

Productive Waqf Development Strategy to Advance Education and Health in the Bangka Belitung Islands Province

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ABSTRACT

Waqf is one of the important instruments in Islamic economics that has a strategic role in the social development of society, especially in the fields of education and health, in the Bangka Belitung Islands Province, the potential for waqf is quite large with more than 1,377 plots of waqf land spread across various regions but its management is still dominated by a consumptive approach and has not been developed productively, this article aims to examine the strategy of developing productive waqf as an alternative solution for financing education and health development, especially in areas that still have limited access to basic services. This study uses a descriptive qualitative approach with data collection methods through in-depth interviews, observation, and documentation. Research informants consist of waqf nazhir, community leaders, academics and related parties from the Ministry of Religious Affairs as well as waqf-based educational and health institutions. Data analysis was carried out with a thematic approach through the stages of data reduction, data presentation, and drawing conclusions. The research results show that low public literacy, unequal training for nazhir, and incomplete legality of waqf assets are the main obstacles in the development of productive waqf. However, there are initiatives that can serve as pilot models, such as the productive waqf incubation program by the KUA in East Belitung and South Belitung, and the management of oil palm agricultural waqf in Bedengung Village. The research also found that multi-stakeholder collaboration, management transparency, and digital technology support play a significant role in encouraging sustainable productive waqf. Thus, the strategy for developing productive waqf in Bangka Belitung requires synergy between the government, nazhir, the community, and the private sector through asset legalization, increasing public literacy, nazhir training, and the integration of waqf into regional economic programs. Productive waqf is expected to be an alternative development instrument that can strengthen education and health services evenly and inclusively, and improve community welfare in a sustainable manner in the Bangka Belitung archipelago.

Keywords: Productive Waqf, Development Strategy, Nazhir, Islamic Economics.

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INTRODUCTION

Waqf is one of the Islamic economic instruments that has great potential in supporting social development and the welfare of the people, in the history of Islam waqf has contributed significantly in establishing educational institutions, hospitals, and various other public facilities, then in this modern era the concept of waqf has experienced more dynamic developments, especially through the productive waqf approach, namely the professional management of waqf assets so that they can produce sustainable economic benefits without reducing the value of their social benefits (Asy'arie & Djalaludin, 2024).



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Amidst the challenges of national development and limited government budget, the development of productive waqf is one of the alternative financing solutions in strategic sectors such as education and health, this is important considering that both sectors have a crucial role in improving the quality of human resources and the standard of living of the community, especially in areas with challenging geographical conditions such as the Bangka Belitung Islands Province, the involvement of socio-religious institutions through waqf management is very relevant and potential (Yuniara & Afrianty, 2024).

The Bangka Belitung Islands Province, as an archipelago, has unique development characteristics, with limited access to education and health services in some remote areas a challenge that has not yet been fully addressed. The local government has strived to improve facilities and infrastructure, but support from the non-governmental sector, including waqf institutions, can be a significant complement to realizing social justice and equitable distribution of basic services (Amalia, n.d.).

Unfortunately, the potential of waqf in Bangka Belitung has not been optimally developed, there are still many waqf assets such as waqf land for mosques and educational institutions that have not been managed productively, most of the waqf is still consumptive and only used traditionally, even though if managed with the right strategy, these waqf assets can be a source of funding that can support the provision of quality education and affordable health services for the community.

Then, besides that, the low level of public literacy regarding the concept of productive waqf is a separate obstacle, many people still view waqf as a religious charity that is limited to the construction of places of worship without seeing the great potential of waqf in the form of money, property or other assets that can be developed economically, therefore, education and a strategic approach are needed from waqf managers (nazhir), academics, and local governments to change this perception and encourage wider public participation.

Strategic efforts in developing productive waqf in the fields of education and health require synergy between stakeholders, the involvement of Islamic educational institutions, waqf-based hospitals, religious organizations, and the private sector can create a highly efficient productive waqf ecosystem, this will not only improve the quality of education and health services but also create a broader economic impact for the community (Hidayatullah & Saiin, 2025).

The development of productive waqf must also be accompanied by careful planning and professional asset management, then the legality of waqf assets, institutional governance, financial transparency, and the use of digital technology in collecting and reporting waqf are important aspects that must be considered, experience in several regions in Indonesia shows that the success of productive waqf is highly dependent on institutional capacity and public trust in its managers (Fitriani, 2024).

