

REPUBLIC INDONESIA  
KEMENTERIAN HUKUM DAN HAK ASASI MANUSIA

# SURAT PENCATATAN CIPTAAN

Dalam rangka perlindungan ciptaan di bidang ilmu pengetahuan, seni dan sastra berdasarkan Undang-Undang Nomor 28 Tahun 2014 tentang Hak Cipta, dengan ini menerangkan:

Nomor dan tanggal permohonan : EC00202220409, 25 Maret 2022

## Pencipta

Nama : **Abdul Majid, Farokhah Muzayinatun Niswah dkk**  
Alamat : Tawun RT4 RW4 Balung Tawun, Sukodadi, Lamongan, Lamongan, JAWA TIMUR, 62253  
Kewarganegaraan : Indonesia

## Pemegang Hak Cipta

Nama : **LPPM Universitas Muhammadiyah Lamongan**  
Alamat : Jl Raya Plalangan Plosowahyu KM3 Lamongan, Lamongan, JAWA TIMUR, 62218  
Kewarganegaraan : Indonesia

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a.n Menteri Hukum dan Hak Asasi Manusia  
Direktur Jenderal Kekayaan Intelektual  
u.b.  
Direktur Hak Cipta dan Desain Industri

Anggoro Dasananto  
NIP.196412081991031002

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**LAMPIRAN PENCIPTA**

No	Nama	Alamat
1	Abdul Majid	Tawun RT4 RW4 Balung Tawun, Sukodadi, Lamongan
2	Farokhah Muzayinatun Niswah	Keduwul RT 02/ RW 02, Desa Menongo, Sukodadi, Lamongan
3	Lailatur Rohmah	Sarirejo RT 03/ RW 03, Sukorejo, Lamongan
4	Evrina Ross Pratiwi	Bakalanpule, Tikung, Lamongan



# WAQF IN THE AGRICULTURAL SECTOR MODEL IN LAMONGAN, EAST JAVA

Waqf can be developed in the agricultural sector. One form of agricultural waqf scheme that can be adopted is micro-enterprise capital waqf for farmers in Siser Village, Laren, Lamongan.

## AUTHORS

Abdul Majid, Farokhah Muzayinaton Niswah,  
Lailatur Rohmah, Evrina Ross Pratiwi

## AFFILIATION

Universitas Muhammadiyah Lamongan

## Introduction

Cash waqf is one of the important social-based Islamic financial instruments to be developed. With cash waqf, waqf will be more easily produced and can be used according to the needs of the existing community. One form of productive waqf is waqf for micro-business capital for farmers. Farmers need to increase their productivity so that they can improve their family's economy. The majority of people who work as farmers are middle to lower-class people who depend on their livelihoods from harvests. The Covid-19 pandemic that has hit Indonesia, and the world has left many families experiencing financial shortages, including farming families. So efforts are needed to improve the welfare of farmers so that their lives improve.

## Objective

The purpose of this study was to determine the scheme for developing cash waqf in the agricultural sector of Lamongan

## Methodology

The research was carried out by studying literature and interviewing the actors, consisting of farmers, the Head of Siser Village, the Lamongan Agriculture Service, the Indonesian Waqf Agency (BWI) Lamongan, and the Head of the Lamongan Muhammadiyah Waqf and Asset Assembly Division. The scheme is made based on the results of interviews with stakeholders

## Conclusion

The agricultural sector is one sector that can be developed with waqf funds. The micro-enterprise capital waqf scheme for farmers in Lamongan can serve as a model for nazir and local governments in Indonesia to assist farmers in financing.

## Result

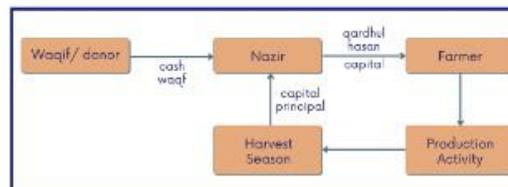


Figure. Micro-Enterprise Capital Waqf for Farmers Model

## Result

Waqf gives cash waqf for the micro-enterprise capital waqf program. Then nazir manages waqf assets into capital costs for farmers as beneficiaries with the qardhul hasan principle. After the farmer managed to get the harvest, the farmer returns the principal of the waqf fund to the nazir, without interest and fines.

## Analysis

The agricultural waqf model such as the one in Siser Village, Laren, Lamongan has been proven to increase the productivity of local farmers. Cash waqf can be alternative financing for farmers who have difficulty accessing financing such as banking. Through this waqf scheme, farmers are helped by the presence of fertilizers that have been purchased with waqf funds. Because in Lamongan to get cheap fertilizer is also quite difficult.

