
**MANAGEMENT OF PRODUCTIVE WAQF IN SUPPORTING THE
SUSTAINABILITY DEVELOPMENT GOALS (SDGS) IN INDONESIA : A CASE
STUDY OF DOMPET DHUAFA**



Aufaa Anjani Rasyiedah¹
Universitas Muhammadiyah Jakarta, Tangerang Selatan, Indonesia
rasyiedah02@gmail.com

Hartutik²
Universitas Muhammadiyah Jakarta, Tangerang Selatan, Indonesia
hartutik@umj.ac.id

Abstract

This research aims to explore Dompot Dhuafa's productive waqf management strategy and its contribution to the achievement of the Sustainable Development Goals (SDGs), particularly goal 1 (no poverty) and goal 10 (reduced inequality). This research uses a descriptive qualitative approach with an interpretive paradigm. Data collection techniques were conducted through semi-structured interviews with Dompot Dhuafa waqf managers and beneficiaries of one of the programs in the Madina Zone, namely Teras Madina, field observations, and documentation studies. The results show that Dompot Dhuafa manages productive waqf through structured stages, including feasibility study, business plan, sharia supervision by DPS, to business implementation and profit sharing from waqf surplus. The funds used in the economic program, Teras Madina, are sourced from productive waqf and managed through a sustainable business unit. This program has a real impact on the beneficiaries, such as small traders who previously did not have a fixed business place or a stable income. After joining, they are able to increase their income to meet household needs, and with the training from the program, they can improve their entrepreneurial skills. Dompot Dhuafa also applies a collaborative approach by creating waqf forums, partnering across sectors, and encouraging quick-win innovations and long-term business plans. Transparency is maintained through regular reports and direct involvement of the wakif in monitoring activities. With this approach, productive waqf shows real potential as an instrument of economic empowerment that supports sustainable development.

Keywords: Productive Waqf, Sustainable Development Goals, Dompot Dhuafa, Poverty Alleviation, Economic Empowerment

INTRODUCTION

Along with economic and social development, the challenge of poverty and inequality in Indonesia remains a significant issue. Although various policies have been implemented, many people still experience limitations in access to education, health, and decent economic opportunities. This inequality further worsens social conditions, especially in remote areas that lack adequate infrastructure and economic support. This indicates that a more innovative and sustainable approach is needed to address these social issues.

In the global context, there are Sustainable Development Goals or commonly referred to as SDGs, launched by the United Nations (UN) in September 2015, which are valid until 2030 (Bainus & Rachman, 2018). The SDGs have 17 goals that cover various aspects of sustainability, including poverty alleviation (Goal 1) and reducing inequality (Goal 10). To achieve these goals, a sustainable economic approach based on social inclusiveness is required. One of the instruments that can support the achievement of SDGs is productive waqf.

Historically, productive waqf is a concept where waqf assets are not only stored, but also actively managed in productive sectors such as business investment, agribusiness, and sharia-based property. In this way, the waqf can generate sustainable profits. These profits are then utilized to fulfill various community needs, thus providing wider benefits and long-term impact (Latifah et al., 2021). However, this huge potential has not been fully optimized despite its enormous potential. Challenges such as low public literacy about productive waqf, and also limited regulations (Masriyah, 2024).

Dompot Dhuafa, as one of the largest philanthropic institutions in Indonesia, was chosen as the object of research because it has a strong track record in managing productive waqf programs. This institution has shown a real contribution in supporting the achievement of SDGs through its various initiatives. Programs such as Productive Waqf for Empowered Indonesia Gardens, Dompot Dhuafa, utilize waqf assets to improve the welfare of the poor by creating jobs and supporting food security (Latifah et al., 2021) and Smart Ekselensia School, which is funded by productive waqf funds, also provides access to quality education for underprivileged children (Sudrajat & Imronah, 2023) With its wide range of programs and sustainability in management, Dompot Dhuafa is an interesting model to study in order to understand the effectiveness and challenges of productive waqf implementation in Indonesia.

