



Cash Waqf-Based Community Empowerment in Indonesia: An Islamic Social Finance Perspective

M. Hidayat Ediz¹, Nur Rasyidah Kamaruzaman², Yosi Aryanti³

¹STAI Solok Nan Indah, Indonesia

²Universitas Sultan Zainal Abidin, Malaysia

³STITT Ahlussunnah Bukittinggi, Indonesia

✉ hidayatediz@gmail.com *

Abstract

Cash waqf is a strategic instrument of Islamic social finance with considerable potential to promote community empowerment and enhance social welfare in Indonesia. This study aims to analyze the role of cash waqf in community empowerment through its management mechanism and implementation across various sectors. This study employed a qualitative method using a content analysis approach to examine laws and regulations, scholarly literature, and relevant documents on cash waqf in Indonesia. The findings indicate that cash waqf is managed through Islamic Financial Institutions Receiving Cash Waqf (LKS-PWU), while *nazhirs* are responsible for developing waqf funds productively without reducing their principal value. The returns generated from the management of cash waqf are allocated to community empowerment initiatives in the education, healthcare, social, and economic sectors, including *qard al-basan*-based financing for microenterprises. The study implies that strengthening the governance of cash waqf and enhancing collaboration between *nazhirs* and Islamic financial institutions can maximize the contribution of cash waqf to sustainable community empowerment and social welfare in Indonesia.

Article Information:

Received April 8, 2026

Revised May 12, 2026

Accepted June 28, 2026

Keywords: *Cash waqf, community empowerment, Islamic social finance, nazhir, waqf management*

INTRODUCTION

Poverty remains one of the major development challenges faced by many countries, including Indonesia. This issue extends beyond low income to encompass limited access to education, healthcare, employment opportunities, and economic resources, all of which affect the overall quality of life (Matejević et al., 2023; Przysucha, 2022; Supriyadi & Kausar, 2017). Although the government has implemented various poverty alleviation programs, their effectiveness remains constrained by the multidimensional nature of poverty (Gerson, 2021; Supriyadi & Kausar, 2017). Therefore, addressing poverty requires a comprehensive approach

How to cite:

Ediz, M. H., Kamaruzaman, N. R., Aryanti, Y. (2026). Cash Waqf-Based Community Empowerment in Indonesia: An Islamic Social Finance Perspective. *ZAWA: Management of Zakat and Waqf Journal*, 6(1), 43-55.

E-ISSN:

2798-5784

Published by:

Institute of Research and Community Service Universitas Islam Negeri Mahmud Yunus Batusangkar

that involves collaboration between the government and other stakeholders (Padur & Purre, 2022; Zawilińska et al., 2023).

Community empowerment has become one of the key strategies for enhancing the capacity of individuals and communities to achieve sustainable livelihoods (Akinsete et al., 2022; Gupta & Gupta, 2023; He & Jiao, 2023). However, limited financial resources often hinder the implementation of community empowerment programs. This condition highlights the need to optimize sustainable alternative financing sources, particularly those derived from Islamic social finance instruments, such as zakat, *infaq*, *sadaqah*, and waqf (Asrida et al., 2023; Uyun, 2015).

Among these instruments, waqf possesses distinctive characteristics because it preserves the principal asset while utilizing its returns for public benefit. Along with the development of the Islamic economic system, waqf has evolved beyond immovable assets, such as land and buildings, into the form of cash waqf, which enables endowed funds to be managed productively and generate sustainable socioeconomic benefits (Ayad et al., 2025; Fuadi, 2024; Shinkafi et al., 2017). In Indonesia, cash waqf has been legally recognized through the 2002 Fatwa of the Indonesian Council of Ulama and Law Number 41 of 2004 on Waqf, which regulate the collection, management, and distribution of cash waqf through Islamic Financial Institutions Receiving Cash Waqf (*Lembaga Keuangan Syariah Penerima Wakaf Uang-LKS-PWU*).

Furthermore, the increasing demand for sustainable financing mechanisms highlights the importance of positioning cash waqf as a complementary instrument to government-led social welfare programs (Fanani & Abduh, 2023; Hassan & Rahman, 2018). Unlike conventional philanthropic funds, cash waqf is characterized by the preservation of its principal value, allowing its investment returns to generate long-term socioeconomic benefits. Consequently, understanding the governance and implementation of cash waqf is essential for optimizing its contribution to inclusive and sustainable development. By examining cash waqf from the perspective of community empowerment, this study seeks to provide a more comprehensive understanding of its strategic role within the broader framework of Islamic social finance in Indonesia (Pitchay et al., 2014; Sugara et al., 2019).