Based on this background, this article is prepared to examine strategies that can be applied in the development of productive waqf, especially in the education and health sectors in the Bangka Belitung Islands Province. Through this approach, it is hoped that it can provide a conceptual overview as well as applicable practices that can inspire stakeholders in maximizing the potential of waqf as a driving force for sustainable and equitable regional development.

The Bangka Belitung Islands Province has a large potential for land waqf, recorded at around 1,377 plots covering an area of 408.55 ha, with 63% already certified and the rest uncertified, in Belitung Regency for example only 42.9% of its waqf assets are certified, which indicates that there are still many assets whose legality

is unclear, this condition is of basic significance for efforts to manage productive waqf, especially in the fields of education and health so that waqf assets truly provide sustainable social and economic benefits.

Furthermore, education data in this province demonstrates challenges in equitable distribution of human resources. Studies such as the "Analysis of Teachers Management Policy" in Bangka Regency indicate a persistent lack of teacher competency that falls short of expectations. Meanwhile, improvements in the quality of early childhood education (PAUD) teachers have been implemented through gradual training for 60 teachers in Bangka Belitung, indicating a significant need for facilities and funding for training and improving educational quality.

In the health sector, Bangka Belitung is categorized as a malaria-prone area with an annual incidence rate reaching around 29.3 per 1,000 people, although the latest detailed data from the Bangka Belitung Health Office in 2023 is not publicly available, the health profile of this area still shows an urgent need for integrated health facilities and programs, especially for remote areas.

Currently, the management of productive waqf in Bangka Belitung has shown progress, for example, the KUA in East Belitung and South Belitung have participated in the productive waqf incubation program since 2022–2023, and in 2022, Bedungung Village, South Bangka, successfully launched a productive waqf harvest of oil palm with funding support of IDR 100 million from the Ministry of Religious Affairs. This is an important stepping stone to expanding the productive waqf management model to the education and health sectors.

Furthermore, the Indonesian Waqf Board (BWI) of Bangka Belitung Province actively collects data on productive waqf, such as visits to the KUA Membalong in Belitung to inventory existing waqf assets. This initiative demonstrates the seriousness of religious institutions and the government in supporting the development of economic-based waqf as an important capital in systematic productive waqf planning.

Sharia economics and waqf also received special attention in the BEKISAH 2025 Program (Bangka Belitung Sharia Economics and Finance), organized by the Bank Indonesia (BI) of Bangka Belitung Province, where talk shows and sharia economic competitions also highlighted the role of productive waqf in strengthening community welfare, then activities like this showed the potential for collaboration between waqf, educational institutions (including Islamic boarding schools), and MSMEs to become a force that can be optimized for regional development.

However, barriers to literacy and capacity among waqf managers (nazhir) remain. A study in Belitung Regency found limited recruitment patterns for nazhir, along with a lack of sustainable and formal training, such as certification. This situation highlights the need for institutional capacity-building strategies to ensure the effective implementation of productive waqf in these two strategic sectors.

Based on the data, strategic ideas, and existing challenges, this article is then compiled to explain the strategy for developing productive waqf to advance education and health in Bangka Belitung. It is hoped that this article can be a reference for policy makers, nazhir, waqf institutions, and related stakeholders to formulate concrete steps in strengthening the role of local productive waqf as an instrument for regional socio-economic development.

METHOD

This study uses a descriptive qualitative approach because it aims to describe and understand in depth the strategies for developing productive waqf in the fields of education and health, this approach was chosen to obtain a rich contextual

understanding of the phenomenon of productive waqf in the Bangka Belitung Islands Province, especially in managerial, social and institutional aspects, this study does not focus on numbers but on narratives, meanings and practices that develop in the field.

Data collection technique conducted through three main methods: in-depth interviews, direct observation, and documentation, interviews were conducted with 12 key informants selected purposively, consisting of: waqf nazhir, representatives of the Ministry of Religious Affairs, administrators of waqf-based education and health foundations, and community leaders or academics who understand waqf management issues. This number of informants is considered sufficient to obtain rich and varied information and achieve data saturation, observations were conducted in several productive waqf locations, such as agricultural waqf land, waqf-based schools, and waqf health facilities, documentation was obtained from the institution's annual report, foundation profile, local news, and relevant regional policies (Muhammad, 2023).

The selection of informants was carried out using a purposive sampling method, namely selecting subjects deliberately based on certain criteria that are considered capable of providing relevant and in-depth information, these criteria include experience in managing waqf, direct involvement in productive waqf projects, and understanding of waqf policies in the region, in this study the validity of the data was strengthened by triangulation of sources and techniques, namely comparing data from interviews, observations and documents to obtain a more objective and comprehensive picture (Sukriah et al., 2024).