Based on previous research conducted by (Abiba & Suprayitno, 2024) (Setiawan et al., 2021) (Idrus, 2020), which shows that Dompot Dhuafa has an important role in optimizing productive waqf in Indonesia. (Abiba & Suprayitno, 2024) examined how productive waqf in the livestock sector can support the achievement of SDGs, but the focus is still limited to one particular sector. (Setiawan et al., 2021) highlighted the productive waqf management strategy by Dompot Dhuafa in Banten, but this research only focuses on one region and has not discussed management strategies in various other regions or sectors. Meanwhile, (Idrus, 2020) examines productive waqf management in Dompot Dhuafa more broadly, but has not explored innovations in management strategies that can increase its effectiveness and impact on the economy and society.

Although Dompot Dhuafa has managed productive waqf in various programs, there are still limitations in program innovation and diversification, so that its potential has not

been fully maximized. The management of productive waqf is also still lacking in transparent and systematic documentation, making it difficult to measure its overall effectiveness. The impact of productive waqf programs on society also still faces obstacles. According to (Idrus, 2020), there are economic benefits generated that have not been evenly distributed throughout the region, especially in areas with low levels of waqf literacy. In addition, the community's access to the benefits of productive waqf, especially in the fields of education and health, is still limited, as most programs are still concentrated in urban areas. The suboptimal monitoring and evaluation system is also an obstacle in measuring the extent to which productive waqf programs contribute to the achievement of SDGs.

Based on this background, this study aims to analyze Dompot Dhuafa's role in managing productive waqf and its contribution to the achievement of SDG 1 (no poverty) and SDG 10 (reduced inequality) in Indonesia. The research will also explore the challenges faced in the implementation of the program, as well as explore strategies that can be applied to expand the social and economic impact of productive waqf in a sustainable manner.

REVIEW OF LITERATURE

Sustainable development is a process of meeting the needs of the present generation without compromising the ability of future generations to meet their own needs (Brundlant Report, 1987). (Hall, 2001) puts forward four approaches in this theory, namely balanced development, basic needs fulfillment development, equity, and quality development. These four approaches are then embodied in the three pillars of sustainable development, namely economic, social, and environmental (Moldan et al., 2012). All three must be balanced for development to be truly inclusive and sustainable (Lehtonen, 2004).

Productive endowment is a form of active management of endowment assets to generate sustainable economic benefits. Unlike traditional endowments, which are passive and limited to religious functions, productive endowments are managed in economic sectors such as property, agribusiness, and Islamic finance (Aji & Kartono, n.d.). The profits from this management are distributed to beneficiaries following predetermined social objectives (Yesli Adiana, 2021). However, despite its great potential, its utilization is still not optimal. The economic potential of cash waqf in Indonesia is estimated to reach IDR 180 trillion per year. However, as of March 2022, the collected cash waqf only reached Rp 2.23 trillion (1.71% of the potential) (Badan Wakaf Indonesia, 2024). This indicates that there is still significant room to optimize the utilization of waqf to have a broader impact on economic development and community welfare.

In line with this, the Sustainable Development Goals (SDGs) formulated by the United Nations have become a global development agenda consisting of 17 main goals to end poverty, reduce inequality, and protect the environment by 2030 (Turcea & Constantin2, 2021). This study highlights the contribution of productive waqf to Goal 1 (No Poverty) and Goal 10 (Reduced Inequalities), which are considered relevant to Dompot Dhuafa's productive waqf programs, particularly in terms of economic empowerment. Goal 1 (No Poverty) focuses on eliminating poverty from various dimensions, including limited access to education and healthcare services, and decent work (Ishartono & Raharjo, n.d.). Waqf programs such as Dompot Dhuafa's SMEs and productive agriculture contribute to creating economic opportunities for vulnerable groups (Jaenudin & Herianingrum, 2022). Meanwhile,

Goal 10 (Reduced Inequalities) focuses on equitable access, which Dompot Dhuafa achieves through skill training, scholarships, and community empowerment for marginalized groups (Syamsuri et al., 2022). With this approach, productive endowments can become part of an inclusive development strategy.

