Abstract

The majority of Indonesians know that waqf is only physical. In fact, the MUI has issued a fatwa that cash waqf is allowed. According to the Mastercard Crescent Rating GMTI in 2019, Indonesia and Malaysia are in the first position of the world's most favorite halal tourist destinations. At present, countries in the world are competing to increase the tourism sector to obtain foreign exchange. This study aims to help find creative solutions in the effort to develop halal tourism in Indonesia through cash waqf and introduce cash waqf to the community. Data is obtained through literature studies and interviews with local communities. Data was analyzed by qualitative descriptive method. We present the ALLILAL application as a solution to optimize cash waqf in increasing halal tourism in Indonesia. The results showed that the community was helped by the ALLILAL application to develop halal tourism and improve the community economy.

Keywords: halal tourism, community welfare, mobile application, cash waqf, creative industry

1. Preliminary

1.1 Background

Most Indonesian people, especially in rural areas, still many do not know about cash or money waqf. As stated by one of the community leaders in Bantarsari Village, Bogor Regency who stated that they knew about waqf in the form of land and mosques. Though the Indonesian Ulema Council (MUI) has inaugurated the existence of cash waqf in Indonesia. This is also evidenced by the management of waqf in the Indonesian ZISWAF institution which has implemented cash waqf. With the presence of institutions concerned with managing cash waqf, the contribution to overcoming poverty will be helped in a certain period. This cash waqf can be used for the sociopreneur sector so that it will be productive and further improve the economy and reduce poverty in the area.

The agricultural sector in Indonesia today is still a strong foundation for the Indonesian economy. Among these agricultural businesses are rice fields, cultivation, plantations, and others. Based on data obtained from the Central Statistics Agency (BPS), Farmer Exchange Rates (NTP) in January 2019 were known to be 103.33, up 0.16 percent from the previous month. The plantation is one of the agricultural businesses that are excellent in Indonesia. Land conditions in Indonesia are very fertile, making the plantation products of good quality. However, it is unfortunate that until now the plantations in Indonesia have not been maximized. Plantation products as renewable natural resources will become commodities that are always sought and needed by the community.

Based on data obtained from the Plantation Office of West Java Province, the total plantation area in West Java Province in 2018 amounted to 479,012 hectares. Especially for the Bogor region, the area of plantation commodities in 2018 is 22,057 hectares. Bantarsari Village, Rancabungur District, Bogor Regency is one of the areas in West Java which is known as the center for producing crystal guava. Nearly 50 percent of the agricultural land in Bantarsari Village is planted with crystal guava trees. Very fertile land is a factor supporting Bantarsari Village as a producer of quality crystal guava.

Also, the halal industry in Indonesia is being intensified by the government to attract the attention of tourists, one of which is tourism. This is evidenced by the incessant government in developing halal tourism in Indonesia considering that Indonesia is ranked first as the world's Muslim tourist destination based on research from the Global Muslim Travel Index (GMTI) in 2019. Agrotourism is one of the attractions of tourism in Indonesia based on agricultural land as an object tour. Based on data from the Central Statistics...
Agency (BPS), the cumulative number of foreign tourist visits from January to November 2018 reached 14.3 million visits. The number of visits increased by 11.63 percent compared to that in 2017. The Head of the Central Statistics Agency (BPS), Suhariyanto, said that this increase in tourists was expected to have a big influence on the community.

![Figure 1. Global Muslim Market](source: State of the global Islamic economy 2014–2015 [5])

Therefore, various kinds of innovations are needed to support the development of halal tourism in Indonesia. By utilizing cash waqf which is currently being developed, it can be used as a source of halal agro-tourism development in the form of crystal guava gardens based on education for the welfare of the community of Bantarsari Village. The presence of the Republic of Indonesia Law Number 41 of 2004 concerning waqf became a weapon to empower waqf productively to build a socio-economic life of the community. In fact, in today's society people can represent themselves with financial technology-based applications that are presented by waqf institutions in Indonesia. The “Allilal” application comes as a solution to realize the development of the halal industry in the form of halal tourism and create a sociopreneur to distribute benefits sustainably and extensively. In collaboration with several trusted waqf institutions in Indonesia, the community can channel some of its sustenance to represent it through this application in efforts to develop halal tourism in Indonesia.

