



Jogja Waqf Movement: Program Models for Social-economic Development and Poverty Reduction in the Community

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Abstract. Waqf is a form of worship that has been practiced eternally. It has a significant socio-economic function and role, particularly in building the growth of people's welfare and proffering a practical and tangible solution to supporting the national economy and alleviating poverty. This research aimed to outline the development of the Jogja Waqf Movement, which was established in 2019 in Yogyakarta, Indonesia. The program models implemented were presented and analyzed to serve as an example for other regions. Descriptive-analytical methods were employed and data from literature research of books, journals, laws, news, etc., were used. The findings indicated that the Jogja Waqf Movement has implemented various program models to develop the socio-economic community and alleviate poverty in Yogyakarta. The programs are the Waqf Digitization Program, Productive Waqf Education/Socialization Program, Waqf Auction Program, the Digital Money Waqf Corner Program (PUWD), and One Day One Broadcast Program.

Keywords: Jogja Waqf Movement · Socio-Economic Development · Poverty Alleviation

1 Introduction

The potential for waqf in Indonesia and the Special Region of Yogyakarta (DIY) is enormous, though reports showed a realization below potential. According to the Indonesian Waqf Agency (BWI) records, IDR 391 billion of waqf money was collected in 2020, despite a yearly potential of IDR 180 trillion [1]. Based on the DIY work rates of 2.12 million people, supposing only 50% of the total workforce is willing to pay waqf money and 2.5% of the MSE income is around IDR 45 thousand/month, about IDR 578 billion/year will be realized. This amount is 25% of the combined capital expenditure of the province and all districts/cities in Indonesia [2]. However, this gap between potential and realization is difficult to overcome because of the low Islamic financial-economic literacy only reached 20.03%. Other hindrances include the challenges regarding governance management, limited financial instruments in developing the asset value of waqf, its portfolio, and convenience related to the procedures. Therefore, a movement is

needed to overcome the problems above. The Jogja Waqf Movement, which was initiated across stakeholders, promotes collaborative and literacy programs, and implements strategic program models for poverty reduction and socio-economic empowerment of the community, thereby promoting national economic growth.

Research was conducted to examine the waqf movement. For example, Qolbi [3] described the campus waqf movement as a program that aimed to promote waqf literacy among students in an integrated and sustainable manner. It sought to optimize students' potential in supporting the National Movement for Waqf Money (GNWU) by forming a community of waqf drivers on campus. Meanwhile, Fathoni et al. [4] analyzed the promotion strategy of the waqf friend program at the Indonesian Waqf Movement (GWI) Sidoarjo institution in East Java. They found that the institution collaborated with various well-known campuses to introduce this waqf companion program through promotion strategies using print and internet media. Lubis et al. [5] also discussed the juridical analysis of the GNWU from the perspective of law number 41 of 2004 concerning waqf. They found that the implementation followed Law Number 41 of 2004 concerning waqf because cash waqf was executed based on Islamic fiqh and the provisions of the national legislation governing waqf. However, research on the Jogja Waqf Movement is difficult to obtain due to several reasons, including newness, as the program was formed in 2019 and is only about three years old. It is also domiciled solely in the Special Region of Yogyakarta and has only a few waqf institution members.

Therefore, this research is an initial exploration of the Jogja Waqf Movement to analyze the history, objectives, and program model of the movement to determine its success and impact on society. Waqf assets must be managed by managers (Nadhir) through economic activities to ensure they remain intact, productive, and functional in economic development, poverty alleviation, job creation, and the construction of public facilities. The contribution of waqf fund management or benefits from its assets can be used for the distribution or fulfillment of social welfare through services, such as health, education, or facilities for places of worship. The condition is that the practice of waqf management must be implemented transparently, professionally, credibly, and reliably. This will ensure a positive impact on the welfare and economic empowerment of the people and help drive the national economy, specifically the Micro, Small, and Medium Enterprises (MSMEs) sector.

