

## MUI Fatwa No. 2 of 2002 on Waqf Money: Technological Implementation and Challenges for Waqf Institutions in Indonesia

Dewi Azizah Nawang Sari, Dafika Pungki Caprina Alif, Arif Zunaidi

Institut Agama Islam Negeri (IAIN) Kediri, INDONESIA

[NawangSari573@gmail.com](mailto:NawangSari573@gmail.com), [dafikastudies@gmail.com](mailto:dafikastudies@gmail.com), [arifzunaidi@iainkediri.ac.id](mailto:arifzunaidi@iainkediri.ac.id)

### Abstract

Cash waqf is one of the instruments of Islamic philanthropy that has great potential in promoting the social and economic development of the ummah in a sustainable manner. The legality of cash waqf in Indonesia is strengthened through MUI Fatwa Number 2 of 2002, which opens up opportunities to manage waqf funds more flexibly and productively. This article examines the implementation of cash waqf in the context of digital technology development, as well as the challenges faced by waqf institutions in carrying out their functions efficiently and accountably. The research method used is descriptive qualitative, with a literature study approach that examines regulatory documents, academic literature, and case studies of waqf institutions. This research aims to provide a comprehensive understanding of the integration of technology in the collection, management, and distribution of cash waqf. The results show that despite constraints such as limited digital infrastructure, low public literacy, and cybersecurity issues, waqf institutions have shown adaptive responses through technological innovation and collaboration. The analysis also reviews the practices of institutions in different regions that have adopted digital platforms. To optimize cash waqf management, progressive policies, multi-stakeholder support, and strengthening the capacity of waqf institutions to face the digital era are required. With the right approach, cash waqf can be a powerful instrument of community empowerment.

**Keywords:** Cash Waqf, Digital Technology, Waqf Institution

### INTRODUCTION

Waqf is one of the important instruments in the Islamic economic system that aims to create equitable welfare and support social development. Along with the times, the form of waqf has expanded, no longer limited to immovable objects such as land or buildings. This is confirmed in the Indonesian Ulema Council (MUI) Fatwa Number 2 of 2002, which states that waqf can also take the form of money, as long as it is managed productively and the benefits are sustainable. This fatwa is an important milestone in encouraging the development of cash waqf in Indonesia, as it provides a strong sharia legal basis and opens up great opportunities for the optimization of waqf through modern financial systems.

In line with the advancement of digital technology, cash waqf management can now be done more efficiently, quickly, and transparently. Innovations such as mobile applications,

crowdfunding platforms, e-wallets, and sharia fintech services have made it easier for people to participate in cash waqf without time and place restrictions. Technology also enables waqf institutions to reach more waqifs, expand benefit distribution, and improve accountability in fund management. However, the application of these technologies is not free from challenges, ranging from limited infrastructure in some areas, low technological and financial literacy, to digital security issues that may affect public trust.

Therefore, this paper will thoroughly discuss the definition and legal basis of cash waqf according to MUI Fatwa No. 2 of 2002, technological innovations in cash waqf management, and the challenges faced in its implementation in waqf institutions. In addition, it will also discuss strategies to optimize cash waqf management through the use of digital technology. Hopefully, this discussion can provide a complete picture of the importance of synergy between regulation, technological innovation, and public education in strengthening the role of cash waqf as an instrument of people empowerment in the digital era.

## LITERATUR REVIEW

The Indonesian Ulema Council (MUI) Fatwa Number 2 of 2002 marked the formal recognition of cash waqf as a flexible Islamic philanthropic instrument that is relevant to the needs of the times (Wahab, 2020; Faradila et al., 2023). This concept opens up great opportunities for the utilization of digital technology in waqf management, which is seen as capable of increasing efficiency, transparency, and donation reach (Sukmana et al., 2025; Anggraini et al., 2024). Various platforms such as mobile applications and Islamic fintech have been implemented to facilitate community participation and modern waqf fund management.

Nonetheless, the adoption of technology in cash waqf management is inseparable from a number of challenges, including limited digital infrastructure in some regions and the low level of technological and financial literacy of the community (Chrisna et al., 2021). To optimize the potential of digital cash waqf as a tool for people empowerment, various studies emphasize the importance of increasing literacy, collaboration between waqf institutions and technology providers, and strengthening regulations that support security and public trust (Amaliyah et al., 2022; Nuradi et al., 2024). The synergy between the sharia legal foundation, technological innovation, and educational efforts is key to the successful development of a strong and trusted digital cash waqf ecosystem.

