

# Journal of Islamic Thought and Civilization (JITC)

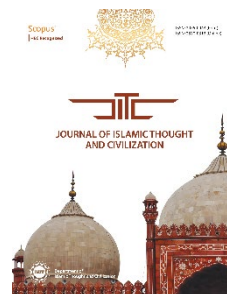
Volume 14 Issue 1, Spring 2024

ISSN(P): 2075-0943 ISSN(E): 2520-0313

Homepage: <https://journals.umt.edu.pk/index.php/JITC>



Article QR



**Title:** A Waqf Empowerment Model Based on Benefit Analysis

**Author (s):** Encup Supriatna<sup>1</sup>, Dede Syarif<sup>1</sup>, Astri Afrilia<sup>1</sup>, Asri Sundari<sup>2</sup>, and Paelani Setia<sup>1</sup>


**Affiliation (s):** <sup>1</sup>UIN Sunan Gunung Djati, Bandung, Indonesia  
<sup>2</sup>Pelita Nusa Islamic College, Bandung, Indonesia

**DOI:** <https://doi.org/10.32350/jitc.141.18>

**History:** Received: November 30, 2023, Revised: May 03, 2024, Accepted: May 17, 2024,  
Published: June 14, 2024

**Citation:** Supriatna, Encup, Dede Syarif, Astri Afrilia, Asri Sundari, and Paelani Setia. "A Waqf Empowerment Model Based on Benefit Analysis." *Journal of Islamic Thought and Civilization* 14, no. 1 (2024): 303–319.  
<https://doi.org/10.32350/jitc.141.18>

**Copyright:** © The Authors

**Licensing:**  This article is open access and is distributed under the terms of [Creative Commons Attribution 4.0 International License](https://creativecommons.org/licenses/by/4.0/)

**Conflict of Interest:** Author(s) declared no conflict of interest



A publication of

Department of Islamic Thought and Civilization, School of Social Science and Humanities  
University of Management and Technology, Lahore, Pakistan

# A *Waqf* Empowerment Model Based on Benefit Analysis

Encup Supriatna\*

Dede Syarif

Astri Afrilia

Faculty of Social and Political Sciences  
UIN Sunan Gunung Djati, Bandung, Indonesia

Asri Sundari

Department of Sharia Economic Management,  
Pelita Nusa Islamic College, Bandung, Indonesia

Paelani Setia

Faculty of Social and Political Sciences  
UIN Sunan Gunung Djati, Bandung, Indonesia

## Abstract

*Waqf* endowment is an act of worship with various socioeconomic implications. At the time of the Prophet Muhammad (SAW), *waqf* functioned as an instrument to meet the financial needs of the community. Indonesia has the highest Muslim population in the world. Hence, it has a high potential for creating *waqf* endowments. This study aims to analyze the usefulness of *waqf* and develop a model to empower *waqf* endowments, especially in West Java. A quantitative approach was used for data collection by distributing questionnaires to the beneficiaries of *waqf*. Moreover, in-depth interviews and literature studies were also conducted to collect the data. The results showed that the respondents perceived the religious dimension of *waqf* as very useful, although they found its economic dimension of little use and significance. Moreover, empowerment models regarding the economic dimension are presented in this research for some of the most important *waqf* endowments in West Java in particular and in Indonesia in general, namely mosques and educational institutions (schools/madrasas).

**Keywords:** benefit analysis, empowerment, mosques, socioeconomic, *waqf*, *waqf* endowments, *waqf* objects, *waqf* property utilization

## Introduction

*Waqf* is an Islamic act of worship that has a strong socioeconomic dimension. It can be defined as the act of setting aside a portion of one's property or assets (whether in terms of land, buildings, money, or in any other form) with the intention of serving the public interest, such as education, health, social interest, and so on.<sup>1</sup> Establishing health facilities sponsored by *waqf* funding allows for the provision of services in an areas critical to the society. Similarly, economic services, such as minimarket management and plantations, can be sponsored by *waqf*. This can assist the respective community to meet its basic requirements using *waqf* funding.

Apart from being an act of worship, *waqf* has a very important philanthropic and social dimension. It has the potential to become an economic resource that can be used to advance the economic interests of the society. *Waqf* assets, such as land or buildings, can be used for various

---

\*Correspondence concerning this article should be addressed to Encup Supriatna, Professor, Faculty of Social and Political Sciences, UIN Sunan Gunung Djati, Bandung, Indonesia, at encup.supriatna@uinsgd.ac.id

<sup>1</sup>Abdur Rohman et al., "Construction of Waqf Istibdal Regulations for Empowering Non Productive Waqf in Indonesia," in *Riau Annual Meeting on Law and Social Sciences (RAMLAS 2019)* (Atlantis Press, 2020), 134-37.

productive purposes, including the establishment of schools, hospitals, and other productive businesses.<sup>2</sup>

During the time of the Prophet Muhammad, *waqf* functioned as an instrument to fulfil the needs of the community. The Prophet's companion Umar bin al Khattab donated a plot of plantation land in the fertile and productive Khaybar area as *waqf*. On the instructions of the Prophet himself, the *waqf* of Umar bin Khattab remained in the form of a garden as the principal of his *waqf* property. The plantation land was managed well so that it could produce crops and then the proceeds were given to the community. This exemplifies a *waqf* model that is both productive and beneficial to the society in the long-run. It demonstrates the principles of *waqf* by explicating its various types and forms appropriate to fulfil various societal requirements. *Waqf* can adapt to the context and conditions of the society, rather than being forced to be utilized to construct facilities that do not fulfil societal demands.

Indonesia has the largest Muslim population in the world, so its *waqf* potential is also enormous. The oldest *waqf* experience in Indonesia began when Islam was introduced to the country in the mid-13<sup>th</sup> century.<sup>3</sup> Indonesia has recognized the importance of *waqf* recovery to improve people's living standard. *Waqf* recovery is the process of improving the concept of implementing *waqf*, which has been focused traditionally on maintaining the integrity of the places of worship such as mosques, as well as madrasa buildings and public cemeteries. Hence, the current study aims to focus on implementing *waqf* that promotes economic empowerment in order to provide employment opportunities and encourage community economic activities.

The Indonesian government has undertaken major reforms to revitalize *waqf* institutions through the *Waqf* Law No. 41/2004, which covers all forms of *waqf*.<sup>4</sup> This law gives new hope to improve the country's *waqf* management. It regulates several important matters, such as the responsibilities of *waqf* managers and the types of *waqf*, and also establishes the Indonesian *Waqf* Board (BWI).<sup>5</sup> However, this law has been criticized for not being comprehensive enough, as there are still many poorly managed mosques, *waqf* lands, and *waqf* universities.<sup>6</sup>

Furthermore, there are still challenges to overcome for effective *waqf* management and utilization. These challenges hinder the efforts to empower *waqf* based on benefit analysis. In this context, it is important to understand that the success of *waqf* cannot be measured solely from the perspective of *waqf* being an act of worship. Rather, it also needs to be measured from a broader perspective of usefulness, that is, how the *waqf* provides tangible benefits to the community and the surrounding environment. Therefore, it is important to develop indicators and measurement methods that enable the evaluation of the socioeconomic and public benefits generated by *waqf* assets.

<sup>2</sup>M Huda, "The Construction of Corporate Waqf Models for Indonesia," *International Journal of Innovation, Creativity and Change* 13, no. 6 (2020): 720-34, [https://api.elsevier.com/content/abstract/scopus\\_id/85087375410](https://api.elsevier.com/content/abstract/scopus_id/85087375410).

