

Muhammadiyah Nazhir Organization : is That Productive Waqf Literacy Needed?

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Abstract. Nazir has a critical role in developing or not a waqf property. No matter how big the waqf property is, if the skills and reliability of nazir are not addressed, then the waqf property will be idle and not used, for example, waqf land managed by Muhammadiyah. In managing productive waqf within Muhammadiyah, the main challenge is Nazir's ability to manage waqf assets mandated by the Waqif. This study aims to determine the extent to which Nazir Muhammadiyah needs productive waqf literacy for the sustainability and benefit of waqf assets. The survey is descriptive qualitative, data obtained from interviews, observations, and questionnaires to waqf managers within Muhammadiyah. The results showed that Nazir had a high level of understanding, analysis, and management of productive waqf and abilities that were categorized as medium. However, they need in-depth training related to productive waqf models that are suitable to be applied to available waqf property or land.

Keywords: Productive Waqf, Waqf Assets, Waqf Land, Muhammadiyah

1 INTRODUCTION

One of the Islamic organizations with the largest management of waqf assets in Indonesia is Muhammadiyah. This organization has its institution or assembly, namely the *Majelis Wakaf*, which is present in almost every regional leadership. One of the Waqf Council programs in the Muhammadiyah Central Board is striving for a quality socio-economic life for the people as a bulwark for the problems of poverty, underdevelopment, and lower community problems. Through optimizing the development of waqf, especially cash waqf and productive waqf. So that waqf must be managed professionally, emphasizing the principles of effectiveness and efficiency.

According to the provisions of asset ownership according to Muhammadiyah association policies, the Muhammadiyah Central Board acts as the party who legally becomes the owner of all organizational assets, both waqf, and non-waqf. This provision is confirmed in Article 34 of the Muhammadiyah Bylaws (ART) concerning Financial, and Wealth Management paragraph [1], which states, "All finances and assets of Muhammadiyah at all levels legally belong to the Central Board."

Asset ownership centralized in the Muhammadiyah Central Board has several objectives; First, to provide legal guarantees for the safety of the sustainability of the organization's assets. Second, it is intended that the company's policies coordinate the supervision of these assets with the same standards. The objectives are in line with the attitude of the Ministry of Religion in viewing the existence of Muhammadiyah waqf. The response letter from the Director General of Islamic Guidance at the Ministry of Religion of the Republic of Indonesia Number Dj.II/BA.03.2/626/2009 addressed to the Chairman of the Muhammadiyah Central Board, one of the contents of the letter acknowledged the existence of the Muhammadiyah Association as a Nazir.

The existence of nazir has a critical role in the development of waqf property. In fiqh literature, waqf managers are known as nazir. The term means custodian, manager, administrator, chief, or director. In addition, it is often referred to as *mutawalli*, which means management, who is authorized and committed, executive, manager, or director. No matter how significant the waqf assets are, if a reliable and professional nazir does not handle them, they remain idle and do not move in a productive direction, for example, land waqf. The management of waqf land that is less productive is directly proportional to the quality of the manager.

The low utilization of waqf is identical to the low ability of nazir. According to Hasanah, many Nazhir still cannot understand the duties and obligations of waqf managers. Management of waqf in the future must be carried out by professional nazir so that waqf can develop productively. There are too many examples of waqf property management managed by nazir who do not have adequate capabilities, so that waqf assets do not function optimally. They do not even provide benefits at all to the waqf target. For this reason, Nazhir's professionalism is the most important measure in managing waqf [5].

2 THE NAZIR PROBLEMS OF MUHAMMADIYAH WAQF

In the management of waqf within Muhammadiyah, there are various obstacles, especially in Nazir's ability to manage waqf assets which are mandated by the community to the Muhammadiyah organization. For example, in the Muhammadiyah Aceh Region, the number of waqf lands managed by Muhammadiyah Aceh is quite large.

Data owned by the *Majelis Wakaf dan Kehartabendaan Pimpinan Wilayah Muhammadiyah* (PWM) Aceh in 2015 showed that the waqf land managed by the Persyarikatan was 1,733,050 m². This amount is 70% of the waqf land owned by Muhammadiyah Aceh, which is 2,486,061 m². Total land owned (non-waqf) is 753,011 m² or 30%. In the field, the management of waqf land shows many problems. Preliminary research shows that idle waqf land under the management of Persyarikatan Muhammadiyah Aceh reaches 566,375 m² (32.68%); non-waqf land has not been utilized (in the form of vacant land) is 275,824 m². The status of waqf land also illustrates problems with its management. There are two indicators that this is. First, the number of uncertified waqf lands managed by the Association reached 111 land parcels (50.22%); not to mention if the status of land evidence is unclear or there is no valid data, it reaches 15 plots (6.78%). Second, there are many reports received by the management waqf in Aceh and (district/city) level, and it is related to waqf land cases between the community and others [3].

