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A PLANNING MANAGEMENT MODEL OF PRODUCTIVE WAQF PRACTICE

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ABSTRACT

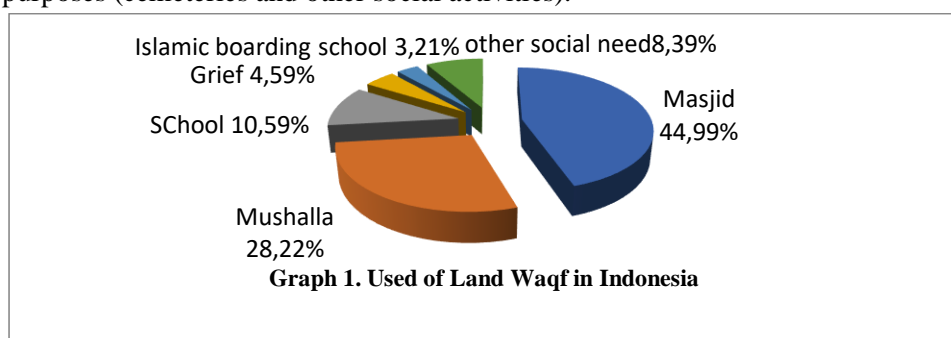
The purpose of this study is to determine productive waqf minimarket's planning management model in the Al-Khaibar minimarket. This study uses a descriptive qualitative approach. The strategy uses to answer the problem formulation in this study is a case study with explanation building analysis techniques. Data collection is done by in-depth interviews, observation, and documentation. The result obtained from this study is the Al-Khaibar minimarket planning management model in terms as one of management functions proposed by G.R. Terry. Planning from the Al-Khaibar minimarket began with the formation of Nadzir, until the expansion plans of the minimarket branches. So far the Al-Khaibar management has been running well as seen from the minimarket that can continue to operate until now to have 5 minimarket branches. In addition, the turnover of the Al-Khaibar minimarket tends to increase every year. The planning management model can bring any insight for future research and become reference for related stakeholder especially other nadzir who need information about productive waqf planning to develop their productive waqf in the minimarket sector.

Keywords: Productive Waqf, Planning, Case Study, Empirical Research.

1. Introduction

The management of waqf property does not stop at mosques and graveyards, but has gone beyond that. Waqf assets are productive assets that can continue to be developed economically. The results of waqf management have also succeeded in reviving various sectors. Not only for religious activities such as building worship facilities, but also for educational, health and other social activities. Waqf in Indonesia has been known and implemented by Muslims since Islam entered Indonesia. Regulation of waqf in Indonesia is primarily the Law of the Republic of Indonesia No. 41 of 2004 which indicates the government's seriousness in managing waqf in Indonesia to develop the socio-economic life of Muslims in Indonesia. Waqf is an asset or property of a person or a Muslim for the public welfare, but the original waqf objects must remain or be retained, and cannot be traded (Anas & Ryandono, 2016). If the use of waqf can really be maximized, it is expected to be able to produce a multiplier effect, especially in the economic empowerment of Muslims.

According to data compiled by the Indonesian Ministry of Religion, the number of waqf lands in Indonesia until 2016 reached 4,359,443,170 m² spread over 435,768 places throughout Indonesia (Directorate of Waqf Empowerment, Ministry of Religion, Republic of Indonesia, 2016). Waqf assets (land) in Indonesia, based on their orientation of use, are more of a religious, educational, and social interest (Graph 1). 73.21% of waqf property (land) is used for worship facilities (mosques and prayer rooms), 13.8% for education (schools and Islamic boarding schools) and the remaining 12.98% is used for social purposes (cemeteries and other social activities).



Sumber : Siwak-kemenag, 2018 (diolah)

The success of waqf management carried out by the Islamic University of Malang (UNISMA) began when in 2006 they received productive waqf funds of Rp. 2,000,000,000 from the Ministry of Religion. In utilizing this mandate to be more productive, Nadzir of the Islamic University of Malang (UNISMA) used it to build the Very Important Person (VIP) building of the UNISMA hospital on a land area of 600 m². Nadzir is committed to achieving a Break Even Point (BEP) within a period of 7 years 2 months or equal to 86 months. The determination of the aid fund was ratified through the Decree of the Director General of Islamic Guidance No. Dj. II/243/2006 (Mahendra, et al, 2016).