<sup>3</sup>Vika Annisa Qurrata et al., "The Implementation and Development of Productive Waqf in Indonesia: Case at Malang Islamic Hospital," *Humanities and Social Sciences Reviews* 7, no. 4 (2019): 533-37.

<sup>4</sup>Onny Medaline, "The Development of 'Waqf' on the 'Ulayat' Lands in West Sumatera, Indonesia," *Journal of Social Science Studies, Microthink Institute, ISSN 23299150* (2018).

<sup>5</sup>Rohman et al., "Construction of Waqf Istibdal Regulations for Empowering Non Productive Waqf in Indonesia."

<sup>6</sup>Sukarmi Sukarmi and Argo Victoria, "Cash Waqf in Sustaining of Indonesian Society 'In Legal and Economic Perspective,'" *Al-Itqan: Journal of Islamic Sciences and Comparative Studies* 2, no. 1 (2018): 83-97.

Several studies have been conducted in the recent past to explore the role of *waqf*. Thaker and Pitchay analyzed the factors that influence donors' perceptions of *waqf* in Malaysia.<sup>7</sup> Aldeen et al. examined cash *waqf* using a quantitative approach via the survey method.<sup>8</sup> The purpose was to analyze the extent to which the millennials care about cash *waqf*. Sulaiman and Alhaji Zakari introduced a trust-based conceptual model of cash *waqf*.<sup>9</sup> Saiti et al. proposed a model to mobilize funds through global cash *waqf*.<sup>10</sup> They proposed the use of a 'global cash-*waqf*' model to facilitate the mobilization of funds among Muslim countries. This, in turn, would achieve the Islamic goal of wealth distribution and redistribution to ensure the welfare of all the people in the society.

Previously, there have been works on *waqf* models such as the crowdfunding-*waqf* model (CWM) is applicable only in the development of *waqf* land.<sup>11</sup> Also, the use of the technology acceptance model (TAM) in cash *waqf*<sup>12</sup> and cash investment *waqf* model in micro-business empowerment.<sup>13</sup> The novel aspect of this research is determining the level of usefulness of *waqf* endowments in West Java for the surrounding community keeping in view the four dimensions of religion, economy, society, and culture. For this purpose, the current study used a quantitative approach to provide an empowerment model based on the benchmark results of each type of *waqf* endowment. On the contrary, in previous studies, the discussion of *waqf* was restricted to one type of *waqf* endowment only.

The four dimensions were identified based on expert judgment and earlier research. West Java was chosen as the research location because it is one of the provinces with the most *waqf* endowed areas in Indonesia, second only to Central Java. However, West Java has a greater degree of certification for *waqf* endowments than Central Java and also has a greater variety of *waqf*.

Moreover, this study also aims to develop a *waqf* empowerment model based on the results of the benefit analysis. Thus, it seeks to contribute to a more comprehensive understanding of the extent to which *waqf* can benefit the community and the surrounding environment, as well as to present a relevant empowerment model in the context of *waqf*, particularly with reference to West Java.

---

<sup>7</sup>Mohamed Asmy Bin Mohd Thas Thaker and Anwar Allah Pitchay, "Developing Waqf Land through Crowdfunding-Waqf Model (CWM): The Case of Malaysia," *Journal of Islamic Accounting and Business Research* 9, no. 3 (2018): 448-56.

<sup>8</sup>Khaled Nour Aldeen, Inayah Swasti Ratih, and Sri Herianingrum, "Contemporary Issues on Cash Waqf: A Review of the Literature," *International Journal of Islamic Economics and Finance (IJIEF)* 3, no. 2 (2020): 119-44.

<sup>9</sup>Maliah Sulaiman, and Muntaka Alhaji Zakari, "Financial Sustainability of State Waqf Institutions (SWIs) in Malaysia," *Journal of Islamic Accounting and Business Research* 10, no. 2 (2019): 236-58.

<sup>10</sup>Buerhan Saiti, Adama Dembele, and Mehmet Bulut, "The Global Cash Waqf: A Tool against Poverty in Muslim Countries," *Qualitative Research in Financial Markets* 13, no. 3 (2021): 277-94.

<sup>11</sup>Mohd Thas Thaker, and Allah Pitchay, "Developing Waqf Land through Crowdfunding-Waqf Model (CWM): The Case of Malaysia."

<sup>12</sup>Taufik Faturohman, Irfan Hassandi, and Yulianti Yulianti, "User Acceptance Of Online Waqf Applications: Evidence From Indonesia," *Journal of Islamic Monetary Economics and Finance* 6, no. 3 (2020): 503-30.

<sup>13</sup>Jarita Duasa, and Mohamed Asmy Bin Mohd Thas Thaker, "A Cash Waqf Investment Model: An Alternative Model for Financing Micro-Enterprises in Malaysia," *Journal of Islamic Monetary Economics and Finance* 1, no. 2 (2016): 161-88.

## 2. Methodology

The current research used a quantitative approach by distributing questionnaires to *waqf* beneficiaries for data collection.<sup>14</sup> Data was also collected through in-depth interviews and literature studies. The data analysis techniques used were descriptive statistics, validity and reliability tests, and the use of continuum lines. Determining the number of samples using the Slovin method with the selected error rate of 5% of the total population (*waqf* endowments) in West Java amounted to 11,600 points, so that the number of samples needed was 390 points (rounding), where at each point a survey was conducted on 2 *mauquf alaih*. The sampling technique used was cluster sampling from 4 regional zones in the West Java province comprising 26 districts/cities each.

To confirm the findings of the questionnaire survey and to gain a deeper understanding of the issues related to the *waqf* empowerment model, this study also conducted semi-structured interviews with *waqf* experts in various related institutions, namely with *Nazhirs* (the party who receives *waqf* assets from the Wakif to be managed), Salman Mosque of Bandung Institute of Technology (ITB) and *Daarut Tauhiid* Islamic Boarding School in Bandung, West Java. *Nazhir* was chosen due to the variety of *waqf* operations (mosques, hospitals, asset rentals, *tahfidz* residences, and so on) and due to its position in West Java's capital. Interview questions were developed after analyzing the results of the questionnaire. The research relied on deliberate sampling to select interviewees. It is a sampling strategy used to select interviewees in advance based on the research questions.

## 3. Validity and Reliability Tests

The results of the validity and reliability tests of the measuring instrument (questionnaire) are depicted in Table 1. The table shows that all statements in the questionnaire are valid, so it can continue to be used. Likewise, the reliability test results with a Cronbach's alpha value of more than 0.7 indicate that the questionnaire is reliable.

**Table 1.** Validity Test Results

Dimensions	Statement	r count	r table	Conclusion
Religion	1	0,124	0,098	Valid
	2	0,343	0,098	Valid
	3	0,456	0,098	Valid
	4	0,422	0,098	Valid
	5	0,547	0,098	Valid
	6	0,491	0,098	Valid
Social	1	0,405	0,098	Valid
	2	0,165	0,098	Valid
	3	0,355	0,098	Valid
	4	0,576	0,098	Valid
	5	0,48	0,098	Valid
Economy	1	0,623	0,098	Valid
	2	0,608	0,098	Valid
	3	0,639	0,098	Valid
	4	0,592	0,098	Valid
	5	0,522	0,098	Valid
Culture	1	0,405	0,098	Valid
	2	0,137	0,098	Valid
	3	0,276	0,098	Valid
	4	0,212	0,098	Valid

<sup>14</sup>John Creswell, *Research Design: Qualitative, Quantitative, Mixed Methods Approaches* (University of Nebraska-Lincoln, 2016).

