



Volume 03, Issue 01, April 2024

Reinforce: Journal of Sharia Management

Faculty of Islamic Economic and Business

Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung
Jl. Mayor Sujadi Timur No. 46 Tulungagung Jawa Timur 66221 IndonesiaWebsite: <http://ejournal.uinsatu.ac.id/index.php/reinforce>

OPTIMIZING CASH WAQF EDUCATION IN PROMOTING COMMUNITY WELFARE USING COMMUNITY BASED RESEARCH

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Abstract: *Waqf is one of the Islamic financial instruments with great potential, which can improve people's life quality. The purpose of this Community Service activity is to provide education about cash waqf to employees of the Religious Affairs Office of North Seluma District. In order to overcome the problems of the activities, researchers are taking steps to carry out direct socialization (face to face). The method of this community service is Community Based Research (CBR). The implementation of this community service activity is carried out by training using the lecture method in delivering material and pre-test and post-test methods as an effort to explore employees' level of understanding of the material presented before and after in accordance with indicators of increasing understanding. Based on the community service activities carried out, it can be concluded that the service program designed by the researcher has been implemented according to plan. Researchers obtained data from 15 KUA employees that changed significantly between before and after conducting cash waqf education for employees of the North Seluma District Religious Affairs Office. Employees of the North Seluma District Religious Affairs Office have knowledge about cash waqf and have the intention to start conducting cash waqf.*

Keywords: *education, cash waqf, welfare, religious affairs office*

BACKGROUND

According to Law Number 41 of 2004, Waqf is the legal act of a wakif to separate and/or hand over part of his property to be used forever or for a certain period of time in accordance with his interests for the purposes of worship and/or general welfare according to sharia. In Islam, waqf is an economic instrument that can help the welfare of the people. Waqf has a very important role in building social welfare and improving the community's economy. Waqf has the main characteristic that when the wakif donates his assets there will be a shift from private ownership to community ownership.

The waqf is an eternal fund and is expected to provide great benefits to the community continuously with the aim of seeking the blessing of Allah SWT alone.

Apart from being a form of worship (*amal jariyah*), waqf has a socio-economic function and role to build community welfare. Economic function and role: waqf assets are assets that must be maintained and managed by the nadzir so that they are productive so that they can play a role in economic development (poverty alleviation, job creation, and development of public facilities. The social function and role of waqf is the result of the management and benefits of the assets Waqf is used to serve or fulfill social assistance in the form of social services, educational services, hospitals and worship services (M.J. Nur Azizah Latifah, 2019).

One of the waqf product innovations currently being developed globally is cash waqf. As time goes by, waqf is now not only in the form of fixed assets such as land, buildings and 3M (mosques, schools, cemeteries) but can also be made through cash waqf. Cash waqf is a new innovation in the Islamic financial system in the voluntary sector besides zakat, infaq and alms. This cash waqf not only breaks the ice of waqf institutions in various Muslim countries, but also provides a great opportunity for the overall development of the social economy of the people.

In the Indonesian context, the Indonesian Ulema Council has issued a fatwa allowing cash waqf to be implemented. Cash waqf is carried out by a person, group of people, institution or legal entity in the form of cash, including the definition of cash as securities. Apart from getting rewards, other benefits obtained from conducting cash waqf are strengthening sharia banking, increasing sharia capital, driving the sharia economy, financing productive waqf assets, and supporting the implementation of social programs.

Islam also teaches that wealth is not the goal of life, but is a means to provide mutual benefits and fulfill needs. For people who have this view, their wealth will bring goodness to themselves and society, but on the other hand, for people who view wealth as the goal of life and as a source of enjoyment, it will turn into the essence of lust which has destructive implications and opens up various possibilities for suffering (Muhammad Tholhah Hasan, 2005).