## METHODE

This research uses a descriptive qualitative approach with a library research method as the main basis in examining the implementation of MUI Fatwa Number 2 of 2002 concerning Cash Waqf

by waqf institutions in Indonesia, especially in the context of utilizing information technology. The study focuses on two main aspects, namely the integration of technology in cash waqf management and the challenges faced by waqf institutions in its implementation.

Data were collected from various relevant literature sources, such as official MUI Fatwa documents, national regulations related to waqf, scientific journals, and academic literature that support normative and empirical analysis. The analysis is conducted by examining how waqf institutions adopt technology in the process of collecting, managing, and distributing cash waqf, and evaluating the extent to which technical, regulatory, and social challenges affect the effectiveness of the fatwa's implementation.

## DISCUSSION

### 1. Definition of Cash Waqf According to MUI Fatwa No. 2 of 2002

Cash waqf, as explained in the Indonesian Ulema Council (MUI) Fatwa No. 2 of 2002, is a form of waqf that is carried out by handing over a sum of cash from the waqif (waqf giver) to the nadzir (waqf manager). (Wahab, 2020) The money is not used directly for consumption, but is managed productively, for example invested in halal and safe businesses so that the results can be used for various interests of the ummah, such as education, health, social and religious activities. This fatwa confirms that cash waqf is legal under Islamic law, and is even very potential as an instrument of Islamic philanthropy that can encourage the economic independence of the ummah. (Faradila, A., Ramadani, A., Tunggadewi S, F., & Aulia R, 2023)

Unlike conventional waqf, which is usually in the form of land or buildings, cash waqf is more flexible because the object of waqf is cash. The principal value must be maintained so that it does not decrease, while the management results are utilized sustainably. This is what makes cash waqf very relevant to the needs of the times that can be started with a small nominal, easy to collect, and accessible to anyone without having to own large assets. These characteristics make cash waqf an inclusive and participatory tool in building social welfare. (Nawawi et al., 2024)

In terms of religious teachings, the concept of cash waqf stems from the spirit of sadaqah, a Jariyah charity whose rewards continue to flow even after the giver is gone. This is in accordance with the Prophet Muhammad's hadith that says that when a person dies, his deeds are cut off except for three things: sadaqah jariyah, useful knowledge, and pious children who pray for him. Cash waqf falls into this category because of its ongoing benefits. (Jahar et al., 2023)

Historically, there was a debate among scholars about the validity of cash waqf. Classical scholars tended to adhere to the principle that waqf must be in the form of fixed goods and cannot be exhausted. However, along with the times and the emergence of new challenges in the lives of the people, many contemporary scholars eventually supported the legality of cash waqf. (Rianti et al., 2024) MUI's fatwa is one proof of the adaptation of fiqh to modern needs, while still based on the main objectives of Islamic law, bringing benefit and avoiding harm. Currently, cash waqf is one of the important pillars in sharia-based economic development and the strengthening of the Islamic social finance system. With trustworthy and transparent management, cash waqf can be a driving force for the empowerment of the ummah in various sectors. (Nia Puji Agustin, 2021)

## 2. Technological Innovation in Cash Waqf Management

Technological innovation in cash waqf management is a step forward in modernizing the way Muslims participate in waqf activities. Cash waqf itself is a more flexible form of waqf compared to fixed asset waqf such as land or buildings. With the development of digital technology, cash waqf management is no longer dependent on the slow and geographically limited conventional process. Technology has opened the door for greater efficiency, transparency, and reach. (Sukmana et al., 2025)

One of the biggest impacts of technological advancement is the ease of waqf fund collection. (Sukmana et al., 2025) In the past, people who wanted to donate money had to come directly to the office of a waqf institution or Islamic bank. Now, simply by using a smartphone or other digital devices, a person can donate their money in just a matter of minutes. Digital platforms such as mobile applications, waqf crowdfunding sites, and e-wallet services have provided special features for cash waqf. This is certainly very convenient for people who want to contribute but have limited time and mobility.

In addition to facilitating the collection process, technology also increases transparency in the management of waqf funds. Many institutions now provide regular and open reports on the use of funds through their digital platforms. Waqifs (people who give waqf) can see directly where and for what the funds they channel are used. This not only fosters trust, but also encourages greater participation from the community. On the distribution side, technology helps ensure that waqf funds reach the beneficiaries faster and on target. An integrated digital data system enables waqf institutions to map the needs of the community and distribute funds effectively. This process is more structured and less risky than the traditional way.

