

## MANAGEMENT AND POTENTIAL FOR DEVELOPING WAKAF PRODUCTIVITY

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### Abstract

The purpose of this research is to know about how to manage and develop land waqf in Cokromenggalan Ponorogo Village, and about the potential for developing waqf productivity in Cokromenggalan Ponorogo Village. The research method used in this study is a qualitative method using an inductive approach, the data collection techniques used are observation, interview and documentations. The results of this study are the management and development of waqf in Cokromenggalan Village managed by nadzir with the assistance of the local mosque administrator (ta'mir). In the distribution of waqf assets, the majority are in the form of mosques, prayer rooms, and educational institutions. As for the potential development of waqf productivity, it is still not maximized, due to limited human resources, costs, and public awareness to manage waqf is still lacking.

**Keywords:** waqf management; waqf development potential; productive Waqf

### INTRODUCTION

Waqf is one of the exceptional practices of worship because the rewards of Waqf will continue to flow even though the waqif has passed away. In contrast to other practices such as prayer, zakat, fasting, pilgrimage, and other religious worship, the rewards will be cut off when someone dies (Sharia Finance, 2006: 47). This is based on the following Hadith of the Prophet (Imam Muslim, 1983):

إِذَا مَاتَ الْإِنْسَانُ انْقَطَعَ عَمَلُهُ إِلَّا مِنْ ثَلَاثٍ: صَدَقَةٍ جَارِيَةٍ  
أَوْ عِلْمٍ يُنْفَعُ بِهِ أَوْ وَلَدٍ صَالِحٍ يَدْعُوهُ

Meaning: "If someone dies, then his deeds are cut off, except for three cases; charity, useful knowledge, and pious children who always pray for their parents"

(HR. Muslim, Imam Abu Dawud, and An-Nasa'i).

Waqf plays a religious, economic, and social role in its implementation. It functions as a source of financing for mosques, schools, studies and research, hospitals, social services, and defense (Anwar, 2007:75). Waqf about socio-economic problems must be managed productively so that it can contribute to improving people's welfare and assisting the government in improving the welfare and standard of living of the community (Munir, 2015).

Even though Waqf has played a significant role in building an Islamic society, in reality, the issue of Waqf has not

been managed as well as the purpose of Waqf itself, especially in Indonesia. The trend of Waqf is still to be managed in a traditional-conventional manner, and most of it is channeled in the form of Waqf of immovable objects and tends to be static. For example, in the form of endowments for land, buildings, and others, the designation of which is very limited, such as for mosques, prayer rooms, orphanages, madrasas, schools, and the like (Latifah, 2021).

Community views on Waqf must be developed on more productive things so that the distribution of waqf assets can develop and be dynamic and can be used to empower the people's economy. In Islamic Shari'a, Waqf is limited to land and buildings and can also be in the form of cash or shares. Waqf can also be invested in the commercial and infrastructure sectors that can generate profits (Sharia Finance, 2006).

However, if you look at it now, the productive optimization of waqf management is still relatively small, and most of it is managed consumptively, used for worship facilities, and the rest for educational buildings. The same thing happened in the village of Cokromenggalan, Ponorogo District, Ponorogo Regency. Many waqf assets are

used only for worship activities and religious studies.

Some opportunities can be developed from waqf assets in Cokromenggalan Village, Ponorogo, where apart from worship activities and religious studies, it can be used for the development of waqf assets, seeing that there is still space or land around the waqf object that can be used for productive activities, for example, used for cooperative management, store management, and other productive activities.

One of the main sectors for the distribution of waqf assets is the construction sector of mosques and educational institutions. There are so many mosques in the village of Cokromenggalan, Ponorogo, that the distance between one mosque and another is only approximately 100-150 m. From the observations and observations, there are 15 mosques in the village of Cokromenggalan Ponorogo.

The use and utilization of waqf assets that occurred in Cokromenggalan Village, Ponorogo District, and Ponorogo Regency for the people's welfare are still minimal, where waqf assets are still in the form of immovable objects and tend to be static, so they become less productive. However, the public view that waqf land for the construction of mosques is the most common choice in society, rather than

channeling it to other, more productive sectors (Sarina, 2015). However, if appropriately managed and developed into productive businesses, the purpose and function of Waqf can run optimally.

