

THE DILEMMA OF PRODUCTIVE WAQF: INSTITUTIONAL STRENGTHENING OR DISTRIBUTION PUBLIC WELFARE? ANALYSIS AT THE SYUHADA GRAND MOSQUE FOUNDATION IN YOGYAKARTA

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Abstract

Purpose – This study aimed to analyze the implementation of productive waqf at the Syuhada Grand Mosque Foundation (YASMA) in Yogyakarta using the *maqāṣid al-sharī'ah* perspective with a systems approach. The analysis focuses on evaluating waqf governance, compliance with regulations, the mechanism for distributing benefits, and their impact on community welfare.

Methods – This study uses a qualitative approach with a case study on the management of productive waqf at the Syuhada Grand Mosque Foundation in Yogyakarta. Research data were obtained through documentation, observations, and interviews with waqf managers. The collected data were descriptively and analytically analyzed using a system-based *maqāṣid al-sharī'ah* framework.

Findings – The results of the study show that productive waqf at YASMA is managed in the form of cash waqf and land waqf focused on the construction and development of infrastructure, such as the Syuhada Center, Islamic educational institutions, and dormitories. Waqf management contributes to institutional sustainability; however, it is still internal in nature and does not provide broad economic benefits to the surrounding community. The practice of waqf management is carried out through the principles of openness and multidimensionality by simultaneously integrating the objectives of Sharia (Islamic law), social, and economic aspects. However, the utilization of waqf still tends to be oriented towards strengthening internal institutions (protective-institutional) and has not yet fully developed into a model of social transformation that expands the distribution of community welfare (*maqāṣid 'amah*).

Research contribution/limitations – This study offers a more comprehensive community-based model of waqf institutional governance, benefit distribution, and its impact on community welfare. The limitations of this study lie in the case studies of local institutions; therefore, the findings cannot be fully generalized.

Originality/value – This study provides added value by presenting an empirical analysis of productive waqf management based on mosques, and its contribution to social welfare.

Keywords: *Productive Waqf; Maqāṣid Al-Sharī'ah; Waqf Management; Mosque Institution; Community Empowerment.*

Abstrak

Tujuan - Penelitian ini bertujuan menganalisis implementasi wakaf produktif di Yayasan Masjid Agung Syuhada (YASMA) Yogyakarta dengan menggunakan perspektif *maqāṣid al-sharī'ah* dengan pendekatan sistem. Fokus analisis diarahkan pada evaluasi tata kelola wakaf, kepatuhan terhadap regulasi, serta mekanisme distribusi manfaat dan dampaknya terhadap kesejahteraan masyarakat.

Metode - Penelitian ini menggunakan pendekatan kualitatif dengan studi kasus pada pengelolaan wakaf produktif di Yayasan Masjid Agung Syuhada Yogyakarta. Data penelitian diperoleh melalui dokumentasi, observasi, wawancara dengan pengelola wakaf. Data yang terkumpul dianalisis secara deskriptif-analitis dengan menggunakan kerangka *maqāṣid al-sharī'ah* berbasis sistem.

Temuan - Hasil penelitian menunjukkan bahwa wakaf produktif di YASMA, dikelola dalam bentuk wakaf uang dan wakaf tanah yang difokuskan pada pembangunan dan pengembangan infrastruktur seperti Syuhada Center, Lembaga Pendidikan Islam, dan Asrama. Pengelolaan wakaf berkontribusi pada keberlanjutan kelembagaan, namun masih bersifat internal dan belum memberikan manfaat ekonomi secara luas bagi masyarakat sekitar. Praktik pengelolaan wakaf dilakukan melalui prinsip keterbukaan dan multidimensionalitas dengan mengintegrasikan tujuan syariat (hukum Islam), sosial, dan ekonomi secara simultan. Namun demikian, pemanfaatan wakaf masih cenderung berorientasi pada penguatan kelembagaan internal (protektif-institusional) dan belum sepenuhnya berkembang menjadi model transformasi sosial yang memperluas distribusi kesejahteraan masyarakat (*maqāṣid 'amah*).

Kontribusi/keterbatasan penelitian - Penelitian ini menawarkan model tata kelola kelembagaan wakaf, distribusi manfaat, dan dampaknya terhadap kesejahteraan masyarakat secara lebih komprehensif berbasis komunitas. Adapun keterbatasan penelitian terletak pada studi kasus institusi lokal, sehingga temuan yang dihasilkan belum sepenuhnya dapat digeneralisasi.