In the Al-Qur'an, the word waqf is not explicitly mentioned, but its existence is inspired by the verses of the Al-Qur'an and the example of the Prophet Muhammad and the traditions of his companions. The legal basis for waqf is in QS. Ali Imran verse 92:

Meaning: "You will never reach (perfect) virtue until you spend part of the wealth you love. and whatever you earn, Allah knows it."

Based on the 2020 waqf literacy survey report in Indonesia, Indonesia's waqf literacy is still in the low category in all dimensions, namely the basic waqf understanding value, advanced waqf understanding value, and the waqf literacy index value.

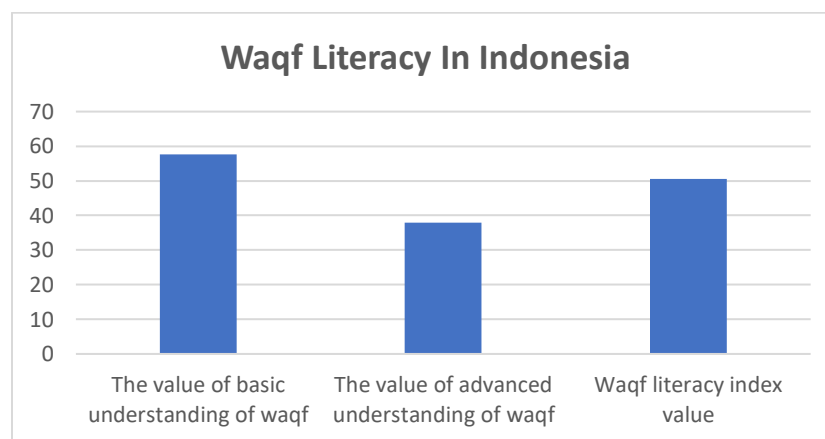


Figure 1. Waqf Literacy in Indonesia

(Badan Wakaf Indonesia, 2020)

This low level of public literacy is correlated with the low level of waqf collection in Indonesia. According to the Indonesian Waqf Board (BWI), the potential for waqf assets in Indonesia reaches IDR 2,000 trillion, while the potential for cash waqf in Indonesia reaches IDR 180 trillion. However, in 2017, the total collection of cash waqf only reached IDR 400 billion (Badan Wakaf Indonesia, 2022).

Another thing that causes delays in collecting waqf, apart from public understanding, is the ease of access to waqf. Especially several cases in developing countries, especially in Sub-Saharan African and Asian countries which account for almost half of the total poor population throughout the world (Standing Committee for Economic and Commercial Cooperation of the Organization of Islamic Cooperation). In several developing countries currently access to financial services is very lacking

(Shaikh, S. A., Ismail, A. G., & Mohd Shafiai, M. H., 2017). This affects the ease of access to collect waqf, especially in the form of movable objects, such as money.

Maximum collection of waqf can improve the economic problems of developing countries. There are several records related to nazhir waqf in reducing poverty rates, and since the first century of Islam nazhir has played an important role in improving economic conditions.

The Religious Affairs Office (KUA) has a very important role in waqf procedures. The Head of the KUA as the Official for Making the Waqf Pledge Deed (PPAIW) is required to be careful in examining documents related to the land or property to be donated, whether they meet the requirements for waqf, apart from that PPAIW also examines witnesses and validates the Nazhir (property manager). waqf). This is so that in the future the process of certifying the land or donated assets will not be hampered. The increasing awareness of the public about donating their property, this requires the KUA to provide excellent administrative services, both to Wakif candidates (people who donate) and Nazhir.