The same issue also happened below the Muhammadiyah level, such as the regions and branches. One occurred at the Muhammadiyah branch in Kasihan, Bantul, Yogyakarta Special Region. According to the management partner/Nazir statement from 109 objects out of 191 objects (57.06%) or 83 of 208 (39% PPAIW KUA Kasihan) certified waqf land throughout the Kasihan District. This number does not include 60 lands still in the process of waqf certification.

Many of the waqf lands mandated to the Muhammadiyah Branch (PCM) as a Legal Entity Nazir with limited number and competence of the management had caused problems, including the management of waqf scattered in districts (PRM) which were not handled directly by the *Majelis Wakaf*. However, the management of waqf is carried out by Muhammadiyah leaders at the Branch level with their limited level of knowledge and skills regarding the management of waqf assets following the provisions of fiqh and the legislation that applies unevenly. In addition, Muhammadiyah waqf land that is managed in an orderly manner in good waqf administration is the primary key (*conditio sinequanon*) to realizing effective and efficient waqf management.

The success of waqf should not be impossible. Successful pilots of waqf land management occurred in several countries such as Malaysia, Bangladesh, Egypt, Kuwait, and Jordan. These countries have been very advanced in the development of waqf so that they make a significant contribution to the economy and even support the country's economy. For example, in Egypt, waqf management is carried out by investing waqf assets in Islamic banks (if in the form of cash) and various companies. The results of the waqf investment are used to establish places of worship and educational institutions. Besides that, it is also used to help people's lives (the poor, orphans, and small traders), public health (establishing hospitals and providing medicines for the community), developing knowledge in various fields, and multiple pieces of training [9].

There have also been several role models in Indonesia for developing productive waqf, such as the Jogokaryan Mosque, in Yogyakarta. Waqf land is managed productively to produce various mosque economic units. Including *angkringan* stalls (food station), hotels, Baitul Mal Foundation, Hajj Brotherhood, parking infaq, rental of mosque complexes for wedding receptions, rental of mosque complex auditoriums, and Mosque polyclinics [27]. With this economic unit, waqf can continue producing, not passively limiting, a mosque as a place of worship only.

The problems of waqf management need to get alternative solutions to problems from various aspects, especially in enriching the competence of the Nazirs on duty. Insights on managing productive waqf land need to be given so that the waqf can be sustainable, efficient, and effective so that the people can feel the benefits. Thus, it is necessary to map out the condition of Nazhir's understanding of waqf governance in Muhammadiyah. This study intends to map the extent to which the literacy needs of productive waqf in Nazir in the Muhammadiyah environment are. Thus we can find out which side must be improved so that waqf management in Muhammadiyah can be optimal.

3 RESEARCH METHODS

This study uses a descriptive qualitative method, the data obtained from interviews with informants according to the research title, namely waqf managers in the Muhammadiyah environment. The method of data analysis in this study used data collection methods through observation and filling out questionnaires for several waqf managers in the Muhammadiyah environment. 13 respondents come from Muhammadiyah administrators from the branch, regional, and regional levels (Table 1).

Table 1 Research Respondents

No	Management Level	Respondents	Area
1	Muhammadiyah Province (PWM)	2	Banten
2	Muhammadiyah Regional (PDM)	2	West and North Sumatera
3	Muhammadiyah Branch (PCM)	5	West Java, Central Java, Riau and Banten
4	Muhammadiyah Distict (PRM)	4	Central Java, DKI Jakarta, and Banten
Total		13	

4 WAQF MANAGEMENT IN MUHAMMADIYAH

Majelis Wakaf dan Kehartabendaan Muhammadiyah, composed of the Waqf Divisions, manages the Waqf's assets and land, while the Property Division handles its assets and owned land [22]. The Waqf land holdings that Muhammadiyah manages are dispersed throughout Indonesia. *Majelis Wakaf dan Kehartabendaan* has used the SIMAM application to undertake an inventory of all assets. The following information regarding waqf land (Table 1) was updated in 2020 by Majelis Wakaf dan Kehartabendaan. To update their asset data, numerous regions, including Kepulauan Riau, Jawa Tengah, Maluku, Maluku Utara, and Papua Barat, are still filling on it. The data also reveals that 50% of the land area is from Waqf. *Majelis Wakaf dan Kehartabendaan* collaborate with *Majelis Ekonomi dan Kewirausahaan* to manage the waqf assets. Various programs utilize assets and waqf as productive assets in charitable efforts, known as *Amal Usaha Muhammadiyah*.