Success with the development of productive waqf in the form of a VIP room at the UNISMA hospital, Nadzir continues to think about further developing this productive waqf. So it was chosen to build a minimarket. The choice to develop productive waqf through the minimarket business is not arbitrary. Nadzir saw a trend of people wanting to shop in a clean place. It is not enough to just an idea, but the development of this minimarket business is also based on a business feasibility study, whether this business is feasible or not. The initial capital for the construction of the Al-Khaibar I Minimarket was in the form of land waqf belonging to LPP Ma'arif which was located close to UNISMA and Rp. 2 billion in waqf money from the Ministry of Religion. The waqf money was not fully spent. The funds needed for the construction of the first Al-Khaibar minimarket building and its contents only cost IDR 1.2. Success with the first minimarket, the Al-Khaibar II minimarket was built in 2015 and then continued with the Al-Khaibar III minimarket in 2017.

Al-Khaibar Minimarket received a positive response from the community because this minimarket not only provides the needs of the community at affordable prices and creates jobs, but also because of its role in social activities. This productive waqf, which is purely profit-oriented, often holds social activities around minimarkets. Not to forget, they also distribute the profits they get to the community in the form of compensation to the poor, routine cash to RT, as well as incentives to preachers and imams at the Ainul Yakin mosque in Malang, as well as diniyah teachers.

Regarding the performance of nadzir from the Al-Khaibar minimarket, we can see it from the research conducted by Ardila (2018). The results of the study produced some information about the Al-

Khaibar minimarket. This research was only conducted at the Al-Khaibar I minimarket located on Jalan Tatasurya. Based on the discussion of performance measurement using the balanced scorecard method as a whole, the performance of the Al-Khaibar minimarket is very good, which the balance scorecard value reach 93%. It proved that Al-Khaibar minimarket is a successful example of optimizing the development and management of productive waqf. In terms of performance and usability, we can see that Al-Khaibar minimarket has good performance and benefits for its surroundings. (Anantha, 2016).

However, the success or failure of the minimarket-based productive waqf carried out by Nadzir at the Islamic University of Malang (UNISMA) cannot be separated from the management carried out by all parties involved in the waqf management process, especially those carried out by Nadzir. It has been explained previously that the maximization of the utilization of waqf will be obtained if nadzir is able to manage his productive waqf with professional management. Due to the success of productive waqf management carried out by nadzir Al-Khaibar minimarket, the author wants to especially focus to research on it. It is hoped that this research will be able to find a management model of minimarket waqf which can later be used as a reference for other nadzirs who want to develop their productive waqf in the minimarket sector

2. Literature Review

Productive Waqf

Productive waqf is a way of managing waqf originating from the people and making the waqf productive in the sense of bringing in economic aspects. From the management of productive waqf, it is expected to be able to generate sustainable profits. This profit will be used to meet the needs of the people as previously mentioned. Abdullah Ahmad an-Na'im proposed the transformation and review of the waqf tradition, in order to be able to develop the socio-economic community, encourage the fulfillment of human rights, fair political administration, and guarantee the autonomy of the community. (An-Na'im, 2003). There are three basic things in the implementation of the development of productive waqf: first, the fulfillment of the basic needs of the community such as food, shelter, education, health and so on. Second, seek to increase equal opportunities for all, especially for those who are disadvantaged in society. Third, carry out structural changes including changes in social systems and institutions that ensure the welfare of the people (Najib and Al-Makassary: 2006).

