

Legal Approach to the Waqf Model to Mitigate Natural Disasters

Siska Lis Sulistiani, Ramdan Fawzi, Intan Nurrachmi
Faculty of Sharia, Universitas Islam Bandung, Indonesia
siska.sulistiani@unisba.ac.id

Abstract:

Waqf is an Islamic social financial instruments that can be one of the efforts to assist disaster mitigation, considering that Indonesia is a country with a high potential for disasters. This study aims to determine and analyze the role model of waqf in pre- and post-disaster according to fiqh and national law. This research is qualitative research with a normative juridical approach using types and sources of legal data, including primary legal sources, namely the Waqf Law, Disaster Law and other regulations. Secondary legal sources in the form of journals, books and other relevant articles. Then the data was collected through literature research and then analyzed to see synchronization, and compliance with legal norms and principles through descriptive analysis. The results of this study indicate that the roles of waqf can be one of the solutions in efforts to mitigate disasters with waqf forest programs, waqf money, and waqf through money which can be an alternative to disaster prevention with disaster-prone land disasters, raising waqf funds from the community and for the community, and waqf money as an effort to hide capital in disaster-prone open areas to become green open areas which can also provide benefits to the surrounding community.

Keywords : , Disaster, Model, Law, Response, Waqf.

Introduction

Indonesia as a country has a lot of potential, namely the potential of natural resources and human resources. Potential natural resources that are both positive and negative are a necessity, as an example of the positive side of natural resources in Indonesia is the diversity biodiversity and the extent of natural resources, but the negative side is the potential for earthquakes that threaten many areas in Indonesia. Such as the threat of earthquakes, landslides and other disasters. The National Disaster Management Agency (BNPB) also stated that the provinces that contributed to the most disaster incidents were West Java with 343 incidents, in Central Java with 167 incidents and in East Java with 164 incidents¹. Various kinds of information about potential disasters in Indonesia, such as the potential for an earthquake in Bandung caused by the Lembang Fault. The condition of the area traversed by the Lembang fault is: According to Kompas, it is a densely populated area, besides residents' houses there are also other functional buildings such as places of worship and schools. So that it is feared that it could result in a bigger and

¹ BNPB, "Potential Disaster Threats in Indonesia," 2022.

wider disaster impact ². Allah Ta'ala says regarding this disaster, namely:³*It has been seen that damage on land and at sea is caused by the actions of human hands, so that Allah will feel to them part of (the result of) their actions, so that they return (to the right path).*

The verse implies that most of the damage on earth is caused by damage done by human hands. One of them is by building and using land that is not suitable for human habitation to be forced to be built. This can also occur due to a variety of factors, so that a solution is needed in mitigating the disaster so that if it occurs it can minimize the impact it causes.⁴ Islamic financial instrument which functionally is to present a greater benefit value than the core of the waqf asset itself, so that the main standard in waqf management is to retain the waqf core and develop its results. So it is not surprising that in the last 10 years waqf instruments have been in great demand ⁵. In addition, an Islamic financial instrument that is flexible and can be integrated with other Islamic financial sectors that are business in nature is waqf as long as it meets other normative standards that have been regulated. Therefore, this study aims to see the potential and model recommendations that can be carried out by waqf to be able to mitigate disasters, especially on the prevention side. The method used is the doctrinal or normative law research method, using primary and secondary legal data sources and types, using literature studies to collect data and analyzed using descriptive qualitative. In the search for the author on other research related to this research is Muhammad Akbar Syawal's 'research on forest waqf', research on waqf Sukuk linked by Nur Dinah ⁷. Therefore, based on the results of the search, no research has been found that is the same as the theme that the author made.

Results and Discussion

Mitigation According to National Law

Disaster management is often known as mitigation. Mitigation is an activity before a disaster occurs, for example making maps of disaster-prone areas, building earthquake-resistant buildings, reforesting forests, and providing counseling and raising awareness of people living in vulnerable areas⁸. According to Law Number 24 of 2007, says that the notion of mitigation can be defined as mitigation is a series of efforts to reduce disaster risk, both through physical development and awareness and capacity building to face the threat of disaster.

² Kompas.com, "Great Potential, Productive Waqf Has Not Been Well Socialised," Kompas.com, 2019.

