Analysis GISWAF on the Interest of Waqf Students: A Case Study on UNIDA Gontor

Mufti Afif¹, Rofi Muzaki², Roudhoh Hannaaris Sa'id³, Hartomi Maulana⁴

- ¹ University of Darussalam (UNIDA) Gontor, Ponorogo, Indonesia; muftiafif@unida.gontor.ac.id
- ² University of Darussalam (UNIDA) Gontor, Ponorogo, Indonesia; rofimuzaki749@gmail.com
- ³ University of Darussalam (UNIDA) Gontor, Ponorogo, Indonesia; roudhohsaid@gmail.com
- ⁴ University of Darussalam (UNIDA) Gontor, Ponorogo, Indonesia; mhartomi@unida.gontor.ac.id

Received: 26/07/2024 Revised: 30/11/2024 Accepted: 31/12/2024

Abstract

The literacy of Indonesian society regarding waqf is still relatively low. People often confuse waqf with charity (sodaqoh) and voluntary contributions (infak). Similarly, the literacy among university students about waqf is also lacking. The GISWAF "Gerakan Indonesia sadar wakaf" movement has introduced a seminar activity called "Waqf Literacy Seminar" for students at Universitas Darussalam Gontor. This research employs a qualitative descriptive method, involving interviews with 14 Students considered sufficient to reach the data saturation point, as well as observation and documentation, to explore the understanding and awareness of waqf among students. This research is to gauge the interest of students in waqf by examining their understanding, awareness, and future intentions regarding waqf. The specific this research is to evaluate how effective GISWAF is in increasing UNIDA Gontor students' desire to give waqf. The findings from the study indicate interest, 5 students (36%) are interested in practicing waqf literacy to the community, 4 students (29%) are interested in studying more deeply about waqf, 4 students (29%) are interested in doing waqf, and 1 student (7%) is interested in still wanting to learn about waqf, and 0 students do not want to learn waqf (0%).

Keywords

GISWAF; Interest; Waqf; Student Universitas Darussalam Gontor

Corresponding Author:

Mufti Afif

University of Darussalam (UNIDA) Gontor, Ponorogo, Indonesia; muftiafif@unida.gontor.ac.id

1. INTRODUCTION

Indonesia, is one of the countries with the largest Muslim population in the world, has great potential for the development of waqf assets, especially on a national scale (Dewi et al., 2020; Laila, 2019; Raden Ayu Erika Septiana, 2023). The potential of waqf in Indonesia based on data from the Waqf Information System (SIWAK) of the Ministry of Religion, the potential of land waqf in Indonesia reaches a total of 414,829 locations with an area of 55,259.87 hectares (T. W. Putra, 2022). The large potential amount of waqf assets in Indonesia gives hope to improve the economy of the people (Rahmawati, 2020; Direktorat Pembiayaan Syariah, 2020) In addition, another potential of waqf is in money waqf in Indonesia, which is estimated to reach 180 trillion rupiah per year (Anggraini et al.,



© 2024 by the authors. This is an open access publication under the terms and conditions of the Creative Commons Attribution 4.0 International License (CC BY NC) license (https://creativecommons.org/licenses/by-nc/4.0/).

2024). The Indonesian Waqf Board recorded that the acquisition of money waqf reached 1.4 trillion rupiah as of March 2022. This figure has increased when compared to the acquisition of waqf money collected during 2018 – 2021 worth 855 billion rupiah (BWI, 2023). However, the current potential of money waqf is still far from the calculation of the large potential of money waqf that should be able to be collected in Indonesia (Kamaluddin et al., 2023; Nur et al., 2022; Utomo & Ismal, 2024).

The gap between the expected amount of potential waqf and the accumulation of existing waqf funds is a challenge for the government (Hiyanti, H., Fitrijanti, T., & Sukmadilaga, 2020). The management of waqf that is still static is an obstacle for the government to accumulate waqf funds, because the use of assets is limited to something physical, such as land, graves or immovable objects (Fad, 2021). Furthermore, there are still many people who consider waqf is the same as consumptive alms in general (Robbani, 2021). The impact of this is less helpful in the economic life of the community if the allocation of waqf is only limited to the above things (Khoirun Nisa, 2023).

Lack of public literacy towards waqf, as mentioned by (Osman, A. F., Mohammed, M. O., & Fadzil, 2016) is one of the main factors that make people reluctant to waqf. This has an impact on the inequality between the great potential of waqf and the low amount of funds raised, which is also caused by the public's understanding of waqf that is still not comprehensive (Fadillah & Setyorini, 2021). Therefore, it is necessary to carry out a movement to increase waqf literacy massively to all elements of Indonesian society. In the context of this study, what is meant by the younger generation.

