

Productive Waqf Education to Increase Islamic Economic Awareness in Rural Areas

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ABSTRACT: This community service activity aims to increase awareness and literacy of Islamic economics in rural communities through education about productive waqf. The program was implemented in Batulawang Village, Cipanas District, Cianjur Regency, West Java, involving religious leaders, village officials, and community groups as active participants. Implementation methods included socialising the concept of productive waqf, training in waqf asset management, and assisting in the design of an institutional model for village waqf management. The activity's results demonstrated a significant increase in community understanding of the waqf's role as an instrument for sustainable economic empowerment. Participants began to understand that waqf assets can be managed productively through economic activities such as agriculture, micro-enterprises, and sharia cooperatives. Furthermore, an initiative emerged to establish a Village Waqf Management Institution (LPWD) as a forum for managing and governing sharia-compliant assets. The impact of the activity was evident in increased social trust, community participation, and collective awareness of Islamic economic development at the village level. This activity demonstrated that productive waqf education is an effective means of economic empowerment in rural communities and can serve as a model for replication in other regions with similar characteristics.

KEYWORDS: Productive Waqf, Sharia Economic Literacy, Community Empowerment, Islamic Economics, Batulawang Village.

1. INTRODUCTION

Community economic empowerment is a crucial aspect of sustainable development, particularly in rural areas that still face limited resources and access to formal financial institutions [1]. In the Indonesian context, the vast economic potential of the community is often not optimally managed due to a lack of financial literacy, particularly in Sharia-based principles [2]. Yet, the Islamic economic system possesses highly relevant social instruments for stimulating the community economy [3], one of which is productive waqf [4].

Waqf is not only understood as a philanthropic act of worship but also has a strong socio-economic dimension [5]. Through effective management, waqf can serve as an alternative source of financing to support community economic activities [6], create jobs [7], and reduce social inequality [8]. In recent decades, the concept of productive waqf has been widely developed in Indonesia by religious institutions, social organisations, and higher education institutions [9]. However, implementation at the rural level still faces challenges, primarily due to the community's limited knowledge of the concept, mechanisms, and benefits of productive waqf [10].

Batulawang Village, located in Cipanas District, Cianjur Regency, has significant human and economic resource potential, yet it remains under-managed. Most residents rely on traditional agriculture, livestock, and micro-enterprises for their livelihoods. Initial observations indicate that community literacy regarding Islamic economics, particularly regarding productive waqf management, remains low. Waqf has traditionally been understood as simply providing land for the construction of mosques or graves, with little focus on sustainable economic management. This situation highlights the need for educational interventions that can broaden community understanding of the potential of waqf as an instrument for Sharia-based economic empowerment.

This community service program, the Productive Waqf Education program, is designed to increase literacy and awareness of Islamic economic values among village communities. Education is conducted using a participatory approach, where the community is not merely the recipient of information but is also actively involved in discussions, simulations, and planning of productive waqf programs aligned with local potential. This approach is expected to foster collective awareness of the importance of productive waqf management as an alternative to stimulate the village economy. In addition to providing conceptual education, this program also encourages the formation of community groups that promote waqf, which have a strategic role in initiating economic activities based on waqf assets, such as land management, agricultural products, and Islamic micro-enterprises. Through these activities, the

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community is expected to understand that productive waqf is not merely a social act of worship, but also part of a just and sustainable economic development strategy.

Therefore, this community service activity has three main objectives: (1) increasing community understanding of the concept and practice of productive waqf; (2) fostering awareness of Islamic economics as a foundation for equitable economic behaviour; and (3) encouraging the development of a community-based economic empowerment model through the utilisation of local waqf potential. Through this program, it is hoped that the Batulawang Village community can become a concrete example of the integration of Islamic spiritual values and economic empowerment oriented towards the common good.

Various previous studies have shown that productive waqf has significant potential to promote economic independence for the community, particularly in rural areas. Ahmad [11] explains that productive waqf management can be a source of sustainable social financing, as waqf assets are not merely stored but used to support economic activities that directly benefit the community. A similar view is affirmed by Darajatun and Makhrus [4] who emphasise that transforming waqf from a consumptive to a productive one can expand the role of Islamic socioeconomics and create a balanced distribution of wealth in society.