Previous studies have explored various aspects of productive endowments from diverse perspectives. (Abiba & Suprayitno, 2024) investigated the potential of livestock endowments in supporting well-being and achieving the SDGs, though their focus remains limited to the livestock sector. (Setiawan et al., 2021) examined Dompot Dhuafa's strategies through the DD Farm program in Banten, but their analysis was localized. Meanwhile, (Najim Nur Fauziah & Salina Kassim, 2022) discussed cash waqf for social enterprises, but did not delve deeply into institutional aspects. Additionally, (Irfany et al., 2023) and (Idrus, 2020) address the themes of green waqf and the management of productive waqf by Dompot Dhuafa in general, but have not examined the innovative strategies implemented. Therefore, this study aims to fill this gap by exploring Dompot Dhuafa's productive waqf management strategies and their contribution to achieving the SDGs, particularly in poverty alleviation and reducing inequality.

RESEARCH METHOD

This study uses a descriptive qualitative approach with an interpretive paradigm. This paradigm is used to understand social reality as a subjective construction of individuals or groups involved in productive waqf practices. The purpose of this study is to explore the meaning, strategies, and contributions of Dompot Dhuafa's productive waqf management to the achievement of SDGs, particularly in terms of poverty alleviation and inequality reduction. Data was collected through semi-structured interviews with Dompot Dhuafa waqf managers and beneficiaries of the Teras Madina program, direct observation at the activity site, and documentation studies from the official website and Zona Madina program reports. Data analysis was conducted using a thematic approach to identify patterns of meaning, management strategies, and socio-economic impacts based on field findings.

RESULTS AND DISCUSSION

Productive of Waqf Management by Dompot Dhuafa in Supporting SDGs

Dompot Dhuafa determines the type of productive waqf based on three main criteria, namely social impact potential, ability to generate surplus, and financial feasibility. The selected unit must generate profit or at least have measurable financial performance, such as in the fields of education, health, and the economy. The planning process involves several stages, starting with a feasibility study involving business actors and a cross-divisional team. If deemed feasible, the program proposal is submitted to the strategic committee for approval. Subsequently, the team prepares a business analysis document covering budget projections, profit forecasts, risks, and development strategies. Program funding comes from endowment surpluses, fundraising, and endowment investment schemes. Once funds are secured, the program is implemented according to the approved plan. All productive waqf activities must obtain an opinion from the Sharia Supervisory Board (DPS) to ensure compliance with Sharia principles. The DPS opinion serves as the basis for the development of social enterprises

such as the water waqf program, PAMSIMAS, and village-based units. With this approach, Dompot Dhuafa maintains the continuity of sharia, social, and economic aspects in every implementation of productive waqf.

In terms of outcomes, program profits are distributed as follows: 10% for the trustee's rights, 40% for reinvestment, and 50% allocated to the beneficiaries. In the event of losses, the institution has risk mitigation mechanisms and a commitment to preserve the principal value of the endowment. If losses occur, funds will be compensated to ensure the continuity of benefits. To support the achievement of the SDGs, Dompot Dhuafa strategically integrates productive endowment programs into 12 of the 17 priority SDG goals. Based on an analysis of contributions to 299 SDG indicators, Dompot Dhuafa directly contributes to 130 indicators (43.48%), indirectly contributes to 31 indicators (10.37%), does not contribute to 90 indicators (30.10%), and is irrelevant to 48 indicators (16.05%). The largest contributions are recorded in SDG 3 (health), SDG 8 (decent work and economic growth), SDG 1 (no poverty), and SDG 4 (quality education). This shows a measurable orientation in the development of waqf that is relevant globally. Program innovation is driven through five approaches: strengthening ideas, multi-stakeholder collaboration, expert involvement, transparency, and accountability. Innovation is also carried out in the financial sector through instruments such as CWLS (Cash Waqf Linked Sukuk), sharia mutual funds, and waqf shares.

Dompot Dhuafa monitors and evaluates programs through an initial planning mechanism managed under several schemes. For example, the scheme that refers to the managing operator for Dompot Dhuafa's educational institution programs, where Dompot Dhuafa does not directly manage but appoints a special management entity or special team to manage Dompot Dhuafa schools. In monitoring these programs, the approach depends on the nature of the program. If the program adopts a specialized management scheme, monitoring is conducted through regular communication with the program managers at those locations. However, if managed directly by the Nazhir, monitoring is conducted through regular evaluation and monitoring by the Nazhir management team. If managed by the community, monitoring is carried out through an agreement stating the cooperation between Dompot Dhuafa's nazhir and the community. Performance indicators used include sustainability aspects, financial performance, asset growth, and services to the beneficiaries.

