

ANALYSIS OF WAQF FUNDRAISING STRATEGIES AT MASJID AL-HIDAYAH BCV
(An Analytical Hierarchy Process Approach Study)

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Abstract

In practice, waqf (Islamic endowment) in Indonesia faces many difficult challenges, as it is generally known as unproductive waqf. Cash waqf has the potential to not only serve as a religious ritual but also to empower public welfare. This study aims to identify the priority factors that hinder the development of cash waqf practices at Al-Hidayah BCV Mosque using the Analytic Hierarchy Process (AHP) method, as well as to offer solutions for the identified issues. The research findings indicate that the problems in managing cash waqf at Al-Hidayah BCV Mosque are divided into four key aspects: Human, Trust, System, and Economic. The ranking of issues from highest to lowest priority is: 1) Human (with the highest priority sub-criterion: Human Resources); 2) Trust (with the highest priority sub-criterion: Commitment); 3) System (with the highest priority sub-criterion: Innovation); 4) Economic (with the highest priority sub-criterion: Funding). The solutions to these issues, based on priority, are: 1) Human (with the highest priority sub-criterion: Leadership); 2) Trust (with the highest priority sub-criterion: Transparency); 3) System (with the highest priority sub-criterion: Legal Entity); 4) Economic (with the highest priority sub-criterion: Collaboration). The strategies for these issues, based on priority, are: 1) Partnership (with the highest priority sub-criterion); 2) Strong Message (with the second highest priority sub-criterion); 3) Program Variation (with the third highest priority sub-criterion); 4) Reward (with the lowest priority sub-criterion).

Keywords: *Analytic Hierarchy Process (AHP), Al Hidayah BCV Mosque, Cash Waqf, Fundraising Strategy*

JEL Classification: *Z12, D71, L31*

1. INTRODUCTION

Islam has a strong commitment to brotherhood, social and economic justice, resulting in income and wealth inequality compared to Islam. The Islamic concept of social justice does not require everyone to receive the same wages or income, regardless of their contribution to society. In the Qur'an there are instructions and guidelines for someone to spend their wealth, both for their own benefit and for the benefit of other people in society. In Islamic teachings, there are several institutions that can be used to use personal wealth for social interests. One of the functions of this institution is the distribution of waqf (Faisal, 2020).

Waqf in Islamic history has played an important role in the socio-economic and socio-political development of Muslim society throughout its history. Among the roles played by these institutions in the early days were providing basic needs, social goods such as education for example building libraries, funding scientific research and animal and environmental care as well as health care and public infrastructure such as roads,

bridges, dams, parks, water drinking, loans to small entrepreneurs and other development infrastructure. The services provided will eliminate the problem of poverty in Muslim communities (Saiti *et al.*, 2019)

Waqf is a unique form of Islamic economic instrument that bases its function on the elements of benevolence (*birr*), kindness (*ihsan*), and brotherhood (*ukhuwah*). The main characteristic of waqf that differentiates it from other Islamic social instruments is that when waqf is carried out, there is a shift in ownership from initially being private property to being owned by Allah which is expected to be eternal and can provide sustainable benefits (Fitriyah, 2019). Waqf is a form of charity that is different from ordinary alms where the waqf assets remain intact and only the benefits are given to the mauquf alaih, so that the waqf rewards continue to flow if they can still be used (Al-Amiin *et al.*, 2023).

Cash waqf is a form of waqf made by individuals, groups, or institutions in the form of cash, including securities such as shares and checks. The concept of cash waqf is regulated in Law Number 41 of 2004 concerning Waqf. Scholars state that cash waqf is based on numerous propositions from the Koran, Sunnah, Ijma', and Qiyas, with the aim of improving the welfare of Muslims (Lubis *et al.*, 2022; Rusydiana & Devi, 2018; Khairunisa *et al.*, 2017).

Based on the MUI fatwa, experts, and the agreement of some ulama, cash waqf is permitted to be allocated to build public and social facilities. This is also supported by positive legal regulations in Indonesia, especially Article 22 letter e of Law of the Republic of Indonesia Number 41 of 2004 concerning Waqf. The article states that cash waqf funds can be used for "the advancement of other public welfare that does not conflict with sharia and statutory regulations." Another regulation that confirms this is Article 9 of BWI Regulation no. 4 of 2010 concerning Guidelines for Management and Development of Waqf Assets (Rusydiana & Devi, 2017). This article permits the use of proceeds from cash waqf funds for community development and empowerment programs as long as the program complies with sharia and statutory regulations. Apart from that, cash waqf funds can also be allocated for the construction of public facilities such as bridges, roads, mosques, and the like (Faisal, 2020; Ayuniyyah *et al.*, 2019).

One of the verses of the Koran (Surah Ali Imran: 92) allows cash waqf and encourages Muslims to set aside some of their sustenance, including giving infaq and alms.

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ ۚ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ ٩٢

Meaning: "You will never reach (perfect) virtue, until you spend some of the wealth you love, and whatever you spend, Allah knows it.

The assets that become waqf assets can become intercession and fuel for the afterlife, so that you will not suffer in the future. We may be gone, but donated assets are still used to generate income, so rewards are uninterrupted and continue to flow. In fact, Allah gives a guarantee in the form of a double reward to those who share their wealth in the way of Allah. The cash waqf pattern has been widely developed abroad, especially in Arab countries. By optimizing cash waqf, these countries are able to establish educational facilities and reduce costs for their students. The results of the waqf are then built hospitals and public facilities so that the benefits are wider. Cash waqf can be an investment in the fields of religion, education and social services. People with high incomes can be

exchanged for cash waqf certificates, while the results obtained from cash waqf management can be channeled to various community needs (Tho'in & Prastiwi, 2015).

(Alda *et al.*, 2022)

The potential for waqf (Islamic endowment) today is estimated to be very large, but this potential has not yet been fully realized. There are several barriers to the collection of waqf funds, such as the lack of public knowledge and awareness about the urgency of waqf itself, the waqf funds not being well-managed and utilized, the scarcity of professional nadzirs (waqf managers) with adequate expertise in the field of waqf, and weak oversight over waqf fund management. The presence of waqf funds can help achieve national development goals, namely attaining universal welfare through economic distribution among the community, thereby addressing poverty. Waqf assets have economic value and can be used to support worship and meet community needs (Hafidz, 2021; Yasir *et al.*, 2021).

In Indonesia, waqf has significant potential and strength to improve the welfare of the people, supported by the majority Muslim population and extensive land area (Syamsuri *et al.*, 2020). According to data from the Directorate General of Population and Civil Registration (Dukcapil) of the Ministry of Home Affairs, as of June 2021, Indonesia's population reached 272.23 million. Of this number, 236.53 million (86.88%) are Muslims (Kusnandar, 2021).

Saptono (2019) stated that the potential of cash waqf funds amounts to Rp377 trillion. However, only about Rp199 billion in cash waqf has been collected. This indicates that there is still around Rp200 trillion in potential cash waqf yet to be collected. Besides mentioning the substantial potential of cash waqf, Saptono (2019) also highlighted the potential of waqf assets, which reach Rp2000 trillion, with waqf land covering an area of 420 thousand hectares (ha). The accumulation of national cash waqf is depicted as follows:

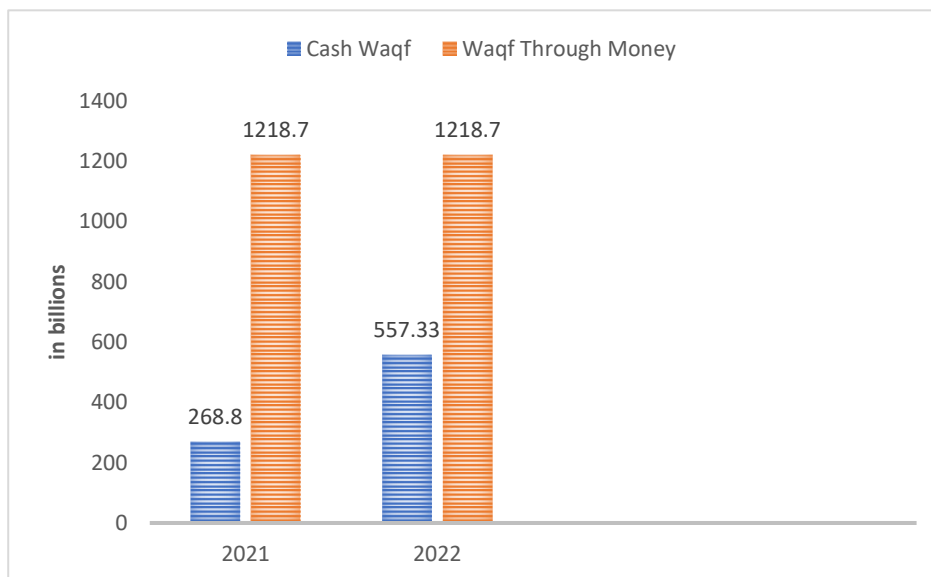


Figure 1. Number of Cash Waqf and Cash Endowments in 2021-2022

The significant potential of waqf has not been fully utilized by waqf managers due to the limited understanding among the public about the types of objects that can be

endowed. Additionally, there is a shortage of professional nadzirs with managerial skills and adequate resources to manage waqf effectively (Hizbullah & Haidir, 2020).

