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“Entrepreneurship on Global Economics Development in the Era of Society 5.0”

Productive Waqf Empowerment Strategy Model in Indonesia in Efforts to Prosperate the People**Dani Iskandar^{1*}, Muhammad Arif¹, Andri Soemitra², Zuhri M. Nawawi²**¹Universitas Muhammadiyah Sumatera Utara

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This research was conducted in Indonesia, focusing on answering the goals, objectives and results obtained from the productive implementation of waqf empowerment in Indonesia. The method used in this research is descriptive method. Because this research aims to make a systematic and accurate description, picture, or painting of the efforts made in empowering waqf productively in an effort to prosper the people. As for the data collection techniques, through observation, interviews and documentation studies. Then data analysis was carried out by data reduction then data clarification then data verification and the final step was drawing conclusions

Keywords: strategy, empowerment, productive waqf, prosperity for the people

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INTRODUCTION

Waqf has an important role as an instrument in empowering the people's economy. Historically, waqf played an important role in the development of the social, economic and cultural life of society. The two laws and regulations in the form of Law no. 41 of 2004 and Government Regulation No. 42 of 2006 regulate the interests of the 'mahdhah' worship, education, social and equally important are the interests of the economic welfare of the ummah.

Waqf potential even reaches Rp. 11.4 T per year consisting of 145 Waqf Institutions (Indonesian Waqf Agency, 2016). Basically, in practice, productive waqf has two dimensions, namely the religious dimension and the socio-economic dimension. The religious dimension means that the waqf that is carried out is a recommendation from Allah SWT that needs to be carried out by every Muslim which is a form of a Muslim's obedience to Allah. Waqf is not charity, but greater rewards and benefits, especially for the wakif (waqf actor), because waqf continues to flow its rewards forever. The socio-economic dimension is because in practice, the owners of waqf assets extend their hands to help human welfare.

Productive waqf which can be interpreted as waqf whose assets, if managed can provide economic benefits which can be in the form of plantation/agricultural lands, money and various movable and immovable objects, need to be further enhanced by making mechanisms and strategies that are more directed.

Productive waqf is an innovation in Islamic finance, which opens opportunities to create investment in the fields of religion, education and social services. Besides that, productive waqf (money) can function as a strategic investment to reduce poverty and overcome backwardness in the fields of economy, education, health and so on.

The purpose of writing this article is to provide an overview of the interests of productive waqf for the economic development of the ummah, and to provide solutions to spread the socialization of productive waqf to the community.

According to data from the Indonesian Waqf Agency (BWI) in 2016 waqf land assets in Indonesia totaled 435,768 locations, with an area of 4,359,443,170.00 M². Waqf assets experience growth every year, this growth is in line with the increase in per capita income of the Indonesian people which has increased from 33.5 million in 2012 to 36.5 million in 2013 (BPS 2014). According to the Waqf Information System (SIWAK) the use of waqf land with details of prayer rooms 28.17%, mosques 44.99%, cemeteries 4.59%, schools 10.61%, Islamic boarding schools 3.23%, other social services 8.40% (Siwak, 2018).

From these data it can be concluded that most of the existing waqf land is still in the form of unproductive land and is still limited to places of worship, schools, Islamic boarding schools, cemeteries, and orphanages. So that from a social perspective specifically for religious interests it is indeed effective, but from an economic perspective it still has not contributed to the community's economy (Hasanah: 2005). According to the Ministry of Religion of the Republic of Indonesia in 2010, almost 95% of waqf assets have not been utilized optimally so that the socio-economic role of waqf cannot be fully felt by the community (BWI Jabar: 2014).