Management

Management concept in the midst of community turmoil as a consequence of the imbalance between technical development and social ability (Siswanto: 2016). John D. Millet (1954) limits, "Management is the process of directing and facilitating the work of people organized in formal groups to achieve a desired goal. So management is a process to realize the desired goals (Hasibuan: 2016). James A.F Stoner and Charles Wankel (1986: 4) provide the following management limits. "Management is the process of planning, organizing, leading, and controlling the efforts of organization members of using all other organizational resources to achieve stated organizational goals." G.R Terry (1977) explained that, "Mangement is a distinct process consisting of planning, organizing, actuating and controlling performed to determine and accomplish stated objectives by the use of human being and resources."

Planning

The first stage in the management function proposed by G.R Terry is planning. Planning or planning is choosing facts and connecting facts and making and using estimates or assumptions for the

future by describing and formulating the activities needed to achieve the desired results (Sukarna, 2011: 10). In this study, planning is the initial planning process of the construction of the Al-Khaibar minimarket.

3. Method

The strategy used to answer this research problem is a case study. The choice of using case study strategy was because first this approach based on explanation of Yin (1998), is in accordance with the research that try to answer the "how" and "why" questions which would be directed to a series of contemporary events in everyday life, where the researcher only had a very small chance or have no chance at all to exercise control over the event is a case study. Second, the case study also examining contemporary events or in this research is to see the management carried out by an institution that manages productive waqf in the form of a minimarket. This research was conducted based on empirical facts or real events that actually occurred in the field, so that researchers had less opportunity to manipulate the data. Third, the focus of research is field facts so that data searches need to be carried out with the direct involvement of researchers, such as interviews and observations.

The types of data that will be used in this research are primary data and secondary data. The primary data in this study were sourced from in-depth interviews with nadzir, managers, employees, and other parties who also have an interest in the Al-Khaibar minimarket. Secondary data sources from this study were obtained from books, archives, journals, scientific works, websites, and documents from nadzir, managers, and other parties who have an interest in the Al-Khaibar minimarket

4. Result and Discussion

An Overview of Al Khaibar Minimarket Waqf

Al-Khaibar Minimarket is an example of a productive waqf that is purely a business. The establishment of the Al-Khaibar minimarket was motivated by the development of productive waqf carried out by the Malang Islamic University Foundation which had previously succeeded in building productive waqf VIP rooms at the UNISMA Islamic Hospital. The waqf funds they receive are waqf funds originating from the Ministry of Religion of the Republic of Indonesia. The Ministry of Religion through the Directorate General of Islamic Community Guidance has budgeted Rp. 24,400,000,000 as an initial and initial for several pilot projects since 2005 (Ministry of Religion, 2008:34).

In 2006 the Malang Islamic University Foundation volunteered to be able to manage productive waqf funds from the Ministry of Religion. In order to become a manager, there are several requirements that the foundation must meet. The first requirement is the formation of nadzir. After the nadzir was formed, then the nadzir was asked for his willingness to sign an agreement between nadzir, namely UNISMA and wakif, namely the Ministry of Religion. The essence of the agreement is the ability of the nadzir to carry out the requirements proposed by the waqif, starting from routinely reporting on their activities, being willing to be audited, and to obey the law.

Nadzir observed people who like to shop at minimarkets and saw this as an opportunity. In today's era, people like to shop in a convenient place quickly. Because of this opportunity, Nadzir finally tried to develop productive waqf in the minimarket sector. The development of a minimarket-based productive waqf, of course, does not come from being built. But this development goes through several stages. In the first stage, Nadzir made a feasibility study for the minimarket business. After completion and deemed appropriate, Nadzir submitted a feasibility study for the business to the Ministry of Religious Affairs. As wakif, the ministry of religion has the right to determine whether this business is worth continuing or not. It turned out that when it was submitted to the Ministry of Religion, the idea

of developing productive waqf through the minimarket business was approved. So in 2015 the first Al-Khaibar minimarket was built on Jalan Tatasurya Malang close to the Islamic University of Malang and the Ainul Yaqin mosque.