Previous studies have demonstrated that cash waqf has considerable potential to support socioeconomic development by financing education, healthcare services, microenterprise development, and other community welfare programs. Productive cash waqf management has also been recognized as an effective mechanism for strengthening the role of Islamic social finance in reducing social inequality and improving public welfare (Susila et al., 2022; Wahyudi & Widiyanti, 2022). Nevertheless, existing studies have predominantly focused on the legal, institutional, governance, and economic aspects of cash waqf, while limited attention has been given to its role as an instrument for community empowerment through the analysis of regulatory frameworks and relevant literature.

Despite the growing body of literature on cash waqf, scholarly discussions have largely emphasized its legal foundations, institutional governance, fundraising strategies, and economic potential. Studies have also explored the integration of cash waqf with Islamic financial institutions and its contribution to poverty alleviation through productive investment schemes. However, relatively few studies have comprehensively examined how the management of cash waqf can be

translated into practical community empowerment initiatives across multiple sectors, including education, healthcare, social welfare, and microeconomic development. This indicates that the relationship between cash waqf management and community empowerment remains insufficiently explored within the existing literature.

Based on this gap, this study aims to analyze the role of cash waqf as an instrument for community empowerment in Indonesia by examining its management mechanisms, regulatory framework, and implementation across various empowerment sectors. The findings are expected to enrich the literature on Islamic social finance and provide practical insights for strengthening cash waqf governance to support sustainable community empowerment and social welfare development in Indonesia.

METHODS

This study employed a qualitative method using a content analysis approach. The data were obtained from relevant sources, including laws and regulations, scholarly articles, books, academic journals, and institutional documents concerning cash waqf and community empowerment in Indonesia (Bengtsson, 2016; Dalglish et al., 2021; Engkizar et al., 2025, 2026; Langputeh et al., 2023). These sources were selected based on their relevance to the research objectives. The data were analyzed through the processes of identification, classification, interpretation, and synthesis to develop a comprehensive understanding of the management mechanisms of cash waqf, its regulatory framework, and its implementation in supporting community empowerment programs (Dafa et al., 2022; Kara, 2023). The findings were then presented using a descriptive-analytical approach to explain the role of cash waqf as an Islamic social finance instrument in promoting community empowerment and enhancing social welfare in Indonesia.

RESULT AND DISCUSSION

Cash Waqf and Community Empowerment

Waqf is one of the Islamic social finance instruments that possesses unique characteristics by integrating both spiritual and social dimensions within a sustainable mechanism. From a spiritual perspective, waqf represents an act of worship (*ta'abbudi*) performed to seek the pleasure of Allah through the dedication of one's wealth. From a social perspective, however, waqf functions as a mechanism for redistributing wealth and promoting social welfare through continuous public benefit. Throughout the history of Islamic civilization, waqf has played a significant role in supporting educational institutions, healthcare services, religious facilities, social protection, and public infrastructure. Consequently, waqf should not merely be understood as an act of religious philanthropy but also as a sustainable development instrument that contributes to improving community welfare (Mursyidah, 2022).

The evolution of contemporary socio-economic needs has encouraged the transformation of waqf management from conventional forms into more adaptive models that respond to modern economic dynamics. While traditional waqf has primarily consisted of immovable assets such as land and buildings, the development of Islamic economics has introduced the concept of cash waqf as an innovative form of waqf management. Cash waqf broadens public participation because it no longer depends on ownership of high-value physical assets.

Individuals can participate as *wakif* regardless of the amount contributed, making cash waqf more inclusive and capable of mobilizing financial resources from a wider segment of society. This characteristic positions cash waqf as one of the most promising Islamic social finance instruments for supporting economic development and community empowerment (Lubis, 2020; Mursyidah, 2022).

The content analysis conducted in this study indicates that the primary advantage of cash waqf lies in its management flexibility. Unlike conventional waqf, whose benefits are often limited to the direct utilization of physical assets, cash waqf enables collected funds to be invested in productive Sharia-compliant financial instruments. The investment returns are subsequently distributed to the beneficiaries (*mauquf 'alaih*) while preserving the principal amount of the waqf. This mechanism ensures that the generated economic benefits remain sustainable over time. Consequently, cash waqf functions not only as an instrument of Islamic philanthropy but also as a sustainable social financing mechanism capable of generating long-term socio-economic benefits (Kasdi, 2016; Saadati, 2016).

