

# Productive Waqf Management in Improving the Quality of Education in Rural Areas

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## Abstract

**Purpose:** This article aims to provide the overview of the big impact of productive waqf in developing and equalizing the quality of education. Especially, the education in the isolated area, rural area, in which numerous poor societies live. Waqf is a social instrument in Islam which has played a major role in advancing Islamic Civilization since ancient times.

**Design/methodology/approach:** the method for conducting this research uses literature-based analysis and secondary data to develop a theoretical framework.

**Findings:** The results of this journal article show that the strength and function of waqf can be an alternative solution to equalize the quality of education. Through professional management, models and nadzir.

**Research limitations/implications:** This research shows that the inequality in education quality can be resolved with a productive waqf approach.

**Practical implications:** Practical implications: the researcher hopes that this research can become a reference for NGOs, communities and the government in optimizing productive waqf to improve the quality of education.

**Originality/value:** Empowerment and management of productive waqf can have an impact on improving quality education services in rural areas by implementing a program to send quality teachers to Rural areas of Indonesia funded by productive waqf.

**Keywords:** Productive Waqf, Quality of Education, Waqf Management, Education in the rural area.

## Introduction

Waqf and education have a very close relation. Waqf means "*al-Habs*" which means to hold back, stop or remain silent. In the *Kajian Ekonomi dan Keuangan Syariah* or Sharia Economic and Financial Review 2022 by Bank of Indonesia (Bank Indonesia, 2022), there are many waqfs in Indonesia in the education sector, especially in Islamic school. However, the forms are in ordinary assets such as lands or buildings. Meanwhile, waqf that is managed productively for the purpose of improving the quality of education is still very rare to be found.

The condition of education in Indonesia still has many shortcomings. Especially the quality of education in rural or remote areas of Indonesia. Minimal access, insufficient information, and very limited facilities mean that the quality of education in remote areas is increasingly lagging behind. This could be one of the reasons why our Human Development Index (HDI) is still lower than Malaysia and Thailand or in 114th position globally in 2022.

| Jenis Penggunaan | Share (%)      | Jumlah lokasi  |
|------------------|----------------|----------------|
| Sekolah          | 10,77%         | 47.443         |
| Mushola          | 27,90%         | 122.903        |
| Sosial Lainnya   | 9,37%          | 41.276         |
| Pesantren        | 4,10%          | 18.061         |
| Makam            | 4,35%          | 19.162         |
| Masjid           | 43,51%         | 191.667        |
| <b>Total</b>     | <b>100,00%</b> | <b>440.512</b> |

Figure 1: Waqf Land Allocation In Indonesia  
Source Sistem Informasi Wakaf Kemenag 2022

On the other hand, Indonesia is a country with the largest Moslem population in the world and has a big potential in the field of waqf. According to Indonesian Waqf Board Records, the potential of waqf in Indonesia is 120 trillion per year. Through good, professional and transparent management, productive waqf can be very helpful in improving the quality of education. Whether it is the provision of educational facilities or improving the quality teaching of teacher through additional allowances and supporting training in the learning and teaching process.

### Literature Review

#### *Waqf Worship Law*

Etymologically, waqf comes from the Arabic words *waqafa*, *yaqifu*, *waqfan* which means to hold, stop or stay in place or remain standing. The word *waqafa* is a synonym of the word *habasa* (*yahbisu-tahbisac*) which means holding tangible assets, not being bought, sold, and guaranteed. Meanwhile, terminologically, waqf is holding ownership rights to property to be managed and distributed. In terms of waqf, it is defined as holding back the origin of something, and channeling its benefits to the good of mankind as a form of to get closer to Allah SWT (Jamal, 2007).