Currently, there are 5 Al-Khaibar minimarkets that have been established. Three of them are waqf-based minimarkets, namely on Jalan Tata Surya Malang close to the Islamic University of Malang and the Ainul Yaqin mosque, the second Al-Khaibar minimarket was built on Jalan Ketawang Gede Malang close to the Rois Dahlan mosque, while the third minimarket was built on Jalan A. Yani in Sabilillah mosque complex. While the other two minimarkets are not minimarkets built with waqf funds, but are a collaboration with the Al-Haromain Islamic boarding school in the Pujon area, Malang and one is in collaboration with the Cooperative in the Bantaran area, Malang.

Al-Khaibar Minimarket Productive Waqf Management

Productive waqf is a community waqf management scheme by making the waqf productive so that it is able to produce benefits and values that continue to grow and are sustainable. Utilization of the results of this productive waqf can later be used to fulfill the benefit of the people so that welfare arises. One form of productive waqf management is to channel the waqf to build minimarkets. The use of waqf by building a minimarket is one of the productive waqf because the value of the waqf is not only fixed, but will also continue to grow along with the development of the minimarket.

It has been explained previously that according to Qodri A. Azizy (Qadir: 2018) in an effort to improve the quality of waqf as a productive and potential community fund, management is. The formulation of waqf management does not only stop at the utilization of waqf for productive businesses and the need for a priority scale for utilization, but also requires transparency and accountability. The statement from Qadri A. Azizy gives us an understanding that maximizing the utilization of waqf does not only stop at pronouncing the contract to certification. However, what is most fundamental in maximizing the use of waqf is professional management and open accountability.

G.R Terry explained that Management is a distinct process consisting of planning, organizing, actuating and controlling performed to determine and accomplish stated objectives by the use of human being and resources, direction, and control, which is carried out to determine and achieve predetermined targets through the use of human resources and other sources (Hasibuan: 2016). To find out the minimarket productive waqf management model carried out by the Al-Khaibar minimarket, we must know the management of the Al-Khaibar minimarket itself through the management function. Fungsi management if following the opinion of GR. Terry, namely planning, organizing, actuating, controlling.

To find out the management model of the productive waqf of the Al-Khaibar minimarket, the researchers collected data using in-depth interview techniques. Interviews were conducted on 14 people with an interest in the management of the Al-Khaibar minimarket. These parties are the nadzir chairman, manager, two team leaders, one employee, admin, one back office employee, one warehouse employee, and four cashier employees, the recipient of the mauquf alaih, namely the treasurer of the Ainul Yaqin mosque, one administrator of the Sabilillah mosque foundation, and one chairman of the takmir of the Rois Dahlan mosque. The research was conducted at the Al-Khaibar minimarket which was spread over three places in the city of Malang, namely on Jalan Tata Surya, Jalan Ketawang Gede, and Jalan A. Yani. Based on the results of the research conducted at the Al-Khaibar minimarket related to the scope of this thesis, namely the minimarket productive waqf management model based on the management function proposed by GR. Terry, then the following results are obtained

Planning Management of Productive Waqf

The construction of productive endowments for the Al-Khaibar minimarket was initiated by the submission of the Ministry of Religion's waqf fund management by the Malang Islamic University Foundation. In 2006, the application for waqf fund management was approved by the Ministry of Religion. However, before the waqf funds were given to the Malang Islamic University Foundation, the foundation was asked to form a nadzir who would later manage the waqf funds. After the nadzir was formed, then the waqf fund of 2 billion was given by the Ministry of Religion to the UNISMA nadzir to be managed.