With the issuance of Law no. 41 of 2004 concerning Waqf and Government Regulation no. 42 of 2006 concerning Implementation of Law No. 41 of 2004 concerning Waqf which is the starting point for waqf regulations in Indonesia, waqf assets can be used more productively. Because in Law no. 41 of 2004 contains an understanding and also a more

Proceeding Medan International Conference Economics and Business

Volume 1, Year 2023

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modern management pattern for empowering the potential of waqf, so that waqf can be a solution in improving the socio-economic welfare of the community. Another optimization was carried out by the Ministry of Religion of the Republic of Indonesia in 2005 through a program aimed at realizing an Islamic-based populist economy through waqf assets. The program is assistance for empowering productive waqf land sourced from APBN funds (DEPAG, 2011; 3)

Viewed from the aspect of teachings, waqf is a potential that is large enough to be developed according to the needs of the times. Moreover, this waqf teaching is part of muamalah which has a very broad reach. When viewed from the strength of the law, the teaching of waqf is a teaching that is recommended (sunnah), but the power that is owned is actually so great as a pillar of running the wheel of welfare for many people. It's different from zakat, which in certain positions will simply run out because it has to be given to the rightful person. However, waqf is precisely the advantage that lies in the aspect of expediency that is eternal, while the essence (origin) remains intact for a long time.

However, now there have been efforts to manage waqf in a better direction, managed in a more professional way, such as the existence of institutions that manage zakat, infaq, shadaqah including waqf management. These institutions manage zakat, infaq, shadaqah and waqf funds, including collection to the empowerment of zakat, infaq, shadaqah and waqf funds. The form of management and empowerment carried out by each of these institutions is of course with different strategies, both in the ways that are carried out to invite people who want to give zakat, infaq, shadaqah or waqf to be willing to deposit zakat, infaq, shadaqah and endowments to these institutions. Besides that,

This institution is to optimize, develop, and manage productive waqf. Productive waqf, namely waqf funds that function as supporting funds for educational, da'wah and social activities that are oriented to the maximum benefit of the ummah in a trustful and professional manner.

The strategy carried out in productively empowering waqf for the Muhammadiyah charity business in Medan city is by empowering waqf funds for profitable business aspects, donating waqf funds for businesses that are rented out, building schools from kindergarten, elementary, junior high & high school levels, building cooperative businesses, halls for wedding reception.

a multi-purpose building that is rented out for events, and a community empowerment building that is used for both public and community empowerment trainings free of charge. Waqf Daarut Tauhidini tries its best to empower its waqf funds to prosper the people, be it in educational, economic, health activities including plantations and agriculture.

Basically waqf is productive in the sense that it must produce because waqf can fulfill its purpose if it has produced where the results are used according to its designation (mauquf alaih). The first person to do waqf was Umar bin al Khaththab donating a plot of fertile gardens in Khaybar. Then the garden is managed and the results are for the benefit of the community. Of course this waqf is a productive waqf in the sense of bringing economic aspects and social welfare.

At least there is a basic philosophy that must be emphasized to empower waqf productively. First, there is a need to renew the thinking of the Nazhirs who currently still have conservative views, and the establishment of a waqf body that is not just a label, but an extension of Islamic society and the mandate of existing laws and government regulations.

Proceeding Medan International Conference Economics and Business

Volume 1, Year 2023

"Entrepreneurship on Global Economics Development in the Era of Society 5.0"

Second, the management pattern must be in the framework of "integrated project", not parts of separate costs. With the actual project framework, waqf funds will be allocated for empowerment programs with all kinds of costs included therein. Third,

DISCUSSION**Empowerment of Waqf Business Centers**

Some waqf assets in the form of vacant land in urban areas that are barren and cannot be planted can be productively built by constructing buildings that are rented for shops, apartments and other facilities. Since 2005, the Directorate General of Islamic Community Guidance has allocated Rp. 24,400,000,000.- (twenty-four billion four hundred million rupiah) as the initial budget for several pilot projects. (Ministry of Religion, 2008: 34).

The construction of the waqf building is intended to facilitate various management of waqf assets in a professional and responsible manner. This building can function as an official office that specifically handles waqf management in various places. While the development of a business center can be done in various ways, including by building a trade market complex in which there are various business activities supporting the development of waqf.

