



## Strategy For Productive Use of Waqf Funds to Improve Musahik Welfare (Analysis Study: Mandiri Sociopreneur Center Sari Rogo Sidoarjo)

Ainun Rosyidah<sup>1</sup>, Dewi Riza Lisvi Vahlevi<sup>2</sup>

Sekolah Tinggi Ilmu Agama Islam An Najah Indonesia Mandiri, Indonesia

[stainimym@gmail.com](mailto:stainimym@gmail.com)

**Abstract.** *Waqf is a process of giving assets from someone to the people to benefit from them while still preserving the substance, therefore it is called almsgiving, and waqf is also included in ijtimaiah worship (social worship). Waqf functions for the wakif as an investment in the world of the afterlife that will never end, and for the people as a source of eternal funds that grow cumulatively for the public interest. Productive management of waqf is still relatively small. As happened in Sari Rogo Village, Sidoarjo Regency. In this village, productive waqf is managed by exploiting the potential that exists in Sarirogo village, where the majority of the community has agricultural land, so a small portion of the community donates their rice fields which is used as additional funds for maintaining the existing waqf. However, all proceeds from the management of the rice fields are only given to the mosque as assets for the welfare of the mosque.*

*For this reason, the potential of rice waqf as a means of empowering the community in Sari Rogo Village has not been managed optimally and empowered optimally. Waqf in the form of rice fields is the focus of this research because rice field waqf is a type of productive waqf which, if managed well, will provide better benefits than consumptive ones. In this research there are several problem formulations as follows: 1. What is the impact of productive waqf management in improving the welfare of the people? 2. This research uses a qualitative descriptive method, namely describing the manager (nazir), management and allocation of productive waqf proceeds, in this case focused on the productive waqf management strategy in the productive waqf institution of Sari Rogo village, Sidoarjo. The information that the author obtained used interview, observation and documentation methods. Data management is carried out using editing, coding and tabulation methods, then using deductive thinking methods to obtain specific conclusions.*

**Keyword ;** Utilization, waqf funds, mustahiq

### I. INTRODUCTION

Islam is a social religion whose teachings refer to social benefit. Every worship that is ordered or prohibited in Islam always has a goal of social good. As rahmatan lil 'alamin, Islam has a paradigm and concept that is unique and full of character. This can be proven based on Islamic principles, this includes Islam narrating the function and position of wealth, methods and ethics for obtaining it, using it and disposing of it.

Islamic guidelines when buying property do not only prioritize quality, but the basic thing is that the property is halal. Both are reviewed upon receipt and the actual condition of the property itself. Islam in giving and using it pays great attention to arrangements, so that wealth can provide general benefits and is not wasteful or immoral. Considering social economics, including waqf.

Historically, waqf has had a central role in improving the welfare of the people in terms of knowledge and economics. 2 For example, Islam eliminates the gap between rich and poor through the existence of waqf and creates a better life in all public sectors. To meet these

expectations, the current waqf system is not used for places of worship such as mosques and Islamic boarding schools Islamic boarding schools, as well as for other religious purposes. On the contrary, this is used to improve the welfare of the social sector and the economy as a whole.

In Indonesia too, waqf activities and management continue to increase every year. However, waqf management is often permanent and has no economic value or benefits. In Indonesia, waqf is often more of a form of consumption than a profit-making business. This can be seen in mosques, schools, orphanages, health facilities and others.