Based on the description above, the authors are interested in conducting a study regarding the land waqf management system and the potential for developing waqf productivity in Cokromenggalan Village, Ponorogo District, Ponorogo Regency. Thus the author will conduct a study titled "Management and Potential Development of Waqf Productivity" (Study in Cokromenggalan Village, Ponorogo District, Ponorogo Regency).

## **METHODS**

### ***Types and Nature of Research***

This study used a qualitative approach. In this study, the researcher used himself as an instrument, following cultural assumptions and data. The type of research used in this thesis is field research, namely research conducted in the field or research location, a place chosen as a location to investigate objective symptoms that occur in that location. This research was conducted by looking for data directly and observing the object of research (Fathoni, 2006).

### ***Time and Place of Research***

The research plan will be carried out within 4 months, from March to June 2021. It is located in Cokromenggalan Village, Ponorogo District, Ponorogo Regency.

### ***Research data***

To get the most out of this research, researchers seek to explore and collect information about the waqf management and distribution system and the potential for developing waqf productivity in Cokromenggalan Village, Ponorogo.

Data were obtained from several informants, namely people considered to know about the desired data. Moreover, several documents related to the desired information.

### ***Data collection technique***

1. Observation techniques, namely direct observation or review of objects that are the target of research (Sugiyono, 2015). This method is to observe the situation directly in the field so that the researcher obtains a broader picture of the problem under study. To obtain accurate data, the researcher made direct observations in the field, with the management and development of waqf assets that have been carried out so far.
2. The interview technique (interview) is a process of communication interaction carried out by two or more people, where the direction of the conversation refers to

the goals that have been set (Putra, 2012). Collecting data through interviews is intended to explore and understand an event or activity of the research subject in more depth. In this case, the researcher will conduct questions and answers to related parties in waqf transactions.

3. Documentation is a record of events that have passed. Research results from observations and interviews will be more credible/trustworthy if supported by written evidence or documents (Sugiyono, 2015). As for this study, researchers used documents in the form of data files regarding waqf activity transactions and the management of waqf assets that the nadzir had carried out.

#### ***Data Management Techniques***

1. Editing, namely re-examining all data obtained, especially in terms of completeness, legibility, clarity of meaning, harmony between one another, relevance, and uniformity of data units or groups (Sugiyono, 2015).
2. Organizing data, namely compiling and systematizing the data obtained in a pre-planned explanation framework, the framework is made based on data relevant to the systematic questions in the formulation of the problem (Damanhuri, 2010).

3. Discovery of data results, namely carrying out further analysis of the results of organizing data carried out with rules, theories, propositions, and so on to obtain conclusions as problem solvers.

#### ***Data analysis***

In this study, researchers used descriptive analysis techniques to describe the data that has been collected so that the data obtained can produce concrete and valid data. Data collection analysis includes reducing data, presenting data, displaying data, drawing conclusions, and conducting verification (Putra, 2012).

Based on this analysis, the researcher uses an inductive thinking method, namely an analysis based on the data that has been obtained, which is then developed into a hypothesis. This analysis departs from specific data and empirical facts in the field and then draws general conclusions regarding the extent to which the waqf productivity development potential has occurred in Cokromenggalan Village, Ponorogo.

### **RESULT AND DISCUSSION**

To guarantee the longevity of waqf assets so they can continue to provide excellent service following their objectives, a maintenance fund is needed on top of the costs incurred. This applies to the service

provider and income-producing projects (Ministry of Religion, 2013).

As is well known, land or buildings alone will not produce as expected if they are not treated with irrigation, fertilizers, seeds, and maintenance. This is the actual cost that must be incurred or referred to as investment or investment. As for the results, after the investment process, the expected income the results can cover the investment and maintenance costs.

The purpose of financing waqf projects is to optimize the function of waqf assets as infrastructure to improve the quality of life and the lives of human resources. There are several models of productive waqf financing, including the following (Ministry of Religion, 2013):

- a. Waqf financing by creating new waqf assets to complement the old waqf assets.
- b. Loans to finance the operational needs of waqf assets. This is done to restore Waqf's original function so it can be carried out. Requirements that usually must be met beforehand to be able to make a loan is to obtain permission from the Supervisory Judge.
- c. Exchange for waqf assets. Means an exchange of waqf assets with one another. The substitution model can quickly provide the liquid needed for waqf assets' operational activities.

