

Cash Waqf Management in the Tabung Waqf Program Dompot Dhuafa and its Implications for Sustainable Development Goals

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Abstract

The low level of public literacy and understanding of waqf, especially cash waqf and productive waqf which are currently developing, has resulted in the non-optimal utilization of the potential of waqf as an instrument to improve people's welfare. The purpose of this study is to analyze cash waqf management in the Dompot Dhuafa waqf savings program in accordance with the waqf core principle and its implications for sustainable development goals. The research method is a descriptive qualitative approach with library research. The results of this study indicate that the Dompot Dhuafa waqf savings program is in accordance with the waqf core principle, namely having a legal foundation, waqf supervision, good governance for nadzir, risk management, and in accordance with sharia governance which also has implications for sustainable development goals with the pillars of social development and economic development which has five objectives.

Keywords: cash waqf and productive waqf; waqf care principles; SDGs.

A. Introduction

Most Indonesian people's understanding of waqf refers to immovable objects, such as endowments of land and buildings for cemeteries, places of worship, and others to obtain benefits. The low understanding of the community which can be one of the obstacles to the lack of optimal function of waqf to facilitate the empowerment of the people and the development of Islam. Meanwhile, the Indonesian Ulema Council (MUI) defines waqf as a legal act which results in the separation of some of his property which can be carried out by a person, group or legal entity for the benefit of worship or other public purposes according to Islam (MUI, 2002). Islam has applied the concept of waqf since the time of the Prophet Muhammad Salallahu Alaihi Wassalam (SAW), as the Prophet said in a hadith originating from the best friend Abu Hurairah r.a:

"If a person dies, then his deeds are cut off, except for three things (namely) charity, useful knowledge, and the prayer of a pious child." (H.R. Muslim).

However, in its development to maximize the potential of waqf contemporary scholars have begun to introduce the concept of cash waqf and productive waqf. MUI in its 2002 fatwa defines cash waqf, namely waqf in the form of cash including securities, which can be done by a person, group, legal entity or institution. The law of cash waqf, namely jawaz (permissible), can be distributed and used for things that are permissible in Islamic sharia. The principal value must be guaranteed, it cannot be sold, donated, or inherited (MUI, 2002). Meanwhile, the Ministry of Religion (Ministry of Religion) defines productive waqf, namely a scheme to manage and produce the results of donations from people so that they can benefit and be sustainable. Waqf can also be in the form of immovable objects such as buildings, land, movable objects such as precious metals and money, the profits obtained will be a source of enduring funds to finance the needs of the people (BWI, 2019b).

Waqf has a big role in the advancement of Islam in Indonesia, many places of worship and education such as mosques, Islamic boarding schools and madrasas have been established through waqf. Even the benefits of waqf are greater when compared to zakat, infaq, and alms if managed properly. Nurul Huda (2022) as Chair of the Indonesian Waqf Board Professional Certification Institute (LSP BWI) said that Indonesia is a country with the largest Muslim population in the whole world with great waqf potential. The potential for cash waqf reaches IDR 180 trillion, but the funds that can be obtained by the Indonesian Waqf Agency (BWI) only reach IDR 860 billion (Kurnia, 2022).

The magnitude of the waqf potential has not been able to be optimized to overcome economic problems and the welfare of Muslims. Currently, there are 435,944 hectares of waqf land in Indonesia, in 435,768 locations. The majority of the waqf land has not been productive, due to the lack of funds and the nazhir's ability to manage it is still limited (BWI, 2019a). As for some of the obstacles faced in the development of waqf, namely, community literacy about waqf is not good enough, some people consider waqf to be the same as donations and zakat, lack of professionalism of nazhir (waqf managers), waqf management is still in the form of cemeteries, mosques and madrasas even though waqf assets are not only this but can be companies, plantations

to factories and the lack of transparency from Nazhir (Waldelmi, 2022). The following is data on the low value of the 2020 national waqf index submitted by BWI: (BWI, 2020).