In managing the land waqf, under the several assemblies in *Muhammadiyah* Central Board, there are *Majelis Pendidikan Tinggi*, for higher education; *Majelis Pendidikan Dasar dan Menengah*, for basic and middle education; *Majelis Pembina Kesehatan Umum*, for health; *Majelis Pemberdayaan Masyarakat*, for community development; *Majelis Ekonomi dan Kewirausahaan*, for business; and *Majelis Pelayanan Sosial*, for social. However for administration of land waqf under the *Majelis Wakaf dan Kehartabendaan* [10].

The centralized ownership and administration of the *Muhammadiyah* Central Board have several advantages: the legal guarantee of waqf assets' permanence. *Secondly*, the supervision can be coordinated by the organization's policy to an equal standard. *Thirdly*, ease to control of waqf assets. *Fourthly*, easy to determine waqf asset development strategies [13].

For utilization, land waqf is managed based on the waqf contract or depends on the founder [13] One of the challenges in land waqf management is funding [3]. Waqf fund in *Muhammadiyah* from internal and external [15]. Internal *Muhammadiyah* is members of the organization who have the vision to save their wealth in the way of Allah [18], while external *Muhammadiyah* is financing from third parties like Islamic banks, financing institutions, or some cooperation with companies [15] [18]. Moreover, cash waqf was launched in 2020 to increase fundraising [11].

