

The Youtuber's Waqf and Zakat Model as a Fundraising Innovation for Waqf Funds

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ABSTRACT

The basic thing related to the management of waqf, which is very lacking, is the absence of operational funds for nazhir and the low level of education and socialization of waqf. While the potential for our waqf is large, reaching Rp. One hundred eighty trillion for cash waqf, and the potential value of the waqf is Rp. 2,000 trillion while the current total waqf funds are only Rp. 819.36 billion. The purpose of this study is to create a waqf and zakat, youtuber model. This research method is qualitative with a list of librarians sourced from data from journals, books, etc., related to waqf, infaq and sadaqah. The results of this study are that there are two models that BWI can use in terms of waqf fund Fundraising Innovation, namely through waqf models and zakat youtuber synergies with youtubers/creator content and selebgram or the second model, namely waqf, Infaq Shadaqah waqf content where BWI creates waqf content for waqf project management or BWI creates Infaq and Sadaqah content for Nazhir and Mauquf Alaih operations.

Keywords: BWI, Youtuber Waqf, Model

INTRODUCTION

Currently, waqf management is progressing and developing everywhere, including CWLS, Forest Waqf, Energy Waqf, Food Waqf, etc. However, the problem is related to waqf funds which are still few and small. According to BWI data, the potential for cash waqf is 180 trillion, the realization is Rp. 819.36, while the total potential for waqf is 2000 trillion (BWI:2021). In essence, waqf benefit funds can be used after being managed by nazhir, and even then, only 10% of nazhir's rights can be used. The rest is for the benefit of mauquf alaih. Sometimes, there is a lot of waqf land, but there is no money to manage it. So there is a need for synergy between infaq and sadaqah funds with waqf funds. Since this pandemic period, many new jobs have been born in Indonesia and the world, including YouTubers, Content Creators, Startups, Celebrities, etc. According to Blade's social

data, the benefits of Youtuber in Indonesia include, among others. Deddy Corbuzier US\$ 27,000 - US\$ 431,700 (Rp 378 million - Rp 6.04 billion), Raffi Ahmad US\$ 24,500 - US\$ 392,000 (Rp 343 million - Rp 5.5 billion), Tobias Justin (Jess No Limit) US\$ 20,100 US\$ 321,900 (Rp 281.4 million - Rp 4.5 billion), Baim Wong US\$ 15,100 - US\$ 242,000 (Rp 211.4 million - Rp 3.4 billion), Atta Halilintar US\$ 9,700 - US\$ 154,800 (Rp 135.8 million - Rp 2.2 billion). Let's take an analogy that Deddy Corbuzier has 14.3 million subscribers. Let's just say that he is a Muslim. and willing to waqf about 10 million people. Ten million multiplied by 10 thousand rupiahs for the wakif dedy, then the value of Rp. 100,000,000,000 will be collected, which is an extraordinary number, while the number of subscribers for Raffi Ahmad is 21 million. Let's say that those who are Muslim and want to do waqf have 15 million followers, 15 million when

multiplied by 10,000, then the figure is IDR 150,000,000,000. If this activity is carried out per day, the number is extraordinary, but if it cannot be done per day at least once per week or once every two weeks and at the most once a month. Not to mention that the main cause of the development and management of waqf is still small and low education and socialization factors which are still homework. In this study, three things will be described: the mechanism of Zakat Youtuber, Mekasine Waqf Youtuber, and the third is the waqf model and zakat youtuber.

THEORETICAL BASIS

Professional Zakat

Arabic literature introduces professional zakat as zakat kasb al-amal wa al-mihan al-hurrah (which literally means zakat on work income and free profession (Qardhawi, 1973: 487). According to the Fatwa of the Indonesian Ulema Council No. 3 of 2003, "income" is any income such as salary, honorarium, wages, services, and others that are obtained legally, both routinely such as state officials, employees or employees, or non-routine such as doctors, lawyers, consultants, and the like, and income earned from other free work (Aflah, 2009: 128-130). Shaykh Yusuf Qardhawi (1973: 487), as one of the scholars who popularized professional zakat, defines professional zakat as zakat issued from income earned from work done himself due to his intelligence or his own skills such as doctors, tailors, carpenters and others or from work that is subject to the company or the individual only by getting wages, salaries, honorariums like civil servants.

