

## The Strategy of Cash Waqf Development for Financing Farmers

Farokhah Muzayinatun Niswah<sup>1\*</sup>, Elvina Assadam<sup>2</sup>

<sup>1,2</sup> Undergraduate Program of Islamic Economics, Faculty of Economics and Business, Universitas Muhammadiyah Lamongan

**Abstract:** *An important Indonesian social-based Islamic financial instrument is known as Waqf, with a flexible cash financing scheme specifically prioritized. This flexible instrument has enormous potential and enables more productivity when used according to the existing community needs in Indonesia. One of the productive developments is also known as waqf for micro-farmer business capital, which assists middle to lower-class people commonly depending on crops and experiencing financial problems. From the description, waqf is capable of assisting farmers in production activities through a productive project program. This program requires the essential formulation of appropriate strategies, expressing the need for standard implementation improvement. Therefore, this study aimed to analyze the priority strategies implemented to optimize waqf for financing farmers in Lamongan. A mixed qualitative and quantitative approach was implemented through the Analytic Network Process (ANP), as data were obtained from interviews with seven waqf and agriculture experts. The results showed that the primary strategy focused on the establishment of synergies between the government and the community, increased literacy regarding the urgency of waqf to the public, and improved farmer businesses through coaching and mentoring. This analysis was used as a reference in establishing policies for the Indonesian Waqf Board, the Department of Food Security and Agriculture, and the local government, specifically in Lamongan.*

**Keywords:** *Cash Waqf; Farmer Empowerment; Waqf Strategy; Analytic Network Process*

\* Corresponding author: [fmniswah@gmail.com](mailto:fmniswah@gmail.com)

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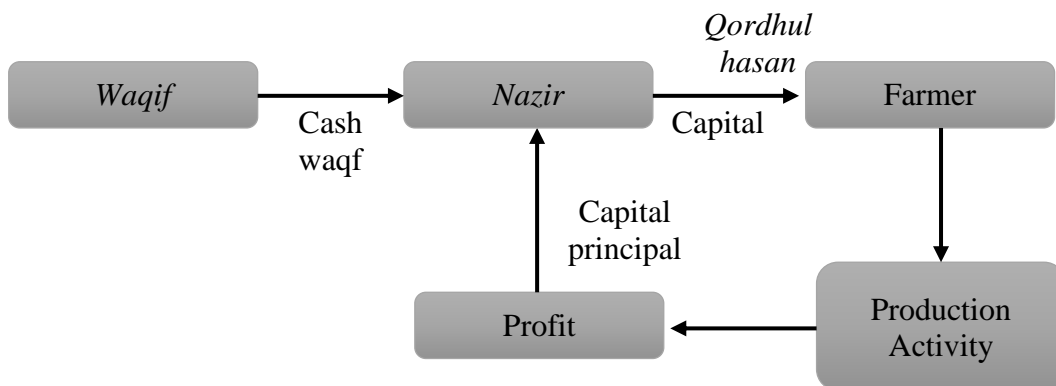
## INTRODUCTION

The Indonesian province having the largest agricultural businesses is East Java (Central Bureau of Statistics, 2023), due to the great dominance and contribution of the farming sector to the country. However, many significant farmers are not living prosperously due to being lower-class people with limited financing access from various financial institutions (Global Wakaf, 2020a; Novira, et al., 2022). These farmers background and rural settlement enables difficulties in trusting financial institutions and moneylenders (Novira, et al., 2022; Wulandari & Supyandi, 2019). Many of the farmers are also trapped in loans with high interest, leading to a worse family economic situation. Furthermore, the pandemic crisis that occurred in March 2020 significantly affected the agricultural sector, specifically in the climate, price, health, and subsistent farmers sub-sectors (FAO 2020, in Sahyuti & Elizabeth, 2020). This crisis showed that the sector had twice experienced the new normal era, with the first period prioritizing the need for an innovative order to handle climate change and the second focusing on the COVID-19 pandemic in 2020 (Sahyuti & Elizabeth, 2020).

The issues of a pandemic are effective on farmers as producers and consumers, with the challenges often prioritizing the entire system of production, distribution, and consumption. These issues lead to the significant need for farmers to address the negative impact of the pandemic, specifically for poor farming households. Besides, reduced activity and commodity prices are also components of limited income, as product cost decline commonly causes financial setbacks for people dependent on the sales of farm goods. These setbacks often lead to a decrease in food security and nutritional adequacy, threatening the health of the agriculturists (Syahyuti & Elizabeth, 2020). The agricultural sector is also threatened with bankruptcy due to the pandemic, with agriculture being the primary food production field. In this case, farmers need quite a large capital to farm, which is incomparable to the selling prices of crops. This large capital requirement proves that most Indonesian farmers are poor and have difficulties raising business funds (Global Wakaf, 2020a).