In Indonesia, the development of cash waqf has been supported by a comprehensive legal framework. The Indonesian Council of Ulama (MUI) Fatwa issued in 2002 legalized the practice of cash waqf, provided that the principal value remains preserved. This legal foundation was further strengthened through Law Number 41 of 2004 on Waqf, which regulates the collection, management, development, and distribution of cash waqf funds. According to this regulation, cash waqf must be collected through Islamic Financial Institutions Receiving Cash Waqf (LKS-PWU), rather than being transferred directly from the donor to the *nazhir*. This regulatory framework reflects the government's commitment to establishing a professional, accountable, and Sharia-compliant governance system that enhances public confidence in cash waqf management (Waluyo, 2017).

The existing regulatory framework not only provides legal certainty for cash waqf implementation but also clarifies the responsibilities of *wakif*, *nazhir*, LKS-PWU, and the Indonesian Waqf Board throughout the management process. The findings of this study demonstrate that institutional strengthening constitutes a crucial prerequisite for effective cash waqf governance. Clear regulations ensure transparency in fund collection, safeguard the preservation of the waqf principal, and provide clear mechanisms for distributing investment returns to beneficiaries. Therefore, the institutional framework established through these regulations serves as the foundation for developing cash waqf as a sustainable Islamic social finance instrument capable of generating long-term economic and social benefits (Lubis, 2020; Waluyo, 2017).

Cash Waqf Management Mechanism in Indonesia

The findings of the content analysis indicate that the effectiveness of cash waqf as an instrument for community empowerment is largely determined by the governance system applied throughout the processes of fund collection, management, and benefit distribution. Unlike conventional waqf, which is generally administered based on the endowed physical assets, cash waqf requires a more comprehensive institutional framework involving multiple stakeholders, including *wakif* (donors), *nazhir* (waqf managers), Islamic Financial Institutions Receiving Cash Waqf (LKS-PWU), the Indonesian Waqf Board (BWI), and government authorities. The involvement of these institutions is intended to ensure that waqf funds are managed professionally, transparently, accountably, and in accordance

with Sharia principles, thereby maximizing their socio-economic benefits for society (Waluyo, 2017; Lubis, 2020).

Law Number 41 of 2004 on Waqf provides a clear legal foundation for the collection mechanism of cash waqf in Indonesia. Under this legal framework, *wakif* are required to channel their waqf contributions through officially authorized Islamic Financial Institutions Receiving Cash Waqf (LKS-PWU) rather than transferring the funds directly to the *nazhir*. This mechanism represents an institutional governance model designed to safeguard waqf assets, enhance the credibility of waqf management institutions, and minimize the risk of fund mismanagement. The existence of intermediary institutions with well-established administrative and supervisory systems has contributed to a more structured cash waqf management process while simultaneously strengthening public trust in waqf institutions (Man, 2015; Waluyo, 2017).

Once the funds have been received by the LKS-PWU, the *nazhir* assumes responsibility for managing and developing them through various Sharia-compliant investment instruments. The findings reveal that the fundamental principle of cash waqf management is the preservation of the principal value, meaning that the original waqf capital must neither diminish nor be diverted for purposes inconsistent with the objectives of waqf. Consequently, investment decisions should prioritize relatively low-risk and sustainable financial instruments capable of generating stable long-term returns. This approach demonstrates that cash waqf management is not merely profit-oriented but is fundamentally designed to ensure the sustainability of benefits distributed to the beneficiaries (*manquf 'alaih*) (Kasdi, 2016).

In accordance with the provisions of the Waqf Law, 90% of the net returns generated from cash waqf investments must be allocated to the designated beneficiaries, while a maximum of 10% may be used to cover the operational costs of the *nazhir*. This allocation mechanism reflects that the primary objective of cash waqf management is not institutional profit generation but the creation of sustainable social benefits. From the perspective of Islamic economics, this model embodies a balance between financial efficiency and the realization of *maqasid al-shariah*, particularly the protection of wealth (*hifz al-mal*) while simultaneously promoting broader public welfare (*maslahah*) (Kasdi, 2016; Aziz, 2017).

The analysis further demonstrates that the professionalism of the *nazhir* constitutes one of the most critical determinants of successful cash waqf management. Beyond collecting and distributing waqf funds, *nazhir* are expected to possess competencies in investment planning, risk assessment, Sharia-compliant portfolio management, and institutional governance to ensure that all management activities comply with both Islamic principles and national regulations. Therefore, strengthening the capacity and professionalism of human resources involved in waqf management has become an essential prerequisite for maximizing the potential of cash waqf in Indonesia. Without adequate managerial competence, even substantial waqf funds may fail to generate optimal economic and social impacts (Lubis, 2020; Waluyo, 2017).