1.2 Description of Creative Ideas

Based on the background above, a solution is needed to increase halal tourism in Indonesia. The method is to combine halal tourism with cash waqf as a source of development funds while introducing to the public about the urgency of cash waqf. The right solution and can be implemented as a recommendation for the government is through the ALLILAL application (Al’awqaf Lilsiyahat Alhilal), which is a digital application specifically designed to channel cash waqf funds for the development of halal tourism in Indonesia. This application works with many trusted waqf institutions in Indonesia as supporting partners.

1.3 Problem Formulation

Based on the background above, the problem can be formulated as follows:
1. How is the concept of halal tourism development in Indonesia through waqf?
2. How does the Allilal application system work to realize halal tourism development in Indonesia?
3. How is the development of sociopreneur in Indonesia to build the socio-economic life of the local community?

1.4 Purpose of Writing

Based on the formulation of the problem above, this scientific paper aims to:
1. Building the potential of the halal industry in the form of halal tourism in Indonesia.
2. Developing sociopreneurs in Indonesia through the use of waqf.
3. Introducing to the community about money waqf.
1.5 Benefits of Writing

1. **For the community**
   - Improve the economy of the Indonesian people.
   - Increase the number of sociopreneur in Indonesia.

2. **For the Government**
   - Building the potential of the halal industry to improve the Indonesian economy.
   - Overcoming the problem of plantations in Indonesia by maximizing the use of plantation land.
   - Reducing unemployment in Indonesia, especially in rural areas with the development of sociopreneurs to manage halal tourism.
   - Improving the welfare of the community, especially farmers.

3. **For Authors**
   - Increasing the spirit of authors as an initiator of civilization to advance the Indonesian economy.
   - Grounding the halal industry in Indonesia through creative innovations.
   - Add insight into agriculture and tourism.

2. Materials and Methods

2.1 Type of Writing

This writing is a type of descriptive writing with a qualitative approach, namely a writing procedure that produces descriptive data (description of an event or problem) in the form of written words from people and behavior that is not observed directly, or a single case study and in one location only. The qualitative paradigm emphasizes the understanding of problems in social life based on conditions of reality or natural settings that are holistic, complex, and detailed.

Descriptive studies are studies of certain phenomena or populations obtained by researchers from subjects such as individual, organizational, industrial or other perspectives. Qualitative writing starts with the substantive theory and formal theory that has been recognized as true. The substantive theory is a theory developed for substantive or empirical needs in the inquiry of science, such as sociology, anthropology, psychology and so on. On the other hand, the formal theory is a theory for formal needs or conceptually arranged in the field of inquiry in a science, such as sociology, psychology and so on.

2.2 Data Type

The type of data used in this writing is secondary data. Secondary data, namely writing data sources obtained indirectly through intermediary media or obtained and recorded by other parties. Secondary data is generally in the form of evidence, records, or historical reports that have been arranged in an archive (documentary data), both published and unpublished.

2.3 Data Collection Technique

The technique used to collect data in this study are:
1. Library study, which is a series of activities relating to the method of collecting library data, reading and recording and processing research materials.
2. Documentary, documentation study is done by reading previous writing reports and articles accessed from the internet, books, and journals that are suitable for the problem.
3. Discussion, namely how to collect data by conducting talks and exchanging thoughts with people who are competent with objects being studied to solve certain problems.
4. Intuitive-Subjective is the involvement of the author's opinion on the problem being discussed.

2.4 Data Analysis Technique

The author analyzes the data obtained by the method of qualitative descriptive analysis, namely the data obtained is compiled to facilitate discussion of existing problems. Because the focus of this research is literature-based research (literature), the data collected is qualitative or non-numeric data. The data analysis process carried out in this writing occurs alternately and interactively, which consists of: 1) Data collection, 2) Data reduction, 3) Data presentation, and 4) Presentation and conclusions.
The data analysis technique used in writing this paper is a SWOT analysis. SWOT analysis is an approach that aims to monitor organizations in carefully considering the internal capabilities of the organization and using the results to form strategic choices. SWOT analysis considers the strengths, weaknesses, opportunities, and threats that the organization has. By using SWOT analysis, an organization can choose a supportive strategy its mission and exploit its opportunities and strengths, and neutralize its threats and avoid its weaknesses (Rangkuti, 2015).