The issue of waqf is an issue that is widely discussed among Indonesian Muslims. The word "waqf" or "stop" or "stay in place". The words "waqafa (fiil madi)-yaqifu (fiil mudari)-waqfan (isim masdar) have the same meaning as "habasa-yahbisu- tahbisan" meaning that waqf is called a deposit considering that the waqf is protected from damage, sale and all efforts that are not in accordance with the objectives of the waqf, Waqf consumptive property is property that is directly used for the benefit of the people. 5 Generally in Indonesia, waqf is used to build mosques, prayer rooms, schools, orphanages and cemeteries. So far, the use of waqf has been very effective from a social perspective, especially for religious purposes. However, if the waqf allocation is only limited to the items mentioned, then the impact on the economic life of the community will not be too great positive. Without waqf which is managed in a balanced and productive manner, development the knowledge of waqf institutions is expected and the economic welfare of the public is not can be realized optimally. Productive waqf also means assets that are used for productive goals in the fields of agriculture, industry, trade and services, with benefits does not arise directly from the object of the waqf, but rather from the net proceeds development of waqf arising from profits. In this regard, The development of productive waqf is an alternative source of financing. the public in general. However, there are still many waqfs that have not been managed productively and are useful for many people.

Waqf does not just provide donations, but also invests assets with economic value for long-term goals. Waqf assets can be land, buildings, or even investments in the form of capital that are managed professionally. The results of this management are then used to finance various social and economic programs that benefit society, such as education, health and infrastructure development. In this way, waqf is able to create sustainable resources that continue to provide benefits to Muslims without having to reduce its main capital.

On the other hand, waqf can act as an instrument to overcome problems economic inequality in society. Through the distribution of waqf benefits evenly, disadvantaged groups can gain access to facilities education, health services, and other previous economic

opportunities hard to reach. This means that waqf does not only help reduce poverty but also improve overall well-being. Further, with Push Community participation in waqf, the spirit of solidarity and mutual cooperation can be built more strongly, which in turn strengthens social cohesion within the Muslim community.

The great potential of waqf is also seen in its ability to support local economic development. By managing waqf assets productively, various business sectors can be empowered and developed, such as agriculture, fisheries and small and medium enterprises (SMEs). For example, waqf land can be used as productive agricultural land whose results are used for welfare surrounding communities or to fund other economic development programs. In addition, with financial support from waqf proceeds, SMEs can obtain the capital needed to develop and create new jobs. Therefore, through good and professional management, waqf has the potential to become one of the main pillars in the sustainable development of the Muslim economy.

Waqf management organizations include Laznas Yatim Mandiri and Wakaf Mandiri, which are organizations affiliated with the Yatim Mandiri Foundation. This organization has 51 branches in Indonesia. From education and empowerment programs, many orphans and poor people throughout Indonesia receive the services of the Yatim Mandiri Foundation.<sup>10</sup> To maximize the program, MSC offers a platform to MSMEs in Sidoarjo Regency. The Director of Mandiri Waqf conveyed the product of incubating independent orphans in energy and local MSMEs. Apart from inviting the public to participate, his party also proposed: land utilization through Wmart. In Sidoarjo, MSC is the management organization Waqf plays an important role in managing and registering public levels lower. This is implemented by optimizing waqf development shaped productive waqf.

## **2. THEORETICAL BASIS**

### **Understanding Waqf**

Waqf is the legal activity of wakif for the separation or handover of part of the value owned for long-term use or a certain time according to the interests of religious activities or public welfare based on sharia.<sup>11</sup> In Law Number 41 of 2004 paragraph (1) shows the meaning of waqf, namely the legal activity of wakif for separation or surrender of part of the assets owned for public purposes. There are several regulations regarding waqf in Indonesia, namely:

a) Basic Agricultural Law Number 5 of 1960 Article 5, 14 paragraph (1) and Article 49.<sup>12</sup>

b) Government Regulation Number 28 of 1977 concerning Waqf of Owned Land to guarantee the capacity of waqf land and use it according to the purposes of the wakif.

c) Law Number 41 of 2004 concerning Waqf Article 42 which narrates the management and development of productive waqf, nadzir collaboration with relevant parties, for example: Islamic Development (IDB), Investors, Sharia Banking, Non-Governmental Organizations.