Not only that, technology also enables productive waqf management. For example, waqf funds can be invested in sharia business projects through sharia fintech platforms, and the profits used for social purposes such as education, health, or economic empowerment. In this way, cash waqf is not just a one-time donation, but can continue to provide sustainable benefits. By utilizing technology, processes that previously took time and effort can now be done more quickly, easily, and transparently. (Anggraini et al., 2024) This can also increase public trust in waqf management institutions and expand the reach of beneficiaries.

## 1) The Role of Technology in Facilitating the Collection and Distribution of Cash Waqf

Technology plays a major role in accelerating and facilitating the cash waqf process. (Anggraini et al., 2024) Here are some of its important roles:

### a. Easing Public Access to Waqf

With the presence of digital technology, people can donate money anytime and from anywhere. Simply by using a smartphone or computer, the waqf process can be done online without having to come directly to the waqf institution.

### b. Transparency and Accountability

Technology enables the creation of a transparent and real-time reporting system. Donors can see where their funds are channeled, how they are used, and what results or benefits have been achieved.

### c. Operational Efficiency of Waqf Institutions

By using a technology-based system, waqf institutions can save on operational costs. Administration, reporting, and monitoring and evaluation processes can be done automatically and more efficiently.

### d. Faster and More Targeted Fund Distribution

Technology makes it easier for institutions to distribute waqf funds to beneficiaries spread across various regions, even in remote areas. The integrated data system also helps determine who needs the most help.

## 2) Examples of the Application of Digital Platforms (Such as Mobile Applications, E-Wallets, or Sharia Fintech) Used by Waqf Institutions

Several waqf institutions in Indonesia and around the world have started to use various digital platforms to increase the effectiveness and reach of cash waqf management, here are some examples:

### a. Waqf Mobile Application

Institutions such as Dompot Dhuafa, Indonesian Waqf Board (BWI), and Rumah Zakat have mobile applications that allow users to do waqf easily. Through this application, users can see the various waqf programs available, the amount of waqf needed, and reports on the use of funds.

### b. Integration with E-Wallet and Mobile Banking

Services such as GoPay, OVO, DANA, and LinkAja now also provide cash waqf features in collaboration with trusted waqf institutions. With just a few clicks, users can directly do waqf from their e-wallet balance.

c. Sharia Fintech Platform

Several Islamic fintech startups such as Investree Syariah, Alami, and Ammana have also started to develop services that integrate productive waqf features. People can endow their money through these platforms, which are then professionally managed to finance productive projects according to sharia principles.

d. Online Waqf Crowdfunding

Sites such as Wakaf Online (wakafku.org) and Kitabisa also provide special features for waqf fundraising. The waqf projects featured have clear descriptions, funding targets, and publicly accessible reports on the use of funds. (Musfik et al., 2023)

### 3. Challenges in the Implementation of Technology in Waqf Institutions

MUI Fatwa No. 2/2002 is an important foundation that legalizes cash waqf as a valid form of waqf in Islam. (Bahri et al., n.d.) In this fatwa, it is explained that waqf is not only limited to immovable objects such as land and buildings, but can also be in the form of money, provided that the funds are managed productively and the benefits continue to flow for the public interest in accordance with sharia principles. (Chrisna et al., 2021) Since the issuance of this fatwa, the opportunity to develop cash waqf through digital technology is increasingly wide open.

The implementation of technology in waqf management does bring many benefits, but on the other hand, it also faces various challenges that cannot be ignored. One of the main obstacles is technical issues, especially the uneven infrastructure in all regions. (Listiana et al., 2022) In remote areas, internet access is still limited and network quality is often unstable. This makes it difficult to optimally utilize digital technology, such as waqf applications or online transactions. Waqf institutions that want to reach people in these areas have to deal with this limitation. (Chrisna et al., 2021)

In addition, another significant challenge is the low level of technological and financial literacy among the community. Many people are not accustomed to using digital applications or technology-based financial services, so they are reluctant or hesitant to use online waqf platforms. This is exacerbated by the lack of understanding of the concept of cash waqf itself. As a result, the immense potential of waqf digitization cannot be fully utilized by all levels of society.

The issue of digital security and public trust is also a serious concern. People are often concerned about the possibility of misuse of their personal data or the funds they channel. If the system is not built with strong security or if the institution is not transparent in reporting, public trust may decline. In fact, trust is an important factor in the success of waqf management, especially when it is managed digitally.

