

# Analysis of Key Factors for The Success of Waqf Through Money in The Dhuafa's Wallet Waspada

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## ARTICLE INFO



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### Keywords:

Waqf through money, success factors for cash waqf

## ABSTRACT

*The aim of this research is to analyze, explore and explain the key factors for the success of waqf through money in the wallets of the dhuafa alert. This research intends to study the key factors of waqf through money and how successful waqf through money is in Dompot Dhuafa Waspada. Qualitative research is a method used by collecting data through observation, interviews and documentation. The results of this research found that the key factor in the success of waqf through money in Dompot Dhuafa Waspada is creating programs that are attractive to the community as an indicator of people who want to donate to Dompot Dhuafa Waspada. Be alert to interesting programs such as mosque construction waqf, ambulance car waqf, Al-Quran waqf and livestock fattening wells. This is what really influences its success from other factors. Waqf through cash must be preserved and is not allowed to be sold, inherited or gifted to immovable or movable property. Because waqf through money is carried out widely and is not limited. However, those who are entitled to receive cash waqf include those who cannot afford it and the poor.*

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## INTRODUCTION

Considering the social problems facing Indonesian society today and new demands for economic growth, the use of money for waqf is very important. Waqf through money is not only a spiritual component in Islamic teachings, but also highlights the importance of the welfare of Muslims and the social dimensions of economic prosperity. However, most Indonesian people currently do not really understand the term cash waqf. This can be seen from the perspective of the Indonesian people who consider waqf to be limited to giving immovable property, such as land and buildings that are only used for Islamic boarding schools, cemeteries, orphanages and educational purposes. (Khalisa, 2020). Most waqf artifacts are still used for physical purposes, so their use does not have much of a financial impact on community welfare. Poverty is a concern for the Indonesian people even though there are many waqf assets there.

However, movable objects such as money, for example, are basically a type of waqf instrument, and in Islam, this is completely acceptable. Currently, Cash Waqf (Cash Waqf) has become a popular expression among the general public. Cash waqf is seen as one way to increase waqf productivity. Waqf through financial means will

be very beneficial in improving the economic welfare of the community, achieving communal rights, and reducing community suffering if it can be managed and empowered by an institution in a professional manner. Waqf is a religious organization that has a functional connection with initiatives aimed at solving social and humanitarian problems, such as alleviating poverty, increasing human resources, and improving the community's economy. Even though waqf is not able to completely eradicate poverty and the distribution of its use is uneven, waqf has an important role in solving problems in Indonesia. However, waqf might be able to give Mauquf Alah hope to have an adequate life. (Syaba'ni, 2020)

In Islamic economics, waqf is a social financial mechanism apart from zakat, infaq and alms. Waqf includes two aspects of worship besides zakat: worship that deepens one's love for Allah and worship that involves extending a hand to others. (Jurnal Al-Tsaman INAFAS-Wakaf Uang-28jan2021, nd). Waqf is a form of worship that has great rewards for those who practice it because of its sustainable benefits. Among them is waqf land which functions as a boarding school and place for Muslim prayer. (N.M. Chusma et al., 2022). In contrast to the zakat mandate which is referred to 82 times in the Al-Qur'an, the waqf advice is not explained explicitly in the Al-Qur'an. The visual data below which comes from the official Waqf Information System website supports this reality.

Currently, Indonesia's waqf potential is growing thanks to the growth of waqf assets. Initially it was only limited to immovable objects such as land, but now waqf objects have expanded to include movable objects such as cash and shares. As a result, cash waqf became a new waqf innovation that emerged from this growth. The availability of cash waqf shows that the purpose of waqf has changed significantly, which will help Muslims make waqf simpler. The misconception that waqf holders have to wait to acquire large amounts of land can also be dispelled by financial improvements from waqf.

The development of waqf assets carried out by Caliph Umar bin Khattab was able to improve the welfare of Muslims including the poor, relatives, servants, sabilillah, Ibn sabil, and visitors. This is why the function of waqf is also very important in the history of Islamic economic growth. (NMC Chusma et al., 2022). If managed well, the benefits of waqf can have a significant influence on the development of sharia economics, especially in Indonesia. However, until now, waqf goods are often allocated to non-productive assets.

From a legal perspective, waqf through money is outlined in Law Number 41 of 2004 concerning waqf, where waqf assets include movable and immovable assets, such as land and buildings, as well as money, machinery and letters. valuable Sharia. President Jokowi Dodo of Indonesia agrees with this law, and stated that this law will continue the National Movement for Cash Waqf (GNWU) which was launched on January 25 2021. The National Movement for Cash Waqf is expected to encourage individuals to make waqf contributions. Therefore, the potential for waqf through financial means is very large, reaching IDR 108 billion, which can be utilized effectively and utilized to advance the economic system without having to wait for government funding which has been channeled through various means. The aim of this research is to find out and evaluate cash waqf as a tool for the advancement of

the Islamic economy because it is liquid and can be used to create something for the economy and other productive sectors.