In addition to the professionalism of *nazhir*, collaboration with Islamic financial institutions plays a pivotal role in strengthening cash waqf governance. The appointment of several Islamic banks as LKS-PWU through the Decrees of the Indonesian Minister of Religious Affairs Numbers 92–96 of 2008 reflects the government's commitment to establishing a modern and integrated waqf

management system within the Islamic financial industry. Such collaboration facilitates fund mobilization, enhances transaction security, broadens public access to cash waqf services, and supports the development of productive Sharia-compliant investment instruments. Consequently, cooperation between *naẓhir* and Islamic financial institutions not only improves managerial efficiency but also reinforces the sustainability of community empowerment programs financed through cash waqf returns (Man, 2015).

Overall, the findings of this content analysis suggest that cash waqf management in Indonesia has experienced significant progress, particularly in terms of its regulatory framework and institutional development. Nevertheless, several challenges continue to hinder its optimal implementation, including limited public literacy regarding cash waqf, insufficient managerial capacity among some *naẓhir*, and the limited diversification of Sharia-compliant investment instruments capable of generating sustainable returns. Therefore, strengthening institutional governance, enhancing the professionalism of *naẓhir*, promoting innovation in waqf fund management, and expanding inter-institutional collaboration are essential strategies for maximizing the role of cash waqf as an Islamic social finance instrument that supports sustainable development and community empowerment in Indonesia (Lubis, 2020; Kasdi, 2016; Aziz, 2017).

The Role of Cash Waqf in Community Empowerment

The findings of the content analysis reveal that community empowerment constitutes the primary objective of cash waqf development in Indonesia. Unlike conventional social assistance programs, which are predominantly consumptive in nature, cash waqf is designed to enhance the capacity of individuals and communities, enabling them to improve their quality of life independently and sustainably. Accordingly, the primary objective of cash waqf management extends beyond providing financial assistance to disadvantaged groups; it also seeks to create broader access to education, healthcare services, entrepreneurial opportunities, and skills development programs that strengthen economic self-reliance. This approach is consistent with the concept of community empowerment, which positions society as an active agent of development rather than merely a passive beneficiary of social assistance (Aziz, 2017; Saadati, 2016).

From the perspective of national development, the utilization of cash waqf is also consistent with Article 34 of the 1945 Constitution of the Republic of Indonesia, which mandates the state's responsibility to develop a comprehensive social security system and empower disadvantaged and vulnerable communities. The findings indicate that cash waqf serves as a complementary financing instrument that supports government programs aimed at enhancing human capital and strengthening community-based economic development. Consequently, cash waqf should not be viewed as a substitute for government intervention but rather as a mechanism that reinforces public development initiatives through the active participation of communities, Islamic philanthropic institutions, and the Islamic financial sector in promoting inclusive social welfare (Aziz, 2017; Lubis, 2020).

The education sector represents one of the most frequently identified areas for cash waqf implementation in the literature. Returns generated from cash waqf investments can be utilized to support the establishment and development of educational institutions, provide scholarships for students from economically disadvantaged families, improve educational facilities, and enhance the welfare of educators. The allocation of cash waqf to education extends beyond short-term

financial assistance, serving instead as a long-term investment in human capital development. By improving access to quality education, cash waqf contributes to strengthening intellectual capacity, enhancing employment opportunities, and ultimately reducing the cycle of poverty in a sustainable manner (Saadati, 2016; Kasdi, 2016).

In addition to education, healthcare has emerged as another strategic sector for the utilization of cash waqf returns. The analysis indicates that waqf funds may be allocated to finance free healthcare services, medical assistance for low-income communities, maternal and child healthcare programs, healthcare infrastructure, and nutritional support for vulnerable populations. These initiatives demonstrate the significant contribution of cash waqf to improving public health by expanding access to essential healthcare services. Improved health conditions, in turn, enhance labor productivity and contribute to broader socio-economic welfare (Saadati, 2016).

Within the social sector, the findings indicate that cash waqf can support various community development initiatives aimed at strengthening social capacity. Such initiatives include vocational skills training for unemployed individuals, entrepreneurship development programs for youth, social rehabilitation for marginalized groups, and capacity-building programs designed to help vulnerable communities adapt to changing socio-economic conditions. These initiatives demonstrate that cash waqf functions not merely as a charitable instrument but also as a catalyst for social transformation that promotes a more productive, self-reliant, and competitive society. Consequently, the success of community empowerment programs should be assessed not only by the amount of financial assistance distributed but also by measurable improvements in beneficiaries' capabilities and overall quality of life (Aziz, 2017; Lubis, 2020).

