



# Islamic Economic Development Model Based on Waqf Institutions in Minority Communities

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## Abstract

The economic development of Muslim minority communities faces ongoing challenges, including limited access to business capital, weak Islamic economic institutions, and the underutilisation of waqf assets as a tool for empowerment. A promising alternative is the establishment of waqf-based institutions that integrate the principles of *ta'awun* (mutual assistance), justice, and sustainability within the Islamic economy. This study aims to formulate a model of Islamic economic development through waqf institutions as instruments of empowerment for Muslim communities. Using a qualitative case study approach, data were collected through in-depth interviews, field observations, documentation, and analysis of institutional documents. Data analysis employed an interactive model comprising data reduction, data presentation, and drawing of conclusions. The research findings indicate that the economic development model of waqf institutions is structured around five key components: i) the management of productive waqf funds, ii) the implementation of a Sharia-compliant cooperative system, iii) the empowerment of members' micro-enterprises, iv) the strengthening of Islamic economic education, and v) transparent institutional governance. This model improves access to Sharia-based financing, expands entrepreneurial opportunities, strengthens social solidarity, and promotes sustainable economic growth. This study contributes to the scientific literature on the optimisation of productive waqf through an institutional framework as a replicable model of Islamic economic development for Muslim minority communities worldwide.

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## INTRODUCTION

Economic development is key agenda for achieving sustainable social welfare. However, the success of economic development is determined not only by domestic product growth or increased investment, but also by the increase the community's capacity to participate in economic activities (Zauro et al., 2020). In

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the context of Muslim society, economic development is not solely oriented towards material growth, but also places the principles of justice (*al-'adl*), welfare (*maslahah*), brotherhood (*ukhuwwah*), and mutual assistance (*ta'awun*) as the main foundations for building shared prosperity (Ayub et al., 2024). Therefore, Islamic economics views development as inclusive, just, and capable of reducing social disparities through a more equitable distribution of wealth.

Although the concept of Islamic economic development has developed widely, minority Muslim communities in various countries still face various structural challenges in strengthening their economic resilience. Limited access to Islamic financing, low ownership of productive assets, weak entrepreneurial capacity, and a lack of Islamic economic institutions make it difficult for some minority Muslim communities to sustainably improve their economic well-being (Hamber & Haneef, 2017; Owais & Ali, 2023). This situation is further complicated when Muslim communities exist in a social environment dominated by a conventional economic system, thus limiting access to Sharia-compliant financial instruments. Consequently, many micro and small businesses face obstacles in obtaining capital, developing their businesses, and increasing their economic competitiveness. Amid these challenges, productive waqf is beginning to be seen as an Islamic economic instrument with significant potential to support community economic development. Unlike traditional waqf practices, which are primarily oriented toward the construction of mosques, cemeteries, or other places of worship, the contemporary waqf paradigm positions waqf assets as productive capital that can be professionally managed to generate sustainable economic benefits. This approach makes waqf not only an instrument of social worship, but also a source of development funding, micro-enterprise empowerment, improving the quality of education and healthcare, and strengthening the community economy. With professional management, waqf assets can generate long-term benefits without reducing the principal value of the waqf assets, thus aligning with the principles of sustainability in Islamic economics (Hassan et al., 2017; Wagay & Nabi, 2025).

The development of productive waqf management in various countries demonstrates that the success of waqf is greatly influenced by the quality of the institutions that manage them. Experience in several countries demonstrates that waqf institutions that implement transparent, professional, and accountable governance are able to develop various productive economic sectors, including micro-enterprise financing, the development of sharia-compliant cooperatives, halal investments, and community-based community empowerment (Suhaimi et al., 2014). In this context, waqf institutions are no longer understood solely as managers of religious assets, but rather as socio-economic development institutions capable of integrating Islamic philanthropic functions with community economic development strategies. For minority Muslim communities, the existence of waqf institutions has a more strategic significance than in Muslim-majority regions. In addition to fulfilling religious functions, waqf institutions have the potential to become centers of community economic empowerment by accumulating social capital, strengthening community solidarity, developing entrepreneurship, and providing access to financing in accordance with sharia principles (Adistia & Sanaji, 2022; Haneef et al., 2015). Thus, waqf institutions can play a role as institutions that strengthen the economic resilience of communities while maintaining social identity and Islamic values in the lives of minority communities.