Apart from that, Waqf through this money has also not been able to provide convenience for the entire recipient community in the wallet of the poor, alert to Medan. because there are several obstacles that become obstacles, such as, lack of public understanding regarding waqf through money. The lack of understanding regarding waqf through money is what makes people think that if you do waqf you must first become rich, have quite large land ownership, have a lot of money and assume ownership of other assets. In fact, waqf does not require having to have a lot of assets, or having to own quite a large area of land and having to have a lot of money. Currently, everyone can make waqf through money with a small nominal amount, so anyone can make waqf through money. People's lack of understanding regarding this is an obstacle to achieving success from waqf through money that is in the wallets of the dhuafa alert Medan. (Directorate of Dhuafa Alert Wallets, 2024).

## **THEORITICAL REVIEW**

Experts believe that the phrases al-waqf (waqf), al-habs (hold back), and attasbih (giving in the way of Allah) are the origins of the word waqf. Waqf, which literally means "to hold back" or "to remain silent and remain standing", is often a property gifted to Allah SWT for His benefit. Waqf aims to improve the welfare of society and help Muslims around the world develop a new, sophisticated culture.(Fauza et al., 2023).

Money Providing money for the purchase or conversion of movable and immovable property into programs or projects desired by the waqif, either for investment or socially and economically beneficial use, is what makes waqf what it is. It is worth mentioning that the waqf collected in cash is intended for mosques or small markets. It also mentions the distribution of income or recipients of monetary waqf, namely for productive or investment purposes. Cash waqf is limited to projects granted by nadzir; Therefore, waqf through cash allows the growth of waqf funds to be carried out widely and without restrictions. Waqf is the provision of funds for both movable and immovable property through waqf, which can be bought, sold, or left unclaimed and inherited. Cash waqf must also be used for other purposes, such as visiting hospitals, madrasas, mosques, prayer rooms, cemeteries, Islamic boarding schools, orphanages and small shops. In reality, waqf has developed and given rise to new variations, such as productive waqf and cash waqf, or cash waqf. It is also stated that it directs income or beneficiaries through waqf through money, in particular (Mauquf Alayh), especially for productive or investment purposes. Apart from that, poor and underprivileged people have the right to receive cash waqf.

As long as some of the money is allocated for social services, cash waqf is a waqf in the form of investments made in economically prosperous areas. In Indonesian regulations, cash waqf is defined as waqf in the form of rupiah savings made at sharia financial institutions appointed by the government and issuing cash waqf certificates. Only items from sharia financial institutions or sharia financial instruments whose integrity is guaranteed by deposit insurance institutions or sharia insurance institutions are used for the management and development of waqf assets

through money. Cash waqf is defined as waqf made in the form of money by individuals, groups of people, institutions or legal entities, according to the Ministry of Religion. Waqf given to nadzir in the form of money by the wakif is called cash waqf. Cash waqf is a historical practice under Ottoman rule in the sixteenth century AD. At this stage, funds or assets originating from waqf are collected in a pooling fund and then channeled to the commercial sector through loans from nadzhir, an official institution appointed by the government, where the borrower usually repays the main loan plus an additional amount after one year. In addition, excess profits that have been obtained and accumulated are used to pay for community needs.

Economically, cash waqf can also be completed within a certain period of time (mu'auqqad). Donor funds will be invested as waqf funds will be given to nazhir and used for projects such as the construction of hotels, mosques, tahfiz residences, and other buildings. Therefore, waqf funds in general must be fully guaranteed. Waqf is based on a limited program that has been provided by Nadzir (free waqf funds where the money is placed in various buildings), and in terms of beneficiaries it will be determined by the parties who are entitled to receive waqf benefits through money. This is because waqf through money is carried out widely and is not limited.

According to the Syafi'i Hadith Islamic School scholars, it is explained in the Islamic jurisprudence dictionary that waqf is stated through money, namely:

كَيْلًا رِفَاعًا - لِيَا حَتْسَ يَنَاحَ يَصْرِفُ عَمَّا زَقَّرَ قَثْرًا - فِي أَرْضِ صَرْفٍ تَقَطَعُ ثَدًا تَقَاءً يَدِ

Meaning: Saving resources that can be utilized while preserving the value of these objects so that they can be used for things that are acceptable (according to sharak).