Figure 1. 2020 national waqf literacy index values



Source: (BWI, 2020)

Besides that, the low awareness and motivation of the community to make endowments, problems in the utilization that the community wants are mixed with consumptive programs. The waqf program is not long-term, meaning that beneficiaries of waqf funds are limited at certain times. Fourth, the obstacle is that beneficiaries are not ready to develop themselves. This is what makes the beneficiary unable to survive and return to consumptive use (Suryani & Mursyidah, 2020).

In his research, Suryani (2020) revealed that waqf can be an instrument of economic distribution with the aim of eliminating poverty and increasing welfare. Rianto (2020) states that one of the instruments to increase people's welfare and overcome poverty is waqf. Islam makes waqf a direct social and humanitarian solution, such as alleviating poverty and empowering the people's economy. In Indonesia the problem of poverty is still a major problem because economic development has not been able to reduce the poverty rate every year. BPS data (2017) shows the number of poor people is 261 million people or around 10.17% of the total population in Indonesia (Suryani & Mursyidah, 2020). Iskandar (2020) in his research also analyzes the effectiveness and efficiency of the financial performance of waqf institutions in Indonesia based on the Waqf Core Principle (WCP), which generally shows that the

effectiveness and efficiency of the financial performance of waqf institutions in Indonesia has been influenced by WCP. Saefurrohman (2021) in his research stated that the programs carried out by BWI Lampung Province have been able to show their contribution in the process of achieving the global SDGs goals on health, quality education, and responsible consumption and production (Iskandar et al., 2020; Saefurrohman et al., 2021).

In line with this, to achieve the goal of waqf to improve people's welfare, Dompot Dhuafa (DD) through its waqf savings program which was established in 2005 optimizes cash waqf raising and productive waqf-based economic empowerment. Until 2019 DD had managed 58 assets and carried out six new projects from collecting community cash waqf (Dompot Dhuafa, 2017). DD collects funds through cash waqf instruments and distributes them based on productive waqf, in this study the author will analyze the management of the DD waqf savings program based on the waqf core principle formulated by BI and has five main dimensions namely legal foundation, waqf supervision, good governance for nadzir, risk management, and sharia governance (Obaidullah et al., 2020). In addition, the author will also analyze the implications of channeling DD waqf funds based on productive waqf towards the SDGs, where the SDGs or Sustainable Development Goals are 17 global goals and have 169 measurable achievements and targets set by the United Nations to make the world's development agenda for peace and prosperity. the present and future prosperity of humanity and planet Earth (Wikipedia, 2023).

B. Literature Review

Waqf

"Waqf" in Arabic is "Waqafa". The origin of the word "Wakafa" means "hold" or "stop" or "stay" in place "or remain standing". The word "Wakafa-Yaqufu-Waqfan" means the same as "Habas-Yahbisu-Ordination". The word al-Waqf contains several meanings such as withholding, withholding assets to be donated, not being transferred. In terms of waqf means holding assets that can be used without losing the objects, namely by not taking legal action against waqf objects, channeling them to something

that is permissible (no illegitimate elements). Meanwhile, the Indonesian Ulema Council (MUI) also defines waqf as a legal act of a person or group of people or legal entity that separates part of their property for the purposes of worship or other public purposes in accordance with Islamic teachings. The legal basis of Waqf is Surah Al-Baqarah verses 261-262 (MUI, 2002). There are four pillars that must be met in waqf: (BWI, 2021)

1. People who donate (*al-waqif*).

There are four conditions for *al-waqif*, namely that the person who is waqf must fully own the property. Then, waqf is not valid from a mad, drunk or stupid person, he must be a reasonable person. Waqf is also baligh. Lastly he must be able to act legally (*rasyid*). So *muflis* (bankrupt), stupid people and people with poor memory are not valid as endowments.