Nevertheless, studies on productive waqf are still dominated by discussions on the legal aspects, governance, investment, and management of waqf assets. Some studies focus on the efficiency of waqf management, waqf digitalization, fundraising innovations, and waqf's contribution to poverty reduction (Aziz et al., 2025). Other studies examine the relationship between waqf and Islamic social finance, such as zakat, infaq, sadaqah, and Islamic microfinance. However, relatively few studies specifically develop a conceptual model for waqf-based economic development designed to address the needs of minority Muslim communities. Most research is still descriptive or evaluates existing programs, thus failing to produce an integrative economic development framework that can be replicated across various social contexts. This research gap indicates the need to develop a model capable of integrating various important components of Islamic economic development (Disemadi & Roisah, 2019). Waqf-based economic development cannot simply rely on the accumulation of waqf assets. It also requires sound institutional governance, the development of Islamic cooperatives as economic intermediaries, the empowerment of micro-enterprises, increased Islamic economic literacy, and a sustainable mentoring system. The integration of these various components is expected to create an Islamic economic ecosystem that not only increases public access to financing but also strengthens the economic capacity of the community as a whole.

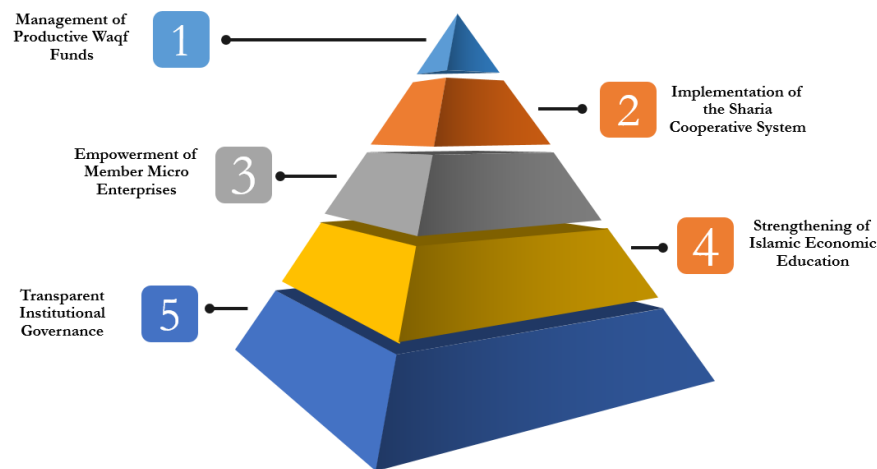
In addition to contributing to the development of Islamic economics, the waqf-based economic development model also has strong relevance to the global development agenda, particularly the Sustainable Development Goals (SDGs). Optimizing productive waqf contributes to the achievement of SDG 1 (No Poverty), SDG 8 (Decent Work and Economic Growth), SDG 10 (Reduced Inequality), and SDG 17 (Partnerships for the Goals). Therefore, strengthening waqf institutions is not only part of the implementation of Islamic economics but also a development strategy that supports the creation of a more inclusive, equitable, and sustainable society (Aminuddin et al., 2026; Wahyuni et al., 2025). Based on this description, this study aims to develop a waqf-based economic development model for minority Muslim communities. The proposed model integrates five main components: productive waqf management, strengthening sharia cooperatives, empowering micro-enterprises, Islamic economic education, and transparent institutional governance within an integrated Islamic economic development framework. The novelty of this research lies in the development of a conceptual model that connects the dimensions of Islamic philanthropy, economic empowerment, institutional strengthening, and community development into a comprehensive framework. This model is expected to not only enrich the body of Islamic economic theory but also serve as a practical reference for governments, waqf institutions, Islamic community organizations, and minority Muslim communities in various countries in designing sustainable economic development strategies.

