INTEGRATION MECHANISM WAQF IN PRODUCT SHARIA LIFE INSURANCE FOR INCREASE *RESILIENCE* AND POTENTIAL NATIONAL ENDOWMENT

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Abstract

Study This analyze potential integration waqf national with product insurance sharia spirit as an innovative strategy For increase participation waqf in Indonesia and strengthening resilience finance Muslims . With adopt principles Islamic finance such as ta'awun (mutual cooperation) and tabarru ' (charity), as well draft *death benefit waqf* , research This study How insurance the soul of sharia can become instrument development waqf inclusive and resilient productivity to risk global economy . Secondary data from the Indonesian Waqf Board (BWI) and the Financial Services Authority (OJK) are used For support analysis , while aspect Islamic accounting is discussed as key transparency and accountability waqf fund management . Study results show that integration This potential increase mark waqf national significant , as well as give alternative financial sustainable that supports development socio-economic people . Recommendations policy focused on strengthening regulation , digitalization institution endowments , as well as education society for innovation This can implemented in a way effective .

Keywords: Waqf , Sharia Life Insurance , Death Benefit Waqf, Resilience Finance (Financial Resilience) , Islamic Finance

INTRODUCTION

Waqf is instrument important in management finance Muslims who are based on values sustainability and benefits social term long . Concept waqf supported by the teachings of the Qur'an which emphasize alms jariyah and charity sustainable . In Surah Al- Hasyr verse 7, Allah SWT says :

مَآ اَفَاۤءَ اللّٰهُ عَلٰى رَسُوْلِهٖ مِنْ اَهْلِ الْقُرٰى فَلِلّٰهِ وَلِلرَّسُوْلِ وَلِذِى الْقُرْبٰى وَالْيَتٰمٰى وَالْمَسٰكِيْنِ وَابْنِ السَّبِيْلِۙ كَيْ لَا يَكُوْنَ دُوْلَةًۢ بَيْنَ الْاَغْنِيَاۤءِ مِنْكُمْۗ وَمَآ اٰتٰىكُمُ الرَّسُوْلُ فَخُذُوْهُ وَمَا نَهٰىكُمْ عَنْهُ فَانْتَهُوْاۚ وَاتَّقُوا اللّٰهَ ۗاِنَّ اللّٰهَ شَدِيْدُ الْعِقَابِ

" Anything (property obtained) without war) which Allah bestowed on His Messenger from resident some countries are for Allah, Rasul, relatives (Rasul), children orphans , poor people, and deep people journey . (Thus) so that wealth That No only circulated only among the rich among You . What the Apostle gave you accept it . What is prohibited? for you leave it . Be pious to Allah. Indeed, Allah is very strict His punishment ." (QS. Al- Hasyr : 7) (Al-Quran Kemenag online)

This verse confirm importance distribution fair assets and benefits sustainable for all over layer society , which is the core of waqf . For strengthen aspect strategic in management wealth , Allah SWT also reminds us people to always be pious and try with a strategy for reach good results with the right way , to preparation life in the afterlife , such as listed in QS Al- Hasyr verse 18:

يٰٓاَيُّهَا الَّذِيْنَ اٰمَنُوا اتَّقُوا اللّٰهَ وَلْتَنْظُرْ نَفْسٌ مَّا قَدَّمَتْ لِغَدٍۚ وَاتَّقُوا اللّٰهَ ۗاِنَّ اللّٰهَ خَبِيْرٌۢ بِمَا تَعْمَلُوْنَ

" O you who believe , be fearful to Allah and should everyone is paying attention what has been what he did For day tomorrow (afterlife). Be pious to Allah. Indeed, Allah is All- Sensitive to What are you do it . " (QS. Al-Hasyr : 59:18) (Al-Quran (Ministry of Religion online)

This verse contain message strategic that every step in manage wealth and alms must considered in a way ripe , with piety and planning term long , so that investment waqf can bear fruit results blessed and long- lasting benefits . Next , in Surah Al- Munafiqun verse 10, warning that every man must charity pious , including give alms / infaq , before death pick up .:

وَاَنْفِقُوْا مِنْ مَّا رَزَقْنٰكُمْ مِّنْ قَبْلِ اَنْ يَّأْتِيَ اَحَدَكُمُ الْمَوْتُ فَيَقُوْلَ رَبِّ لَوْلَآ اَخَّرْتَنِيْٓ اِلٰٓى اَجَلٍ قَرِيْبٍ فَاَصَّدَّقَ وَاَكُنْ مِّنَ الصّٰلِحِيْنَ