2. Objects donated (*al-mauquf*).

The waqf property is not legally transferable, except when it can fulfill the specified conditions. Second, the amount or value of the waqf assets must be known (*majhul*). Third, the waqf property must belong to the person doing the waqf (*wakif*). Fourth, waqf assets must be independent, not tied to other assets (*mufarrazan*) or (*ghaira shai'*).

3. People who receive waqf benefits (*al-mauquf 'alaihi*).

People who receive waqf can be classified into two types, namely certain (*mu'ayyan*) and not certain (*ghaira mu'ayyan*). The meaning of certain words is that it is clear that the person receiving the waqf is all certain and cannot be changed. The condition for people who obtain certain waqf (*al-mawquf mu'ayyan*) must be people who can own property (*ahlan li al-tamlik*). As for crazy people, stupid people, slaves, it is illegal to get waqf. In addition, those who receive waqf must be able to make waqf a good that can bring closer to Allah and aims for the benefit of Islam.

4. Waqf pledge (*sighah*).

First, utterances must contain words that show eternity (*ta'bid*). Invalid waqf with speech with a certain time limit. Second, the utterance can be applied as soon as possible (*tanjiz*), without being associated with certain conditions. Third,

his speech is definite. Fourth, the utterance is not accompanied by conditions that cause cancellation. The waqf cannot take back the ownership of the property which has been transferred to Allah and the utilization of the property is for people who receive waqf in general but are *ghaira tammah* in nature.

However, in its development to maximize the potential of waqf contemporary scholars have begun to introduce the concept of cash waqf and productive waqf. MUI in its 2002 fatwa defines cash waqf (Cash Waqf/Waqf al-Nuqud) namely waqf in the form of cash including securities made by individuals, groups or institutions or legal entities. Waqf with legal money may be *syar'i* (MUI, 2002). Meanwhile, the Ministry of Religion (Ministry of Religion) defines productive waqf, namely waqf management schemes that are productive for people's donations to generate surpluses and can be used sustainably (BWI, 2019b).

Fundamental Principles of Waqf

In Islamic finance, the main principle of waqf is the principle of altruism, namely spurring and maximizing benefits for others. This principle requires that people maintain public trust that depends on the wishes of donors. The main principles of waqf can be a clear foundation for the waqf sector in the economy, especially in terms of direct socio-economic benefits such as utilization of waqf principal assets and low cost financing of waqf principal assets. The main principle of waqf is having clear systematic standards as a waqf system that can be applied in all countries. The main principles of waqf as the latest regulatory standard for prudence in the financial sector are encouraging aspects of good governance, waqf implementation and supervision standards, standards for consideration of risks according to asset class so that their utilization is optimal, as a supervisory standard in the implementation of a systematic waqf system in the form of legal foundations, supervision of waqf, good governance for nazirs, risk management and sharia governance (Obaidullah et al., 2020).

Sustainable Development Goals (SDGs)

The SDGs discourse has existed since before the implementation of the Millennium Development Goals (MDGs) ended in 2010 which began to be formulated

at the UN Summit, this was also agreed upon in the document "The future we want" in 2012. This prompted the preparation of the post-2015 development agenda by the UN in September, namely the SDGs agenda which aims to maintain the quality of the environment, the sustainability of the community's social life, as well as inclusive development and governance that is able to maintain an improved quality of life for the next generation (BAPPENAS, 2015). The SDGs have 17 goals and 169 measurable achievements and have targets determined by the UN to become a world development agenda for peace and prosperity for humans and the planet in the future (Wikipedia, 2023). SDGs are inclusive which involve Community Organizations (Ormas) and the media, Philanthropy and Business Actors, as well as Academics and Experts together with related Ministries such as Bappenas both at the national level to the regional level (BAPPENAS, 2015).