Before development some of these public facilities, need to choose nazir and developing its functions towards mastering good managerial skills, having good morality, being honest, and having adequate business skills. To create a profitable and accountable business center, several requirements are needed: first, Business center building with adequate business facilities and infrastructure and located in a strategic location. Second, Human Resources (HR) who have a soul entrepreneurship and high professionalism and have certification for nazir observation, interviews, and a thorough literature study in the object of this research are expected to support the expected goals. The data that has been obtained is then analyzed in order to obtain correct, accurate and complete data based on the results of data collection and data processing systematically.

Third, Transaction contract variations (Islamic Financial Engineering) in accordance with Islamic law. This is to facilitate various forms of transactions that vary according to the tendencies of the forms of economic transactions. Fourth, Recording system (accounting) in accordance with Islamic law. This recording system must be carried out in a transparent and responsible manner. Fifth, Supervisory and guarantor body (endowment fund). (Ministry of Religion, 2008: 45-46).

Due to investment needs for the construction of business centers and building waqf requires large capital, then paranazir must be able to seek sources of capital from various parties while still basing it on the principles of Islamic capital and finance such as from honest and trustworthy investors, by raising funds from cash waqf, or loans from Islamic banks. The cooperation system can be done through a contract *musyarakah*, where profit sharing is carried out for a minimum of five (5) years, provided that control of the business is held by the largest shareholder with the principles of honesty and trustworthiness.

Through the construction of waqf buildings and buildings business center, various strategic business fields can be carried out, such as opening showrooms, internet cafe, photocopy, notary office, food court Halal (restaurants), Hajj and Umrah service offices, travel and tours, and so on.

Proceeding Medan International Conference Economics and Business

Volume 1, Year 2023

“Entrepreneurship on Global Economics Development in the Era of Society 5.0”

BusinesscenterThis can also be done by renovating several places of worship in strategic places economically, turning them into business buildings and not throwing away the places of worship. Several mosques located in the middle of the city and trade center were renovated and replaced into multi-storey buildings, and one of the floors functioned as a mosque. If a large building is built in which several functions are located, such as an office for a waqf agency, a supermarket, and a mosque at the same time, then this place will not only be profitable from an economic point of view, but will also be beneficial from a religious perspective.

Investing Waqf Assets

Investments can be made to make waqf productive, especially cash waqf which is currently being promoted. If many benefactors donate money and the money is invested by BWI in collaboration with LKSPWU, then the results of the investment can be used for the benefit of society. Cash waqf investments have the potential to be developed in Indonesia. Because with this waqf model, the reach of mobilization will be far more evenly distributed among community members compared to the traditional-conventional waqf model, namely in the form of physical assets which are usually carried out by families who are relatively well off.

One model that can be developed in the mobilization of cash waqf is the Endowment Fund model, namely funds collected from various sources in various ways that are legal and lawful. Then the funds collected in large volumes are invested with a high level of security through the Sharia Guarantee Institution (LPS). This investment security includes at least two aspects: first, security of the principal value of the endowment, so that there is no depreciation (guarantee of integrity). Whereas second, the investment of these funds can be productive and able to bring results or income (incoming generating allocation).

It is from this income that funding for institutional activities will be carried out and at the same time become a source for community economic development. Cash waqf can be directed at strategic sectors, such as the Micro Credit Sector, the Sharia Financial Portfolio Sector, and the Direct Investment Sector.

These three sectors are very effective in boosting economic activity and encouraging the improvement of people's welfare, provided that all activities in these sectors are supported by political policies from the government and are managed through professional management.

Cash waqf investments are regulated in detail in Law no. 41 of 2004 regarding waqf. The discussion of cash waqf in this law shows that Indonesian waqf fiqh

has integrated the spirit of fiqh combined with the demands of the times. If in fiqh generally waqf is still associated with immovable objects, such as land and buildings, the law has expanded the scope of waqf to movable objects.