One of the Religious Affairs Offices that needs to be highlighted in cash waqf services is the KUA of North Seluma District. Based on the results of the author's initial observations, the main attraction is that the cash waqf service at the KUA is still hampered by a lack of education for KUA employees of the North Seluma District about cash waqf. KUA Employees of the North Seluma District do not yet have adequate education about cash waqf so that if there are people who want to make cash waqf, employees of the North Seluma District Religious Affairs Office still feel confused. This causes the level of cash waqf at the KUA to remain low. Based on the results of the researcher's initial observations of business owners, several problems were found, as follows:

- a. Lack of knowledge of employees of the Religious Affairs Office of North Seluma District, North Seluma District regarding Cash Waqf
- b. There has been no socialization regarding cash waqf at the KUA of North Seluma District
- c. There is no cash waqf training at the KUA of North Seluma District

The benefit of the assistance provided by researchers is to improve the quality

The benefit of the assistance provided by researchers is to improve the quality of education about cash waqf in the KUA of North Seluma District. The ultimate goal of this program is to mitigate the cold conflict that occurs between the KUA and the community which originates from the lack of proper cash waqf education at the KUA.

RESEARCH METHODS

Service activities were carried out at the North Seluma District Religious Affairs Office from 27 July 2023 to 30 November 2023. The method used was Community Based Research (CBR). CBR is a research model that prioritizes community needs and combines various elements of the community within it to be actively involved in research to answer challenges that occur in the community itself. The targets for this service activity were 15 employees of the North Seluma District Religious Affairs Office. The approach taken is direct socialization (face to face). Implementation of service activities is carried out in three stages:

1. Planning Stage: Carrying out observations and coordination with related parties, such as providing assistance to the management of the North Seluma District Religious Affairs Office.
2. Implementation Stage
 - a. Lecture method in delivering material
 - b. The pre-test and post-test methods are an effort to explore employees' level of understanding of the material presented before and after in accordance with indicators of increasing understanding..
3. Evaluation Stage. Evaluation is needed to see changes in the understanding formed before and after this training is held.

RESULTS AND DISCUSSION

This community service activity was carried out as an effort to provide knowledge about cash waqf to employees of the North Seluma District Religious Affairs Office. Employees of the North Seluma District Religious Affairs Office are one of the parties who have an important role in providing education to the community. So, by providing

this service to the employees of the North Seluma District Religious Affairs Office, knowledge about cash waqf will be widely disseminated to the community.

This activity involved a supervisor who also provided material about cash waqf. This activity was attended by 15 employees of the North Seluma District Religious Affairs Office. This community service activity was carried out from July 27 to November 30 2023 with collaboration between students and lecturers in delivering the material.

Planning Stage

The activity began with observations, namely visiting one of the places to carry out service, a location that coincided with the North Seluma District Religious Affairs Office. In this stage, communication is an important aspect for researchers to coordinate with related parties, such as permission from the management of the North Seluma District Religious Affairs Office to request permission for their willingness to provide assistance.



Figure 2. Planning Community Service Activities with Employees of the North Seluma District Religious Affairs Office

Implementation Stage

After obtaining permission from the office, the researcher prepared the next stage, namely implementing community service. This implementation stage refers to the activity plan that has been prepared and determined in the community service implementation schedule. The implementation stages are carried out by making activity plans and carrying out activities according to the planned schedule.

The forms of activities carried out are activities using lecture, pre-test and post-test methods. During the pre-test, employees of the Religious Affairs Office of North Seluma District were given an initial questionnaire to find out the extent of understanding of employees of the Office of Religious Affairs of North Seluma District before being given education about cash waqf. The total number of questionnaire

questions was 23 questions and was filled in by 15 employees of the North Seluma District Religious Affairs Office.



Figure 3. Pre Test Questionnaire by Employees of the North Seluma District Religious Affairs Office

After a pretest was carried out by filling out a questionnaire, data on the pre-test results for the North Seluma District Religious Affairs Office Employees were obtained as follows:

Table 1. Pre-Test Results of Cash Waqf Education for Employees of the North Seluma District Religious Affairs Office