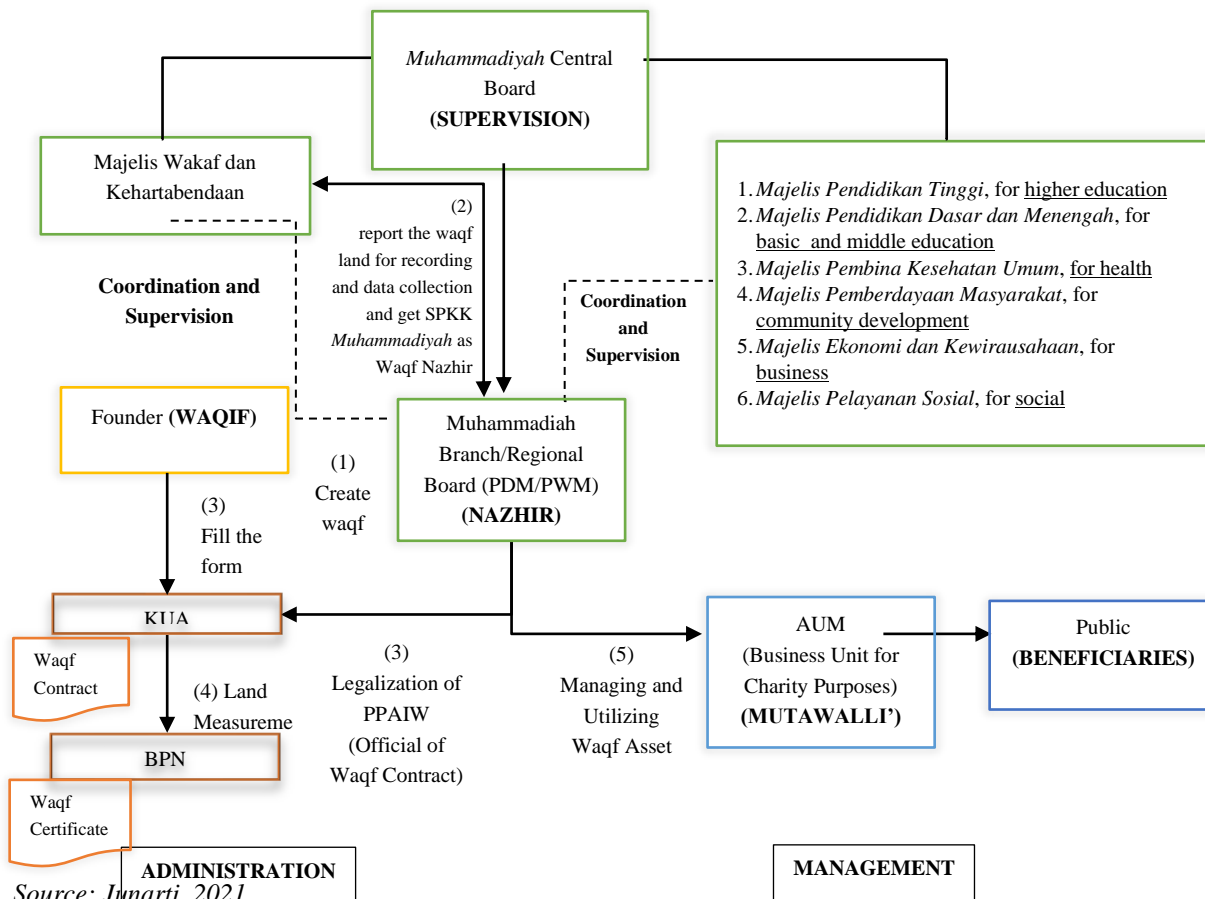


Figure 2 The Process of Muhammadiyah Waqf

Muhammadiyah members at the province, subdistrict, or village levels manage waqf assets, especially land. Meanwhile, *Majelis Wakaf dan Kehartabendaan* in the Central Board only for coordination and supervision [13]. Furthermore, land waqf has high potential and benefits for developing and empowering human resources and has considerable advantages and can be used for schools, hospitals, orphanages, and others [23]. The *Majelis Wakaf dan Kehartabendaan* as *nazir* in Magelang [13] and Yogyakarta [22] manage *Muhammadiyah* waqf through the waqf collection process, management of waqf assets, until utilization.

The Muhammadiyah waqf process is administratively managed by the *Majelis Wakaf dan Kertabendaan*. At the same time, the technical management is entirely delegated to the management of the Muhammadiyah Charity Business Entity (*Amal Usaha Muhammadiyah*) under the *Majelis Ekonomi dan Kewirausahaan* at every level of the organizational structure, starting from district (PRM), branches (PCM) and sub-regional (PDM), regional (PWM) levels. [13] [23].

Social business is an institution established mainly to serve social problems in a financially self-sustainable way by creating revenue from products and services [17]. Social business is a concept undergoing debates about its very nature that it consists of innovative social value creation by organizations from the public, private, civic, and hybrid sectors [19]. Yunus & Weber (2010) emphasizes that Social Business is a non-loss, non-dividend company primarily for social purposes and is classified into two types. Type I is owned by investors who will later reinvest all their profits to develop and improve the business. Meanwhile, Type II is a business owned by the poor or a non-profit organization.

Muhammadiyah, as a non-profit organization (NPO) [14] [16], manages the assets and Waqf through a social approach [16]. Non-Profit Organizations must be focused on professionalization, the impact of actual social impact, and the organization's financial sustainability [19]. *Amal Usaha Muhammadiyah* has been known as a genuine big concept of *Muhammadiyah* to manage the assets, both Waqf and non-waqf [8]. Under the *Majelis Ekonomi dan Kewirausahaan*, the charitable effort of *Muhammadiyah* includes educational institutions, hospitals and health centers, orphanages, places of worship (mosques and prayer rooms), poor-houses, research on daily social and private life according to shari'a and *da'wah* for community development [16].

For example, Universitas *Muhammadiyah* Malang could develop independently, so the Waqf and grants were no longer continued (Nurhakim, 2010). How does UMM manage and acquire the overall assets, which are the people's mandate? Universitas *Muhammadiyah* Malang's strategies address the waqf asset through the Income Center [18]. The Income Center is a profitable business to support education funds. These units are the Internet Production, DOME UMM Management Agency, Animal Food Production, Cooperative, Publishing, Book Store Unit, UMM Inn Hotel, several rental businesses, shop houses, rooms, counters such as kiosks, photocopying, food stores, restaurants, flower plazas, parking lots, sports fields, and others [18]. Another example from the health institution is Rumah Sakit Islam Aisiyah (RSIA) which the hospital also has several units of profitable business mentioned Income Center [18]. *Muhammadiyah* is a non-profit organization that has succeeded in applying social-business management. Several departments in the organization can be independent and help other units in the *Persyarikatan* [18], especially with financing problems.