Waqf is a concept in Islam that refers to the allocation of property or assets owned by a person to be used for the public interest and welfare of society. In terms of terminology, waqf comes from the Arabic word "waqf" which means or freeze. In this context, donated assets may not be sold, inherited or transferred, but must remain intact and only the benefits or results from their management may be used for the purposes determined by the wakif (the person who donated them). In the sharia concept, the word waqf means holding ownership rights to objects or materials with the aim of providing charity to the benefits or advantages of these objects. In the context of jurisprudence, scholars have different opinions explaining the meaning of waqf, namely

### **Productive Waqf**

Productive waqf is the property or principal that is used on production activities and the results can be distributed according to objectivesm waqf. In waqf land can be used for cultivation and water for sale or others. Production waqf is perceived as the use of assets for agricultural, industrial, trade and service production purposes The benefit is not in the object directly but in the net profit from the development given to the entitled party in accordance with the objectives of the waqf. 18 Law Number 41 of 2004 concerning Waqf indicates the existence of productive waqf. The following is an argument about productive waqf. In terms of language, it is considered capable of producing, bringing benefits, uses and advantages :

- Munzir Qahaf divides the direct and indirect use of waqf. First, waqf with the principal items used to achieve goals, for example mosques for worship, where this type is considered consumptive waqf. Second, waqf whose principal items are managed so that they are able to produce results where the proceeds are then given to charity, this type is called productive waqf.
- Jaih Mubarak narrates productive waqf as professional waqf management for improvement waqf benefits. The meaning of productive is not There is always an increase in quantity, but it can be in the form of quality.

### **3. RESEARCH METHODOLOGY**

The types of research are field research and library research, namely researchers go directly to the location to study the analysis of the impact of productive use of waqf funds for the welfare of the mustahik, Mandiri Sociopreneur Center case study Sari Rogo Sidoarjo.

The data source is subject acquisition. The data source in this research is primary data source. Primary data sources are sources of data obtained directly from the object under study. This research consisted of interviews with staff and the mustahik of the Waqf Mandiri Sociopreneur Center Sari Rogo Sidoarjo.

Location This research was conducted at the Wakaf Mandiri Sociopreneur Center Sari Rogo Sidoarjo. The choice of this location as a place for conducting research was because there were the productive process of distributing waqf funds which is focused on community empowerment program. Technique research data collection includes : Interviews, observations, documentation.

Variables are objects that are determined with the aim of finding information that can then be concluded. The construct of this research is an analysis of the effect of utilizing productive waqf funds for the welfare of mustahik.

The approach applied for data analysis and facts from interviews from the management/staff of the Mandiri Sociopreneur Center productive waqf program.

Testing the validity of the data in this study was carried out using triangulation. Triangulation is a process of testing the validity of data that gives researchers confidence that the data has been confirmed in sources, methods, theories and between other researchers and at different times. In this way, researchers will be more confident that the data obtained is in accordance with the reality in the research field. Testing the validity of the data in this study was carried out by source triangulation. Source triangulation is getting data from more than one source.

### **4. RESEARCH RESULT**

The results of an interview with one of the informants showed that in the future or in the future, Wakaf Mandiri plans to develop a productive waqf program in the livestock and plantation sectors.

"...Insha Allah, in the future, we will develop productive waqf programs in other fields, namely animal husbandry and plantations. Apart from that, InshaAllah, in the near future we will soon launch a sukuk waqf program, where the proceeds from the waqf will be used to utilize programs at the Mandiri Yatim Foundation..." (Interview with the Director of Mandiri Waqf, on 30 May 2024)

The interview excerpt above shows that Wakaf Mandiri plans to develop productive waqf programs in other fields, namely animal husbandry and plantations. In addition, Wakaf Mandiri will soon launch a sukuk waqf program.

Mandiri Sociopreneur Center is a waqf-based entrepreneurship laboratory that collaborates with MSMEs. The Mandiri Sociopreneur Center was inaugurated in August 2023 and is located in the Kemandirian Campus Complex, Sarirogo, Sidoarjo Regency. The aim of establishing the Mandiri Sociopreneur Center is to form a muamalah community.