³ Qs . Ar-Rum: 41

⁴ M. Quraish shihab, *Interpretation of Al-Misbah* (Jakarta: Lentera Hati, 2012).

⁵ Iqbal fadli muhammad Iqbal, "Analysis of Zakat and Waqf Literacy Class Program in the Covid-19 Period," *Journal of Islamic Community Guidance*, 2020, <https://doi.org/10.37302/jbi.v13i2.285>.

⁶ MA Syawal, "Prevention of Forest Damage Through Waqf Forest Activities and the Role of Notaries in Making Waqf Pledge Deeds," *Al-Mashlahah Journal of Islamic Law and ...* 9, no. 02 (2021).

⁷ AMalia Tulmafiroh Nur Dinah Fauziah, "ANALYSIS OF WAQF LINKED SUKUK TO EMPOWER UNPRODUCTIVE LAND," *Al-Tsaman* 2, no. 2(nd): 70–81.

⁸ Nurwinsyah Rohmaningtyas, "Wakaf Dan Bencana Alam Di Indonesia," *Jurnal Ekonomi Syariah* 4, no. 2 (2021).

Disaster (*disaster*) etymologically comes from the ancient Greek, namely ' *dus* ' which means bad, and ' *aster* ' means star. This term refers to astronomical phenomena that connote something bad. As for disaster (with the word calamity) in the Qur'an it is mentioned ten times. QS. al -Baqarah: 156, Ali 'Imran: 165, al -Nisa: 62, 72, QS. Al- Ma'idah : 106, al -Taubah: 50: al-Qashash : 47, al -Syura: 30. According to al-Raghib al-Ashfahani , the origin of the meaning of the word *mushibah* is *al-ramyah* , then it is used to mean danger, woe, or disaster and disaster. According to Al- Qurthubi , disaster is anything that hurts and befalls people (believers), or something that is dangerous and troubles humans, even if it is small. Disasters (disasters) in the Qur'an have various meanings, not only containing the meaning of loss of property, but also related to issues of morality and spirituality of a particular person or society⁹.

The Unitary State of the Republic of Indonesia has a vast territory and is located on the equator in a cross position between two continents and two oceans with natural conditions that have several advantages, but on the other hand its position is in an area that has vulnerable geographical, geological, hydrological and demographic conditions. to the occurrence of disasters with a relatively high frequency, thus requiring a systematic, integrated and coordinated handling. Whenever a disaster occurs, public demand for the government's role in overcoming it is always a basic question. The government is considered to be the most responsible party in dealing with these problems, starting from the problem of early anticipation to the process of handling the impacts that arise¹⁰.

In examining these matters and in order to provide a strong legal basis for the implementation of disaster management, a Law on Disaster Management was drafted which in principle regulates the stages of disaster including pre -disaster, during emergency response and post-disaster. Law No. 24 of 2007 concerning Disaster Management which consists of 13 Chapters and 85 Articles, was promulgated as a way to overcome weaknesses in inter-sectoral coordination and provide a strong legal basis for victims of natural disasters, especially earthquakes in handling disaster problems and it is hoped that systematic handling will be realized , integrated and coordinated.

According to the Disaster Management Law article 1 paragraph (1) a disaster is defined as an event or series of events that threatens and disrupts people's lives and livelihoods caused, both by natural and/or non-natural factors as well as human factors resulting in human casualties, environmental damage , loss of property and psychological impact. In paragraph (2) natural disasters are defined as

⁹ Miftahul Jannah Khalifah Muhamad Ali, Irfansyauqi Beik, "The Role of Waqf Forests in the Prevention of Natural Disasters in Indonesia," *BWI Working Paper Series (BWPS)* BWPS No.2/, no. 2 (2021): 1–11.

¹⁰ Mirza Sheila Mamentu, "Perlindungan Hukum Terhadap Pemegang Sertifikat Hak Atas Tanah Berkaitan Dengan Adanya Peristiwa Alama Gempa Bumi Menurut Undang-Undang No.5 Tahun 1960," *Lex Privatum V*, no. 9 (2017): 14–22.

disasters caused by an event or series of events caused by nature, including earthquakes, tsunamis, volcanic eruptions, floods, droughts, hurricanes, and landslides. Furthermore, in paragraph (5) the implementation of disaster management is defined as a series of efforts that include establishing development policies that are at risk of disasters, disaster prevention activities, emergency response and rehabilitation.