If we open the Lisanul Arabic dictionary, waqf linguistically has several meanings:

- a. *Al habs* which means to hold back. It's like the police detaining a criminal and putting him in prison so he can't conduct another crime.
- b. *Al man'u* means to prevent. Like a mother who prevents her children from playing with fire because it is danger and so that the children don't get burned by the fire.
- c. *As sukun* means to stop or be silent. Like someone stopping from walking or also like a camel stopping from walking (Sarwat, 2018)

According to Sayyid Sabiq, waqf is the main detention and development. The main detention means the detention of assets and the use of their benefits in the way of Allah SWT (Sabiq,

2009). The majority of Ulama agree that the source of waqf law in the Al-Quran is QR: Al-Imran verse 92. With the meaning,

*“You will never reach (perfect) virtue until you spend some of the wealth you love. and whatever you earn, Allah knows it.”*

Meanwhile, the hadith or argument for the recommendation for waqf is about the waqf which carried out by Umar bin Khattab R.A as explained by Rasulullah (peace be upon him) in the Hadith Muttafaq'alaih. At that time, Umar's friend was one of the friends who also received the loot in the form of a very large palm garden with high yields for each harvest. So at that time Rasulullah (peace be upon him) suggested to Umar bin Khattab R.A that his wealth, which was of such high value, must be donated in the way of Allah SWT in order to get a reward that was many times greater than the reward. According to the hadith scholars, this is what clearly and emphatically states the sharia of waqf for assets. Apart from that, this hadith also provides a clear insight of the form and conditions of waqf for assets (Sarwat, 2018).

### ***The Development of Productive Waqf***

Based on the available of literary sources, it shows that there are two opinions from the Fuqaha about who actually should implemented the waqf first. According to the first opinion, some scholars said that the first person to implement this waqf law was Rasulullah SAW. He donated his land to build the Quba Mosque. Meanwhile, the second opinion is the first person to implement the waqf sharia was Umar bin al Khathab R. He shares his land in Khaibar. Regardless of differences in who was the first implementer of waqf, the interesting thing here is how the history of waqf began as a productive waqf (HR Muslim 3085).

*“if you would like to keep the waqf object and donate its benefit”*

That's what the prophet Muhammad said. Indirectly indicating that waqf charitable activities must be productive. Productive waqf itself is a scheme for managing waqf donations from the people, namely by making these donations productive, so that they are able to produce a sustainable surplus. Waqf goods can be movable objects, such as money, precious metals, or immovable objects, such as lands and buildings. The profits from productive waqf are a source of perpetual funds to finance the needs of the people, such as financing education.

Productive waqf is a scheme of managing waqf donations from the community, by producing the donations, so that they are able to generate a sustainable surplus. Waqf donations can be in the form of movable objects, such as money and precious metals, or immovable objects, such as land and buildings. This productive waqf surplus becomes a source of endowment funds for financing the needs of the people, such as financing quality education and health services. In addition, productive waqf can also be defined as assets used for production purposes in the fields of agriculture, industry, trade and services, the benefits of which are not directly on the waqf object, but from the net profit from the development of waqf which is given to the rightful people in accordance with the purpose of waqf. (Zainal, 2020)