- d. The huge financing model (long-term lease with payment in advance, where the amount of financing capital is envisioned by the fuqaha') is to anticipate the sale of waqf assets.

Cokromenggalan Village is located in Ponorogo District, Ponorogo Regency, East Java, which was established in 1883. Cokromenggalan Village consists of 2 hamlets, 6 neighborhood units (RW), and 21 neighborhood associations (RT). With a total area of 107.905 Ha with a presentation of 4.89% of the area of the District. With a population of 3592 souls. Each consists of 1776 souls with the male gender and 1816 with the female gender. With the number of family heads of 1,012 families. (Village Profile, 2020).

From a religious point of view, the majority of the population in Cokromenggalan village are Muslim, and this is shown by the register data of the population based on the number of religions adhered to in Cokromenggalan Village. The total population that adheres to Islam is 3,573, 15 Protestants, 2 Catholics, and 2 Hindus (Village Profile, 2020).

### ***Waqf Productivity Development Potential in Cokromenggalan Village, Ponorogo***

Empowerment of waqf assets is crucial for realizing social benefits and general welfare. Waqf appears to be devoted to the benefit of Muslims in the

form of poverty, ignorance, and backwardness.

The Waqf in Cokromenggalan Village, Ponorogo, has not been managed productively. Almost all of the waqf assets in Cokromenggalan Village are earmarked for the construction of places of worship, such as mosques and prayer rooms, and the construction of educational institutions, so it has not been able to develop towards a waqf that has a profit-oriented value.

The development of Waqf in a productive direction cannot be carried out, and efforts towards development have also not been carried out because this requires separate management and following the field of expertise. So far, the nadzir management is still focused on the legality of waqf assets.

One of the reasons productive Waqf cannot be carried out is due to the lack of skilled personnel who can manage Waqf properly. Moreover, most people do not want to manage Waqf, and the costs involved in managing Waqf are also not small. In Ponorogo, not many cadres want to take care of Waqf. Out of 21 sub-districts, there are not yet 10 active people. This is due to a lack of awareness to care for each other and save; not everything has to be valued in money.

What has been done so far has been carried out productively, but it has not been

maximized. In the distribution and management of waqf assets, for example, the nadzir always concessions for local waqf administrators to develop existing Waqf. For example, in a mosque waqf that was initially intended only for religious worship, the nadzir gives leeway to the mosque's management to develop it in a direction that has productive value.

The majority of Waqf in Cokromenggalan Village is in the form of places of worship and educational institutions, the management of which is from the nadzir handed over to the residents or parties who receive the Waqf to be managed. One of them is Waqf, in the form of a mosque. The mosque is not only used as a place of worship but is also used as a place for other worship, such as the Waqf of the Darul Hikmah mosque on Jalan Tribusono, the mosque is not only used for routine congregational prayers 5 times a day, it is also used as a place of learning Al-Qur'an, moreover coupled with the development of waqf land with the establishment of the Madrasah Dinniyah foundation as an Al-Quran learning institution for children of residents. In addition, the mosque's Waqf is also used for other religious activities, such as recitation once a month,

The distribution or management of waqf assets in the office sector is managed

within the scope of the NU Institution to serve as the NU Branch office/place. The NU branch office located on Jalan Udan Liris Cokromenggalan is used for institutional offices, namely as the operational office for NU cadres in socializing NU and religious activities. The Waqf is located on JL. Udan Liris, apart from being used as an NU Branch office, is also used as a place for children to learn in Play Groups and to introduce and instill religious learning in children from an early age. In the Play Group Al-Jannah environment, there is also an empty land waqf, which currently cannot be managed and is still being used as a playground for PG children.

From this, it can be seen that most of the designation and management of Waqf in Cokromenggalan Village is still traditional or used as a means of worship and the development of individual worship values. The results that have been achieved so far are still limited in enforcing Waqf's legality, so it has solid legal force and is easy to handle if problems occur in the future.

### ***Analysis of Waqf Management in Cokromenggalan Village, Ponorogo***

The most crucial waqf management mechanism is collecting waqf funds from the waqif. This cannot be separated from the role of the nadzir because the nadzir

must provide a series of education/learning, values, beliefs, and reasons that encourage the waqif candidate to spend some of his wealth. In addition, it also provides socialization, promotion, and transfer of information to the public to create awareness for waqf candidates to Waqf (Huda, 2015).