The data obtained were analyzed using thematic analysis with steps of data reduction, data presentation and drawing conclusions, researchers identified the main themes that emerged from the results of interviews and observations, such as waqf management models, implementation constraints, asset empowerment strategies, to local regulatory support, then from these findings the researchers then compiled conclusions and recommendations related to strategies that can be used to optimize the development of productive waqf in the education and health sectors in the Bangka Belitung Islands region.

This method is expected to provide conceptual and practical contributions in the development of productive waqf in the region, as well as being a reference for policy makers, waqf institutions, and the community in understanding the great potential of waqf as an instrument of social development, by using a qualitative approach, this research also opens up broad interpretation space for local dynamics and socio-cultural values that influence waqf management in Bangka Belitung (Assidiqi, 2020).

The data analysis technique uses the thematic analysis method, this approach is used to identify, analyze, and report patterns or themes found in qualitative data, the analysis process is carried out in five systematic stages as follows: first Data Familiarization, second Initial Coding (generating initial codes), third Search for themes, fourth Review and Refining Themes (reviewing and defining themes). The themes that have been formed are reviewed to see their suitability with the data, some themes may need to be combined, broken down, or adjusted to be more representative, at this stage clarification is carried out on the boundaries and focus of each theme, fifth Writing and Interpretation of Data (writing the report).

The thematic findings are presented in the form of descriptive and interpretative narratives, each theme is explained in depth by citing direct statements from informants and linked to the social context and relevant theories, these findings then become the basis for compiling conclusions and strategic recommendations for the development of productive waqf in the education and health sectors, this method is expected to be able

to produce a comprehensive and meaningful picture of the reality in the field, while providing conceptual and practical contributions for policy makers, waqf institutions, and the general public, by using a qualitative approach, this research also provides interpretative space for the socio-cultural dynamics and local conditions that influence the practice of waqf.

RESULTS AND DISCUSSION

Waqf in the perspective of Islamic economics is not only a form of worship, but also a strategic instrument for wealth distribution and sustainable social development, the general view in this article emphasizes that productive waqf is an innovative form of waqf management that is not only spiritually oriented, but also oriented towards economic sustainability, with professional management of waqf assets not only stops at the construction of places of worship, but can be used to finance important sectors such as education and health, this reflects a paradigm shift in society in understanding the broader function of waqf and has a long-term impact.

In addition, the results of this discussion need to be strengthened with a theoretical framework in Islamic economics, especially the concept of maqashid sharia and wealth distribution, in the perspective of maqashid sharia, productive waqf plays a role in fulfilling sharia objectives such as maintaining religion, soul, mind, descendants and property, then the use of waqf assets for education and health is part of the effort to maintain mind and soul, which is part of the main objective of sharia, then on the other hand the productive waqf strategy also supports social justice by expanding access to basic services for the less fortunate.

The strategic model used in this study can also be applied to an asset-based collaborative-participatory development strategy, where waqf management is not solely carried out top-down by the government and nazhir (Islamic trustee), but actively involves the community, academics, and the private sector. This strategy aligns with the concept of waqf governance based on good governance, transparency, and public accountability. This approach strengthens the sustainability of productive waqf by simultaneously integrating spiritual values, social participation, and economic efficiency.

The Bangka Belitung Islands Province with its island geographical characteristics and limited access to basic services is a very potential area for developing a productive waqf model, but the general view of society towards waqf still tends to be conservative, seeing it as a donation for religious activities only, this article emphasizes that the low literacy of the community regarding the concept of productive waqf is a major challenge in optimizing existing potential, therefore an active role is needed from religious institutions, academics and the government to encourage the transformation of understanding of waqf in society.

On the other hand, the existence of large waqf assets that have not been fully managed productively, opens up strategic space for collaboration between nazhir, educational institutions, the private sector and local governments, the growing general view shows that synergy between parties coupled with transparency, asset legality and digital technology support is an important foundation in the development of productive waqf, with this approach waqf is not only a form of social concern, but also becomes a highly effective locomotive of the people's economy, especially in efforts to improve inclusive education and health services in the Bangka Belitung Islands Province.