The verse that contains the obligation of professional zakat is Surah al-Baqarah: 276, which means O you who believe, spend some of your good efforts and some of what We remove from the earth for you and strengthen the evidence of

the hadith from Abu Musa al-Ash'ari, from the Prophet, he said: which means Tell us Muslim bin Ibrahim, tell us Shu'bah, tell us Sa'id bin Abi Burdah, from his father from his grandfather, from the Prophet SAW he said, "Every Muslim is obliged to pay zakat (sadaqah). They asked, 'O Prophet of Allah, what if he does not have one?' The Prophet replied, 'Let him work with his strength. Then it will benefit him and can pay zakat.'" They asked again, 'What if he can't?' The Prophet replied, 'Help a needy person who is suffering again' They asked again, 'What if he can't?' The Prophet replied, 'Do good and refrain from evil, because of that. Be sadaqah for him' (Narrated by Bukhari).

Professional zakat is defined as zakat on agricultural products. Zakat on farm products is 1/10 (one-tenth) of the harvest if the irrigation is free of charge, and 1/20 (one-twenty), if the irrigation requires a fee. As for professional zakat, the zakat is 2.5%, (www.almanhaj: 2016). The obligation of professional zakat is a necessity. How not, Islam requires zakat to farmers whose income is not much, but 'passes' new rich people from various professions such as lawyers, doctors, artists, athletes, and other prestigious works (Rofiq, 2012: 270). Meanwhile, they are only asked to give alms or donate, which is only understood as an addiction that is often ignored because their mindset already understands the sunnah. If it is abandoned, it is okay (Hafidhudin, 2002: 95-96). According to maqashid shari'ah (objectives and purposes of shari'a), obliging professional zakat is legal and appropriate. Because it is more in line with the goals of the sharia law, which is essentially taken from the rich and given to the poor (Rofiq, 2012: 296-297).

We can use professional zakat for youtuber zakat of 2.5 per cent for content creators, celebrities and youtubers. So that more people pay professional zakat through official institutions such as the National Amil Zakat Agency and the National Amil Zakat Institution.

Content Waqf

In the current era, there is already digital waqf. This is what various practitioners of Islamic economics continue to promote. This is because the benefits of productive waqf have a multiplier effect. By definition, a productive waqf is a form of managing donations obtained from the people to be then productively made to generate profits which are then distributed to beneficiaries, or it can also be used to produce new waqf objects. (Supriadi et al.:2011)

The concept of productive waqf in this youtube content waqf is an interesting and important modern era concept. Waqf of YouTube content is very easy, efficient, simple, affordable and can reach all levels of society anytime and anywhere. Waqf, with this method, prioritizes the education aspect for the community. Because it is enough to watch youtube shows on the YouTube content waqf channel website, which is directly managed by Nadhir, indirectly the community has become waqf. The existence of education is expected to make people aware that waqf is not only a necessity for the afterlife but to become a lifestyle to help others. (Supriadi et al.: 2011)

This type of waqf is a productive asset that is very useful for developing the future ummah. Therefore, professional management is needed, so that waqf objects and their benefits remain intact and maintained, so that they are continuously felt directly by the community who are waqf beneficiaries (Munir: 2015). Atabik: 2014). Waqf now requires maintenance costs whose funds are obtained from outside the waqf object. For example, a person who donates a building unit for an education complex or madrasah, still requires operational costs, for example, to pay teachers, office needs, building maintenance and other needs. While productive waqf, some of the results can be used to treat and preserve waqf objects, and

the rest is distributed to waqf mustahik by the will of the wakif. (Kasdi: 2015)

