

ANALYSIS OF PRODUCTIVE WAQF MANAGEMENT IN THE EFFECTIVENESS OF SOCIO-ECONOMIC EMPOWERMENT OF MEDAN CITY COMMUNITIES

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Abstract

The purpose of this study was to examine and find out the management of waqf in an effort to effectively empower the socio-economic community of the city of Medan. The type of research used is field research (field research) with a qualitative descriptive approach which describes data and information based on data obtained in the field. In this case the author conducted a case study on 3 foundations, namely the H. Anif Foundation, the Al-Jihad Mosque Foundation, and the Ar-Raudatul Hasanah Foundation. The results of the research showed that the implementation of productive waqf management in Medan was a case study of 3 foundations, only 2 foundations had productive waqf and 1 still emphasized infaq and alms. 2 foundations that have productive endowments emphasize social and economic aspects.

Keywords: *Productive Waqf, Social Empowerment, Community Economy*

Abstrak

Tujuan dari penelitian ini adalah untuk mengkaji dan mengetahui pengelolaan wakaf dalam upaya pemberdayaan sosial ekonomi masyarakat kota Medan secara efektif. Jenis penelitian yang digunakan adalah penelitian lapangan (field research) dengan pendekatan deskriptif kualitatif yang memaparkan data dan informasi berdasarkan data yang diperoleh di lapangan. Dalam hal ini penulis melakukan studi kasus pada 3 yayasan yaitu Yayasan H. Anif, Yayasan Masjid Al-Jihad, dan Yayasan Ar-Raudatul Hasanah. Hasil penelitian menunjukkan bahwa pelaksanaan pengelolaan wakaf produktif di kota Medan studi

kasus pada 3 yayasan, hanya 2 yayasan yang memiliki wakaf produktif dan 1 yayasan masih menitikberatkan infak dan sedekah. 2 yayasan yang memiliki wakaf produktif menekankan aspek sosial dan ekonomi.

Kata Kunci: *Wakaf Produktif, Pemberdayaan Sosial, Ekonomi Kerakyatan*

A. INTRODUCTION

In Islamic history, waqf has been known since the time of Rasulullah SAW because waqf was prescribed after the Prophet SAW moved to Medina, in the second year of Hijriyah. There are two opinions that have developed among Islamic jurisprudence experts (*fuqaha* ') about who was the first to implement the waqf shari'a. According to the opinion of some scholars, it was said that the first person to carry out waqf was Rasulullah SAW, namely the endowment of land belonging to the Prophet SAW to build a mosque. Rasulullah SAW in the third year of hijriyah once donated seven date palm gardens in Medina; among them are the A'raf, Shafiyah, Dalal, Barqah gardens, and other gardens. According to the opinion of some scholars, it was Umar bin Khathab who first implemented the waqf sharia.

It is undeniable that waqf has a major contribution to various fields of life. The magnitude of the role of waqf is more specifically felt for the journey of Islamic development.¹ Various institutions which are means of development and in Indonesia the role of waqf is not far from the description above. However, there are various criticisms that need to be considered for future development. For example, many waqf practices are consumptive. Especially in the management of land waqf. This means that waqf does not generate economic benefits, but instead requires costs for its sustainability. The forms of waqf are, for example, mosques, Islamic boarding schools, madrasas, orphanages, cemeteries, hospitals and so on. Very few waqf lands are managed productively in the form of businesses whose results can be used by various parties, especially the poor. Not infrequently, the waqfs were initially only in the form of land that was handed over to the Nazir so that the building would be in accordance with what the wakif had promised. As a result, in many cases, waqf is unable to serve the needs of the community, but only barely survives.²

So far it has been seen that the empowerment and optimization of waqf has many obstacles, especially in terms of productive waqf management, so that the benefits are not felt by the people who need them.³ Therefore the empowerment and optimization of waqf must be transferred to productive waqf through governance that is in line with Islamic law by devoting all existing potential. Empowerment and optimization of waqf assets, carried out productively, among others by constructing buildings, supermarkets, educational facilities, shops, apartments, flats, technology

¹ *Hukum Perwakafan Di Indonesia: (Suatu Pengantar)* (Deepublish, 2018), <https://books.google.co.id/books?id=FuRjDwAAQBAJ>.

² Khusaeri Khusaeri, 'Wakaf Produktif', *Al-A'raf: Jurnal Pemikiran Islam Dan Filsafat* 12, no. 1 (2015): 77–95.

³ Ilfani Ilfani, Chuzaimah Batubara, and Mawaddah Irham, 'STRATEGI OPTIMALISASI MASJID DALAM PEMBERDAYAAN EKONOMI KAUM DHUFA', *J-MABISYA* 3, no. 1 (2022): 62–70.

development, investment, investment, production, partnerships, trade, agribusiness, mining, industry, or business which is not against sharia.⁴ Regarding its management so that waqf objectives can be achieved, the provisions are contained in Article 42 of Law Number 41 of 2004 that, the nazir is obliged to manage and develop waqf assets in accordance with their objectives, functions and designations. Then in Article 43 it is also stated, the management and development of waqf assets by nazir as referred to in Article 42 is carried out in accordance with sharia principles.⁵

It is undeniable that the majority of nazir in Indonesia are less professional in managing the waqf assets entrusted to them. Based on the results of a survey conducted by the CSRC, the number of nazir who work full time is very minimal (16%). Generally they work part time. They have permanent jobs, such as civil servants/private workers, traders, farmers and so on which must be prioritized besides their duties as nazir.⁶

The main problem that is easy to find is a matter of knowledge and understanding of waqf. So far, waqf is still understood as goods given by the waqif for the benefit of which the rewards continue to flow indefinitely.⁷ Nazir or the waqf manager also interprets the management of waqf in a syar'i and simple way as alms. That is, between the knowledge of what waqf is. Another problem is how to build public trust that productive waqf does not violate Islamic law.