Judging from the definitions that have been mentioned, in fact disaster management efforts are a fundamental responsibility of the government. However, the reality shows that the state is often late and even negligent in fulfilling its responsibilities towards problems with a disaster dimension. Even though a natural disaster or a human caused disaster cannot eliminate the aspect of state accountability, especially regarding human rights. Human rights in the context of disasters lay down a clear understanding of the protection of disaster victims where the rights of the victims must still be guaranteed by the state. These rights must be able to be claimed by state administrators and the state must fully guarantee that these rights can be claimed by disaster victims if the state neglects and even ignores the rights in question.

The Concept of Waqf according of Islamic Law and National Law

Waqf in language is taken from the Arabic *waqafa* which means stop ¹¹. As for the terms that are in harmony with the contents of Article 1 of Law No. 41 of 2004, namely "the legal act of a waqif to separate or surrender part of his property to be used forever for a certain period of time in accordance with the provisions for the purposes of worship and general welfare according to *syar i'ah* ". The reference in the waqf mechanism is the following hadits: " From Ibn Age ra (reported) that 'Umar Ibn al-Khattab acquired a plot of land in Khaibar , then he came to the Prophet to ask for his instructions regarding the land. He said: O Messenger of Allah, I got a plot of land in Khaibar which I have never obtained property that is more valuable than me than it is. What are your instructions regarding the treasure? Rasulullah said: If you want, you can retain the principal (institutionalize the object) and donate the benefits. [Ibn Umar further] reported: So Umar donated the land in charity with conditions that it could not be sold, donated or inherited. Ibn Umar said: Umar gave it to the needy, relatives, buying pawns, sabilillah, ibn sabil and guests. And it is not forbidden for those who control the waqf land (take care of it) to eat from the produce in a good way (properly) or eat with no intention of accumulating wealth. " [Reported by Bukhari] ¹².

Waqf assets or in fiqh terms are called *Mauquf bih* (waqf property). *Mauquf* is considered valid if it is a valuable asset, can be used for a long time, and belongs to a pure wakif . The waqf object is considered valid if it fulfills the following

¹² Wahbah Az-Zuhaili, *Al-Washâya Wa Al-Waqf Fi Al-Fiqh Al-Islâmi* (Bairut: Daarul Fikr, 1998).

conditions¹³: 1) Must thing own mark use . Invalid _ the law something it's not objects , for example the rights concerned cant with thing , like right irrigation , right through , rights use and so on . It is also not valid to donate things that don't valuable according to syara ' , ie things that don't can taken benefits , such as object intoxicants and other illicit objects; 2) Fixed objects or object move . kindly commonly used _ backup class syafi'iyah in donate his treasure seen from eternity function or benefit from treasure such , fine form goods not move , thing move nor goods share (owned together); 3) Objects that are donated must certain (known) when happen contract waqf . Determination object the Can set with amount like one hundred million rupiah, or also can mention with nisab to object certain , for example half owned land and so on . Waqf that is not mention in a manner clear to treasure to be waqf No legitimate the law like donate part land owned , a number books , and so on; 4) Objects that are donated truly has become owned by remain (*al-milk at- tamm*) the wakif (the one who donates) when happen contract waqf . With thereby If somebody donate thing that isn't or Not yet hers , though later will become hers so the law No legal , like donate still land _ in dispute or guarantee sell buy and so on.

In KHI Article 217 paragraph 3 states that: Waqf objects as referred to in 215 paragraph 4 must be property that is free of all encumbrances, bonds, confiscations and disputes. KHI also regulates waqf although unlike Law no. 41 of 2004 concerning Waqf which explains and regulates the procedures for waqf in detail . In Article 16 of Law no. 41 of 2004 concerning Waqf, that waqf assets consist of: 1) Objects no moving , including : (a) Treasure on land in accordance with provision regulation applicable legislation _ good already _ or not yet registered ; (b) Building or part building consisting of the above as referred to in letter 1; (c) Plants and related objects _ with land ; (d) Property rights on unit House stack in accordance with provision Shari'ah and regulations applicable laws and regulations ; (e) Objects no another move accordingly with sharia provisions and regulations applicable laws and regulations ; 2) Moving objects is a treasure that is not Can finished Because consumed, includes: (a) Money; (b) Metal noble; (c) Securities; (d) Vehicle; (e) Top rights riches intellectual; (f) Leasehold , and (g) Other moving objects are appropriate with sharia provisions and regulations applicable laws _ like *mushafs*, books and scriptures.