3. Results and Discussion
3.1 Profile of The Economy of Bantarsari Village

The economy in Bantarsari Village is a great asset for the economic growth of the villagers. In addition to the majority of the population as farmers, in the village of Bantarsari, handicrafts, stalls, shops and home businesses grew the industry, livestock, and fisheries. Village financial capability still relying on government assistance, while village income and third party assistance are still lacking.

Table 1. Agriculture Sector Bantarsari Village Community

<table>
<thead>
<tr>
<th>No</th>
<th>Komoditas</th>
<th>Luas Tanam</th>
<th>Produk/Hasil/Produksi/Pupulasi</th>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Ton/Hz</td>
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<tr>
<td>1</td>
<td>Pertanian</td>
<td>16</td>
<td>6,50</td>
</tr>
<tr>
<td></td>
<td>Padi</td>
<td>25</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>Jagung</td>
<td>6</td>
<td>2</td>
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<tr>
<td></td>
<td>Kacang Tiarah</td>
<td>20</td>
<td>24</td>
</tr>
<tr>
<td></td>
<td>Ubi Jafar</td>
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<tr>
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<td>Timun</td>
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<td></td>
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<td>384</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Perikanian</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lele</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Gurame</td>
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<tr>
<td>4</td>
<td>Buah-buahan</td>
<td>5</td>
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<tr>
<td></td>
<td>Jambu biji</td>
<td>18,75</td>
<td>3,5</td>
</tr>
<tr>
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<td></td>
</tr>
<tr>
<td></td>
<td>Jambu Kristal</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>Pepaya</td>
<td>4</td>
<td>4</td>
</tr>
</tbody>
</table>

The agricultural sector managed in Bantarsari Village is generally very diverse and has the potential to be developed, one of which is crystal guava plantations. Crystal guava is indeed not yet commonly heard by all Indonesian people. However, that is what will attract the Indonesian people towards crystal guava plantations. To introduce and improve the economy in the village, being used as a tourist place is an effort to improve the economy of the village especially for those in need.

This is in line with the program designed by the Head of Bantarsari Village, Mr. Lukmanul Hakim, S.Ag. which has a program "Agro Edu Tourism" by increasing the growth and development of crystal guava plantations. The village tourism program is indeed being promoted by the Bogor city government, considering that each village must have its own culture and resources which can continue to be improved.

3.2 Knowledge of Bantarsari Village Community Regarding Endowments

Based on statements from several Bantarsari villagers while conducting field surveys, most of the people of Bantarsari Village only knew waqf in the form of tangible buildings, such as mosques or land. The Bantarsari village community does not yet know of the nominal amount of money waqf the community
wants. When asked for statements about productive waqf, some people answered that they did not know what productive waqf was and how systematic it was and who paid it.

3.3 The Role of Mobile Applications to Optimize Payment for Endowments

![Figure 2. Growth of Indonesian Internet Users (Source: Publications of the Indonesian Internet Organizers Association: 2017)](image)

From the results of the 2017 survey released by the Indonesian Internet Service Providers Association (APJII), the penetration of internet users by city/district was concentrated in urban areas with a percentage of 72.41%, rural-urban (49.49%), and rural (48.25%). This high penetration is seen from the availability of fiber optics and other supporting infrastructure that support internet activities. The results of this survey are related to the total penetration of internet users in Indonesia, which grew by almost 8 percent to 143.26 million people or 54.68 percent of the total population of 262 million people compared to the previous result of 132.7 million people (Indonesian Internet Service Users Association, 2017).

![Figure 3. Composition of Internet Users by Age (Source: publication of the Association of Indonesian Internet Organizers, 2017)](image)

Based on the data above, it shows that most internet users are of productive age. Indeed, this productive age has the potential to pay endowments for the results of its work. Therefore, with the application of waqf payments an opportunity that can be used to support halal tourism that has the same suitability as the productive age who likes to tour and can represent.
3.4 Mobile Application Related to Payment of Cash Endowments

3.4.1 Mobile Wakaf Uang NU BTN

Bank Tabungan Negara has launched a cash waqf application called “Mobile Wakaf Uang NU BTN” in 2017. This application was launched in collaboration with the NU Executive Board and the State Savings Bank. The BTN President Director, Maryono, said that this application is not only for customers who have BTN accounts, but all accounts can be used for representation. This application can be downloaded on the Google Play Store. Maryono also said that until now the waqf collected was IDR 256,446,000.