Due to the reason of being bound by the designation of the waqf intended by the wakif, the community is not sure that its function can be expanded. By building public trust that waqf can have economic value, socialization or knowledge is needed regarding empowering waqf assets to be valuable and productive.⁸

Another factor that causes waqf management to be far from what is expected is due to the lack of understanding of waqf management itself, so that many people give waqf but do not form waqf management, for example forming supervisory and controlling institutions and a transparent financial reporting system and this is the task of nazir waqf.⁹

From some *literature* which has supported there are also several previous studies that discuss waqf, comparison with previous research we explain in the following table:

Taufiq Ramadhan with the title "Management of Productive Waqf in Realizing Community Welfare in Banda Aceh City" The results of this study

⁴ Nurhidayani Nurhidayani, Muaidy Yasin, and Busaini Busaini, 'Pengelolaan Dan Pemanfaatan Wakaf Tanah Dan Bangunan', *Maqdis: Jurnal Kajian Ekonomi Islam* 2, no. 2 (2017): 163–75.

⁵ Ahmad Mukhlisin, Teguh Arifin, and Muhammad Dimiyati, 'Pengambilan Harta Wakaf Perspektif Hukum Islam Dan Undang-Undang No 41 Tahun 2004', n.d.

⁶ Taufiq Ramadhan, 'Pengelolaan Wakaf Produktif Dalam Mewujudkan Kesejahteraan Masyarakat Di Kota Banda Aceh', 2020.

⁷ Indonesia Direktorat Pemberdayaan Wakaf, *Paradigma Baru Wakaf Di Indonesia* (Direktorat Pemberdayaan Wakaf, Direktorat Jenderal Bimbingan Masyarakat Islam, Departemen Agama RI, 2007), https://books.google.co.id/books?id=nf_LMwAACAAJ.

⁸ Muhammad Afdi Nizar, 'Pengembangan Wakaf Produktif Di Indonesia: Potensi Dan Permasalahan', 2017.

⁹ M. Hasballah Thaib and Fiqh Waqaf, 'Medan: Konsentrasi Hukum Islam', *Program Pascasarjana Hukum Universitas Sumatera Utara*, 2003.

resulted in 3 conclusions. 1) The legality of productive waqf has not been fully regulated in Qanun Aceh Number 10 of 2018 concerning Baitul Mal. The existence of the Aceh Qanun still only provides a legal basis for waqf. As an institution mandated by the Aceh Government Law, its implementation is not optimal, the reason is that Baitul Mal is still focused on managing zakat, infaq and alms. 2) The concept of management and development of waqf assets in Aceh as stipulated in Law no. 41 of 2004 article 43 paragraph 2 waqf assets are managed and developed productively according to their purpose, function and designation, and. 3) There are 2 forms of productive waqf management in Banda Aceh, namely land and buildings. The form of productive waqf management in Banda Aceh is carried out by leasing land, shop houses, kiosks, rental houses and so on. Efforts to empower waqf assets to be productive are constrained by funds and Nazir's understanding and support from the community. Problems that occur in the productive use of waqf assets demand understanding and innovation for more effective and efficient management.¹⁰

Abdurrahman Kasdi with the title "Productive Waqf Empowerment Model in Indonesia". productive waqf. This shows how important it is to empower waqf assets, to realize social justice and improve the welfare of the people. In fact, most of the social institutions that are currently standing are supported by waqf funds and are engaged in productive management of waqf in order to provide guidance and protection to the community, such as orphanages, child protection institutions, educational institutions, health institutions, clean water distribution. throughout the city and various other social activities, and. Empowerment of productive waqf is of course very social dimension. He solely devoted himself to the benefit of Muslims. Thus, what is evident from this is waqf that is pro-humanity, not waqf that only has a divine dimension. Therefore, what appears in this type of waqf is that waqf addresses the reality of Muslims in the form of poverty, ignorance and backwardness. This aims to improve their welfare, so that they are more empowered and able to compete in society.¹¹

Dewi Maharani with the title "Islamic Economics: solutions to socio-economic problems" This study produced several conclusions. Various studies on economic growth and development can be found in the concept of Islamic economics. This concept has basically been summarized both explicitly and implicitly in the Qur'an, the Sunnah of the Prophet SAW and the thoughts of previous Islamic scholars. However, the reappearance of this concept, especially in recent decades, is closely related to the condition of underdeveloped Muslim countries. To deal with this, a special formula is needed in the development strategy and planning. The specificity of growth and development in the Islamic economy emphasizes very serious attention to the development of human resources as well as the empowerment of nature to increase human dignity. This is not only manifested in the successful fulfillment of material needs, but also in the need and

¹⁰ Ramadhan, 'Pengelolaan Wakaf Produktif Dalam Mewujudkan Kesejahteraan Masyarakat Di Kota Banda Aceh'.