Keaslian/nilai - Penelitian ini memberikan nilai tambah dengan menghadirkan analisis empiris mengenai pengelolaan wakaf produktif berbasis masjid dan kontribusinya terhadap kesejahteraan sosial

Kata kunci: *Wakaf Produktif; Maqāṣid Al-Sharī'ah; Pengelolaan Wakaf; Institusi Masjid; Pemberdayaan Masyarakat.*

INTRODUCTION

In recent decades, productive waqf has increasingly been seen as a strategic instrument for supporting sustainable socioeconomic development in various Muslim countries. Unlike the traditional waqf model, which is generally consumptive in nature, productive waqf is directed at managing assets through investments to generate sustainable economic benefits for the community. Numerous studies have shown that

waqf institutions have great potential for strengthening social welfare systems through financing education, health services, poverty alleviation, and community economic empowerment (Cai et al., 2022). From an Islamic legal perspective, this practice is rooted in the principle of *tahbīs al-aṣl wa tasbīl al-manfa'ah*, which is to preserve the integrity of the principal wakaf assets while channeling their benefits for the public interest (Mulyani et al., 2025). Thus, waqf is not only interpreted as a

practice of religious philanthropy but also as a socioeconomic institution that plays an important role in supporting equitable community development (Kahf, 1998).

In the Indonesian context, the potential for developing productive waqf is even more significant because of the large number of waqf assets spread across various regions. A report by the Indonesian Waqf Board estimates that the potential value of national waqf assets reaches more than IDR 2,000 trillion, with hundreds of thousands of waqf land locations spread across Indonesia (BWI.go.id, 2025). However, this potential has not been fully optimized productively. Most waqf assets are still managed traditionally and oriented towards consumptive religious functions; therefore, their contribution to improving the economic welfare of the community is limited (Judijanto et al., 2025). Various studies also show that the limited managerial capacity of *nāẓir* (person responsible for managing waqf), weak institutional governance (Oktarina & Asnaini, 2018), and a lack of innovation in the development of waqf assets are factors that hinder the transformation of waqf towards a more productive management model (Kamarubahrin & Ahmed Ayedh, 2018). This situation shows a gap between the normative potential of waqf in Islamic legal tradition and the reality of its implementation in modern institutional practice in Indonesia (Hidayah, 2023; Suriyati et al., 2026).

In an effort to bridge the gap between the potential of waqf and the realization of its benefits for the community, various productive waqf management initiatives have begun to develop at the local institutional level, including through mosque institutions. In the history of Islamic civilization, mosques have not only functioned as places of worship but also as centers of social, educational, and economic activities that connect spiritual values with social welfare practices. Therefore, mosque-based waqf management is increasingly seen as a potential institutional model for strengthening participatory and sustainable community economic empowerment (Supriatna et al., 2024). Through the integration of religious, educational, and socioeconomic functions, mosques have the potential to become important hubs in the management and distribution of waqf benefits that are more inclusive and have a broader impact on the surrounding community (Mustofa & Khotib, 2023).

In this context, the Syuhada Mosque Foundation in Yogyakarta is a religious institution with a significant historical and social position in the development of religious activities and community empowerment. Since its establishment, the Syuhada Mosque has not only been known as a center of worship but also as an institution that is active in the fields of education, da'wah, and social activities. The management of this institution is carried out through a

foundation that coordinates various activity units, including educational institutions, social programs, and the management of religious funds such as zakat, infaq, and waqf. In recent years, the foundation has also begun to develop productive waqf schemes, including cash waqf management and various programs aimed at community economic empowerment and strengthening social services. This practice demonstrates institutional efforts to transform waqf from a mere traditional philanthropic instrument into a community-based economic empowerment mechanism (Karimah et al., 2023). Therefore, research on productive waqf practices at the Syuhada Mosque Foundation is important to examine aspects of institutional governance, benefit distribution mechanisms, and the resulting socioeconomic impacts, while also contributing academically to the development of community-based productive waqf management models in Indonesia (Maula, 2022).

Previous research on productive waqf has developed significantly, especially in the fields of Islamic economics and social development. Several studies confirm that waqf has great potential as an instrument of economic redistribution and strengthening of the social welfare system in Muslim communities. Kahf emphasized that the waqf institution has historically served as a social mechanism that supports various public services, such as

education, health, and social infrastructure (Kahf, 1998). Çizakça expressed a similar opinion, pointing out that waqf in classical Islam has been one of the main pillars in financing public institutions and the socio-economic development of society (Çizakça, 2011). Thus, waqf is no longer understood solely as a practice of religious philanthropy, but also as an institutional instrument that has strategic potential in community-based economic development. In the context of contemporary Islamic economics, several studies have highlighted the transformation of waqf towards a productive waqf model, particularly through the development of cash waqf and waqf-based social investments. Mannan developed the concept of cash waqf certificates as an instrument for mobilizing investable social funds (Maula, 2022). Similarly, Iqbal and Mirakhor showed that the integration of waqf with the Islamic financial system can expand sources of social financing and strengthen the Muslim economic sector (Iqbal & Mirakhor, 2013). Professional waqf management can play a role in building a sustainable Islamic social welfare system (Mashema & Haruna, 2023).