5 LITERACY OF PRODUCTIVE WAQF IN MUHAMMADIYAH

One of the problems faced in managing Muhammadiyah waqf is a large number of idle waqf lands and underutilization. The cause is Nazir, who lacks professionalism and expertise in productive waqf management. The professional nazir, *Muhammadiyah*, also inevitably must fix this. [3] stated that *Muhammadiyah* waqf in Aceh, for whom waqf assets are only places of worship, nazirs lack knowledge and creativity in the waqf management productively. Moreover, waqf Nazirs have not received income based on their work. Three fundamental philosophies must be considered if we want to empower Waqf productively. First is the prosperity principle, which means we are making Nazir a profession that offers hope for those who graduate most well-being in the later years and the world. Second, as in Turkey, 5% of waqf net income is allocated to the Waqf management board and the Bangladesh Waqf administration. Around 6% is earmarked for the Central Waqf Council of India. Third, the number of existing human resources is still limited, so their human resources should increase *Muhammadiyah* waqf. *Muhammadiyah* can not rely solely on voluntary nazir to run existing waqf assets. It must begin by improving the quality of the nazir or hiring professionals who genuinely understand waqf and other issues, such as management, that can enhance waqf assets more productively [10].

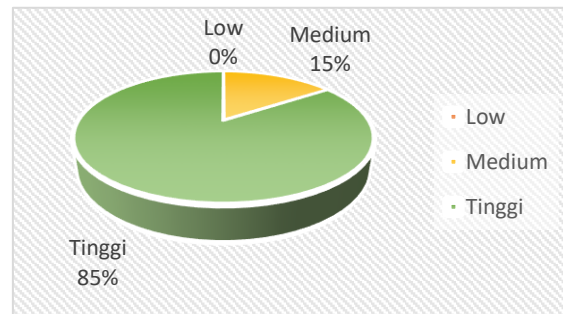
This study used literacy level to measure and assess how much Nazhir's understanding is related to productive waqf. In measuring the literacy level, the criteria for a high literacy level are used if the correct score exceeds 80%, medium if the correct score is between 60% - 80%, and low if the correct score is less than 60% [4].

Table 2 Criteria for Literacy Level

Total Score	Literacy Level Category
>80%	High
60%-80%	Medium
<60%	Low

Source : Chen dan Volpe, 1998

Figure 3 shows that 15% of respondents have a medium productive waqf literacy level, which is only able to get a score between 60%-80%, and 85% of respondents who can answer correctly are above 80% (high category). This figure describes that Nazir Muhammadiyah has excellent knowledge related to productive waqf.



Source: Primary Data by Author

Figure 2 Productive Waqf Literacy in Muhammadiyah Nazir

The author uses clear indicators to learn more about Nazir Muhammadiyah's knowledge regarding productive waqf, including understanding, analysis, ability, and management. The results are quite impressive that Nazir has excellent knowledge, analysis, and management of productive waqf, while in terms of ability, it is quite good. The study results contrast with previous research, which stated that Nazir had less knowledge of productive waqf [3].

Table 2 Productive Waqf Literacy in Muhammadiyah Nazir

Aspects	Productive Waqf Literacy Level		
	Low (< 60%)	Medium (60% - 79%)	High (> 79%)
Understanding			98.72%
Analysis			92.31%
Ability		78.85%	
Management			90.77%

Source: Primary Data by Author

This study's results align with the current development of the Muhammadiyah organization, one of the wealthiest Islamic organizations in Indonesia [16]. A United States anthropologist, [28] also pointed out that Muhammadiyah is Southeast Asia's most robust organization. From the point of view of the success of the charitable efforts of Muhammadiyah (*Amal Usaha Muhammadiyah*), the Islamic movement established by Kyai Dahlan is the most prominent modern Muslim social institution in the Islamic world [29] stated. Muhammadiyah was able to develop into various aspects such as educational institutions, hospitals and health centers, orphanages, places of worship (mosques and prayer rooms), poor-houses, research on daily social and private life according to *shari'a* and *da'wah* for community development known as *Amal Usaha Muhammadiyah* [16].