A nadzir is also required to have a waqf program, namely a clear vision and mission of the waqf institution so that people are motivated to carry out Waqf. The vision and mission of the Waqf must be able to provide more trust, convenience, and benefits for the people receiving the waqf assets and for the waqif itself (Huda, 2015).

Most of the waqf collection carried out in Cokromenggalan Village was based on the desire and awareness of the Waqf to carry out Waqf. From socialization that waqf management institutions had carried out, both collectively and individually, to raise interest for the community to carry out Waqf.

When the waqf property has been donated to the nazir, the nazir must manage and develop it so that the property does not run out. In retaining the principal waqf assets, one must use patterns and strategies based on Islamic economics and away from usurious transactions. Waqf aside from being a means of worship and education,

waqf assets can also be managed productively so that the results can be used to realize the maximum welfare of the people (Directorate of Waqf, 2009).

Based on the research and observations that have been made, it can be seen that the Waqf in Cokromenggalan Village cannot be said to be productive. The management is still limited to worship activities, not yet included in the management for social welfare purposes. This can be seen from the types of Waqf that exist and their designation. One of them is the mosque. Here, the mosque is still limited to worship activities, religious activities, and learning the Koran and has not been developed towards economic productivity.

Even though it is clear that Waqf is not only for worship but will be more perfect if Waqf can create the welfare of the people evenly and benefit the whole community. So from there, we need mosque empowerment so that it can be used multifunctionally and can improve the quality of the mosque

To develop waqf assets, management is needed as a waqf development strategy (in this case, a mosque) to create maximum welfare for the community. The steps in managing the mosque can be carried out concerning the mosque management that has been carried

out at the Jogokariyan Yogyakarta mosque as follows (Bakhri, 2018):

- a. Determining the da'wah area of the mosque is essential to do so that the mosque can know the extent of its da'wah area, as well as be able to know precisely the problems that exist in the da'wah area.
- b. Determining data collection for mosque congregations, this data collection is carried out in order to find out the actual problems faced so that an appropriate solution strategy can be made. This is considered necessary because without collecting data on congregations, the mosque will undoubtedly only run previous programs without knowing whether the programs created are outdated because they are not following the times.
- c. Planning mosque activities, once you have a map of the congregation, it will be easy to plan the activities to be carried out.
- d. Socializing mosque activities is important because without good socialization, no matter how good the program is, it will not get a warm response from the community.
- e. Make reports on mosque activities; with reports on activities that are routinely carried out, you will find out the results that have been achieved from an activity



program, the obstacles experienced, discoveries, and ways to solve problems. At the Jogokariyan Mosque, a detailed report was made. The presentation is also quite interesting because it is delivered in an article format that anyone can access.

The above is a management step that can be used as a reference in developing waqf assets in Cokromenggalan Village, Ponorogo. By looking at the waqf objects in Cokromenggalan village, where the majority are in the form of mosques, it is very suitable to follow the strategy that has been carried out by the Jogokariyan Yogyakarta mosque above, which has proven to be able to develop mosques productively and optimally.

One of the efforts that currently needs to be done as a motivation to donate in the form of endowments to the Cokromenggalan community is to conduct socialization. Extensive outreach needs to be done to develop the quality of waqf assets in the village of Cokromenggalan. This is necessary because it sees the understanding and awareness of the community that is still lacking in participating in waqf management.

Analysis of the Potential for Development of Waqf Productivity in Cokromenglan Village, Ponorogo

Waqf should be managed optimally by developing Waqf in a direction that has the potential to benefit. In this case, the benefits are not solely for personal gain but to develop other endowments so that the benefits of Waqf can be spread widely and evenly.

Waqf assets must be able to provide ongoing services or benefits, so good management and maintenance costs are needed. As is well known, land or buildings alone will not produce as expected if they are not treated with irrigation, fertilizers, seeds, and maintenance. The existence of waqf financing is to optimize the function of waqf assets as infrastructure to improve the quality of life and the lives of human resources (Ministry of Religion, 2013).

Currently, in Indonesia, the management of productive Waqf is being intensively carried out by channeling Waqf to areas of financial value. Meanwhile, most Waqf in Cokromenggalan Village is distributed as immovable objects, such as mosques. To develop productive Waqf, it is impossible to dismantle the mosque to replace it with a productive waqf. However, there is a possibility that the mosque is empowered to function not only for worship but also for other functions.