" Donate part from what We have bestowed to you before death come to one of you . He then said (while sorry), "Oh my God, I wish You please postpone my (death) A little time again , me will can give alms and I will including pious people ." (QS. Al- Munafiqun : 10) (Alquran (Ministry of Religion online)

This verse teach urgency utilise time life For do good and prepare welfare hereafter with alms and charity pious others . In the context of mechanism endowments and insurance soul of sharia, verse This Can associated with draft obligation charity and prepare for the future financial Islamically . Waqf and insurance the soul of sharia is instruments that can support somebody contribute optimally in charity social and protection family , fulfill spiritual message in the verse the .

This strengthens sharia basis for optimize participation waqf and infaq in frame build foundation economy a strong and sustainable people . In addition , the rewards are multiplied or reward big from Allah SWT for those who are waqf is also emphasized in QS Al-Baqarah verse 261:

مَثَلُ الَّذِيْنَ يُنْفِقُوْنَ اَمْوَالَهُمْ فِيْ سَبِيْلِ اللّٰهِ كَمَثَلِ حَبَّةٍ اَنْۢبَتَتْ سَبْعَ سَنَابِلَ فِيْ كُلِّ سُنْۢبُلَةٍ مِّاۤئَةُ حَبَّةٍ ۗ وَاللّٰهُ يُضٰعِفُ لِمَنْ يَّشَاۤءُ ۗ وَاللّٰهُ وَاسِعٌ عَلِيْمٌ

" The parable of those who give money His wealth in the way of Allah is like (those who sow) a grain seeds that grow seven stalk , on each stalk There is one hundred seed . Allah multiplies (reward) for whom He wishes . Allah is All-Wise , All -Knowing." (QS. Al-Baqarah: 261)(Koran kemenag online)

This verse become motivation and spiritual gifts for perpetrator sincere and consistent waqf , shows that charity jariyah own of great value in the sight of Allah and gives abundant benefits For people .

In the modern context , waqf as instrument Islamic finance has role central in increase welfare social and economic people . However , in practice , potential waqf national education in Indonesia is not yet optimal. One of the challenge main is lack of innovation products that can interesting participation public wide in a way sustainable . Challenges This become source inspiration How The method optimize participation community and managing waqf funds in a way professional and accountable . Insurance the soul of sharia appears as solution innovative that can integrate mark social and economic waqf at a time optimize potential waqf national For strengthen resilience finance Islamic social .

Integration of waqf with instrument Islamic finance , in particular insurance the soul of sharia, is innovation strategic that combines spiritual values of the Koran with mechanism modern, inclusive and efficient finance . The concept *death benefit waqf* as collection waqf through claim insurance soul is application real principle ta'awun (mutual mutual help) and tabarru ' (donation), at the same time open opportunity improvement the significant value and usefulness of waqf . (Asmak Ab Rahman , 2011)

Study This aim study potential , mechanisms , and impacts integration waqf national through insurance the soul of sharia as instrument strategic empowerment socio-economic people and nation .

LITERATURE REVIEW

1. Concept Waqf and its Development in Indonesia

Waqf is instrument finance Islamic social movements have long played a role in financing development social and economic people . In a way terminology , waqf means withhold or tie something treasure with the aim is to benefit can enjoyed by the community wide in a way sustainable . In Indonesia, the development of waqf experience significant dynamics after the formation of the Indonesian Waqf

Agency (BWI) which encourages formality and professionalism management waqf (Mohamed et al., 2017).

Literacy and innovation waqf productive become focus main For increase contribution waqf to development economy National (Saputra, Wali., 2025). Literature review show that waqf No Again only limited to socio-religious , but start integrated in framework finance inclusive and instrumental investment sustainable (Mutaqien et al., 2024).

2. Principles Sharia Life Insurance

Insurance the soul of sharia is based on principle mutual assistance (ta'awun) and charity (tabarru ') are different with insurance conventional in nature speculative (gharar). Insurance model Sharia soul manages participant funds in a way collective For give protection financial and benefits compensation death with Sharia -compliant method (Susanto , Denny, 2023).

This scheme supported by valid contracts like wakalah bill guaranteed ujrah and mudharabah transparency and fairness for all over participants (Hafidiyah & Rini, 2020). Empirical study show that sharia insurance has potential push inclusion social economy people with expand access protection and building resilient finance through populist and ethical products (Muarifin et al ., 2024).