There are two types of money endowments in this application, namely endowments of eternal money and limited time endowments. Endowments of eternal money do not have a minimum deposit limit. While limited-time endowments have a minimum deposit of 10 million rupiahs within a period of five years. This application is equipped with a certificate status feature to display certificates that have been represented. The certificate is sent via Wakif e-mail.

3.4.2 Wakaf Ikhlas

“Wakaf Ikhlas” is an application launched by BJB Syariah Bank in January 2019. This application is to respond to the response from the potential collection of endowments that have not been productive. Wakaf Ikhlas is equipped with transparent reporting and program development features. BJB Syariah Bank collaborates with PPPA Daarul Qur'an as a nazir partner.

Endowments can be accessed by customers of the Syariah BJB Bank and non-customers. The Director of BJB Syariah Bank, Indra Falatehan, said that the launch of this application is expected to be able to assist the West Java Regional Government in the construction of facilities and infrastructure. Besides, this application is also expected to be able to provide easy access to the people of West Java in particular and instill waqf habits from an early age.

3.5 Evaluation of NU BTN Money Waqf Mobile Application and Ikhlas Endowments

Currently, the government has launched several cash waqf mobile applications. The application is expected to be able to maximize the storage of waqf funds for the construction of facilities and infrastructure. Each application has its own advantages and disadvantages which can be presented in the following table:

| Table 2. Advantages and Disadvantages of Mobile Wakaf Uang NU BTN and Wakaf Ikhlas |
|---------------------------------|---------------------------------|---------------------------------|
|                                | Mobile Wakaf Uang NU BTN        | Wakaf Ikhlas                     |
| Advantages                      | 1. People can easily channel their waqf through mobile phones. | 1. Ensure transparency in the distribution and reporting of waqf funds. |
|                                | 2. All bank accounts can be used for representation. | 2. Supporting the West Java Government in the construction of facilities and infrastructure. |
|                                | 3. Can be downloaded on the Google Play Store. | |
| Disadvantages                   | 1. There is no follow up on the distribution of waqf funds. | 1. There are not many projects that lead to the development of halal tourism. |
|                                | 2. The feature is too monotonous only for the distribution of waqf. | |

To answer the existing problems, we must overcome them by providing new innovations to improve existing applications. The government and waqf institutions need a forum to combine the two programs.
3.5 "Allilal" Application as a Solution to Optimize Payment for Waqf Money to Increase Halal Tourism in Indonesia

The ALLILAL application is present as a solution to increase the productivity of the halal industry in Indonesia, especially in the field of halal tourism. The advantage of this application is that it has an extensive network because it can be accessed by anyone and cooperates with several waqf institutions in trusted Indonesia to accommodate waqf funds and is used to channel halal tourism development in Indonesia. The ALLILAL application applies the concept of halal tourism-oriented to sociopreneur where some of the profits from halal tourism will be used for humanitarian funding. A variety of complete features and transparency of funds and the development of waqf money can be seen directly by the wakif. This application is organized using user-friendly features so that people who are still laid can easily use this application. This application is also equipped with various usage guides that can make it easier for users to operate it. For the future, this application can be downloaded for free on the Google Play Store.

The first feature of this application is home. Six main features support the operation of this application. These features are Al-Awqaf Almal (Money Waqf), Alsiyahat Alhilal (Halal Tourism), Tatwir Al-Waqf (Development of Waqf), 'Akhbar Al-Waqf (Waqf News), Alsanadiq Al'iinsania (Humanitarian Fund), and Ma'lumat Allilal (Allilal Information).
Al-Awgaf Almal (Waqf Money) is a feature that serves to give services to users to represent. Users can also see what halal tourism projects are being built. So, before representing, the user can choose the project and see information about the project in detail. Users can choose one of the waqf institutions that work with ALLILAL to accommodate the waqf funds. After selecting, the user will be asked to enter information about the completeness of the data, such as full name, email address, telephone number, and address. Then, the user can enter the nominal amount of money that will be represented. In this application, we give a minimum of the money represented is Rp10,000. Users will be asked to send waqf money by transferring through Islamic banks in collaboration with the ALLILAL application. The transfer deadline is 24 hours and when it has passed, the waqf process will automatically be canceled by the system.