¹¹ Abdurrahman Kasdi, 'Model Pemberdayaan Wakaf Produktif Di Indonesia', *ZISWAF: Jurnal Zakat Dan Wakaf* 1, no. 1 (2016): 1–15.

preparation for the afterlife. So, Islamic economics is more emphasized on a concept and effort to be able to improve people's welfare.¹²

Veithzal Rivai Zainal with the title "Management and Development of Productive Waqf" This research produces conclusions. Waqf is giving our assets to Allah SWT by retaining the principal assets and investment returns that can be developed by to nadzir then the proceeds are distributed to *mauquf 'alaihi* as the beneficiary. There are various types of waqf that can be channeled by wakif to nadzir to be developed, the role of waqf in development cannot be said to be small because waqf can change the situation to be more prosperous where waqf has a function as worship to Allah SWT and as a social activity. It is these social activities that are driving the development of the country, such as in the fields of education, health, agriculture, economics and finance, as well as in the field of technology, which are currently important fields in the country's development.¹³

Muchamat Amarodin with the title "Optimization of Productive Waqf in Indonesia (Strategic Efforts in Building Public Economic Welfare)" This research produces conclusions.¹⁴

Productive management of waqf in Indonesia by developing waqf assets will have a more pronounced impact, one form of endeavor is the empowerment model. This step is considered strategic to realize economic prosperity which is part of efforts to develop the economy and prosper the community.¹⁵ Of course in this case must actively involve the community.¹⁶ In its application there are three aspects that need to be elaborated on an ongoing basis, namely: *enabling* /developing existing potential, *empowering* / strengthening existing potential and *protecting* /protecting the interests of the weak. In addition, the synergy between related institutions is something that cannot be ignored, such as the synergy in regulatory aspects, aspects of capital legal assistance and other access assistance that facilitate the waqf empowerment program intended to be carried out.

Based on the background of the problems described above, the authors are interested in taking up research entitled "Analysis of Productive Waqf Management in the Effectiveness of Socio-Economic Empowerment of Medan City Communities (Case Study of the H. Anif Foundation, Al-Jihad Mosque Foundation, Ar-Raudatul Hasanah Foundation)".

B. RESEARCH METHOD

The type of research used in this research is qualitative. Qualitative is a procedure that produces descriptive data in the form of oral or written data in the

¹² Dewi Maharani, 'Ekonomi Islam: Solusi Terhadap Masalah Sosial-Ekonomi', *Intiqad: Jurnal Agama Dan Pendidikan Islam* 10, no. 1 (2018): 20–34.

¹³ Veithzal Rivai Zainal, 'Pengelolaan Dan Pengembangan Wakaf Produktif', *Al-Awqaf: Jurnal Wakaf Dan Ekonomi Islam* 9, no. 1 (2016): 1–16.

¹⁴ Muchamat Amarudin, 'OPTIMALISASI PEMBERDAYAAN WAKAF PRODUKTIF DI INDONESIA (IKHTIAR STRATEGIS DALAM MEMBANGUN KESEJAHTERAAN EKONOMI KEUMATAN): Muchamat Amarodin', *EKSJAR: Jurnal Ekonomi Syari'ah & Bisnis Islam* 6, no. 02 (2019): 178–90.

¹⁵ Wakaf, *Paradigma Baru Wakaf Di Indonesia*.

¹⁶ Zainal, 'Pengelolaan Dan Pengembangan Wakaf Produktif'.

community.¹⁷ The qualitative method in this study was to obtain information related to productive waqf in the effectiveness of socio-economic empowerment at the H.Anif Foundation, Al-Jihad Mosque and the Ar-Raudhatul Hasanah Foundation.

In this study, there are two data sources used, namely primary data sources and secondary data sources. Primary data sources are data sources obtained directly from informants, such as interviewing foundation management, waqf asset manager interviews, Nadzir to the community. Meanwhile, secondary data sources are literature such as the results of previous studies, journals, theses and other references that support research objectives.

In this study, the researcher used descriptive qualitative research, with more descriptions from interviews and documentation. The data that has been obtained will be analyzed qualitatively and then described descriptively. In this study using the following techniques:¹⁸

1. Data Reduction

Data reduction is a selection process, focusing on the simplification and transformation of raw data that emerges from written records in the field. This reduction is carried out from the start of data collection by making summaries, tracing themes, coding members, making clusters, writing memos, and so on with the aim of eliminating irrelevant information data.

2. Data Presentation (*Data Display*)

Data display can be interpreted as a description of a set of structured information that provides the possibility of taking action and drawing conclusions. The presentation of this qualitative data is presented in the form of narrative text. This presentation can also be in the form of matrices, tables, diagrams, and charts.

3. Conclusion Verification and Confirmation (*Conclusion drawing and verification*)

Verification is the final activity of data analysis. Drawing conclusions in the form of interpretation activities, namely finding the meaning of the data that has been presented. Based on the information above, each stage in the process is carried out to obtain data validity by examining all existing data from various sources that have been obtained from the field and personal documents, official documents, photographs, and so on through the interview method which has been supported by document studies.¹⁹

4. Effectiveness Measurement

Measuring the effectiveness of productive waqf can be seen from its social economy by looking at the results achieved by an organization in this case the Foundation. Effectiveness can be measured by the success or failure of an organization in achieving its goals. If an organization succeeds in achieving its goals, then the organization can be said to have been running effectively. The most important thing is that effectiveness does not state how much it costs to achieve that goal. Effectiveness only sees whether the program or activity process has achieved

¹⁷ J. S. Albi Anggito, *Metodologi Penelitian Kualitatif* (CV Jejak (Jejak Publisher), 2018), <https://books.google.co.id/books?id=59V8DwAAQBAJ>.

¹⁸ Sugiyono, *Metode Penelitian Pendidikan* (Prenada Media, 2016), <https://books.google.co.id/books?id=uTbMDwAAQBAJ>.