In addition, several studies in Indonesia have focused more on aspects of regulation, institutional governance, and the development of the waqf economy within the framework of public policy. The potential of waqf in Indonesia is enormous; however, its

management still faces various challenges. The transformation of waqf into a productive model requires strengthening the institutional governance and managerial capacity of waqf management institutions. In addition, Mehmet Asutay highlighted the role of waqf in community-based economic development, including in the education, health, and small business empowerment sectors (Asutay, 2013). However, most of these studies have focused on a conceptual approach to the waqf system in general and have not examined waqf management practices at the local institutional level, especially mosque-based religious institutions, which are still relatively limited. Historically, mosque institutions have played a strategic role in managing the social resources of the community, including the distribution and utilization of waqf for the benefit of the community.

Based on these conditions, this study aims to analyze the implementation of productive waqf at the Syuhada Grand Mosque Foundation (YASMA) in Yogyakarta using a system-based *maqāṣid al-sharī'ah* perspective and evaluate waqf institutional governance and its contribution to improving community welfare. The main focus of this study is to assess the extent to which the practice of productive waqf at YASMA reflects the objectives of *maqāṣid al-sharī'ah*, particularly in terms of compliance with regulations, benefit distribution mechanisms, and the

resulting socioeconomic impacts, with reference to the national legal framework, such as Law Number 41 of 2004 concerning Waqf and the guidelines set by the Indonesian Waqf Board.

This study departs from the assumption that productive waqf can function as an effective instrument for public welfare when managed in an adaptive, contextual, and system-oriented manner, as described in the *maqāṣid al-sharī'ah* framework developed by Jasser Auda, which emphasizes openness, multidimensionality, a hierarchical structure of objectives, and a comprehensive orientation towards human welfare (Auda, 2007). Through this approach, waqf is understood not only as a mechanism for asset preservation but also as a dynamic process in the creation of social value, expansion of welfare access, and community economic empowerment. Thus, this study is expected to contribute academically to enriching the study of the integration of *maqāṣid al-sharī'ah* theory with the practice of productive waqf management, while offering a relevant analytical model for strengthening community-based waqf governance in promoting sustainable social welfare.

METHOD

Qualitative methods were used in this study, with the object of research being the Syuhada Grand Mosque Foundation (YASMA) in Yogyakarta, a mosque-

based institution that manages productive waqf programs. The selection of the research location was based on the historical significance of the Syuhada Mosque as an important religious institution in Yogyakarta and its involvement in the development of cash waqf programs and various socioeconomic activities in the community. These conditions make YASMA a relevant empirical context for examining how normative values of waqf, the national regulatory framework, and institutional governance practices converge in the management of productive waqf at the community level.

Data collection was carried out by the researcher through direct involvement in the field to gain an in-depth understanding of the productive waqf management practices carried out by the *nāẓir*. The research population covered all activities related to productive waqf management within the foundation, while the research informants were selected purposively based on the relevance of their roles in waqf management and utilization. The main informants consisted of foundation administrators acting as *nāẓir* and waqf beneficiaries (*mauqūf ‘alaih*). The researcher’s presence in the field was carried out through limited participatory observation, in which the researcher acted as an active observer who interacted directly with the research subjects to understand the dynamics of decision-making, institutional policies, and patterns of productive waqf

implementation in the social and institutional context of the mosque.

Data collection techniques in this study included field observations and in-depth interviews. Observations were conducted to directly observe the mechanisms of waqf collection and management, particularly cash waqf managed by foundations. Semi-structured interviews were conducted with key informants, such as waqf managers within foundations and beneficiaries of waqf programs, to obtain more comprehensive information about the implementation process, utilization, and socioeconomic impact of productive waqf.

Table 1. Research Informant Data

No	Name	Location	Date
1	A.M.M	Syuhada Grand Mosque	January, 10 2024
4	H.D.	Syuhada Grand Mosque	February, 26 2024
2	D.M.	Syuhada Grand Mosque	March, 4 2024
3	Ma	Syuhada Grand Mosque	March, 6 2024
5	Mu	Syuhada Grand Mosque	April, 30 2024

Source: Data processed by the author

In addition, secondary data were collected through documentation studies covering books, academic journal articles, laws and regulations, and other literature sources relevant to the research theme. Data analysis was conducted qualitatively using an inductive approach by systematically processing and interpreting empirical

data obtained from the field to find patterns, relationships, and meanings related to the practice of productive waqf management. The analysis process was then carried out from a juridical and philosophical perspective using the system-based *maqāṣid al-sharī'ah* framework developed by Jasser Auda, enabling a more comprehensive evaluation of the aspects of governance, distribution of benefits, and the contribution of waqf to community welfare. To ensure the validity of the research findings, source and method triangulation techniques were used to test the data obtained for consistency and to increase the credibility and academic accuracy of this research.