RESEARCH METHODOLOGY

This type of research is qualitative with a library research approach using a juridical-normative kind of research, namely research that is focused on examining problems, solutions and models of productive waqf in the digital era. Juridical-Normative, namely an approach that uses a positivist conception of legis. This concept looks at waqf in the digital age that is implemented into current activities. The study of the problems in this study is centred on three main issues: the concept of zakat and waqf Youtube and the sources of zakat funds and waqf youtuber, zakat, and waqf fundraising models. YouTubers. The data in this study are secondary data. These namely library materials include national and international journals, books related to zakat and waqf, libraries, laws and regulations, scientific works, articles, and documents related to this research material.

DISCUSSION

Zakat Youtuber

Audah divided the work into three, namely: First, *an-nasyāṭal-ḥirāfī*, namely work obtained from the manufacture, repair, or dismantling of goods with certain tools that rely on the expertise, such as workshops, repair services, laundry services and so on. , *an-nasyāṭal-mihnī* is a job that is obtained from serving other people with their abilities and knowledge, where the work requires a practice permit from the competent authority. Usually, this work does not rely on muscles but rather on the power of the mind and science, such as doctors, lawyers, consultants, etc. Third, *al-amal al-wazīfī* is a job that is obtained from working on the orders of others. This job can rely on physical, mental, or a combination of both, such as employees,

assistants, coolies, housemaids and so on. (Audah: 2011) Of the three types of work, YouTuber's work includes al- "Amal al-wazīfi, because of the YouTube account. It will be a place for advertisements for various products facilitated by Google. Likewise, YouTubers can earn money by getting sponsors so that they can place brand placements or advertisements outside the Google system in their videos at varying prices (Nurrohim: 2019)

Income from YouTube includes al-māl al-mustafād, a property that can be taken advantage of by a Muslim who is owned with new ownership such as gifts, inheritance, work costs, etc. According to most classical scholars, Al-māl al-mustafād is not obliged to pay zakat unless it has even passed one year/haul. The Prophet's companions who held this opinion were Abu Bakr, Umar bin Khattab, Uthman bin Affan, Ali bin Abi Talib, Aisyah, and Abdullah bin Omar. Imam Malik in Al-Muwattha, as quoted by Ar-Radhi, said, "Whoever takes advantage of a gold or silver, then there is no obligation of zakat on it unless it has passed one year." Imam Shafi'i, Imam Ahmad, Abu Ishaq ar-Rahawaih and Ibn Hazm also said the same thing. (Nurrohim: 2019)

Some of the Prophet's companions, such as Ibn Abbas and Muawiyah bin Abi Sofyan, said that al-māl al-mustafād was given zakat immediately when it was obtained. No fiqh expert thinks so except Dawud al-Dzahiri and some Shia scholars such as Al-Nashir, Al-Baqir and Al-Sadiq. one year postulates the actions of the people of Medina, atsāraṣ-ṣahābah and the generality of the Hadiths that explain it, where when the Hadith is general, the law does not change unless there is a proposition that specifies it. (Radhi: Tt)

An example is a Hadith narrated by Ali bin Abi Talib in Sunan Abu Dawud: From Ali said: The Messenger of Allah said: "If you have 200 dirhams and one year passes then you must pay 5 dirhams (silver) in zakat, and you have no obligation of

zakat so that you have 20 dinars (gold) and one year has passed, then half a dinar must be zakat, and any excess of (nishab) the zakat is adjusted according to the calculation. (HR. Abu Dawud, no. 1573).