"...Mandiri Sociopreneur Center is a waqf-based entrepreneurship laboratory, collaborating with MSME players. The main aim of establishing the Mandiri Sociopreneur Center is to form a muamalah community"... (Interview with the Director of Waqf Mandiri, on 30 May 2024)

The interview excerpt above shows that the Mandiri Sociopreneur Center was founded to form a muamalah community. Mandiri Sociopreneur Center is also equipped with several facilities.

"...Mandiri Sociopreneur Center has various facilities such as minimarts, MSME products, a women's empowerment program called Bunda BISA, partnerships, investors and donors. "So, the Mandiri Sociopreneur Center is a forum that is open for everyone to participate with the aim of spreading the waqf program through social missions, benefits and blessings..." (Interview with the Director of Mandiri Waqf, on 30 May 2024)

The interview excerpt above shows that with the existence of the Mandiri Sociopreneur Center, it is hoped that MSMEs in the Sidoarjo area, especially in Sarirogo Village, can further develop through the collaborative and empowerment approach carried out by Yatim Mandiri and related partners. It is hoped that this program will be able to have a positive effect in uplifting the local economy and advancing entrepreneurship at the micro and small levels.

The results of interviews with informants show that one of the productive waqf empowerment programs at the Mandiri Sociopreneur Center is a culinary center.

"...The program at the Mandiri Sociopreneur Center is called a culinary center..." (Interview with A, one of the mustahik of the Mandiri Sociopreneur Center Sarirogo Waqf, on 31 May 2024)

"...Yes, there is a culinary center in the Kemandirian Campus Complex Area..." (Interview with B, one of the Waqf Mandiri Sociopreneur Center Sarirogo mustahik, on 31 May 2024)

"...There is a kind of culinary center in the Independence Campus Complex Area. "So, the Kemandirian Campus Complex area is the central area for the educational programs of the Yatim Mandiri Foundation..." (Interview with C, one of the mustahik of the Mandiri Sociopreneur Center Sarirogo Waqf, on 31 May 2024)

Some of the interview quotes above show that one of the productive waqf empowerment programs at the Mandiri Sociopreneur Center is a culinary center. This culinary center is a productive waqf program located in the Independence Campus Complex Area. The Independence Campus complex area is an integrated area which is the center of the Yatim Mandiri Foundation's education program.

The development of MSMEs in the form of the Mandiri Sociopreneur Center culinary center is also considered a productive waqf-based business laboratory program.

"...Yes, so the development of MSMEs in the form of a culinary center at the Mandiri Sociopreneur Center is also a productive waqf-based business laboratory program which we are developing as a forum for business actors in Sidoarjo, especially in Sarirogo Village..." (Interview with the Director of Waqf Mandiri, on May 30, 2024)

The interview excerpt above shows that the culinary center in the Interview with the Director of Waqf Mandiri is a form of MSME development and a productive waqf-based business laboratory program that is being developed by Yatim Mandiri as a forum for business actors in Sidoarjo.

The results of interviews with research informants showed that there were eight MSME stands that were opened as an initial use of the productive waqf program at the Mandiri Sociopreneur Center.

"...Currently there are still eight MSME stands at the Mandiri Sociopreneur Center culinary center..." (Interview with A, one of the Mandiri Sociopreneur Center Sarirogo Waqf mustahik, on 31 May 2024)

"...There are still eight culinary stands..." (Interview with B, one of the mustahik of the Waqf Mandiri Sociopreneur Center Sarirogo, on 31 May 2024)

"...A total of eight culinary stands..." (Interview with C, one of the mustahik of the Waqf Mandiri Sociopreneur Center Sarirogo, on 31 May 2024)

Some of the interview quotes above show that at the culinary center at the Mandiri Sociopreneur Center Sarirogo, there are already eight MSME stands that have been opened as an initial use of the productive waqf program.

Furthermore, an interview with one of the research informants showed that Wakaf Mandiri also provided assistance to the community in two types, namely directly in the form of capital and indirectly in the form of providing opportunities to do business.