This research argued that the Jogja Waqf Movement has run several programs for the community's socio-economic development and poverty alleviation, which have undoubtedly positively impacted society in terms of economic, social, and religious aspects. These programs are an innovative breakthrough and can be a template for regional economic development, particularly the collaborative model of various stakeholders and role models of interest for poverty alleviation and socio-economic empowerment. The programs implemented by the Jogja Waqf Movement were analyzed to reveal the role of waqf in economic development, poverty alleviation, job creation, and the construction of public facilities. This is because the management of these funds and asset benefits can facilitate the distribution and fulfillment of social welfare through services, such as health, education, and amenities for places of worship in Indonesia.

2 Method

This research used a qualitative descriptive method [6] to explain the program model implemented by the Jogja Waqf Movement for approximately three years, from 2019 to 2022, with the theory of waqf and its provisions in the applicable laws and regulations. The data were sourced from literary materials directly related to the theme, namely the programs of the Jogja Waqf Movement, as well as journals, books, laws, and news through electronic and non-electronic media. Subsequently, the data were analyzed according to the stages of qualitative descriptive research, namely data reduction, display, and conclusion drawing. Reduction involves selecting resources relevant to the research topic and eliminating less supportive information. This is followed by a compilation to explain the information and interpretation by providing definitions and meanings before conclusions are drawn. Innovation and creativity of interpretation are incorporated to determine the meaning behind the collected data while ensuring its originality.

3 Discussion and Analysis

3.1 A Brief History of the Jogja Waqf Movement

The journey of the establishment of the Jogja Waqf Movement began in 2019 based on a blueprint issued by Bank Indonesia related to the development of the Islamic economy and finance, which had become part of the new flow of inclusive economy and finance in Indonesia. In that year, the Representative Office of Bank Indonesia DIY initiated the Jogja Waqf program [7].

It also comprised representatives of the DIY Regional Government and Financial Services Authority, vertical government agencies, such as the Ministry of Religion, DIY Cooperatives and SMEs Office, DIY Community Empowerment Program Bureau, BWI, Universities, Nadhir from 12 Amil Zakat Institutions (LAZ) in DIY, Baznas, Sharia Economic Community (MES), and others [8].

The Jogja Waqf Yogyakarta movement presented and launched in 2019 was created to support efforts to introduce waqf in society and become a real effort to transform its literacy and implementation more broadly in a modern and collaborative manner. This collaborative combination of various agencies was intended to optimize the socio-economic improvement of underpowered communities and ensure the purpose of waqf was not limited to worship but was utilized for socio-economic development. As a result, waqf can significantly impact economic empowerment and poverty alleviation in the future.

The Jogja Waqf Movement is a collaborative program that focuses on the DIY community for literacy, optimizing the collection and distribution of waqf in DIY. It is also an effort to support poverty alleviation programs and economic empowerment of the DIY community, = as a follow-up to the implementation of the National Waqf Money Movement (GNWU) [9]. Therefore, continued coordination and collaboration across institutions are essential to ensure synergistic optimization of productive waqf management, support for economic growth, and realization of community welfare.

Members of the Jogja Waqf Movement specifically consist of representatives of local governments and academics from the Faculty of Economics and Business UIN

Sunan Kalijaga. It also includes Amil Zakat/Nadhir Institutions, such as BWI, GWI, Rumah Zakat, LAZISNU, LAZISMU, Dompot Dhuafa, Aksi Cepat Tanggap (ACT), Darut Tauhid, and the Human Initiative, entrepreneurs, financial institutions, such as Bank Indonesia and Financial Services Authority (OJK), alongside non-governmental organizations.

Given that the Jogja Waqf Movement is only three years old, as it was founded in 2019, expecting spectacular results from its programs within such a short period is unreasonable. A new movement or era will progress slowly but surely towards its noble goal, and its impact will not be very significant. Therefore, this new movement will not guarantee economic growth and people's well-being in its initial stages.

3.2 The Purpose of the Jogja Waqf Movement

The purpose of the Jogja Waqf Movement, which was initiated with the cross stakeholders mentioned above, was to introduce waqf in society and become an effort to advance its literacy and implementation more broadly in a modern and collaborative manner.

This means the purposes of the Jogja Waqf Movement consortium are:

First, to educate the public about the importance of waqf.

Second, to produce more excellent activities and impacts by supporting government programs for poverty reduction and economic empowerment.

Third, to distribute waqf benefit for community economic empowerment and poverty alleviation in DIY [10].