**Table 2.** Reliability Test Results

Variables	Cronbach's alpha	Conclusion
Usefulness of <i>waqf</i>	0,847	Reliable

#### 4. Benefit Analysis

After obtaining the results, the usefulness scores of *waqf* were tabulated, as shown in Table 3 below.

**Table 3.** Descriptive Analysis of Responses Regarding the Benefits of *Waqf*

Dimensions	Statement	STS	TS	KS	S	SS	Total Score	Average	Average Per Dimension	Criteria
Religion	1	0	0	24	366	390	3486	4,47	4,39	Very high
	2	8	0	36	470	266	3326	4,26		
	3	0	0	0	324	456	3576	4,58		
	4	0	0	14	404	362	3468	4,45		
	5	0	0	20	474	286	3386	4,34		
Social	6	0	4	72	448	256	3296	4,23	4,13	High
	1	0	0	60	514	206	3266	4,19		
	2	0	0	0	366	414	3534	4,53		
	3	0	0	132	640	8	2996	3,84		
	4	0	20	92	420	248	3236	4,15		
Economy	5	0	66	90	458	166	3064	3,93	3,01	Low enough
	1	30	232	312	112	94	2348	3,01		
	2	16	238	312	144	70	2354	3,02		
	3	16	272	296	96	100	2332	2,99		
	4	30	248	298	128	76	2312	2,96		
Culture	5	0	232	342	114	92	2406	3,08	4,03	High
	1	0	0	72	376	332	3380	4,33		
	2	0	0	108	652	20	3032	3,89		
	3	0	0	70	708	2	3052	3,91		
	4	0	28	2	690	60	3122	4,00		

Table 3 contains the results of the recapitulation of the respondents' answers, along with the calculation of the total score by multiplying each answer with its respective weight. Using the continuum line method, the usefulness criterion of each *waqf* dimension is obtained. The table shows that the religious dimension has a very high usefulness criterion, followed by the social and cultural dimensions. On the contrary, economic dimension has a fairly low usefulness criterion, with an average score of 3.01.

The above table shows that the religious dimension has the highest average for the usefulness criterion (4.39). This finding is supported by previous results that placed the religious benefits of *waqf* as the reason for Muslims to endow *waqf*. A study by Rizal and Amin<sup>15</sup> revealed that *waqf*, according to Indonesian Muslims, is part of the effort by Muslims to attain the perfection of *ihsan* (good deeds in the way of Allah) as Muslims. Another study in Malaysia by Mohd Sharip et al.<sup>16</sup> also revealed that the ratio of *waqf* endowment for religious benefits is very high. In Nigeria, religious

<sup>15</sup>Hamid Rizal, and Hanudin Amin, "Perceived Ihsan, Islamic Egalitarianism and Islamic Religiosity towards Charitable Giving of Cash Waqf," *Journal of Islamic Marketing* 8, no. 4 (2017): 669-85.

<sup>16</sup>Sharfizie Mohd Sharip, Marinah Awang, and Ramlee Ismail, "The Effect of Motivating Language and Management Effectiveness: Empirical Evidence from Waqf Institutions in Malaysia," *Journal of Islamic Accounting and Business Research* 13, no. 2 (2022): 220-41.

benefits provide the highest motivation for making such endowments. *Waqf* is a noble activity to improve the religious quality of Muslims.<sup>17</sup>

The table also presents the social dimension with a score of 4.13 as a high *waqf* usefulness criterion. This finding relies on the studies of Abd Mutalib et al.<sup>18</sup> and Zabri and Mohammed.<sup>19</sup> The authors argued that Muslims' perception of *waqf* is to provide social assistance to people who need it, such as food assistance, shelter for the poor, and other social assistance programs. Furthermore, one of the main purposes of *waqf* is to provide social services to people who need them. Hence, *waqf* funds are used to establish or run public institutions, such as hospitals, schools, boarding schools, health centres, and others that provide essential services to the community.<sup>20</sup>

On the contrary, the economic dimension has the lowest usefulness criterion (3.01) of all. This is because *waqf*, as a practice of Islamic philanthropy, is often viewed as a virtuous deed in the sight of Allah Almighty. This makes many individuals who donate *waqf* endowments to focus more on the spiritual and religious benefits of the practice. They see it as a way to get closer to Allah and achieve their religious goals. This religious motivation factor often trumps economic considerations. Baqutayan et al.<sup>21</sup> and Haron et al.<sup>22</sup> explained Muslims' passion for *waqf* since, in Islamic teachings, it is encouraged and given great attention. The Quran and the Hadith reports of Prophet Muhammad mention the importance of giving away wealth for charitable purposes, such as mosque construction, education, social services, and others. Muslims are instructed to do good deeds and *waqf* is one of the major good deeds in Islam.

Another factor is the tradition and perception of the community. In many societies, especially in the Islamic world, *waqf* has a long tradition of providing social and educational services.<sup>23</sup> People often see *waqf* as an instrument to achieve social justice and improve community welfare. The practice is perceived as a form of giving to those in need and the focus remains more on humanitarian values than economic gain.<sup>24</sup>

A third factor is that while *waqf* can have economic benefits, these benefits are felt in the long-term. *Waqf* is used to establish educational and health institutions, for example, and it takes years to

---

<sup>17</sup>Ibraheem Alani Abdul Kareem, and Ahamad Faosiy Ogunbado, "Factors Motivating the Establishment of Waqf Institution towards Poverty Alleviation among Muslim Ummah in Oyo State, South West, Nigeria.," *Journal of Islamic Banking & Finance* 36, no. 4 (2019).

<sup>18</sup>Hasyeilla Abd Mutalib et al., "Factors Influencing Waqf Participation among Muslims: The Moderating Role of Attitude," in *Proceedings of the Second International Conference on the Future of ASEAN (ICoFA) 2017-Volume 1: Business and Social Sciences* (Springer, 2019), 495-507.

<sup>19</sup>Mohd Zaidi Md Zabri, and Mustafa Omar Mohammed, "Examining the Behavioral Intention to Participate in a Cash Waqf-Financial Cooperative-Musharakah Mutanaqisah Home Financing Model," *Managerial Finance* 44, no. 6 (2018): 809-29.

<sup>20</sup>Hasnah Haron et al., "Factors Influencing the Behavioural Intention to Accept Benefidonor Concept among Stakeholders of Waqf," *Journal of Islamic Accounting and Business Research*, 2023.

<sup>21</sup>Shadiya Mohamed S Baqutayan et al., "Waqf between the Past and Present," *Mediterranean Journal of Social Sciences* 9, no. 4 (2018): 149.

<sup>22</sup>Haron et al., "Factors Influencing the Behavioural Intention to Accept Benefidonor Concept among Stakeholders of Waqf."

<sup>23</sup>Monzer Kahf, "Waqf and Its Sociopolitical Aspects," *Dalam Essential Readings in Contemporary Waqf Issues*, Ed. Kahf, Monzer and Siti Mashitoh Mahamood (Kuala Lumpur: CERT Publications, 2011), 1992.