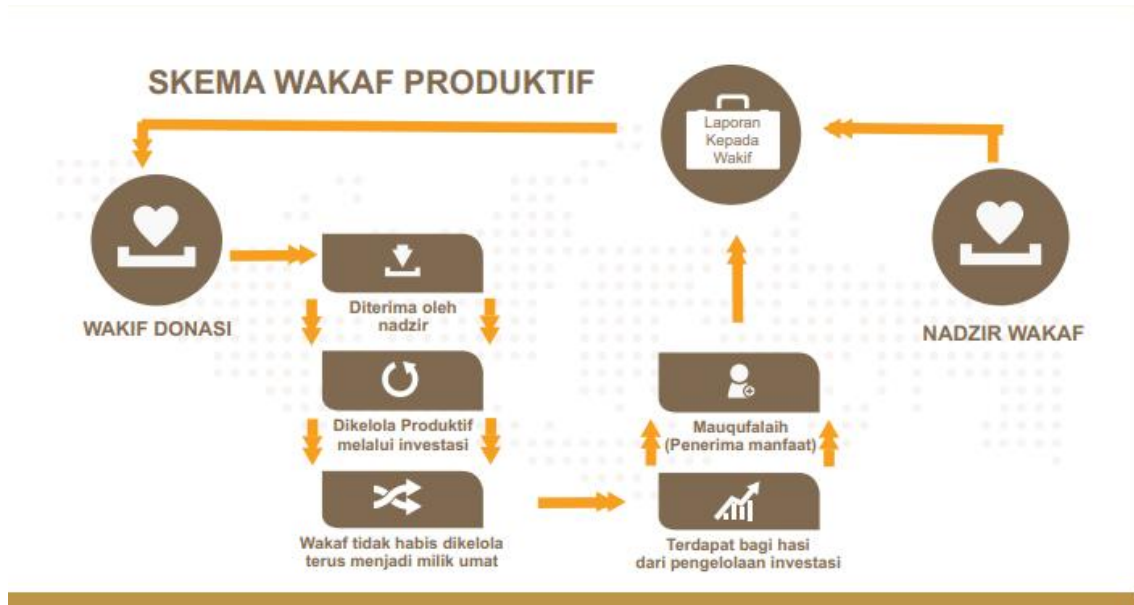


Figure 2: productive waqf scheme  
 Source Komite Nasional Ekonomi Keuangan Syariah

Syafi'i Antonio says that productive waqf empowerment is characterized by three main features: first, the waqf management pattern must be integrated and waqf funds can be allocated for community empowerment programs; second, the principle of nazir welfare; and third, the principle of transparency and accountability (Antonio, 2007).

One example of the successful productive waqf that we can still see today is the successful management of waqf assets from Al Azhar University, in the city of Cairo, Egypt. This 1000 years old university existed during the Fatimiyah and Ayyubi dynasties and produced tens of thousands of graduates who contributed greatly to the modern Islamic world. Al Azhar University not only provides free education fees for its students but also provides free plane tickets for students to go home when they finished the study program. This all runs with the results of professional management of Al Azhar's waqf assets which consist of rice fields, companies, and various other productive businesses (Sarwat, 2018).

**Cash Waqf**

The development of cash waqf began in the 15th century. Even during the Ottoman dynasty, waqf contributed 20% to the state income. The majority of development projects during the Ottoman era were also financed by waqf. Waqf which was managed during the Ottoman era did not only apply to immovable assets such as lands and buildings but also applied to other forms of immovable assets such as agricultural equipment and even in the form of money. This cash waqf continued to be developed and became one of the revenues of the Ottoman state at that time. The proceeds from the waqf are used to provide community facilities and are also distributed in the form of aid to poor communities (Iskandar, 2020).

The majority of scholars have agreed that one form of the waqf can also be in the form of cash. This refers to the opinions of the Imam Mazhab. Among the Malikiyah, the popular opinion is that it is permissible to make waqf in the form of cash, as seen in the book *Al-Majmu'* by Imam Nawawi who says, "And our friends have different opinions about waqf in dirhams and dinars. Those who allow renting out dirhams and dinars allow waqf with them and those who do not

allow renting do not donate them". Ibn Taymiyah in al-Fatwa, narrates an opinion from the Hanafi circle which allows waqf in the form of money and the same thing is also said by Ibnu Qudamah in his book al-Mughni.

Cash waqf promises better benefits, it can be obtained from waqf sources. Cash waqf or waqf through money is waqf by giving money to be bought/made into an immovable property or movable property as desired by the wakif or programs/projects offered to the wakif, both for social and productive/investment purposes (Fahruroji, 2019). Apart from utilizing the results of waqf management, cash waqf can also expand the reach of waqf givers and increase the productivity of waqf assets. Management of cash waqf funds which was a tool for investment is attractive, because the benefits or profits from these investments are in the form of profits that will be enjoyed by people everywhere (locally, regionally and internationally). This is possible because the benefits of the investment are in the form of cash which can be transferred anywhere. On the other hand, investments in waqf funds can be made anywhere without any country borders (Lubis, 2010).

The development of cash waqf in Indonesia is trending very well, we have an official cash waqf instrument, Cash Waqf Linked Sukuk (CWLS). CWLS is a cash waqf instrument that can be done temporarily or permanently. The benefits of CWLS support the development of social investment and productive waqf and accelerate the achievement of Sustainable Development Goals.