¹⁹ Sugiyono.

the stated goals

C. DISCUSSION

1. H. Anif Foundation

a. Productive Waqf Management of the H. Anif Foundation

The H. Anif Foundation has 5 Productive waqf charity programs that are active and continue to be developed developed from 2005 until now. 5 units of the charity program are as follows:

a) Formal Education Unit

The formal education unit is one of the YHA charity program units that organizes formal activities such as Kindergarten (TK)/Raudhatul Athfal (RA), Madrasah Ibtidaiyah (MI)/Elementary School (SD), Madrasah Diniyah Takmiliah Awaliyah (MDTA) and others. On the other hand, the total number of schools established by the H. Anif foundation is 12, and the teaching staff is more than 40 people. Meanwhile, the H. Anif Foundation is responsible for school operational costs and teachers' honorariums so that the surrounding community (students) can enjoy free education without being charged tuition fees. Meanwhile, the school quality standards are adjusted to the curriculum of the Ministry of National Education. Apart from being able to educate the community, there is also economic growth in it for teacher staff who receive honoraria from the H. Anif foundation (M. Syahputra, 2022).

b) Non-formal education units (*Life skills*)

Non-formal education units (*life skills*) is one of the YHA charity program units that organizes skills education sewing and embroidery or better known as the Sewing House of the H. Anif Foundation. With complete and quality sewing learning equipment, YHA sewing house students are trained and taught about various kinds of sewing and embroidery techniques up to an advanced level. For students from underprivileged groups, there is no charge for anything and even after they have completed their education up to advanced level will be given a sewing machine as a prize so they can open their own business to become professional tailors to be able to improve their economy and standard of living.

c) Mosque unit

The mosque unit is one of the charity programs of the H. Anif Foundation which focuses on building and managing mosques. The existence of places of worship/mosques is very much needed by the community in building the mental attitude and personality of people who are faithful and pious. Construction and management of mosques in certain places or areas that are deemed necessary and needed by the community, such as in the Langkat Regency area to be precise in Sekoci Village, Kec. Besitang, Tiga Juhar Village, Kec District Sinembah Deli Serdang, Tabuyung Village, Kec. Muara Batang Kab Girls. Mandiling Natal and in Medan, North Sumatra, or better known as the Al- Musannif mosque, which is located on Jalan Cemara Komp. Asri fir. The Al- Musannif mosque stands on a land area of 6,800 m² so that this mosque has become one of the *icons* mosques in North Sumatra which are visited by many congregations both inside and outside the region and even foreign tourists.

And especially the Al- Musannif Mosque, 5 cleaners were placed, to clean the

mosque area etc., one of the mosque's cleaning staff said "that they cleaned the mosque 's courtyard area starting from the bathroom, courtyard the mosque, prayer mats etc. are carried out in the morning so that when the midday prayer arrives the congregation finds the mosque clean " (Zawanda, 2022). In addition to cleaning officers, there are also security officers, totaling 6 people and 1 nazhir of the mosque. And there are also several programs that can help the community such as rice ATMs, clothes and hearses. Rice ATMs are allocated to 50 people in the community who need them, especially the corpses, grave diggers and the poor in Sampali village, rice ATMs operate every Friday which will be distributed to the community (M. Syahputra, 2022).

d) Free Mosque Cleaning Unit

The free mosque cleaning program is a form of YHA's concern to clean mosques without charging any fees from mosque administrators. As for the parts of the mosque that are cleaned, such as carpets, bedspreads, prayer mats, floors, door frames, windows, toilets/toilets, and cobwebs on the ceiling of the mosque. Until now around 1,479 mosques are routinely cleaned free of charge in the Medan and Deli Serdang areas. The free mosque cleaning program is supported by a fleet of cleaning cars of the Daihatsu Grand Max Bland Van type, and each team of car units consists of three (3) to four (4) officers.

In the free mosque cleaning unit program, 38 units of fleet have been provided, for 1 fleet of cleaning officers a minimum of 3 people, 20 units of car fleets are placed in Medan and 18 other units are distributed in several other districts such as Binjai, Langkat and Serdang Bedagai (M Syahputra, 2022).

e) Social Assistance Unit

The H. Anif Foundation's BANSOSMAS (Community Social Assistance) charity program is a program that provides social assistance to the community.

In the BANSOSMAS program (Community Social Assistance) there are 3 programs:

- 1) Scholarship
- 2) Assistance Performing the Hajj
- 3) Other Social Assistance: Humanity, Campus Infrastructure, other assistance

b. Application of *Waqf cores Principles* at the H. Anif Foundation

Waqf Core Principle or in Indonesian, namely the core principle of waqf, which is a kind of standardization of waqf regulations in minimizing risks that will occur. The principles set out five basic areas to be developed which include:

a) *Legal Foundations* (legal basis)

The H. Anif Foundation in carrying out its programs is quite good, and already has a legal basis, especially in the program of building mosques, of course it already has permission from the local government to build mosques.

b) *Waqf Supervision* (waqf supervision)

Compared to individual waqf nadzirs, in various aspects, it was found that organizational and legal entity-based waqf management in general is more likely to be pursued towards waqf development. In managing productive waqf assets, there needs to be management that manages waqf assets in a transparent and accountable manner, this management model can be described in the

following ways: first, waqf management consists of a nadzir and a board of directors whose formation is according to conditions. Second, the wakif should determine the nadzir and honorarium for his work

The H. Anif Foundation has an organizational structure, Chairman of the Board of Trustees, Alm. H. Anif Shah, member of the Musa Idishah Board of Trustees, General Chairperson of Musa Rajeckshah, Chief Executive of M Syafi'I Sitepu. Finance Staff Adha Pahlawi Lubis, General Staff & Field Coordinator M. Syahputra.