Waqf is considered a major recovery contributor during the pandemic issues, continuously addressing several economic and social challenges causing widespread disruption and hardship (Iskandar et al., 2023). This contributor is a choice of solutions to the main financial problems encountered by most farmers in Indonesia. It also plays a strategic role as an alternative to low-cost financing for many socio-economic sectors, including the agricultural field (Majid, 2023). Furthermore, waqf is the transfer of property rights from the owner or *waqif* to individuals/institutions for worship benefits (Hamzani, 2015). This property transfer strategy contains social and economic elements (Saptono, 2018), portraying people welfare improvement, poverty alleviation, wealth distribution, and economy empowerment (Sapuan, 2018; Sulistiani *et al.*, 2017; Amuda, 2017). Compared to zakat, waqf also possessed flexibility in distributing benefits (Yusof *et al.*, 2013), showing dominance as a significant financial instrument and society contributor.

Cash waqf is an instrument commonly easy to manage due to the significant benefit encountered during optimal productivity performance. This instrument presently enables the support for appropriate optimization by the government and most Islamic organizations in Indonesia, regarding the willingness to help various societal problems. The optimization efforts of cash waqf also need to be continuously carried out because the country has immense potential to reach IDR 180 trillion annually (Indonesian Waqf Board, 2021). In this case, more productivity is supported, with appropriate management conducted according to the existing community needs. Furthermore, productive waqf is beneficial to many people due to the capability to generate high benefits. Micro Business Capital Waqf is also a Global Wakaf program established to ease farmers burdens and avert relevant debt and usury. This program is carried out by channeling several funds for business capital actors, including farmers, using the *qardhul hasan* scheme. It is subsequently considered loans without additional administrative or other funds, with profiting actors often asked for returns after the harvest period. Moreover, Micro Business Capital Waqf is often implemented to relieve farmers from unlawful high-interest debt struggles. From the description, farmers should be more empowered to improve household welfare. The following are cash waqf schemes for financing farmers in Lamongan,



**Figure 1.** Waqf Schemes for Financing Farmers

*Waqif* is commonly responsible for the provision of waqf in the micro business capital program, accompanied by the *nazir* management for financing farmers with the *qardhul hasan principle*. However, an agreement is often reached through the delivery of fertilizer to farmers when its availability does not match relevant needs during the planting season (Khamim, 2021). These farmers are mostly considered productive actors, specifically in the management of rice fields (Khamim, 2021). In this case, the principal of the waqf funds needs to be returned without agreement breaches and fines after generating profits in the harvest season, as stipulated in the initial contract. Since fertilizer is produced as the capital, the money equivalent to its cost is expected. Additionally, coaching and mentoring are carried out during the program, for the continuous development and sustainability of productive activities.

The use of waqf funds to finance farmers during the planting season is implemented in a location within Lamongan, namely Siser Village, Laren District. The farmers in this village were constantly benefitting from a great harvest in mid-September 2020, with the 20 hectares of land managed by the Bangkit Farmers Group capable of harvesting about 140 tons of wet unhulled rice after several planting months, through the assistance of Global Wakaf (Global Wakaf, 2020b). The business capital of IDR 27 million was also handed over to 51 farmers in Siser Village, to meet fertilizer availability needs (Khamim, 2021). Based on Majid *et al.* (2022), four main stakeholders were identified in the development of cash waqf, namely nazir, regulators, farmers, and the community. This report prioritized the main problems within the nazir aspect, with the first issue being the need for more administrative budgets. In this context, the budget increment for administrative services was considered the primary problem-solving action. The second priority problem also focused on the lack of waqf law socialization, with solutions prioritizing the elevation of online and offline societal integration. Moreover, the third issue was farmers low skills and knowledge about the need for more business attributes, which was resolved by improving the quality of human resources. The fourth problem was also related to low public awareness of waqf, with relevant program urgency socialization implemented as the best solution (Majid *et al.*, 2022).