The Syafi'i school of thought above states that the wakif is no longer the owner of an object and may use it for lawful purposes as long as the object is in a useful position. Sutiyono, Agus (2021). According to Islamic beliefs, waqf is a legal act of a person, group of people, or a formal body that separates part of their assets for religious or other public purposes. Because, in accordance with Islamic principles, waqf goods are all objects, both movable and immovable, that are valuable, long-lasting, and are not intended to be used only once.

The scientific study of how people satisfy their desires according to Islamic teachings is known as Islamic economics. Apart from that, the study of Islamic Economics also focuses on human behavior and the best way to meet these demands. Among the ideals of the Islamic economic system that must be implemented are distributional justice, social justice, and economic justice as well as the economy of the wider community (not just the Islamic community), because it is better to base decisions on a country. Islamic framework or standards. Income and personal autonomy in a social welfare framework (NMC Chusma et al., 2022).

SWOT analysis is a methodical procedure for identifying various aspects used to develop company strategy, according to Rangkuti (2008). SWOT analysis is used in this research, which focuses on generating strategies that will be used in the research data search process. The goal of this tactical planning strategy is to evaluate

current opportunities, threats, vulnerabilities, and strengths. These four elements are called the abbreviation SWOT (Strengths, Weaknesses, Opportunities and Threats).(Asmita et al., 2023).

## RESEARCH METHODS

This type of field study is carried out using qualitative descriptive techniques. Researchers are instructed to investigate and document a comprehensive, broad, and detailed picture of social situations when conducting descriptive research. This study aims to present problems or scenarios in a real world context or based on factual information.(Siregar & Syahbudi, 2023). This research is in accordance with the concept of qualitative research, namely the description of natural phenomena based on known assumptions. Qualitative descriptive methods were used by researchers. Dhuafa Alert Wallet. The analytical method used is descriptive analysis, which begins by collecting information, clarifying it, then interpreting it to provide a complete picture of the problem being discussed. The productive waqf management strategy, which aims to improve the welfare of the poor and the economy of the people, is implemented in this research using descriptive reports and descriptions, not numerical data. The analysis used is SWOT analysis, as well as assessing the validity of the data using source, method and time triangulation.(Siregar & Syahbudi, 2023).

## RESEARCH RESULTS AND DISCUSSION

### Waqf Through Money in the Dhuafa's Wallet Alert

Waqf funding offers special opportunities to make beneficial investments in the provision of social, religious and educational services. In addition, rich people can utilize their savings by exchanging them for cash Waqf Certificates. While waqf opportunities first seemed reserved only for the rich, changing one's lifestyle to earn a certificate was a result of the growth of waqf. From a conceptual point of view, Waqf offers opportunities to generate investments in the areas of social services, education, and religion. People who have middle and upper class savings can convert their savings into Cash Waqf Certificates (SWU). The money from the supervision of cash waqf will be used for other purposes, including the construction of the Dompot Dhuafa tahfiz house and the construction of the Dompot Dhuafa livestock well.

Based on data from the vigilant dhuafa wallet, it is stated that people who donate to the vigilant dhuafa wallet are among the leaders of society. Based on the data collected, namely:

#### A. Research result

Table.

#### Amount of Cash Waqf Funds in the Dhuafa Alert Wallet

No	Name of Waqf Program	Waqf Project	Amount of cash waqf funds		Total Percentage
			2022	2023	%
1.	Social Productive Waqf	Education Endowments	5,966,000	31,057,000	19%

2.	Social Waqf	Productive	Waqf Development Economy	1,250,000	7,832,000	15%
3.	Social Waqf	Productive	Waqf Education/ Development Economy	7,570,000	69,655,000	10%
4.	Social Waqf	Productive	Waqf Economic Development	250,000	59,090,000	42%
	Total			15,036,000	167,634,000	89%

**Data source directly from the Head of Dompot Dhuafa Waspada**

The correlation between the number of annual connections and the utilization of WALLET DHUAFA WASPADA fund management strategies and other funds is shown by the overall collection above. The amount of funds collected from the DOMPET DHUAFA WASPADA fund and other funds has increased every year since Covid'19 hit the whole world, but has decreased in 2022 and 2023. However, the management style of Dompot Dhuafa Waspada Medan is clearly visible. very successful. Starting in 2022, the main focus of education will receive funding of Rp. 5,966,000 and experienced an increase in 2023 amounting to Rp. 31,057,000, funds increased 19% from the first total results, for 2022 the poor people's wallet again received a donation of Rp. 1,250,000, while in 2023 it will receive a contribution of Rp. 7,832,000, this increase is 15% of the total. In 2022, again in the field of economic development/Education, the poor's wallet will receive Rp. 7,570,000 and experienced an increase of Rp. 69,655,000, this increase is quite an increase of 10%. Of this total, in 2022 the poor people's wallet will receive a total of IDR. 15,036,000, while in 2023 the poor people's wallet will receive Rp. 167,634,000 with a percent increase of 89%. This shows that Dompot Dhuafa Waspada Medan has enormous potential to increase the funds donated by muzakki and contributors to DOMPET DHUAFA WASPADA Medan so that they can be managed better.