After being regulated in Law no. 41 of 2004 concerning Waqf, everything that is in accordance with Article 16 can be donated either movable or immovable objects, not only land or buildings that can be donated. In PP No. 42 of 2006 concerning Implementation of Law no. 41 of 2004 concerning waqf Article 15 Types of waqf assets include: 1) Objects no move ; 2) Moving objects other than

¹³ Fadhila Shaffa Luthfie, Helza Nova Lita, and Nun Harrieti, "CROWDFUNDING WAQF MODEL: PERLINDUNGAN HUKUM DANA WAKAF YANG DIKUMPULKAN MELALUI PLATFORM CROWDFUNDING," *LEGAL STANDING JURNAL ILMU HUKUM* 6, no. 1 (2022).

money; 3) Moving objects in the form of money.

The Waqf Model in Disaster Mitigation

Islamic philanthropic financial instrument that can be flexibly integrated with other business financial sectors is waqf¹⁴. Waqf can be a means to attract the enthusiasm of donors from Muslim and non-Muslim circles to be able to donate their wealth for the good and public benefit, without reducing the core value of the waqf assets that were donated for the first time. The value of waqf assets that can be accumulated in bulk and made into other waqf instruments such as cash waqf, which can be used as a means to collect community social funds to free up land that is threatened with disaster impact but has been occupied by the community for years¹⁵.

Waqf through Money

Waqf through money, namely waqf by giving money to buy/turn into immovable property or movable property as desired by the wakif or the programs/projects offered to the wakif, both for social and productive/investment purposes¹⁶. Through the waqf instrument through money, it can help the government to be able to free up community land for the benefit of all parties and of course accompanied by outreach and education regarding the waqf-based disaster mitigation. Then the land that has been cleared can be used as a jogging area track or other green open land that is beneficial to the community, this is also a recommendation from seismic experts related to disaster-prone areas¹⁷.

Cash Waqf

Another term for cash waqf is also known as cash waqf (*cash waqf or waqf al-nuqud*) is one of the waqf of movable objects which is specified in the form of money¹⁸. Cash waqf can be made by a person, group of people, institution or legal entity in the form of cash, including in the sense that money is securities¹⁹. So cash waqf becomes part of productive waqf with the investment mechanism of waqf funds and channeling the results of the principal capital invested. Comparing it with land waqf, for example, land waqf is only enjoyed by the people who live around

¹⁴ MAS NOORAINI MOHIDDIN, "[CASH WAQF STATUS IN BRUNEI DARUSSALAM: ITS CONTRIBUTION TOWARDS THE DEVELOPMENT OF THE UMMAH]," *Malaysian Journal for Islamic Studies (MJIS)* 6, no. 1 (2022): 33–43.

¹⁵ Kompas.com, "3 Reasons for a Dangerous Lembang Fault, Location Near Residents," Kompas.com, n.d.

¹⁶ Ahmad Mu'is and Binti Nur Hamidah, "PROFESSIONAL APPLICATION OF MONEY WAKAF ACCORDING TO ISLAMIC LAW (Application of Cash Waqf in Good Governance)," *Qawānīn: Journal of Economic Syariah Law*, 2020, <https://doi.org/10.30762/q.v4i1.2058>.

¹⁷ Nurwinsyah Rohmaningtyas, "Waqf and Natural Disasters in Indonesia," *Journal of Islamic Economics* 4, no. 2 (2021).

¹⁸ UU no. 41 of 2004 concerning Waqf Articles 28-31.