Masjid Al-Hidayah BCV is currently embarking on a major project to build and renovate Masjid Al-Hidayah in Bukit Cimanggu City, Bogor. This mosque has become a center of activity for the community in the area and its capacity is no longer sufficient to accommodate the number of congregants attending for prayers and other activities such as religious classes, Islamic studies, and other social activities. The waqf collected and managed by the mosque consists of cash waqf, specifically through monetary contributions. The waqf funds are collected directly by the waqf nadzir from congregants and the surrounding community who wish to donate (Maharani & Devi, 2021).

From the table below, it is known that the total amount of waqf collected in cash form reaches Rp. 12,521,216,888. The usage of these waqf funds amounts to Rp. 11,907,232,044, leaving a remaining waqf fund of Rp. 613,984,844. Based on this data, it can be concluded that the potential for cash waqf at Masjid Al-Hidayah BCV is quite large, and most of it has been utilized, but only for the construction of the mosque. This potential needs to be managed productively to provide broader economic benefits to the community. Therefore, the author feels it is necessary to conduct further research on the analysis of opportunities and challenges in cash waqf management to enhance the welfare of the community.

Table 1. Data Wakaf Masjid Al-Hidayah BCV September 2020 - Februari 2024

No	Transaction Details	Amount
1	Collection Fund	Rp 12,521,216,888, -
2	Distribution Fund	Rp 11,907,232,044, -
Remaining Fund		Rp 613,984,844, -

The author aims to investigate the Analysis of Waqf Fundraising Strategy at the Al-Hidayah BCV Mosque using the Analytical Hierarchy Process approach.

2. LITERATURE REVIEW

2.1. Definition of Waqf

Waqf originates from the Arabic verb "waqafa yaqifu-waqfan," which means to hold or to stop. In Islamic law, waqf refers to the endowment of a durable property (its substance) to an individual or nazhir (waqf manager), whether an individual or a legal entity. The condition is that the proceeds or benefits from the endowed property must be used for purposes that are in accordance with Islamic teachings. Once property has been endowed, it no longer belongs to the person who endowed it, nor does it belong to the nazhir, but it becomes the property of Allah S.W.T, meaning it is considered the property of the general public (Aulianty *et al.*, 2020).

According to Article 215, paragraph (1) of the Compilation of Islamic Law (KHI), "waqf is a legal action performed by an individual, a group of individuals, or a legal entity, where they separate a portion of their property and institutionalize it permanently for other public interests in accordance with Islamic teachings." According to Law Number 41 of 2004 concerning waqf, "waqf is a legal act performed by a waqif to separate and/or hand over a portion of their property to be utilized forever or for a certain period in accordance

with its purpose, for worship purposes and/or public welfare in accordance with sharia" (UU No. 41: 2004).

The Fatwa Commission of the Indonesian Ulema Council (MUI) defines cash waqf as follows (Syam, 2020):

- a. Cash waqf (cash waqaf/waqf al nuqud) is a waqf made by individuals, groups, or institutions/legal entities in the form of cash
- b. Money in this sense also includes securities
- c. Cash waqf is legally permitted
- d. Cash waqf may only be distributed and used for purposes that comply with sharia
- e. The principal value of cash waqf must be preserved, and may not be sold, given away, or inherited

Fiqh scholars differ in their interpretation of waqf. Some views regarding waqf from these scholars are:

1. Hanafi Madhhab

Referring to the book *Al-Hidayah* by Al-Marghinani and the book *Fath al-Qadir* by Ibn al-Humam, according to Imam Abu Hanifah, waqf is holding property that can be utilized without reducing its substance by spending its benefits for good. In this view, waqf does not have to be permanent.

2. Maliki Madzhab

Referring to the books *Al-Mudawwanah Al-Kubra* by Imam Malik and *Bidayat al-Mujtahid* by Ibn Rushd, according to Imam Malik, waqf is providing the benefits of an asset to be used for good while the substance remains owned by the wakif (the person who donated it). In this view, waqf can be temporary or permanent.

3. According to Imam Syafi'i and Ahmad Bin Hambal

Referring to the book *Al-Umm* by Imam Syafi'i and the book *Mughni al-Muhtaj* by Al-Khatib Al-Shirbini. According to Imam Syafi'i, waqf is holding property and spending the benefits in the way of Allah with good intentions. According to Syafi'i, waqf is permanent and cannot be sold, given away, or inherited.

4. According to the Imamiyah Madzhab

According to the Imamiyah school of thought, waqf is giving the benefits of waqf property to the Mauquf Alaih and the waqf property becomes the property of the Mauquf Alaih, but they are not allowed to take any action on the property, either selling or giving it away.

2.2. Legal Basis of Waqf

Al-Qur'an Surah Ali Imran: 92

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ ۚ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ ٩٢

Meaning: "You will never reach (perfect) wisdom before you spend some of the wealth you love. And whatever you earn, Allah knows." (QS. Ali Imran: 92)

Abu Hurairah reported that the Prophet Muhammad (PBUH) stated:

عَنْ أَبِي هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ أَنَّ رَسُولَ اللَّهِ قَالَ : إِذَا مَاتَ الْإِنْسَانُ انْقَطَعَ عَنْهُ عَمَلُهُ إِلَّا مِنْ ثَلَاثَةٍ : صَدَقَةٍ جَارِيَةٍ أَوْ عِلْمٍ يُنْتَفَعُ بِهِ أَوْ وَلَدٍ صَالِحٍ يَدْعُو لَهُ (رَوَاهُ مُسْلِمٌ)

Meaning: "if a person dies then the (reward) of the deeds is terminated except for three things: almsgiving, knowledge that is utilized, and pious children who pray for it." (Muslim History Hadith) (Riyad as-Salihin 949, Book 6, Hadith 56)

Hadith of Ibn Umar narrated by Al-Bukhari and Muslim:

عَنِ ابْنِ عُمَرَ رَضِيَ اللَّهُ عَنْهُمَا أَنَّ عُمَرَ بْنَ الْخَطَّابِ أَصَابَ أَرْضًا بِحَيْرٍ فَأَتَى النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَسْتَأْمِرُهُ فِيهَا فَقَالَ يَا رَسُولَ اللَّهِ إِنِّي أَصَبْتُ أَرْضًا بِحَيْرٍ لَمْ أَصِبْ مَالًا قَطُّ أَنْفَسَ عِنْدِي مِنْهُ فَمَا تَأْمُرُ بِهِ قَالَ إِنْ شِئْتَ حَبَسْتَ أَصْلَهَا وَتَصَدَّقْتَ بِهَا قَالَ فَتَصَدَّقَ بِهَا عُمَرُ أَنَّهُ لَا يَبَاعُ وَلَا يُوهَبُ وَلَا يُورَثُ وَتَصَدَّقَ بِهَا فِي الْفُقَرَاءِ وَفِي الْقُرْبَى وَفِي الرِّقَابِ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ وَالضَّيْفِ لَا جُنَاحَ عَلَى مَنْ وَلِيَهَا أَنْ يَأْكُلَ مِنْهَا بِالْمَعْرُوفِ

Meaning: From Ibn Umar ra. Said, Umar had ~~concluded the land from Khaibar~~ (رواه أبو عبد الله بن عمر) then he came to the Prophet SAW to ask for instructions regarding this land. He said: "O Messenger of Allah, I have acquired a plot of land in Khaibar, which I do not like as much as he does, what do you order me to do with it"? He said: "If you want, hold on to the original and sadaqah the results. So, 'Umar gave his sadaqah, this land cannot be sold, gifted or inherited. He gave it to the poor, slaves, warriors in the cause of Allah, Ibn Sabil, and guests. There is no sin in the people who manage it, eating from the land in a virtuous way and eating it without the intention of enriching themselves. (Hadith History of Abdullah Ibn Umar) (Sahih Al-Bukhari 2737 Book 54 Hadith 24)

2.3. Definition of Fundraising

Fundraising comes from two words: "fund" and "raise." "Fund" means funding and "raise" means to increase. Therefore, the meaning of fundraising itself can be concluded as increasing funding. Fundraising is a way to influence the community (potential donors) to intend to perform a good deed in the form of giving money as waqf or donations for the management of waqf assets (Rozalinda, 2015; Al-Qital *et al.*, 2022).

Linguistically, the term fundraising means collecting or gathering money. In terminology, it refers to an activity conducted by collecting or gathering funds such as zakat, infaq, sedekah, waqf, and other sources from individuals, groups, or organizations, where these funds will be distributed and allocated to those who are entitled to receive them or mustahik (Harahap, 2019; Putri *et al.*, 2020). From the above explanation, the author concludes that fundraising is a way to influence the willingness of the community to spend a little of their income to perform good deeds, in the form of donations or other

valuable resources, to those who are entitled. This includes, for example, the poor and needy.

