

Optimization of Productive Waqf Management in Pekanbaru, Indonesia

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ABSTRACT

This study aims to identify ways to optimize the management of productive waqf through the collaboration of stakeholders, including government, academics, and the community. This research uses qualitative descriptive method with data collection through Focused Group Discussion (FGD) and interviews to nazir, wakif, and Related Agencies. The results showed that the optimization of waqf management requires the active role of all parties to ensure that waqf management runs transparently and productively. Waqf education and literacy through digital media, including the use of Quick Response Code (QR Code), as well as digital payment platforms such as Link Aja Syariah and OVO, are the main strategies in increasing waqf awareness. Nazir is also required to run a transparent program with detailed and measurable reporting of funds. This study recommends increasing nazir capacity, revising regulations related to incentives for waqf managers, as well as active participation of academics and the government in the development of more effective productive waqf.

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Introduction

The existence of waqf land in Pekanbaru City, which is so vast, namely 140.03 Ha with a total of 1,300 locations (Ministry of Religion, 2021) should be able to contribute to the development and acceleration of the people's economy through productive management. However, the results of its management can not be felt by the people of Pekanbaru. Although the potential of waqf land in Pekanbaru is very large, optimization of its management still faces various challenges. One of the main barriers is the lack of understanding and skills in managing waqf productively among waqf managers. In Megawati's research, stated that the management of productive waqf in Pekanbaru is still very conventional. That is, the management of waqf by nazir is voluntary and simple, and only as a side job, most of them are retirees and of very little productive age. This condition shows the competence and quality of nazir far from the expected (Megawati, 2014).

In addition to the problem of competence and quality of Nazir, other problems that arise are institutional. The institution means that in question are the Indonesian Waqf Board (BWI), nazir institution, and the Office of Religious Affairs (KUA). Among the problems faced are that these institutions have not been optimal in their efforts nazir coaching, poor management, lack of communication between institutions, and lack of funding and *stakeholder support*. In terms of government support, problems arise related to facility support and legalization of waqf land. Therefore, collaborative efforts are needed between the government, waqf institutions, the community, and academics who play a role in the field of waqf through education, service, and research. Academic involvement in representation needs to be increased, especially in community service activities through education and literacy. In addition, participation in nazir can be done through nazir certification, with the initial aim of becoming a nazir and then acting as a waqf consultant (Lubis et al., 2023). Collaboration is needed to develop a more targeted strategy in utilizing waqf assets, so that the impact can be better felt by the community, especially in strengthening the economy of the people.

The problems related to the management of waqf conducted a lot of research by researchers in Indonesia with different focus. Among the research (Devi Megawati, 2014), (Fitri & Wilantoro, 2018) dan (Nuryanti, et al., 2024). In general, conceptual yet applicative. Differences in focus and location will present different problems and do not rule out the possibility of the same problem is also found. In this study conducted different research with previous research by focusing on technical problems managerial.

The difference between previous research and this research plan creates a research gap with several previous studies. This research seeks to explain the problems faced in the management of productive waqf, especially in optimizing productive waqf. From the explanation of the problems above, there are several problems in the management of productive waqf, especially in optimizing productive waqf, which needs to find the root of the problem. The purpose of this study is to determine ways to optimize the management of productive waqf.

Literature Review

Optimization

Optimization comes from the word optimal which means the best, while optimization is the process of making something optimal, or is also called the process of making something better. (*Kamus Besar Bahasa Indonesia (KBBI) Online*, 2023). So what is meant by optimization is a series of processes to make something better than before. Optimization of the allocation of cash waqf funds, can be done from time to time by maintaining the amount of cash waqf funds in principle. The optimization of this model is based on maximizing utility with limited changes in the amount of cash waqf funds (Asytuti, 2012).

The development of waqf until now, nazir must make efforts to optimize waqf so that it is used productively and optimally. One of the solutions to the problem of human resources for productive waqf is (1) socialization and education to the community, (2) institutional structuring through strengthening institutions and nazir, namely by coaching nazir to coordinate with other mass organizations so that they can work together to optimize nazir's role, (3) strengthening government support, namely increased government support for productive waqf (Fitri & Wilantoro, 2018). Government support given to nazir in the form of regulations on waqf, one of which is Law No. 41 of 2004 on waqf. The legislation has provided support for productive waqf (Ulfiana & Yulianti, 2019). Optimization of productive waqf empowerment is carried out through two aspects, namely the aspect of waqf management and the aspect of distributing or utilizing Waqf results (Amarodin, 2019).