So that with a supervisory board and nadzhir who are professional, the management of existing programs will be more effective and good for the benefit of the community.

c) *Good Nazir Governance* (good Nazir governance)

The H. Anif Foundation in carrying out its waqf programs has a nazhir who is professional enough to be directly supervised by the head of the Foundation, the nadzhir goes directly to the field to see if the programs are running such as mosque construction, mosque cleaning services, scholarships etc.

d) *risk management* (risk management)

The H. Anif Foundation is currently only focusing on 5 programs, namely: Formal Education, Non-Formal Education, mosque units, cleaning units Mosque cleaning units and community social assistance (BANSOSMAS). So the risks received are much smaller than the others.

c. Productive Waqf Analysis of the H. Anif Foundation

In the analysis of productive waqf to support the independence of the H. Anif Foundation here it is more directed at how productive management is carried out by the H. Anif Foundation because the intensification of waqf besides having a ritual dimension also has a social dimension, its existence has become one of the supports of Muslim civilization. As a practice that has been institutionalized in the life of Muslim society, waqf has supported economic and social life. Its existence is also expected to be one of the pillars that can sustain the welfare of the people and the nation. As an effort to empower waqf which is expected to become an economic and social pillar, professional waqf management is the main requirement that must be met. The statement above provides an understanding that the waqf process is not enough in the process of disclosing pledges and certifying waqf assets, both of which provide juridical legitimacy for waqf practices, but from a philanthropic perspective, the entire waqf process lies in professional and accountable management efforts. answer openly. Waqf is one of the sharia socio-economic institutions whose potential has not been fully explored and developed. In the end, efforts to profit from developing the potential of this waqf are continuously carried out through various studies, both in terms of its role in history, as well as its possible role in the future. The H. Anif Foundation has various types of productive waqf that are managed or donated.

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School (SD), Madrasah Diniyah Takmiliah Awaliyah (MDTA) and others, the total number of schools that 12 H. Anif foundations were established, and more than 40 teaching staff. Meanwhile, the H. Anif Foundation is responsible for school operational costs and teachers' honorariums so that the surrounding community (students) can enjoy free education without being charged tuition fees. Meanwhile, the school quality standards are adjusted to the curriculum of the Ministry of National Education. Besides being able to educate the community, there is also economic growth in it for the teaching staff who receive honoraria from the H. Anif foundation.

Non-formal education (*life skills*) is one of the YHA charity program units that organizes sewing and embroidery skills education, or better known as the H. Anif Foundation Sewing House. With complete and quality sewing learning equipment, YHA sewing house students are trained and taught about various kinds of sewing and embroidery techniques up to an advanced level. For students from underprivileged groups, there is no charge for anything and even after they have completed their education up to advanced level will be given a sewing machine as a prize so they can open their own business to become professional seamstresses in order to improve their economy and standard of living.

The mosque unit is one of the charity programs of the H. Anif Foundation which focuses on building and managing mosques. The existence of places of worship/mosques is very much needed by the community in building the mental attitude and personality of people who are faithful and pious. Construction and management of mosques in certain places or areas that are deemed necessary and needed by the community, such as in the Langkat Regency area to be precise in Sekoci Village, Kec. Besitang, Tiga Juhar Village, Kec District Sinembah Deli Serdang, Tabuyung Village, Kec. Muara Batang Kab Girls. Mandiling Natal and in Medan, North Sumatra, or better known as the Al- Musannif mosque, which is located on Jalan Cemara Komp. Asri fir. The Al- Musannif mosque stands on a land area of 6,800 m² so that this mosque has become one of the *icons* mosques in North Sumatra which are visited by many congregations both inside and outside the region and even foreign tourists.

And especially the Al- Musannif Mosque, 5 cleaners were placed, to clean the mosque area etc., one of the mosque's cleaning staff said "that they cleaned the mosque's courtyard area starting from the bathroom, mosque courtyard, prayer mats etc. to be done in the morning so that when the midday prayer arrives the congregation finds the mosque clean" (Zawanda, 2022).

In addition to cleaning officers, there are also security officers, totaling 6 people and 1 nazhir of the mosque. And there are also several programs that can help the community such as rice ATMs, clothes and hearses. Rice ATMs were allocated to 50 people in need, especially for corpses, grave diggers and the poor in Sampali village, rice ATMs operate every Friday which will be distributed to the community.

The free mosque cleaning program is a form of YHA's concern to clean mosques without charging any fees from mosque administrators. As for the parts of the mosque that are cleaned, such as carpets, bedspreads, prayer mats, floors, door frames, windows, toilets/toilets, and cobwebs on the ceiling of the mosque. Until

now around 1,479 mosques are routinely cleaned free of charge in the Medan and Deli Serdang areas. The free mosque cleaning program is supported by a fleet of cleaning cars of the Dihatsu Grand Max Bland Van type, and each team of car units consists of three (3) to four (4) officers.

According to the researcher, seen from the social aspect, the H. Anif Foundation plays a big role in helping the community to be more active in the environment so that people who work at the H. Anif Foundation and worship at the mosque feel comfortable and don't hesitate to interact in it. In the economic aspect, the H. Anif Foundation has indeed made several programs, in addition to employing people at the Foundation, the H. Anif Foundation has also made a very good program, namely *life skills* (training) sewing for free, so that it can help open new business fields for the community by sewing. However, it was very unfortunate. When the researchers asked whether this program was still running, the source said that due to the lack of interest in the community to sew, this program was no longer running.