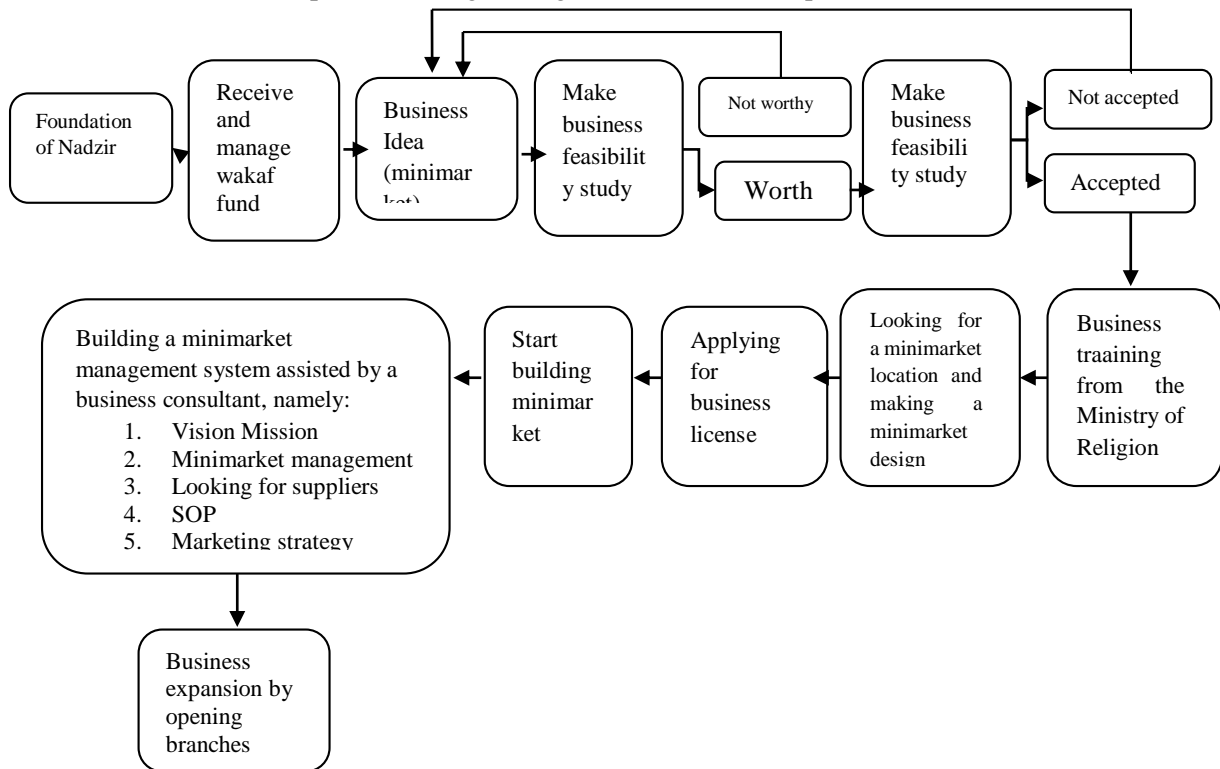
UNISMA finally formed a nadzir which was ratified through a decree of the Indonesian Waqf Board for East Java Representative, which is currently numbered 18/BWIJTM/NZ/VI/2015 due to the renewal of the decree every 5 years. In this case, the Indonesian Waqf Board has a role as a legislator and facilitator for the development of productive waqf at UNISMA.

In the decision letter, the duties and responsibilities of Nadzir are written, namely:

1. Administer waqf property.
2. Manage and develop waqf property in accordance with its purpose, function and designation.
3. Supervise and protect waqf property.
4. Submit a written report regarding the implementation of the tasks in number 1, 2, 3 to Indonesian Waqf Agency Representative for East Java and local Religious Affairs Office at least once a year.

This waqf fund was initially managed for the construction of a VIP treatment room at the Malang Islamic University Hospital. After the construction of the VIP treatment room underwent a BEP, Nadzir intended to return the funds to the Ministry of Religion. However, the Ministry of Religion refused and asked Nadzir to continue to develop the productive waqf funds.

Graph 2. Planning Management Model of Waqf Productive



Source: Research result (2022)

After getting permission to continue managing the cash waqf, Nadzir began to think about the most suitable business and much needed by the community. Nadzir began to observe a trend in people who like shopping at minimarkets. Finally came the idea to build a minimarket business.

Minimarket business development is not without careful planning. Nadzir conducted a business feasibility study assisted by lecturers of the Faculty of Economics, Islamic University of Malang. The purpose of making a business feasibility study is to learn more deeply about the business to be carried out so that from there it can be determined whether this business is feasible to continue or not.