Waqf Productive

Productive waqf has the meaning of managing waqf assets in the form of business activities or businesses whose main purpose is to obtain profits. The profits obtained from the management of waqf assets will be distributed to waqf institutions as nazir and *mauquf alaihi* as beneficiaries of the results of waqf asset management. In order for waqf assets to provide benefits as expected, a business feasibility analysis of waqf assets is first carried out. Moreover, if waqf assets are managed in the form of business units or businesses by incorporating modern management, then waqf assets will be able to survive for a long time and develop more. Conversely, if the management of waqf assets is not managed with good management, the waqf assets will run out longer because the operating costs will be greater than the business income (Syaifullah & Idrus, 2019).

Productive waqf management is in line with the essence of waqf itself, namely waqf assets are eternal, eternal and sustainable, even when the owner dies. If the waqf assets continue to be utilized, then it will become a reward for continuous charity that continues to flow to the waqif (who donates the assets) (Hadyantari, 2018). Therefore, in the management of productive waqf which continues to receive attention lately with innovations and management and management by nazir with more modern, still must pay attention to the essence of the waqf itself, do not let the management that is done cause the waqf assets to run out or not productive for a long

time. However, until now the management of waqf productively is still very little. This condition is due to nazir's lack of ability to manage waqf in the form of investment. Nazir was found to have no understanding and ability in investing waqf, causing that appears in the midst of the community is waqf that does not have a productive economic value (Harahap & Darwanto, 2021). Therefore, the existence of a professional nazir is needed to manage such a large waqf asset, so that waqf has an impact on improving the welfare of Muslims in particular and the economy of society in general (Harahap & Darwanto, 2021).

Nazir

Nazir is a person who is entrusted with the power and obligation to take care of and maintain waqf assets. Nazir is also known as a caretaker, manager, administrator or Mutawalli which means manager, who is given power, committed and executive. (Suharto, 2021). This is further explained in Law No. 41 of 2004 concerning waqf Article (1) Paragraph (4), nazir is a party who receives waqf property from the wakif to be managed and developed according to its intended use (Departemen Agama RI, 2005: 3).

Nazir also includes elements that exist in the Waqf itself, without nazir, waqf will not be able to be carried out. Nazir was instrumental in the development of waqf assets. As mandated in law No. 41 of 2004 on Waqf in Article 11, the nazir's duties are administering waqf assets, managing and developing waqf assets in accordance with their purpose, function and determination, supervising and protecting waqf assets, and reporting on the implementation of duties to the Indonesian Waqf Agency (BWI). In carrying out this task, nazir received guidance from the Indonesian Waqf Board (BWI). The coaching carried out by BWI is expected to be able to create professional nazir, who have the following character: believe and are devoted to Allah SWT, have good moral credibility, are honest and trustworthy, have a commitment to serving the community, have competence in sharia knowledge, have special expertise and skills to manage and develop waqf, have legal permits, and implement good management (Suharto, 2021).

Productive Waqf Management

In the management of productive waqf, the main thing to be prepared is to form a badan special body in charge of managing waqf with a national scope. Indonesia established BWI which has the task to manage and empower Waqfin order to empower the people's economy can be achieved. However, BWI's task for the present is focused on money Waqf, while land waqf is managed by nazir whose construction is under the Ministry of religion of the Republic of Indonesia. For now, BWI oversees making regulations or policies to increase nazir's competence by being equipped with the ability to manage waqf productively (Ministry of Religious Affairs, 2004).

Waqf management is closely related to nazir's function as a waqf manager. Therefore, nazir must have the knowledge of management. Among them are: 1) understanding of the 4 (four) management functions, namely: planning (planning), organizing (organizing), directing

(actuating), and controlling (controlling); 2) Management Fundraising Management, related to nazir's competence in finding sources of waqf funds; 3) Development Management, is the management of waqf funds the development of waqf assets, and its benefits contribute to educational, economic and religious activities; 4) utilization management, namely activities in the distribution of benefits from waqf assets, which are managed in such a way that the distribution is right on target and so the reward will be able to continue to flow to the Waqf; 5) reporting Management, which is form of nazir's accountability, so as to maintain the trust of all parties, both the community, the deputy and the government (Sa'adah & Wahyudi, 2016). In terms of waqf Management, Accounting is very important because it can be used as evidence of waqf management accountability that will affect people's trust in the management of their Waqf. Likewise, auditing is also evidence of accountability between the parties entrusted.