The purposes of the movement are to:

1. Ground waqf in the community through literacy.
2. Develop Sharia economy and cooperation comprehensively through an ecosystem approach. This means focusing on the financial and business development of Sharia as well as institutional strengthening to support the acceleration of growth and become a source of growth and an inclusive new economy [11].
3. Optimize collaboration across stakeholders to create an Islamic economic and financial ecosystem with well-coordinated and optimal results.
4. Increase the literacy (understanding) of the DIY community regarding Islamic economy and finance, particularly about the potential of productive waqf for DIY economic development.
5. Strengthen networking, coordination, and collaboration across institutions, promote synergistic optimization of productive waqf management, support economic growth, and realize community welfare.
6. Invite the DIY community to participate in building the regional economy and alleviating poverty through productive waqf.

Provide a forum for gathering local governments, Bank Indonesia, academicians, Sharia economy actors, and other DIY strategy partners.

Based on the above objectives, the Jogja Waqf Movement aims to optimize waqf literacy by responding to the challenges of the low level of national knowledge. The use of Islamic social finance as a source of funding can be one of the practical and natural

solutions to supporting economic acceleration programs and the empowerment of the DIY community.

3.3 Jogja Waqf Movement Programs

The Jogja Waqf Movement runs various programs collaboratively with its members to achieve the goals mentioned above. The programs that have been implemented are analyzed below.

3.3.1 Waqf Digitization Program

This digital era requires all circles of society to innovate in various ways by utilizing information technology to support the transformation and advancement of people's lives, including in the use of waqf. The Vice President of Indonesia emphasized this need at the opening of BWI national coordination meeting in 2019 that "the use of technology and digital platforms in waqf management must also be promoted, starting from the collection stage to reporting its use" [12]. In line with this statement, the Jogja Waqf Movement created the LAZ DIY application to utilize information technology more accessibly, straightforwardly, openly, and transparently.

Digitalization activities are also mentioned in the Sharia Economy Master Plan. It explained the digital Islamic economy as part of the support for the halal industry ecosystem through digital platforms. This will increase sales and enhance production efficiency, which ultimately has an impact on improving company performance [13].

The provision of digital media is significant to waqf management. In addition to increasing public literacy, it is an inclusive implementation of Sharia's financial steps. The digital platform can reach non-participants in the optimization process and inform people that waqf payment encompasses large as well as small amounts.

The Integrated LAZ application is a system for managing and distributing the aid obtained by LAZ through collaboration and synchronization with regional poverty data. This application can promote economic management and community empowerment in poor regions and also addresses the problems faced by the absence of a public forum to access LAZ program data and application-based program distribution.

In developing the LAZ application, the Jogja Waqf Movement synergized with the Sleman Regency Government to implement poverty reduction programs in the area. The application used was called Jogjaberbagi.id, which is a movement to educate the public about the importance of infaq, sadaqah, waqf, community economic empowerment, and poverty alleviation. Jogja Berbagi is a manifestation of the development of the Jogja Waqf Movement initiated by Bank Indonesia with various LAZ in DIY. It is a form of collaboration on beneficiary data and aid distribution activities and has transformed to create a synergy between LAZ and local governments for alleviating poverty through more targeted and effective methods, particularly in the Special Region of Yogyakarta [14].

The purposes of the integrated LAZ application Jogjaberbagi.id are to:

1. Build synergies between LAZ.
2. Build LAZ synergies with Local Governments.

3. Promote targeted distribution of data.
4. Provide convenience for LAZ in monitoring the aid distribution.
5. Synchronize LAZ data on poor areas with insufficient data from regional governments.
6. Build a report card for the poor.
7. Allow each region to maximize their respective roles according to LAZ's specialization and expertise using a synchronizer.
8. Know the distribution map of each LAZ to minimize overlapping.
9. One-door information activities of LAZ DIY.
10. Use big data for the regional government and poor people in Sleman as well as LAZ for comparison and correction of potentially existing data for collection and distribution programs.

The benefits of the LAZ application for related stakeholders and local governments are 1) Acceleration of poverty alleviation in the Sleman area, 2) Obtaining feedback on distribution activities for regional government, and 3) Support for poverty alleviation programs from LAZ. Furthermore, the benefit for LAS is that LAZ can obtain data and information on the report card of poor, vulnerable groups, and assistance received.