**B. Discussion**

Based on the table above, it can be seen that the amount of funds collected from 2022 amounted to 15,036,000 until 2023, amounting to 167,634,000, experienced a change in decline and the education and economic development sectors were impacted by the increase and uncertainty of waqf. However, considering that the distribution of waqf funds received by Dompot Dhuafa Waspada Medan is unpredictable, it is necessary to have a plan to prevent various problems from occurring, especially the distribution of financial waqf funds. This data shows significant growth in 2023 (of 167,634,000) compared to 2022 (15,036,000). This increase has a positive impact on educational programs that will be provided to several schools, including Bintang Taruna High School, the construction of mosques, the construction of tahfiz houses (which are still in process) as well as economic development which will be allocated to Dompot Dhuafa Waspada Medan. So from the table above it can be concluded that in 2022 we will not be able to achieve success in waqf money that is in the wallets of the dhuafa alert Medan, because there

is a lot of fluctuation in waqf. And in 2023, the number of people who have waqf in Dompot Dhuafa Alert Medan will experience a drastic increase because in 2023 the number of people who have waqf will reach 10 million and above and will be given cash waqf certificates (SWU) from Dompot Dhuafa Alert, so that in 2023 this will lead to the success of cash waqf in Dompot Dhuafa Terrain Alert.

The distribution of waqf money aims to reduce the government's burden in an elastically contracting economy while providing poor communities with access to better economic opportunities and valuable human resources. Dompot Dhuafa was finally persuaded to look at distributing waqf money through money due to sluggish but stable economic growth and the need to accelerate the economic regeneration process of the people. Because it is a leading activity in managing waqf through finance, Dompot Dhuafa received an award in the waqf category.

**a. Factors for the Success of Waqf Through Money in the Wallet of the Dhuafa Alert**

Factors for the success of waqf through money in the wallets of the poor are vigilant, namely:

1. Prioritize public awareness as the main factor that needs to be considered. Because the directorate of wallets for the poor is alert to explain that there are some people who do not understand about waqf through money. For example: There is a lack of understanding regarding waqf through money, which makes people think that waqf requires people to be rich first, have a large nominal amount and own quite a large amount of land. In fact, waqf does not have to wait until you become rich, or you have to have a fairly large amount of land and assume ownership of other assets. Currently, everyone can donate through money with a small nominal amount. So anyone can make waqf in the wallet of the poor, be careful. However, because waqf is known to provide incentives to those who give it waqif as long as the assets they donate are still very beneficial to society, waqf can turn into an altruistic activity with endless rewards.
2. Create programs that are attractive to the community as an indicator that the community will want to donate and put waqf in the wallets of the poor, alert. for example, in mosque waqf in Medan and Nias. Because of the attraction of mosque waqf in Medan, people think that mosque waqf in Medan is normal, so people who donate do not regularly donate to mosque waqf in Medan. And the mosque waqf in Nias is an attraction for the community because the condition of the mosque in Nias really prioritizes the community, so that people donate more to the construction of the mosque waqf in Nias which is an attraction for the community which is very decreasing because the population of the Islamic community in Nias is very small or minority so that awareness of giving waqf in Nias district is very reduced. Therefore, the dhuafa wallet is alert to plan several programs, namely:

- b. Nur Annah Dompot Dhuafa Waspada's tahfiz house waqf program



From the flyer above, the wallet of the poor is alert to create a waqf program for the construction of Tahfiz Nur Amnah's house.

- c. Palestinian ambulance waqf program Dompot Dhuafa Alert



From the flyer above, the dhuafa wallet is alert to provide waqf for Palestinian ambulances.

- d. Waqf program for the construction of the Al-Ikhlas mosque



From the flyer above, the poor's wallet is alert to help build the waqf for the Al-Ikhlas mosque.

- e. Al-Qur'an waqf program





From the flyer above, the dhuafa wallet is alert to open donations for people who want to channel their funds to the Al Qur'an waqf.

3. The Directorate explained that the segmentation of people who provide waqf through money in the wallets of the dhuafa alert is targeted based on age and regional factors. For example, based on the average age of those who give waqf through money in the wallets of the poor, be wary of being 40 years and over. and based on area, for example, people who have classy and luxurious residences such as tasbih houses, and have other assets.