Determining Factors in the Management of Waqf

From various literature studies, factors related to waqf management are divided into two general clusters: internal aspect cluster and external aspect cluster. The internal aspects cluster consists of human resources (HR), accountability, products, while the external aspects cluster consists of regulation, demographics, and the public.

HR factors include ability in management (managerial), visionary leaders, measurable missions, having competence certified as nazir, and the participation of members. Accountability factors include the number of assets, financial performance, administrative completeness, length of operation, and supporting IT facilities. Product factors include contract structure, socialization media, time, waqf management productivity, and community education.

Regulatory factors include guidelines for sharia principles, PSAK waqf standards, nazir guidance and assistance, management guarantees and sanctions for violations. Demographic factors: religion, local culture, population, profession, and competing institutions. General community factors include: the initiative of the property owner, the level of community education, the level of community understanding of waqf, the level of community trust in waqf managers, and finally the level of belief in the success of waqf management (Lubis et al., 2023).

Management of Productive Waqf in Various Institutions in Indonesia

Waqf management that has been done must have a purpose, it must be channeled for Islamic business purposes. Management is carried out through community economic activities, optimizing endowment assets in plantation areas, optimizing endowment assets by establishing educational institutions such as madrasas, as well as other facilities needed by the community. (Zainal, 2016). The problem of waqf is the number of waqf assets that are not legal. This is due to nazir's low awareness of accountability in the management of waqf assets. Therefore, representatives of BWI Central Java legalized all existing waqf assets and provided training to waqf nazirs. However, BWI has not succeeded in producing professional nazir (Harahap & Darwanto, 2021). Nazir did not optimally nazir manage the waqf and property in the waqf and property Council of Muhammadiyah regional leadership of Yogyakarta city, due to the lack of

government support. Therefore, efforts to achieve optimal waqf management require cooperation between the community, nazir and government. (Ulfiana & Yulianti, 2019).

While waqf management in Singapore benefits can already be felt by the community, both for social and religious needs. The benefits can also be felt by other countries, namely: India, Saudi Arabia, Yemen, even to Indonesia. This is inseparable from nazir's role in upholding the value of accountability and transparency. However, this is not the case in Thailand, which has not been able to manage endowments. This is because there is no institution that regulates the representation and legalization of waqf assets, so waqf assets cannot be protected from irresponsible parties (Koto & Saputra, 2016).

Methods

This type of research is descriptive qualitative. Descriptive qualitative research will provide a description of an event, phenomenon in order to analyze and find the real context (Yusuf, 2014: 338). This study will provide a description or events, events, without comparing between variables. This is done in order to explore by describing all the variables to be studied. Sources of information in this study were obtained from experts related to the management of waqf called informants. From the informant will get information and data related to the problems in the research (Sugiyono, 2017). According to (Bungin, 2005) informants in a qualitative research are obtained by purposive techniques.

The matter of concern is the determination in setting the key informant. In this research, informants will be determined by determining certain criteria, namely informants from waqf managers, both institutional and individual forms in Pekanbaru city, institutions related to waqf management, namely the Indonesian Waqf Agency (BWI) Pekanbaru city, Nazir waqf Andalusia, Nazir Waqf Rote Indonesia Mulya, and parties from the government in this is the Ministry of Religious Affairs which acts as a regulator, facilitator, motivator, and coordinator. Data Collection Method is Focused Group Discussion (FGD).

The next method of data collection is interview. Proses interviews conducted by researchers will extract information from informants who have been determined in accordance with established criteria. Interviews were conducted with nazir waqf who conducted productive waqf management; Nazir Wakaf Andalusia, Nazir Wakaf Rote Indonesia Mulya, Nazir Walaf Al-Fityah, Nazir Wakaf Firyal Indonesia, and Nazir Wakaf Yayasan Al-fikri.