After making a business feasibility study, the result is that this business is feasible to continue. Nadzir did not immediately build a minimarket. Nadzir submitted a feasibility study for the minimarket business to the Ministry of Religion. The Ministry of Religion does not necessarily accept the feasibility study of the business, but the Ministry of Religion also conducts a direct survey of the place where the minimarket will be built. From there, the Ministry of Religion gave permission for this minimarket productive waqf to be continued. *“After the due diligence, I thought I would submit it and then it would be seen and surveyed. After the process was okay, the Ministry of Religion approved it. In building this I was given training training.”*

The Ministry of Religion does not just provide waqf funds, then asks Nadzir for a business feasibility study related to the business he wants to manage. When the Ministry of Religion gives approval for the business to run, according to Nadzir, the Ministry of Religion will provide training related to the business to be managed. Like Nadzir from UNISMA who wants to build a minimarket business, he will be given training related to minimarkets

In addition to capital in the form of money, there is other capital needed to build a minimarket, namely the land to be built a minimarket. For the selection of land to build a minimarket, Nadzir has several criteria. These criteria are:

- a. First, until now the land chosen is waqf land or land within the mosque complex which does not have a dispute problem. The purpose of choosing waqf land or in a mosque complex is to minimize the budget for buying land, the selection of these lands will also minimize the risk of the land being sold or transferred.
- b. Second, the location of the land must have potential. According to the manager of the Al-Khaibar mini market, Mr. Akhsan Jauhari, in choosing land, you must calculate the productivity and profit and loss of choosing a location. Market share is one of the points that is highly considered. Minimarket in Jalan Tata Surya is located close to universities and housing estates, on Jl. A. Yani Malang is included in the Sabilillah mosque complex which is one of the big mosques in Malang and is close to the highway. While on Jl. Ketawang Gede is also still in the mosque complex and includes boarding houses. Here's the manager's statement.

“When we get waqf land, we will manage the cooperation and the location. When it doesn't come in, we don't manage it. We also have to calculate productive and calculate profit and loss. Even if the ending is for the benefit. What are the pluses and minuses of opening there. The potential is there or not... Here there is a market share near housing and campuses. In sabilillah close to the big mosque and the highway. The potential is there. Ketawang Besar has a boarding house environment.”

After the funds and space were available, Nadzir applied for a business license. Due to being located in the city of Malang, Nadzir applied for a business license at the Malang City Government Integrated Licensing Service Agency with the following requirements:

- a. Building Permit (IMB)
- b. *Hinderordonnantie* (HO), or commonly called a nuisance permit

- c. Taxpayer Identification Number (NPWP)
- d. Shop floor plan
- e. Identity of the owner (in this business using the identity of the head of nadzir)
- f. Capital

The form of the Al-Khaibar minimarket business license is a (Small) Trading Business License with Number: 517/0200/35.73.407/2015 on behalf of the company "Toko Al-Khaibar". With this license, Al-Khaibar minimarkets are allowed to carry out trading business activities throughout Indonesia and need to be re-registered every five years.

As previously explained, Nadzir was given training by the Ministry of Religion regarding the minimarket business. Not only that, the Ministry of Religion also directed Nadzir to consult a business consultant. Finally, Nadzir got a consultant in the field of minimarkets from Yogyakarta named Pak Subianto. A lot of knowledge is shared by business consultants, ranging from marketing strategies, storefront management, administration, to the software used. The consultant accompanied the operations of the Al-Khaibar minimarket employees for 3 months.

In its operations, a business certainly requires a Standard Operational Procedure (SOP). Standard Operational Procedure (SOP) is needed by employees as a work reference in order to become a professional and reliable resource. For companies that do not know the importance of SOPs, they will regard it as just a rigid rule that will interfere with work flexibility. Actually, SOPs provide many benefits for the company's business growth, such as identifying the necessary changes and evaluating operational performance (Developing Standard operating procedures in Wildland Fire Management, 2003).