With this, according to researchers from the H. Anif Foundation, it is more active in socializing programs like this and even adding more training besides sewing training, so that with lots of training, it will greatly impact the economic aspects of the community which are getting better.

2. Al-Jihad Mosque Foundation

a. Management of Productive Waqf Al-Jihad Mosque Foundation

1) The process of collecting waqf and infaq funds at the Al-Jihad Mosque

Pak T Syaputra SE said "The fundraising carried out by the Al-Jihad Mosque Foundation is by storing footwear, parking for two-wheeled vehicles (Motorcycles) and parking for four-wheeled vehicles (Cars). In addition, the Al-Jihad Mosque Foundation is also working with BRI bank by launching a Rice ATM which can help poor people around the Al-Jihad Mosque, Bank BRI and Al-Jihad Mosque will also select Rice ATM recipients based on certain categories of 50 people, and people can get rice once a week, namely on Friday.

The process of processing infaq funds at the Al-Jihad Mosque Foundation uses a tabulation process. The tabulation process is the process of placing data in tabular form by creating tables containing data as needed. The table created is able to summarize all data. Where every Isya prayer, all officers and infaq boxes for parking and foot care are collected and counted. Then recorded based on each group, then written into the tabulation table. After the tabulation process is carried out, the amount of Waqf and infaq funds is combined and reported in the cash book.

2) Al-Jihad Mosque Waqf and Infaq fund distribution, Waqf distribution and divided into 3 categories:

- Normal

The distribution of waqf in the ordinary category is devoted to the operation and maintenance of mosques such as carrying out routine recitations which were held before the COVID-19 pandemic, namely Monday after midday, Wednesday after sunset, Tuesday at dawn, Friday at dawn and Sunday at dawn, along with mosque cleaning tools. And after the covid pandemic, the study was only carried out Tuesday morning and Sunday dawn.

- Development

Waqf distribution for this development category, waqf funds are allocated for the construction and renovation of mosques such as air conditioners, a large number of bulbs etc.

- Parking

Distribution of waqf for the parking category, waqf funds allocated to parking attendants and sandal and shoe keepers totaling 10 people. And the distribution of waqf for the parking category is not only limited to parking but can also be used to purchase CCTV and for breaking the fast Monday and Thursday etc.

- Officer

The next Waqf distribution is for officers who manage the Al-Jihad Mosque Foundation in terms of security, cleanliness and office staff, such as 5 security officers, 6 cleaning staff, 2 ustadz who are appointed as Prayer Imams and 2 office staff of the Al-Jihad mosque foundation. Jihad 2 people.

b. Analysis of Productive Waqf Al-Jihad Mosque Foundation

Implementation of waqf at the Al-Jihad Mosque is generally still dominated by the use of places of worship such as mosques. There are several factors that cause the management of productive waqf in the Al-Jihad Mosque to be less than optimal, including the following:

- 1) The frozen understanding of the community about waqf There is a narrow understanding that so far waqf has only been in the form of immovable objects, such as land earmarked for physical development, such as mosques, prayer rooms and madrasas. So that the existence of waqf has not made a wider social contribution because it is only for the benefit of worship. This condition is due to the fact that the majority of the Muslim community in the Al-Jihad Mosque adhere to the Shafi'i school of thought which places more of the understanding of waqf in a static teaching context. Apart from the lack of a complete understanding of waqf in Islam, Muslims (especially the Al-Furqon Mosque) are not fully aware of the importance of waqf in the life and welfare of many people. Admittedly, the pattern and system used by waqf managers so far is very traditional and monotonous, so that in the minds of the general public an *image has been formed* that waqf is only intended for non-economic areas, such as building mosques, prayer rooms, madrasas, and so on. -other.
- 2) The low quality of Human Resources (HR) for nazir waqf. Many nazir waqf are based only on aspects of character such as clerics, kyai, ustadz, and others, not aspects of professionalism or management skills. So that many waqf objects are not managed properly. As happened at the Al-Jihad Mosque, the nazirs were appointed wakif based on the principle of belief and the nazirs were also religious figures. So far, the productive waqf has only been limited to opening stalls on the land of the Al-Jihad Mosque, and the proceeds have only been distributed to the mosque. Nazir Masjid Al-Jihad does not have strong militancy in building a spirit of empowering waqf for the welfare of the people. In fact, the presence of Nazir as a party entrusted with the management of waqf assets is very important, which cannot be underestimated. Even though the mujtahids did not make the nazir one of the pillars of waqf, the scholars agreed that the waqif must appoint a capable nazir waqf, both individual and institutional (legal entity). The appointment of a capable waqf nazir aims to

keep the waqf assets maintained and managed, so that the waqf assets are not in vain.

3. Ar-Raudhatul Hasanah Foundation

a. Management of Productive Waqf Ar-Raudhatul Hasanah Foundation

From time to time the Ar-Raudhatul Hasanah Islamic Boarding School has always made independent efforts to meet all needs in organizing education and teaching. Independent businesses are realized through the establishment of various business units that join the Islamic Boarding School Owned Business Sector.

Cottage Boarding school Ar-Raudhatul Hasanah Medan own a number of the form of management of waqf funds classified as productive waqf. Productive Waqf at this Islamic boarding school is allocated into several types of businesses that can said to be one of the development of productive waqf funds.