Universitas Darussalam (UNIDA) Gontor as a university with a pesantren system, is highly committed to waqf-based education. This means that UNIDA Gontor views it important to increase literacy and awareness of waqf in students and the entire academic community of the UNIDA Gontor. As an effort to broadcast waqf literacy to the wider community, UNIDA Gontor established a waqf sutdi center known as International Centre of Awqaf Studies (ICAST), established in 2018 to provide intensive training on waqf fiqh, waqf regulations, and waqf management models in various cases both nationally and internationally. Various waqf literacy programs such as seminars, workshops, and training of trainers have been carried out every year and are aimed at the wider community. The waqf literacy program from zero to proficient spearheaded by ICAST is the Waqf Conscious Indonesia Movement or GISWAF for short (Syahruddin, Mufti Afif, Andini, Arrizqiya 2024) From the GISWAF program, it is hoped that participants will be able to directly practice and cultivate themselves to do waqf, even waqf is used as a lifestyle in community life.

This GISWAF seminar socialize waqf to the community about the urgency of waqf for the economic development of the people and the equitable distribution of welfare. This seminar was delivered in front of UNIDA Gontor students with the hope of increasing their involvement to become agents of change in society so they can re-socialize waqf materials when returning to their

hometowns. As conveyed by a member of the Indonesian Waqf Board (BWI), Irfan Syauqi Beik said that the waqf literacy index of the Indonesian people is still low. There needs a strategy to improve their literacy. Among the strategies is to involve students as agents or campaigners (Beik, 2021). This issue is important to study because the participation of the younger generation in the waqf movement is considered to be able to strengthen waqf literacy in the future, namely students as a generation of educated elites and future leaders who need to be optimized (Abimanyu, Yoopi, Muhammad Afdi Nizar, 2017; Beik, 2021; Rasela, 2022; Azwar, 2024).

Discussing literacy can be interpreted as a person's ability and skills in language, which includes reading, writing, speaking, arithmetic, and solving problems at a certain level of skills needed in daily life. If it is associated with waqf, then waqf literacy means a person's ability and skills in reading, writing, calculating, and solving problems related to waqf at a certain level of understanding that is required in daily life (Napitupulu, Rodame Monitorir, Hasnan Habib Harahap, Anny May, 2021). In relation to increasing waqf literacy, the GISWAF seminar program needs to be further researched to find out the extent of contributing waqf literacy to its participants.

The purpose of this study is to evaluate the extent of GISWAF contribution in improving the waqf literacy of UNIDA Gontor students and the factors that affect waqf interest. This research is expected to add information about the behavior of prospective waqf from students after participating in the waqf literacy seminar and be able to provide practical advice to increase the awareness of waqf donors among the younger generation.

2. METHOD

This research is descriptive qualitative research. This study describes the results of interviews conducted after the seminar of Gerakan Indonesia Sadar Wakaf (GISWAF) at Darussalam Gontor University was held. There are 14 students who were appointed as informants for this research as representatives of each study program at UNIDA Gontor. The participants of the GISWAF seminar were 543 students. The 14 students were considered sufficient to reach the saturation point, which is a process-oriented concept, meaning that there is no specific point at which no new information can be obtained from the additional data (Rahimi & khatooni, 2024). The 14 students are representatives of each study program at UNIDA Gontor, namely Islamic Economics Study Program, Management Studies, Islamic Economic Law Studies, International Relations Studies, Communication Science Studies, Occupational Health and Safety Studies, Information Technology Studies, Agrotechnology Studies, Agricultural Industrial Technology Studies, Arabic Language Education Studies, Islamic Religious Education Studies, Religious Studies Studies, and Islamic Aqidah & Philosophy Studies so that a total of 14 Study Programs.

The interview technique used is a semi-structured interview. In addition to interviews, observation and documentation methods are carried out in order to deepen the understanding of research objects between before GISWAF and after the implementation of GISWAF. The documentation was carried out in order to find out the level of understanding of all participants from before GISWAF and after GISWAF was implemented, by looking at the documents of the pre test and post test results. All data is then analyzed using coding methods to produce valid, reliable and accurate answers. Then, the collected data will be observed and documented to produce a detailed description of the understanding and awareness of waqf in students at the University of Darussalam Gontor.