The flow of the Integrated LAZ management information system is to gather poverty data from the application developed by the Sleman Regional Government called *Jogjaberbagi.id*, using the Poverty Reduction System (SIMNANGKIS), which obtains data, criteria, poverty report cards, profiles, and assistance received. From the results, LAZ can assess prospective recipients and distribute ZISWAF funds to concerned persons. Assistance is included in the application as information on poor beneficiaries or people [15].

The features of the *Jogjaberbagi.id* application include an integrated dashboard and one for each LAZ, alongside program, distribution activity, and beneficiaries' data (target beneficiaries, namely individual, family, group, and business). It also includes reports per activity, region, program, and priority, disbursement of data on the poor, integrated mapping (program, activity, and beneficiary maps), and integration with regional poverty data. Similarly, the *Jogjaberbagi.id* web portal feature consists of a list of LAZ and programs, news of aid distribution activities, a distribution map, a link to LAZ, and a zakat calculator [15].

Institutions that participated in the above program include Sleman Regency Social Service, Bank Indonesia DIY, Ministry of Religion of DIY, BWI, Indonesian Waqf Education Foundation (YEWI), National Zakat Board Sleman, Rumah Zakat, LazisNU, LazisMU, Dompot Dhuafa, Darut Tauhid, ACT, SKEF UIN Sunan Kalijaga, Sharia Economic Society (MES) DIY, The Indonesian Muslim Scholars Association (ICMI) Sleman, Human Initiative, Baitul Maal Muamalat (BMM), and BMT Beringharjo Yogyakarta.

Several stages were implemented to support the digitalization efforts of the LAZ application to obtain optimal results, namely equalizing the perceptions of related stakeholders, organizing a high-level meeting between stakeholders, and User Acceptance Test for LAZ users, as well as the socialization, implementation, monitoring, and evaluation of the program.

The implementation mentioned above can strengthen digital fund channels for raising waqf money, develop an appropriate reporting system and mandate, strengthen the digital ecosystem, and develop innovative digital management models that can contribute more to the pace of growth and community welfare.

It adds to public trust because digitalization prioritizes transparency and accountability in waqf, leading to an increase in the fund. The use of technology in the digital transformation process is significant and strategic, and the realization of waqf receipts locally and nationally is increasing due to public trust. Research conducted in Sulawesi showed that supporting the management and optimization of existing (traditional) waqf by using productive instruments and utilizing digital technology facilities are very helpful to economic development [16].

Based on the explanation above, the waqf digitization program was discovered to be very appropriate, effective, and valuable in this digital age. Without this program, waqf literacy and management would be outdated, thereby increasing people's interest. Therefore, this program needs to be shared and improved. Since the application was intended only for zakat because of its origin, waqf was not included.

3.3.2 Productive Waqf Education/Socialization Program “NGOPI LUWAK” (Chatting-Inclusive Philanthropy of Contemporary Waqf) and Sharia Economic Literacy Class “Temu Lawak”

As a follow-up to the launch of the GNWU by the President of Indonesia, who doubles as the Chairman of the National Committee for Sharia Financial Economy (KNEKS), the waqf literacy campaign needs systematic efforts at all levels of society to conduct education with materials that are easy to understand and utilize digital media. The Jogja Waqf Movement, through the literacy class program initiated by Bank Indonesia, the Ministry of Religion of DIY, BWI DIY, and the Indonesian Waqf Education Foundation, held about ten classes of Ngopi Luwak (Contemporary Waqf Literacy Philanthropy Chat) from March to September 2021. The activity presented competent speakers on the theme raised.

The public attended the Ngopi Luwak and Temu Lawak activities with themes related to waqf provisions, laws, management, digital aspects, money, waqf-linked Sukuk cash, Sharia security crowdfunding for management and sundries for waqf, Nadhir incubators, and other exciting issues. The events obtained information that approximately 33 literacy activities about the Islamic economy and finance, particularly waqf, were conducted with 3,459 participants. The outcome included a 60% minimum level of understanding and 70–80% realization of understanding. Meanwhile, waqf-linked Sukuk cash has been studied by Hanafi and Handayati, who found that this program follows the Indonesian context and Islamic principles [17].