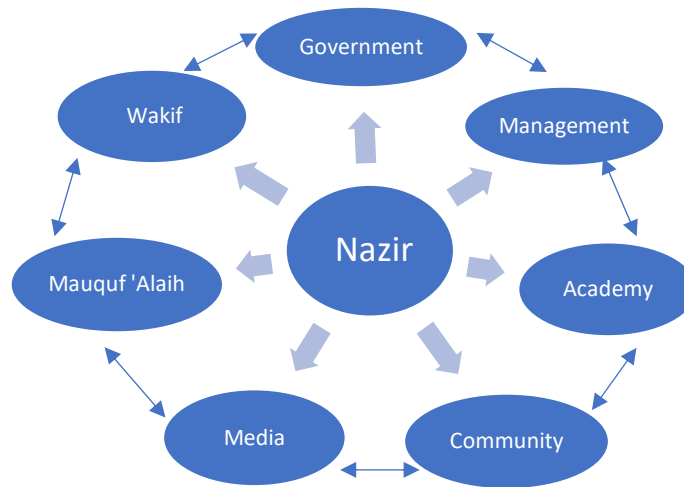
An analysis of the data used is descriptive and explains the relationship between existing indicators. Data obtained from activities in the field. Furthermore, data reduction activities are carried out, namely eliminating the data that is not needed to facilitate the author in data processing activities. L the next step is *to display data*, namely presenting activities by describing problems related to the management of productive Waqf. Data related to this discussion is the processing of data obtained from the field, namely through FGD activities and interviews with informants in the study. Then the discussion on how to optimize the management of productive waqf in the city that will be offered by researchers based on the conditions that

occur in the field. After describing the things that are arranged according to needs, then the process of drawing conclusions and providing solutions. The final stage is the conclusion or verification. With the complete information obtained in the field, will determine the appropriate conclusions.

Results and Discussion

Optimization of productive waqf management is a strategic effort that requires collaboration and synergy from various stakeholders. The results showed that the achievement of this optimization does not only depend on nazir's role as a waqf manager, but also requires active support from the government, academia, management, community, media, *wakif*, and *mauquf 'alaih*. Each party has complementary contributions to ensure that waqf assets can be managed productively and provide sustainable benefits. This collaboration is important so that waqf management not only focuses on religious aspects but is also able to provide broader social and economic impacts for the community. The achievement of optimization of productive waqf management requires the cooperation and collaboration of all stakeholders which can be seen in Figure 2.

Figure 2 Optimization of Productive Waqf Management



Nazir is the most responsible party for the management of waqf assets. Nazir has the task of managing and developing waqf assets productively with the purpose, function, and allocation of waqf assets in accordance with the wishes of the wakif. Optimal productive waqf management is carried out with various efforts by nazir, including management optimization. Management optimization is done by optimizing, fundraising, landing, and managerial activities. Nazir carried out activities in optimizing waqf fundraising. First, Nazir has an important role in raising public awareness about productive waqf, one of which is through education, literacy, and an emotional approach to wakif candidates and people who have the potential to contribute. This education is carried out comprehensively through various media, both printed and electronic, to reach various circles. Print Media such as BWI tabloids,

newspapers, magazines, and advertisements in newspapers are used as a means of spreading information and waqf campaigns. In addition, nazir also took advantage of the development of digital technology by maximizing the use of electronic media. Digital education is uploaded through the official website, as well as various social media platforms such as Facebook, Twitter, YouTube, Instagram, WhatsApp, and TikTok. Through this approach, nazir not only disseminates information, but also builds a strong emotional connection with the prospective waqf and the community, so that they feel involved in the waqf's social mission. The use of digital media provides a wider and interactive reach, enabling education about waqf to be delivered more effectively to various levels of society, including the younger generation who are active on social media platforms.

Second, Nazir introduced to the wakif candidates a program that will be carried out in the productive management of waqf assets. Nazir has an important responsibility to not only introduce the waqf wealth management program productively to the prospective waqf, but also explain in depth and detail about the program. In this process, nazir provides a clear picture of the objectives of the program, management strategies, as well as how the waqf assets will be used to create sustainable benefits for the community. Detailed explanations include investment plans, Asset Management, and projections of the social and economic impacts that will be generated. Nazir also explained the various transparency and accountability mechanisms implemented to ensure that the management of waqf assets is carried out professionally and responsibly. By providing complete and detailed information, prospective wakifs not only understand the potential benefits of waqf, but also feel confident that the assets they endow will be managed optimally to achieve their desired goals, both in terms of religion and socio-economic. This also creates greater trust from the wakifs, so that they are encouraged to actively participate in such productive waqf programs.

