

ABSTRACT

Imarotul Lutfiya, 11220074, *Implementation of Clever Endowment (Wakaf Cerdas) in Endowment Sidogiri Institute in Pasuruan, Based on the Perspective of Law No. 41 of 2004 on Endowments and DSN-MUI School No. 21 /DSN-MUI/X/2001 on general guidelines of Syari'ah Insurance*. Thesis, Department of Business Law Shariah, Faculty of Sharia, State Islamic University (UIN) Maulana Malik Ibrahim, Malang.

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Endowments Sidogiri Institute (L-Kaf) released a "Smart Waqf " which makes endowments and Islamic insurance in one package transaction. Endowments and Syari'ah Insurance do have the same goal, namely helping others or serving mutual aid. Even so, it is understood that both are clearly different, ranging from harmonious, the contract, up to management. With those of differences of both, however, it is made in one package transaction and research needs to be done about it. This research is focused on the practice of intelligent endowments in Endowments Sidogiri Institute, Pasuruan in regulatory perspective and DSN-MUI teaching on general guidelines Syari'ah Insurance.

This study is an empirical study using sociological approach. This research is qualitative. Sources of data from this study are in the form of primary data. The data obtained from the public and secondary data, obtained from the materials library. Data collection techniques in this study are documentation, observation and interviews.

The result of this study is that the implementation of intelligent endowments in Endowments Sidogiri Institute, Pasuruan is as follows: 1) board Endowments Sidogiri Institute explain to prospective Waqif about smart endowments; 2) candidates Waqif decided to follow the smart endowments or not; 3) handover of the endowment fund of Waqif to Sidogiri endowment Board Institute; 4) activation Endowments Smart Card and Waqif will receive Endowments Smart cards; 5) data collection of Waqif in Board's administration of Waqf Sidogiri Institute; 6) the use of waqf cash fund in accordance with the request of Waqif among educational, religious, social, economic and propaganda; 7) in fulfillment of the requirements that exist in the captured packets, Waqif will get Islamic insurance and claims to be able to take care of Sidogiri Endowments Institute. Islamic insurance in intelligent endowment is still less with the DSN MUI's teaching rules on general guidelines of Syari'ah and its endowment fund is still less in accordance with the rules in the Act Endowments.