Table 3 Amal Usaha Muhammadiyah (Business Unit for Charity Purposes)

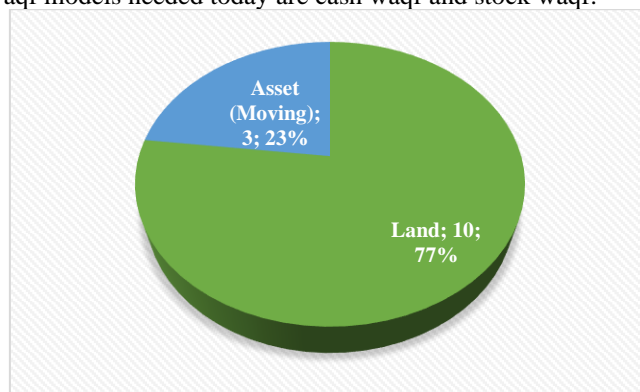
No	Type of Charitable Efforts	Total
Education :		20.214
1	Higher Education (Universities, Institutes, Polytechnics, and Colleges)	176
2	Secondary Schools (SMA / SMK / MA)	1.143

3	Junior High Schools (SMP / MTs)	1.772
4	Elementary schools (SD / MI)	2.604
5	Nursery Schools (TK / ABA / PAUD)	14.346
6	Special Schools	71
7	Islamic Boarding Schools (Pesantren)	102
Health and Public Welfare		1.146
1	Hospitals/Clinics	457
2	Orphanages	421
3	Orphans with Special Needs	82
4	Family Cares	78
5	Nursing Homes	54
6	Special Home for Abandoned Children	1
7	Death Benefits	38
8	Education and Skills Center (BPKM)	15
Economic Initiatives		1.224
1	<i>Baitul Mal wa Tanwil</i>	437
2	Sharia Rural Banks (BPRS)	762
3	Printing companies	25
Religious Activities or Da'wah		11.959
1	Mosques	6.270
2	<i>Musallas</i>	5.689

Source : Report of Mukhtamar Muhammadiyah 47th 2015 in Makassar

Since Muhammadiyah was founded, it started with the practice of productive waqf, namely cash waqf. KH Ahmad Dahlan collects money to pay teachers at the madrasa he founded (Syukriyanto, 2018). Not only that, various Muhammadiyah educational institutions have ecosystems with social-business management models, for example, in multiple universities spread throughout Indonesia, namely UMM, UMY, UMJ, UMP, and others. Universitas Muhammadiyah Malang could develop independently. The Income Center is a profitable business to support education funds. These units are the Internet Production, DOME UMM Management Agency, Animal Food Production, Cooperative, Publishing, Book Store Unit, UMM Inn Hotel, several rental businesses, shop houses, rooms, counters such as kiosks, photocopying, food stores, restaurants, flower plazas, parking lots, sports fields, and others [18].

Furthermore, based on the interview the author conducted with the secretary of the *Majelis Ekonomi dan Kewirausahaan* of Muhammadiyah Central Board, Mukhaer Pakkanna explained the leading obstacle waqf managers faced in overcoming idle or underutilized waqf land was funding and waqf assets were still in dispute. The existing waqf land is in the form of shrubs, so initial funding is needed to clear the land and be ready to be used. Nazir revealed that 77% of waqf objects are land (Figure 4). And the land is mainly in the form of shrubs. Therefore, the productive waqf models needed today are cash waqf and stock waqf.



Source: Primary Data by Author

Figure 3 Waqf Object in Muhammadiyah

One of Muhammadiyah's asset management principles is how much benefit it will bring to the *Ummah* so that Muhammadiyah administrators manage assets based on the knowledge and skills needed in their respective regions or are decentralized. So that media is necessary to interconnect every management at various levels to overcome any problems in the internal organization. In addition, *Muhammadiyah* faces a dilemma applying either centralized or decentralized management of its waqf asset portfolio. Though the solidarity of *Muhammadiyah* is better maintained, and it also can create cross-subsidies amongst its activities and agencies with a centralized design, since the decentralization pattern allows the pace of the *Muhammadiyah* movement to become more inclusive and pragmatic towards Islam or high impact on the *Ummah* [15].

6 CONCLUSION AND SUGGESTION

Conclusion

Muhammadiyah has become one of Indonesia's most prominent Islamic organizations and even the world. As a Nazir, *Muhammadiyah* successfully managed the organization, and its impact was felt by the *Ummah* in social and economic aspects. The success shows that Nazir *Muhammadiyah* understands productive waqf management well. However, the biggest obstacle is the initial funding to clear the waqf land so it can be used further. Therefore Nazir needs further training related to the latest productive waqf models, especially waqf described as a source of financing, for example, cash waqf and stock waqf.

Suggestion

This research is only the first step to finding out the condition of Nazir *Muhammadiyah*. Much further research is needed, especially examining the capabilities of Nazir in each region at various levels of Muhammadiyah management. Respondents in this study were also very limited because not all administrators were willing to fill out the questionnaire. Therefore, further research is needed.

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