3. FINDINGS AND DISCUSSION

Waqf in Indonesia continues to experience significant development from year to year (Noor Mochamad Azis Subagio et al., 2022). Marked increasing number of waqf that have paid waqf among the community in the last three years. Based on data from the Indonesian Waqf Agency, the collection of money waqf for the 2018-2021 period reached Rp 855 billion (Kamaluddin et al., 2023), increase of 235.29 percent from the previous waqf collection (2011-2018 period) reached Rp 255 billion. However, this figure only reaches half percent of the total potential for money waqf which reaches Rp 180 trillion (Beik, 2022; Utomo & Ismal, 2024). This creates a gap between the potential and realization of waqf in the Indonesian people.

The gap between the potential and the realization of waqf is still very large in comparison (Fad, 2021; Fauziah & Nurwahidin, 2020). Phenomenon regarding the realization of waqf fund collection which is a challenge in Indonesia. According to the Deputy Minister of Religion of Indonesia for the 2019-2023 period, Zainut Tauhid Sa'adi, there is a potential for a high gap between the realization and potential of waqf funds in Indonesia (Sani, 2021). A study conducted by the Indonesian Waqf Board (BWI) and the Ministry of Religious Affairs in 2020 showed that the waqf literacy index score only reached 50.48, which is in the low category (Beik, 2022). This means the level of public understanding of waqf is still low and needs to be improved. Therefore, strengthening the community waqf literacy program is a keyword that needs the attention of all waqf activists in Indonesia.

As has been stated, the Indonesian government must intensify the socialization of waqf, the Indonesian government must continue to intensify the national waqf movement (Nugroho et al., 2023). Why is that? Because the lack of literacy in the management of productive waqf can cause obstacles in the practice of collection, so that the management of waqf cannot be carried out optimally (H. D. Putra & Ramadhan, 2022; Zainuri et al., 2021). Ventje Rahardjo Soedigno Executiver Director of KNKS (Komite Nasional Keuangan Syariah, 2019) added that the cause of the suboptimal potential of

waqf can be correlated with the low public literacy about waqf (Fadillah & Setyorini, 2021; Pertiwi & Litriani, 2024; Rahmawati, 2020).

Although the Indonesian Waqf Board (BWI) has made efforts to educate and improve waqf literacy through socialization to students, the facts on the ground show that student interest in this is still relatively low (Azwar, 2024; Rahman & Rifadli D. Kadir, 2022). In fact, higher education institutions such as universities are strategic targets to optimize the potential of waqf in Indonesia. With the right approach, the younger generation can become agents of change that can encourage the development of waqf in the future (Rasela, 2022; Annisa & Rofiuddin, 2023; Nuradi et al., 2024). Increasing the understanding and empowerment of waqf assets is a very important step, especially if it is associated with the concept of productive waqf which has great potential in supporting the economy of the people (Chusma et al., 2022; Khoirun Nisa, 2023). The university as a center for education and knowledge development has a strategic role in educating students about the importance of waqf, both in terms of religion and its economic benefits. By involving the younger generation through creative and relevant approaches, such as the integration of waqf with technological innovation and modern investment, it is hoped that the potential of productive waqf can be optimized (Adainuri et al., 2024; Ningtias & Nadya, 2022; Notolegowo, 2024). This will not only broaden the young generation's horizons towards waqf, but also create a real impact in improving people's welfare in a sustainable manner.

Considering the potential of waqf in Indonesia has a great opportunity to prosper Muslims in the economic field (Bank Indonesia. Departemen Ekonomi dan Keuangan Syariah, n.d.; Danugroho & Halimatus, 2021) However, a change in the paradigm of society is needed that has so far viewed waqf only as individual worship to obtain rewards. This understanding needs to be directed towards a mindset that emphasizes the benefits of waqf massively socially. Thus, waqf not only functions as ritual worship, but also makes a real contribution to the socio-economic development of the ummah (Febrianty, 2024; Zulkurnain, Muslihun, 2021). This is important in increasing students' understanding and paradigm of the importance of waqf potential in the socio-economic development of the ummah, especially in Indonesia.