This Law on Waqf provides flexibility for Muslims to participate in cash waqf programs so that they no longer need to wait to get rich like landlords. They can set aside some of their money for waqf. Provisions regarding cash waqf in this law are: wakifit is permissible to waqf money through the Syari'ah Financial Institution, cash waqf is carried out by wakif with a statement of will wakifin writing, waqf is issued in the form of a cash waqf certificate. Cash waqf certificates are issued and submitted by Islamic Financial Institutions (LKS) to wakif and naziras proof of surrender of assets with waqf.

Proceeding Medan International Conference Economics and Business

Volume 1, Year 2023

“Entrepreneurship on Global Economics Development in the Era of Society 5.0”

Whereas the LKS on behalf of the nadzir registers waqf assets in the form of money to the material no later than 7 working days after the issuance of the cash waqf certificate (UU No. 41 of 2004 concerning Waqf, articles 28-30). In addition, Law Number 41 of 2004 explains that waqf assets can only be donated if they are legally owned and controlled by the waqif. Waqf property consists of immovable objects and movable objects

Immovable objects include: Land rights in accordance with the provisions of the applicable laws and regulations, both registered and unregistered; Buildings or parts of buildings standing on land as referred to in number 1; Plants and other things related to land; Ownership rights to apartment units in accordance with the provisions of the applicable laws and regulations; Other immovable objects in accordance with shari'ah provisions and applicable laws and regulations (Law No. 41 of 2004 concerning Waqf Article 15).

As for movable objects, namely property that cannot be used up because it is consumed, includes: 1) Money; 2) Precious metals; 3) Securities; 4) Vehicles; 5) Intellectual property rights; 6) Rental rights; and 7) Other movable objects in accordance with shari'ah provisions and applicable laws and regulations (UU No. 41 of 2004 concerning Waqf article 16). As for movable objects in the form of money, it is explained in articles 22 and 23 of Government Regulation Number 42 of 2006 concerning the Implementation of Law Number 41 of 2004 concerning Waqf. Article 22 explains that: cash waqf that can be donated is the rupiah currency; in the event that the money to be donated is still in foreign currency, it must first be converted into rupiah.

The government stated that the management of cash waqf through Islamic financial institutions was based on financial considerations. There are two things to observe from the delivery and management of cash waqf by Islamic financial institutions, (1) Islamic financial institutions are profit and commercial institutions, they must also think about the social utilization of waqf, what is feared is that the waqf funds will actually support their own commercial activities, so that waqf it must provide economic benefits for the ummah, and (2) reduce the role and empowerment of the community in productive matters, while the point is the capability, credibility, professionalism of the nadzir.

Waqf for Education

Education is the key to the progress of Muslims. People whose quality of education is low will fall behind and be left behind by other nations. On the other hand, a nation with advanced education will be superior to any other nation. The condition of poverty that has plagued the decline of Muslim education must be alleviated immediately, and one way is to improve the quality of education through the use of productive waqf funds.

Utilization of the results of this waqf can be implemented by facilitating scholars and students through adequate facilities and infrastructure, they can carry out various research activities (research) and complete their studies for free. Very many programs are funded from waqf proceeds such as book writing, translation and scientific activities in various fields. Waqf does not only support the development of science, but also provides various facilities needed by students and the community.

In history, waqf institutions have progressed and sometimes also experienced setbacks in line with the progress and decline of Islamic education, one helping and depending on the other. According to Hasan Langgulung, (Hasan Langgulung, 2003: 170-171). Islamic education has gone through six periods of development, namely: a period of revival since the emergence of Islam, followed by a period of transmission from other civilizations such

Proceeding Medan International Conference Economics and Business

Volume 1, Year 2023

"Entrepreneurship on Global Economics Development in the Era of Society 5.0"

as the civilizations of Greece, Rome, India, Persia, Egypt and others, then the age of creativity (creativity) and renewal, followed by a period of influencing civilizations in the West and East, followed by an age of freezing and decline, and finally until now is a renaissance and efforts towards renewal.

It is with this spirit that waqf institutions develop their educational empowerment by utilizing waqf funds, to produce quality intellectuals. Waqf is a potential source of Islamic philanthropy that can be mobilized for the sake of development and

development of Islamic society. Educational waqf was chosen because this instrument has the potential to be developed into a resource (resources) people who are very strategic. Management of public education by using waqf institutions is also intended to prevent ownership claims from certain parties, because waqf institutions are essentially public trusts.