The research results show that the potential for waqf in the Bangka Belitung Islands Province is enormous, but has not been optimally managed, especially in the form of productive waqf. Based on data from the Indonesian Waqf Association (BWI),

there are approximately 1,377 plots of waqf land covering more than 408 hectares, but only about 63% have been certified. This condition indicates that many waqf assets still lack legal clarity, thus hampering their productive use, especially in the education and health sectors that desperately need alternative financing support.

Further findings show that although local governments have attempted to improve the quality of education and healthcare services, budget constraints have resulted in uneven development, particularly in remote areas. In the education sector, many teachers in Bangka and Belitung Regency still do not meet competency standards. Similarly, in the health sector, Bangka Belitung is still categorized as a malaria-prone area with a high incidence rate of 29.3 per 1,000 people, indicating a lack of equitable health facilities in remote areas.

Nevertheless, there are promising early initiatives, such as the Productive Waqf Incubation program implemented by the East Belitung and South Belitung Offices of Religious Affairs (KUA) from 2022–2023. Furthermore, the implementation of palm oil agricultural waqf in Bedengung Village, with funding of IDR 100 million from the Ministry of Religious Affairs, has resulted in a bumper harvest and serves as a concrete example of successful productive waqf management. This model demonstrates that with the right strategy, waqf can generate economic value while supporting the social needs of the community.

The observation results also show the active role of the BWI of Babel Province in conducting data collection and guidance on waqf assets, for example a visit to the KUA Membalong in Belitung to inventory assets shows that coordination between institutions is starting to run, even support for waqf and sharia economics is strengthened in the BEKISAH 2025 activity, where the role of waqf in regional development is highlighted in talk shows and competitions attended by educational institutions and MSMEs, thus strengthening the opportunity for collaboration between the religious, educational and economic sectors.

However, the research also found a number of structural obstacles, such as low waqf literacy among the community and minimal formal training for nazhir, in some areas, nazhir are still recruited without adequate training, and not all understand the concept of productive waqf, as a result waqf assets tend to be used traditionally for the construction of mosques or tombs, without innovation or development of economic value, this indicates the need for strengthening waqf institutions and integrated training for their managers.

The discussion of the results indicates that the strategy for developing productive waqf must begin with asset legalization, increasing public literacy, and strengthening waqf institutional governance. Collaboration models between educational institutions, health care institutions, the private sector, and the government also need to be strengthened. Previous studies, such as those by Maulana (2023) and Isnaeni & Pratomo (2023), also emphasize that strengthening human resource capacity and strategic partnerships are key to optimizing waqf utilization.

Referring to these results, it can be concluded that the development of productive waqf in Bangka Belitung is very possible to be realized systematically, especially in the education and health sectors, but in this case it requires a joint commitment from all stakeholders, including BWI, the Ministry of Religion, local governments, educational institutions, and the wider community to carry out their roles and responsibilities synergistically and sustainably.

Waqf is an Islamic economic instrument that has long been part of Islamic civilization and plays a major role in social development. According to Kahf (1998),

waqf has great potential as an instrument for sustainable and inclusive wealth distribution. In the classical concept, waqf is intended for worship needs such as mosques. However, in contemporary developments, waqf has evolved into a form of productive waqf, namely the management of waqf assets to generate economic surpluses to support various social programs, including education and health.

The concept of productive waqf is clarified by Cizakca (2000) in his research on the history of Islamic economics. He explains that during the Ottoman Empire, many universities and hospitals were funded by productive waqf, namely waqf in the form of agricultural land, shops, and property for rent, then the profits were used to pay the salaries of teachers, doctors, and other public service providers. This is what inspired the management of modern productive waqf that can be implemented in Indonesia, including in the Bangka Belitung Islands Province.

In the Indonesian context, Law Number 41 of 2004 concerning Waqf states that waqf assets can be in the form of immovable or movable objects, including money, shares, and precious metals. This law also encourages the productive use of waqf through management by professional nazhir. According to the Indonesian Waqf Board (BWI), the potential for cash waqf in Indonesia reaches more than IDR 180 trillion per year, but only a small portion can be optimally realized. Limited public literacy, weak nazhir management, and the underdevelopment of a supporting ecosystem are the main challenges.

Several studies have shown that productive waqf is highly relevant for the development of the education and health sectors. Research by Abdurrahman (2020) suggests that the use of waqf land for the construction of schools or health facilities will be more effective when managed in partnership with the private sector, enabling both economic value and social benefits to coexist. This aligns with the concept of waqf-based social enterprises, where sustainability and public service objectives can synergize.