SDGs are development by maintaining the sustainability of the social life of the community, development by maintaining a sustainable increase in the economic welfare of the community, development by maintaining the quality of the environment as well as development by ensuring justice and implementation of good governance that can improve the quality of life for the next generation. SDGs is a global commitment with efforts to improve the welfare of society covering 17 goals with four pillars, namely the pillars of social, economic, environmental development, and law and governance (BAPPENAS, 2015).

C. Research Methods

This type of research uses qualitative research with a descriptive approach, namely a research method that uses descriptive data from the observed object. This research is used to analyze a phenomenon with a description that describes a problem accurately and systematically. The data sources used can be in the form of certain conditions that occur and social situations (Ananda, 2021). The research uses the literature study method, namely examining documents so that conclusions can be drawn from the literature. With the intention of being able to provide meaning and information and new knowledge about a problem (Iqbal Hakim, 2020). This study also uses content analysis.

D. Result and Discussion

Waqf Savings is a cash waqf program managed by the Dompot Dhuafa Foundation which was established on July 14, 2005 under the name Indonesian Waqf Savings. The program was inspired by waqf banks such as Social Investment Bank Ltd (SIBL) in Bangladesh. However, in the end, the waqf savings account became the nadzir of waqf in general, which carried out fundraising and management of waqf which was managed on the principles of productive waqf and social waqf. Until now there have been 58 assets managed by DD and six ongoing waqf projects. In 2018, there were 4,066 donors who represented DD. In the following, the author will analyze cash waqf management in the DD waqf savings program based on the waqf core principle, namely:

Table 1. Analysis of Waqf Fundamental Principles

No	Dimensions	Implementation of the PPW of the DD Republika Foundation	Indicator
1.	Legal Foundation:	<p>DD waqf saving has a clear vision and mission to become a leading and trusted institution to manage community waqf as a social pillar to improve welfare. DD also has clear legality that is recorded in:</p> <ol style="list-style-type: none"> 1. In RI State Gazette No 8u163/A.YAY.HKM/1996/PNJAKSEL it is recorded that DD became a Foundation on September 14, 1994 by the Indonesian Ministry of Social Affairs; 2. On October 8, 2001, DD Republika became a national level Amil Zakat Institution through Decree Number 439 of 2001 by the Minister of Religion of the Republic of Indonesia; 	20%

2.	Waqf Supervision:	<p>The DD Republika Foundation always conducts financial reporting and independent audits every year based on auditing standards set by the Indonesian Institute of Certified Public Accountants. Based on the financial statements along with the Independent Auditor's Report for the Year Ended December 31, 2022 consisting of a statement of financial position dated December 31, 2022, a detailed report on waqf assets, an activity report, and a cash flow statement for the year ended on that date, as well as notes on the report financial and significant accounting policies overview. Get opinion:</p> <p>The attached financial statements present fairly, in all material respects, the financial position of the Foundation as of December 31, 2022, and its financial performance and cash flows for the year then ended in accordance with Indonesian financial accounting standards. (DD Republika, 2022)</p>	20%
		<p>3. On July 14, 2005, the Indonesian Waqf saving (TWI) was established as a commitment to developing waqf resources;</p> <p>4. Based on RI Law number 41 of 2004 concerning Waqf, on June 16, 2011, with registration number: 36.74.3.1.00001 DD Republika Foundation has also been registered with BWI as Nazhir;</p> <p>5. At registration number 3.3.00100 DD became a nazhir of cash waqf at BWI on 10 February 2015. (Shonhaji, 2016)</p>	
3.	Good Governance for Nadzir:	<p>As nadzir DD has good management, such as the work program that has been prepared, namely:</p> <ol style="list-style-type: none"> 1. Legal scope of work, namely managing waqf legal documents such as agreements, permits and others. 2. The scope of work for asset development, such as maintenance of productive waqf assets, project implementation and asset surveys. 3. The scope of business development work includes analyzing business potential, business feasibility, monitoring cooperation and others. (DD Republika, 2022) 	20%