From time to time the Ar-Raudlatul Hasanah Islamic Boarding School has always made independent efforts to meet all needs in organizing education and teaching. Independent businesses are realized through the establishment of various business units that are incorporated in the Islamic Boarding School Owned Business Sector, with the Legal Entity belonging to the Ar-Raudlatul Hasanah Islamic Boarding School Cooperative with number 36/BH/KWK.2/II/1995²⁰

Between business Which done For support the way whole cottage program and meet all their needs and develop assets waqf owned by Islamic boarding school run some business unit, between other:

a) Cooperative cottage boarding school (Kopontren)

Kopontren raudhah which was founded in 1995 until now can exist in develop economy boarding school Ar-Raudhatul Hasanah. Among the businesses run by the Kopontren raudhah is: procurement uniform Students And female students, sale ticket journey, embroidery clothes, sale mineral water, and Baitul Mal Wa Tamwil.

b) Baitul Mal wa Tamwil (BMT)

Kopontren business unit raudhah is engaged in savings and loans to all teachers, students and also the community around the Islamic boarding school. line business This record on year 2018 own asset as much IDR 9,675,276,413. and recorded as one of the growing business lines rapidly. Baitul mall wow tamwil owned by Cottage Boarding school Ar-Raudhatul Hasanah Medan This managed direct by cottage boarding school, For program Which including the most popular and the flagship of this BMT is the product savings. This savings product invites all students and elements of society around to save money with a deposit or investment contract system with agreement will share the results on the funds Which has been invested.

c) Printing And Photo Copy

Printing and photocopying is a business engaged in photocopying and printing services for students and female students textbooks published by the Islamic boarding school R&D section and to meet the needs office and students. This usana line is managed by 5 employees and now has oneadequate units. Among them are 2 units of offset machines, 1 unit of cutting machines, 1 unit of sorting

²⁰ Chuzaiman Batubara, 'Sarana Dan Prasarana Belajar Dalam Mewujudkan Kebersihan Dan Keindahan Kampus UIN Sumatera Utara', *Jurnal Penelitian Medan Agama*, 2018.

machine then 3 units of copy machines, 6 units of computers and 5 units printers, laminating machines, card printing machines and pin machine.

d) Mess

For fulfil need lodging for visitor boarding school, now boarding school own three building Which used as as mess For for rent. This Mess has several types of room types, namely: Siti Sarah Mess consists of 3 room vip and 5 standard rooms, then mess Ibn Kholdun consists of one VIP room unit and four standard room units. And the third building ie Mess Ibn Sina consists of 3 rooms vip and 5 rooms standard.

e) Roadside stall Santri/Santri Mart

units this venture every production day various type food and drinks such as fried snacks, rice cakes, savory rice, teacher needs and other students such as groceries. Every day the operational of the Santri Mart is carried out by female students who sit in the OPRH student mart section Student sales system Marts are carried out in the same way as the sales system in modern retail sales. All products are the result of their own efforts and the results of several SMEs from public local.

f) Roadside stall telecommunication

This telecommunications shop can be 2 units, which are divided into 1 unit on campus son Then 1 the unit Again in hostel daughter. For units on campus son as much 32 talking booth meanwhile in the girls dorm as many as 30 booth talk.

g) House production food And drink

This production house made a new innovation, namely producing deep mineral water packaging which will later cooperate with several business actors around cottage boarding school.

This food and beverage production house produces every day various kinds of food and drinks served in the canteen or student cafe among them grass jelly drink corn pudding, meatball curry and kebabs. This boarding school also has a business unit that produces bread which is supported by 1 unit 15kg goodfriends brand *mixer* and 2 units of hunkwe brand large *oven machines*, each Every day this business unit is capable of producing 600 sweet buns, 50 sausage buns, and 700 buns chocolate, 300 empty buns, etc. Bread products are placed in several canteens there are both female and male campuses so that currently this line of business is also classified become one that is quite fast.

Cottage Boarding school Ar-Raudlatul Hasanah Medan of course open various kinds of business lines that are classified as productive waqf in the form of One of the businesses is a food and beverage production house. If viewed from form of business selection, production stalls can also be categorized as waqf forms productive Which in accordance with sharia, in where Now waqf Money Already become Wrong One type waqf Which can socialized by institution collector waqf.

h) laundry

Serve laundry clothes Students And female students, as much 5 person washing workers more than 80 kilograms every day. Currently raudla laundry equipped with 4 washing machines of 15 kilograms, 4 units of steam irons, 1 unit of boiler, 1 unit machine 25 kilogram dryer, and 4 ironing units.

i) Shop Student

Shop student in manage by students And female students manager ar -

Raudhatul Hasanah student organization (OPRH) which provides the daily needs of students like clothing, textbooks, stationery, toiletries, and others.

j) Raudhah Bakeries

Raudah Bakery is managed by the Islamic Boarding School and its employees prioritize Ar-Raudhatul Hasanah alumni, currently Raudhah 's employees Bakery as many as 7 people, 5 alumni from Islamic boarding schools while 2 more people from outside the Islamic boarding school.

Then continued Mr. Amin Tarigan "that the next business units that will be realized in the future are date palm gardens and health clinics".

b. Application of Waaf cores Principles at the Ar-Raudhatul Hasanah Foundation

From time to time the Ar-Raudhatul Hasanah Islamic Boarding School has always made independent efforts to meet all needs in organizing education and teaching. Independent businesses are realized through the establishment of various business units that join the Islamic Boarding School Owned Business Sector.