The most substantial contribution of cash waqf can be observed in the economic sector through the promotion of productive community-based enterprises. The findings indicate that cash waqf funds can be utilized to finance micro-enterprises through the *qardhul hasan* scheme, an interest-free financing mechanism intended to support small-scale entrepreneurs in developing their businesses. However, the effectiveness of this financing model largely depends on complementary interventions, including business mentoring, managerial training, entrepreneurial capacity building, and improved access to marketing networks. In other words, cash waqf-based economic empowerment extends beyond the provision of financial capital by incorporating continuous capacity-building initiatives that enhance business productivity and long-term competitiveness. This comprehensive approach positions cash waqf as a sustainable economic development instrument focused on fostering self-reliance rather than merely providing short-term financial assistance (Kasdi, 2016; Saadati, 2016).

Furthermore, the analysis demonstrates that the successful implementation of cash waqf is highly dependent upon effective collaboration among the government, the Indonesian Waqf Board (BWI), *nazhir*, Islamic financial institutions, Islamic philanthropic organizations, and the wider community. Such collaboration facilitates more effective cash waqf management throughout the entire process, including fund mobilization, investment development, and benefit distribution. Inter-institutional cooperation also creates opportunities to integrate cash waqf into national community empowerment programs, thereby expanding its social impact to a broader segment of society. Accordingly, strengthening cross-

sector collaboration represents a strategic priority for enhancing the effectiveness and sustainability of cash waqf management in Indonesia (Man, 2015; Waluyo, 2017).

Overall, the findings suggest that cash waqf possesses substantial potential as an Islamic social finance instrument for promoting community empowerment. This potential lies not only in its capacity to mobilize public funds but also in its sustainable management mechanism, which preserves the principal value while generating continuous socio-economic benefits through productive investments. When managed professionally, transparently, and in accordance with Sharia principles, cash waqf can make significant contributions to improving educational outcomes, expanding healthcare access, strengthening social development, and promoting community-based economic empowerment. Therefore, optimizing cash waqf management represents a strategic approach to supporting sustainable development and enhancing social welfare in Indonesia.

The Implications of Cash Waqf Management for Community Welfare

The findings of the content analysis indicate that cash waqf occupies a strategic position as an Islamic social finance instrument capable of promoting sustainable community welfare. Unlike conventional social assistance programs that primarily provide short-term relief, cash waqf is founded upon the principle of preserving the principal value (*preservation of principal*), thereby ensuring that the economic benefits generated from productive investments can be continuously distributed over the long term. This distinctive characteristic enables cash waqf to function not only as a mechanism for wealth redistribution but also as a sustainable social financing instrument that creates lasting socio-economic benefits. Consequently, cash waqf has considerable potential to strengthen social protection systems while supporting the achievement of more inclusive and sustainable social welfare (Kasdi, 2016; Saadati, 2016).

The analysis further demonstrates that the contribution of cash waqf to community welfare largely depends on the effectiveness of its institutional governance. Professional, transparent, and accountable management practices enhance public confidence and encourage greater participation in cash waqf contributions, thereby increasing the volume of waqf funds available for productive investment. Conversely, weak governance structures may undermine public trust, reduce participation, and limit the overall impact of cash waqf programs. Therefore, strengthening institutional capacity, implementing the principles of good governance, and reinforcing supervisory mechanisms are essential to ensuring that waqf funds are managed productively in accordance with Sharia principles and the prevailing legal framework (Waluyo, 2017; Lubis, 2020).

Beyond governance, the findings reveal that limited public literacy regarding cash waqf remains one of the major challenges to its development in Indonesia. A considerable proportion of the public continues to associate waqf exclusively with immovable assets, such as land, mosques, or buildings, resulting in the underutilization of cash waqf's significant potential. This situation highlights the urgent need for broader public education regarding the concept, operational mechanisms, benefits, and socio-economic impacts of cash waqf. Improving public literacy is expected to expand participation in cash waqf while simultaneously strengthening the culture of Islamic philanthropy as an integral component of national development.

The findings also suggest that the successful development of cash waqf requires stronger collaboration among the government, the Indonesian Waqf Board (BWI), *nazhir*, Islamic financial institutions, academic institutions, Islamic philanthropic organizations, and the private sector. Such collaboration is essential for expanding fund mobilization, improving investment management, strengthening beneficiary assistance programs, and developing more innovative community empowerment models. Cross-sector partnerships also facilitate the integration of cash waqf into national development initiatives, including poverty alleviation, micro and small enterprise development, educational improvement, and expanded access to healthcare services. Consequently, the benefits of cash waqf extend beyond specific beneficiary groups and generate broader socio-economic impacts across society.