3. METHODOLOGY

This research is a mixed-method study that combines quantitative and qualitative approaches in a single investigation. The aim of this research is to analyze the fundraising strategies for waqf implemented by the waqf fund-raising institution at Masjid Al-Hidayah BCV using the Analytical Hierarchy Process (AHP) method. The study aims to capture the values or perspectives represented by experts and sharia practitioners on the issue of digital-based cash waqf in Indonesia. The analytical tool used is the Analytical Hierarchy Process (AHP) method. The quantitative approach in this research is used to calculate the values of pairwise comparison matrices, local priorities, and global priorities using Super Decision software. The qualitative approach in this research is used to collect primary data through in-depth interviews with respondents involved in waqf fundraising activities. This qualitative data is used to support and explain the results of the quantitative analysis. Data is collected through literature studies, interviews, and questionnaires. Five respondents were selected, including academics, experts, and waqf practitioners. The data collection process is divided into two stages: Stage I: Literature review is conducted first, followed by interviews to formulate the model and the relationships between various criteria. Stage II: Questionnaires are used to compare pairs of criteria.

The following data were obtained from interviews with the management of Masjid Al-Hidayah BCV.

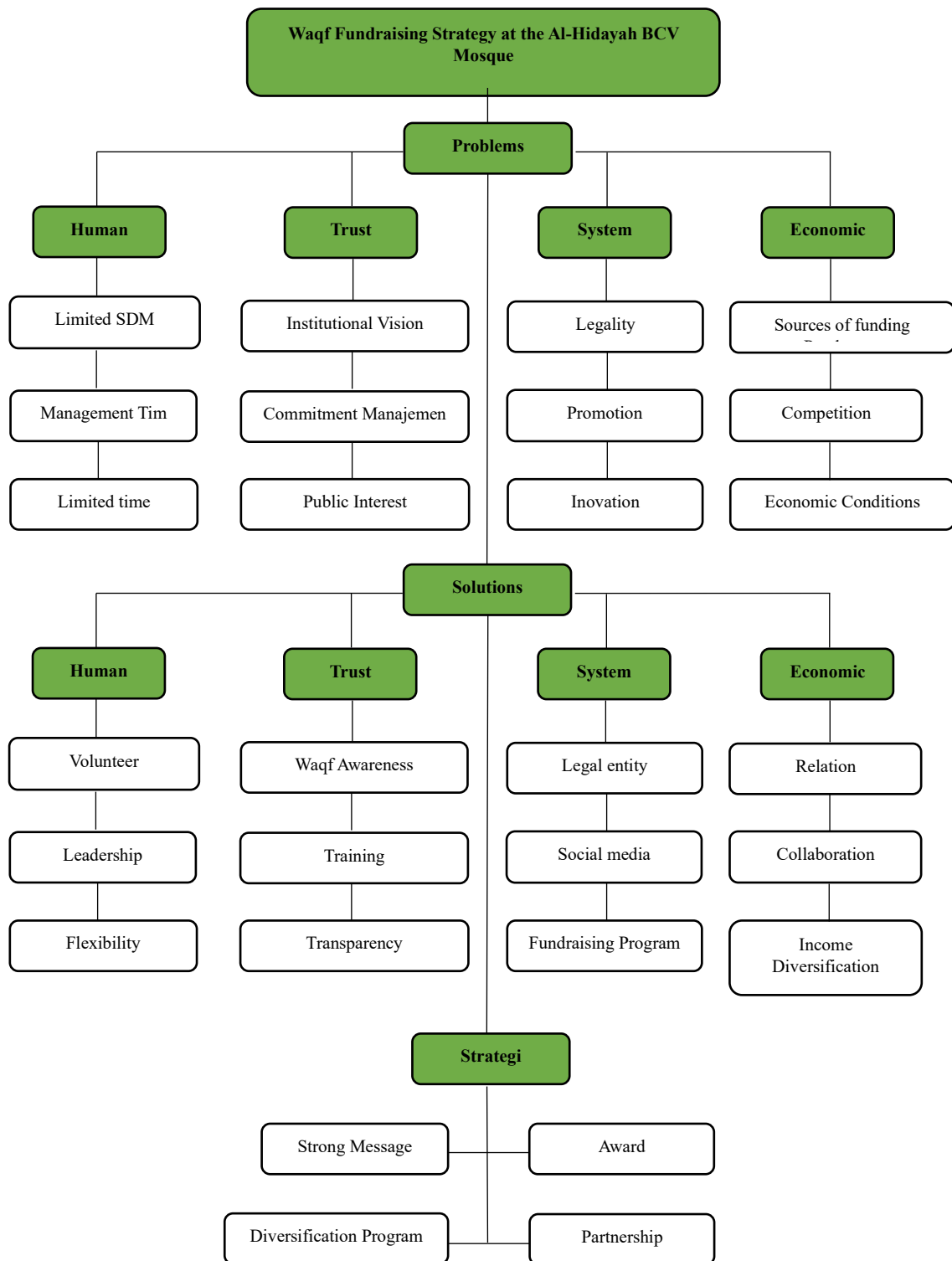


Figure 1. Waqf Fundraising Strategy of Al-Hidayah BCV Mosque

Problem Factors

a) Human

Limited Human Resources

Lack of human resources in collecting mosque waqf funds is a common challenge faced by many organizations, especially those with limited budgets and personnel.

Team Management

The ability of mosque management to lead and organize waqf fund collection programs effectively and transparently.

Limited time

A waqf nadzir's limited time can be a significant challenge, especially if they have other commitments or if the number of nadzir available is limited.

b) Trust

Institutional Vision

Level of awareness and understanding of the concept of waqf and the importance of their role in mosque construction.

Management Commitment

This is an important step to ensure that they can carry out their duties effectively and fulfill their responsibilities towards the waqf fund.

Public Interest

Public perception and interest greatly influence the success of collecting waqf funds for mosques.

c) Systems

Legality

BWI is usually an authoritative body that supervises and regulates waqf activities in a country.

Promotion

Organize promotional events such as seminars, charity bazaars, or studies to raise funds and raise awareness about the mosque waqf project. Invite experienced speakers or community leaders to talk about the importance of waqf.

Technological Innovation

Create a Website or Blog for the mosque that contains information about the waqf project, its goals, and how to participate.

d) Economics

Sources of funding

Governments or institutions may have programs or funding sources that can be used to support mosque waqf projects.

Competition

The level of competition with other charities or other charitable projects can also influence mosque waqf fundraising. Mosques must compete for attention and support from the community amidst the variety of charity options available.

Economic Conditions

Unstable economic conditions can affect people's ability to donate funds as waqf.

Problem Solution

a) Human

Volunteer

Involve volunteers from the mosque community or other religious organizations to assist in collecting waqf funds. This can be done through the formation of a special volunteer team responsible for fundraising activities.

Leadership

Form a special team responsible for waqf management, including planning, implementation, and evaluation of fundraising programs. This team should consist of individuals who have skills and experience in financial management, communications, and event organization.

Flexible

Identify the most important and urgent tasks, and prioritize problem solving. Focus on activities that have the greatest impact on the management and collection of waqf funds.

b) Trust

Waqf Awareness

Waqf managers can be role models by demonstrating their personal commitment to waqf by donating a portion of their own income or assets for public purposes, including the construction of mosques.

Training

Provide training and education to staff and volunteers involved in raising waqf funds to improve their skills in communicating, building relationships, and convincing potential donors.

Transparency

The public will be more inclined to participate in raising waqf funds if they believe that the funds will be managed transparently and accountably. Therefore, it is important to maintain public trust by providing clear and open information about the use of waqf funds.

c) Systems

Legal entity

Ensure that the institution is registered as a legal entity with an authorized government body, such as BWI.

Social media

Ask for help from ustadz or public figures who have large followers on social media to expand the reach of the campaign. They can help promote mosque waqf projects to their audience.

Fundraising Program

Building a dedicated crowdfunding platform that allows individuals to donate to waqf funds online. This platform can make it easy for donors to contribute and monitor fundraising progress in real-time.

d) Economics

Relations

The government or institutions can collaborate on joint programs with mosques to provide funding and support for waqf projects that are considered beneficial to society as a whole.

Collaboration

Waqf institutions can look for ways to cooperate and collaborate on fund-raising projects or other activities. By combining their resources and efforts, they can achieve greater results than if they worked alone.

Diversification of Income Sources

Institutions collecting mosque waqf funds can look for ways to diversify their sources of income. In addition to relying on endowments, they can explore the possibility of generating income from other sources such as sustainable investments, property rentals, or providing community services that could generate additional income.