Research by Wibowo [12] in East Java found that intensive education and mentoring regarding productive waqf can increase community participation in Sharia-based economic activities. Communities that previously understood waqf solely as a donation of land or buildings began to recognise its added value as a financial instrument that can be professionally managed and generate long-term financial benefits. Meanwhile, research conducted by Ardo et al. [13] in Nigeria showed that the level of Sharia economic literacy in rural areas remains low, particularly in understanding productive waqf. However, educational activities conducted in a participatory and contextual manner have proven effective in raising public awareness. Through a community-based approach, these activities encourage the formation of community groups that drive waqf-based economic activities at the local level. Another finding from Fanani et al. [14] emphasised that the successful implementation of productive waqf is highly dependent on three main factors: community knowledge, institutional support, and a continuous mentoring system from higher education institutions or religious institutions. Without these three factors, waqf potential often does not develop optimally.

Based on these studies, it can be concluded that education and Islamic economic literacy are key to optimising the productive waqf's role at the grassroots level. Therefore, community service activities in Batulawang Village focus on increasing public awareness and knowledge about productive waqf through an educational, participatory, and contextual approach tailored to local needs.

2. IMPLEMENTATION METHOD

2.1 Implementation

This community service activity was carried out in Batulawang Village, Cipanas District, Cianjur Regency, West Java, an area with significant local economic potential but low levels of Islamic financial literacy. The program lasted 45 days, from planning through implementation and evaluation, and involved a team of lecturers, students, village officials, religious leaders, and the local community.

2.2 Approach and Activity Design

The method used in this activity is a participatory educational approach, in which the community serves not only as a beneficiary but also as an active subject in the learning process. This approach was chosen to encourage direct community involvement in understanding, discussing, and planning the implementation of the productive waqf concept in line with local social and economic conditions. The activity design includes four main stages: preparation, implementation, mentoring, and evaluation of results.

2.3 Preparation Stage

The initial phase of the activity began with a field survey and coordination with the village government to identify community needs and potential related to productive waqf. The community service team also mapped target groups, such as mosque administrators, micro-business owners, youth groups, and community leaders. Based on the identification results, a simple educational module was developed on the basic concepts of productive waqf, waqf asset management, and its relationship to Islamic economic principles. Furthermore, the team prepared evaluation instruments in the form of pre- and post-test questionnaires to measure changes in community knowledge and attitudes toward productive waqf.

2.4 Implementation Stage

The implementation phase is carried out through three main activities:

1. Conceptual Socialisation and Education: This activity consists of outreach explaining the basic concept of productive waqf, its role in economic empowerment, and successful waqf management practices in other regions. The material is delivered in easy-to-understand language, accompanied by real-life examples and local case studies;
2. Productive Waqf Management Workshop and Simulation: In this stage, participants are involved in simple practical activities, such as waqf asset-based business planning, social fund management, and the formation of village waqf movement groups. This simulation aims to help the community understand the practical steps involved in managing an economically valuable waqf;

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3. Open Discussion and Consultation: This activity aims to gather community aspirations and ideas regarding the potential for waqf assets to be developed productively. This discussion also identifies obstacles and opportunities in waqf management in Batulawang Village.

2.5 Mentoring Stage

Following the educational activities and workshops, the community service team provided further mentoring to community groups interested in developing productive waqf programs. This mentoring included assistance in planning small, sharia-based economic activities, developing waqf business proposals, and strengthening networks with sharia financial institutions and the local Indonesian Waqf Board (BWI). Mentoring was conducted periodically to ensure the sustainability of the program's results.

2.6 Evaluation Stage

The activity evaluation used a qualitative descriptive method, combining observations, interviews, and pre- and post-test questionnaires. The review aimed to assess three main aspects:

1. Increased participant knowledge regarding the concept of productive waqf;
2. Changes in community attitudes and interest in productive waqf practices;
3. Level of participation and sustainability of post-service activities.

The evaluation results indicated an increase in community understanding of the concept of productive waqf and the emergence of an initiative to form a village-level waqf movement group. This activity also serves as an initial model for Sharia-based community empowerment that can be replicated in other rural areas.

3. RESULTS AND DISCUSSION

3.1 Activity Description

This community service activity was conducted in Batulawang Village, Cipanas District, Cianjur Regency. This location was chosen because it has significant economic and social potential, yet still lacks Islamic economic literacy. The village's residents are primarily farmers, small traders, and micro-entrepreneurs, relying on traditional economic practices. Based on initial observations and discussions with village officials, it was found that the community's understanding of productive waqf remains limited to conventional waqf, such as land or buildings for places of worship. This understanding has not yet expanded to managing waqf as a productive and sustainable economic resource.