According to Qardhawi, the foundation of professional zakat is the act of friends who issue zakat for al-maal al-mustafaad (acquired assets). Al-maal al-mustafaad is any new property obtained by a Muslim through one of the prescribed methods of ownership, such as inheritance, grants, work wages, and the like. Al-Qardhawi took the opinion of some companions (such as Ibn Abbas and Ibn Mas'ud) and some tabi'in (such as Az-Zuhri, Hasan Bashri, and Makhul) who issued zakat from al-maal almustafaad at the time of receiving it, without requiring haul (owned for one qamariyah year). (Qardhawi: 2006)

Al-Qardhawi argues that zakat al-māl al-mustafād does not wait for the haul and is paid immediately when it is received. Qardhawi weakens the Hadith that requires haul for zakat assets, namely the Hadith of Ali bin Abi Talib mentioned above. A Hadith narrator named Jarir bin Hazim is considered a weak narrator. (Qardhawi, I/491-502; Zuhaili., II/ 866). Furthermore, Qardhawi analogizes zakat al-māl al-mustafād with agricultural zakat, which is paid directly at harvest.

Examples of professional zakat practices that can be practised on youtuber zakat: According to Qardhawi, the nishab of professional zakat is 85 grams of gold, and the amount that must be issued is 2.5%. According to Yusuf Qardhawi, the calculation of professional zakat is distinguished in two ways: First, zakat is paid directly from gross income, either paid monthly or annually. Example: Someone with an income of IDR 3,000,000 per month. Then he is obliged to pay zakat = $2.5\% \times 3,000,000 = \text{IDR } 75,000$ per month, or IDR 900,000 per year if paid annually. Second, zakat is paid after deducting basic needs. Example: a person with an income of

Rp. 1,500,000,- with expenses for basic needs of Rp. 1,000,000 per month. Then he must pay zakat of $= 2.5\% \times (1,500,000 - 1,000,000) = \text{Rp } 12,500$ per month or Rp 150,000, - per year. (Qardhawi: 2006).

Source of Income from YouTube

There are two ways or potential money sources for YouTubers: First, is "Monetizing Options" from Google/YouTube. When a YouTuber, uploads a video on YouTube, he will be given the option to turn on the "Monetize" option or monetize the video. This means that YouTubers allow Youtube/Google to place ads in their videos, and in return, YouTubers will get a share of the profits from those ads, with a share of 45% for YouTube and 55% for videos Youtubers.

Second, "Brand Deals". YouTubers who have mass can attract a lot of potential for sponsors, advertisers outside YouTube, or even investor programs into their YouTube channel. This is another source of income from YouTubers. By getting sponsors, YouTubers get paid to place brand placements or advertisements outside the Google system in their videos, with prices that vary, depending on how popular the channel is, and how deep the sponsors' profits are (Dahlan:2019).

The two steps of Monetizing and Brand Deals will make the sources of waqf and zakat funds increase drastically, because the millennial generation now likes things that are easy, interesting, easy. Collaboration and synergy are the main points in creating the current waqf civilization. It is time for BWI and BAZNAS and stakeholders to target the millennial generation, Z and negligent in fundraising waqf and zakat funds to increase and increase for the benefit of the people.

Waqf Youtuber

Over time, the reinterpretation of waqf teachings occurred due to the development

of increasingly emotional problems. the theory of waqfTo be relevant, the theory of waqf needs to be based on the idea of change and contemporary development theory. (Directorate General of Guidance for Religious Affairs: 2006) With the development of modern times, waqf can be alternatively used by utilizing a very sophisticated digital era, as it exists today. (Amadea et al.: 2017) In this digital era, everyone is accustomed to watching YouTube, so from YouTube content, it can be subsidized to become an alternative to waqf of YouTube content as productive waqf. (Ahsan and Abdillah: 2018) In the concept of waqf of youtube content, , waqf can be a source of endowment funds, because waqf of youtube content, if used and managed properly, the results can be donated and distributed to national development and communities in need. (Sari and Rahma: 2018).