3. Financial Resilience Based on Islamic Finance

Financial resilience is ability individuals , companies , or countries to survive and recover from shock financial (Stephane Hallegatte , 2014). In the context of Islamic Finance, resilience is supported by the principles of ethical finance , risk divided fairness and sustainability social economy (Laily Nisa, Fauzatul , 2025). Islamic Finance -based financial resilience emphasizes management risk through instrument like waqf , zakat, and sharia insurance which are collective strengthen foundation economy people (Khatib et al., 2025). The study on show collaboration between instrument Islamic finance creates strengthening ecosystem Power stand sector real to crisis

METHODOLOGY

Study This use method studies literature analytics and secondary data collection from BWI, OJK, and research reports academic related to Islamic finance. Approach qualitative used For analyze integration principle endowments and insurance the soul of sharia in context *building financial resilience* .

RESULT AND DISCUSSION

After to describe runway conceptual and research theoretical related waqf as well as insurance sharia spirit , discussion following will focused on mechanisms *death benefit waqf* as something innovation that combines principles waqf in product insurance soul sharia- based . In the section this , will detailed in a way systematic How mechanism the operational , supported by empirical data latest as well as relevance verses of the Qur'an as base normative . Analysis This is step important For understand contribution mechanism This in strengthen resilience financial people and organize implications strategic policies .

1. Mechanism *Death Benefit Waqf* in Sharia Life Insurance

Mechanism *death benefit waqf* in insurance the soul of sharia is innovation product integrated finance draft waqf with benefit compensation death participant insurance . In this model , some from premium insurance allocated as endowment that will distributed to recipient benefit after participant died . Mechanism This aim No only give protection financial to family insured , but also strengthens sustainability of endowment funds that can used For various activity social and economic people . (Ahyani , Hisam , et al, 2024).

In practice , participants insurance the spirit of sharia is binding contract ta'awun (mutual help) and tabarru '(charity), where funds are collected managed in a way collective and transparent For fulfil claim compensation as well as growing waqf funds productive . This integration of death benefit waqf increase mark benefit social from insurance soul , at the same time give impact term long to social fund development people . This scheme also minimizes element gharar (uncertainty) and maysir (gambling), which are prohibited in Sharia principles . (OJK, 2024)

2. Statistical Data Analysis Latest

Based on the latest data from institution sharia insurance in Indonesia and Southeast Asia, there are trend improvement participation public in product insurance the soul of sharia which is at the same time adopt scheme death benefit waqf . For example , the report 2024 Association Indonesian Sharia Insurance shows growth premium up to 15% with contribution significant from product innovative that integrates endowment .(Financial Services Authority . 2024)

Statistical data This show potential big in increase value of endowment funds national through insurance the soul of sharia, which supports inclusion finance based Islamic ethics and optimize distribution benefit social and economic .

3. Connection with the Verses of the Qur'an

Study of the verses of QS Al- Hasyr verse 18 emphasizes importance readiness individual in manage wealth and life hereafter as a financial and spiritual strategy : *"O you who believe , be pious to Allah and should every self notice what has been what he did For day tomorrow (afterlife)..."* (QS 59:18). The death benefit mechanism of this waqf reflect implementation piety through planning sustainable finance .

QS Al- Munafiqun verse 10 strengthens runway give alms in a way sincere and consistent : *"And spend (your wealth) liberally volunteer (in the way of Allah) before coming a day that is not There is sell buy ..."* (QS 63:10). Allocation premium For endowment on insurance the soul of sharia is form charity strategic that provides benefit direct and future long .

QS Al-Baqarah verse 261 describes reward big for those who provide his wealth in the way of Allah: *" The parable of the person who spends His wealth in the way of Allah is similar with a grain seeds that grow seven grains , on each grain one hundred seeds ..."* (QS 2:261). The concept of death benefit waqf is in accordance with sharia with promise rewards and blessings multiplied wealth double , which becomes encouragement strong in development product This .

4. Strengthening Financial Resilience Strategy

With mechanism This is the financial resilience strategy of the people can strengthened through diversification instrument based finance sharia principles . Combination protection (insurance) soul) and investment social (waqf) creates solid foundation For face risk financial not unexpected and ensure continuity benefit social . (Firdaus., Achmad. 2021)

Approach This No only give compensation at the time death , but also support activity economy sustainable through endowment funds . Resilience This strengthen capacity community in face uncertainty economy as well as repair welfare social in a way wide .