No.	Question	Answer			
		Before Education			
		Penting	Tidak Penting		
1	Apakah menurut anda wakaf itu penting	86,67%	13,33%		
		Mau dan siap	Pikir-pikir	Belum Tahu	
2	Apakah anda mau dan siap memiliki amal jariyah	0%	80%	20%	
		Sangat setuju	Pikir-pikir	Tidak setuju	
3	Apaka setuju bila wakaf anda digunakan untuk kemaslahatan umat muslim	60%	20%	20%	
		Penting	Belum tahu	Tidak penting	
4	Apakah penting bagi anggota keluarga anda	0%	86,67%	13,33%	

	untuk menjadi wakif (berwakaf)				
		Tidak ada yang membedakan	Wakaf biasanya lebih mahal dari sedekah	Bereda akad dan pengelolaan	Tidak ada perbedaannya
5	Apa yang membedakan wakaf dan sedekah	6,66%	86,67%	0%	6,66%
		Tidak boleh	Tidak tahu bole atau tidaknya	Boleh saja karena ada aturannya	Boleh tapi tidak tahu aturannya
6	Apakah boleh mewakafkan benda selain tanah dan bangunan	13,34%	80%	0%	6,66%
		Tidak boleh	Tanah wakaf hanya untuk masjid	boleh asal ada masjidnya	boleh asal untuk kemaslahatan umat
7	Apakah tanah wakaf digunakan untuk amal usaha	0%	93,34%	6,66%	0%
		Pemilik harta benda wakaf	Pengelola harta benda wakaf	Penyalur harta benda wakaf	Penerima harta benda wakaf
8	Apa yang dimaksud dengan nazhir	13,33%	0%	86,67%	0%
		Pihak yang menerima sedekah	Pihak yang menerima manfaat wakaf	Pihak yang menggunakan wakaf	Pihak yang mengembangkan wakaf
9	Apa yang dimaksud dengan Mauquf 'alaihi	20%	0%	80%	0%
		UU No. 42/2006	UU No. 41/2004	UU No. 45/2009	UU No. 49/2002
10	Indonesia telah mengesakan UU tentang wakaf yaitu UU nomor	0%	80%	13,34%	6,66%
		Tanaman	Hak Sewa	HKI	Surat Berharga

11	Benda bergerak dibawah ini yang boleh diwakafkan kecuali	6,67%	0%	86,67%	6,66%
		Belum pernah	Pernah dengar sekilas	Memang boleh wakaf uang	Pernah dan paham wakaf uang
12	Apakah anda pernah mendengar tentang wakaf uang	40%	40%	13,34%	6,66%
		Tidak ingin	Tidak terlalu ingin tahu	Ingin tahu	Sangat ingin tahu
13	Apakah anda ingin tahu lebih banyak tentang wakaf uang	20%	6,66%	73,34%	0%
		Tidak harus	Belum tahu	Hanya kalau mampu	Harus penting punya amal jariyah
14	Apakah kita harus mempersiapkan wakaf	0%	40%	33,34%	26,66%
		Belum terlalu perlu	Ingin tapi masih bingung caranya	Belum mampu berwakaf	Sudah siap untuk wakaf
15	Apakah anda sudah merencanakan untuk berwakaf	6,66%	46,67%	26,67%	20%
		Belum mampu	Belum Siap	Belum paham	Semua benar
16	Apa kendala utama anda berwakaf saat ini	13,33%	0%	66,67%	20%
		Belum tahu	Belum tahu dan ingin tau	Hal itu tidak mungkin dilakukan	Masih Ragu
17	Tahukan anda bahwa anda dapat berwakaf bagi keluarga yang sudah meninggal dunia	6,66%	80%	13,34%	0%
		Belum	Baru persiapan	Masih bingung	Sudah