Gerakan Indonesia Sadar Wakaf (GISWAF) present as a solution in helping the government increase understanding and awareness of waqf, especially among students. This activity is a waqf literacy seminar that teaches 4 kinds of topics, including, Islamic worldview, waqf fiqh, waqf regulations and the development of waqf instruments in the economic sector (ICAST, 2024.). The effort to hold GISWAF is to increase waqf literacy and awareness for waqf among the community, especially among students at Darussalam Gontor University. The 4 topics include:

1. Islamic Worldview

In this study, students are taught about the Islamic worldview related to waqf, which includes a basic understanding of the Islamic view of life towards waqf as an important instrument in the social and economic life of the people. This discussion emphasizes that waqf not only has the value of worship as charity, but also plays a major role in empowering the people's economy, strengthening social solidarity, and improving common welfare. In an Islamic perspective, waqf is a tool for distributing wealth fairly, which can provide long-term benefits to society, both spiritually and materially

2. Waqf Fiqh

In addition, students also study waqf fiqh, which reviews Islamic laws related to the implementation of waqf, including the correct conditions, principles, and procedures in carrying out waqf according to the perspective of fiqh. In this discussion, students are invited to understand that waqf not only functions as a charity that provides rewards for its givers, but also has a big role in empowering the people's economy, strengthening social solidarity, and improving common welfare. By combining the understanding of the Islamic worldview and waqf fiqh, it is hoped that students can see waqf as a tool that provides spiritual and material benefits in a sustainable manner in people's lives.

3. Waqf Regulations

In this Study, students also study waqf regulations, which discuss the set of government regulations and policies that govern the management and implementation of waqf in Indonesia. This discussion includes various existing laws and regulations, such as the Waqf Law, as well as the role of the Indonesian Waqf Board in supervising and managing waqf so that it can be managed effectively, transparently, and in accordance with sharia principles. Clear and comprehensive regulations are very important to ensure that waqf assets can be used optimally, both for social, educational, health, and economic interests, so that the goal of empowering the people can be achieved. By understanding this regulation, students are expected to see the importance of the legal basis in optimizing the potential of waqf as an instrument for empowering the people in a sustainable manner.

4. Development of waqf instruments in the economic sector

In this study, students also study the development of waqf instruments in the economic sector, which focuses on the potential of productive waqf. This discussion includes the use of waqf assets for economic activities that can improve the welfare of the people, such as money waqf, stock waqf, or

land waqf that is managed for productive businesses. By managing waqf productively, it not only provides long-term benefits in the form of social facilities such as education and health, but can also encourage the economic growth of the ummah more broadly. This waqf instrument plays an important role in national economic development by strengthening sectors such as agriculture, industry, and infrastructure, as well as helping to realize equitable welfare. Through this understanding, students are expected to be able to see how waqf, apart from being a charity, can also be the main pillar in creating inclusive and sustainable economic development.

In this material, students also study the development of waqf instruments in the economic sector, which focuses on the potential of productive waqf. This discussion includes the use of waqf assets for economic activities that can improve the welfare of the people, such as money waqf, stock waqf, or land waqf that is managed for productive businesses. By managing waqf productively, it not only provides long-term benefits in the form of social facilities such as education and health, but can also encourage the economic growth of the ummah more broadly. This waqf instrument plays an important role in national economic development by strengthening sectors such as agriculture, industry, and infrastructure, as well as helping to realize equitable welfare. Through this understanding, students are expected to be able to see how waqf, apart from being a charity, can also be the main pillar in creating inclusive and sustainable economic development.

Interviews were conducted on 14 student informants who were active participants in the GISWAF ICAST UNIDA Gontor program. 14 student informants came from various fields of study programs. The results of the interview show that before GISWAF was implemented. Students who understand waqf 3 students (21.43%), students who know about waqf 7 students (50%), and 4 students (28.57%) do not understand and know about waqf. Students who understand waqf are able and able to explain the meaning of waqf, harmony, and the purpose of waqf, students who know waqf are able and able to explain the meaning of waqf and its purpose, and students who do not understand waqf are not able and able to explain the meaning of waqf well. This can be seen in Table 1.1. As follows:

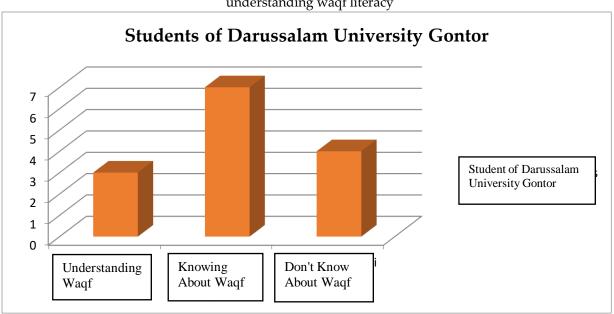


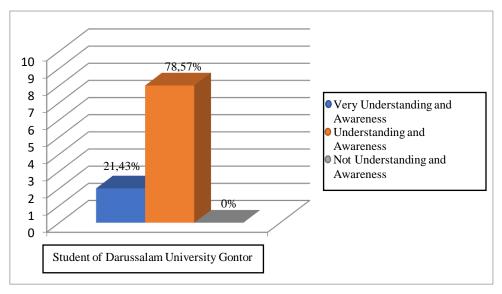
Table 1.1. Interview results and Pre-Test respondents of Universitas Darussalam Gontor students in understanding waqf literacy