Strategy

- a. **Strong Message Delivery:** It is important to have a clear and strong message about the goals and benefits of the mosque waqf project. This message should inspire and motivate people to participate in fundraising
- b. **Awards and Recognition:** Provide awards and recognition to donors, volunteers and partners who have contributed to fundraising. This may include public thanks, certificates of appreciation, or recognition in local media
- c. **Providing a variety of waqf programs** is a good strategy to attract the interest and participation of more people in raising waqf funds for mosques. Such as cash waqf, goods waqf, gold waqf and waqf in the form of services or services such as donations of time, expertise or labor to support mosque projects and activities
- d. **Partnership Program:** Develop a partnership program with companies, institutions or other organizations to support mosque waqf projects by providing financial donations or other support.

Research will be carried out through three stages as shown in the following diagram:

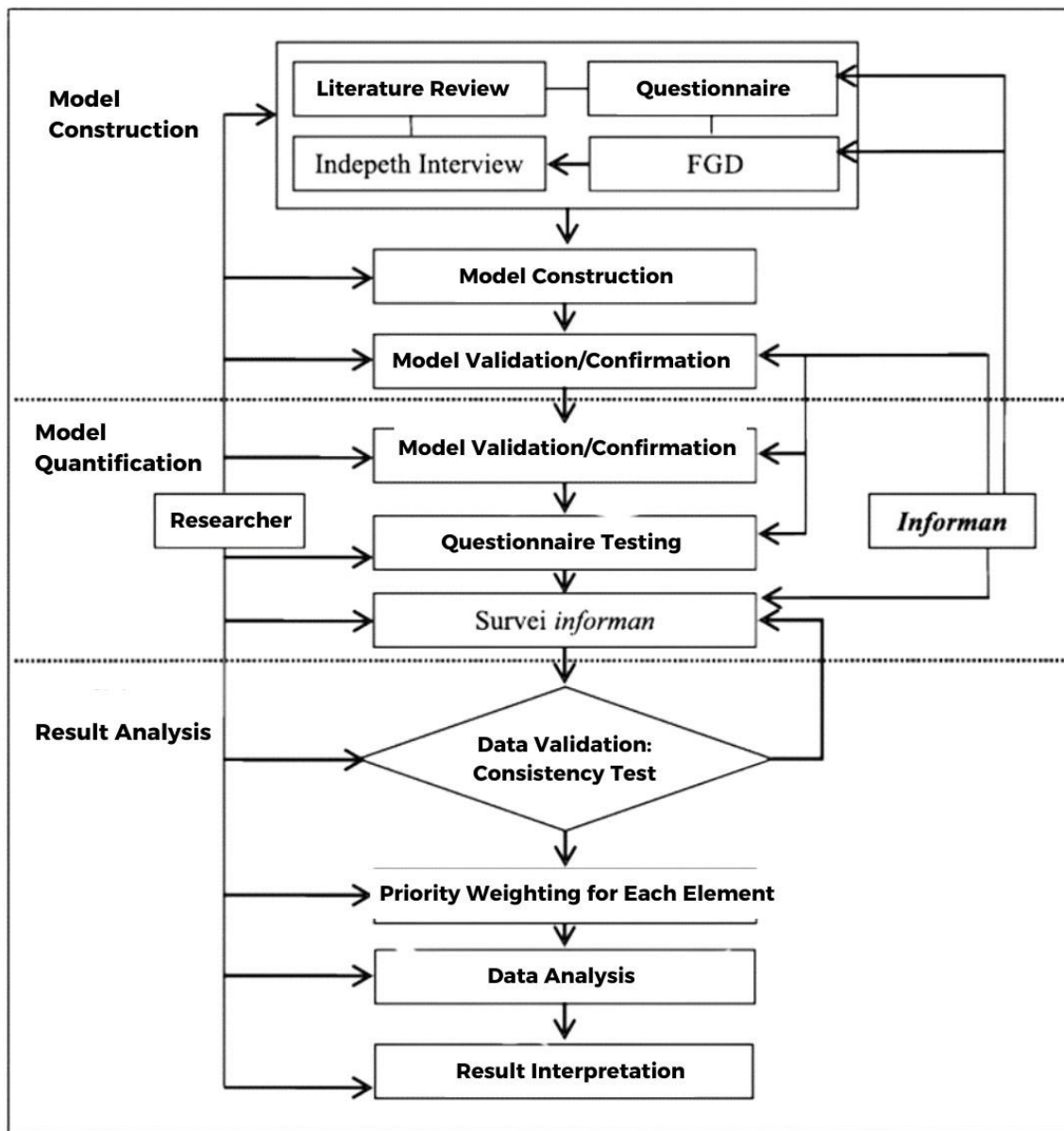


Figure 2. Steps of Research
 Source: Ascarya (2010)

The research process is structured into three main stages. The first stage, Model Construction, involves a Focus Group Discussion (FGD) to construct the research model. The outcome of this phase is a framework tailored to the study objectives. The second stage, Model Quantification, includes validating and confirming the model to ensure alignment with research goals, conducting a consistency test to verify the reliability of the data, and assigning priority weights to each element within the model. This phase culminates in a model that is fully prepared for analysis. The final stage, Analysis of Results, encompasses processing the collected data and interpreting the findings. The conclusions drawn from this analysis provide valuable insights into the phenomenon being studied.

In the model quantification stage, the questions in the questionnaire will be in the form of pairwise comparisons between elements to determine which is more important

between the two. The assessment is conducted using a numerical scale from 1 to 9. After that, the assessment data is collected and entered into the Super Decisions software.

Before data analysis, data validation will be performed through a consistency test. The data is considered consistent if the consistency ratio (CR) value is <0.1 (Saaty, 1994). If the CR value exceeds 0.1, respondents will be asked to reassess. Once the CR value is consistent, the priority weights of the elements can be used as the basis for data analysis and result interpretation.

The scale of 1 to 9 is used as the best scale to express opinions on various issues. The values and qualitative definitions of opinions from this comparison scale can be referred to in the following table:

Table 1. Verbal Scale

Intensity of Interest	Information
1	Both elements are equally important
3	One element is slightly more important than the others
5	One element is more important than the other elements
7	One element is clearly more important than the other elements
9	One element is absolutely more important than the others
2,4,6,8	Values between two values of adjacent considerations

Source: Saaty (2006)

The selection of expert respondents in this research was reviewed by considering the experience and understanding of the expert respondents regarding the conditions of waqf collection. Expert respondents came from institutions such as waqf management institutions, regulators related to waqf, and academics from universities. In analysis using AHP, the number of expert respondents is not a benchmark for the validity of a study (Ascarya, 2005). The following is a list of expert respondents who assessed the problems and priorities for cash waqf collection solutions in Indonesia:

Table 2. List of Respondents

No	Nama	Institusi
1	Didin Hafiduddin	Pascasarjana UIKA Bogor
2	Hendri Tanjung	Badan Wakaf Indonesia
3	Tika Kartika	Universitas Ibn Khaldun Bogor
4	Nurman Hakim	Universitas Ibn Khaldun Bogor
5	Ahmad Junaedi	Yayasan Al-Hidayah BCV

4. RESULT AND DISCUSSION

4.1. Al-Hidayah Mosque

The Al Hidayah Mosque is in the Bukit Cimanggu City housing complex (formerly called Bukit Cimanggu Villa), approximately seven kilometers north of the

center of Bogor City. The exact location is in the Block Q1 area. This mosque, which is the pride of the residents of Bukit Cimanggu City, was inaugurated on August 23 1997 to coincide with 19 Rabi'ul Akhir 1418 AH by the Mayor of the Level II Region, Drs. H. Eddy Gunardi. The mosque was built on an area of 2,065 square meters with a building area of 500 square meters. Al-Hidayah has a traditional Indonesian nuance because it has a three-tiered roof without a tower. The prayer room has an area of more than 250 m² plus terraces at the front and left and right of around 250 m² each. Currently, the Al-Hidayah Mosque can accommodate around 1,000 worshippers.

The Al-Hidayah BCV Foundation is the body that manages the Al-Hidayah Mosque through the Al-Hidayah Mosque Management Agency (BPM). The founders of the Al-Hidayah BCV Foundation from the start have designed the Al-Hidayah Mosque to become a center of excellence for public activities, not only in the Bukit Cimanggu City complex area but also around the Tanah Sareal District, even in the Bogor City area. The Al-Hidayah Foundation was inaugurated on April 16 1996 with deed number 19 made before the notary Mrs. Mulyani Syafei, SH. This foundation was formed on the initiative of one of the Bogor City community leaders, Mayen (Ret.) H.M. Ishak Djuarsa (late) together with several residents of Bukit Cimanggu City, which at that time was still called Bukit Cimanggu Villa. The aim of establishing the foundation was none other than to streamline the management of Muslim activities centered at the Al-Hidayah Mosque.

4.2. Factor Analysis of Problems Factors and Solutions

The results obtained show statistically the consensus of experts and practitioners regarding problems, solutions, and strategies in funding waqf at the Al-Hidayah BCV Mosque. In the picture below, the priority problem results show that the issue of trust is a priority problem in terms of obstacles to fundraising carried out at the Al-Hidayah BCV Mosque, namely 0.366. The next problem is followed by human problems, namely 0.228, system problems, namely 0.1643 and economic problems, namely 0.1641. Still in line with the problem cluster, the solution cluster that is a priority in fundraising at the Al-Hidayah BCV Mosque is the trust aspect of 0.366, followed by human problems of 0.228, system problems of 0.1643 and economic problems of 0.1641.