### The Potential of Productive Waqf In Indonesia

Since 2018, based on the World Giving Index, since 2019 Indonesia has outperformed other countries in the world as the most generous country (Charities Aid Foundation, 2022). Muhammad Nuh said that currently Indonesia has entered a new era (revival) of national waqf. This is characterized by the growth of collective awareness across social structures for waqf, the use of technology in managing waqf, awareness in managing waqf assets based on good Waqf governance, diversification of assets, especially cash waqf which is easier and more flexible, the use of Cash Waqf Linked Sukuk as an instrument that is guaranteed security and certainty of results, and the synergy between Islamic Social Finance and Islamic Commercial Finance is getting stronger (Haryono, 2021).

According to the calculation of the Indonesian Waqf Board (BWI), the potential of cash waqf in Indonesia reaches Rp120 trillion per year, assuming that 100 million Indonesian citizens donate Rp100,000 per month. Meanwhile, according to the former Chairman of the Indonesian Association of Islamic Economists (IAEI) in 2005, Mustafa Edwin Nasution, revealed that the

**Tabel 1 Potensi Wakaf Uang di Indonesia**

| Tingkat Penghasilan/Bulan (Rp) | Jumlah Muslim (jiwa) | Tarif Wakaf/Bulan (Rp) | Potensi Wakaf Uang/Bulan (Rp) | Potensi Wakaf Uang/Tahun (Rp) |
|--------------------------------|----------------------|------------------------|-------------------------------|-------------------------------|
| 500.000                        | 4 juta               | 5.000                  | 20 milyar                     | 240 milyar                    |
| 1 – 2 juta                     | 3 juta               | 10.000                 | 30 milyar                     | 360 milyar                    |
| 2 – 5 juta                     | 2 juta               | 50.000                 | 100 milyar                    | 1.2 triliun                   |
| 5 – 10 juta                    | 1 juta               | 100.000                | 100 milyar                    | 1.2 triliun                   |
| <b>Total</b>                   |                      |                        |                               | <b>3 triliun</b>              |



potential of cash waqf in Indonesia is very large, reaching IDR 20 trillion per year. According to him, if 10 million Muslims in Indonesia donate money ranging from IDR 1,000 to IDR 100 thousand per month, at least the cash waqf funds that will be collected for a year can reach IDR 2.5 trillion. In fact, if around 20 million Muslims in the country donate their wealth of around IDR 1 million per year, the potential for cash waqf could reach IDR 20 trillion (Mubarak, 2022).

Based on the Ministry of Religious Affairs of Indonesia's Waqf Information System (2022), waqf land in Indonesia is spread over 440,5 thousand points with a total area of 57,2 hectares. Apart from that, the potential for the waqf sector in Indonesia, especially cash waqf, is estimated to reach 120 trillion rupiah per year. The Indonesian Waqf Board recorded cash waqf revenues reaching 1,4 trillion rupiah per March 2022. This figure has increased compared to cash waqf revenues collected throughout 2018 - 2021 amounting to 855 billion rupiah.

### ***Waqf and Education***

The role of waqf in the Islamic world is very important. In fact, the development of waqf is an indicator of the development of Islamic civilization. It was recorded that during the glorious era of Islam, hospitals, libraries and universities were built through waqf funds. Even now, Al-Azhar University-Egypt has productive waqf activities to support campus operational needs and provide scholarships to thousands of students from all over the world. (Kasdi, 2015)

Waqf in the field of education has been an important part of the history of Islamic Waqf. The existence of waqf has helped provide public facilities in the education sector, such as Islamic School, Islamic Boarding Schools and *ma'had*. Several Steps that must be taken to empower cash waqf funds for education prioritize development (Islamic Boarding Schools, Islamic school and Universities, Research Institutes for the Community and Libraries) and Empowerment and Development (Departemen Agama RI, 2007).

Waqf and education are an integration of goodness, each influenced by the previous one and influencing each other. When many people donate waqf for education, educational institutions and research institutions will be prosper, it will produce many clever people who will also implement waqf. One strategic effort to improve the quality of Muslim education is through a productive waqf program for education. It is called productive because waqf funds are used and invested to finance productive businesses while the results are intended for the social interests of the people, such as educational scholarships. Waqf has a very important role in improving the welfare of teachers and lecturers, improving facilities and infrastructure, improving the quality of education personnel, improving the curriculum and improving education management, as well as increasing community participation in the provision of education. (Kasdi, 2015)