Furthermore, the analysis indicates that optimizing cash waqf management requires continuous innovation in fund management practices and the adoption of digital technologies. The digitalization of waqf collection systems, the development of electronic payment platforms, technology-based reporting systems, and transparent investment management can significantly improve operational efficiency while expanding public access to cash waqf participation. Digital innovation also enhances institutional accountability by enabling donors and stakeholders to monitor the development and utilization of waqf funds more transparently. Therefore, digital transformation has become a strategic component in improving the effectiveness, transparency, and sustainability of cash waqf management within the digital economy (Lubis, 2020; Waluyo, 2017).

Overall, the findings of this study confirm that cash waqf should no longer be perceived solely as a religious philanthropic instrument but rather as a strategic Islamic social finance instrument that contributes substantially to community empowerment and sustainable economic development. Its successful implementation depends upon a robust regulatory framework, the professionalism of *nazhir*, effective institutional governance, improved public literacy, and strong collaboration among relevant stakeholders. If these factors can be effectively strengthened, cash waqf has the potential to become one of the key pillars supporting inclusive development, reducing socio-economic inequality, and enhancing the long-term welfare of Indonesian society.

CONCLUSION

This study concludes that cash waqf represents a strategic Islamic social finance instrument with significant potential to promote sustainable community empowerment and improve social welfare in Indonesia. The findings of the content analysis demonstrate that the effectiveness of cash waqf depends on professional, transparent, and accountable institutional governance supported by strong collaboration among *nazhir*, Islamic Financial Institutions Receiving Cash Waqf (LKS-PWU), the Indonesian Waqf Board (BWI), government agencies, and the broader community. By preserving the principal value of endowed funds while investing them in Sharia-compliant financial instruments, cash waqf generates sustainable returns that can support community empowerment across the education, healthcare, social, and economic sectors. Nevertheless, its optimal implementation continues to face challenges, including limited public literacy, insufficient managerial capacity among some *nazhir*, and the need for greater innovation in fund management. These findings highlight that strengthening

institutional governance, enhancing human resource capacity, expanding cross-sector collaboration, and accelerating digital transformation are essential for maximizing the role of cash waqf in achieving inclusive and sustainable development. This study contributes to the growing literature on Islamic social finance by emphasizing that cash waqf should be positioned not merely as a philanthropic instrument but as a sustainable financing mechanism capable of supporting long-term socio-economic development and community welfare.

ACKNOWLEDGEMENT

The author would like to thank his parents for their constant prayers and support. He also extends his appreciation to the leadership as well as the faculty and advisors at Universitas Islam Negeri Mahmud Yunus Batusangkar for their valuable guidance and mentorship. Thank you to the village government and community for supporting the conduct of this research, as well as to fellow students and seniors in the Zakat and Waqf Management Program for their motivation and camaraderie throughout the course of study.

DECLARATIONS

Author contribution

M. Hidayat Ediz: Conceptualization, Methodology; **Nur Rasyidah Kamaruzaman:** visualization; **Yosi Aryanti:** analysis, editing.

AI Statement

The grammatical structure of this article has been corrected using Gemini AI and DeepL, and the author has double-checked the accuracy and correctness of the generated sentences in relation to the topic and research data.

Funding statement

This research was funded by the National Zakat Agency of the Republic of Indonesia.

Conflict of interest

The authors declare that this research was conducted without any conflict of interest in the research.

Ethical clearance

The research company has agreed to carry out the research and is willing if the results of this research are published.

Publishers and Journal's Note

Institute of Research and Community Service Universitas Islam Negeri Mahmud Yunus Batusangkar as the publisher and Editor of ZAWA: Management of Zakat and Waqf Journal state that there is no conflict of interest towards this article publication.

REFERENCES

Akinsete, E., Vassilopoulos, A., Secco, L., Pisani, E., Nijnik, M., Marini-Govigli, V., Koundouri, P., & Kafetzis, A. (2022). Social innovation for developing sustainable solutions in a fisheries sector. *Environmental Policy and Governance*,