RESULTS AND DISCUSSION

Implementation of Productive Waqf at the Syuhada Grand Mosque Foundation

Professional and modern management of productive waqf aims to optimize the potential of waqf assets so that they can contribute to the improvement of the economic and social welfare of the ummah (Asra & Savitri, 2023). The utilization of waqf assets is not limited to consumptive purposes but is also directed toward productive activities that are capable of generating sustainable benefits and enhancing community welfare in the long term (Ahyani et al., 2021). *The nāẓir* (person responsible for managing waqf) at YASMA implements a waqf management system in accordance with

Law Number 41 of 2004 on Waqf. The waqf land managed by the foundation originates from a waqf donation made by H. Sunardi Sahuri in 2003. The land, registered under the name of the waqf, was endowed for the benefit of Syuhada Mosque, covering an area of 1,025 square meters. It is officially recorded under PPAIW/AIW No. W2/38/K.3/2003 and is located at Jalan I Gede Nyoman Oka No. 2, Yogyakarta. The appointed waqf manager (*nāẓir*) for this asset is Zainal Abidin. The utilization of the waqf land includes the construction of an Integrated Islamic Junior High School (SMP IT) and a portion designated for the Male Dormitory Syuhada Mosque, reflecting the application of productive waqf management for educational and social purposes.

The Syuhada Grand Mosque Foundation (YASMA) in Yogyakarta is a religious institution that actively mobilizes waqf funds, particularly waqf *al-nuqūd* (cash waqf), as a strategic instrument to strengthen the quality of its da'wah, educational programs, and community empowerment initiatives. The waqf fundraising practices implemented by the foundation demonstrate a diversification of waqf instruments, extending beyond immovable assets such as land, to include cash waqf. These funds are managed through two *nāẓir* schemes: direct management by the foundation itself and management through the Lembaga Amil Zakat (LAZ) Amal Syuhada. This dual management pattern

reflects the foundation's adaptive response to regulatory developments and the growing demand for more flexible and productive waqf management models. Nevertheless, although waqf contributions originate from various segments of society, the Syuhada Grand Mosque Foundation has not yet established a base for permanent waqif, resulting in the sustainability of productive waqf development remaining highly dependent on incidental public participation (Interview with Mr. A.M. Dawam, Executive Director of the Management Board Foundation of the Grand Mosque of Syuhada Yogyakarta, March 4, 2024). Dawam, Executive Director of the Management Board Foundation of the Grand Mosque of Syuhada Yogyakarta, March 4, 2024).

The returns generated from productive waqf management are directed toward the development of infrastructure and strategic programs, including the construction of the Syuhada Center, SMP IT Masjid Syuhada, and the Syuhada Mosque male dormitory. These three units are designed as integrated hubs that combine da'wah, education, and the cadre development of mosque-based human resources. The dormitory and the Islamic integrated junior high school serve as spaces for mentoring university students engaged in mosque service as well as educators involved in the educational process, while the Syuhada Center functions as a center for

information dissemination, scholarly activities, and congregational services. Furthermore, the development of a second Syuhada Center equipped with meeting rooms and dormitory facilities indicates that the orientation of productive waqf utilization extends beyond consumptive purposes and is strategically directed toward strengthening the intellectual and social capacities of its beneficiaries. Accordingly, the utilization of waqf at YASMA reflects a concrete effort to position waqf as an instrument of sustainable empowerment that supports the advancement of knowledge, da'wah activities, and the mosque's social role within the wider community.

"The Syuhada Mosque dormitory becomes particularly effective when inhabited by young people who are intellectually active. Similar to activities on university campuses, the mosque also provides non-formal institutional spaces for skill enhancement, especially for students whose commitment and emotional attachment to the mosque remain strong (Interview with Mas A.M.M., Head of the Male Dormitory of the Syuhada Grand Mosque Foundation, Yogyakarta, January 2024)."

The Syuhada Grand Mosque Foundation of Yogyakarta receives and manages waqf in two principal forms: cash waqf and immovable waqf assets in the form of land. Cash waqf is collected from donors (*wāqif*) and utilized as a financing source for the development of waqf assets, particularly for the

construction of mosque facilities, the Syuhada Center, and dormitory buildings. In practice, cash waqf funds are allocated for land settlement payments and the procurement of construction materials such as cement, steel, sand, timber, and other building necessities, while labor costs are not sourced from waqf funds.

“The waqf received by the Syuhada Grand Mosque Foundation is in the form of cash, which may be channeled either through LAZ Amal Syuhada or directly to the Secretariat Office of Masjid Syuhada. LAZ Amal functions solely as a receiving institution, while the foundation is responsible for managing the waqf” (Interview with Mr. Ma, Secretary of the Syuhada Grand Mosque Foundation, Yogyakarta, March 06, 2024.)

This management pattern demonstrates the prudence of the *nāẓir* in upholding the principles of sustainability and *sharī’ah* compliance, while simultaneously reflecting an orientation toward productive waqf aimed at creating long-term assets that benefit the Muslim community. Over the last five years, the YASMA has received a total of IDR 5,084,678,050 in cash waqf, with the following breakdown (Financial Records of the Masjid Agung Syuhada Foundation, 2018–2022) (Interview with Mrs. Mu, S.E.I., Asset Manager of the Executive Board of the Syuhada Grand Mosque Foundation, Yogyakarta, April 30, 2024).