Dompot Dhuafa integrates productive endowments with national development programs, considering short- and medium-term plans. This process begins with an analysis of Sustainable Development Goals (SDGs) indicators to determine relevant and realistic priorities aligned with the institution's activities. Given the limited funding from the government, Dompot Dhuafa selects indicators that best align with its potential contributions. This structured wakaf management contributes to SDG 1 (No Poverty) through the creation of wakaf-based business units targeting underprivileged communities. Meanwhile, providing access to basic services such as education and healthcare through wakaf surpluses also strengthens contributions to SDG 10 (Reduced Inequalities), by offering more equitable opportunities for vulnerable groups to access essential services.

The Impact of Productive Waqf Programs on Society in Indonesia

The productive waqf program run by Dompot Dhuafa has various forms of implementation, one of which is through the Zona Madina unit. Within the Zona, there are various economic empowerment programs, one of which is called Teras Madina, which serves as a platform for the community to develop their businesses. Teras Madina adopts a

shared canteen concept, where some members act as staff responsible for daily operations, while others run their own businesses under a profit-sharing system based on sales revenue. This program not only provides business space but also facilitates operational needs such as kitchen equipment and raw materials, as well as offering mentoring, business skill training, and economic capacity-building support.

Based on interviews with several beneficiaries, the program is seen to have a direct impact on increased income, family economic stability, and enhanced self-confidence. Before joining, most participants had small businesses without a fixed location. After joining, they not only gained access to business space and supporting facilities but also training that boosted their confidence and ability to manage their businesses. The presence of cooperatives also strengthens the small business ecosystem within the program, creating opportunities for collaboration and more affordable access to savings and loans. This impact reflects a tangible contribution to SDG 1, namely ending poverty, particularly through increased income and economic empowerment of vulnerable households. Additionally, access to training, production facilities, and business opportunities for underprivileged communities in outlying areas also reflects support for SDG 10, namely reducing social and economic disparities between groups.

From an institutional perspective, Dompot Dhuafa itself assesses that one measure of the success of productive endowment programs can be seen through testimonials and changes in community access to basic services. Through endowment programs, Dompot Dhuafa claims that communities have easier access to quality education and affordable healthcare services. Although specific data on the improvement in well-being from economic endowment programs is still limited due to their relatively new nature, some initiatives, such as productive agricultural cultivation in the Lido area, have shown income generation, albeit on a small scale. Despite its small scale, this indicates that the contribution of productive endowments to social and economic well-being is beginning to emerge, though not yet as significant as other programs like zakat. From both sides, both the institution and the beneficiaries, it can be concluded that productive wakaf has made an initial contribution to poverty reduction, increased economic independence, and easier access to basic services. This aligns with the SDGs, particularly Goal 1 (no poverty) and Goal 10 (reducing inequality).

In addition to observing the program's direct impact, Dompot Dhuafa also conducts formal measurements of the productive endowment program's contribution to SDG indicators. Dompot Dhuafa measures the contribution of productive endowments to the SDGs through data-based before-and-after impact analysis, comparing the conditions of beneficiaries before and after the program. For Goal 1 (No Poverty), the main indicator used is increased income through capital provision, training, and market access. For Goal 10 (Reduced Inequalities), the contribution is realized through expanded access to basic services, particularly healthcare in previously underdeveloped areas.

The measurement method involves classifying contributions into three categories: direct contribution, indirect contribution, and no contribution. For example, water endowment programs are considered to directly contribute to access to clean water, while free healthcare services are categorized as indirectly contributing to household expenditures. Internal evaluations are conducted regularly, either quarterly, semi-annually, or annually, and to date, Dompot Dhuafa has recorded contributions to 129 national SDG indicators.