18	Apakah anda sudah mulai menyisihkan harta untuk berwakaf	0%	6,66%	93,34%	0%
		Tidak mau	Ragu-ragu	Belum siap	Mau dan sudah siap
19	Apakah anda mau berwakaf uang	0%	13,33%	66,67%	20%
		< Rp 100.000	<Rp 250.000	>Rp 500.000-Rp 1.000.000	<Rp 1.000.000
20	Berapa perkiraan wakaf uang yang akan anda niatkan setiap bulannya	33,34%	6,66%	40%	20%
		Keagamaan	Pendidikan	Sosial	Pemberdayaan Ekonomi
21	Bidang sosial apa yang anda ingin tunjuk sebagai penerima manfaat wakaf uang anda	6,66%	0%	86,67%	6,67%
		Tidak perlu	Perlu tapi belum dalam waktu dekat	Ragu-ragu	Perlu sekali
22	Apakah anggota keluarga anda perlu berwakaf juga	26,66%	33,34%	20%	20%
		Brosur	Penjelasan langsung	Website	Undangan kajian wakaf
23	Informasi lebih lanjut tentang wakaf uang seperti apa yang anda inginkan	6,66%	93,34%	0%	0%

(Primary Data was processed, 2023)

Based on the table above, it is known that of the 15 employees who were given pre-test questions before conducting cash waqf education, 86,66% or 13 people stated that "waqf is important" and 13,33% or 2 people said it was "not important". Apart from that, in the question item on readiness for charity, there were 12 people who chose "thinking about it" and 20% or 3 people "don't know yet". Employees of the North Seluma District Religious Affairs Office also do not know that it is important for families to become wakif. A total of 86,67% or 13 people also could not differentiate between

waqf and alms. Apart from that, employees of the North Seluma District Religious Affairs Office also do not know about the ability to donate objects other than land and buildings.

Based on the results of the questionnaire, there were 93,33% or 14 employees of the North Seluma District Religious Affairs Office who believed that waqf land was only for mosques. There are also still some employees at the North Seluma District Religious Affairs Office who do not know the role of nazhir and the meaning of mauquf' alaihi. There are 40% or 6 people who have heard of cash waqf, and there are 40% or 6 people who have never heard of it, and there are even 13,33% or 2 people who have just learned about the existence of cash waqf products. Employees of the North Seluma District Religious Affairs office were curious about cash waqf even though there were 93,33% or 14 people who were confused about setting aside money for waqf.

The results of the pre-test before education also showed that there were 66,66% or 10 employees who were not ready to donate cash. On average, 86,66% or 13 people stated that the social sector was a priority as beneficiaries of cash waqf. Employees of the North Seluma District Religious Affairs Office chose to get information about cash waqf through direct explanations.

After completing the pre-test questions, the researcher conducted education about cash waqf by providing material about cash waqf to employees of the North Seluma District Religious Affairs Office.



Figure 4. Submission of Waqf Money Material

Delivery of material about cash waqf is carried out using a slide show containing material related to cash waqf.

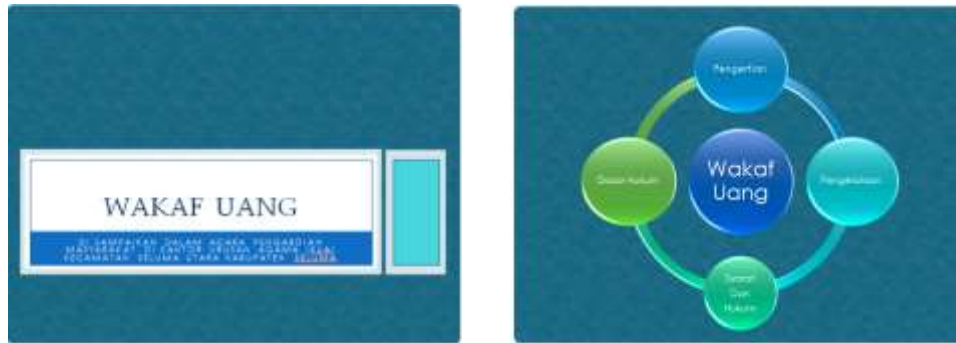


Figure 5. Slide Show Cash Waqf Material

The delivery of the cash waqf material was attended by 15 employees of the North Seluma District Religious Affairs Office. During the activity, the participants were very enthusiastic about listening to the presentation of material about cash waqf. The participants were very curious about cash waqf so they could apply it in their lives and also provide education to other people.