¹⁹ Siska Lis Sulistiani, *Cash Waqf: Law and Its Management in Indonesia* (Bandung: Sinar Graphic, 2022).

the waqf property. Meanwhile, the poor who live in various places may not necessarily be able to feel it, so a source of social funding is needed that is not bound by place and time. Therefore, cash waqf is considered to be flexible and does not know the boundaries of the distribution area ²⁰. In addition, according to the 2004 Waqf Law, cash waqf is channeled through Islamic financial institutions that receive cash waqf in Indonesia. So that the waqif can choose nadzhir who provides waqf projects related to disaster prevention efforts such as land acquisition projects for green waqf and other projects. In cash waqf there are two important principles, namely the principle of immortality and the principle of benefit that can be found in cash waqf. Although it cannot maintain the immortality of its physical form (object), the value of cash waqf can be maintained for its eternity, not lost or lost so that the principle of immortality can be fulfilled. As for the principle of expediency, namely cash waqf is useful for the benefit of the people ²¹.

Forest Waqf

Another instrument that can be an effort to prevent or mitigate disasters is the forest waqf instrument. Waqf forest is waqf-based forest conservation whose long-term goal is for ecological interests. The initiators bought degraded land in the area to make it into a forest so that the ecological function of the forest is as a source of water, carbon sequestration, and a place for a number of animals ²². This forest waqf scheme can be one of the efforts to reforest degraded lands and help balance nature and prevent bigger disasters from happening. The implementation of waqf forests does not only originate from immovable property in the form of land. In practice, the Bogor Waqf Forest Foundation also receives waqf assets in the form of money. When waqf assets are handed over to foundations in the form of money, then the waqf is carried out by involving LKS instead of PPAIW. In short, LKS in receiving cash waqf has the following duties: 1) Announce its existence to the public; 2) Provide blank cash waqf certificates; 3) Receiving cash waqf from the wakif on behalf of Nazhir in cash; 4) Placing the waqf money into a safekeeping account; 5) Receive a written statement of the will of the wakif according to the statement form; 6) Issuing a cash waqf certificate and then handing it over to the waqif while a copy of the certificate is handed over to the nazhir ; And 7) Register cash waqf to the Minister.

In addition, the cash waqf mechanism can be obtained by obtaining a certain location as a waqf asset , or by buying or giving land. So that it can be through 2

²⁰ Akhmad Affandi Mhafudz, "The Use of Cash Waqf With P2P Crowdfunding Platforms: A Pioneer in the Development of Islamic Philanthropy in Indonesia," *Deloitte Indonesia Perspectives* (Jakarta, 2021).

²¹ Khurun'in Zahro' et al., "Implementation of the Distribution of Cash Waqf as a Support for Small and Medium Enterprises at the Cash Waqf Agency & the Yogyakarta MUI Cash Waqf Agency," *Ulul Albab: Journal of Islamic Law Studies and Research* , 2020, <https://doi.org/10.30659/jua.v3i1.7554>.

²² Hadri Law Hadri, "Fulfilling the Rights of Indigenous Peoples in Controlling Customary Forests in West Lampung Regency," *Istinbath: Journal of Law* , 2018, <https://doi.org/10.32332/istinbath.v15i2.1210>.

waqf, the first is cash waqf, namely by buying land. The second is land waqf ²³.

Furthermore, after obtaining land as a waqf asset, waqf registration can be carried out by registering with the relevant agency (KUA District, BPN) as a waqf designated for forest. By bringing proof of ownership documents such as a sale and purchase deed, land certificates in our name, then registering with the District KUA and BPN. Then, the waqf certificate is issued. In addition, managing waqf forests. By managing the forest to become a productive forest. Forests that are managed by planting trees that bear fruit, as agro-tourism, so that we can increase income, which will then be distributed. The revenue sharing is as follows, 40% for maquf alaih (appointment of alms from waqf). Then the other 40% can be used for waqf development, for example the amount of money saved is then used to buy new waqf land, or make repairs to facilities on waqf land ²⁴. The rest is for the Nazir (the person most responsible for the waqf assets held) ²⁵.