4	Risk Management :	<p>Forms of waqf asset management activities for risk management such as:</p> <ul style="list-style-type: none"> • To increase waqf productivity DD analyzes potential, analyzes feasibility, recommends programs, and makes program proposals as recommendation initiatives for asset development • Looking for architectural partners, signing work contracts, escorting design concepts, checking payments, and checking work completion as project management planning for productive waqf property development; • Monitoring the roll-out process of waqf assets that are already productive, have a small land area, and have the potential to be difficult to manage in the long term: namely completing the prerequisite documents for grant agreements and selling authorization to the DD Foundation, checking waqf contract documents, assessing asset prices (appraisal), planning or renovating efforts to increase asset value, promote asset sales, determine bid prices, negotiate selling prices, appoint notaries, escort sales and purchase contracts, escort payments, and oversee the recording of landfill proceeds in DD's finances; • Monitoring (passive management) of waqf stock assets, land and building waqf that cannot yet be productive, awaiting readiness for legality to be rolled out or availability of funds. • Costs and bills related to maintaining assets into DD management, such as bills for water, guards, land and building tax, telephone, environmental fees, electricity and others; (DD Republika, 2022 	20%
5.	Sharia governance: (Dompét Dhuafa, 2023)	<p>In order to comply with Islamic values in the implementation of DD waqf savings, in the structure of the DD Institution there is a Sharia Supervisory Board (DPS) as a supervisor in the course of DD activities. DPS membership consists of:</p> <ol style="list-style-type: none"> 1. Chief: Prof. Dr. Drs. KH. M. Amin Suma, B.A., S.H., M.A. 2. Members: K.H. Wahfiudin Sakam Bahrum, S.E., M.B.A K.H. Izzudin Abdul Manaf, Lc., M.A., Ph.D. <p>The DPS DD functions are:</p> <ol style="list-style-type: none"> 1. DD sharia compliance and supervision function 	20%

	<ol style="list-style-type: none"> 2. Facilitate the need for sharia opinion 3. Arranging DPS meeting schedules and materials 4. Arrange annual, semester, monthly agenda 5. Carry out administrative activities of meeting results 6. Become an Ex-Officio member of the Institution's ethical and legal committee 7. Support ziswaf socialization and literacy activities 8. Audit assistance 9. Liaison of Institutions and ziswaf regulators on sharia aspects 10. Other tasks related to DPS 	
PPW Achievement Indicators		100%

Source: Data is processed

Based on the results of the analysis of the implementation of the waqf core principle in the table above, it can be seen that the DD waqf savings has reached 100% implementation and is in accordance with the five dimensions of the waqf core principle. where DD already has a clear legal and legal foundation starting from legality as a Foundation, LAZ, also registered as waqf nadzir and cash waqf nadzir by BWI. On the waqf supervision dimension, DD's waqf tube also received a fair opinion on the financial statements and the independent auditor's report. On the dimensions of good nadzir governance, DD also has a clear work program for legal affairs, asset development and business development. On the risk management dimension, DD also has a clear program from planning to monitoring. The last dimension is sharia governance where DD has a DPS who is chaired and has members of experts in their fields to oversee DD programs.

In addition to measuring the management of DD waqf savings based on the waqf core principle, this study also analyzes the utilization of productive waqf-based waqf and social waqf whether it is in accordance with the SDGs or Sustainable Development Goals (TPB) which has four pillars. However, this study will only discuss two pillars,

namely the pillars of economic development and social development which consist of five objectives because there are no programs in this DD waqf tube that are in accordance with the other objectives in these two pillars whose scope must be carried out in collaboration with the government. The following is an analysis of the implications of utilizing waqf productive endowments for the SDGs:

Table 2. Implications of Waqf Savings for the SDGs

No	SDGs goals	Implications of waqf savings for SDGs	Indicator
Pillars of Social Development			
1.	No poverty	Mustahik services of the Ciputat Community Service Institution.	20%
2.	No hunger	1. The mobile kitchen of the Ciputat Community Service Institute	20%
3.	Healthy and prosperous life	1. LKC Ciputat healthy outlet program 2. Parung Bogor Madina Zone by DD Integrated Health Home started operating on 4 July 2012 and has served 22,000 mustahik free of charge 3. LKC Berkah Purwekerto healthy outlet 4. Bintaro convert house 5. Ciketing village mosque, Sumur Batu Bantar Gebang	20%
4.	Quality education	1. The SMART Ekselensia Indonesia school complex, Parung, Bogor, which is a free school for the poor since 2004 2. TK-SD-SMP Al-Syukro Universal Ciputat School 3. TK-SD-SMP Semen Cibinong Bogor School	20%
5.	Gender equality	-	-
Achievement Indicator			80%
Pillars of Economic Development			
6.	Clean and Affordable Energy	-	-
7.	Decent work and economic growth	Productive waqf assets: 1. Mansamat Banggai the coconut and cocoa plantations are managed by the community and provide employment opportunities for the surrounding community 2. Lahat rubber plantations the land is managed by the community	

		<ol style="list-style-type: none"> 3. Sentul & Jonggol Bogor sengon gardens 4. Nyalindung Sukabumi Jabon Gardens 5. Pondok Ranji Ciputat futsal field 6. Buying and selling of dinars (252 dinars) and dirhams (587 dirhams) is managed by TWI 7. Waqf property that is leased and managed to become a place of business 8. Endowments of land 9. Waqf of buildings 10. Garden waqf 11. Waqf shares listed in BNI securities totaling 396,846 shares valued at Rp. 3.219 billion (30 April 2014) and non-listing shares in bank Muamalat. 12. Waqf of leased vehicles 13. Portfolio of 252 dinars and 587 dirhams Jannah Villa Ilhami Karawaci (multipurpose) building & WTMC building, Wakayapa building, South Jakarta philanthropy building for rent 	
8.	Industry, Innovation and Infrastructure	-	-
9.	Reducing Gaps	-	-
10.	Partnership to Achieve Goals	-	-
Achievement Indicator			20%

Source: Data is processed

Based on an analysis of the implications of waqf savings for the SDGs, social waqf programs and productive waqf DD waqf savings are in accordance with the SDGs objectives on the pillars of social development and economic development which consist of goal one without poverty, goal two without hunger, goal three for a healthy and prosperous life, goal four is quality education, but in goal five gender equality there is no appropriate DD program. Based on this, the level of implementation of the SDGs in the pillars of social development was achieved at 80%.

Meanwhile, the economic development pillar only has one goal, namely decent work and economic growth in accordance with the DD waqf savings program. Then the level of implementation achieved is 20% because other economic development goals are indeed national in scale.

Based on the analysis above, it can also be seen that DD waqf savings programs are more focused on productive programs in the form of managed assets and property, which can then be used for social welfare. Next, the DD waqf tube also focuses on health and well-being programs such as healthy homes, mosques and homesteads for converts, the next focus is quality education, although the location is still limited, namely in the Parung and Cibinong areas, Bogor and Ciputat.

E. Conclusion

Based on the results of the analysis of the application of the waqf core principle in the table above, it can be seen that the DD waqf savings is in accordance with the five dimensions of the waqf core principle. Where DD already has a clear legal and legal foundation. On the waqf supervision dimension, DD's waqf tube also received a fair opinion on the financial statements and the independent auditor's report. On the dimension of good nadzir governance DD also has a clear work program. On the risk management dimension, DD also has a clear program from planning to monitoring. The last dimension is sharia governance where DD has DPS. Based on an analysis of the implications of waqf savings for the SDGs, social waqf programs and productive waqf waqf DD savings are in accordance with the SDGs objectives on the pillars of social development and economic development consisting of goal one without poverty, goal two without hunger, goal three for a healthy and prosperous life, the four goals of quality education and the eight goals of decent work and economic growth.

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