5. Implications and Recommendations Policy

Development mechanism *death benefit waqf* in insurance the soul of sharia provides impact important to policy finance sharia- based in Indonesia. For realize potential maximum from innovation this , a number of step strategic need implemented in a way comprehensive , good from side regulation , education community , strengthening institutions , as well as innovation product finance .

Following description recommendation policies that can strengthen implementation and optimization its benefits .

5.1. **Promoting Supportive Regulations Product Sharia Life Insurance with Death Benefit Waqf Benefits as Instrument Innovative Social Finance**

Regulations that facilitate development and marketing product insurance integrated sharia spirit with benefit death benefit waqf is very important so that the product This can develop with legality and certainty clear law .

Government and authorities Islamic finance is necessary adopt regulations that are not only protect interest consumer but also strengthens role waqf as instrument inclusion and resilience financial people .

Policy This must push transparency in fund management , sharia -compliant governance , and protection to possible risks appear . (Ahyani , Hisam , et all, 2024)

5.2. **Increase Literacy and Community Outreach on the Benefits of Combination between Waqf and Sharia Life Insurance to Encourage Participation Wider**

Understanding public on the concept of waqf and insurance integrated sharia spirit Still limited , so that literacy Islamic finance must improved in a way massive . Government together institutions finance and organization religious need do campaign easy education understood , with relevant approach in a way culture and religion.

Improvement literacy This will help public understand superiority products , minimizing concerns , and encourage participation public in strengthen resilience financial family and people . (Azharsyah , 2022)

5.3. **Facilitating Strengthening Capacity of the Indonesian Waqf Board and Sharia Insurance**

Institutions to Synergy Fund Management in Transparent and Professional

Effectiveness mechanism it really depends on the capacity professional and transparent management of waqf funds and insurance funds . The Indonesian Waqf Board (BWI) together with institution sharia insurance must supported in a way institutional and resources Power humans to be able to handle waqf fund management in a way efficient and accountable .
Synergy between institution This will strengthen trust society and improve sustainability of the death benefit waqf program through mechanism insurance soul Sharia. (Indonesian Waqf Board (BWI), 2023)

5.4. **Encouraging Research and Development Product Based on Adaptive Waqf -Insurance Integration to Community Needs and Economic Dynamics**

Dynamics economy and needs public Keep going changed , so that innovation product finance based endowments and sharia insurance must developed in a way sustainable . Government and academics need collaborate For do research on effectiveness and impact social product this , at the same time develop appropriate variant need different segments , such as family young people , business people , and groups vulnerable . Research this will also help identify challenges that need to be overcome overcome in implementation scheme this . (Ibrahim, Azharsyah ., Fitria, Ana., Fithriady, 2024)

CONCLUSION

Study This has discuss in a way deep internal waqf death benefit mechanism insurance the soul of sharia as innovation strategic For increase potential waqf national . Statistical data analysis latest as well as study verses of the Qur'an such as QS Al- Hasyr (59:18), QS Al- Munafiqun (63:10), and QS Al-Baqarah (2:261) show that integration benefit death with waqf give mark sustainable socio - economic , besides strengthen resilience financial individuals and society wide .

In perspective finance Islam (Islamic financial), mechanism This in a way essential strengthen **resilience** or resilience finance people through principle justice , sustainability and solidarity social . System Islamic finance based on mark endowments and insurance This give protection social at a time instrument investment socially resilient shock economy , because supported by assets durable and disseminating waqf risk in accordance sharia principles . This in accordance with principles Islamic economics which emphasizes balance between growth economics and values humanity as foundation resilience true financial .

Strengthening regulation , literacy community , capacity institution waqf and sharia insurance , as well as innovation product are the important pillars that form ecosystem resilient sharia finance . With synergy this is the output is awakening resilience financial sustainable individuals and communities , which are able to face challenge economy with still adhere to sharia principles and encourage justice social .

With Thus , integration *death benefit waqf* in insurance the soul of sharia does not only expand contribution waqf national , but also become instrument strengthening resilience finance people (financial resilience) in framework inclusive and sustainable Islamic economy . Recommendations resulting policies become guidelines strategic for taker decision For support innovation and collaboration cross sectors to achieve development economy a people who are just , tough and empowered competitive .

Integration between waqf national and insurance the soul of sharia is solution strategic For increase potential waqf as well as strengthen resilience finance Muslim communities in Indonesia. Through the death benefit waqf model and a transparent and accountable resilient finance approach , the product This capable answer challenge inclusivity and sustainability waqf in an era of crisis global economy . Strengthening policy and education become step important For implementation effective this model .

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