#### 4. Strategy to Optimize Cash Waqf with Digital Technology

In the midst of rapid technological development, cash waqf has a great opportunity to be managed in a more modern, transparent manner and reach more people. However, this opportunity will not mean much if people do not fully understand what cash waqf is and how to participate in it. (Amaliyah et al., 2022) Therefore, the first step that needs to be taken is to increase waqf literacy at all levels of society. So far, many people still think that waqf is only limited to land, buildings, or mosques. In fact, cash waqf is a very flexible endowment that can be started from a small amount, and if managed well, its impact can be tremendous. This education can be done through various ways that are close to people's lives, such as campaigns on social media, webinars, short videos on YouTube or TikTok, to offline training in schools, campuses, and communities. The hope is that more people will not only know, but also feel confident and motivated to participate in waqf. (Jefik Zulfikar Hafizd, 2022)

Apart from education, another key to success is collaboration. Waqf management institutions cannot run alone, they need support from technology providers, digital platforms, and even the government and financial authorities such as OJK, BWI, or Bank Indonesia. Imagine if cash waqf can be done through just one application on a mobile phone, complete with notification features, reports on the use of funds, and stories of the social impact of the funds we waqf, all transparent and easily accessible. This can only happen if there is a close collaboration between waqf institutions and technology partners. On the other hand, the government also has a big role to play in ensuring clear regulations and protection for the community, so that digital cash waqf transactions remain safe, legal, and sharia-compliant. (Nuradi et al., 2024)

By improving literacy as well as building a strong digital ecosystem through cross-sector collaboration, cash waqf can be more than just a form of worship; it can be a driving force for community development. Digital cash waqf can finance education, healthcare, economic programs, and many more. And most importantly, it can all be done easily, quickly, and transparently through the palm of your hand. This is the new face of waqf in the digital era that is more inclusive, modern, and has a real impact. (A.Fahmi Zakariya et al., 2021)

#### 5. The Role of Cash Waqf in People's Economic Empowerment

Cash waqf is one of the instruments of Islamic philanthropy that has great potential in empowering the ummah's economy. (Farhany & Nurkomalasari, 2022) Unlike waqf in the form of land or buildings, cash waqf is more flexible because it can be collected from various groups of people at an affordable nominal value. (Hafizd, 2022) The money collected from this waqf is then managed productively, such as through sharia investment or micro business financing, so that the proceeds can be utilized for the benefit of the people. The turnover of well-managed cash waqf funds can create a sustainable economic impact, not only consumptive but also building the economic independence of the community. (Firman & Rosidta, 2023)

The concrete utilization of cash waqf can be seen in various sectors. For example, in the MSME sector, waqf funds are used as business capital for small businesses with an interest-free financing system, helping them grow without the burden of conventional debt. (Ahyani et al., 2022) In the education sector, cash waqf is used to fund scholarships, build schools, and provide proper learning facilities for children from underprivileged families. Meanwhile, in the health sector, waqf funds are used to establish free clinics, subsidize treatment, and purchase medical equipment. (Laila & Rahmani, 2025) All of this shows that cash waqf can be a solution to the basic needs of society if managed trustworthily and professionally. (Akhyar, 2023)

Productive and sustainable cash waqf empowerment model can be done through several approaches. First, the productive investment model, where waqf funds are invested in profitable real sectors such as property, agriculture, or halal industries. The profits from these investments are then channeled to social programs. (Fawaid, 2022) Second, the revolving financing model, in which waqf funds are channeled as business capital to vulnerable groups in turn, so that the benefits continue to rotate. Third, the strategic partnership model, in which waqf managers work together with Islamic financial institutions and social institutions to expand the impact of the program. With these models, cash waqf can become a resource that not only helps directly, but also creates an independent and resilient ummah economic system. (Zanuar Anwari et al., 2022)

## CONCLUSION

MUI Fatwa No. 2 of 2002 has provided a strong legal foundation for the practice of cash waqf in Indonesia. This fatwa explains that cash waqf is a legitimate form of waqf that complies with sharia principles, as long as the funds are managed productively and the benefits continue to flow. In the perspective of contemporary fiqh, cash waqf is seen as a modern solution that is flexible and can reach more beneficiaries, in line with the socio-economic needs of the ummah in the current era.