Another study by Hasan and Siraj (2016) stated that the implementation of productive waqf in the field of education such as waqf-based schools in Malaysia has been able to reduce dependence on the government budget, improve the quality of services, and provide wider access to education to the poor, as well as in the health sector, the waqf hospital model implemented in several Middle Eastern countries has shown effectiveness in providing quality medical services at low cost.

In the local context, research by Akhmad Ridwan (2022) on waqf management in Bangka Belitung revealed that most waqf assets in this province are still consumptive, used for the construction of mosques or tombs, and have not been developed productively, the research also emphasized the importance of nazhir development and increasing institutional capacity so that waqf can be optimally utilized for public education and health.

A study by BWI and the Ministry of Religious Affairs also shows that the productive waqf incubation program has begun to be implemented in several regions including Bangka Belitung, one example is the development of a waqf-based oil palm plantation in Bedengung Village, South Bangka Regency, which is one of the examples of productive waqf in the agricultural sector, however, there are not many productive waqf models that are focused on the education and health sectors which are actually very much needed to improve the quality of human resources in Bangka Belitung province.

Thus, from the various existing literature and research, it can be concluded that the strategy for developing productive waqf in the Bangka Belitung Islands Province requires strengthening waqf literacy, reforming nazhir management, developing

supportive local regulations, and establishing a collaborative model between the waqf, private sector, and government sectors. This literature review provides an important foundation for formulating an implementative strategy that is contextual to the needs and conditions of the Bangka Belitung community, particularly in efforts to advance education and health services sustainably.

In other literature reviews, several previous studies that form the basis of this research include: Ainnur & Suryaningsih (2023) examined the role of productive waqf in the health sector during the pandemic in Surabaya, the results showed a significant contribution through the distribution of medical equipment, multivitamins, and the establishment of free school clinics, thus facilitating access to health services for students and school employees, then Wahda & Ramadhita (2024) analyzed the management of productive waqf in supporting family resilience during emergencies. This study in Surabaya found that the productive waqf model was able to maintain family economic stability by empowering local resources and strengthening community solidarity.

The next research author Maulana (2023) presents the implications of productive waqf for community economic development, this study underlines the importance of waqf directed at investment in health education and MSMEs to create economic inclusiveness and reduce inequality, then Kurlia et al. (2023) examines productive waqf from a sharia economic perspective, identifying opportunities for digitalization and crowdfunding to improve literacy and professionalism in waqf management, including for the education and public service sectors, Amarudin et al. (2023) conducted a case study at the Tebuireng Islamic Boarding School in Jombang, finding that systematic and legal productive waqf succeeded in making the Islamic boarding school independent through the provision of educational facilities, logistics, and improving the welfare of students.

The next author and researcher, Sumarjan (2024) mapped the implementation of productive waqf at the Bina Insan Madani Ternate Foundation, finding that sharia-compliant management provides educational and worship facilities, although it has not yet reached social assistance such as health programs or vulnerable groups, then Isnaeni & Pratomo (2023) examined the waqf management model as an alternative funding for higher education, they suggested public literacy strategies, cross-party collaboration, quality human resources, and business innovation as keys to optimizing waqf assets in supporting the development of educational institutions, next Rahmah et al. (2024) analyzed livestock waqf in Bandung, although in the livestock sector this model is relevant because it shows productive waqf that is able to empower the community economically. This can be adapted for productive waqf based on education or health services in Bangka Belitung.

CONCLUSION

The potential for waqf in Bangka Belitung is large but has not been optimally developed, there are more than 1,300 plots of waqf land with an area of 408 hectares, but only a portion is certified, many waqf assets are still consumptive and have not been developed into productive waqf. Productive waqf can be an alternative financing for education and health development, given the limited government budget, productive waqf is a strategic solution in supporting basic services in remote areas, especially in improving the quality of human resources and health facilities. Low public literacy and nazhir capacity are major obstacles, many people still understand waqf only as building places of worship, in addition, most nazhir have not received training and do not understand the management of waqf based on a productive economy.

There are already initial initiatives that can be developed more broadly, for example, the Productive Waqf Incubation Program by the Belitung Religious Affairs Office (KUA) and the waqf palm oil harvest in Bedung Village. This demonstrates that with the right strategy, waqf can be utilized for both social and economic purposes. Synergy between stakeholders is necessary; the development of productive waqf cannot be carried out alone by the nazhir (Islamic head). It requires collaboration between the Indonesian Muslim Scholars Association (BWI), the Ministry of Religious Affairs, local governments, the private sector, educational institutions, and the community.

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