Sukuk linked waqf

Waqf instrument Linked Sukuk with this scheme is an effort to be able to collaborate on Sukuk instruments with waqf, especially for funding in certain land sectors that require funding through waqf schemes with Sukuk schemes through Islamic banking ²⁶. Waqf-based sukuk is an innovation in empowering the many unproductive waqf assets in Indonesia. Because the waqf should continue to grow and generate benefits without reducing the core of the waqf's initial assets. Sukuk-based waqf is divided into 2 different contracts, namely first, waqf. Waqf that is built on a tabarru contract or a contract that is social, there is no material return expected for wakif but only hopes for the pleasure of Allah SWT and

The benefit of waqf proceeds for the people managed through nadzir. Second, sukuk. Sukuk built on ijarah contracts having a business nature. From the two different contractual objectives, the sukuk-based waqf is collaborated for the sake of greater ²⁷maslahah value. In its development in the country, it is also projected that sukuk will become one of the mainstays of the government to finance infrastructure projects which are one of the main agendas of the Islamic Economic Community (MES). As one of the long-term financing instruments, sukuk can be said to have become an alternative to obtain funds and investments and projects for the government and companies. Therefore, to empower unproductive land endowments, Nadzir Waqf collaborates with financial institutions in Indonesia to turn unproductive land into productive land, such as building hospitals, mosques,

²³ Nanang Yuwiranto, Lailatul Munawiroh, and Rezaldi Dwinata Tama, "Crowdfunding Collaboration and Waqf Crowdsourcing as a Form of Optimizing Halal Tourism," *FoSSEI Journal*, 2019.

²⁴ Khalifah Muhamad Ali, Irfansyauqi Beik, "The Role of Waqf Forests in the Prevention of Natural Disasters in Indonesia."

²⁵ I Hasanah and R Hakim, "CONSERVATION OF URBAN FOREST THROUGH OPTIMIZATION OF CASH WAKAF," *Research Report*, 2017.

²⁶ Azwar Iskandar, Bayu Taufiq Possumah, and Khaerul Aqbar, "The Role of Islamic Social Economy and Finance During the Covid-19 Pandemic," *GREETINGS : Syar-I Journal of Social and Culture*, 2020, <https://doi.org/10.15408/sjsbs.v7i7.15544>.

²⁷ Iskandar, Possumah, and Aqbar.

madrasas, Islamic boarding schools, roads and for other infrastructure. So that the land becomes more beneficial for all mankind ²⁸.

Conclusion

Natural disasters are a necessity that cannot be avoided, but their impact can be minimized through several prevention efforts that can be carried out by all parties. One of these efforts is to maximize the natural potential and human resource potential in the form of a demographic bonus as the largest Muslim country in the world and as the most generous country in the world. Disaster mitigation efforts through prevention using waqf instruments are found in several models of efforts such as cash waqf schemes, cash waqf, forest waqf, and sukuk linked waqf as part of Islamic social financial instruments that can be used in disaster prevention projects from an economic perspective.

Bibliography

- BNPB. "Potensi Ancaman Bencana Di Indonesia," 2022.
- Hadri, Hadri Law. "Pemenuhan Hak Masyarakat Hukum Adat Dalam Penguasaan Hutan Adat Di Kabupaten Lampung Barat." *Istinbath : Jurnal Hukum*, 2018. <https://doi.org/10.32332/istinbath.v15i2.1210>.
- Hasanah, I, and R Hakim. "PELESTARIAN HUTAN KOTA MELALUI OPTIMALISASI WAKAF TUNAI." *Research Report*, 2017.
- Iqbal, Iqbal fadli muhammad. "Analysis of Zakat and Waqf Literacy Class Program in the Covid-19 Period." *Jurnal Bimas Islam*, 2020. <https://doi.org/10.37302/jbi.v13i2.285>.
- Iskandar, Azwar, Bayu Taufiq Possumah, and Khaerul Aqbar. "Peran Ekonomi Dan Keuangan Sosial Islam Saat Pandemi Covid-19." *SALAM: Jurnal Sosial Dan Budaya Syar-I*, 2020. <https://doi.org/10.15408/sjsbs.v7i7.15544>.
- Khalifah Muhamad Ali, Irfansyauqi Beik, Miftahul Jannah. "The Role of Waqf Forests in the Prevention of Natural Disasters in Indonesia." *BWI Working Paper Series (BWPS) BWPS No.2/*, no. 2 (2021): 1–11.
- Kompas.com. "3 Alasan Sesar Lembang Berbahaya, Lokasi Dekat Penduduk." Kompas.com, n.d.
- . "Potensi Besar, Wakaf Produktif Belum Tersosialisasi Dengan Baik." Kompas.com, 2019.
- Luthfie, Fadhila Shaffa, Helza Nova Lita, and Nun Harrieti. "CROWDFUNDING WAQF MODEL: PERLINDUNGAN HUKUM DANA WAKAF YANG DIKUMPULKAN MELALUI PLATFORM CROWDFUNDING." *LEGAL STANDING JURNAL ILMU HUKUM* 6, no. 1 (2022).
- M.Quraish shihab. *Tafsir Al-Misbah*. Jakarta: Lentera Hati, 2012.