## **METHODS**

This research uses a qualitative approach with a case study design to develop a waqf-based economic development model for minority Muslim communities. This approach was chosen because it allows for in-depth exploration of the productive waqf management process, economic empowerment mechanisms, and interactions between actors within the institutional context. Data were collected

through in-depth semi-structured interviews, participant observation, documentation studies, and institutional document reviews. Informants were selected using the purposive sampling based on their involvement and knowledge regarding the management of waqf institutions, then developed with snowball sampling until it reaches data saturation (Asrida et al., 2025; Engkizar et al., 2024; 2026; Nopiardo et al., 2024; Rahib et al., 2022). To ensure data quality, the study applied triangulation of sources and methods, member checking, as well as peer debriefing to increase the credibility and validity of the findings. Data analysis was conducted interactively following the Miles, Huberman, and Saldaña model which included data condensation, data presentation, and drawing and verifying conclusions. All interview data were transcribed, coded, and analyzed thematically through the following stages: open coding, axial coding, and selective coding to identify the main themes that shape the economic development model based on waqf institutions (Asrida et al., 2023; Fauzi et al., 2026; Engkizar et al., 2025; Mutathahirin et al., 2026; Nopiardo et al., 2025; Puspitasari et al., 2024). Furthermore, the empirical findings are synthesized with the concepts of productive waqf, sharia cooperatives, community economic empowerment, institutional governance, and *maqāṣid al-syarī'ah* thus producing a conceptual model that explains the relationship between components in building the economic independence of minority Muslim communities in an inclusive and sustainable manner.

## RESULT AND DISCUSSION



**Fig 1. A Model of Islamic Economic Development through Waqf Institutions**

### Management of Productive Waqf Funds

The research findings show that productive waqf fund management is the primary foundation of a waqf-based economic development model for minority Muslim communities. Unlike conventional waqf management practices, which are generally focused on providing religious facilities and social activities, the waqf institutions in this study developed a productive approach by transforming waqf assets into economic capital capable of generating sustainable benefits (Fanshurna & Pujiastuti, 2025; Waluyajati et al., 2025). Waqf funds and assets are not left idle, but are instead managed through various value-added economic activities, such as investment in the trade sector, productive business development, the provision of

sharia financing, and strengthening community-based economic activities. This approach allows the benefits of waqf to be felt not only by the current generation but also by future generations without reducing the principal value of the waqf assets, in accordance with the principles of sustainability in Islamic law.

These findings demonstrate that the success of productive waqf management is not solely determined by the size of the assets held, but rather by the institution's ability to transform those assets into productive economic resources. In practice, waqf institutions apply prudent investment principles by selecting business sectors with low risk, stable market demand, and direct benefits to the community (Rupita & Mawardi, 2025). Profits obtained from managing these assets are then reallocated to expand micro-enterprise financing, improve the quality of Islamic economic education services, and support various community empowerment programs. This management pattern demonstrates that waqf functions as a sustainable financing mechanism capable of creating a productive economic cycle and strengthening community economic resilience. From an Islamic economic perspective, the management of productive waqf funds reflects the implementation of the principle of *istithmār al-waqf* (waqf investment), namely developing waqf assets to generate continuous economic benefits without losing their principal value (Zulfa et al., 2026). This principle aligns with the primary objective of waqf as a philanthropic instrument that serves not only to meet the consumer needs of society but also as a source of funding for social and economic development. Therefore, productive waqf represents a transformation from traditional philanthropy to productive philanthropy that emphasizes the creation of economic value, increasing community capacity, and strengthening sustainable welfare. This transformation demonstrates the strategic position of waqf in the Islamic economic system as an instrument for wealth redistribution, capable of narrowing economic disparities and improving social justice.