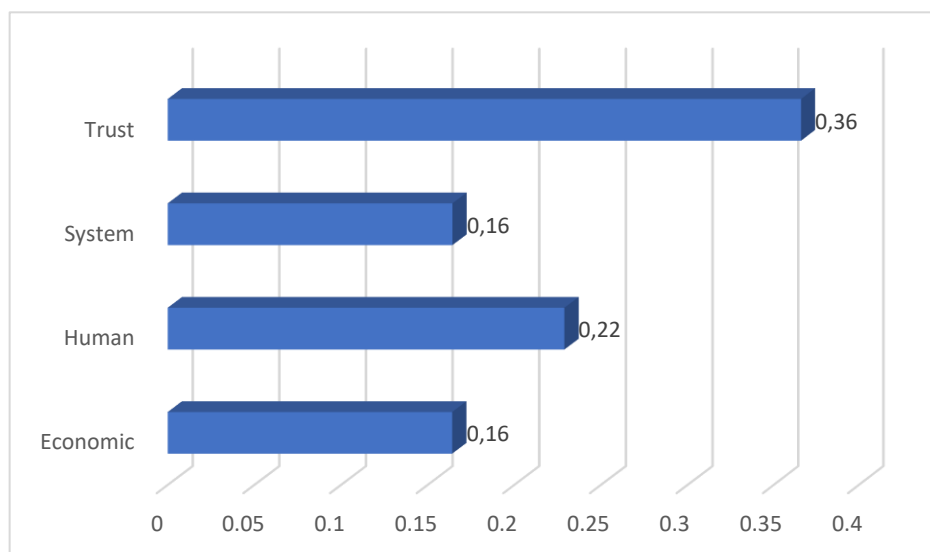


Figure 3. Synthesis Results of Problems for Waqf Fundraising at the Al-Hidayah BCV Mosque

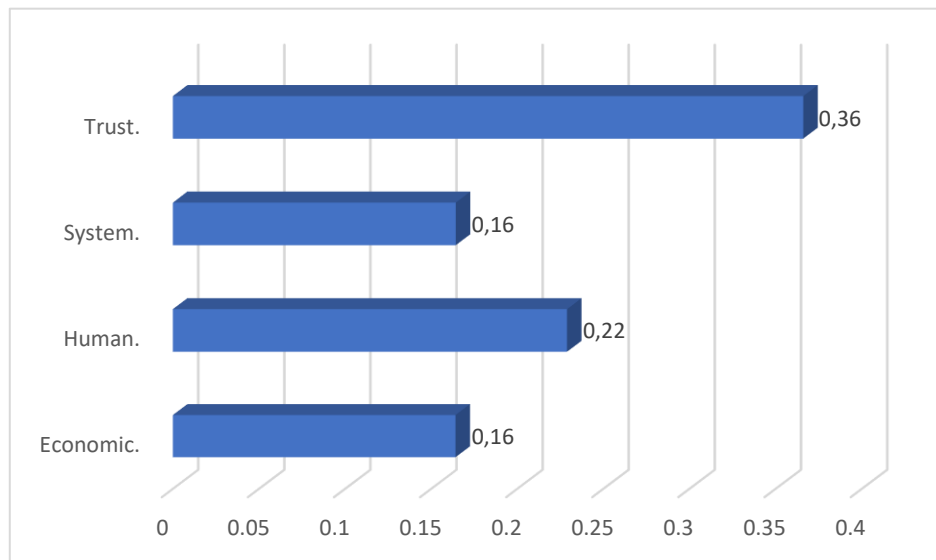


Figure 4. Synthesis Results of Solutions for Waqf Fundraising at the Al-Hidayah BCV Mosque

4.3. Analysis of Human Problems in Fundraising Waqf at the Al Hidayah BCV Mosque

In the context of fundraising for mosque waqf, the human aspect of problems can include various challenges involving behavior, motivation, skills, and interpersonal relationships. The diagram below shows the data display from the human cluster.

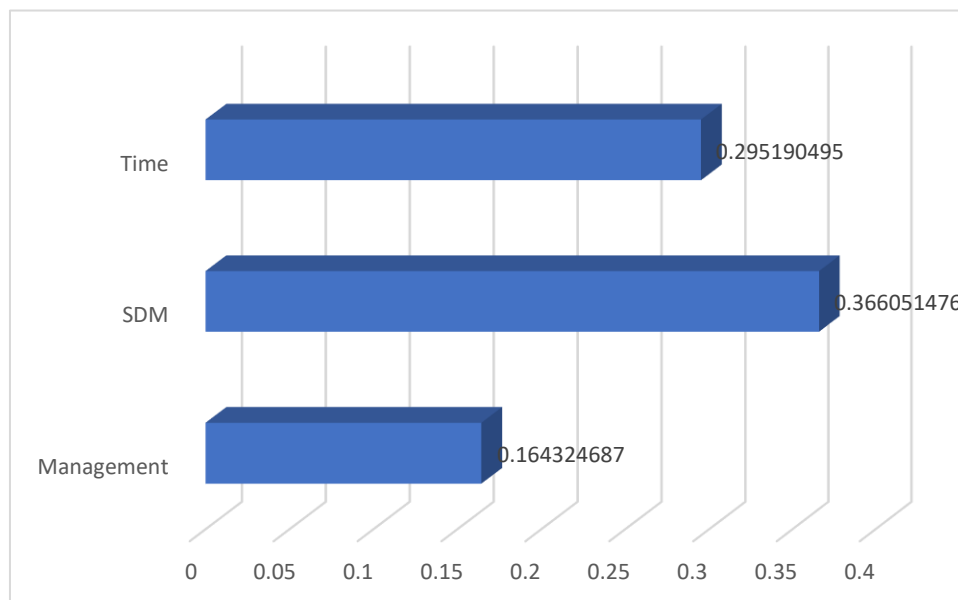


Figure 5. Synthesis Results of Human Problems for Waqf Fundraising at the Al-Hidayah BCV Mosque

Based on the diagram above, the indicators from the human cluster show that there are three main aspects related to waqf fundraising at the Al-Hidayah BCV Mosque, namely Management, HR (Human Resources), and Time, with each weight as stated. In the picture below, the problem priority results show that HR (Human Resources) problems are a priority problem in terms of obstacles to fundraising carried out at the Al-Hidayah BCV Mosque, namely 0.366. Lack of human resources in collecting mosque waqf funds is a common challenge faced by many organizations, especially those with limited budgets and personnel. The next problem is followed by the time problem, which is 0.295. A waqf nadzir's limited time can be a significant challenge, especially if they have other commitments or if the number of nadzir available is limited. The next problem is followed by Management problems, namely 0.164. Management capabilities Mosque waqf in leading and organizing waqf fund collection programs effectively and transparently.

4.4. Analysis of Trust Problems in Fundraising Waqf at the Al-Hidayah BCV Mosque

The issue of trust is very important in fundraising for mosque endowments. Trust is the main foundation that influences participation and support from donors. The diagram below shows the data display from the trust cluster.

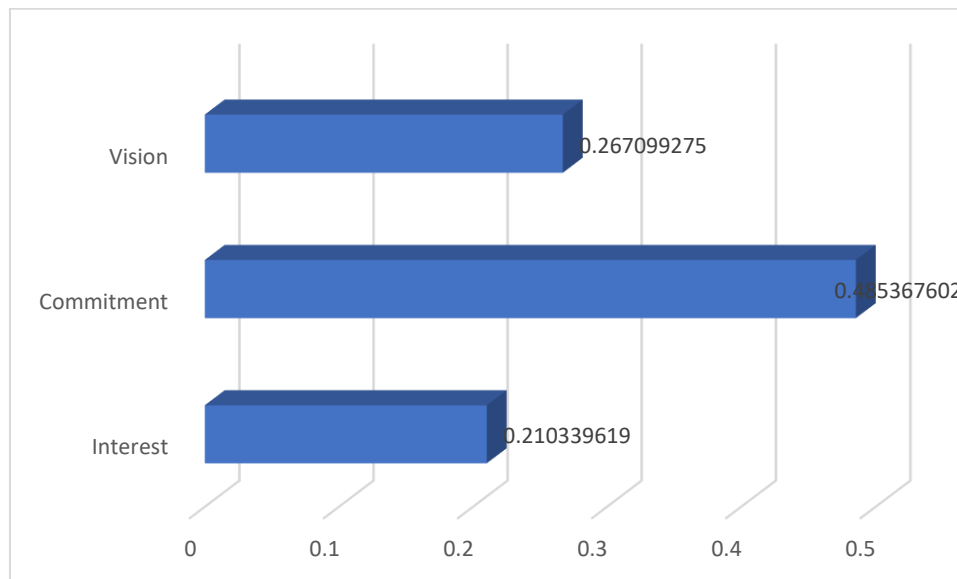


Figure 6. Synthesis Results of Trust Problems for Waqf Fundraising at the Al-Hidayah BCV Mosque

Commitment refers to how consistent and firm the mosque management is in fulfilling their promises and commitments to donors and waqf projects. With the highest weight of 0.485, this shows that commitment is the most critical factor in building and maintaining trust. This is followed by the issue of vision; vision refers to the clarity and attractiveness of the long-term vision conveyed by the mosque management regarding the waqf project. This weight shows that vision is also important, but not as big as commitment, namely 0.267. This is followed by the issue of interest; interest refers to how much the mosque management shows that they prioritize the interests of the

community and donors in managing waqf funds. This score shows that although important, this interest has a lower weight than commitment and vision, namely 0.210.