<sup>24</sup>Monzer Kahf, "The Role of Waqf in Improving the Ummah Welfare," in *International Seminar on Waqf as a Private Legal Body* (2003): 6-7.

achieve tangible results in terms of economic development.<sup>25</sup> Individuals who donate *waqf* endowments often focus more on long-term benefits, rather than the more immediate economic benefits.

Furthermore, there are factors related to the prioritization of philanthropy itself. The economic benefits of *waqf* can sometimes be considered more of a consequence or a by-product of the actual practice of *waqf*, which is to give to people in need. Therefore, the main focus remains on philanthropy and kindness, while economic benefits are considered an additional outcome. For example, the manager of ITB's Salman Mosque shared his experience on this matter in the following words:

The level of awareness about *waqf* is high, but this does not necessarily reflect a high level of willingness. Introducing *waqf* superficially is not enough. We need to explain more about its tremendous impact, regardless of the amount. Also, we need to explain more about the usefulness of *waqf*. Until now, some people still think that *waqf* is a part of religious activity (religious motivation); its function and benefits are for religious life (spirituality-worship value) only. Whereas *waqf* has the potential to become a pillar of the economic function of Muslims, its benefits in economic activities.<sup>26</sup>

The philanthropic factor that has an impact on the lack of the perceived economic usefulness of *waqf* is that there is no guarantee of economic returns. The economic management of *waqf* funds may involve risks, such as investments that do not always yield a definite return. This may make some individuals less interested in allocating their funds to economically-oriented *waqf* instruments.

Lastly, there is the absence of a *waqf* empowerment model. This is because without a clear and structured model for managing *waqf* with an economic orientation, *waqf* funds/buildings would be allocated more for social and religious benefits. The availability of a profitable *waqf* model is critical for the community to adopt *waqf*. This productive *waqf* model may be included among the various examples that are more focused on *waqf* and address the demand of worship facilities. With the availability of a productive *waqf* model focused on economic growth, the community may use this as an example to select a productive *waqf* empowerment model on its own conditions.

When making a *waqf* endowment, more attention is given to education, health, or social empowerment, while the potential for economic development may be overlooked. The *waqf* empowerment model can also motivate *waqf* fund managers to bring innovation in the use of *waqf* funds. Without a model that encourages innovation, *waqf* funds may be restricted to traditional practices that may be less efficient in generating economic benefits.

Research on *waqf*, such as by Amuda,<sup>27</sup> Ardiyansyah and Kasdi,<sup>28</sup> Mohd Thas Thaker et al.<sup>29</sup>, and Seprillina et al.<sup>30</sup> concluded that there is a need for clear *waqf* management patterns.

<sup>25</sup>Nik Noorhazila Nik Mud, and Wan Hakimah Wan Ibrahim, "Strengthening Humanity Values in Ummah Civilization of Digital Era," 2022.

<sup>26</sup>Ahmad Muzaki, Salman Mosque ITB, Interview, August 21, 2023.

<sup>27</sup>Yusuff Jelili Amuda, "Empowerment of Nigerian Muslim Households through Waqf, Zakat, Sadaqat and Public Funding," *International Journal of Trade, Economics and Finance* 4, no. 6 (2013): 419.

<sup>28</sup>Rian Ardiyansyah, and Abdurrohman Kasdi, "Strategies and Optimizing the Role of Productive Waqf in Economic Empowerment of the Ummah," *Ziswaf: Jurnal Zakat Dan Wakaf* 8, no. 1 (2021): 61.

<sup>29</sup>Mohamed Asmy Mohd Thas Thaker et al., "Cash Waqf Model for Micro Enterprises' Human Capital Development," *ISRA International Journal of Islamic Finance* 13, no. 1 (2021): 66-83.

<sup>30</sup>Linda Seprillina et al., "The Effectiveness Productive Waqf as a Social Welfare Development through Community Empowering: A Case in Islamic Hospital Foundation Malang," *Review of Integrative Business and Economics Research* 9 (2020): 67-74.



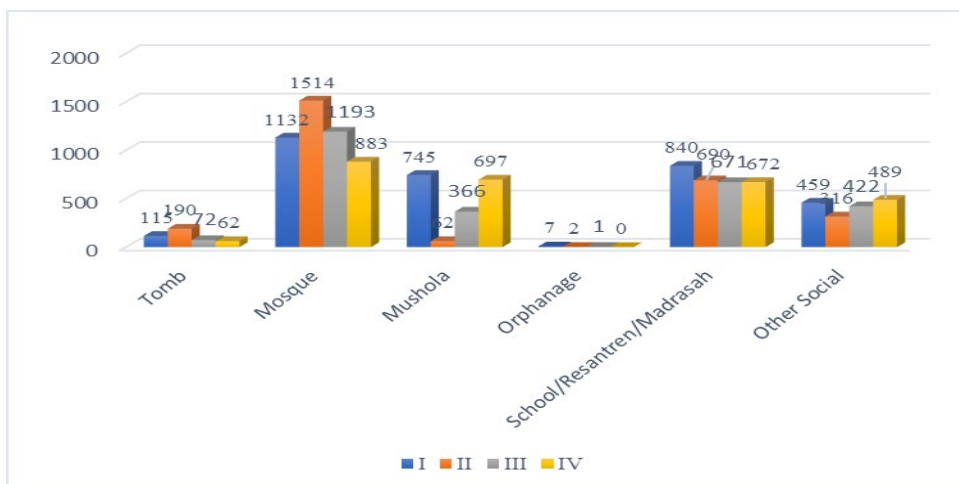
Unfortunately, *waqf* is still seen only as a spiritual activity (worship), even if considering it as an economic activity solely remains unethical because it mixes material activities with an act of worship.

Therefore, the economic benefits of *waqf* can also be significant, especially if it is managed well. Investments in businesses, properties, or other economic projects funded by *waqf* can be a long-term source of income that supports social and religious programs. However, awareness and the right approach to *waqf* management is needed to achieve significant economic benefits.

### 5. Waqf Empowerment Model

The results show that the economic benefits of *waqf* are quite small. Some of the contributing factors include an emphasis on spiritual motivation, traditions, and perceptions of the community. Although *waqf* can have economic benefits, these are felt mostly in the long-term. The reasons include the priority given to philanthropic goals, no guarantee of economic benefits, and the absence of a *waqf* empowerment model.

Therefore, in order to provide an overview of *waqf* empowerment models, this research examines several such models based on the management of *waqf* assets, especially in West Java. This research also provides input on *waqf* management to increase its economic usefulness.



**Figure 1.** Number of *Waqf* Endowments in West Java in 2023

Figure 1 shows that in each regional zone mosque *waqf* is the most common type of *waqf*, followed by schools/preschools/madrasas and other social institutions. Thus, the *waqf* empowerment model focuses on three major types of *waqf* mentioned above.