- 32(6), 504–519. <https://doi.org/10.1002/eet.2022>
- Asrida, A., Iska, S., & Putriana, V. T. (2023). Roles of Indonesia Magnificence of Zakat in Managing Zakat, Infak and Sadaqah. *International Journal of Multidisciplinary Research of Higher Education*, 6(2), 85–96. <https://doi.org/10.24036/ijmurhica.v6i2.25>
- Ayad, N., Masuwd, M. A., & Alrumayh, S. (2025). From Riba to Zakat: An Analytical Study of Islamic Economic Principles and Their Distinction from Conventional Economics. *Bulletin of Islamic Research*, 3(4), 733–752. <https://doi.org/10.69526/bir.v3i4.358>
- Aziz, M. (2017). Peran Badan Wakaf Indonesia (BWI) dalam mengembangkan prospek wakaf uang di Indonesia. *JES (Jurnal Ekonomi Syariah)*, 2(1), 1–16.
- Bengtsson, M. (2016). How to plan and perform a qualitative study using content analysis. *NursingPlus Open*, 2(1), 8–14. <https://doi.org/10.1016/j.npls.2016.01.001>
- Dafa, B., Hidayat, I. T., & Rohim, A. N. (2022). Implikasi Zakat Terhadap Perekonomian. *Jurnal Ekonomi Syariah Pelita Bangsa*, Vol. 07(02), 125–137. <https://doi.org/10.37366/jespb.v7i02.567>
- DalGLISH, S. L., Khalid, H., & McMahan, S. A. (2021). Document analysis in health policy research: the READ approach. *Health Policy and Planning*, 35(10), 1424–1431. <https://doi.org/10.1093/heapol/czaa064>
- Engkizar, E., Jaafar, A., Hamzah, M. I., Langputeh, S., Rahman, I., & Febriani, A. (2025). Analysis Problems of Quranic Education Teachers in Indonesia: Systematic Literature Review. *International Journal of Islamic Studies Higher Education*, 4(2), 92–108. <https://insight.ppj.unp.ac.id/index.php/insight>
- Engkizar, E., Jaafar, A., Hamzah, M. I., Syafril, S., Oktavia, G., Febriani, A., & Albizar, A. (2026). Tartil Method as an Effective Strategy for Transforming Students' Positive Attitudes in Learning the Qur'an. *Journal of Quranic Teaching and Learning*, 2(1), 50–63.
- Fanani, A., & Abduh, M. (2023). Discussion on Cash Waqf: Perpetuity, Legal Aspect, and Scheme of Investment Between Madzahib and Islamic Scholars. *Al-Iktisab: Journal of Islamic Economic Law*, 7(1), 113–140. <https://doi.org/10.21111/aliktisab.v7i1.10154>
- Fuadi, A. I. (2024). Reconfiguring Religious Authority and Ethical Governance in Islamic Political Thought: A Comparative Literature Review. *Sinergi International Journal of Islamic Studies*, 2(3), 136–148. <https://doi.org/10.61194/ijis.v2i3.605>
- Gerson, P. (2021). Poverty, Income Distribution, and Economic Policy in the Philippines. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.882248>
- Gupta, M. C., & Gupta, S. (2023). Strengthening community-led development of adaptive pathways to rural resilient infrastructure in Asia and the Pacific. *Sustainable and Resilient Infrastructure*, 8(sup1), 133–142. <https://doi.org/10.1080/23789689.2022.2134644>
- Hassan, S. N. A. C., & Rahman, A. A. (2018). The Potential of Cash Waqf in the Socio-economic Development of Society in Kelantan. In *New Developments in Islamic Economics* (pp. 67–82). Emerald Publishing Limited. <https://doi.org/10.1108/978-1-78756-283-720181005>
- He, S., & Jiao, W. (2023). Conservation-compatible livelihoods: An approach to rural development in protected areas of developing countries. *Environmental Development*, 45. <https://doi.org/10.1016/j.envdev.2022.100797>