4.5. Analysis of System Problems in Fundraising Waqf at the Al-Hidayah BCV Mosque

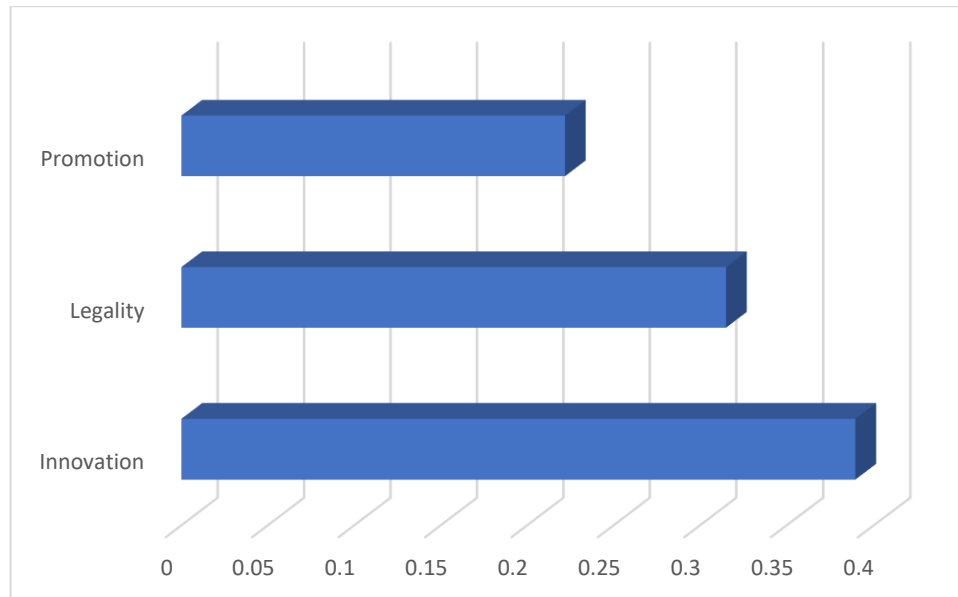


Figure 7. Synthesis Results of System Problems for Waqf Fundraising at the Al-Hidayah BCV Mosque

There are three main aspects in system problems related to mosque waqf fundraising: Innovation, Legality, and Promotion. The diagram below shows the data display from the cluster system. Innovation has the highest weight among these three aspects, namely 0.389, indicating that the application of innovation in the fundraising system is very important. Innovation includes the use of new technologies, creative fundraising methods, and new approaches to reaching and engaging donors. This is followed by the issue of legality, legality is an important aspect that must be considered in the fundraising system, namely 0.315. This includes compliance with applicable regulations and laws, both regarding fundraising and managing waqf funds. This is followed by the issue of promotion, even though it has the lowest weight among these three aspects, namely 0.221, it is still an important component in the fundraising system. Promotion includes efforts to increase donor awareness and interest in the waqf program through various communication channels.

4.6. Analysis of Economic Problems in Fundraising Waqf at the Al-Hidayah BCV Mosque

There are three main aspects of economic issues related to mosque waqf fundraising: Economy, Funding, and Competition. The diagram below shows the data display from the economic cluster.

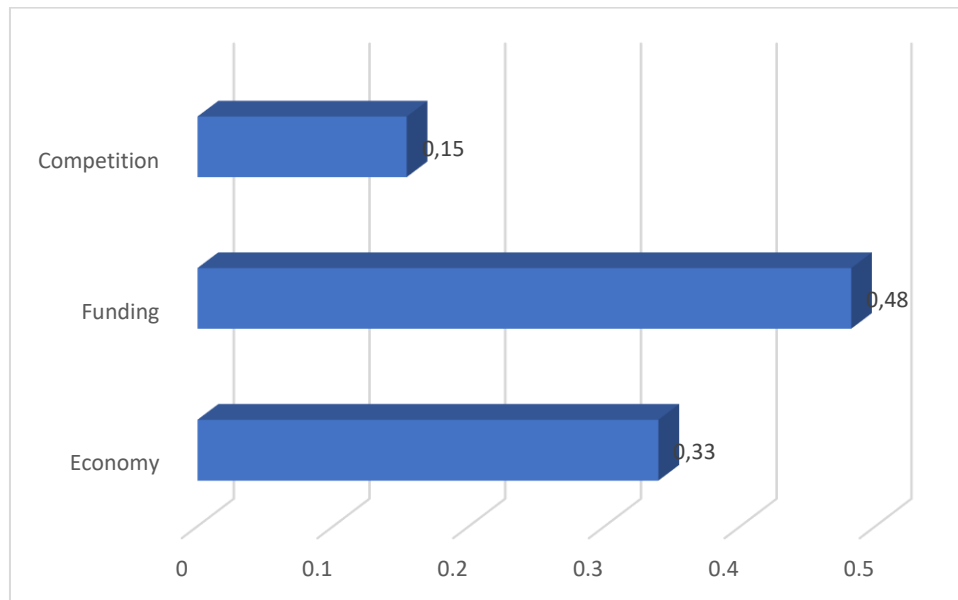


Figure 8. Synthesis Results of Economic Problems for Waqf Fundraising at the Al-Hidayah BCV Mosque

Funding has the highest weight, namely 0.482, indicating that issues related to funding sources and management are the most critical factors in the context of mosque waqf fundraising. These include difficulties in obtaining sufficient funds and effective management of funds. This is followed by economic issues, namely 0.339, economic aspects refer to general economic conditions that can influence people's ability and willingness to donate. This weight shows that economic conditions have a significant influence on fundraising. This is followed by competition problems, namely 0.154. Competition in this context refers to the existence of other organizations or institutions that also carry out fundraising, which can influence the amount of donations received. The lower weights indicate that while important, competition is not as big a problem as funding and economics.

4.7. Analysis of Human Solutions in Fundraising Waqf at the Al-Hidayah BCV Mosque

There are three main aspects in solutions related to human problems in the field of mosque waqf fundraising: Flexibility, Leadership, and Volunteers. The diagram below shows the data display from the human solutions cluster.

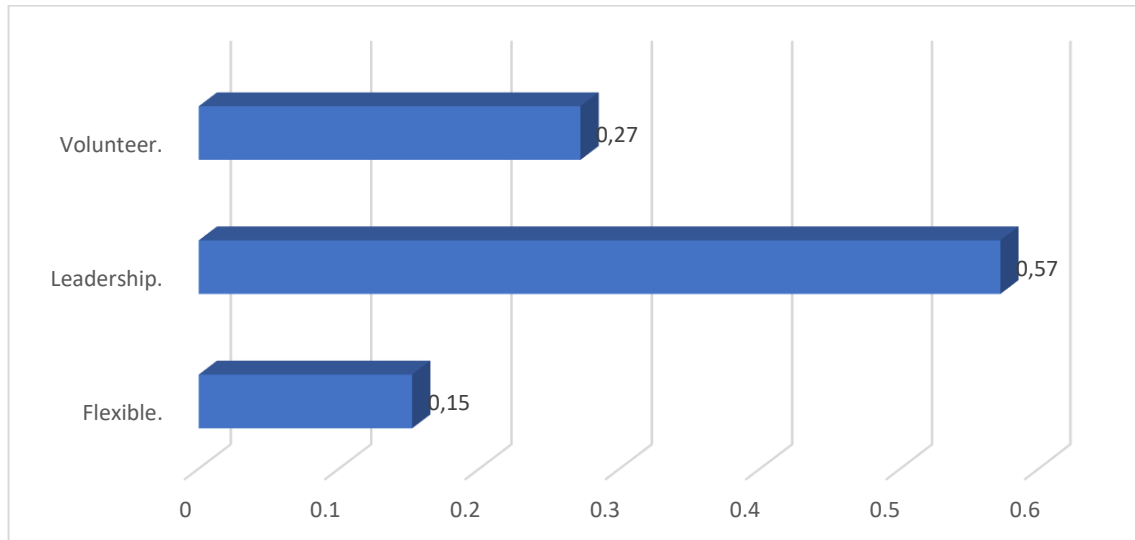


Figure 9. Synthesis Results of Human Solutions for Waqf Fundraising at the Al-Hidayah BCV Mosque

Leadership has the highest weight, namely 0.572, indicating that strong leadership is the most critical factor in the success of mosque waqf fundraising. Leadership includes the ability to inspire, direct and manage a team effectively. Form a special team responsible for waqf management, including planning, implementation and evaluation of fundraising programs. This team should consist of individuals who have skills and experience in financial management, communications, and organizing events. Next followed by volunteers, volunteers have an important role in supporting various fundraising activities, namely 0.272. These weights show that volunteers are a significant component in human solutions, although not as big as leadership. Possible challenges with volunteers include a lack of committed volunteers, lack of training, and poor coordination. This can hamper various fundraising activities and reduce their effectiveness. Next, flexible, namely 0.152, flexibility in this context refers to the fundraising team's ability to adapt to changes and challenges that arise during the fundraising process. Although important, these weights suggest that flexibility is considered a less critical aspect compared to leadership and volunteering.