Figure 6. Post Questionnaire Test by Employees of the North Seluma District Religious Affairs Office

After presenting the cash waqf material, to measure the level of understanding of the employees of the North Seluma District Religious Affairs Office regarding cash waqf education, a post test was carried out by asking 23 questions. The following are the results of the post test for employees of the North Seluma District Religious Affairs Office after receiving education about cash waqf.

Table 2. Post Test Results of Cash Waqf Education for Employees of the North Seluma District Religious Affairs Office

No.	Question	Answer			
		After Education			
		Penting	Tidak Penting		
1	Apakah menurut anda wakaf itu penting	100%	0%		
		Mau dan siap	Pikir-pikir	Belum Tahu	
2	Apakah anda mau dan siap memiliki amal jariyah	100%	0%	0%	
		Sangat setuju	Pikir-pikir	Tidak setuju	
3	Apaka setuju bila wakaf anda digunakan untuk kemaslahatan umat muslim	100%	0%	0%	
		Penting	Belum tahu	Tidak penting	
4	Apakah penting bagi anggota keluarga anda untuk menjadi wakif (berwakaf)	100%	0%	0%	
		Tidak ada yang membedakan	Wakaf biasanya lebih mahal dari sedekah	Bereda akad dan pengelolaan	Tidak ada perbedaannya
5	Apa yang membedakan wakaf dan sedekah	0%	13,33%	86,67%	0%
		Tidak boleh	Tidak tahu bole atau tidaknya	Boleh saja karena ada aturannya	Boleh tapi tidak tahu aturannya
6	Apakah boleh mewakafkan benda selain tanah dan bangunan	0%	0%	100%	0%
		Tidak boleh	Tanah wakaf hanya untuk masjid	boleh asal ada masjidnya	boleh asal untuk kemaslahatan umat
7	Apakah tanah boleh wakaf digunakan untuk	0%	0%	0%	100%

	amal usaha				
		Pemilik harta benda wakaf	Pengelola harta benda wakaf	Penyalur harta benda wakaf	Penerima harta benda wakaf
8	Apa yang dimaksud dengan nazhir	0%	86,67%	13,33%	0%
		Pihak yang menerima sedekah	Pihak yang menerima manfaat wakaf	Pihak yang menggunakan wakaf	Pihak yang mengembangkan wakaf
9	Apa yang dimaksud dengan Mauquf 'alaihi	0%	100%	0%	0%
		UU No. 42/2006	UU No. 41/2004	UU No. 45/2009	UU No. 49/2002
10	Indonesia telah mengesakan UU tentang wakaf yaitu UU nomor	0%	100%	0%	0%
		Tanaman	Hak Sewa	HKI	Surat Berharga
11	Benda bergerak dibawah ini yang boleh diwakafkan kecuali	0%	0%	100%	0%
		Belum pernah	Pernah dengar sekilas	Memang boleh wakaf uang	Pernah dan paham wakaf uang
12	Apakah anda pernah mendengar tentang wakaf uang	0%	0%	0%	100%
		Tidak ingin	Tidak terlalu ingin tahu	Ingin tahu	Sangat ingin tahu
13	Apakah anda ingin tahu lebih banyak tentang wakaf uang	0%	0%	13,33%	86,67%
		Tidak harus	Belum tahu	Hanya kalau mampu	Harus penting punya amal jariyah
14	Apakah kita harus mempersiapkan wakaf	0%	0%	0%	100%
		Belum terlalu perlu	Ingin tapi masih bingung caranya	Belum mampu berwakaf	Sudah siap untuk wakaf