“...Basically, there are two types of assistance provided to the community by Waqf Mandiri. First, direct assistance in the form of capital. Second, indirect assistance in the form of opportunities to do business, for example providing a sales stand or leaving products at the Wmart Store to sell...” (Interview with the Director of Mandiri Waqf, on 30 May 2024)

The interview excerpt above shows that Waqf Mandiri provides assistance to the community in two types. First, direct assistance in the form of capital. Second, indirect assistance, namely providing opportunities to do business, for example providing sales stands or people being allowed to leave products at Wmart stores to sell.

The Mandiri Sociopreneur Center culinary center was established with several objectives.

“...The aim is none other than to improve the economy because this culinary center has the potential to improve the internal economy and the surrounding community...” (Interview with A, one of the mustahik of the Waqf Mandiri Sociopreneur Center Sarirogo, on 31 May 2024)

“...If the aim is to contribute to the economy of the surrounding community...” (Interview with B, one of the mustahik of the Waqf Mandiri Sociopreneur Center Sarirogo, on 31 May 2024)

A number of The interview quote above shows that the aim of the establishment of the Mandiri Sociopreneur Center culinary center is for contribute to the economy of the surrounding community and to open employment opportunities for the community in Sarirogo Village, Sidoarjo. Apart from that, the aim of the culinary center program at the Mandiri Sociopreneur Center is to increase sales turnover and increase the local community's interest in shopping at the Wmart built by Yatim Mandiri. On the other hand, Wakaf Mandiri also collaborates with Wonderful Mart Indonesia and the Aritara Cooperative.



“...We also collaborate with Wonderful Mart Indonesia and the Aritara Cooperative. The manifestation of this collaboration is the Mini Market Wonderful Mart X Mandiri Sociopreneur Center. "So, this is one of our efforts to optimize waqf funds through a productive waqf program as well as an effort to help build the independence and economy of the people, especially in Sarirogo Village..." (Interview with the Director of Mandiri Waqf, on 30 May 2024)

The interview excerpt above shows that one of the productive waqf programs from Wakaf Mandiri is collaborating with Wonderful Mart Indonesia and the Agritara Cooperative. The program is Mini Market Wonderful Mart X Mandiri Sociopreneur Center. This program is implemented to optimize waqf funds through productive waqf programs as well as efforts to help build the independence and economy of the people in particular in the Sarirogo Village area of Sidoarjo.

### **Optimizing Productive Waqf Management to Improve Mustahik Welfare in Sarirogo Village, Sidoarjo.**

Optimizing Productive Waqf Management to Improve Mustahik Welfare in Sarirogo Village, Sidoarjo is professional. Wakaf Mandiri has innovation by presenting supporting programs in developing waqf, including productive waqf. This is done to maximize the potential for empowering the people to be independent and able to stand on their own feet.

The research results show that the aim of productive waqf management is to have a positive effect in uplifting the local economy, advancing entrepreneurship at the micro and small levels, contributing to the economy of the surrounding community and to create employment opportunities for the community in Sarirogo Village, Sidoarjo.

Productive waqf has great potential to provide positive effects in lifting the local economy in various ways that can be implemented. One of the main aspects of Productive waqf is its use to support business micro, small and medium (MSMEs). Through productive waqf, MSMEs can get access to more capital affordable and sustainable, both in the form of capital loans as well as long-term investments. This provides opportunities for local businesses to develop their businesses, increase production, create new jobs, and drive economic activity in the community.

The research results show that Waqf is Mandiri plans to develop a productive waqf program in Other fields are animal husbandry and plantations. Besides that Wakaf Mandiri will soon launch a sukuk waqf program for the utilization of programs at the Yatim Mandiri Foundation.

Apart from being developed in other fields, waqf is also productive requires continuous innovation to optimize sustainable economic and social potential. One of the areas The important innovation is in management and utilization donated assets. Use of modern technology in agriculture or industry, for example, can increase efficiency production and quality of output, which in turn can increase the income obtained from productive waqf.