The successful management of productive waqf funds is also inseparable from the application of the principles of *maqāṣid al-syarī'ah*, particularly in safeguarding assets (*ḥifẓ al-māl*) and realizing the public good (*jalb al-maṣlaḥah*). Productive management of waqf assets allows the waqf assets to continue to grow, allowing their benefits to reach more beneficiaries (*mauquf 'alaiḥ*). In addition to maintaining asset sustainability, this model also strengthens protection of the community's economic welfare through job creation, increased income, and expanded access to sharia financing (Widianingsih et al., 2023). Thus, productive waqf management not only fulfills the dimension of worship but also serves as an instrument of economic development aligned with the goals of sharia in creating justice, prosperity, and sustainability. The findings of this study also indicate that productive waqf fund management does not stand alone but is integrated with various other Islamic economic instruments. Funds from waqf development are used to support financing for Islamic cooperatives, strengthen members' business capital, provide entrepreneurship training, and finance Islamic economic education programs. This integration creates a mutually reinforcing relationship between Islamic philanthropy and productive economic activity (Cania & Juliati, 2024). Waqf is no longer understood as a temporary source of social assistance, but rather as development capital capable of generating a multiplier effect on community economic growth. The more productive waqf management, the greater the institution's capacity to finance various community empowerment programs without relying on external funding sources.

The results of this study reinforce various previous studies that suggest that productive waqf has significant potential as an instrument for economic development and poverty alleviation. However, this study offers a different perspective by positioning waqf management as the core of an economic empowerment ecosystem integrated with sharia cooperatives, micro-enterprises, Islamic economic education, and institutional governance (Azka, 2023; Ghofur, 2016). In other words, waqf is positioned not merely as a source of funding but as a foundation connecting all components of the community's economic development system. This perspective broadens the understanding of the function of waqf from a mere philanthropic instrument to an economic development institution capable of simultaneously creating social and economic sustainability. In the context of minority Muslim communities, these findings have even more strategic significance. Minority communities generally face limited access to Islamic financial institutions, low capital ownership, and limited government support for Islamic-based economic development. Therefore, productive waqf management is an effective alternative for building community economic independence from within. Through the accumulation of professionally managed waqf assets, communities are able to build their own sources of financing, strengthen social solidarity, and reduce dependence on conventional financing systems. This condition shows that waqf not only functions as an economic instrument, but also as a mechanism for strengthening the identity, social cohesion, and economic resilience of minority Muslim communities (Cintya & Alifa, 2025).

Based on these findings, this study proposes that productive waqf fund management is a fundamental component driving the entire waqf-based economic development system. The more effective the management of waqf assets, the greater the institution's ability to expand Islamic financing, increase community business capacity, strengthen Islamic economic education, and build sustainable institutional governance. Thus, productive waqf management not only generates direct economic benefits but also creates systemic effects that strengthen the economic resilience of minority Muslim communities. This finding constitutes one of the research's key contributions through the development of a model that positions productive waqf as the primary driver in building an inclusive, adaptive, and sustainable Islamic economic ecosystem.

### **Implementation of the Sharia Cooperative System**

The research findings indicate that the implementation of a sharia cooperative system is a strategic component in a waqf-based economic development model for minority Muslim communities. Sharia cooperatives function not only as savings and loan institutions but also as intermediary institutions that connect productive waqf assets with community economic activities. Through this mechanism, funds sourced from waqf management can be channeled productively to members in the form of business financing, working capital strengthening, real sector investment, and the development of sharia-based micro-enterprises (Marlina, 2025). Thus, sharia cooperatives serve as operational instruments that transform Islamic philanthropic values into productive and sustainable economic activities. These findings demonstrate that the existence of sharia cooperatives expands the function of waqf institutions from mere asset managers to institutions capable of systematically driving community economic development.