Educational institutions that have the potential to be financed from productive waqf are as follows: first, Primary and secondary education is referred to as ma'had or madrasah. Madrasahs are a cultural phenomenon of Islamic education that is more than a century old. Madrasahs have also become one of the very intensive cultural entry of Islamic education. The indication is the fact that the existence of madrasah education culture has been recognized and accepted, even gradually but surely it has entered the mainstream of Islamic world development towards the end of the 20th century until now. The word madrasah, which is literally synonymous with religious schools, after wading through the nation's civilization journey is recognized as having undergone changes and adjustments to social dynamics, although it has not separated itself from its original meaning in accordance with its ideological and cultural ties, namely Islam (Muhyiddin Tohir Tamimi, 2009: 85 -86).

Second, College. Currently there are several large tertiary institutions in the country which are funded from educational endowments, including the Indonesian Islamic University Waqf Board (BWUII), the Sultan Agung Waqf Board Foundation (YBWSA), the Indonesian Muslim University Waqf Board (UMI) Makassar, Pondok Waqf Board Modern Gontor and other Education Waqf Bodies.

Third, Library. One of the efforts to improve the quality of education is the availability of various adequate educational facilities and infrastructure such as a library equipped with information technology facilities; internet, computers, television, radio and so on, which can be accessed by students, teachers, students, and lecturers in the context of supporting the implementation of the educational process in schools and tertiary institutions. Of course, the availability of libraries and global information technology facilities must be managed properly so that they do not become inanimate objects that do not function much. It is time for the role of the library to improve the quality of education immediately addressed by providing financial support, both physical development and other facilities.

Fourth, Student and Student Dormitories. For foreign students and students or students from out of town, they don't need to bother finding a place to live anymore, because waqf institutions engaged in education have provided dormitories for them. The existence of a hostel for students and students has existed since al-Azhar was founded, when it was named ruwaq. When

the Bani Fathimiyah and Ayyubid governments controlled al-Azhar, they provided dormitories for al-Azhar students by utilizing waqf assets. Their whereabouts and names ruwaq initially adjusting the name of the giver of waqf, the country of origin of the

Proceeding Medan International Conference Economics and Business

Volume 1, Year 2023

"Entrepreneurship on Global Economics Development in the Era of Society 5.0"

students and students who inhabit it, as well as adjusting the name of the four schools of thought (Hanafi, Maliki, Shafi'i and Hanbali) according to the willwakif.

PurposeThe main aspects of the establishment of the hostel are: first, to make it easier for new students who are still unfamiliar with the city where students and university students are based, so that they are calm, not panic and easy to adapt. Second, so that students focus on learning and are not contaminated by a culture that does not support the teaching and learning process. While goal third, so that students and students quickly adapt (Muhammad as-Sa'di Farhud, et al, 1983: 165).

WithThus, in detail the use of productive waqf funds for education in the form of: first, as a support for operational costs of education, Second, provide welfare to teachers, lecturers and other education personnel. Third, to finance the construction and maintenance of educational infrastructure. Fourth, construction of sports building supporting facilities, football fields and other sports facilities. Fifth, improving the quality of human resources by holding teacher training,

lecturers and other educational staff who lead to aspects of improving the quality and excellence of human resources. Sixth, the construction of mosques as a means of educating the morals and reasoning of the people, morals are developed through the appreciation of divine and religious values, while reason is developed through education, which never stops.

The research method used is descriptive method, which is a method of examining the status of a group of people, an object, a set of conditions, a system of thought, or a class of events in the present. The purpose of this descriptive research is to make a systematic, factual, and accurate description, picture or painting of the facts, characteristics and relationships between the phenomena investigated (Moh. Nazir, 2014: 43). This study uses Literature Review with the Google Cholar Approach through POP.