The results of this study indicate that there is not restrictions on the resources involved in management Productive waqf in Sarirogo Village, Sidoarjo. This is possible use of various types of resources that can be managed systematically productive achieve the goals of waqf. These resources include a wide variety of assets, such as agricultural land, commercial buildings, industrial equipment, financial capital, and technology. Each of these resource types can be optimized to generate revenue sustainable products which are then used for other purposes social, educational, health, or infrastructure development in public. Diversity of resources that can be donated too allows for flexibility in waqf management productive in accordance with local needs and potential.

### **Productive Waqf Empowerment Program Strategy in Mandiri Sociopreneur Center for Poor Communities**

Mandiri Sociopreneur Center is a laboratory waqf-based entrepreneurship and collaborating with actors MSMEs. Mandiri Sociopreneur Center was inaugurated in August 2023 and is located in the Independence Campus Complex, Sarirogo, Regency Sidoarjo. The aim of establishing the Mandiri Sociopreneur Center is to form a muamala community. Mandiri Sociopreneur Center has various facilities, namely minimart, MSME products, products Bunda BISA (women's empowerment program, partnerships, investors and donors. Mandiri Sociopreneur Center as an open forum for everyone to participate with the aim spreading waqf programs through social missions, benefits and blessing.

Strategy is a unified company plan or a comprehensive and integrated organization is required. Strategy refers to the formulation of tasks, goals and objectives of the organization, strategy the main policies and programs to achieve it, as well as the methods used needed to ensure that the strategy has been implemented to achieve the organization's ultimate goals.<sup>3</sup> Results of this research shows that the waqf empowerment program strategy is productive in Mandiri Sociopreneur Center for poor communities, namely :

The culinary center is a productive waqf program is in the Independence Campus Complex Area, namely am an integrated area which is the center of the Yatim Mandiri

Foundation's education program. Now, there are eight MSME stands that have been opened as an initial use of the productive waqf program. The aim of establishing the Mandiri Sociopreneur culinary center The Center is to contribute to the community's economy around and to open up employment opportunities for people in Sarirogo Village, Sidoarjo. Apart from that, the aim of the center program culinary at the Mandiri Sociopreneur Center is to increase turnover sales and increase local community interest in shop at the Wmart built by Yatim Mandiri.

Mini Market Wonderful Mart X Mandiri Sociopreneur Center is a form of collaboration with Yatim Mandiri Wonderful Mart Indonesia and Agritara Cooperative. the program implemented to optimize waqf funds through the program productive waqf and efforts to help build independence and people's economy, especially in the Sarirogo Sidoarjo Village area.

## **5. CONCLUSION**

Optimizing productive waqf management to improve welfare mustahik in Sarirogo Sidoarjo Village is carried out by identifying assets potential waqf and planning its productive use. In this case, Wakaf Mandiri provides the Mandiri Sociopreneur Center and collaborating with MSME actors. Waqf Mandiri focuses on productive waqf management is by establishing several programs namely the culinary center and Wonderful Mart X Mandiri Sociopreneur Mini Market Center. Apart from that, there is mustahik involvement in the management process, where Mustahik are given a stand to sell and are allowed to leave their products at Walmart. In productive waqf in Sarirogo Village, utilization strategies carried out to improve the welfare of local communities. The use of productive waqf is directed at the creative economy sector.

Productive waqf empowerment program strategy at Mandiri Sociopreneur The community center in Sari Rogo Village, Sidoarjo District, is a center culinary and Wonderful Mart X Mandiri Sociopreneur Center Mini Market. The culinary center is a productive waqf program in the area Independence Campus Complex, which is an integrated area of the Foundation Yatim Mandiri and now there are 8 MSME stands. Meanwhile Mini Market Wonderful Mart This program is implemented to optimize waqf funds and aims for the development of an independent attitude and the economy of the people, especially in Sarirogo Village area, Sidoarjo.

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