Along with the development of digital technology, cash waqf management has undergone a major transformation. Technological innovations such as mobile applications, e-wallet services, and Islamic fintech platforms enable people to endow money more easily, quickly, and transparently. Technology also helps waqf institutions expand their reach, improve efficiency, and build public trust through an open reporting system. However, this digitalization process is not free from challenges, such as limited infrastructure in certain areas, low digital and financial literacy, and issues related to security and trust.

To overcome these challenges, a focused and collaborative strategy is needed. Waqf institutions need to actively increase public literacy on cash waqf and digital technology, and establish strong cooperation with technology service providers and financial authorities. With the support of regulation, education, and continuous innovation, digital-based cash waqf has great potential to become an effective and sustainable instrument of people empowerment in the future. Therefore, the synergy between religious, technological, and institutional aspects is the key to success in realizing a strong and trusted digital waqf ecosystem.

## REFERENCES

- A.Fahmi Zakariya, Nur Hidayatul Istiqomah, & Bayu Aji. (2021). Potensi Wakaf Uang Digital (Financial Teknologi Syariah) Dalam Membangun Kesejahteraan Ekonomi Masyarakat. *Al-Musthofa: Journal of Sharia Economics*, 4(2), 109-124. <https://doi.org/10.58518/al-musthofa.v4i2.892>
- Ahyani, H., Slamet, M., & Mutmainah, N. (2022). Pemikiran Teologi Ekonomi Islam di Indonesia Pada Era 4.0. *Al-Tsaman : Jurnal Ekonomi Dan Keuangan Islam*, 4(1), 24-55. <https://doi.org/10.62097/al-tsaman.v4i1.874>
- Akhyar, Y. (2023). At Tajir. *Jurnal Manajemen Bisnis Syariah*, 1(1), 1-8.
- Amaliyah, N., Maslahah, M., Leviansyah, M. R., Pramuja, M. W., & Rahmawati, L. (2022). Waqaf Uang Digital: Tranformasi Dan Implementasi Di Indonesia. *Al-Infaq: Jurnal Ekonomi Islam*, 13(1), 26. <https://doi.org/10.32507/ajei.v13i1.986>
- Anggraini, R. D., Dewi, N. D., & Rofiq, M. (2024). Optimalisasi Potensi Wakaf di Indonesia: Tantangan dan Peran Digitalisasi dalam Penguatan Manfaat Wakaf bagi Masyarakat. *Journal of Islamic Business Management Studies*, 5(1), 60-67.
- Bahri, A. N., Furqon, A., & Murtadho, A. (n.d.). Analisis Hukum tentang Rukun dan Syarat Wakaf Berbasis Teknologi Digital. 46-59. <https://doi.org/10.35316/istidlal.v9i1.771>

- Chrisna, H., Noviani, & Hernawaty. (2021). Faktor - Faktor Yang Mempengaruhi Minat Berwakaf Tunai Pada Jamaah Majelis Taklim Istiqomah Kelurahan Tanjung Sari Medan. *Jurnal Akuntansi Bisnis & Publik*, 11(2), h. 78.
- Faradila, A., Ramadani, A., Tunggadewi S, F., & Aulia R, N. (2023). *Potensi wakaf sebagai islamic social finance dalam pemulihan ekonomi indonesia pasca pandemi covid-19*. 2(1), 1-21.
- Farhany, H., & Nurkomalasari, N. (2022). Telaah Tafsir Surat Al-Imran Ayat 92 dalam Kajian Wakaf Uang Sebagai Instrumen Penguat Filantropi Ekonomi Islam. *Jurnal Maps (Manajemen Perbankan Syariah)*, 6(1), 30-42. <https://doi.org/10.32627/maps.v6i1.569>
- Fawaid, M. W. (2022). Implementasi Wakaf Tunai Di Indonesia. *Wadiah*, 6(1), 59-75. <https://doi.org/10.30762/wadiah.v6i1.162>
- Firman, M., & Rosidta, A. (2023). Peran Wakaf Dan Zakat Dalam Meningkatkan Ekonomi Masyarakat Indonesia. *Lisyabab : Jurnal Studi Islam Dan Sosial*, 4(2), 162-185. <https://doi.org/10.58326/jurnallisyabab.v4i2.193>
- Hafizd, J. Z. (2022). Pengembangan Wakaf Tunai Melalui Dakwah Berbasis Masjid The Development Of Cash Waqf Through Mosque-Based Da'wah. *ORASI Jurnal Dakwah Dan Komunikasi*, 13(1), 109-120.
- Jahar, A. S., Arif, M. Z., & Bahriyah, A. Z. (2023). *Wakaf Tunai Dalam Teori dan Praktik*. Deepublish.
- Jefik Zulfikar Hafizd, A. K. (2022). Literasi Wakaf Tunai Untuk Memajukan Ekonomi Umat Islam Literature of Cash Waqf To Promote the Economy of Islamic. *Abdimas Galuh*, 4(1), 152-161.
- Laila, S. N., & Rahmani, R. A. (2025). WAKAF SEBAGAI SOLUSI DALAM MENGEMBANGKAN AKSES PENDIDIKAN DI INDONESIA *Modern Gontor dan Universitas Islam Indonesia ( UII )*, Universitas Sultan Agung. 07(01), 33-42.
- Listiana, A. N., Khairunnisa, B., Nasution, N. N., & Afna, S. B. (2022). Digitalisasi Zakat dalam Upaya Meningkatkan Kesejahteraan Sosial dan Pemulihan Ekonomi Nasional selama Pandemi Covid-19. *Diponegoro Journal of Islamic Economics and Business*, 2(2), 116-137. <https://ejournal2.undip.ac.id/index.php/djieb/article/view/20239%0Ahttps://ejournal2.undip.ac.id/index.php/djieb/article/download/20239/9748>
- Musfik, R., Gamsah, R., Firmansyah, R., & Maryam, S. (2023). Inovasi Produk Filantropi