### ***Why Education is Important***

No developed country in the world does not emphasize the education sector in developing its country and nation. Developed countries have proven that education has a very important contribution to improving the quality of their nation. Education is the source of all sources of progress of a nation, because through education the quality of human resources of a nation can be improved. Human resources are the main asset in building a nation, and Indonesia is no exception. The availability of abundant natural resources owned by the Indonesian nation, and the existence of capital resources and increasingly sophisticated technology will not have a value-added contribution, without being supported by qualified human resources. Thus, improving the quality of the nation rests on improving the quality of its human resources, and

will only be achieved through an emphasis on the importance of education. The education in question is based on a more quality education system (Muhardi, 2004).

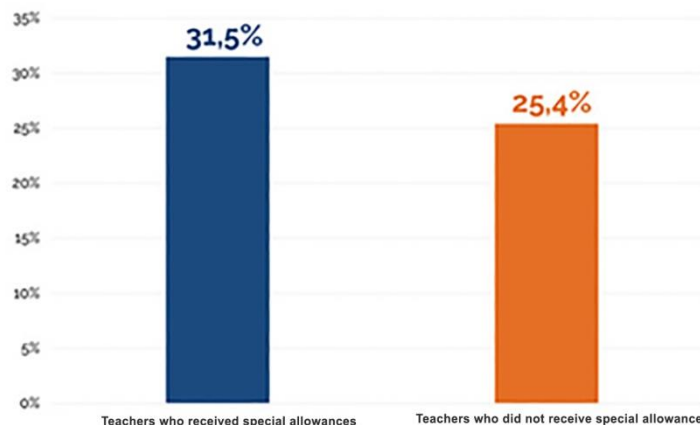
Because developed countries with reliable human resources are able to compete and improve the welfare of their nation. Although they do not have much natural potential, with the strength of their human resources they can advance and excel in comparison with other countries. Examples such as Singapore, Japan, South Korea and Switzerland. For this reason, education must be a common task. Especially for Indonesia, which has a large population spread across various regions with their respective homework that we must solve together.

***The Condition of Education in The Remote Area of Indonesia***

Education always becomes the most important thing in human life. Education provides progress in human thinking, so that their standard of living increases. Education influences society which ultimately results in social change. Social change is a form of innovation that is related to all aspects of human life with the aim of increasing prosperity. In research entitled "Basic Education in Remote Villages: Survey Results from West Kalimantan and NTT" published in December 2019, the World Bank highlighted a number of educational problems in Indonesia. Starting from infrastructure, inequality in teacher salaries, to the achievement of student educational outcomes. The research results also show that the location of the school is so far away that it becomes an obstacle for teaching and learning activities. This also has the potential to prevent the best teachers from working in remote areas. The impact on students is that almost none of the students reach the level of ability that is appropriate for the class they are currently in; the majority of them are two grade levels behind (Kiat Guru, 2019).

Then, what is no less worrying is the relatively higher rate of teacher absenteeism in remote areas and teachers receiving special allowances. A survey conducted by SMERU in 2010 showed that the teacher absenteeism rate in remote areas (24,4%) was higher than the national average (15%). What is most worrying is that the absenteeism rate for teachers who receive special allowances (31,5%) is higher than teachers who do not receive special allowances (25,4%). A similar survey conducted by Analytical and Capacity Development Partnership in 2014 indicated improvement, although the rate of teacher absenteeism in remote areas (19,3%) was still double the national average (9,4%) (Toyamah, 2010).

The absenteeism rate for teachers who received special allowances was found higher than the teachers who did not receive special allowances



Source : SMERU 2010

Figure 4: graph of teacher absence in rural schoolse  
 Source Smeru 2010

Several factors that cause the educational inequality in Indonesia, are

- a. Educational facilities are not evenly distributed in every region, because Indonesia is an archipelagic country so there are several regions that have quite difficult access.
- b. Society per capita income
- c. The educational facilities and infrastructure in the area also influence how high or low the educational inequality is.
- d. Quality and salaries of educators in remote areas.

## **Method**

In writing this journal, the author uses a literature study approach by collecting data and information from journals and websites. After the data and or information is obtained, the author then analyzes and looks for formulas for productive waqf management that can have a direct impact on education in rural areas. The main purpose of writing this journal is to get the role of productive waqf to improve the quality of education in rural Indonesia.