In practice, the sharia cooperative system is built on Islamic economic principles that emphasize justice (*al-'adl*), cooperation (*tyranny*), partnership (*partnership*), and benefit sharing (*profit and loss sharing*). All financing activities are carried out through sharia contracts, such as *murabahah*, *muḍārabah*, *musyārahah*, *pilgrimage*, and *qard al-ḥasan*, tailored to the characteristics of members' businesses (Ramadhani & Alifa, 2026). The implementation of this contract not only ensures compliance with sharia principles but also provides flexibility in meeting community financing needs. Unlike conventional financial systems that rely on interest, sharia cooperatives prioritize the principle of sharing risks and profits, creating a fairer relationship between the institution and its members. This approach strengthens community trust in the institution and increases member participation in collectively managed economic activities. Research findings also show that the integration between waqf institutions and sharia cooperatives creates a mutually reinforcing Islamic economic ecosystem (Maolana & Alifa, 2026). Funds from productive waqf management provide a relatively stable source of financing for sharia cooperatives, while the cooperatives function as institutions that distribute economic benefits to members through various productive programs. This relationship creates a sustainable economic cycle, where business profits not only improve member welfare but also strengthen the institution's capacity to expand services and empowerment programs. Thus, the synergy between waqf and sharia cooperatives creates a multiplier effect that can accelerate community economic growth without relying on external financing sources.

From the perspective of institutional economic theory, Islamic cooperatives function as institutions that reduce various economic barriers, such as limited access to capital, high transaction costs, and uncertainty in obtaining financing. The existence of cooperatives allows members to obtain financial services more easily, quickly, and tailored to their business needs. Furthermore, the social closeness between management and members creates relationships based on trust, shared norms, and collective responsibility (Marlina, 2025). This social capital is one of the factors that distinguishes Islamic cooperatives from formal financial institutions, because the success of cooperatives is determined not only by the strength of financial capital but also by the quality of social relationships built within the community. The application of the Islamic cooperative system in this study also shows that the function of cooperatives has evolved from financial institutions to centers for community economic empowerment. In addition to providing financing, cooperatives organize various mentoring activities, business management training, business consulting, product marketing, and strengthening business networks among members (Huda et al., 2020). This approach reflects the concept of *tamkīn al-iqtisādī*, namely the process of increasing the capacity of individuals and groups to develop businesses independently and sustainably. Therefore, the success of Islamic cooperatives is measured not only by asset growth or the amount of financing disbursed, but also by the improvement in members' ability to manage their businesses, expand markets, and increase household income.

In the context of minority Muslim communities, Islamic cooperatives serve a broader function than simply economic institutions. Cooperatives serve as collective spaces that strengthen social solidarity, strengthen relationships among members, and build community economic independence. Limited access to Islamic financial institutions in Muslim minority areas makes cooperatives an alternative that can meet community financing needs without relying on an interest-based

financial system (Aisyah & Alifa, 2025). This situation demonstrates that Islamic cooperatives not only provide economic benefits but also strengthen the community's socio-religious identity through the application of Islamic values in daily economic activities. Thus, cooperatives contribute to the development of community economic resilience capable of facing various social and economic challenges. The findings of this study align with various studies on Islamic cooperatives that emphasize the importance of community-based institutions in strengthening financial inclusion and community economic empowerment (Rahib et al., 2022). However, this study makes a broader contribution because it shows that the effectiveness of Islamic cooperatives increases significantly when integrated with productive waqf management. This integration results in a more sustainable source of financing and expands reach.

### **Empowerment of Member Micro Enterprises**

The research results show that empowering members' micro-enterprises is a key component of the waqf-based economic development model. The empowerment program is not solely focused on providing capital assistance but is designed as a comprehensive process to sustainably increase members' economic capacity. This approach is based on the understanding that limited capital is not the sole factor hindering the development of community businesses; it is also influenced by low entrepreneurial competency, weak business management, limited market access, and minimal mentoring in business development (Fanshurna & Pujiastuti, 2025). Therefore, waqf institutions integrate Islamic financing with training, consulting, mentoring, and strengthening business networks to create a more comprehensive empowerment process. These findings demonstrate that sustainable economic empowerment requires a multidimensional approach that not only increases economic assets but also strengthens human resource capacity.