Third, Nazir explained the benefits of managing waqf assets that will be distributed to *mauquf alaih*, benefits for wakif, both profit benefits and benefits in the form of charity that continues to flow. Nazir plays an important role in explaining to the prospective wakif about the various benefits that will be obtained from the management of waqf assets, both for *mauquf alaih* and for the wakif itself. The benefits that will be received by *mauquf alaih*, that is, those who are entitled to receive waqf benefits, include significant social and economic support, such as educational assistance, health, public infrastructure development, or the development of worship facilities that will improve the welfare of the community. In addition, nazir also emphasized to wakif that the productive management of waqf assets not only produces benefits for others, but also provides direct benefits to wakif in the form of potential profits from targeted management results, such as investment in sustainable and productive businesses. However, more importantly, nazir explained that wakifs will get infinite benefits in the form of amal jariyah, which is a reward that continues to flow if the waqf assets are used for good. The concept of amal jariyah provides a deep spiritual dimension, where the benefits

of waqf do not stop at life in the world, but continue even after the waqf dies. With this comprehensive explanation, wakifs will be increasingly encouraged to participate in the waqf program, because they understand that waqf is a long-term investment, both financially and spiritually, that brings great benefits to people's lives and the sustainability of their good deeds. Fourth, to attract wakifs and the public to waqf, nazir can offer *waqf musytarak*, which is the profit obtained from the results of productive waqf property processing activities called profit will be distributed to the wakif family and the people. To attract wakifs and the public to be more encouraged to do waqf, nazir can offer the concept of waqf Jupiter. waqf musytarak is a form of waqf in which the profits or profits from the productive management of waqf assets are not only distributed to the people or beneficiaries (*mauquf alaih*), but also given to the wakif family. Thus, in addition to contributing to the general good through amal jariyah that benefits the wider community, the wakif can also ensure that his family benefits directly from the management of the waqf property.

Offering the concept of *waqf musytarak* is an interesting solution for prospective waqf, especially for those who want to do waqf but still think about the welfare of their families. With this scheme, profits from the management of productively managed waqf assets, such as investments in property, Sharia businesses, or other economic activities, will be divided into two purposes: one part is channeled for the benefit of the Ummah through social, educational, health, and development programs, while the other part is given to the wakif family as form of financial support.

Nazir needs to explain in detail how the waqf system works, including profit distribution mechanisms, transparency in fund management, and guarantees that waqf assets are maintained. Thus, wakifs not only see waqf as a long-term charitable good, but also as an instrument capable of providing a double benefit: a social benefit for the Ummah and an economic benefit for their families. This will make the waqf program even more interesting, because in addition to providing a spiritual impact, it also provides tangible material benefits.

Fifth, Fundraising activities are carried out through digital-based media, one of which is using the Quick Response Code (QR Code), digital payments via Link Aja Syariah, OVO, and mobile banking. By digital technology is considered strategic in increasing awareness of waqf and encouraging wakifs and the community to waqf. Fundraising activities for waqf are increasingly effective and efficient by utilizing rapidly growing digital technology. One of the innovations used is through digitization-based platforms, such as Quick Response Code (QR Code) which allows wakifs to donate quickly and practically. By simply scanning the QR Code, wakif can directly distribute waqf through various digital payment methods available, such as LinkAja Syariah, OVO, and mobile banking from various banks. This makes it easy for the community, because the donation process can be done anytime and anywhere, without the hassle of taking care of manual procedures. The use of digital technology is considered a very effective strategy in increasing public awareness and participation in waqf. Easy and practical access allows

people from various walks of life, including young people who are active in the digital world, to contribute to waqf activities. In addition, the use of digital systems also supports transparency and accountability of waqf fund management, where wakifs can easily track transactions and know the progress of the use of waqf assets.

Nazir can utilize this digital platform not only to raise waqf funds, but also as a means of education and promotion. Waqf campaigns can be deployed through social media, apps, and websites to reach more people. By introducing waqf in a more modern form and relevant to the needs of today's society, nazir is expected to encourage an increase in the number of participating waqfs and expand the range of waqf benefits for the wider community. The use of digital technology is also a strategic step in integrating sharia principles with the development of the modern financial world.