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Like results interview with Mr. Amin Tarigan on date 15 September 2022 states that :

" There are a lot of productive waqf management in this pesantren, us there is a student shop like providing the needs of students such as clothes, books stationery and others. We have a mess for visiting parents their children, there is also a cooperative, laundry and bread production, all of which are endowments the funds were obtained from cash waqf received by the Islamic boarding school. There is also a shop,printing, laundry, including the rubber garden of this Islamic boarding school. Yes if the rubber tree is around 5 hectares now it is enough to produce,when talking about where the capital comes from, well apart from the profit from school management also obtained from cash waqf. Our cottage also has its own business line BMT, yes, a type of bank but on a small scale, yes It's like a savings loan, at first, right? utilise because Students We Lots, So at a time We open BMT, Whichoften save the product borrow".

Mr. Amin Tarigan continued:

"We have Photo copy, Photo copy This Already Enough long too,now there are 5 employees, for the supporting machines toocomplete, so you can say it's productive, apart from photocopies we have a mess, kiosk, haircuts, production houses and food products, there is also a mess, that mess for the needs of pesantren guests who come from various regions, too It can also be because our students also don't come from this field, they come from regions other So if example There is person old Students visiting, We There isthree buildings are also located around this cottage, if in total there are around 20 room, form his room yes vip The same standard. There is also roadside stall Students That selling food, drinks managed by the Islamic boarding school canteen, products which is sold apart from this cottage also involves the local

community kayaking MSMEs to sell in it, or products from the MSMEs themselves for sale there Students Still Not yet allowed for bring cellphone Alone, yes This wartel has been open for a long time, now its use is still there same, students can use it for phone person old, the unit There is Lots, We spread in campus sonAnd their respective total daughter campuses 30.

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²¹ Batubara.

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Then continued Pak Amin Tarigan "that the next business unit will be

realized In the future, there will be date palm plantations and health clinics.”

c. Analysis of Productive Waqf Ar-Raudhatul Hasanah Foundation

The waqf managed by the Ar-Raudhatul Hasanah Foundation includes social aspects such as scholarships for students and teachers as well as repairing facilities and infrastructure, from an economic perspective there are also Mini Markets, Stationery and Photocopying Equipment Shops, convection, Islamic Financial Institutions, and educational sites. The integration of these places with various functions is intended so that the Foundation is able to be independent in the operationalization of functions, education and social. Through the existing business units, promotion, marketing and even business partnerships with congregations will be carried out as a manifestation of community economic development. The area of waqf land owned by the Ar-Raudhatul Hasanah Foundation as a whole is 1,815 m² which is allocated globally as follows:

The Ar-Raudhatul Hasanah Foundation, apart from owning a boarding school building, also has several business units, including: 1. Baitul Mal wa Tamwil (BMT) has assets of Rp. 9,675,276,413. and recorded as one of the rapidly growing business lines. Baitul mal wa tamwil owned by the Medan Ar-Raudhatul Hasanah Islamic Boarding School is managed directly by the Islamic boarding school. 2. Printing and Photocopying This usana line is managed by 5 employees and now has several adequate units. Among them are 2 units of offset machines, 1 unit of cutting machines, 1 unit of sorting machines then 3 units of photocopiers, 6 units of computers and 5 units of printers, laminating machines, card printing machines and pin machines with an income of approximately Rp. 500,000 – Rp. 1,000,000 per day besides that, the Ar-Raudhatul Hasanah Foundation, a food and beverage production house, this production house has made a new innovation, namely producing bottled mineral water which will later collaborate with several business actors around the Islamic boarding school.

This food and beverage production house produces various kinds of food and drinks every day which are served in the canteen or cafe for students, including grass jelly drinks, corn pudding, meatball curry and kebabs. This Islamic boarding school also has a business unit that produces bread which is supported by 1 unit mixer brand goodfriends 15 kg and 2 large oven machines brand hunkwe, every day this business unit is capable of producing 600 sweet buns, 50 sausage buns, 700 chocolate buns, 300 empty buns, etc. The results of the bread production are placed in several canteens in the female and male campuses. Until now, this line of business is also classified as one of the businesses that is quite fast.

D. CONCLUSION

1. H. Anif Foundation

The H. Anif Foundation is one of the foundations that has productive endowments, with 5 programs.

- a. Formal education
- b. Non-formal education
- c. Mosque unit
- d. Free Mosque Cleaning Unit
- e. Community Social Assistance Unit (Bansosmas)

With the programs from the H. Anif Foundation, from a social aspect it really helps the community, especially those who work and worship at the mosque, as well as those who receive scholarship assistance from the Foundation to continue their education, but from an economic aspect the existing programs are less effective, in fact there are programs that are no longer running. Al-Jihad Mosque Foundation

2. Al-Jihad Mosque Foundation

The Al-Jihad Mosque Foundation specifically does not use productive endowments, but rather infaq and alms, and programs created from infaq and alms collection only focus on mosques, such as mosque renovations, routine study activities etc.

While the funds collected from community infaq were very large but not distributed properly, so the collected infaq funds were still embedded in the Al-Jihad Mosque Foundation 's treasury. According to the author, the programs created are very inefficient, let alone effective, because there are still many infaq funds that are just stored away without being used for productive activities.

3. Ar-Raudhatul Hasanah Foundation

The Ar-Raudhatul Hasanah Foundation also has a productive waqf, from a social and economic perspective, it is a Islamic Boarding School Owned Enterprise (BUMP). With lots. The management of productive waqf at the Ar-Raudlatul Hasanah Islamic Boarding School is simple and traditional, namely: Waqf assets and businesses owned by the Ar-Raudlatul Hasanah Islamic Boarding School are managed by Nazhir himself and are traditional and voluntary. Then the business line that is owned is a relatively simple business form with minimal risk. The distribution of productive waqf is intended for Islamic boarding schools and employees on duty, so that productive waqf with various types of businesses is very effective so that it helps the community from a social and economic perspective.

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