This youtube content waqf is the development of asset waqf for the welfare of the people. With this youtube content waqf, the public is freer to waqf and spread the benefits. Because everyone likes watching YouTube content, the author hopes to add to their usefulness for the ummah with that preference. With just a gedjed and internet package, everyone can make waqf anytime and anywhere easily. According to the author of the waqf strategy, this youtube content is more perspective, because it allows potential customers to obtain all kinds of information about waqf and transact via the internet. Thus, the waqf of this youtube content in socio-religious activities will greatly help the government and the Indonesian Waqf Board (BWI) in the community's welfare. Competent Nadhir will manage all allocations of income funds from this youtube account, and the benefits can be directly felt by the community (Supriadi et al.: 2021)

The substance of waqf of youtube content is in line with maqashid sharia, which leads to *maslahah-mursalah* (universal benefit), one of which is in the

context of realizing social welfare through the distribution of funds from this youtube content. This youtube content waqf is an instrument to empower the community to alleviate poverty and other socio-economic problems. The number of Muslims scattered throughout the world is a great asset for collecting and developing the waqf of this youtube content. Suppose this waqf of youtube content continues to be disseminated and shown by many people. In that case, it will be implemented into a very large potential fund that can be used for the empowerment and welfare of the people and can also finance the maintenance of other waqf objects. In addition, one of the implementations of maqashid sharia contained in this youtube content waqf is the principle of ta'awun (help) to people who are less fortunate or the needy or poor. (Supriadi et al.: 2021)

This youtube content waqf opens a unique opportunity for creating an investment in the fields of religion, education and social services. (Galuh and Hasni; 2014) Because the income earned from this youtube content will be spent and distributed for different purposes such as distribution to schools, hospitals, the Indonesian Waqf Board, orphanages and so on. This youtube content waqf is a productive waqf instrument with great potential in alleviating poverty and minimizing the gap between humanity. This is solely to realize the benefit of the people in line with maqashid al-syariah. (Kasdi: 2014).

Waqf Fundraising Model and Zakat Youtuber

According to the Waqf Law No. 41 of 2004, the right of Nazhir is 10 per cent. Nazhir rights can be taken when the management of waqf has been implemented and carried out. While the main problem of waqf management is that there are a lot of productive waqf assets, but the funds for management are very small and very few. According to BWI data, the potential for

cash waqf in Indonesia reaches Rp. One hundred eighty trillion, and the potential value of the waqf comes Rp. 2,000 Trillion (BWI:2021) with an area of 55,297.32 hectares of waqf land with new certificates of around 58.76 per cent in 414,966 total waqf lands (Siwak Ministry of Religion: 2021).

Total waqf funds are currently only Rp. 819.36 billion, with details of Rp. 580.53 billion for project-based through cash waqf and Rp. 238.83 billion cash waqf this is due to our low Waqf Literacy Index of 50.48 consisting of understanding of basic waqf level of 57.67 and the literacy value of advanced waqf understanding of 37.97 per cent (BWI, Puskas Baznas: 2020)

This is very different from the potential for zakat of Rp. 327.6 trillion with the realization of Rp. 71.4 trillion with details of zakat income of Rp. 144.5 trillion, zakat of income and services of Rp. 139.07 trillion and Rp. 58.76 trillion, agricultural zakat of Rp. 19.79 trillion and livestock zakat of Rp. 9.52 trillion. The zakat literacy index reached 66.78 in the moderate category, and the advanced understanding of low zakat came 56.68. (Baznas:2021)

Various efforts have been made by BWI, including Retail CWLS SWR002 with a value of Rp. 24.14 billion from 591 wakif with distribution partners Laziznu, LazizMu, Baitul Maal Muamalat, Bank CIMB Niaga Syariah and Dompot Dhuafa, economic assistance for grow bags, sanitation and MCK assistance, rice seed budgeting programs and free al-Qur'an illiteracy (Kemenkeu:2021). Another BWI effort is waqf kalisa (waqf caring for Indonesia) with three programs, namely Emergency Ventilator, which collected Rp. 5,765,000, continuing their life for Rp. 51,540,000 and caring for rural clerics amounting to Rp. 46,560,000. while two programs have been completed, namely the construction of the retina centre of the Achmad Wardi eye hospital for Rp. 50,849,000,000 and the construction of the Achmad Wardi hospital of Rp.