- Kara, H. (2023). Qualitative data analysis. In *Research and Evaluation for Busy Students and Practitioners* (3rd ed., pp. 187–202). Policy Press. <https://doi.org/10.51952/9781447366263.ch012>
- Kasdi, A. (2014). Model pemberdayaan wakaf produktif di Indonesia. *ZISWAF: Jurnal Zakat dan Wakaf*, 1(1), 1–15. <https://doi.org/10.21043/ziswaf.v1i1.1528>
- Langputeh, S., Andika, S., Ulfah, O., & Agusti, F. A. (2023). A Content Analysis: Values of Islamic Marriage in the Movie of Ayat-Ayat Cinta. *International Journal of Multidisciplinary Research of Higher Education*, 6(3), 106–114. <https://doi.org/10.24036/ijmurhica.v6i3.142>
- Lubis, H. (2020). Potensi dan kendala pengembangan wakaf uang di Indonesia. *Islamic Business and Finance*, 1(1), 43–59.
- Man, Y. L. (2015). *Optimalisasi pemberdayaan wakaf uang* (Undergraduate thesis). Institut Agama Islam Negeri (IAIN) Bengkulu.
- Matejević, M., Marković, V., Kalábová, M., Ristić, Z., Kovačević, M., Ponjiger, I., & Popović, I. (2023). Economic impact of roe deer tourist hunts in Vojvodina (Serbia). *Central European Forestry Journal*, 69(1), 31–37. <https://doi.org/10.2478/forj-2023-0005>
- Mursyidah, A. (2022). Analisis fiqh wakaf kontemporer di Indonesia. *Jurnal Kajian Islam Modern*, 8(2), 1–6.
- Padur, K., & Purre, A.-H. (2022). Optimizing post-mining land-use decision making in cooperation with stakeholders. *Environment, Development and Sustainability*, 24(4), 4875–4900. <https://doi.org/10.1007/s10668-021-01638-z>
- Pitchay, A. A., Meera, A. K. M., & Saleem, M. Y. (2014). Priority of Waqf Development Among Malaysian Cash Waqf Donors : An AHP Approach. *Journal of Islamic Finance*, 3(1), 13–22. <https://doi.org/10.12816/0031475>
- Przysucha, Ł. (2022). Crowdsourcing and Sharing Economic in the Smart City Concept. Influence of the Idea on Development and Urban Resources. In M.-L. E. & K. G. (Eds.), *IFIP Advances in Information and Communication Technology: Vol. 637 IFIP* (pp. 19–31). Springer Science and Business Media Deutschland GmbH. https://doi.org/10.1007/978-3-030-96592-1_2
- Saadati, N. (2016). Efisiensi produktivitas wakaf tunai (wakaf uang) dalam pemberdayaan ekonomi di Indonesia. *Muqtasid: Jurnal Ekonomi dan Perbankan Syariah*, 7(1), 73–91. <https://doi.org/10.18326/muqtasid.v7i1.73-91>
- Shinkafi, A. A., Ali, N. A., & Choudhury, M. (2017). Contemporary Islamic economic studies on Maqasid Shari'ah: a systematic literature review. *Humanomics*, 33(3), 315–334. <https://doi.org/10.1108/H-03-2017-0041>
- Sugara, S., Hamdani, I., & Tanjung, H. (2019). Strategi Pengembangan Wakaf Tunai Pada Global Wakaf. *KASABA: Jurnal Ekonomi Islam*, 12(2), 81–90. <https://doi.org/10.32832/kasaba.v12i2.3020>
- Supriyadi, E., & Kausar, D. R. K. (2017). The economic impact of international tourism to overcome the unemployment and the poverty in Indonesia. *Journal of Environmental Management and Tourism*, 8(2), 451–459. [https://doi.org/10.14505/jemt.v8.2\(18\).18](https://doi.org/10.14505/jemt.v8.2(18).18)
- Susila, S., Rafi'i, M., Suci, M., Raya, B. C., & Mumtazah, N. L. (2022). Konsep Public Goods Dan Flow Concept Dalam Uang Menurut Ekonomi Islam. *Jurnal Justisia Ekonomika: Magister Hukum Ekonomi Syariah*, 6(1). <https://doi.org/10.30651/justeko.v6i1.12615>
- Uyun, Q. (2015). Zakat, Infaq, Shadaqah, Dan Wakaf Sebagai Konfigurasi

- Filantropi Islam. *Islamuna: Jurnal Studi Islam*, 2(2), 218–234. <https://doi.org/10.19105/islamuna.v2i2.663>
- Wahyudi, S. T., & Widiyanti, D. R. (2022). Upaya Peningkatan Literasi Wakaf Tunai Di Pondok Pesantren. *AMMA: Jurnal Pengabdian ...*, 1(10), 1302–1311. <https://doi.org/https://www.journal.mediapublikasi.id/index.php/amma/article/view/1168>
- Waluyo. (2017). *Pemberdayaan ekonomi masyarakat berbasis wakaf* (Laporan Pengabdian kepada Masyarakat). Universitas Muhammadiyah Yogyakarta.
- Zawilińska, B., Nestorová Dická, J., Matei, E., Švajda, J., Łapczyński, M., Majewski, K., Megyeri, B., Cosmin Călin, A., & Gessert, A. (2023). Applying Q-methodology to investigate the perception of the social and economic role of the national park by local stakeholders. Cases of national parks in the Carpathians. *Journal for Nature Conservation*, 75. <https://doi.org/10.1016/j.jnc.2023.126459>

Copyright holder:

© Ediz, M. H., Kamaruzaman, N. R., Aryanti, Y. (2026)

First publication right:

ZAWA: Management of Zakat and Waqf Journal

This article is licensed under:

CC-BY-SA