4.8. Analysis of Trust Solutions in Fundraising Waqf at the Al-Hidayah BCV Mosque

There are three main aspects in solutions related to trust in the field of mosque waqf fundraising: Awareness, Training and Transparency. The diagram below shows the data display from the trust cluster.

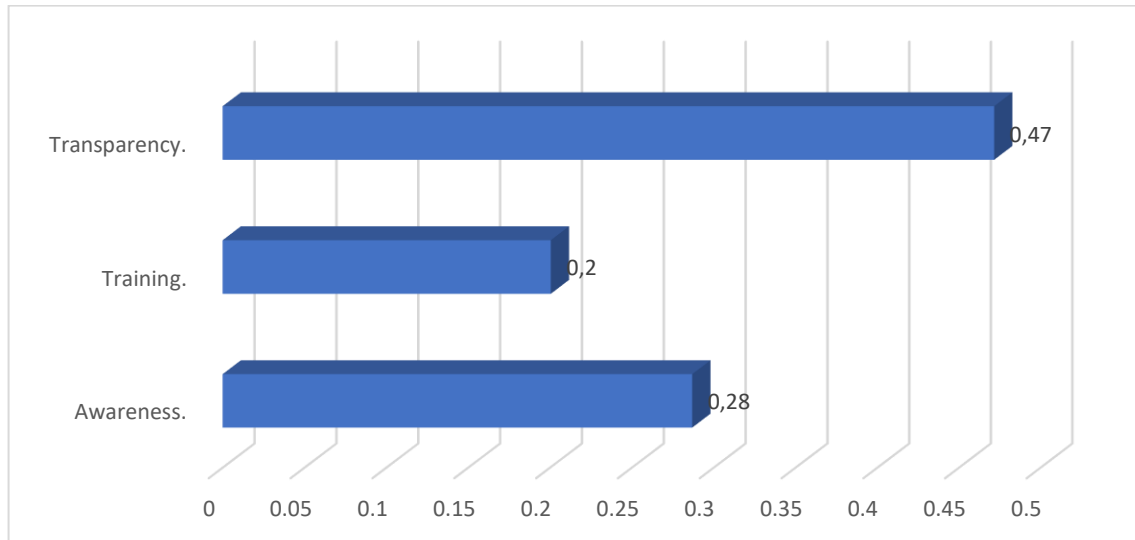


Figure 10. Synthesis Results of Trust Solutions for Waqf Fundraising at the Al-Hidayah BCV Mosque

Transparency has the highest weight, namely 0.471, indicating that openness in fund management and reporting is the most critical factor in building trust. Transparency includes clear and regular reporting on the use of funds, results achieved and decision-making processes. The public will be more inclined to participate in raising waqf funds if they believe that the funds will be managed transparently and accountably. Therefore, it is important to maintain public trust by providing clear and open information about the use of waqf funds. This is followed by awareness, which is 0.286, awareness refers to the level of understanding and awareness of the community and donors about the importance of mosque endowments and how these funds are used. These weights suggest that raising awareness is an important aspect of building trust. Lack of awareness in among the community regarding the benefits and use of waqf funds can raise doubts and reduce participation in fundraising programs. Communities may not understand the importance of their contribution or be unsure about the impact it will have. Furthermore, training is 0.200, training refers to capacity and skills development for waqf managers and fundraising teams to run programs effectively and efficiently. These weights indicate that training, although important, is considered an aspect of lower weight compared to awareness and transparency. A lack of adequate training for waqf managers and fundraising teams can hamper their ability to manage funds, communicate with donors, and run programs professionally. This can have a negative impact on donor confidence.

4.9. Analysis of System Solutions in Fundraising Waqf at the Al-Hidayah BCV Mosque

There are three main aspects in system-related solutions in the field of mosque waqf fundraising: Legal Entities, Social Media (Medsos), and Programs. The diagram below shows the data display from the cluster system.

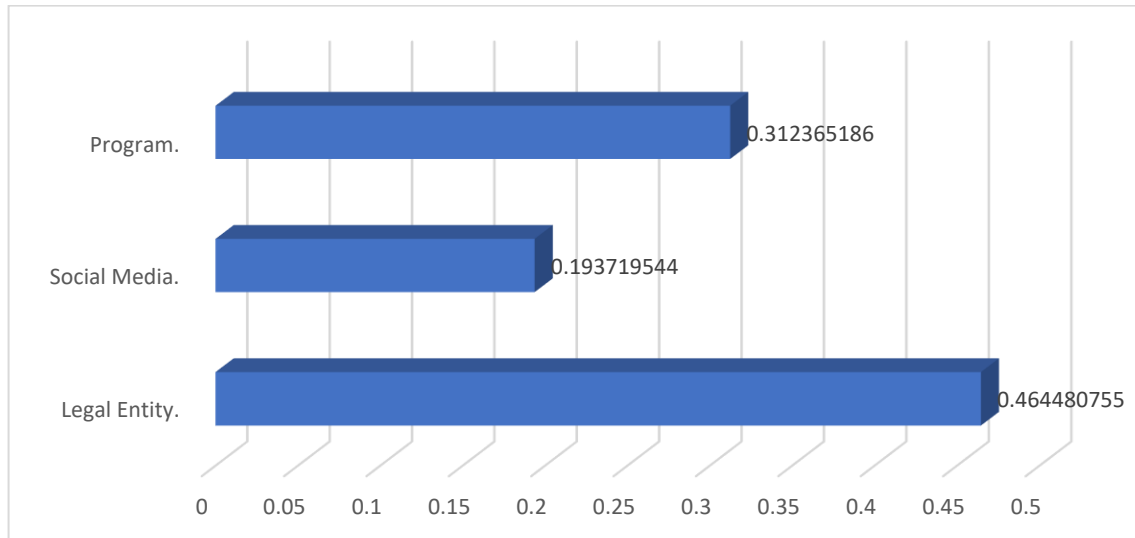


Figure 11. Synthesis Results of System Solutions for Waqf Fundraising at the Al-Hidayah BCV Mosque

Legal entities have the highest weight in the system solution, namely 0.464, indicating that legal aspects and legal formalities are very important in increasing effectiveness and trust in mosque waqf fundraising programs. The lack of legality or clear legal entity can cause doubts among donors regarding the legitimacy and transparency of waqf fund management. This can reduce donor participation and damage the organization's reputation. This is followed by the program, which is 0.312, a well-designed program is an important aspect to ensure that waqf funds are used effectively and in accordance with the stated objectives. This weight shows the importance of structured program planning and implementation. Design and implement waqf programs that are structured, transparent and have a real impact on society. Each program must have clear objectives, a detailed budget, as well good evaluation and reporting mechanisms. Involving experts or consultants in program planning can also improve its quality and effectiveness. Furthermore, social media (social media) is 0.193, social media has a lower weight compared to legal entities and programs, but is still important as a tool to increase public awareness and involvement in waqf programs. Use social media effectively to promote waqf programs, provide up-to-date information, and engage the community. This can include creating interesting and informative content, social media campaigns, and active interaction with potential donors. Social media can also be used to report developments and results from waqf funds in a transparent manner.

4.10. Analysis of Economic Solutions in Fundraising Waqf at the Al-Hidayah BCV Mosque

There are three main aspects in economic-related solutions in the field of mosque waqf fundraising: Diversification, Collaboration and Relationships. The diagram below shows the data display from the economic cluster.