PREVIOUS RESEARCH

Productive Waqf Empowerment Strategy Model In Indonesia In Efforts To Prosperate The People

Keywords; strategy, empowerment, productive waqf, prospering the people

Based on the keyword "productive waqf" the following table contains journals related to "productive waqf" published in 2018-2022

NAMA PENULIS	NAMA JURNAL	Year
I Rahman, T Widiastuti	Model Pengelolaan Wakaf Produktif Sektor Pertanian Untuk Meningkatkan Kesejahteraan Petani	2020
W Munawar	Profesionalitas Nazir Wakaf: Studi Manajemen Wakaf Produktif di Lembaga Wakaf Daarut Tauhiid	2021
H Syaifullah, A Idrus	Inovasi Pelayanan Wakaf Produktif Era Digital: Studi Kasus Di Yayasan Wakaf Bani Umar	2018
H Syaifullah, A Idrus	Manajemen Pengembangan Wakaf Produktif Era Digital di Lembaga Wakaf Bani Umar	2019
FA Hadyantari	Pemberdayaan Wakaf Produktif: Upaya Strategis untuk Kesejahteraan Ekonomi Masyarakat	2018
D Selasi, M Muzayyanah	Wakaf Saham Sebagai Alternatif Wakaf Produktif Pada Perkembangan Ekonomi Syariah di Indone	2020
A Syakir	Pemberdayaan Ekonomi Umat Islam Indonesia Melalui Wakaf Produktif	2018
D Satyawati, A Firdaus...	Analisis Strategi Pengelolaan Wakaf Produktif di Indonesia	2019
HK Astuti	Pemberdayaan Wakaf Produktif Sebagai Instrumen untuk Kesejahteraan Umat	2022
A Nurbayani	Strategi Pemberdayaan Wakaf Produktif Dalam Upaya Memakmurkan Umat	2020
M Assegaf, K Mursyid	Pelaksanaan Wakaf Produktif Di Bank Wakaf Mikro Syariah Denanyar Jombang	2019
A Purnomo, L Khakim	Implementasi Wakaf Produktif Dalam Perspektif Ekonomi Syariah	2019
I Hasanah	Menelaah Wakaf Produktif Atas Solusi Masalah Umat Berdasarkan Psak 112	2020
R Ulfiana	Optimalisasi Pengelolaan Wakaf Produktif di Majelis Wakaf dan Kehartabendaan Pimpinan Daerah	2019
AF Utami	Strategi Pengembangan Wakaf Produktif untuk Kesejahteraan Umat	2019
MB Fahri, I Zaki	Strategi manajemen pengelolaan wakaf produktif di pesantren yayasan arwaniyyah Kudus	2018
D Astuti, BS Bakhri, M Masrayanti	Pemetaan Potensi Wakaf Produktif di Kota Pekanbaru	2021
D Selasi	Membangun Negeri Dengan Wakaf Produktif	2021
HK Astuti	Pemberdayaan masyarakat melalui pengelolaan wakaf produktif	2022

Proceeding Medan International Conference Economics and Business

Volume 1, Year 2023

"Entrepreneurship on Global Economics Development in the Era of Society 5.0"

CONCLUSION

Muslims have found a new economic face that emerges from waqf, namely by empowering productive waqf carried out by institutions that are oriented towards community service through empowering productive waqf. This shows how important it is to empower waqf assets, to realize social justice and improve the welfare of the people. In fact, most of the social institutions that are currently standing are supported by waqf funds and are engaged in productive management of waqf in order to provide guidance and protection to the community, such as orphanages, child protection institutions, educational institutions, health institutions, clean water distribution. throughout the city and various other social activities.

Empowerment of productive waqf is of course very social dimension. He solely devoted himself to the benefit of Muslims. Thus, what is evident from this is waqf that is pro-humanity, not waqf that only has a divine dimension. Therefore, what appears in this type of waqf is that waqf addresses the reality of Muslims in the form of poverty, ignorance and backwardness. This aims to improve their welfare, so that they are more empowered and able to compete in society.

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