The expectation is that higher Islamic economic and financial literacy levels will result in greater public demand for sharia-based services and products. Also, the increased competence of Islamic economic and financial actors will improve the chances of Indonesia becoming an active player in the provision of the needs of this sector.

3.3.3 Waqf Auction Program

The waqf auction program is intended to unite waqf beneficiary programs designed by Nadhirs with prospective Waqifs by holding celebration events. It aims to increase the understanding, specifically of productive waqf, and promote public participation to support the government's efforts in poverty reduction, economic empowerment, and growth. Waqf fundraising or cash auction is a strategy to accumulate this money and is used as a supporting instrument to enhance the public's needs and education [18].

The technical implementation of the waqf auction involves the compilation of programs for prospective Waqif by each LAZ incorporated in the Jogja Waqf Movement. For instance, the auction in 2019 raised waqf funds of IDR 1.5 billion within 2 h, which were distributed for productive projects directly affecting the community. The Jogja Waqf Auction activity was conducted again in 2020. This activity is a strategy to promote Islamic economic development in DIY by optimizing productive waqf as an alternative source of funding. A total of 9 productive waqf projects discussed were divided into three categories offered to the DIY community, namely Livestock Waqf, Education Waqf, and Clean Water Source Waqf. The acquisition of waqf auctions in 2020 increased by 213.3% compared to 2019, achieving a total of IDR 4.7 billion [19].

Productive waqf is a movement that can increase community awareness of the importance of waqf in accelerating economic growth and alleviating poverty. The members of this waqf auction activity are Bank Indonesia, particularly the Department of Sharia Economy and Finance, DIY regional government, DIY religious affairs, BWI, GWI, LAZ, DIY (Rumah Zakat, Dompot Dhuafa, Human Initiative, LAZIS NU DIY, BAZNAS DIY, ACT DIY), Sunan Kalijaga Endowment Fund, Indonesian Waqf Education Foundation (YEWI), Indonesian Mosque Council (DMI), and Sleman Regional Government.

The program encompasses waqf as well as zakat, infaq, and sadaqah. The activities include collecting zakat, infaq, sadaqah, and waqf funds (ZISWAF) and collaborating on empowerment programs, such as economic empowerment with waqf, construction of waqf wells, LAZ applications, and others.

From this presentation, the waqf auction program was discovered to be effective in raising funds, meaning the community trusts this program and its organizers. Therefore, the program should be continued, improved, and socialized to ensure increased community participation in terms of participants and funds.

3.3.4 Digital Waqf Corner Program (PUWD)

Waqf corner is an innovation for optimizing the function of the Office of Religious Affairs (KUA) for waqf literacy and education programs, economic empowerment, as well as simple, cheap, and easy solutions and alternatives, with abundant and long-term rewards.

The activity aims to provide waqf literacy in the Office of Religious Affairs (KUA) development environment, which includes bridal couples, pilgrims, civil servants of the Ministry of Religious Affairs, teachers, and students of madrasahs, as well as the public, assisted by religious extension workers. The KUA is at the forefront of the Ministry of Religion of Indonesia and institutions close to the community. According to Ministry

of Religious Affairs Regulation No. 34 of 2016 concerning the KUA, the office has a primary functioning and strategic role in public services, which is not limited to marriage records. However, it has a broader scope in other fields, such as representation, solving inheritance problems, managing zakat, organizing hajj, socializing halal products, fostering *sakinah* families, etc. [20]. This waqf corner activity is in collaboration with the Bank Indonesia, the Ministry of Religious Affairs, and the Indonesian Waqf Board of DIY, alongside the Indonesian Waqf Education Foundation (YEWI), to promote the KUA waqf corner in Gunung Kidul and promote the improvement of Islamic economic and financial literacy, particularly about waqf [21].

The PUWD has been formed and banners have been installed in 78 KUA in DIY and 5 offices of the Ministry of Religion Regency/City in DIY to provide consultation, socialization, training, and waqf services, and planning distribution programs for the utilization of waqf benefits. The stages of activities involved in preparing the waqf corner are socialization and digitization of waqf money to KUA and DIY, management training for KUA employees, and aid acquisition for digital users. Other steps include making banners and waqf secretariats at the KUA office, inaugurating the corners through launching by the Minister of Religious Affairs, and distributing waqf benefits for business development.