Source: Internasional Centre for Awqaf Studies (ICAST UNIDA Gontor)

This data shows that before the implementation of the GISWAF program, most students had limited knowledge about waqf. From these results, it is hoped that the GISWAF program can increase their understanding and knowledge of the concept of waqf, so that the goals of education and knowledge development in this field can be achieved.

The statement regarding the understanding and awareness of Universitas Darussalam Gontor students after the GISWAF was held has increased significantly. This is shown by students' understanding of waqf literacy from 4 types of topics (Islamic worldview, waqf fiqh, waqf regulations and the development of waqf instruments in the economic sector). He said, there were 3 students (21.43%) of whom stated that they were very understanding and aware, 11 students (78.57%) of students stated that they were aware and understood, and there were no students who did not understand and were aware (0%). This result shows the seriousness of Universitas Darussalam Gontor students in understanding waqf literacy and awareness of the potential for waqf in Indonesia. The results of interviews with students of Darussalam Gontor University in understanding waqf literacy and awareness of the potential for waqf in Indonesia can be seen in Table 1.2. as follows:

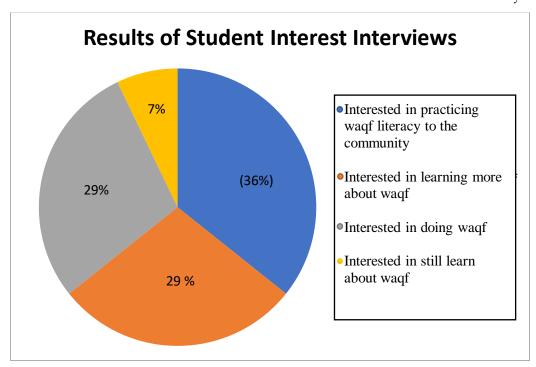
Tabel 1.2. Interview results and Post Test respondents of Universitas Darussalam Gontor students in understanding waqf literacy and awareness of the potential for waqf in Indonesia



Source: Internasional Centre for Awqaf Studies (ICAST UNIDA Gontor)

This data reveals that after the implementation of the GISWAF program, the level of student understanding of the concept of waqf shows a significant increase. This shows the effectiveness of the program in educating the younger generation about the importance of waqf, both as a worship and an instrument of economic empowerment. With a better understanding, it is hoped that students will not only master the concept of waqf in theory, but also have the ability to convey this knowledge to the community in their environment. Through this step, it is hoped that there will be a wider spread of waqf literacy, so that the goals of education and knowledge development in this field can be optimally achieved. This effort can also strengthen the role of the younger generation as agents of change who are able to encourage the potential of waqf in making a real contribution to the welfare of the people.

The interest of Universitas Darussalam Gontor students in waqf can be divided into four main criteria. First, some students have the desire to practice the waqf science that they have learned by applying it in society. Second, there are also students who are committed to doing waqf directly as a form of social concern and desire to share blessings. Third, some students are interested in studying more deeply about the concept of waqf, both in terms of theory and its implementation in daily life. Fourth, some students do not want to learn waqf. The results of the interview regarding the interest of waqf students can be seen in table 1.3. as follows:



Tabel 1.3. Results of interest interviews from students of Darussalam Gontor University.

Source: Internasional Centre for Awqaf Studies (ICAST UNIDA Gontor)

From the data obtained, it can be concluded that there is significant interest from 14 students of Darussalam Gontor University related to the topic of waqf. A total of 5 students (36%) showed interest in practicing waqf literacy to the community, in the hope of spreading the knowledge they have gained and increasing public awareness about the importance of waqf in social and economic life. In addition, 4 students (29%) are interested in studying more deeply about waqf, both in terms of fiqh, regulations, and the potential for productive waqf in the economic sector. This shows their desire to deepen their understanding and explore various aspects related to waqf. No less important, 4 other students (29%) expressed interest in doing waqf, as a form of active participation in the economic development of the ummah through the empowerment of waqf assets. Meanwhile, 1 student (7%) is still interested in continuing to learn about waqf, in order to expand their horizons and knowledge further. Interestingly, there were no students who showed no interest or unwillingness to study waqf (0%). This shows that overall, Universitas Darussalam Gontor students have a high enthusiasm to understand, implement, and develop the potential of waqf as an instrument for empowering the people.