The micro-enterprise empowerment program is implemented through the provision of Sharia-based financing tailored to the characteristics and needs of each member. This financing is aimed at supporting productive activities, such as trade, agriculture, animal husbandry, fisheries, home industries, and the service sector. Unlike conventional financing, which focuses on financial gain, Sharia financing in this model prioritizes the success of members' businesses (Jubaedah et al., 2025). The relationship between the institution and members is built on the principles of partnership, mutual trust, and shared responsibility, allowing for more proportional business risk management. This approach provides members with the opportunity to develop their businesses without the burden of interest rates, which can potentially increase the risk of business failure. In addition to providing capital, research has found that business mentoring is a crucial factor in the success of the empowerment program. Waqf institutions continuously provide guidance on business planning, financial management, marketing strategies, product innovation, and the use of technology in business activities (Ghozali et al., 2023; Tabb, 1972). This mentoring helps members identify various business problems and find solutions tailored to local conditions. Through this continuous learning process, members not only gain additional capital but also experience increased competence in managing their businesses professionally. This demonstrates that the success of economic empowerment is more influenced by the combination of financial support and increased human resource capacity than by capital alone.

Research findings also indicate that the micro-enterprise empowerment program has a significant impact on increasing members' income and welfare. Most members experienced increased production capacity, expanded marketing networks, and diversified business types after receiving support from waqf institutions. This increase in economic activity has implications for increased household income, increased ability to meet family education and health needs, and opened up employment opportunities for family members and the surrounding community (Dikuraisyin, 2020; Nurhayati et al., 2019). Thus, the program's benefits are not only felt directly by the recipients of the financing but also have a multiplier effect on the economic growth of the community as a whole. From an Islamic economic perspective, micro-enterprise empowerment is an implementation of the principle of *tamkin al-iqtisādi*, namely efforts to improve the capabilities of individuals and communities to manage economic resources independently, productively, and responsibly (Balqis & Sartono, 2020). This concept aligns with the goals of *maqāṣid al-syarī'ah*, especially in safeguarding property (*hifz al-māl*) and realize the public interest (*jalb al-maṣlahah*). Through micro-enterprise empowerment, communities not only gain the opportunity to increase their income but also develop the ability to build family economic resilience and reduce dependence on consumer assistance. Therefore, empowerment programs serve as a strategic instrument for realizing distributive justice, a key characteristic of Islamic economics.

In the context of minority Muslim communities, micro-enterprise empowerment has broader strategic value than simply increasing economic income. This program strengthens the community's ability to build economic independence amidst limited access to Islamic financial institutions and investment opportunities (Fakhrudin & Pratomo, 2021). Members' success in developing productive businesses also increases community self-confidence, strengthens social solidarity, and encourages the formation of economic networks based on Islamic values. Interactions between members in business activities create social capital that strengthens cooperation, mutual assistance, and the exchange of business experiences. This social capital is a crucial factor in building community economic resilience because it encourages communities to develop through collective strength, not solely through individual ability. The results of this study reinforce previous research that suggests micro-enterprises are the most effective sector in driving economic growth for low-income communities. However, this research suggests that the success of micro-enterprises will be more optimal if supported by an integration of productive waqf, Islamic financing, business mentoring, and Islamic economic education (Hasibuan et al., 2023; Susanto, 2024). In other words, micro-enterprise empowerment is not viewed as a stand-alone program, but as part of an interconnected Islamic economic development ecosystem. This integration enables members to receive ongoing support, ranging from access to capital, business capacity building, to expanding marketing networks. This approach broadens the perspective of economic empowerment from mere financial intervention to a comprehensive socio-economic transformation process.