In addition to waqf literacy, the waqf corner provides services for people with waqf money. The digital application, *pasifamal.id*, aims to enable people to pay waqf faster and more efficiently in line with applicable regulations. The proceeds of the waqf money are collected in the *Nadhir* account and managed in collaboration with Islamic financial institutions (LKS) and recipients of waqf money (PWU) with Sharia contracts.

The money collected can also be used as financing for land in agriculture, plantations, animal husbandry, or other economic activities that create jobs for people in the district. Previous events themed the *Dana Abadi* Programs were performed for varying purposes with different agencies, namely the empowerment of *mustahik* in collaboration with LAZISNU DIY, the benefit of the people in conjunction with The Indonesian Mosque Council (DMI), and micro-business capital with the *Hasanah Jariyah* Indonesia Yogyakarta Foundation.

Also, the waqf fundraising activity has been executed simultaneously by the PUWD, facilitated by the Gunung Kidul, BWI, and YEWI Religions, to produce 702 waqfs and a nominal amount of IDR 41,650,000 [22].

The waqf distribution program is a pilot project for the dissemination and utilization of waqf funds in Semin Gunung Kidul District for agricultural activities. It uses the elephant grass plant to meet animal feed needs in Karangasem hamlet, Bendung hamlet, and Semin Wetan Village, which cover areas of 1,985 m, 2,265 m, and 1,780 m, respectively, in Kapanewon Semin, Gunung Kidul District [22].

Therefore, the PUWD program can accelerate the understanding, knowledge, and charity of community members towards the efforts of the waqf program to facilitate poverty alleviation and economic empowerment in DIY. Increasing the Islamic economic and financial literacy level will lead to greater public demand for sharia-based services and products, specifically waqf. Improving the competence of Islamic economic and financial actors will also provide more excellent opportunities for increased

national economic growth, mainly DIY, in poverty alleviation and social empowerment of economists.

3.3.5 One Day One Broadcast Program or Daily Broadcast on Waqf Through WhatsApp Groups

The One Day One Broadcast activity is a digital broadcast program in collaboration between Bank Indonesia and the Indonesian Waqf Education Foundation, involving activities to increase the literacy of waqf in Indonesia. This program entails the daily distribution of waqf educational materials in the form of flyers and video links to the public through WhatsApp. The target recipients are civil servants, academics, business actors, millennials, and other members of the public. Meanwhile, the materials presented include the definition, regulations, innovative products, and other aspects of waqf [23].

Research showed that Indonesians still have a low waqf literacy index. In 32 provinces surveyed by the central National Zakat Agency (BAZNAS) and the Indonesian Waqf Board (BWI), only 13 had moderate waqf literacy indexes, while the rest were in a low category [24]. Therefore, efforts should be made to improve the literacy of the Indonesian population regarding waqf and its interests for the actors, the surrounding community, and the nation's progress.

This program seems simple, and the mission conveyed will be accepted directly. Since almost all Indonesians who use cell phones have the WhatsApp application, performing this One Day One Broadcast program regularly with exciting content will undoubtedly be well received by the public. Other social media platforms, such as Facebook, Instagram, and Twitter can also be used to broadcast and socialize waqf in the community.

4 Conclusion

This research showed that the Jogja Waqf Movement seeks to address the low level of waqf literacy in society, which requires an integrated, collaborative, and sustainable strategy to produce optimal achievements. This movement has implemented several strategic and innovative program models to ground waqf as one of the approaches to poverty reduction, socio-economic empowerment, and national economic growth. These program models include the Waqf Auction, the Waqf Digitization, the Productive Waqf Education/Socialization, the One Day One Broadcast, and the PUWD.

These models can be used as examples by waqf institutions in Yogyakarta and other regions in Indonesia that are yet to join this movement and waqf institutions. Most of the above program models have succeeded in moving waqf literacy to the community and promoting payment of this fund waqf, and the rewards continue to flow to the perpetrator even after passing.

This research was limited to examining the program models implemented by the Jogja Waqf Movement and is an initial exploration of the waqf movement in Yogyakarta. Therefore, it paves the way for more comprehensive research of various aspects of waqf in Indonesia, particularly the critical aspect of innovation and the social, economic, and religious impacts of these programs.

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