15	Apakah anda sudah merencanakan untuk berwakaf	0%	0%	13,33%	86,67%
		Belum mampu	Belum Siap	Belum paham	Semua benar
16	Apa kendala utama anda berwakaf saat ini	80%	20%	0%	0%
		Belum tahu	Belum tahu dan ingin tau	Hal itu tidak mungkin dilakukan	Masih Ragu
17	Tahukan anda bahwa anda dapat berwakaf bagi keluarga yang sudah meninggal dunia	0%	100%	0%	0%
		Belum	Baru persiapan	Masih bingung	Sudah
18	Apakah anda sudah mulai menyalurkan harta untuk berwakaf	0%	6,66%	93,4%	0%
		Tidak mau	Ragu-ragu	Belum siap	Mau dan sudah siap
19	Apakah anda mau berwakaf uang	0%	0%	0%	100%
		< Rp 100.000	<Rp 250.000	>Rp 500.000- Rp 1.000.000	<Rp 1.000.000
20	Berapa perkiraan wakaf uang yang akan anda niatkan setiap bulannya	33,34%	6,66%	40%	20%
		Keagamaan	Pendidikan	Sosial	Pemberdayaan Ekonomi
21	Bidang sosial apa yang anda ingin tunjuk sebagai penerima manfaat wakaf uang anda	6,66%	0	86,67%	6,66%
		Tidak perlu	Perlu tapi belum dalam waktu dekat	Ragu-ragu	Perlu sekali
22	Apakah anggota keluarga anda perlu berwakaf juga	0%	0%	0%	15%

		Brosur	Penjelasan langsung	Website	Undangan kajian wakaf
23	Informasi lebih lanjut tentang wakaf uang seperti apa yang anda inginkan	0%	100%	0%	0%

(Primary Data was processed, 2023)

Evaluation Stage

Based on Table 2 above, it can be seen that after receiving education about cash waqf, all employees stated that waqf was important. The employees are willing and ready to have charity. All employees stated that they strongly agreed that waqf was used for the benefit of Muslims. The employees also stated that it was important for family members to become wakif.

Discussion

After receiving cash waqf education, employees of the North Seluma District Religious Affairs Office were able to distinguish between waqf and alms. The employees also knew that it was permissible to donate objects other than land and buildings. Employees can understand the role of nazhir and the meaning of mauquf 'alaihi. After education about cash waqf, employees are ready to plan waqf because they already have knowledge about cash waqf. Likewise, before education, employees also mostly chose the social sector to be designated as beneficiaries of cash waqf. Employees also have the awareness that family members need to provide waqf as well.

Based on the results of the post test above, the researchers obtained data that changed significantly between before and after conducting cash waqf education for employees of the North Seluma District Religious Affairs Office. Employees of the North Seluma District Religious Affairs Office have knowledge about cash waqf and have the intention to start conducting cash waqf. After carrying out service activities for employees of the North Seluma District Religious Affairs Office, the researchers carried out the final stage, namely evaluation with the employees.



Figure 7. Evaluation with KUA employees

In the final stage, the researcher expressed his thanks to the employees of the North Seluma District Religious Affairs Office and carried out the documentation process together. Researchers hope that the cash waqf education that has been provided will be useful for employees of the North Seluma District Religious Affairs Office and the community in general.

CONCLUSION

Based on the community service activities carried out, it can be concluded that the service program designed by the researcher has been implemented according to the plan. Researchers obtained data that changed significantly between before and after conducting cash waqf education for employees of the North Seluma District Religious Affairs Office. Employees of the North Seluma District Religious Affairs Office have knowledge about cash waqf and have the intention to start conducting cash waqf.

This study makes several contributions to the field. First, for researchers, this study can be a reference for future research, described from the gaps and limitations of the existing community service, so that it can efficiently improve public knowledge about cash waqf which can encourage the potential waqf to achieve Islamic social economics. Second, for practitioners and regulators, it can be used as a reference in making policies necessary for the development of cash waqf. Third, this research contributes to the body of cash waqf literature.

Hence, this community service provides a clear knowledge of cash waqf for the KUA employees. However, like other studies, it has limitations. This research has

several limitations. First, this study only gathered data from limited samples for analysis. Future research may adopt more samples in the wide area.

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