5,498,750,000 in collaboration between BWI and Dompot Dhuafa. From the National Movement for waqf, the total money collected was Rp. 80,406,187, and the total cash waqf of Kemeng ASN is Rp. 4,559,473,315, so the total waqf is Rp. 67,950,891,632 of 1,450 wakif of 14 projects (BWI:2021).

The fundraising model for YouTuber waqf and zakat youtuber is that first, BWI collaborates with youtubers and celebrities or content creators to promote cash waqf or waqf through money. BWI, youtubers, celebrities, and content creators educate and socialize cash waqf and waqf through money. Third. When it reaches the nishab, then Youtuber, Selebgram and Content Creator must pay a professional levy of 2.5 per cent. The four forms of cooperation can be in podcasts or via youtube etc. The four nominal cash waqf can start from 5000 or 10,000 rupiahs. These five collaborations can be done once a week, once every two weeks, or once a

month. For example, Deddy Corbuzier earns US\$ 27,000 - US\$ 431,700 (Rp 378 million - Rp 6.04 billion). If zakat funds enter the Baznas account, if cash waqf and money waqf can enter the BWI account. Seventh. Waqf funds for managing waqf assets are so many, while operations can come from infaq and sadaqah funds. If you donate 10-20 million per month, the number is very large, not to mention we are analogous to deddy corbuzier having 14.3 million subscribers. Let's just say that he is Muslim and willing to waqf about 10 million people. Ten million multiplied by 10 thousand rupiahs for wakif deddy, then the value of Rp. 100,000,000,000 will be collected. While Raffi Ahmad's income is US\$ 24,500 - US\$ 392,000 (Rp 343 million - Rp 5.5 billion) while Raffi Ahmad's subscriber figure is 21 million, let's just say that Muslims and want to do waqf have 15 million followers, 15 million when multiplied by 10,000 then the number is Rp. 150,000,000,000.

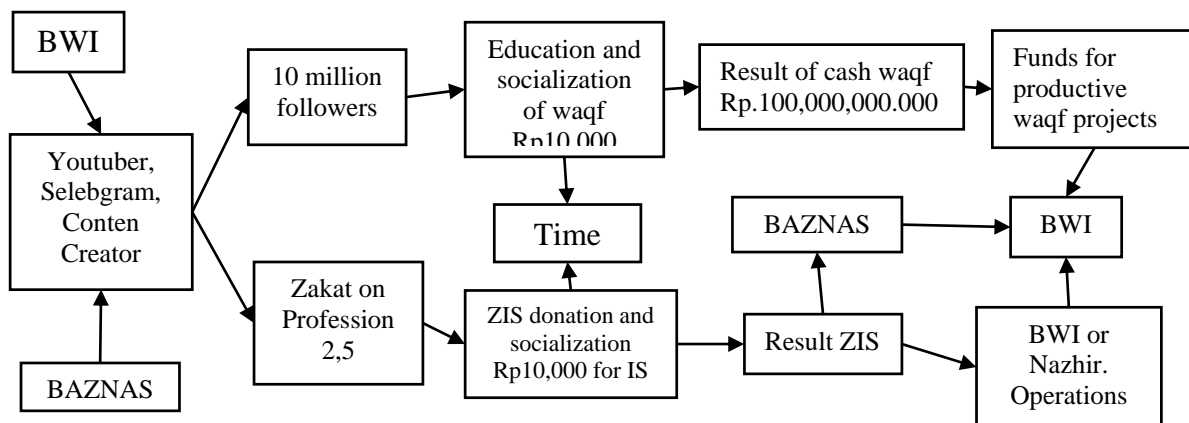


Figure 1. Model Waqf and Zakat Youtuber

The second model is youtube content waqf

The way this youtube content waqf works is that the author and Nazhir create a youtube account. Then it will show good videos, such as helping the poor, the needy, and the elderly. Also featuring short lectures, murrotals, Islamic singing, motivational and social experiments. Then, for people who want to be a waqf, it is

enough to watch the video from the youtube account channel of this youtube content waqf and like, subscribe, and share this video as much as possible watch it until the end, then he has been waqf. After this youtube account is independent and can make money from youtube, then all data will be managed properly by Nazhir. Then the funds can be allocated to people in need.