When conducting interviews with managers as well as several employees, Al-Khaibar minimarket, Al-Khaibar minimarket have SOPs for each employee's job desk and for management in minimarkets both for finance and goods arrangement. However, this SOP has not been made in writing, the manager is trying to make it written in 2019. The employees said that they knew about the company's SOP from the 3-month training provided by the Al-Khaibar minimarket when they first started working.

In the minimarket business, of course, a supplier is needed to supply goods. When he asked Nadzir how to get suppliers in the first place, Nadzir said that the Ministry of Religion was assisted in getting suppliers in the beginning. The Ministry of Religion introduced Nadzir to Unilever so that 90% of merchandise comes from Unilever. Apart from Unilever, Al-Khaibar's manager said that initially they supplied goods by buying goods at the market. After some time, salespeople began to arrive offering goods to the Al-Khaibar minimarket.

In doing business, we must also think about the right marketing strategy to introduce our business to potential customers. According to Philip Kotler (2004), marketing strategy is a marketing mindset that will be used to achieve its marketing goals. The marketing strategy contains specific strategies for the target market, positioning, marketing mix, and the amount of marketing expenditure. Meanwhile, according to Tjiptonon (2002), marketing strategy is a fundamental tool that is planned to reach the company by developing a sustainable competitive advantage through the market entered and the marketing program used to serve the target market.

In this planning, Nadzir also thought of a marketing strategy that would be used to introduce Al-Khaibar to the public. Al-Khaibar minimarket marketing strategies like a) Brochure & Banner; b) Socialization related to Productive Waqf; c) Carry out religious activities; d) Conducting Social Service; e) Through sponsors; f) Service to students doing research; and g) Services for Comparative Study

Participants; h) Service to government agencies and religious organizations in carrying out observations; and 9. Conducting visits / Comparative Studies.

At present, we can see the proliferation of minimarkets that exist in the community. The large number of minimarkets certainly creates intense business competition. Al-Khaibar Minimarket, of course, requires planning in the face of business competition. According to Nadzir, the manager, and the team leader of the Al-Khaibar minimarket, the strategy to face business competition by the Al-Khaibar minimarket is to sell goods at a lower price than other minimarkets. The difference in the price of goods sold can be cheaper starting from Rp. 500-Rp. 1000. Apart from selling goods at lower prices, Al-Khaibar minimarkets also try to equate service quality with other minimarkets.

In the future, Nadzir hopes that the Al-Khaibar minimarket will continue to grow and be able to open more branches. Until now, the Al-Khaibar minimarket already has three branches built through waqf funds and two branches which are a form of cooperation. The three branches built from waqf money are located on Jalan Tata Surya Malang close to the Islamic University of Malang Ainul Yaqin mosque, the second on Jalan Ketawang Gede Malang close to the Rois Dahlan mosque, and the third was built on Jalan A. Yani within the Sabilillah mosque complex. Meanwhile, the other two minimarkets that are in collaboration are the Al-Haromain Islamic boarding school in the Pujon area, Malang and the Cooperative in the Bantaran area, Malang. Many parties have offered to work together to build minimarkets. Both from the Malang area, and from outside the Malang area. However, Nadzir remains careful in making decisions to cooperate

5. Conclusion

Al-Khaibar minimarket productive waqf management model when viewed from the management function proposed by GR. Terry, namely planning, organizing, actuating, and controlling, it is found that planning from the Al-Khaibar minimarket is a plan that starts from the formation of nadzir in order to be able to manage waqf money, search for business ideas, training, development of minimarkets and their management, to efforts to expand by opened minimarket branches. Suggestions for the Al-Khaibar minimarket, in the future it is hoped that they can open more minimarket branches, both in mosque complexes, school complexes or other public places. To speed up opening Al-Khaibar minimarket branches, perhaps Nadzir could open acceptance of waqf from other parties apart from the Ministry of Religion. To facilitate the development of productive waqf, cooperation from all parties is needed to continue to introduce and educate the public about productive waqf so that the impact of the benefits of productive waqf can be greater and wider for the people and society.

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