**Table 4.** Endowments and Empowerment of *Waqf* Economic Dimensions

No.	<i>Waqf</i> Endowments	Examples of Economic Dimension Empowerment
1.	Mosque	<ul style="list-style-type: none"> <li>• Function Room Rental</li> <li>• Refillable Drinking Water</li> <li>• Cooperative</li> <li>• Canteen</li> <li>• <i>Waqf</i> money</li> </ul>
2.	School/Madrasah/ Pesantren	<ul style="list-style-type: none"> <li>• Land and buildings</li> <li>• <i>Waqf</i> of technology</li> </ul>

## 6. Mosque *Waqf* Empowerment Model

Mosque *waqf* empowerment in West Java is an initiative that aims to optimize the potential of *waqf* in improving mosques in the region. Mosque *waqf* is a form of philanthropy in Islam that involves the contribution of land, buildings, and other resources for public purposes, primarily to maintain, expand, or develop mosques and their supporting facilities.<sup>31</sup>

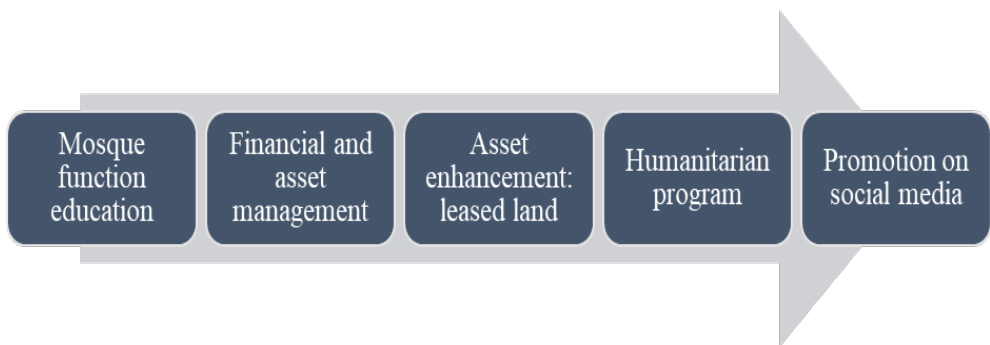
The first step in the effort to empower mosque *waqf* is to increase the public understanding of the importance of *waqf* in Islam and its potential to advance mosques. This can be achieved through educational campaigns, such as lectures, seminars, and Islamic literature. Public awareness of the importance of *waqf* is crucial in this context. From a management standpoint, many mosques in West Java need to improve their *waqf* financial and asset management systems. This model involves training mosque administrators in efficient financial management, reporting, and administration.

Mosque *waqf* assets can be used to build, expand, or improve mosque facilities, including structural repairs and upgrades to ablution facilities, parking lots, and educational spaces. From an economic perspective, the empowerment model may also include the use of *waqf* assets to generate income that can be used for mosque maintenance. This may involve leasing *waqf* land for businesses that comply with Islamic principles.

Mosque *waqf* can also be used to support social and humanitarian programs that benefit the local community, such as providing assistance to the poor, religious education, or health services. Cooperation with philanthropic institutions, government, or NGOs can also expand the capacity and resources available for mosque *waqf* empowerment in West Java.

The importance of maintaining transparency in the management of mosque *waqf* funds should not be overlooked. Mosque administrators must implement a good accountability system and should provide reports to *waqifs* and the community. Involving the younger generation in mosque *waqf* empowerment efforts is an important step, as they can be the agents of change who maintain and develop the *waqf* tradition in the future.

Furthermore, the promotion of mosque *waqf* can help galvanize the *waqf* culture among the people of West Java. This requires an effective and sustainable promotional campaign which can be conducted through social media, exhibitions, and other public activities. These steps are depicted in the form of a model in the following figure.



**Figure 2.** Mosque *Waqf* Empowerment Model

<sup>31</sup>Monzer Kahf, *Waqf: A Quick Overview* (International Institute of Islamic Business and Finance, 2016).

The above model is adapted from the crowdfunding-*waqf* (CWM) model that emphasizes the importance of the *waqf* object management, especially land, as the focus of development for economic gain.<sup>32</sup> Here, the *waqf* object is the mosque. Thaker and Pitchay<sup>33</sup> argued that land is the most profitable (dynamic and flexible) *waqf* object as it can be utilized for education, health, and social functions, as compared to other *waqf* objects. However, mosques also hold a high potential for economic development if their management is well-targeted. The management of Salman ITB Mosque for economic benefits can be a reference model. Mosques, apart from being spiritual centres, can also provide economic benefits.

Therefore, the empowerment of mosque *waqf*, especially in West Java, is a very important step to ensure the sustainability and development of mosques as crucial centres of religious and social activities in the local Muslim community. With good and effective management, mosque *waqf* can be a powerful resource for advancing religion, education, and community welfare all at once. An example of an ideal mosque *waqf* in Indonesia is Salman Mosque ITB which was established in 1972. The services performed at this mosque do not only take the form of worship (congregational prayers, lectures/studies, Friday prayers, and so on) but are also economic and include the management of *zakat*, alms, *waqf*, cooperatives, canteens, as well as land/building rentals.<sup>34</sup> Further, in the field of education, the mosque provides services through the Salman Reading Corner, multipurpose rooms, and classes. Thus, the presence of the mosque is significant not only as a place of worship but also because of the economic and educational services it provides.

**Table 5.** Salman Mosque ITB Revenue 2017-2020

No.	Year	Total Revenue (Billion IDR)
1.	2017	31,2
2.	2018	26,1
3.	2019	34,4
4.	2020	60

Revenue generation at Salman Mosque ITB is achieved through renting the building for short-term activities, such as seminars, *tabligh*, and other meetings.<sup>35</sup> The building can accommodate up to 500 people. Furthermore, there is a canteen known as the 'halal canteen' which provides a variety of dishes at affordable prices, especially for worshippers and students residing around the mosque and campus. This canteen was audited for its '*halalness*' and recognized as the best halal culinary centre by the Indonesian Ministry of Tourism in 2016. Salman Mosque ITB also has kiosks that are rented out for various purposes, such as to sell various goods and services needed by students.

Moreover, to manage the economy at the Salman Mosque ITB, there exists a cooperative. This cooperative is the result of an initiative by employees at the mosque who faced challenges in fulfilling their daily needs. They hoped to increase their income and conduct transactions within the mosque. The cooperative initially consisted of 10 members who have become administrators and supervisors since then. The initial capital of the cooperative was Rp. 5,000,000 which has grown to around Rp. 1 billion. The cooperative was established to manage the economy of the employees. It functions as a *Shariah* cooperative that uses *Murabaha* contracts for the procurement of goods. The purpose of establishing this cooperative was to improve the welfare of the employees and reduce transactions

<sup>32</sup>Mohd Thas Thaker, and Allah Pitchay, "Developing Waqf Land through Crowdfunding-Waqf Model (CWM): The Case of Malaysia."

<sup>33</sup>Ibid.

<sup>34</sup>Anik Farida, "Islamization of Science and Islamic Saintification: Empowerment Management Model at the Salman Mosque ITB Bandung," *Harmoni* 13, no. 1 (2014): e41.

<sup>35</sup>Ibid., 45.

outside the mosque environment. The donors of this cooperative belong to the mosque treasury, the employees, and some lecturers at ITB.

The role of the cooperative is to fulfil the needs of its members who must actively participate in its activities. The cooperative also provides for the needs of the mosque. Membership requirements include being both an owner and a user of the cooperative's services. Membership of the cooperative is not transferable to another party, although it is transferable to the heirs of the respective members in the event of their death. Prospective members can apply in writing and membership is the right and obligation of cooperative members.