Several studies showed the role of cash waqf in financing micro-enterprises, with others prioritizing the general description of relevant issues (Melinda *et al.*, 2021; Rizal, 2021; Thanker, 2020). In this case, specific reports evaluated the role and importance of cash waqf in improving the welfare of farmers and the agricultural sector (Hydra, 2020; Amuda, Embi, & Babatunde, 2014). However, the provision of capital for agriculturists has not been assessed, specifically in the development strategy of the farmer-based financing scheme. The method used in previous reports also differed from the present evaluation, due to analyzing the role of waqf through in-depth interviews with experts in the agricultural sector. These different evaluation processes were yet to use the Analysis Network Process (ANP) in determining the strategic priorities applied to relevant development in farmer financing scheme.

The distribution of waqf funds is minimal in financing Indonesian farmers, specifically in Lamongan. This is because the Micro Business Capital program in the region is a pilot project for the development of productive waqf within the agricultural sector. From the description, several problems and deficiencies enabling non-optimal implementation are commonly encountered within the broader community, specifically in all Lamongan farmers. These problems led to the prioritization of significantly formulating appropriate strategies, to optimize the role of cash waqf in providing micro-business capital within Lamongan. Therefore, this study aims to determine the strategic priorities for developing waqf as financing for farmers in Lamongan.

In previous reports and in-depth interviews with experts, various strategies were implemented to develop waqf within the agricultural sector, namely

stakeholders synergy, as well as increased literacy and farming businesses (Laily, et al., 2014; Huda et al., 2017; Munir & Setiani, 2018; Sahyuti & Aldillah, 2020; Sudaryanto & Suharyono, 2020). These development strategies is responsible for the implementation of ANP as a data analysis method, to formulate the mechanisms optimizing cash waqf as an alternative financing scheme.

## RESEARCH METHODS

A qualitative and quantitative approach was experimentally implemented, with primary data obtained from in-depth interviews with waqf experts, regulators, nazir, and farmers. These interviews prioritized the strategies for optimizing cash waqf for micro-farmer business capital in Lamongan. Several sources from articles, journals, books, and the official website of the Indonesian government also supported relevant data acquisition and analysis. Furthermore, a purposive sampling technique was implemented and the data obtained were processed using the Analytic Network Process (ANP) method. This experimental method prioritized decision-making procedures regarding many criteria (Youneszadeh *et al.*, 2017), where complex and unstructured problems were categorically degraded and hierarchically arranged. The advantage of ANP was also observed through the assistance provided to decision-makers in measuring and synthesizing several factors in a hierarchy and network. The problems depending on alternatives and criteria were also resolved due to the collaboration of the methodology with a qualitative approach, using primary data from in-depth interviews (Rusydiana & Devi, 2013). In addition, ANP presented a systematic analysis process by analyzing the weight of each criterion whose relevance was determined with objective achievement potential (Lin & Yang, 2016).

The purposive sampling technique was used to select the seven waqf and agriculture experts implemented as the study informants . Although no minimum number of informants was observed using the ANP method, appropriate competency levels in respective fields were still prioritized (Ascarya & Yumanita, 2018). The list of informants implemented in the experiment is as follows,

1. Indonesian Waqf Board (BWI) Lamongan, as the regulator,
2. Waqf and Property Council of Muhammadiyah Regional Leaders (PDM) Lamongan, as Nazir,
3. Global Wakaf, as a waqf and nazir expert,
4. Waqf activist academics, as waqf professionals,
5. Lamongan Agriculture Service, as the government,
6. Head of Laren Village (Siser), as the community representative,
7. Farmers, as *mauquf 'alaih*.

The initial stage of the experiment focused on the performance of a literature review, to identify the main problems and solutions in optimizing cash waqf for micro-farmer business capital within Lamongan. This review process was also supported by appropriate and comprehensive interview sessions with waqf experts. Based on relevant theories and previous reports, the questionnaire construct was prepared in line with the provisions of the ANP method. This was accompanied by

the performance of in-depth interviews with seven professional informants, to determine the strategies implemented in optimizing cash waqf as a financing measure for Lamongan farmers. The informants were also instructed to fill out a pre-designed ANP questionnaire, through a rating and score (weight) between 1 (not important) to 9 (very important) for each statement item. These questionnaire data were subsequently processed with the Super Decisions application, with appropriate assessment and decision prioritized regarding relevant outcomes.