This community service activity lasted 45 days, from the coordination and preparation phase through the final evaluation. The initial phase of the activity began with coordination with the village government, community leaders, and mosque administrators to gain support and identify the primary target participants. The coordination results demonstrated high enthusiasm, particularly from youth groups and mosque administrators interested in understanding the concept of productive waqf.

Following the coordination phase, the community service team conducted initial outreach to the community through Focus Group Discussions (FGDs). This FGD aimed to explore the community's initial knowledge regarding the concept of waqf, their perceptions of waqf management in their local area, and the obstacles they face. The discussion revealed that the community has a strong philanthropic spirit, but does not yet understand the potential of waqf for local economic development. This information served as the basis for designing educational activities that were more contextually relevant and easier to implement.

The core activities, namely education and training on productive waqf, were conducted through seminars and workshops. During the seminar sessions, participants were provided with an understanding of:

1. The basic concepts and principles of productive waqf;
2. The role of waqf in empowering the community's economy and alleviating poverty;
3. Examples of successful practices in productive waqf management in other regions.

The material was delivered interactively using presentations, short videos, and question-and-answer sessions. This approach proved effective in capturing participants' attention and encouraging active participation.

Next, during the workshop and simulation sessions, participants were divided into small groups to practice simple plans for productive waqf management tailored to local conditions. For example, a farmer group developed a plan to set aside a portion of their harvest for a revolving waqf. In contrast, a youth group proposed waqf-based village asset management, such as productive gardens or community shops. This activity included guidance from the community service team on managerial aspects, Sharia financial record-keeping, and waqf governance in accordance with regulations. Furthermore, the activity featured a resource person from the Indonesian Waqf Board (BWI) in Cianjur Regency to provide insight into waqf regulations and the procedures for establishing a legitimate nadzir institution. The presence of these waqf practitioners added practical value to the activity, as participants could discuss waqf implementation at the local level.

At the conclusion of the series of activities, community understanding was evaluated using pre- and post-test questionnaires. The results showed a significant increase in participants' knowledge regarding the concept and practice of productive waqf. People who initially understood waqf only as donations for religious purposes came to realise that it can also serve as an economic instrument that generates sustainable benefits. As a follow-up to the activity, a community group promoting productive waqf in Batulawang Village was formed, consisting of representatives from religious leaders, village officials, and youth. This group

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coordinates local waqf activities and develops long-term plans for the management of potential waqf assets, such as agricultural land and Sharia-compliant microenterprises.

Overall, this community service activity ran smoothly and received a positive response from the community. Attendance exceeded 90% of the target, and the community demonstrated high enthusiasm throughout the educational process and discussions. This activity not only increased public knowledge about productive waqf but also fostered collective awareness that sharia economics can be a real solution for strengthening village economic independence.

3.2 Increasing Literacy and Awareness

One of the main focuses of this community service activity was to increase Islamic economic literacy and awareness, particularly regarding the community's understanding of the concept and practice of productive waqf. Before the activity, the people of Batulawang Village generally had a limited knowledge of waqf. Based on the results of the initial survey (pre-test), most participants were only familiar with waqf in traditional forms, such as donating land or buildings for the construction of mosques and madrasas. Waqf was not yet understood as an economic instrument that could be managed productively to improve community welfare.

Through a series of educational and training activities, there was a significant increase in the community's conceptual understanding and practical awareness of productive waqf. Seminars, workshops, and group discussions provided a more comprehensive understanding of how waqf can be managed as a revolving source of funds that provides economic benefits and simultaneously serves as a form of worship. Participants began to understand that productive waqf is not solely the preserve of large institutions or wealthy individuals, but can also start with small assets, harvested crops, or the profits of micro-enterprises managed together transparently.

The post-test evaluation results showed an average increase in participants' understanding of more than 60% compared to the pre-test results. This improvement was evident not only in knowledge but also in changes in community attitudes and interest in waqf management. Several participants proposed establishing waqf-based business units, such as joint agricultural land management, agricultural product production, and mosque-based socio-economic activities. This demonstrates that the literacy training provided has fostered collective awareness of the potential of productive waqf as a solution for empowering the community's economy.