Sixth, Transparency in the collection of waqf funds in the form of reports of funds collected. Transparency in the management of waqf funds is a key element that is very important to build trust between nazir and wakif. One form of transparency is the preparation of clear and detailed reports on funds collected through fundraising activities. Nazir must regularly report the amount of funds that have been collected to the wakifs, either through periodic reports or access available in real-time through digital platforms. The report not only includes the total amount of funds collected, but also details the sources of funds, including information from various payment methods such as QR Code, LinkAja Syariah, OVO, and mobile banking. In addition, the report should contain how the funds will be managed and allocated to productive waqf programs. By providing a transparent report, wakifs will feel confident that the funds they endow are professionally managed and used in accordance with the agreed goals. Nazir also needs to provide regular updates on the development of projects or activities funded by waqf, so that wakif can see firsthand the positive impact of their contributions, both in terms of social and economic.

This reporting can be done through various channels, such as email, application, or official website, which allows wakif to monitor anytime and anywhere. This transparency not only increases nazir's accountability, but also encourages greater participation from the public, as they see that the management of waqf funds is carried out with high professionalism and responsibility. Thus, more and more people will be interested in Waqf, because they feel safe and believe that the funds distributed will provide real and sustainable benefits to society.

Discussion

The optimization of the distribution of productive waqf results is carried out by nazir based on the mandate of the wakif in accordance with the waqf pledge deed (AIW). *Manquf'alaih* gets a share of at least 50% of the results of productive waqf management. Nazir as a manager also gets a share of the results of productive waqf management of a maximum of 10%. This amount is in accordance with law No. 41 of 2004 on endowments in Article 12. According to researchers the number of 10% is considered very low compared to nazir's performance. Based

on this condition, the researcher provides an option for the revision of the waqf law related to the percentage of nazir's share, namely nazir gets a share of Waqf results of 10% -25%. The results of waqf property management after being channeled to *mauquf alaih* (50%), and nazir (10% -25%), the rest will be channeled to management risk reserve, waqf re-investment, management risk reserve, and value recovery reserve.

The distribution of waqf results must be published in the media, both print and electronic media. The most optimal tool for publicizing this distribution is electronic media, because electronic media is considered the most accessible media by all levels of society. Productive waqf management needs to be managed optimally. Try to optimize it by 1) Nazir must have legality, namely the nazir competency certificate issued by the National Education Standards Agency (BSNP). 2) Nazir runs a waqf property management program that has passed a business feasibility study by BWI Center. 3) Nazir must be transparent in the management of funds by making activity reports and waqf financial statements. This reporting was done to increase nazir's credibility. 4) Currently, the majority of productive waqf nazir is in the form of individual nazir. Facts on the ground, it was found that individual nazir was not able to manage waqf assets productively. Researchers require nazir waqf in the form of organizations or institutions that are legal entities, such as foundations engaged in social, educational, social, religious and economic activities. 5) Nazir waqf productive must apply the principle of accountability in the form of audits, both internal and External by Public Accountants. The implementation of the accountability principle will increase public confidence in nazir waqf. Optimization of productive waqf management requires the role of academics. Academics should collaborate with nazir in improving waqf literacy. The nazirs are looking forward to cooperation with universities related to productive waqf education for students. This is considered important because of the role of students as agents off change. Academics are also required to play a role in community service activities in the form of giving workshops or training on representation. Academics as intellectuals are needed for their role as Waqf consultants and business management for nazirs.

Optimization of productive waqf management, nazir also needs a government role. Nazir needs a regulation that can solve the problem of representation today. Waqf management activities will be able to optimize waqf results with regulations that are in accordance with the latest management issues.

CONCLUSION

The results of research on the optimization of productive waqf management indicate that the achievement of optimal waqf management requires the cooperation and collaboration of various stakeholders. Although nazir is the party most responsible for the management of waqf assets, the active role of the government, academics, the community, the media, *wakif*, and *mauquf 'alaih* is also very important. Each party has a Supporting Role and contribution in creating an effective and sustainable waqf management. This support ensures that waqf assets

are managed productively and are able to have a positive impact, both socially and economically. Collaboration among stakeholders encompasses a broader dimension, including education, literacy, and an emotional approach to prospective vice-presidents. The use of digital technology in fundraising for waqf has also proven to be very strategic in increasing community participation. In addition, transparency and accountability in the management of waqf funds are key in building trust between nazir and wakif. Nazir needs to improve professionalism in waqf management through optimization of management, which includes, fundraising, distribution, and asset management productively. In addition, this optimization effort requires support from the government in terms of regulation, as well as the role of academics in improving waqf literacy and providing managerial consultations.

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