### 7. School/Madrasah/Pesantren (Islamic boarding school) *Waqf* Empowerment Model

*Waqf* is a form of philanthropy in Islam that requires the setting aside of a portion of property or assets for social, religious, or public benefit. One example of an institution that plays an important role in managing *waqf* in West Java is *Daarut Tauhiid*. It is situated in Bandung. *Daarut Tauhiid* is a social institution within the Daarut Tauhiid Islamic Boarding School in Bandung that runs various programs related to *waqf* and contributes greatly to the society in various fields.<sup>36</sup>

*Daarut Tauhiid waqf* is responsible for the assets and cash donations handed over by the congregation to be managed productively. The aim is to ensure that these *waqf* assets provide as much benefit as possible for the welfare of the people. The founder of this *waqf* institution was KH Abdullah Gymnastiar (Aa Gym). It was established in 1990 under the legal umbrella of the *Daarut Tauhiid Pesantren Foundation*.<sup>37</sup>

Pesantren *Daarut Tauhiid* focuses on the acceptance and management of *waqf*. Firstly, there is the mosque *waqf* program which deals with the construction of mosques in various regions in Indonesia. These mosques aim to facilitate Muslim worship. Secondly, the Qur'an *waqf* program aims at fulfilling the community's need for the copies of the Qur'an. This program is very important considering that there are still many areas in Indonesia that lack printed copies of the Qur'an. Thirdly, the productive *waqf* program aims to optimize the use of *waqf* assets to provide tangible benefits. *Waqf* assets are used to support programs that contribute to the prosperity of the people.

Currently, *Daarut Tauhiid waqf* has the responsibility of managing various *waqf* assets through various productive and social *waqf* programs. Productive *waqf* programs include a mini market, supermarket, health clinic, *Darul Hajj* building, *Daarul Jannah* cottages, DJ canteen, MQTV television station, and MQFM radio station, as well as property assets, such as office buildings and community empowerment buildings, plantations, agriculture, and so on.<sup>38</sup>

Meanwhile, the social *waqf* program involves *waqf* assets, such as school buildings ranging from kindergarten to high school/vocational high school, classrooms, and dormitories for boys and girls, as well as facilities and infrastructure used for various programs at *Daarut Tauhiid*, such as DQ, APW, PMK, PPM, and SSG. Furthermore, it also includes *waqf* assets such as Al-Qur'an memorization houses, program houses for orphans and the poor, and *Daarut Tauhiid* mosques located in various regions.<sup>39</sup>

<sup>36</sup>Arimah Arimah, "Symbolic Behavior of Santri in Religious Practices at The Darut Tauhid Islamic Boarding School," *Mediator: Jurnal Komunikasi* 5, no. 2 (2004): 281-95.

<sup>37</sup>Ibid.

<sup>38</sup>Daarut Tauhiid, "Kawasan Wakaf Terpadu," *Www.Daaruttauhiid.Org*, 2023, <https://www.daaruttauhiid.org/kawasan-wakaf-terpadu/>.

<sup>39</sup>Daarut Tauhiid, "Wakaf Daarut Tauhiid," *Www.Daaruttauhiid.Org*, 2023, <https://wakafdt.or.id/>.

Therefore, *Daarut Tauhiid* is an institution that not only focuses on *waqf* management for education but also on activities related to economic benefits. Productive *waqf* programs bring economic benefits that may improve the welfare of the community. Productive businesses such as minimarkets, clinics, and others create jobs, enhance income, and support local economic development. However, religious and social motivations often dominate the understanding of *waqf*, so its economic benefits are consequently underestimated. In some cases, the lack of *waqf* empowerment models that support economic development may influence the perception of the economic benefits of *waqf*. Furthermore, public awareness and understanding of the economic benefits of *waqf* need to be enhanced to address economic inequality and improve social welfare.

Currently, *Daarut Tauhiid* also manages various *waqf* assets through productive *waqf* programs and social *waqf* programs. The productive *waqf* programs include various businesses, such as a mini market, supermarket, health clinic, Darul Hajj building, *Daarul Jannah* cottages, DJ canteen, MQTV television station, MQFM radio station, and property assets including office buildings, plantations, farms, and others. On the other hand, the social *waqf* program involves *waqf* assets such as school buildings, dormitories, and facilities and infrastructure used for social programs, such as DQ, APW, PMK, PPM, and SSG.

Duasa and Thaker explained that empowering the potential of *waqf* proceeds, such as developing them for micro-enterprises, requires community participation as micro-enterprise actors and cooperation with various parties in its management.<sup>40</sup> However, there are two obstacles towards realizing this goal, namely the lack of education and public awareness and the lack of transparency and accountability of *waqf* managers. Both of these findings are corroborated by the studies of Amuda and Seprillina et al.<sup>41</sup> The authors postulated that there are many *waqf* objects, especially in Indonesia, which has the largest Muslim population in the world. However, most of them are not manageable since they are immovable assets. Further, on the accountability and transparency side, Ahmad and Rusdianto<sup>42</sup> and Masruki and Shafii<sup>43</sup> explained the urgency of realizing the strengthening of the Muslim economy in the modern era. *Waqf* management, by combining four elements stakeholders like giver (*waqif*), *waqf* board, non-government organizations (NGO's), and beneficiaries, is known known as the community-based holistic *waqf* approach. Although no one has coined the model, researchers such as Mohamad<sup>44</sup> have discussed concepts that are close to the term community-based *waqf* with an emphasis on the active participation of citizens in *waqf*.<sup>45</sup>

The *Daarut Tauhiid* institute is an excellent example of implementing a holistic community-based *waqf* model. This model reflects a comprehensive approach that covers various aspects of community life and involves active community participation, cooperation with other institutions,

<sup>40</sup>Duasa, and Thaker, "A Cash Waqf Investment Model: An Alternative Model for Financing Micro-Enterprises in Malaysia," 180-81.

<sup>41</sup>Amuda, "Empowerment of Nigerian Muslim Households through Waqf, Zakat, Sadaqat and Public Funding"; Seprillina et al., "The Effectiveness Productive Waqf as a Social Welfare Development through Community Empowering: A Case in Islamic Hospital Foundation Malang."

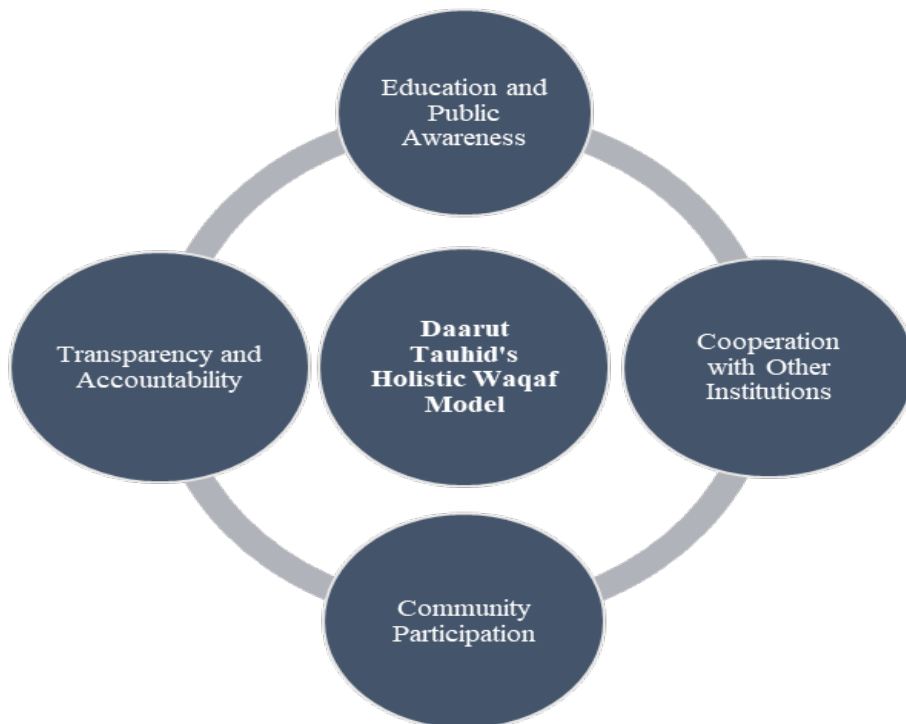
<sup>42</sup>Zulfikar Ali Ahmad, and Rusdianto Rusdianto, "Impact of Transparency and Accountability on Trust and Intention to Donate Cash Waqf in Islamic Microfinance Institutions," *Shirkah: Journal of Economics and Business* 5, no. 2 (2020): 197-227.