In addition to increasing understanding, this activity also changed community mindsets regarding asset ownership and economic distribution. People began to understand that the principle of waqf extends beyond simply donating a portion of one's assets to charity, but also involves creating a sustainable sharing economy system in accordance with Islamic values. Discussions during the activity demonstrated that participants began to connect the concept of waqf with the principles of economic justice and sustainable development, which have long been the focus of village development.

This increased awareness was further strengthened through continued mentoring and the formation of a productive waqf advocacy group in Batulawang Village. This group comprises religious leaders, mosque administrators, village officials, and youth. They are trained to become agents of Islamic economic literacy, capable of educating others and initiating small waqf projects in their communities. The existence of this group marks a significant transition from education to concrete action in waqf-based economic empowerment.

From a social perspective, this activity also increases the community's sense of ownership and participation in village development programs. Previously passive residents are beginning to demonstrate initiative and responsibility in considering the program's sustainability. For example, a collaborative plan emerged between the waqf advocacy group and the Village-Owned Enterprise (BUMDes) to develop productive assets in accordance with Sharia principles. This cross-sectoral involvement demonstrates that productive waqf education not only enhances individual knowledge but also strengthens social cohesion and collective awareness.

Overall, this community service activity demonstrates that participatory, context-based education can be an effective strategy for increasing public literacy and awareness of Sharia economics. By linking productive waqf material to the daily lives of rural communities, education becomes more meaningful and understandable. It is hoped that this literacy-building process will not stop at the level of knowledge but will develop into concrete actions in managing waqf assets oriented towards the common good.

3.3 Impact on the Community

The productive waqf education program implemented in Batulawang Village has had a significant positive impact on the local community, improving their knowledge, attitudes, and Sharia-based economic practices. Before the program, most residents had a limited understanding of waqf. They tended to view waqf solely as the donation of assets for religious purposes, such as the construction of mosques or madrasas, without recognising its productive potential to support the community's economic activities. Through outreach activities, training, and mentoring, the community began to understand that waqf can be a sustainable, highly effective financial instrument for the common good.

In terms of increasing intellectual and spiritual capacity, this activity fostered a new awareness among the community of the importance of managing waqf assets in line with principles of efficiency and productivity. Participants demonstrated an increased understanding of the concept of productive waqf, including the mechanisms for managing waqf assets to generate profits and how

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these profits can be channelled for social purposes and village economic empowerment. Based on qualitative evaluation results from group discussions, approximately 85% of participants reported a better understanding of waqf management after the program than before.

From a socio-economic perspective, this activity successfully fostered a collaborative spirit among residents to initiate waqf-based economic programs. For example, several community groups began discussing the formation of a Village Waqf Management Institution (LPWD) to coordinate the productive use of waqf assets in their neighbourhoods. This initiative demonstrates a shift in social behaviour from a passive to an active approach to utilising economic potential in line with Islamic values. Furthermore, this activity increased community trust in the religious and educational institutions that facilitated it, as people saw a clear connection between spiritual teachings and improving their economic well-being.

From a community sustainability perspective, productive waqf education laid the foundation for an inclusive local Islamic economic ecosystem. Communities not only learned how to manage waqf assets but also began to understand the importance of transparency, accountability, and good governance in faith-based economic activities. This resulted in increased social trust and community participation in joint activities, ultimately strengthening social cohesion at the village level.

Overall, this community service activity had a transformational impact on the Batulawang Village community. Initially unaware of the potential of productive waqf, communities are now beginning to demonstrate changes in mindset, attitudes, and actions toward Sharia-based economic management. This impact is expected to serve as a starting point for establishing a productive waqf-based rural community empowerment model that can be replicated in other areas of Cianjur Regency and its surrounding areas.

3.4 Discussions

The results of the productive waqf education program in Batulawang Village demonstrate that community empowerment through an educational and participatory approach can be an effective strategy for improving Islamic economic literacy in rural areas. Field findings indicate that the community demonstrated high enthusiasm for activities that link religious teachings with real-world economic practices. This reinforces the view that a spiritual approach to financial education is highly relevant in the sociocultural context of religious rural communities. As emphasised by Qurrata et al. [15], the successful implementation of Islamic economics is highly dependent on the local community's spiritual values and social awareness.