Tabel 2. Financial Records of the Masjid Agung Syuhada Foundation, 2018–2022

No	Year	Result
1	2018	3.378.698.929
2	2019	1.107.526.918
3	2020	224.244.498
4	2021	253.860.901
5	2022	125.357.904

Source: Personal communication, data processed.

In addition to cash waqf, the foundation also manages a land waqf covering an area of 1,025 m², which has been developed into the male dormitory of the Syuhada Mosque and SMP IT Syuhada as centers for da’wah, cadre development, and education.

“Cash waqf received by the Foundation is collected through two main channels: LAZ Amal Syuhada and the Secretariat Office of YASMA. However, the management and distribution of these funds remain under the full authority of YASMA Syuhada.” (Mr. Mas’udi, personal communication, March 6, 2024)

The condition of productive waqf at the Syuhada Grand Mosque Foundation is reflected in the utilization of waqf management outcomes that are primarily focused on the development and strengthening of institutional infrastructure, such as the Syuhada Center, the Islamic Integrated Junior High School (SMP IT), the male dormitory Syuhada Mosque, and the female dormitory Syuhada Mosque. The

Syuhada Center functions as a multifunctional space for da'wah and educational activities, including the provision of a hall that can be utilized by congregants and the wider community. Meanwhile, the dormitory admission system is conducted periodically through the selection of university students who demonstrate a commitment to serving the mosque. The dormitories and boarding schools serve not only as residential facilities but also as spaces for character formation and the development of students' intellectual and non-intellectual capacities through various routine religious, leadership, and social programs. This model reflects the transformation of waqf into a long-term empowerment instrument, although the sustainability of funding still depends on incidental public participation and the lack of a permanent waqf base.

The practice of productive waqf at YASMA Syuhada, when analyzed through Jasser Auda's *Maqāṣid* framework, demonstrates the characteristic of system openness in responding to national regulations and contemporary social needs, as well as multidimensionality in integrating spiritual, social, and economic objectives simultaneously. However, when compared with Auda's dynamic *Maqāṣid* model, which emphasizes social transformation and the expansion of benefits across communities, the utilization of waqf at YASMA remains relatively concentrated on strengthening

internal institutional capacity and has not yet fully optimized waqf's potential as an instrument for broader public welfare distribution. Accordingly, this study argues that the effectiveness of productive waqf can be enhanced by expanding its *maqāṣid* orientation from mere asset preservation toward the creation of more inclusive, adaptive, and sustainable social impact, in alignment with the systemic *maqāṣid* paradigm developed by Jasser Auda (2008).

Fundraising-Based Model of Productive Waqf Management and Its Impact on Institutional Development

The nāẓir plays a strategic role in the management of productive waqf, not merely as an asset manager but also as a key actor in identifying, mobilizing, and consolidating the diverse potentials dispersed within society (A. Fauzan et al., 2024). Fauzan et al., 2024). This function requires the *nāẓir* to possess social and institutional credibility capable of fostering public trust, thereby enabling the economic, social, and spiritual potentials of the community to be integrated into a cohesive and mutually reinforcing framework. Accordingly, waqf is not positioned merely as a passive philanthropic instrument but rather as a socioeconomic mechanism that enables communities to grow and develop sustainably through planned, benefit-oriented management of waqf assets (Faaza et al., 2025). Accordingly, waqf is not positioned merely as a passive

philanthropic instrument, but rather as a socio-economic mechanism that enables communities to grow and develop sustainably through planned, benefit-oriented management of waqf assets (Faaza et al., 2025).

The management and development of waqf assets in the contemporary era also influence waqf fundraising strategies, particularly at YASMA. Waqf fundraising is understood as a systematic activity aimed at mobilizing funds and resources from the community, including individuals, institutions, and other stakeholders, which are subsequently utilized to finance the Foundation's operational programs and development initiatives. In practice, YASMA implements various waqf fundraising methods through sermons, mosque announcements, the distribution of brochures, and fundraising activities conducted during Islamic religious commemorations (Peringatan Hari Besar Islam/PHBI), such as Ramadān and 'Īd al-Aḍḥā. This approach not only seeks to increase the amount of waqf funds collected but also to enhance congregational awareness of the urgency of waqf as an instrument for mosque development and sustainability (Mohamed et al., 2024). The greater the volume of investment channeled into productive waqf programs, the broader the scope of management and benefits that can be experienced by the congregants as *mauqūf 'alayh*, particularly when such management is carried out in a professional and

accountable manner (Zulkipli et al., 2025).