²⁸ Wina Paul and Rachmad Faudji, "Cash Waqf Linked Sukuk in Optimizing the Management of Movable Waqf (Money)," *MEA Scientific Journal (Management, Economics, and Accounting)* 4, no. 2 (2020).

- Mamentu, Mirza Sheila. "Perlindungan Hukum Terhadap Pemegang Sertifikat Hak Atas Tanah Berkaitan Dengan Adanya Peristiwa Alama Gempa Bumi Menurut Undang-Undang No.5 Tahun 1960." *Lex Privatum V*, no. 9 (2017): 14–22.
- Mhafudz, Akhmad Affandi. "Penggunaan Wakaf Uang Dengan Platform Crowdfunding P2P: Pelopor Perkembangan Filantropi Islam Di Indonesia." *Deloitte Indonesia Perspectives*, Jakarta, 2021.
- MOHIDDIN, MAS NOORAINI. "[CASH WAQF STATUS IN BRUNEI DARUSSALAM: ITS CONTRIBUTION TOWARDS THE DEVELOPMENT OF THE UMMAH]." *Malaysian Journal for Islamic Studies (MJIS)* 6, no. 1 (2022): 33–43.
- Mu'is, Ahmad, and Binti Nur Hamidah. "PENERAPAN WAKAF UANG SECARA PROFESIONAL MENURUT HUKUM ISLAM (Application of Cash Waqf in Good Governance)." *Qawānīn: Journal of Economic Syariah Law*, 2020. <https://doi.org/10.30762/q.v4i1.2058>.
- Nur Dinah Fauziah, AMalia Tulmafiroh. "ANALISIS WAQF LINKED SUKUK UNTUK MEMBERDAYAKAN TANAH YANG TIDAK PRODUKTIF." *Al-Tsaman* 2, no. 2 (n.d.): 70–81.
- Nurwinsyah Rohmaningtyas. "Wakaf Dan Bencana Alam Di Indonesia." *Jurnal Ekonomi Syariah* 4, no. 2 (2021).
- Paul, Wina, and Rachmad Faudji. "Cash Waqf Linked Sukuk Dalam Optimalkan Pengelolaan Wakaf Benda Bergerak (Uang)." *Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)* 4, no. 2 (2020).
- Siska Lis Sulistiani. *Wakaf Uang : Hukum Dan Pengelolaannya Di Indonesia*. Bandung: Sinar Grafika, 2022.
- Syawal, M A. "Pencegahan Kerusakan Hutan Melalui Kegiatan Hutan Wakaf Serta Peran Notaris Dalam Pembuatan Akta Ikrar Wakaf." *Al-Mashlahah Jurnal Hukum Islam Dan ...* 9, no. 02 (2021).
- Wahbah Az-Zuhaili. *Al-Washāya Wa Al-Waqf Fi Al-Fiqh Al-Islāmi*. Bairut: Daarul Fikr, 1998.
- Yuwiranto, Nanang, Lailatul Munawiroh, and Rezaldi Dwinata Tama. "Kolaborasi Crowdfunding Dan Crowdsourcing Wakaf Sebagai Wujud Optimalisasi Wisata Halal." *FoSSEI Journal*, 2019.
- Zahro', Khurun'in, Mulyono Jamal, Jarman Arroisi, and Nia Puji Agustin. "Implementasi Pendistribusian Wakaf Tunai Sebagai Penunjang Usaha Kecil Menengah Di Badan Wakaf Uang & Badan Wakaf Tunai MUI Yogyakarta." *Ulul Albab: Jurnal Studi Dan Penelitian Hukum Islam*, 2020. <https://doi.org/10.30659/jua.v3i1.7554>.