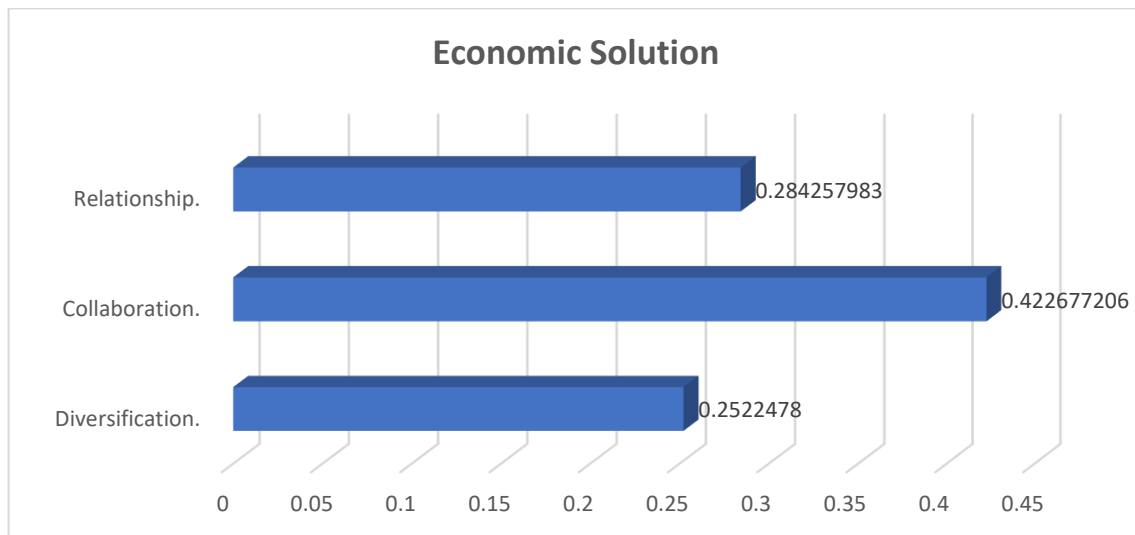


Figure 12. Synthesis Results of Economic Solutions for Waqf Fundraising at the Al-Hidayah BCV Mosque

Collaboration refers to efforts to work together with various parties, be the other organizations, governments, companies, or communities, to achieve common goals in fundraising. With a weight of 0.422, collaboration is considered the most significant solution among the three aspects. Develop strategic partnerships with various organizations, companies and government agencies to expand networks and resources. Collaboration can include joint activities, joint campaigns, and collaborative programs that can provide greater benefits to society and increase the effectiveness of fundraising. This is followed by relationships. Relationships refer to good relationships built with donors, communities and other stakeholders. With a weight of 0.284, relationships are also an important aspect in raising waqf funds. Build and maintain good relationships with donors and the community through transparent communication, active engagement, and appreciation for their contribution. Holding awards events, providing regular reports regarding the use of waqf funds, and maintaining ongoing communication can increase donor loyalty and participation. Next, diversification, diversification refers to efforts to spread funding sources from various channels so as not to depend on just one source. With a weight of 0.252, diversification is considered important but has a lower weight than collaboration and relationships. Seek and develop various sources of funding such as funds from individuals, companies, charities, government, and others. Diversification can also involve innovation in raising funds, such as utilizing digital crowdfunding platforms, raising funds through events, as well as strategic partnerships with various parties.

4.11. Strategy Analysis in Fundraising Waqf at the Al-Hidayah BCV Mosque

To achieve success in waqf fundraising at the Al-Hidayah BCV Mosque amidst existing problems, both human, trust, system and even economic. So, the Al-Hidayah BCV Mosque has a strategy in carrying out its waqf fundraising. The strategy consists of 4, namely: (1) Partnership; (2) Awards; (3) Strong Message; (4) Program Variations.

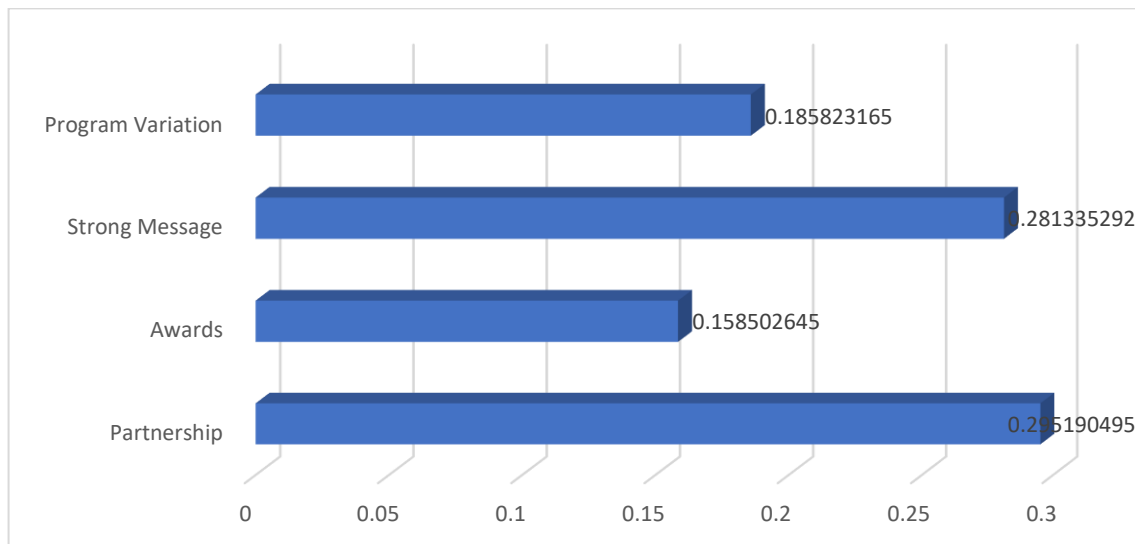


Figure 13. Synthesis Results of Economic Solutions for Waqf Fundraising at the Al-Hidayah BCV Mosque

There are four main strategies related to mosque waqf fundraising: Partnerships, Awards, Strong Messages, and Program Variations. Partnership has the highest weight among the four strategies, namely 0.295, showing the importance of working together with various parties to achieve fundraising goals. Implementation of this strategy can be done in several ways as follows:

- Partnerships with Islamic Organizations: Collaborating with local and international Islamic organizations can help expand donor networks and increase the credibility of waqf programs
- Partnerships with the Private Sector: Engaging companies in corporate social responsibility (CSR) programs can provide additional funding sources and expand the program's reach
- Partnerships with Government: Working with government agencies to gain regulatory support and resources can increase legitimacy and public support
- Partnerships with Communities: Involving local communities in the planning and implementation process of waqf programs can increase participation and a sense of ownership

This is followed by a strong message, which is 0.281, a strong message is an important strategy to attract donor attention and commitment. Implementation of strong messages can be done in the following ways:

- Inspiring Narratives: Using inspiring stories about the benefits of waqf for society can touch the hearts of donors and encourage them to contribute
- Clear Communication: Conveying clear and transparent information about the needs and impact of waqf funds can increase donor trust and participation
- Media Campaign: Using a variety of media channels, such as social media, websites, and print media, to spread a powerful message about the importance of waqf and how their donations will be used

- d. Testimonials: Use testimonials from beneficiaries and other donors to show the real impact of waqf and inspire others to contribute

Furthermore, program variation is 0.185, providing program variation is an important strategy to attract various types of donors with different interests and abilities. Implementation of program variations can be done in several ways as follows:

- a. Diverse Programs: Provide various waqf programs, such as building mosques, schools, health clinics, and clean water projects, to attract donors with different interests
- b. Multiple Donation Levels: Offers a variety of donation levels allowing donors from various economic backgrounds to contribute according to their means
- c. Special Programs: Develop special waqf programs for certain moments, such as the month of Ramadan or Hari Raya, to increase donor participation
- d. Waqf Packages: Provide waqf packages that cover multiple projects in one donation, so donors can choose the package that best suits their intentions

The last strategy is the award, which is 0.158, the award has the lowest weight, but is still important appreciate and motivate donors. Implementation of awards can be done in several ways as follows:

- a. Public Recognition: Rewarding major donors at public events or through social media can increase visibility and motivation to contribute
- b. Personal Appreciation: Sending a thank you letter or certificate of appreciation to donors can make them feel appreciated and recognized
- c. Loyalty Program: Developing a loyalty program that provides additional rewards for donors who contribute regularly can increase donor retention
- d. Project Awards: Embedding donors' names on projects they fund, such as name plaques on waqf buildings, can bring pride and satisfaction to donors

5. CONCLUSION AND RECOMMENDATION

From the description of the discussion of waqf fundraising strategies at the Al-Hidayah BCV Mosque, it can be concluded that: (a) The research results show that the problems in managing cash waqf at the Al-Hidayah BCV Mosque are divided into four important aspects: People, Trust, Systems and Economics. The problem ranking from highest to lowest priority is: 1) People (with the highest priority sub-criteria: HR); 2) Trust (with the highest priority sub criterion: Commitment); 3) System (with the highest priority sub-criteria: Innovation); 4) Economy (with highest priority sub-criteria: Funding). (b) The solution to the problem, based on priority, is: 1) People (with the highest priority sub-criterion: Leadership); 2) Trust (with the highest priority sub-criterion: Transparency); 3) System (with highest priority sub-criteria: Legal Entity); 4) Economy (with the highest priority sub-criteria: Collaboration). (c) The strategy for this problem, based on priority, is: 1) Partnership (with the highest priority sub-criteria). 2) Strong Message (with second priority subcriteria). 3) Program Variations (with third priority sub-criteria) 4) Awards (with last priority sub-criteria).

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