Waqf management at YASMA Syuhada continues to face structural challenges, particularly due to the absence of a formally established waqf institution as mandated by Law Number 41 of 2004 on Waqf and its implementing regulations. This condition has led YASMA Syuhada to focus its activities primarily on social, da'wah, and educational sectors, while waqf remains a key supporting resource. The distribution of waqf funds at YASMA Syuhada is prioritized for the Foundation's internal development, including the construction of educational facilities, dormitories, and da'wah infrastructure, with the aim of fostering community self-reliance and sustainability. Through the mobilization of waqf resources, dormitory cadres and congregants are actively involved in strengthening the community's financial and social foundations, thereby cultivating a sense of collective ownership and shared responsibility for the success of the Foundation's programs (Mr. Mas'udi, personal communication, March 6, 2024). Mas'udi, personal communication, March 6, 2024). This approach demonstrates that waqf can function as a strategic instrument for community empowerment, while simultaneously revealing the reality that waqf management in Indonesia remains relatively stagnant when compared to several other Muslim-majority countries

that have developed more progressive and impactful waqf innovations for societal welfare (Mujahidin et al., 2025).

Nevertheless, the practices of fundraising and waqf fund management carried out by the Syuhada Grand Mosque Foundation (YASMA) are, both terminologically and conceptually, not fully consistent with the characteristics of cash waqf as formulated within contemporary waqf jurisprudence and the national regulatory framework (Adinugraha et al., 2024). Although the funds collected originate from congregants with the intention of waqf, the mechanisms of collection and utilization more closely resemble general socio-religious fundraising practices or waqf through money, which requires contractual clarity, strict segregation of waqf funds from other operational resources, and a management orientation that is productive and sustainable. This distinction indicates that the practice referred to by YASMA as cash waqf is, in substance, closer to a waqf through money scheme, thereby revealing a conceptual inconsistency in the understanding and application of the waqf contract (*'aqd waqf*). The limited literacy regarding the doctrinal distinction between these waqf contracts (*'aqd waqf*) potentially leads to the suboptimal realization of waqf values and the sustainability of its benefits, both in terms of governance and in relation to the attainment of barakah and maṣlaḥah, which constitute the

fundamental objectives of waqf (Mu'is et al., 2022).

In analyzing waqf management and fundraising strategies, this study provides Holloway's conceptual framework, which categorizes the waqf management process into three main stages: the collection and receipt of waqf resources (resource management), the management of received waqf assets (asset management), and the utilization and distribution of waqf (grant management) (Widiastuti et al., 2022). This framework is applied to assess the extent to which the foundation is able to design and implement fundraising strategies in a systematic and goal-oriented manner aligned with its institutional objectives. The application of these stages requires coherence between program planning and implementation processes, ensuring that waqf fundraising activities are not sporadic but rather structured and specifically directed toward supporting the sustainability of YASMA Syuhada as an institution engaged in the management and empowerment of productive waqf (Minarni et al., 2025).

Research findings show that cash waqf management at the Syuhada Grand Mosque Foundation (YASMA) is carried out through a relatively simple allocation scheme oriented towards strengthening institutional infrastructure. A total of 50% of waqf funds are allocated for the construction and minor renovation of the Syuhada Center, while the other 50% is used to

purchase land as a long-term asset for the foundation. This pattern reflects an endowment management strategy that prioritizes institutional development, particularly in supporting educational facilities and da'wah activities, such as boys' dormitories and religious activity centers. From an endowment governance perspective, this approach shows that endowments serve as a strategic source of financing for the development of religious institutions, although their economic benefits are still more focused on the internal needs of the institution rather than direct community empowerment.

However, the results of the study also show limitations in the capacity of productive waqf to generate broader socioeconomic impacts. The waqf funds collected are relatively limited, and the returns on waqf asset management, such as income from asset leasing, are still insignificant. This condition means that the benefits of waqf cannot be optimally distributed to the community around the mosque, except in the form of indirect benefits, such as reduced tuition fees for students from the surrounding area. This situation shows that waqf at YASMA is still in the early stages of development towards a more mature productive waqf model, in which strengthening institutional assets is a priority before expanding the distribution of benefits to the wider community.

Compared with other research findings, this condition shows a

relatively common pattern in waqf management practices in Indonesia. Many waqf institutions in Indonesia still utilize waqf assets for the construction of educational facilities, mosques, and internal social activities, so that the economic impact on the wider community is still limited (Hidayah, 2023). The limited managerial capacity of *nāẓir* and the low level of innovation in waqf asset development are often the main obstacles in optimizing the potential of productive waqf. In contrast, the experiences of several Muslim countries, such as Turkey and Malaysia, show that waqf can have a broader socioeconomic impact when managed through a more professional investment system, integrated with the productive economic sector, and supported by strong institutional governance (Çizakça, 2011). Thus, the findings of this study indicate that the practice of productive waqf at YASMA has made a real contribution to strengthening educational and da'wah institutions but has not yet fully achieved the socioeconomic function of waqf as expected in the *maqāṣid al-sharī'ah* framework, particularly in terms of expanding benefits to the wider community. This condition emphasizes the importance of developing more innovative and productive waqf management strategies, including diversification of waqf investments, strengthening the capacity of *nāẓir*, and integrating waqf programs with the

community economic empowerment agenda.