So with the waqf concept, this youtube content becomes a potential source of

endowment funds for the welfare of the people. (Supriadi et al:2020)



Figure 2. Scheme Supriadi et al. 1

The shortcomings of this research roadmap are that there are no infaq and sadaqah elements in this study, even though

these elements are needed in managing waqf for nazhir, because the most important aspect of waqf is related to fundraising.

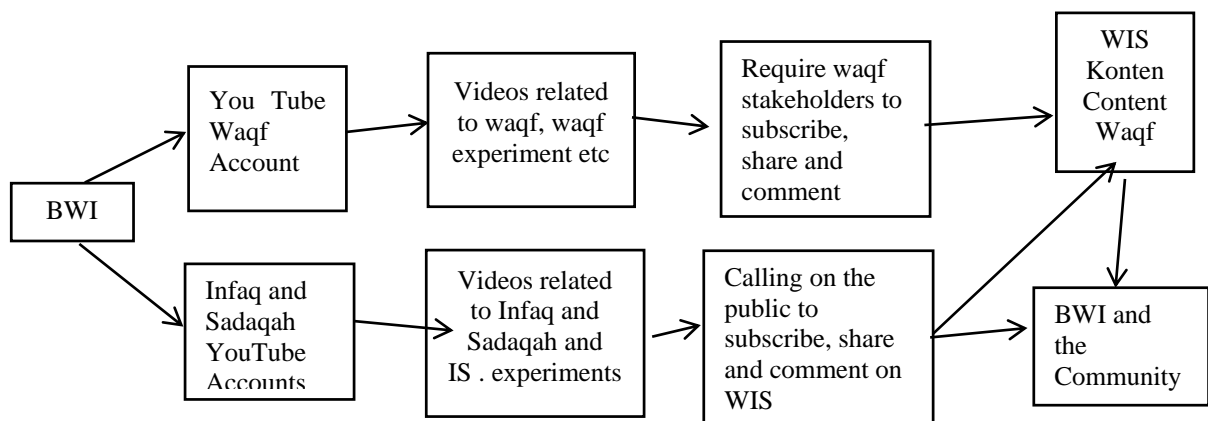


Figure 3. WIS Content Model

First, BWI as Nazhir manages two accounts: a YouTube account specifically for waqf and the second for IS. Second, BWI collaborates with youtubers and content creators to make videos related to waqf, Infaq and Shadaqah, social experiments, etc. Third, it requires waqf stakeholders to subscribe, like and share. Fourth, urge and invite the public to subscribe, like and communicate related to Infaq and Sadaqah content, Fifth. If the community has subscribed, liked and shared WIS, it means that it is waqf content.

Fifth. The benefit funds can be disbursed monthly. The funds are for waqf management and for operations using infaq and sadaqah funds.

CONCLUSION

Waqf management is currently very dynamic and varied. Many waqf innovations have been born, including CWLS, Kalisa Waqf and Forest Waqf etc. However, two things cause the

development of waqf not to be optimal and optimal, including the lack of operational funds for nazhir and funds to manage abundant productive waqf land. In addition, education and socialization of waqf factors are fundamental in growing waqf culture. There are two models offered in this study. The first is waqf and zakat YouTuber collaboration between BWI, Baznas and YouTuber/Content Creators/Selebgram, and the second model is the WIS content model (Waqf, Infaq and Shadaqah).

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