<sup>43</sup>Rosnia Masruki, and Zurina Shafii, "The Development of Waqf Accounting in Enhancing Accountability," *Middle East Journal of Scientific Research*, 2013.

<sup>44</sup>Nor Asiah Mohamad, "Promoting Community Based Waqf," *Al-Awqāf: Journal of Waqf and Islamic Economics* 10, no. Special (2017): 176-85.

<sup>45</sup>Farhana Mohamad Suhaimi, Asmak Ab Rahman, and Sabitha Marican, "The Role of Share Waqf in the Socio-Economic Development of the Muslim Community: The Malaysian Experience," *Humanomics* 30, no. 3 (2014): 227-54.

transparency, education, and public awareness. In the context of *Daarut Tauhiid*, the model is very much in line with the principles and practices they have implemented.



**Figure 3.** *Daarut Tauhiid* Holistic *Waqf* Empowerment Model

*Daarut Tauhiid* has a variety of programs that cover various aspects of community life, such as education, health, economy, society, religion, and culture. The holistic *waqf* model describes a comprehensive approach that covers these areas. This is in line with *Daarut Tauhiid's* approach of not only focusing on one aspect but also aiming to address the social issues faced by the community in various ways.

The community-based *waqf* model includes active community participation in the management and implementation of *waqf* programs. *Daarut Tauhiid* encourages community participation in the planning and implementation of *waqf* projects, so that the community may willingly take their ownership and responsibility.

Cooperation is the key to success in sustainable and impactful *waqf* management. *Daarut Tauhiid*, as an institution active in managing *waqf* funds, has demonstrated its commitment to synergize with various parties including the government, NGOs, and corporations. The community-based *waqf* model implemented by *Daarut Tauhiid* reflects the importance of this collaboration in achieving their goals.

Cooperation with various parties helps to expand the reach of their *waqf* program. This indicates that the benefits of *waqf* funds are not only felt by the communities adjacent to *Daarut Tauhiid* but also by communities located in wider locations. Cooperation with the government would help align

*waqf* programs with national policies, while cooperation with NGOs and other corporations may help to secure additional resources needed for these programs.

Moreover, one of the most important factors in *waqf* management is retaining a high level of transparency and accountability. In the context of *Daarut Tauhiid*, the institution has been recognized as a living example of how transparency and accountability in the use of *waqf* funds can constitute a strong foundation to provide significant benefits to the society. In *waqf* fund management, transparency refers to openness and clarity regarding the use of *waqf* funds. While, accountability is the ability to provide accountability regarding the use of these funds, especially to donors and the general public. *Daarut Tauhiid* is known to have a high level of transparency and accountability in the use of *waqf* funds. This *waqf* model includes transparency practices, such as informing the community and donors about the use of funds, program results, and the impact achieved.

Furthermore, education and public awareness are the two main pillars of sustainable and beneficial *waqf* management. *Daarut Tauhiid*, as an institution active in managing *waqf* funds, focuses on practical aspects such as the establishment of schools and health facilities. They also play an active role in educating the community about the importance of *waqf* and good deeds. Indeed, Education is the key to raising people's awareness. In this case, awareness about the benefits of *waqf* for their lives and the wider community. *Daarut Tauhiid* has adopted a community-based *waqf* model that includes educational programs and campaigns to guide individuals and families to participate in *waqf*.

With its holistic community-based *waqf* model, *Daarut Tauhiid* reflects a comprehensive, participatory, transparent, and community-oriented approach to manage its *waqf* funds. This enables them to run programs that benefit the community in various ways.

## 8. Conclusion

This study examined the level of usefulness of *waqf* in four dimensions (religious, economic, social, and cultural) by analysing *waqf* endowments in West Java. The results showed that religious and social dimensions have a high level of perceived usefulness, while the economic dimension has a fairly low level of perceived usefulness. This is due to various factors, such as the dominance of religious motivation, tradition, community perception, long-term focus, lack of *waqf* empowerment models, and economic inequality in *waqf* management.

To increase the perceived economic usefulness of *waqf*, this study offers two *waqf* empowerment models that can serve as guidelines in the management of *waqf* assets. The first is the mosque *waqf* empowerment model. This model focuses on managing mosques as *waqf* objects for economic development, effective promotion of mosque *waqf* through promotional campaigns, social media, exhibitions, public activities, and increasing public awareness of the economic benefits of *waqf*. The second model is the school/madrasa/*pesantren waqf* empowerment model. This model focuses on managing *waqf* assets through productive *waqf* programs and social *waqf* programs. Productive *waqf* programs include businesses such as supermarkets, clinics, and others aimed to create jobs and increase income. Whereas, social *waqf* programs focus on education and public awareness of the economic benefits of *waqf* and also ensure transparency and accountability in *waqf* management. Furthermore, this research also advocates a holistic community-based *waqf* approach that involves active citizen participation in *waqf* management, cooperation with other institutions, transparency, education, and public awareness. This model can cover all aspects of community life and may create significant economic benefits.

To conclude, this research provides a comprehensive view of the usefulness of *waqf* in various dimensions, particularly in the context of West Java. The proposed *waqf* empowerment models can serve as a foundation to increase the economic benefits of *waqf* and advancing the society, as well as strengthening the religious, social, and economic aspects of the community.

