation in cash waqf based on learning applications can pave the way for us to continue to be able to defend Islamic teachings in new ways. So this study focuses on innovations in the distribution of waqf funds that can provide wider benefits, especially in the field of education. Not only that, this can encourage people to be more motivated and aware of the impact and function of waqf.

By managing ZISWAF funds effectively and efficiently, a muwakif can play a role in supporting the economic empowerment and education of the general public. This can also provide real evidence of the results from waqf funds, because in detail it can provide transparency, accountability and have a positive impact on communities in need in the education sector. As for research regarding the application that will be created, such as the planning stage that has been carried out in accordance with the composition indicators, including the Arabic language learning application and its features that are adjusted to suit needs.

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