### **Cash Waqf Problems Faced in Dompét Dhuafa Alert**

The problem of cash waqf that occurs in the wallets of the dhuafa alert is a lack of understanding in society, either through the media, through social media, and through religious ustads in mosques, either in the form of penaziran or Friday prayer sermons that convey about waqf through money, so that the public is also unaware. regarding waqf through money in the wallets of the poor, be careful. and the lack of understanding about waqf through money makes people think that if you want to do waqf you have to become rich first, have quite large land ownership, have a lot of money and assume ownership of other assets. In fact, waqf does not mean you have to wait to become rich or have to own a large amount of land and have to have a lot of money. Currently, everyone can make waqf through money with a small nominal value, so anyone can make waqf through money. and the lack of public understanding in this matter is one of the obstacles to achieving success from waqf through money in Dompét Dhuafa Waspada.

### **Legal Basis for Waqf Through Money**

In the case of Waqf through Money (cash), the statutory regulations are acceptable. This means that the money can be used for waqf. However, some Ulama allow waqf, including:

1. According to the Shafi'i school of thought, cash waqf is haram because once it is paid, the dirhams and dinars will disappear and thus lose their legal status.
2. According to Ibn Qudamah's explanation of the Hanbali Madzhab, experts and jurists usually forbid cash waqf because it will eventually run out and lose its form. Additionally, money cannot be rented out because that would change the way money functions as a standard of value. Kasanah (2019).

According to the interpretation or views of the scholars above, there is a reason why they forbid cash waqf: once used, the waqf money is lost forever. Waqf

assets must be safeguarded, but they must also not be lost or lost in line with the teachings of the Prophet Muhammad SAW. to Khattab Umar:

"Save the origin (the principal of the assets donated) and donate the proceeds." Scholars who support cash waqf argue that even if an object or object has been lost, the value of invested waqf money remains forever. In this case, they emphasize the usefulness of waqf assets rather than their physical form.

The scholars explain waqf in general in verses from the Qur'an which invite people to do good and donate by using waqf as an example of good deeds.

There is a basic legal argument for waqf through money according to the Qur'an, namely QS Al - Baqarah: 261

مَثَلُ الَّذِي يُنْفِقُ رِزْقَهُ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَلْفَ مِائَةٍ وَهُوَ يَنْفَعُ لِمَنْ يُشَاءُ

It means: The parable of a person who spends his wealth in the way of Allah is like a seed that grows seven stalks, on each stalk there are a hundred seeds. Allah multiplies for whom He wills, and Allah is All-Encompassing, All-Knowing.

The verse above shows that Allah lowers the benefits that a Muslim receives if he makes infaq fii sabilillah. Infaq fi sabilillah, or giving charity in the way of Allah, including waqf.

According to a hadith narrated by Ibn Umar, after acquiring land in Khaibar, Umar bin al Khattab ra approached the Prophet SAW for advice on how to use this land. "O Messenger of Allah, what are your instructions to me regarding this treasure? I have never found better money for myself than that land in Khaibar. Responding to this, the Prophet SAW gave alms." According to Ibnu Umar, "Umar donated the land as zakat on the condition that it was not sold, transferred or inherited. He distributed his income to the visitors, riqab, sabilillah, ibnu sabil, and fuqara'. There is nothing wrong with those in charge if they wisely use the produce of the land and give it to others without claiming ownership rights." Holding the main capital and directing profits from it, in accordance with the hadith narrated by Ibn Umar. That is the MUI's definition of waqf as "holding assets that can be utilized without losing the essence of the object, by not taking legal action against an item (selling, donating, or bequeathing it)" in its fatwa to allocate income to a business that is socially acceptable, meaning that it is not prohibited. .

## CONCLUSION

Waqf through money at Dompét Dhuafa Waspada achieved key success through several important factors. First, it is important to create attractive programs for the community so that they want to donate and give waqf. For example, mosque waqf in Medan is less attractive because it is considered ordinary, so donations are not routine, while mosque waqf in Nias is more attractive because the condition of the mosque in Nias prioritizes the community, causing more donations. Second, raising public awareness is the main factor, because there are still many who do not understand the concept of waqf through money. This lack of understanding makes people think that waqf must involve large nominal amounts or large land ownership, even though waqf can be done with small nominal amounts by anyone. Third, the segmentation of the waqf community in Dompét Dhuafa Waspada

includes individuals aged 40 years and over and those who live in classy areas such as the Tasbih Setia Budi housing complex, who have other classy assets.

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