### Bibliography

- Abd Mutalib, Hasyeilla., Sarina Muhamad Noor, Noraini Nasirun, Rabitah Harun, and Wan Mohd Yaseer Mohd Abdoh. "Factors Influencing *Waqf* Participation among Muslims: The Moderating Role of Attitude." In *Proceedings of the Second International Conference on the Future of ASEAN (ICoFA) 2017-Volume 1: Business and Social Sciences*, 495-507. Springer, 2019.
- Abdul Kareem, Ibraheem Alani., and Ahamad Faosiy Ogunbado. "Factors Motivating the Establishment of *Waqf* Institution towards Poverty Alleviation among Muslim Ummah in Oyo State, South West, Nigeria." *Journal of Islamic Banking and Finance* 36, no. 4 (2019): 41-59
- Ahmad, Zulfikar Ali., and Rusdianto Rusdianto. "Impact of Transparency and Accountability on Trust and Intention to Donate Cash *Waqf* in Islamic Microfinance Institutions." *Shirkah: Journal of Economics and Business* 5, no. 2 (2020): 197-227.
- Aldeen, Khaled Nour., Inayah Swasti Ratih, and Sri Herianingrum. "Contemporary Issues on Cash *Waqf*: A Review of the Literature." *International Journal of Islamic Economics and Finance (IJIEF)* 3, no. 2 (2020): 119-44.
- Amuda, Yusuff Jelili. "Empowerment of Nigerian Muslim Households through *Waqf*, Zakat, Sadaqat and Public Funding." *International Journal of Trade, Economics and Finance* 4, no. 6 (2013): 419-425.
- Ardiyansyah, Rian., and Abdurrohman Kasdi. "Strategies and Optimizing the Role of Productive *Waqf* in Economic Empowerment of the Ummah." *Ziswaf: Jurnal Zakat Dan Wakaf* 8, no. 1 (2021): 50-61.
- Arimah, Arimah. "Perilaku Simbolis Santri Dalam Praktik Keagamaan Di Pesantren Daarut Tauhid Bandung." *Mediator: Jurnal Komunikasi* 5, no. 2 (2004): 281-95.
- Baqutayan, Shadiya Mohamed S, Aini Suzana Ariffin, Magda Ismail A Mohsin, and Akbariah Mohd Mahdzir. "*Waqf* between the Past and Present." *Mediterranean Journal of Social Sciences* 9, no. 4 (2018): 149-156.
- Creswell, John. *Research Design: Qualitative, Quantitative, Mixed Methods Approaches*. University of Nebraska-Lincoln, 2016.
- Duasa, Jarita., and Mohamed Asmy Bin Mohd Thas Thaker. "A Cash *Waqf* Investment Model: An Alternative Model for Financing Micro-Enterprises in Malaysia." *Journal of Islamic Monetary Economics and Finance* 1, no. 2 (2016): 161-88.
- Farida, Anik. "Islamization of Science and Islamic Saintification: Empowerment Management Model at the Salman Mosque ITB Bandung" *Harmoni* 13, no. 1 (2014): 36-51.
- Faturohman, Taufik., Irfan Hassandi, and Yulianti Yulianti. "User Acceptance of Online *Waqf* Applications: Evidence From Indonesia." *Journal of Islamic Monetary Economics and Finance* 6, no. 3 (2020): 503-30.
- Haron, Hasnah., Fauzias Mat Nor, Fuadah Johari, Hanim Misbah, and Zurina Shafii. "Factors Influencing the Behavioural Intention to Accept Benefidonor Concept among Stakeholders of *Waqf*." *Journal of Islamic Accounting and Business Research*, 2023.
- Huda, M. "The Construction of Corporate *Waqf* Models for Indonesia." *International Journal of Innovation, Creativity and Change* 13, no. 6 (2020): 720-34. [https://api.elsevier.com/content/abstract/scopus\\_id/85087375410](https://api.elsevier.com/content/abstract/scopus_id/85087375410).
- Kahf, Monzer. "The Role of *Waqf* in Improving the Ummah Welfare." In *International Seminar on Waqf as a Private Legal Body*, 6-7, 2003.
- . *Waqf: A Quick Overview*. Intenational Institute of islamic Business and Finance, 2016.
- . "*Waqf* and Its Sociopolitical Aspects." *Dalam Essential Readings in Contemporary Waqf Issues*, Ed. Kahf, Monzer & Siti Mashitoh Mahamood (Kuala Lumpur: CERT Publications, 2011),



- 1992.
- Masruki, Rosnia., and Zurina Shafii. "The Development of *Waqf* Accounting in Enhancing Accountability." *Middle East Journal of Scientific Research*, 2013.
- Medaline, Onny. "The Development of '*Waqf*' on the 'Ulayat' Lands in West Sumatera, Indonesia." *Journal of Social Science Studies, Microthink Institute*, 2018.
- Mohamad Suhaimi, Farhana., Asmak Ab Rahman, and Sabitha Marican. "The Role of Share *Waqf* in the Socio-Economic Development of the Muslim Community: The Malaysian Experience." *Humanomics* 30, no. 3 (2014): 227-54.
- Mohamad, Nor Asiah. "Promoting Community Based *Waqf*." *Al-Awqaf: Jurnal Wakaf Dan Ekonomi Islam* 10, no. Special (2017): 176-85.
- Mohd Sharip, Sharfizie., Marinah Awang, and Ramlee Ismail. "The Effect of Motivating Language and Management Effectiveness: Empirical Evidence from *Waqf* Institutions in Malaysia." *Journal of Islamic Accounting and Business Research* 13, no. 2 (2022): 220-41.
- Mud, Nik Noorhazila Nik., and Wan Hakimah Wan Ibrahim. "Strengthening Humanity Values in Ummah Civilization of Digital Era," 2022.
- Qurrata, Vika Annisa., Bagus Shandy Narmaditya, Linda Seprillina, and Nor Ermawati Binti Hussain. "The Implementation and Development of Productive *Waqf* in Indonesia: Case at Malang Islamic Hospital." *Humanities and Social Sciences Reviews* 7, no. 4 (2019): 533-37.
- Rizal, Hamid., and Hanudin Amin. "Perceived Ihsan, Islamic Egalitarianism and Islamic Religiosity towards Charitable Giving of Cash *Waqf*." *Journal of Islamic Marketing* 8, no. 4 (2017): 669-85.
- Rohman, Abdur., Mohammad Ali Hisyam, Ridan Muhtadi, and Nur Rachmat Arifin. "Construction of *Waqf* Istibdal Regulations for Empowering Non Productive *Waqf* in Indonesia." In *Riau Annual Meeting on Law and Social Sciences (RAMLAS 2019)*, 134-37. Atlantis Press, 2020.
- Saiti, Buerhan., Adama Dembele, and Mehmet Bulut. "The Global Cash *Waqf*: A Tool against Poverty in Muslim Countries." *Qualitative Research in Financial Markets* 13, no. 3 (2021): 277-94.
- Seprillina, Linda., Vika Annisa Qurrata, Bagus Shandy Narmaditya, and Nor Ermawati Binti Hussain. "The Effectiveness Productive *Waqf* as a Social Welfare Development through Community Empowering: A Case in Islamic Hospital Foundation Malang." *Review of Integrative Business and Economics Research* 9 (2020): 67-74.
- Sukarmi, Sukarmi., and Argo Victoria. "Cash *Waqf* in Sustaining of Indonesian Society 'In Legal and Economic Perspective.'" *Al-Itqan: Journal of Islamic Sciences and Comparative Studies* 2, no. 1 (2018): 83-97.
- Sulaiman, Maliah., and Muntaka Alhaji Zakari. "Financial Sustainability of State *Waqf* Institutions (SWIs) in Malaysia." *Journal of Islamic Accounting and Business Research* 10, no. 2 (2019): 236-58.
- Thaker, Mohd Thas., Mohamed Asmy Bin, and Anwar Allah Pitchay. "Developing *Waqf* Land through Crowdfunding-*Waqf* Model (CWM): The Case of Malaysia." *Journal of Islamic Accounting and Business Research* 9, no. 3 (2018): 448-56.
- Thaker, Mohd Thas., Mohamed Asmy, Md Fouad Amin, Hassanudin Mohd Thas Thaker, Ahmad Khaliq, and Anwar Allah Pitchay. "Cash *Waqf* Model for Micro Enterprises' Human Capital Development." *ISRA International Journal of Islamic Finance* 13, no. 1 (2021): 66-83.
- Zabri, Mohd Zaidi Md., and Mustafa Omar Mohammed. "Examining the Behavioral Intention to Participate in a Cash *Waqf*-Financial Cooperative-Musharakah Mutanaqisah Home Financing Model." *Managerial Finance* 44, no. 6 (2018): 809-829.