For example, by establishing a cooperative around the mosque's courtyard, the community can contribute by entrusting

their goods or handicrafts, such as snacks, food, handicrafts, and the like to the cooperative so that the function of the mosque can be maximally empowered and can indirectly improve the welfare of the community.

The management of Waqf cannot be separated from the role of a nazir, where the nazir is required to manage and empower Waqf optimally. Looking at the management of Waqf in Cokromenggalan Ponorogo Village, Nadzir has not been able to manage Waqf optimally, where Waqf has not been able to fulfill the main objective of implementing Waqf, namely social welfare. Nadzir's duties are still limited to recording pledges and managing the legality of Waqf. Meanwhile, the management is handed over to the ta'mir of the mosque or local administrators. When viewed from the duties and roles of the nadzir, a nadzir is required to manage and develop waqf assets per their objectives, functions, and designations. This is due to the lack of understanding and knowledge of nadzir in managing productive Waqf.

Some of the obstacles found in the management and development of Waqf in Cokromenggalan Village from the interviews conducted by the authors describe as follows:

1. Community understanding is still minimal about Waqf because the

community uses Waqf only for worship purposes, such as mosques and prayer rooms, even though Waqf can be used for more than just a place of worship.

2. The traditional view of the community regarding Waqf, namely that there are still many people who understand that objects that can be donated are only immovable objects, such as land, buildings, and others
3. Management capabilities are still minimal. The nadzirs still manage the Waqf as requested by the waqif, and this is because the waqif has surrendered complete trust and authority to the nadzir.
4. Several waqf lands have not been certified and have AIW (Deed of Waqf Pledge). This is because the wakif surrendered and gave full authority to the nadzir.
5. Nadziroften, in managing Waqf, still uses a traditional pattern. Namely, the existing Waqf is only intended for constructing places of worship according to the request of the waqif.

In this case, it is not easy to change something that is standard/traditional to be more modern. Because people do not understand the importance of increasing welfare through Waqf. So far, many wakifs know that the management of waqf land is only for places of worship, such as mosques

and prayer rooms, even though many other things can be made through Waqf.

Regarding the above, a solution is needed to maximize existing waqf assets so that they can run productively; in fact, many things can be done in the context of developing productive Waqfs, such as lending or leasing waqf assets, and by exchanging waqf assets that are no longer functioning, besides that, you can invest waqf assets (Huda, 2015). Some of the obstacles that have been described previously, several efforts can be made in the context of developing productive Waqf, namely:

1. It is improving the nadzir HR capability system by adding insight and knowledge to existing waqf nadzirs. With this, it is hoped that Nadzir will become more professional, trustworthy, and responsible.
2. We are establishing an exemplary institution so the existing Waqf can be optimally managed through a nadzir institution.
3. Securing all waqf assets, such as making AIW (Deed of Waqf Pledge) and waqf certificates.
4. Providing insight to the public so they can better understand that Waqf is not only used as a place of worship.

With the efforts described above, it is hoped that the virtues of Waqf can be

channeled, such as the waqifs still getting rewards for donating their assets while other people benefit from the Waqf that the waqif has donated. This way, the wakif and the beneficiary can benefit from each other for longer.

## CONCLUSION

A nadzir assisted by residents in managing Waqf in Cokromenggalan Ponorogo Village. Implementing the existing Waqf has complied with Sharia rules, where all the conditions and pillars are free of defects. The Waqf in Cokromenggalan Village is still traditional, and this is because the distribution of Waqf is channeled in the form of immovable Waqfs, such as land waqf, mosque waqf, prayer rooms, or educational institutions. Currently, there are 9 types of waqf assets whose allocation is dominated by worship purposes.

The development potential of waqf productivity in Cokromenggalan Village is currently not optimally managed. This is due to the lack of knowledge and human resources in Cokromenggalan village and the lack of public awareness in managing Waqf. In addition, Waqf's development requires money and links, and collaboration with other parties. So far, waqf management has been limited to mosques, prayer rooms, and educational institutions.

Thus the potential of productive Waqf cannot be optimally implemented, and management of Waqf is still limited to religious purposes. So we need a method or strategy that must be carried out so that the Waqf in Cokromenggalan village can function optimally, such as by lending or renting waqf assets.

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