**RESULTS AND DISCUSSION**

**RESULTS**

Data processing was initiated through the establishment of a network model in Super Decisions software version 2.10, using the validated ANP framework. This led to the development of the clusters and sub-clusters connected to the network. A Pairwise comparison was also carried out after the establishment of the network model, to determine the value of each relationship between relevant elements. This comparison stage was conducted by inputting the different scores between elements or clusters, to determine the dominant strategy. Value Inconsistency was also obtained, showing the valid or invalid essence of a model question. In this case, an element was considered consistent or valid when the Value Inconsistency was below 10% or 0.1. Furthermore, Computations-Priorities were carried out after the Pairwise Comparison stage, to detect the Normalized Cluster value used to express each element priority level. This level was subsequently calculated as the average value of the answers provided by the informants, with the highest average outcome being the top priority in an aspect or element.

Based on a literature review and interviews with experts, three strategic aspects were obtained to develop waqf as alternative financing for farmers requiring more capital during the planting season. These aspects included the synergy between several stakeholders, as well as increased waqf literacy and farming businesses. Table 1 shows the ANP data processing on the cash waqf development strategy for financing farmers.

**Table 1 . Priority Strategy of Cash Waqf Development for Financing Farmers**

Strategy		Sub-Strategy	Priority Score
aspect	score		
1. Synergy	0 . 333	1. The synergy of government and community	0 . 359
		2. The synergy of BWI, government, and Nazir	0 . 349

		3. The synergy of BWI and the Agricultural Department	0 . 244
<b>2. Literacy</b>	0 . 323	<b>1. Literacy on the urgency of waqf to the community</b>	0 . 413
		2. Waqf law literacy	0 . 309
		3. Productive waqf literacy	1 . 231
<b>3. Farmer Business Improvement</b>	0 . 273	<b>1. Farming business development and assistance</b>	0 . 450
		2. Farming diversification	0 . 279
		3. Digital Marketing	0 . 217

In Table 1, the first priority of the waqf development strategy was the synergy between various parties, with a score of 0.333. This priority had three sub-strategies, namely the government-community, government-BWI-nazir, and BWI-agricultural service synergies at 0.359, 0.349, and 0.244, respectively. The second strategic priority also prioritized increased literacy, with the primary sub-strategy related to the urgency of waqf to the community at 0.413. This was accompanied by the literacies prioritizing Waqf-based Law and Productive Waqf at 0.309 and 0.231, respectively. Moreover, the third priority was increased farmers business, with the main sub-strategy related to Farming Business Development and Assistance at 0.450. This was accompanied by the sub-strategies focusing on Farming Diversification and Digital Marketing at 0.279 and 0.217, respectively.

## DISCUSSION

Based on the results, the first priority of the waqf development strategy was synergy, a phenomenon often conducted among various parties. This proved that the development of Indonesian waqf was continuous through appropriate cooperation and assistance from various parties. From the description, the government and community synergy was the first strategy that should be appropriately performed. This was because the government commonly played significant roles in the development of productive financing schemes. As a regulator, detailed and precise policies should also be provided regarding Waqf Management. Adequate work subsequently needs to be carried out with the community to optimize the implementation of waqf-based funds as capital for farmers in productive businesses. The government should also be able to convince the public that the financing scheme was capable of solving the capital problems encountered during the planting season. In addition, relevant governmental activities were required with religious and community leaders, to convince waqf candidates about the non-hesitation to donate waqf. The second sub-strategy also prioritized the synergy between the Indonesia Waqf Board (BWI), the government, and Nazir. This sub-strategy explained that BWI was an independent state institution established under Law Number 41 of 2004 concerning Waqf. The

institution was also responsible for national waqf-based issues and required the development of the financing scheme within the country, specifically in the agricultural sector. Furthermore, BWI required synergy with the government and existing Nazir institutions, as similar visions and missions were needed to increase cash waqf potential in Indonesia. Article 49, paragraph 1 of Law Number 41 of 2004 also showed that the institution was responsible for the following, (1) guiding nazir in managing and developing waqf-based assets, (2) dismissing and replacing nazir, and (3) providing advice and considerations to the government regarding policy formulation. The third sub-strategy was subsequently the synergy between BWI and the agricultural department, where collaboration was required by both parties for waqf development, specifically in the allocation of funds as farmer capital during the planting season. This collaboration was important because only a few people understood the role of the financing scheme in resolving the funding problems experienced by most Lamongan farmers. In this case, BWI convinced the Department of Agriculture that the agricultural sector development scheme was perfected and applied to various farm groups, to achieve financing potential and business actors prosperity.