- Syariah: Analisis Potensi dan Tantangan di Era Digital. *Journal of Economics, Management, Business and Accounting*, 1(3), 195–210.
- Nawawi, N., Mirwan, M., Anwar, Z., & Juandi, W. (2024). Wakaf Uang Di Indonesia: Tantangan, Peluang Dan Langkah-Langkah Menuju Pemanfaatan Optimal. *LISAN AL-HAL: Jurnal Pengembangan Pemikiran Dan Kebudayaan*, 18(1), 126–147.  
<https://doi.org/10.35316/lisanalhal.v18i1.126-147>
- Nia Puji Agustin, K. Z. (2021). Potensi Wakaf Tunai Dalam Meningkatkan Usaha Kecil Menengah (UKM): Studi Pada Badan Wakaf Uang Tunai (BWUT) Majelis Ulama Indonesia (MUI) Yogyakarta. *Al-Bayan: Hukum Dan Ekonomi Islam*, 1(2), 1–16.
- Nuradi, Nurul Huda, & Husnul Khatimah. (2024). Inovasi Wakaf di Era Digital dalam Mengoptimalkan Potensi untuk Pembangunan Berkelanjutan di Negeri Berkembang. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 5(6), 3546–3559.  
<https://doi.org/10.47467/elmal.v5i6.2773>
- Rianti, R. P., Munawar, W., & Djuanda, U. (2024). *PROFJES : Profetik Jurnal Ekonomi Syariah OPTIMALISASI PENGELOLAAN WAKAF PRODUKTIF DALAM MENDUKUNG SUSTAINABLE DEVELOPMENT GOALS ( STUDI KASUS LEMBAGA WAKAF DI KABUPATEN BOGOR )*. 03(02).
- Sukmana, R., Rahman, Ririn Tri Ratnasari, A. A., Othman, A. N., Nizar, K. C. K. D. M., & Novi Sekar Sari, SEI., M.SEI. Karimah Tri Lestari, SEI Ahmad Bayuni, SE., Ms. (2025). *Pengembangan Ekosistem Halal Berdasarkan Inovasi Wakaf: Kajian Teori dan Praktik di Indonesia dan Malaysia* (A. Rakhmaw (ed.)). Yayasan Rahmazar Kurnia Jaya.
- Wahab, A. (2020). Wakaf Tunai, Potensi Dan Pemberdayaannya: Sebuah Pemikiran. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, 5(<http://dx.doi.org/10.30651/jms.v5i2.7825>), 241–252.
- Zanuar Anwari, Ahmad Abrar, Gustang, G., Rahmawati, R., Titi Prihatin, & Eko Nursalim. (2022). Optimalisasi Pengelolaan Wakaf Produktif Untuk Meningkatkan Kesejahteraan Umat. *An-Nafis: Jurnal Ilmiah Keislaman Dan Kemasyarakatan*, 2(2), 99–110.  
<https://doi.org/10.62196/nfs.v2i2.35>