The results obtained show that there is great potential among students in waqf, both from the education sector related to waqf literacy and their awareness to participate in waqf activities. Most of the students show high interest in practicing the waqf literacy that they have learned to the community, with the aim of spreading this knowledge so that more people understand the benefits of waqf in the social and economic context. In addition, there is also a group of students who want to

study more deeply about waqf, both in terms of fiqh, regulations, and the potential for the development of waqf instruments in the economic sector. This shows that students do not only learn about waqf, but also have the awareness to be actively involved in community empowerment through waqf. On the other hand, there are still students who continue to be committed to learning more about waqf, deepening their understanding, and exploring how waqf can be an instrument to improve the welfare of the people. With this high awareness and interest, it is hoped that students can become agents of change who not only understand the concept of waqf, but also can apply it in real terms to advance society and the economy of the people.

4. CONCLUSION

Strengthening the community waqf literacy program needs the attention of all waqf activists in Indonesia. The purpose of this study is to evaluate how effective GISWAF is in increasing the desire of UNIDA Gontor students to do waqf and to find factors that affect this desire. Based on the discussion in this study, the researcher concluded several research results as follows: Student literacy regarding waqf at the waqf literacy seminar of the Gerakan Indonesia Sadar Wakaf (GISWAF) has a high category. Judging from the results of this study, it can be concluded that students of Universitas Darussalam Gontor have been categorized as aware of waqf and interested in waqf. Both in terms of education and directly becoming actors or waqif. This can be seen from the results of the interview showing that there are no students who do not understand and are aware of waqf and there are no students who do not want to learn waqf.

The researcher hopes waqf institutions can strengthen the waqf literacy program by organizing educational activities involving various elements of society, including students, communities, and community leaders. This can be done through seminars, trainings, and digital campaigns to increase awareness and understanding of the importance of waqf. For further research, the researcher can then conduct a comparative study between students from various educational backgrounds or geographical regions to understand the differences in factors that affect the desire to waqf. This will provide a broader insight into the diversification of waqf literacy strategies.

REFERENCES

Abimanyu, Yoopi, Muhammad Afdi Nizar, and L. Z. N. (2017). Pengembangan Wakaf Produktif Di Indonesia: Potensi Dan Permasalahan. PT Nagakusuma Media Kreatif.

Adainuri, M. I., Fadhil, M. Al, & Satibi, I. (2024). Integrasi dan Digitalisasi Manajemen Lembaga Wakaf di Indonesia. *Jurnal Ilmu Ekonomi Dan* https://journal.alifba.id/index.php/jei/article/view/26%0Ahttps://journal.alifba.id/index.php/jei/article/download/26/23