Tensions between Normative Compliance and Contextual Maslahah in Productive Waqf Management

The productive waqf practices implemented by the Syuhada Grand Mosque Foundation (YASMA) in Yogyakarta demonstrate a significant shift in the understanding and management of waqf in the context of contemporary religious institutions. While traditionally waqf has been positioned more as a static philanthropic instrument, oriented towards the maintenance of religious assets such as mosques, the practice at YASMA shows efforts to utilize waqf in broader socio-religious activities, particularly in the fields of education and da'wah. The development of facilities such as dormitories, da'wah activity centers, and Islamic educational institutions shows that waqf assets are not only maintained as passive property but are integrated into an institutional system that supports the sustainable production of social and religious services (Hassan & Lewis, 2007; Kahf, 1998).

These findings align with research emphasizing that the success of productive waqf depends not only on normative compliance with waqf law but also on the institution's managerial capacity (Jannah et al., 2025). Thus, waqf at YASMA can be understood as an institutional instrument contributing to

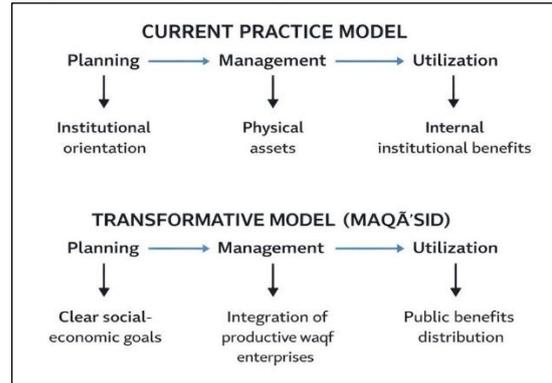
organizational stability and the sustainability of da'wah and educational activities. However, the impact of waqf is still relatively concentrated on strengthening the internal structure of the institution and has not yet fully developed into a mechanism for distributing broader economic benefits to the surrounding community.

When examined more deeply through the contemporary *maqāṣid al-sharī'ah* theoretical framework developed by Jasser Auda, the practice of waqf at YASMA shows a dynamic between the normative orientation of waqf and the reality of its implementation in a particular social context (Nashuha et al., 2025). Auda emphasizes that Islamic law cannot be understood as a static normative system but rather as a product of human cognition that is always influenced by the social, institutional, and epistemological contexts in which it is practiced (Jasser Auda, 2008). Through this systemic approach, the evaluation of waqf practices cannot be limited to the level of formal compliance (*fiqh*), but must consider the extent to which these practices contribute to the realization of broader maqāṣid objectives, particularly the protection and development of human welfare (*taḥqīq al-maṣlahah*).

In the context of YASMA, waqf management has contributed to the realization of maqāṣid in the dimensions of *ḥifz al-dīn* (protection of religion) and *ḥifz al-'aql* (protection of reason) through the strengthening of educational

institutions and da'wah activities. However, the dimension of *maqāsid* related to the development of community economic welfare (particularly *ḥifz al-māl* in a productive and distributive sense) has not been fully actualized. This shows that the orientation of waqf still emphasizes its protective-institutional function, namely maintaining the continuity of institutions, rather than its transformative function, which expands the distribution of economic benefits to the wider community in a more inclusive manner. This finding is in line with other studies showing that the stagnation of waqf development in various Muslim countries is often not caused by limitations in the legal framework, but rather by weak governance and institutional capacity of *nāzir* (waqf asset managers) in designing productive and socially-oriented waqf development strategies (Ismail Abdel Mohsin, 2013). Further analysis of the stages of waqf management at YASMA reveals a tension between the ideal goals of productive waqf and the reality of its implementation (Caniago & Satibi, 2024).

Figure 1. Waqf Management Practice Model



Source: created by the author

Figure 1 shows that at the planning stage, no strategic formulation has been found that explicitly links waqf management with the community's socioeconomic transformation agenda. At the management stage, waqf development is still focused on the development of physical assets that support institutional functions but has not been integrated with productive business schemes capable of generating sustainable economic surpluses. Meanwhile, at the utilization stage, the distribution of waqf benefits is still limited to internal recipient groups, such as santri, students, or institutional activity units. Within the framework of a system-based *maqāsid* proposed by Auda, this condition shows that waqf practices at YASMA are still at the protective and preservational function stage, maintaining the sustainability of existing institutions and social services, and has not yet fully transformed towards developmental and rights-based *maqāsid* that emphasize economic empowerment, expansion of welfare

access, and strengthening of community social capacity (M. Fauzan, 2025).

Therefore, the reconstruction of productive waqf management in the future cannot be achieved solely through strengthening administrative aspects or normative compliance but requires strengthening the capacity of *the nāzir* (Lubis & Marpaung, 2025), integrating Islamic economic approaches in the design of waqf management, and formulating more explicit social objectives so that waqf can function as a more responsive and sustainable instrument of social development (Mahamood, 2011). Thus, this condition shows that the issue of productive waqf at YASMA cannot be separated from the way the institution views the relationship between shari'ah norms, state regulations, and evolving social needs. The practice of waqf management, which is still primarily oriented towards the maintenance of physical assets, reflects a strong administrative approach; however, this orientation is not yet balanced with innovations aimed at developing the economic and social value of the waqf itself (Maulida, 2025).