Based on the second priority of the waqf development strategy, increased literacy was significantly prioritized. Since the literacy of the Indonesian Muslim community remained low, several awareness efforts were required. The priority also possessed various sub-strategies, with the first type related to the urgency of waqf to the community. This was because the understanding of most Indonesian Muslim societies about waqf remained traditional, with the financing scheme intended for 3M development, including cemeteries, mosques, and madrasas. Therefore, literacy was important in increasing public knowledge about the significance of waqf for people. Cash waqf also possessed great potential in Indonesia and should be realized when the public understood the urgency of the financing scheme. In addition, waqf was considered a solution to various societal problems due to its flexibility, specifically the funding issues experienced by farmers. The second literacy sub-strategy was subsequently related to Waqf Laws, specifically in Law Number 41 of 2004. This law was responsible for explaining the basics that should be understood regarding waqf, including the characteristics of relevant objects characteristics and asset management. The literacy sub-strategy was also significant for nazirs or waqf managers because not all related personnel understood the contents of the law. Moreover, nazir was mainly responsible for the productive essence of waqf funds, causing the need to understand the provisions and rules for managing the financing scheme. In this case, the manager was capable of efficiently optimizing Waqf management while minimizing the risk of violations, regarding the knowledge of existing regulations. The third literacy sub-strategy also prioritized productive waqf, where appropriate awareness was important for the community and nazir. This sub-strategy explained that the limited community knowledge caused the reluctance to adopt the financing scheme, with the construction of religious facilities maintaining dominance in Indonesia, especially mosques. Although waqf was originally designated for productive activities, the reward should not be smaller than the mosque construction scheme. This was



because the reward of cash waqf remained significant when implemented for beneficial activities. The approach also strengthened independence and prosperity among people even when directed toward productive activities.

According to the priority of the waqf development strategy, increased farmer businesses were highly effective and efficient, with the main sub-strategy related to coaching and assisting farm groups in organizational management. This coaching and assistance approach was necessary because the agricultural system was continuously developing. Since various farmers had low education and resided in rural areas, agricultural knowledge development was delayed. In this case, business guidance and assistance were needed to educate farmers on the appropriate performance of agricultural practices and strategies for sustainable development. Training sessions on innovative farming techniques and pest control also helped in enhancing business operations. Furthermore, the second sub-strategy focused on farming diversification, since agriculture was a high-risk profession due to the dependence on nature. This high-risk profession caused the requirement for the business diversification commonly conducted by planting more than one crop on a land, especially in the cultivation of rice and corn on a specific farm. The approach was also carried out by increasing agricultural activities, including the rearing of chickens with crop cultivation. In this case, the implementation of diversification led to the reduction of income decline risk. Moreover, the third sub-strategy prioritized digital marketing, where the use of gadgets and electronic goods dominated agricultural activities. This approach should be considered and mastered by modern farmers due to the wider reach of farm products with no limited region concentration and time. Social media platforms such as Instagram, Facebook, WhatsApp, and TikTok also helped in marketing various commodities, including agricultural products.

## **CONCLUSION**

In conclusion, synergy was the first priority of the waqf development strategy for financing farmers. This priority focused on the synergies between the following groups, (1) government and the community, (2) government, the Indonesia Waqf Board (BWI), & nazir, and (3) BWI & the agricultural service. The second strategic priority was increased literacy, where the sub-strategic activities carried out were related to the following, (1) the urgency of waqf to the community, (2) waqf laws, and (3) productive waqf. In addition, the third priority was increased farmers businesses, where the following sub-strategies were observed, (1) coaching and assisting farmers in managing businesses, (2) farming diversification, and (3) digital marketing. These results showed that waqf enhanced farmers productivity, with the experimental novelty prioritizing the strategic formulation of the cash development scheme as an alternative financing technique for the planting season. Since variations were observed in agricultural waqf activities, the analysis of other financing practices was recommended to compare and identify the most effective schemes assisting Indonesian farm groups.

Experimental observations subsequently provided several limitations in the waqf development strategy within the agricultural sector. These limitations primarily focused on the implementation of funds to Lamongan productive farmers through lending fertilizer during the rice planting season. In this case, the data obtained were different from other waqf financing schemes. Based on the results, several recommendations were proposed, firstly, nazirs should be capable of developing productive agricultural waqf, such as those in Siser Village, Laren, and Lamongan. Secondly, the Indonesian Waqf Board (BWI) and the Agriculture Minister were regulators expected to develop cash and productive waqf in the agricultural sector. Thirdly, the government should increase public literacy for the development of cash waqf and prosperous people in Indonesia. Fourthly, future professionals need to analyze waqf development strategies in the agricultural sector, using different schemes.

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