## **Result and Discussion**

### ***Optimizing Productive Waqf for Rural Education Quality Improvement***

Waqf should be productive. It grows and empowers. Especially for its role in education, productive waqf management can be very influential in improving the quality of education, especially education in rural or remote areas of Indonesia. There are some steps that must be taken:

1. Increasing literacy and awareness of waqf in society through various communication media. In waqf contracts, we know that there is a musytarak contract. Where the benefits of waqf are not only for social activities, but also for the muwakif and his own descendants. This choice of contract could become the main theme of the invitation to endowment in society.
2. Increase the productivity of waqf assets, especially waqf land that has not been managed well and then convert it into cash/cash waqf. From 2009 data from the Ministry of Religious Affairs, the official area of waqf land throughout Indonesia is: 2.719.854.759,72 square meters spread over 451.305 locations (Hasan, 2009). This figure is not all productive and produces economic value that is beneficial to the community. There are practical steps that can be taken, namely Istibdāl waqf. Istibdāl is removing an asset from waqf status and replacing it with another asset. It is hoped that this method can change less productive waqf assets into more productive ones, either by changing assets or turning them into cash waqf.
3. Establishment of special waqf institutions for rural education. This institution can be new or sub-ordinated under Indonesian Waqf Board as the government's official waqf institution. In the future, this waqf institution that focuses on education can innovate to build civilization in rural areas by improving educational services.

The 3 points above must be supported by Nadhir's professional qualities. The professionalism carried out aspects include: Management, human resources, partnership patterns, forms of objects such as money, shares and other securities, full government support. In managing waqf professionally, there are at least three basic philosophies that are emphasized when we want to empower waqf productively, namely: First, the management pattern must be within the framework of an "integrated project", not part of separate costs. Through project management, waqf funds will be allocated for empowerment programs with all kinds of costs summarized there. Second, the principle of Nadzir's welfare, for too long Nadzir has been positioned to work by utilizing his remaining time and not as his main concern. Therefore, it is time for us



to make nadzir a profession that gives hope for the best in the people and a profession that provides prosperity, not only in the afterlife, but also in the world. Third, the Principle of Transparency and Accountability where waqf bodies and the institutions that they assist must be reported annually on the process of managing funds to the community in the form of an audited financial report including the fairness of each cost item in the area where they are located (Zainal, 2020).