Challenges of Dompét Dhuafa's Productive Waqf Management

In its implementation, the productive waqf program run by Dompét Dhuafa faces a number of complex challenges. One of the main obstacles is the low level of public literacy regarding the concept of productive waqf. Many waqf donors still consider waqf to be limited to traditional forms such as the construction of mosques or cemeteries, so the concept of waqf managed as a business often raises doubts. This has led to low participation rates, with only around 30% of Dompét Dhuafa's total waqf donors interested in contributing to the productive scheme. The perception that productive waqf is high-risk—due to its involvement in business activities—often raises concerns about the potential loss of the principal value of the waqf if the business incurs losses.

Another challenge is the limited portfolio of productive endowments, which currently remains concentrated in a few sectors such as education and health. This makes it difficult to expand the program into new sectors such as energy, technology, or food security. Structurally, the lack of supporting regulations is also a significant obstacle. To date, there are no tax incentives for cash waqf or risk guarantee systems that protect waqf funds in productive activities. This situation prevents the development of the productive waqf industry from being fully optimized. Challenges related to low public literacy and trust in productive waqf schemes are obstacles to expanding the contribution of waqf to SDG Goals 1 and 10. Low public participation limits the reach of economic empowerment programs, while the absence of policy incentives limits the capacity of institutions to reach the poorest and most marginalized groups.

To address these challenges, Dompét Dhuafa has implemented several strategies. Externally, they actively build cross-institutional collaborations, participate in national endowment forums, and advocate for policy changes through endowment associations. Internally, human resource capacity is continuously enhanced through training and benchmarking with domestic and international endowment institutions. Innovations are developed through short-term quick-win projects, such as boarding school construction, and aligned with long-term planning through a five-year business plan.

In building public trust, Dompét Dhuafa prioritizes principles of transparency and accountability. Reporting is conducted regularly through digital media, annual reports, and direct visits to program units through activities such as care visits and harvest tours. This strategy not only increases wakif engagement but also strengthens the image that productive endowments can be managed with integrity and professionalism. Thus, efforts to strengthen the productive endowment ecosystem are expected to expand contributions to sustainable development, particularly toward SDG 1 and SDG 10 targets.

CONCLUSION

This study found that Dompét Dhuafa's management of productive waqf is carried out through a structured and measurable scheme, but it still faces obstacles in terms of expansion and increasing public trust. One important finding is that although the institution's strategy has integrated business, sharia, and social aspects, public literacy regarding productive waqf remains low. Only a small portion of waqf donors is willing to donate funds through productive schemes due to concerns about risks and doubts regarding the sustainability of the program. The Teras Madina program serves as concrete evidence that

waqf management can have a direct impact on the lives of underprivileged communities. Beneficiaries experienced an increase in income used for primary needs such as children's education and daily necessities, which have not been widely highlighted in previous waqf studies. Additionally, the presence of cooperatives and business training in this program signifies that productive waqf is not merely financial but also builds long-term capacity. This demonstrates that contributions to the SDGs are not just institutional narratives but are genuinely felt by beneficiaries.

These programs support the achievement of Goal 1 (No Poverty) through increased income and economic independence, as well as Goal 10 (Reduced Inequalities) through access to basic services and strengthened social capacity. The strategies implemented include collaboration with cross-sectoral partners, participation in national productive endowment forums, and the application of quick-win innovations for short-term programs and a five-year business plan for the long term. Transparent reporting, digital education, and the involvement of wakif through direct visits are also part of Dompot Dhuafa's collaborative approach to building public trust.

Overall, professionally and accountably managed productive endowments have proven to have great potential as instruments of sustainable development. However, this study also found that most productive endowment contributions are still concentrated in familiar sectors such as education and health, while contributions to more progressive sectors like energy, infrastructure, or the digital economy remain minimal. Regulations that do not favor the productive endowment sector, such as the absence of tax incentives or risk guarantee systems, also hinder this development. Therefore, further efforts are needed to open up opportunities for collaboration among nazhir, encourage supportive regulations, and expand program models that are relevant to local needs. Further research should also focus on quantitative evaluation based on longitudinal data so that contributions to the SDGs can be measured more precisely and not just narratively.

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