Group discussions during the program revealed that the majority of participants were only beginning to understand the comprehensive concept of productive waqf for the first time. Before the program, most residents understood waqf solely as a form of permanent charity without any management elements that generate economic benefits. After the training, there was a shift in perception that waqf assets can be optimised through productive activities such as managing agricultural land, livestock, or community-based small businesses. This shift in understanding demonstrates that Islamic economic literacy in rural communities can be significantly improved when accompanied by a contextual, applicable educational process.

This activity also emphasised the critical role of higher education institutions and religious leaders in the process of Sharia-based socio-economic transformation. Universities, through community service programs, act as facilitators and mentors in transferring knowledge, while religious leaders act as agents of trust, ensuring community acceptance of new concepts. This collaboration between the two parties creates a positive synergy that strengthens the program's legitimacy and expands its social impact. This aligns with the findings of Aisyah et al. [16], who stated that the support of local figures with spiritual and social Influence heavily influences the successful implementation of a waqf-based economy. In addition to the educational aspect, the discussion also found that the sustainability of productive waqf programs depends heavily on strengthening local institutions and governance. The community recognised the need to establish a formal body, such as the Village Waqf Management Institution (LPWD), to ensure the sustainability of waqf activities and the professional management of waqf assets.

In this context, an institutional-based approach offers dual benefits: first, it ensures accountability and transparency in asset management; and second, it strengthens a sense of ownership among village communities. These findings are consistent with Suratno research [17], which emphasises that a strong institutional system is the primary foundation for ensuring the effectiveness and sustainability of productive waqf.

Furthermore, this activity demonstrates that productive waqf education not only increases understanding but also fosters social transformation, marked by increased community participation in Islamic-based economic activities [18]. Several community groups have begun to explore joint asset management for productive activities such as agriculture and waqf-based small businesses [3]. This phenomenon confirms that Islamic economic awareness can be a driver of social change if developed sustainably through a community empowerment approach [19].

Thus, this community service activity not only enhances Islamic economic literacy but also opens opportunities to build a village economic ecosystem based on productive waqf [20]. The educational, participatory, and contextual approach implemented has proven relevant and effective in driving socio-economic transformation in rural communities [21]. In the future, this success is expected to serve as a model for other villages in Cianjur Regency to achieve Islamic-based economic independence and community empowerment.

4. CONCLUSIONS AND RECOMMENDATIONS

Community service activities through productive waqf education in Batulawang Village have demonstrated positive results, increasing awareness and literacy in sharia economics among rural communities. Through an educational, participatory, and contextual approach, these activities have fostered a new understanding among residents that waqf is not limited to religious activities but can also serve as an instrument for sustainable economic empowerment. The gradual education, ranging from outreach, training, and mentoring, has led to increased understanding, participatory attitudes, and community initiatives to develop productive waqf-based economic models in their communities. The impact of these activities is evident in the shift in community mindsets toward more productive and transparent waqf asset management. The emergence of an initiative to establish a Village Waqf Management Institution (LPWD) indicates that the community is beginning to develop institutional awareness and commitment to good Sharia economic governance.

Furthermore, collaboration between universities, religious leaders, and the local community is key to building trust and strengthening the village's socio-economic capacity. These activities also demonstrate that Sharia economic literacy can develop rapidly when integrated with the socio-religious values already alive in rural communities' culture. Therefore, a sustainable community empowerment strategy based on productive waqf needs to be developed, taking into account the local social, economic, and religious context.

Based on the results of the implementation and evaluation of these activities, several recommendations can be put forward:

1. Strengthening village waqf institutions through the establishment and training of Village Waqf Management Institutions (LPWD) with high managerial capacity and accountability;
2. Continuous mentoring by universities and zakat/waqf institutions to ensure community access to knowledge and best practices in productive waqf management;
3. Integrating Islamic economic education programs into routine religious activities such as religious study groups and religious study groups (Majelis Taklim), to expand literacy and maintain sustainable community understanding;
4. Cross-sector collaboration, involving the village government, religious institutions, and Islamic financial institutions, to strengthen economic and institutional support for productive waqf development.

By implementing these recommendations, Batulawang Village can become a model for productive waqf-based economic development in rural areas. This program not only strengthens society's spiritual aspect but also makes a real contribution to increasing inclusive and equitable economic welfare in accordance with Islamic Sharia principles.

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