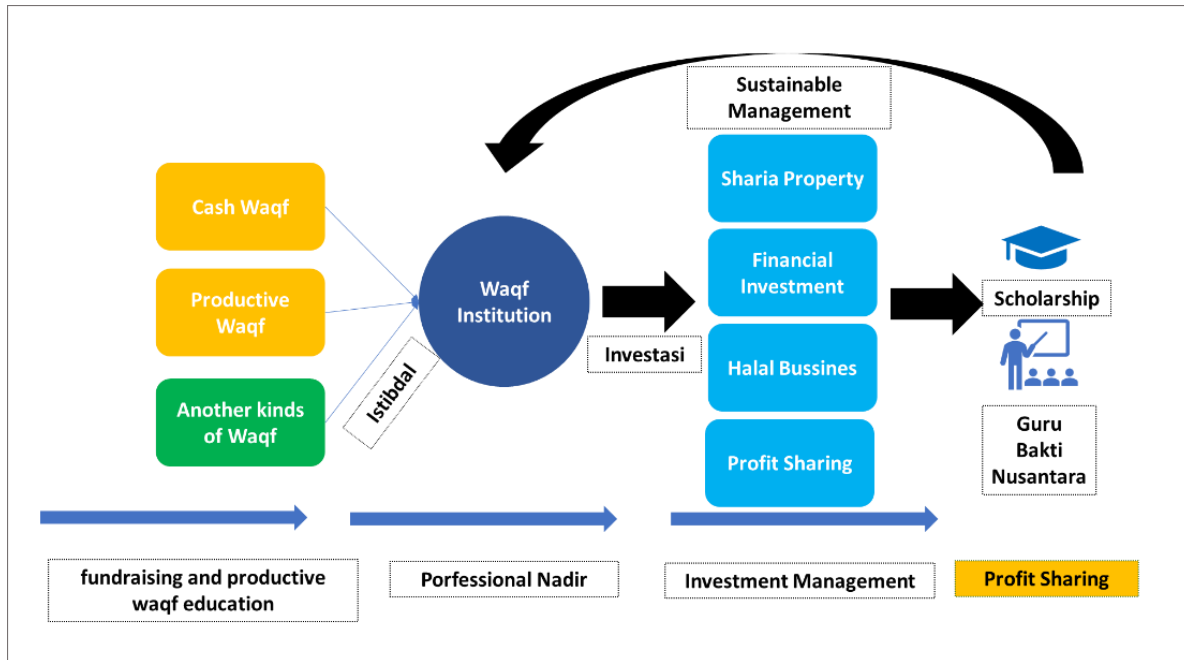


Figure 5: Productive Waqf Management Scheme for Education  
 Source From The Author

**Bakti Guru Nusantara: Waqf Goodwill Ambassador for Indonesian Education**

Inpired by *Indonesia Mengajar* Movement which has been running for more than 10 years. This program has sent 1.037 inspiring young teachers have been placed in 28 districts. Thousands of young people serve in remote areas to inspire young children to dare to dream and make their dreams come true. *Bakti Guru Nusantara* is the program which has the vision and mission of Islamic civilization. Apart from providing teaching, they are also challenged to be able to build economic empowerment based on local potential using a productive waqf approach. Through the development of this local productive waqf program, it is hoped that it can fulfill the lack of educational facilities. They also have to find and form the best selected students who will later be assisted by the Waqf program through educational scholarships. The hope is that when the program completed, the community will have a waqf-based joint business entity for independence and improvement of the quality of education in their area.

We will select the best young people and then provide them with training before being placed in certain locations to serve for a minimum of 12 months.

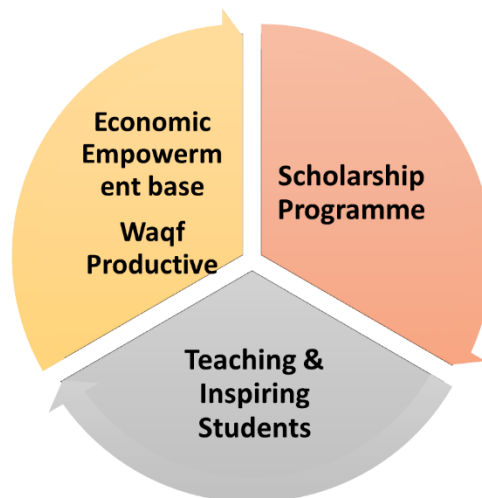


Figure 6: Role of Bakti Guru Nusantara

## Timeline

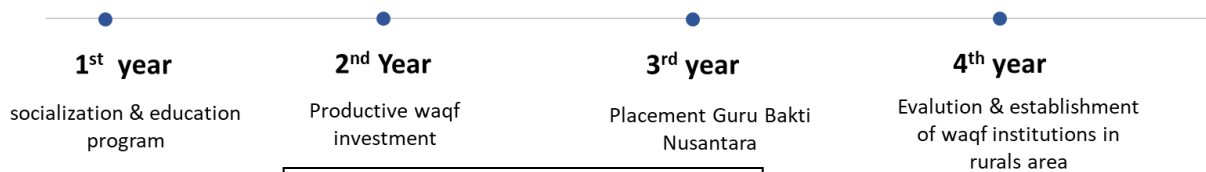


Figure 7: Timeline Program

### Conclusion and Discussion

Indonesia, with all of its problems, also has many more gifts and potential. As the largest Moslem population country in the world and the most generous nation, Indonesia can become an oasis for the revival of waqf for Islamic Civilization. Waqf, which is eternal in nature, can be a sustainable solution to solve various social problems of the community. Especially in the education sector where there is still a lot of duties, we can complete it together.

A large country, generous people and professional management will make the world of waqf in Indonesia be better than before. It is not impossible that the revival of Ancient Islamic Civilization, which was always supported by the development of waqf, could be repeated in the Indonesian archipelago.

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