"The cash waqf funds for land payment at the Syuhada Center will be used for a new waqf agreement to meet other needs of the Foundation, such as the construction of a boarding school in the Cepit area. The hope is that this will provide a place and productive activities for students studying in Yogyakarta, fostering cadreship both within and outside the Syuhada Grand

Mosque Foundation in Yogyakarta." (Mr. Mas'udi, personal communication, March 6, 2024)

Through a contextual approach to *maqāṣid al-sharī'ah*, productive waqf practices cannot be understood as static normative structures but rather as social mechanisms that must be continuously evaluated critically in accordance with changes in social, economic, and institutional conditions. This approach requires openness to institutional reflection on the extent to which ongoing waqf practices are truly capable of producing tangible public benefits. Productive waqf should ideally be positioned as a dynamic process, involving the formulation of clear social objectives, adaptive management mechanisms, and continuous evaluation. Numerous studies have confirmed that the success of productive waqf is highly dependent on the ability of the managing institution to adjust its management strategy to the needs of the community so that waqf can function as an instrument of sustainable social development (Iman et al., 2021). In the context of YASMA, the orientation of waqf management, which is still centered on strengthening the internal structure of the institution, shows that the integration of religious objectives, social dimensions, and economic rationality has not been fully articulated in a comprehensive strategic framework.

This condition shows that the main challenge in developing productive waqf is not solely related to normative

legitimacy in Islamic law, but rather to the governance capacity and strategic vision of waqf managers. Various studies have shown that the stagnation of waqf in many Islamic philanthropic institutions is often caused by the limited managerial capacity of *nāzīr*, weak long-term planning, and a lack of integration between philanthropic approaches and waqf-based economic development strategies (Rahman, 2025). From a contemporary *maqāsid* perspective, this condition can be understood as an imbalance between the preservative dimension of waqf, which focuses on asset maintenance and institutional sustainability, and the lack of emphasis on social empowerment and community welfare improvement. As a result, although waqf has contributed to strengthening educational and da'wah functions, its potential as an instrument of community economic development has not been fully realized.

This discussion shows that the practice of productive waqf at YASMA Syuhada has shown initial potential in integrating religious values with modern institutional needs, especially in supporting the sustainability of educational and da'wah activities. However, the management of waqf still leaves significant room to expand its orientation towards achieving more inclusive public welfare. Therefore, strengthening waqf governance is insufficient through increasing compliance with norms alone; it also requires the development of a

transformative vision that positions waqf as an instrument of social development. In this framework, waqf must be managed through a professional, transparent, and accountable governance system, accompanied by the integration of Islamic economic perspectives and an orientation towards a broader distribution of benefits for the community (Lubis et al., 2025). Thus, waqf is no longer understood only as a form of individual worship or legal compliance, but as a social institution with great potential for driving structural change towards sustainable and equitable public welfare (Zainur et al., 2025).

CONCLUSION

This study concludes that the management of productive waqf at the Syuhada Mosque Foundation in Yogyakarta (YASMA) has significantly contributed to strengthening the institutional capacity of mosques through the use of land and cash waqf for the development of various strategic infrastructures, such as centers for da'wah activities, Islamic educational institutions, and dormitory facilities. The utilization of waqf serves as the main source of financing for the development of long-term assets that support the sustainability of educational, da'wah, and religious service activities. However, the developing management pattern still shows a relatively institutional orientation, in which the

benefits of waqf are mostly felt within the internal scope of the foundation and have not yet fully produced a broad economic impact on the surrounding community.

In addition, this study found conceptual inaccuracies in the practice of collecting and managing waqf funds, which have been referred to as cash waqf. Substantively, the mechanism applied is closer to waqf through money because the funds collected are directly allocated for asset development without going through a productive and sustainable waqf fund management scheme. This condition shows that literacy regarding waqf contracts and management design among managers still needs to be strengthened. From the perspective of *maqāṣid al-sharī'ah*, particularly the systemic framework, these findings indicate that waqf management is still at the protective-institutional stage, which focuses on institutional sustainability and has not yet fully developed into a transformative management model that expands the distribution of social benefits to the community.

This study contributes by emphasizing the importance of a clear classification of waqf contracts and the design of a more strategic management model so that waqf can function as an instrument of sustainable socioeconomic development. However, this study is limited to a single case study of a mosque-based waqf institution and therefore does not fully represent the

diversity of waqf management practices in various institutions. Therefore, further research is recommended to develop comparative studies and explore more participatory, innovative, and community-empowerment-oriented models of productive waqf management so that waqf can make a broader contribution to public welfare.

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