After the money waqf process is complete, the wakif will get the e-certificate waqf and barcode to upload so that he can see the development of the money that has been represented. Wakif will be asked to upload proof of transfer and be exchanged with tokens which will be useful to get e-certificate and barcode.

Figure 6. Display of Alsiyahat Alhilal Features (Halal Tourism) and Tatwir Al-Waqf Features (Development of Waqf)

Next is the feature of Alsiyahat Alhilal (Halal Tourism). This feature serves to provide information related to the list of halal tourism destinations built. Users can find out information regarding the activities in halal tourism, the time of visit, the price of admission tickets, and the facilities available. Users can also order entrance tickets for halal tourism online.

Then, the third feature namely Tatwir Al-Waqf (Development of Waqf). Users can find out the development of money that has been represented for halal tourism by uploading the barcodes obtained after having represented. This development will be reported through a video.

Figure 7. Display Features ‘Akhbar Al-Waqf (Endowments News), Alsanadiq Al‘iinsania (Humanitarian Fund) and Ma’lumat Allilal (Allilal Information)
The fourth feature is ‘Akhbar Al-Waqf (Wakaf News). In this feature, users can view articles and videos related to waqf that are up to date every week. Then, the fifth feature is Alsanadiq Al’insanía (Humanitarian Fund). In this feature, users can find out the use of the flow of profits obtained from halal tourism to fund humanitarian activities, such as victims of natural disasters, opening employment opportunities for disability, entrepreneurship for unemployment, and others. This application is designed in addition to the utilization of waqf for the halal industry, also must be able to develop sociopreneur. Furthermore, the last feature is Ma’lumat Allilal (Allilal Information). This feature contains information about the ALLILAL application. Users can find out information about application feature updates, how to use each feature, and ALLILAL’s application description itself.

Figure 8. Display Profile Edit Features, Messaging, Explorer Testimonials, and Settings

In addition to the six main features above, four other features can also be operated by the user. These features include edit profiles, messaging, explorer testimonials, and settings. In the profile edit feature, the user can change the display name, username, email, telephone number, and add gender information. Then, the messaging feature is to facilitate communication between users and servers. Furthermore, explorer’s testimonial feature serves to accommodate testimonies from wakif, the sociopreneur, the community around tourism sites, visitors, and others regarding the usefulness of the ALLILAL application. The last feature is a setting that serves to set up accounts to change passwords, exit accounts, and delete accounts. Besides, there is also a help center and report a problem to serve complaints from users if at any time there are problems in the ALLILAL application.
4. Conclusions

Indonesia has great potential to maximize the halal industry, especially the tourism sector to occupy the top global level. With the diversity and natural beauty of Indonesia, it will support the development of the concept of halal tourism. Halal tourism will open a new economic space to improve the Indonesian economy. Halal tourism developed will also open up many jobs.

The ALLILAL application is present as a solution for the development of halal tourism in Indonesia. By utilizing cash waqf as a source for development, the community will become more familiar with cash waqf in the form of money, where previously most people only knew waqf in the form of immovable goods. Besides, the ALLILAL application will also increase public awareness about the importance of representing the welfare of the people. The ALLILAL application applies the concept of halal tourism-oriented to sociopreneur where some of the profits from halal tourism will be used for humanitarian funding. So, in addition to increasing public knowledge about the urgency of waqf, the ALLILAL application also prints sociopreneur superior in Indonesia.

Acknowledgment

All praise be to Allah SWT because of His grace and guidance we can complete a paper on Islamic economics entitled "Allilal (Al’awqf Lilsiyahat Alhilal) Apps: Optimization of Cash Waqf Payments to Improve Halal Tourism in Indonesia" on time. With various obstacles and challenges in the solution, we are grateful to be allowed to finish well.

We compile Islamic economics to provide solutions or ideas for the economic development of Islam in Indonesia through financial technology in the waqf sector and tourism. Besides, we also compiled this paper to increase public awareness of waqf payments.

During the process of making this paper, many parties helped provide support and assistance, both directly and indirectly. We thank the parties who helped us from the beginning to the completion of this paper.

We realize that in this writing there are still many shortcomings, both in terms of writing techniques and in terms of ideas. We hope that our writings can be appreciated by the readers and given criticism and suggestions for improvement and learning for us.

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