- Anggraini, R. D., Dewi, N. D., & Rofiq, M. (2024). Optimalisasi Potensi Wakaf di Indonesia: Tantangan dan Peran Digitalisasi dalam Penguatan Manfaat Wakaf bagi Masyarakat. *Journal of Islamic Business Management Studies*, 5(1).
- Annisa, A. A., & Rofiuddin, M. (2023). Sosialiasi wakaf: Peningkatan leterasi wakaf uang melalui sosialiasi pada masyarakat kampus. *Penamas: Journal of Community Service*, 3(1),. https://doi.org/10.53088/penamas.v3i1.383
- Azwar, A. (2024). Peluang, Tantangan, dan Strategi Peningkatan Literasi Wakaf di Kalangan Generasi Z. TIJARAH: Jurnal Ekonomi, Manajemen, Dan Bisnis Syariah, 1(1).
- Bank Indonesia. Departemen Ekonomi dan Keuangan Syariah. (n.d.). *Laporan Tahunan Cash Waqf Linked Sukuk* 2021.
- Beik, I. S. (2021). Indeks Literasi Wakaf Masih Rendah, Gandeng Mahasiswa Jadi Jurkam. *Badan Wakaf Indonesia (BWI)*.
- Beik, I. S. (2022). Memperkuat Literasi Wakaf. Badan Wakaf Indonesia (BWI).
- BWI, (2023). *Indeks Wakaf Nasional* 2022. https://www.bwi.go.id/8706/2023/04/16/indeks-wakaf-nasional-2022/
- Chusma, N. M. C., Sa'diyah, H., & Latifah, F. N. (2022). Wakaf Uang Sebagai Instrumen Perkembangan Ekonomi Islam. *Wadiah*, 6(1). https://doi.org/10.30762/wadiah.v6i1.163
- Danugroho, A., & Halimatus, A. (2021). Cash Waqf Linked Sukuk (CWLS) di tengah Pandemi Covid-19 dan Implementasinya Terhadap Ketahanan Ekonomi. *ADILLA: Jurnal Ilmiah Ekonomi Syari'ah*, 1(1).
- Dewi, D. M., Nugroho, L., Sukmadilaga, C., & Fitijanti, T. (2020). *Tinjauan Sukuk Korporasi di Indonesia dari Perspektif Penawaran , Permintaan dan Regulasi*. 1(1).
- Direktorat Pembiayaan Syariah. (2020). Cash Waqf Linked Sukuk.
- Fad, M. F. (2021). Waqf Linked Sukuk Dalam Perspektif Maqashid Syari'ah. *Journal of Islamic Studies and Humanities*, 6(1).
- Fadillah, S. N., & Setyorini, R. (2021). Analisis implementasi strategi content marketing dalam menciptakan customer engagement di media sosial Instagram Wakaf Daarut Tauhiid Bandung. *Menara Ilmu*, XV(02).
- Fauziah, S., & Nurwahidin. (2020). Pembiayaan Infrastruktur Dengan Sukuk Negara Di Indonesia: Prosedur Dan Struktur. *Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)*, 4(1).
- Febrianty, N. D. (2024). Sistem Pengelolaan Wakaf Produktif untuk Penguatan Kemandirian Ekonomi
 Pesantren. *Jurnal Syntax Imperatif: Jurnal*https://www.jurnal.syntaximperatif.co.id/index.php/syntax-imperatif/article/view/339
- Hiyanti, H., Fitrijanti, T., & Sukmadilaga, C. (2020). Pengaruh Literasi dan Religiusitas terhadap

- Intensi Berwakaf pada Cash Waqf Linked Sukuk (CWLS). *Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)*, Vol 4(No 3). http://journal.stiemb.ac.id/index.php/mea/article/view/440
- ICAST. (n.d.). Gerakan Indonesia Sadar Wakaf. *Dokumentasi Kegiatan Seminar Gerakan Indonesia Sadar Wakaf*.
- Kamaluddin, I., Ayu, D., Safitri, O., Putri, E. R., & Law, S. E. (2023). Cash Waqf Linked Sukuk (CWLS) As a Strengthener of the Cash Waqf Ecosystem in Indonesia. *INNOVATIVE: Journal Of Social Science Research*, 3.
- Khoirun Nisa, S. E. (2023). Analisis Strategi Pengelolaan Wakaf Sebagai Bisnis Sosial Islam Pesantren Nurul Iman. *Jurnal Manajemen Akuntansi (JUMSI)*, 13(1).
- Laila, N. (2019). Pengembangan Sukuk Negara Di Indonesia (B. H. Suhesta (ed.)).
- Napitupulu, Rodame Monitorir, Hasnan Habib Harahap, Anny May, and S. S. (2021). Waqf Literacy of Generation Z in Indonesia. *Review of Islamic Economics and Finance (RIEF)*, 4(1).
- Ningtias, P. R., & Nadya, P. S. (2022). Analisis Ketertarikan Wakaf Generasi Muda dengan Teknologi Acceptance Model. *Perbanas Journal of Islamic Economics and Business*, 2(2), 149. https://doi.org/10.56174/pjieb.v2i2.55
- Noor Mochamad Azis Subagio, Nurul Fauzi, & Muhammad Rafi. (2022). Analisis Potensi Wakaf Saham di Sumatera Barat. *Jurnal Akuntansi, Bisnis Dan Ekonomi Indonesia (JABEI)*, 1(2), https://doi.org/10.30630/jabei.v1i2.26
- Notolegowo, H. K. (2024). Klasterisasi Minat Generasi Z Terhadap Wakaf Hijau Berdasarkan Demografi. *Jurnal Manajemen Dan Bisnis Performa*, 21(1),. https://doi.org/10.29313/performa.v21i1.4097
- Nugroho, L., Meiwanto, C., & Janee, A. (2023). Contemporary Issues of Waqf in Indonesia. *BILTURK Journal of Economics and Related Studies*, 5. https://doi.org/10.47103/bilturk.1260151.1.
- Nur, D., Zahro, A., Septian Chaerunnisa, E., Hastuti, F. M., & Maheswari, L. A. (2022). Analisis Pengembangan Wakaf Uang Melalui Koperasi Syariah Pada Era 4.0. *DJIEB Diponegoro Journal of Islamic Economics and Business*, 2(2). https://ejournal2.undip.ac.id/index.php/djieb/index
- Nuradi, Nurul Huda, & Husnul Khatimah. (2024). Inovasi Wakaf di Era Digital dalam Mengoptimalkan Potensi untuk Pembangunan Berkelanjutan di Negeri Berkembang. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 5(6). https://doi.org/10.47467/elmal.v5i6.2773
- Osman, A. F., Mohammed, M. O., & Fadzil, A. (2016). Factor Influencing Cash Waqf Giving Behavior:

 A Revised Theory Of Planned Behavior. *Journal of Global Business and Social Entrepreneurship*(GBSE), 1(2).
- Pertiwi, D., & Litriani, E. (2024). Optimalisasi Pengelolaan Wakaf Produktif dalam Memperluas Manfaat untuk Generasi Millenial. 01(01).

- Putra, H. D., & Ramadhan, M. F. (2022). Analisis Pendayagunaan Wakaf Uang Untuk Investasi Saham Syariah Sebagai Alternatif Wakaf Produktif. *Diponegoro Journal of Islamic ..., 1*(3),. https://ejournal2.undip.ac.id/index.php/djieb/article/view/16755%0Ahttps://ejournal2.undip.ac.id/index.php/djieb/article/download/16755/8341
- Putra, T. W. (2022). Buku Ajar Manajemen Wakaf. In Trisno Wardy Putra (Vol. 5, Issue 3).
- Raden Ayu Erika Septiana, R. A. R. (2023). Cash Wakaf Cash Waqf Behavior Supports Mental Health And Community Economy. *I-Philantropy A Research Journal on Management of Zakat and Waqf*, 3(2).
- Rahimi, S., & khatooni, M. (2024). Saturation in qualitative research: An evolutionary concept analysis.

 *International Journal of Nursing Studies Advances, 6(August 2023), 100174.

 https://doi.org/10.1016/j.ijnsa.2024.100174
- Rahman, S., & Rifadli D. Kadir. (2022). Generasi Muda dan Tingkat Literasi Wakaf Uang. *Tamaddun Journal of Islamic Studies*, 1(2), 191–199. https://doi.org/10.55657/tajis.v1i2.59
- Rahmawati. (2020). Cash Waqf Link Sukuk (CWLS) Persepsi dan Prefensi Investor Syariah. EMSU Press.
- Rasela, F. (2022). Pengaruh Literasi Wakaf terhadap Minat Mahasiswa Berwakaf pada Forum Wakaf Mahasiswa Indonesia. *Jurnal Riset Perbankan Syariah*, 69–76. https://journals.unisba.ac.id/index.php/JRPS/article/view/969
- Robbani, S. (2021). Kombinasi Dana Wakaf dan Infak Untuk Pembangunan Fasilitas Publik. *Rumah Zakat*.
- Sani, M. R. (2021). Wamenag: Gerakan ZISWAF Bantu Warga Terdampak Pandemi. *Kemenag.Go.Id.* https://kemenag.go.id/read/wamenag-gerakan-ziswaf-bantu-
- Syahruddin, Mufti Afif, Andini, A. (2024). Wawancara Pemateri Seminar GISWAF 2024. ICAST UNIDA Gontor.
- Utomo, G. S., & Ismal, R. (2024). Cash Waqf Linked Deposit Potential for Revitalizing Islamic Banking in Indonesia. *Share: Jurnal Ekonomi Dan Keuangan Islam*, 13(1), 71. https://doi.org/10.22373/share.v13i1.22087
- Zainuri, M., Aliful Muhlis, & Faridatur Rosyidah. (2021). Optimalisasi Wakaf Produktif Sebagai Upaya Pembangunan Dan Pemberdayaan Ekonomi Melalui Wisata Lokal. *Ar-Ribhu: Jurnal Manajemen Dan Keuangan Syariah*, 2(2). https://doi.org/10.55210/arribhu.v2i2.740
- Zulkurnain, Muslihun, M. S. (2021). Waqf Administration In East Lombok (Analysis Of Potential Resources For Economic Development Of The People). *Nusantara Hasana Journal*, 1(5), Page.