Based on the overall findings, this study confirms that micro-enterprise empowerment is the primary mechanism linking productive waqf management to improved community welfare. Waqf management generates sustainable funding sources, while empowerment programs transform these funding sources into productive economic activities that directly impact members' quality of life (Awara

et al., 2025; Haddade et al., 2024). This relationship demonstrates that the success of a waqf-based economic development model depends not only on the size of the funds managed, but primarily on the institution's ability to empower communities to develop independent businesses, expand employment opportunities, increase incomes, and create inclusive and sustainable economic development. Thus, micro-enterprise empowerment is a central component of the developed model and serves as a bridge between Islamic philanthropy and the economic development of minority Muslim communities.

### **Strengthening of Islamic Economic Education**

Research findings indicate that strengthening Islamic economic education is a fundamental component of a waqf-based economic development model for minority Muslim communities. Islamic economic education is not positioned as a supplementary activity, but rather as a primary strategy for building members' intellectual, spiritual, and economic capacities to enable them to manage business activities in accordance with Sharia principles (Soemitra et al., 2022; Umam et al., 2018). Research findings reveal that the success of economic empowerment programs is determined not only by the availability of business capital or Sharia financing, but also by members' level of understanding of the concepts of *muamalah*, Islamic business ethics, financial management, and entrepreneurship based on Islamic values. Therefore, waqf institutions integrate Islamic economic education programs into all stages of empowerment so that each member has the ability to run a business productively while complying with Sharia provisions (Ikamah et al., 2025). This approach demonstrates that economic development from an Islamic perspective must begin with developing the quality of human resources as the primary actors of development.

The Islamic economics education program is implemented through various ongoing activities, such as sharia entrepreneurship training, *muamalah* jurisprudence studies, financial management mentoring, Islamic economics seminars, and sharia-based business consultations. The material provided not only addresses the technical aspects of business management but also instills the values of trustworthiness, honesty, and integrity), responsibility (*amanah*), professionalism (*sharpen*), as well as the prohibition of usury, *gharar*, and *maysir*. The integration of business competencies and Islamic ethical values results in an entrepreneurial pattern that is oriented not only toward economic profit but also toward blessings, justice, and the common good. Thus, Islamic economic education shapes the character of entrepreneurs who are able to balance economic goals with social and spiritual responsibilities (Saputra, 2025; Selangor et al., 2020). Research findings also show that increasing Islamic economic literacy has a significant impact on changing members' economic behavior. After participating in various educational programs, members demonstrated a better understanding of the mechanisms of sharia contracts, business capital management, financial record-keeping, and business decision-making in accordance with sharia principles. This increased literacy encouraged members to be more selective in choosing financing sources, avoid transactions that conflict with sharia, and develop halal and sustainable businesses. These behavioral changes demonstrate that Islamic economic education not only improves cognitive knowledge but also shapes economic attitudes and culture that reflect Islamic values in everyday life.

From the perspective of human resource development theory, education is a

long-term investment that contributes to increasing individual productivity and the economic competitiveness of society. In Islamic economics, this concept has broader dimensions because education not only improves technical skills but also shapes the moral and spiritual integrity of economic actors. Therefore, strengthening Islamic economic education produces human resources who are not only competent in managing businesses but also committed to the values of justice, transparency, and social responsibility (Maulina et al., 2025). The integration of professional competence and Islamic character is a crucial factor that distinguishes the waqf-based economic development model from conventional economic empowerment models that are more oriented towards improving technical skills alone. Strengthening Islamic economic education is also closely linked to the implementation of *maqāṣid al-syarī'ah*, especially in maintaining reason (*ḥifẓ al-'aql*) through the development of knowledge and the protection of property (*ḥifẓ al-māl*) through proper and responsible economic management. The education provided to members not only increases individual capacity to develop businesses but also encourages the creation of a healthy, transparent, and welfare-oriented economic culture (Rusydhiana et al., 2025). By improving the quality of community economic knowledge and awareness, various potential deviations in business management can be minimized, thereby ensuring the long-term sustainability of the institution and the welfare of its members.

In the context of minority Muslim communities, Islamic economic education has a more strategic function because it serves as a means of strengthening the community's economic identity amidst the dominance of the conventional economic system. Limited access to Islamic economic education institutions means that many business actors do not adequately understand the mechanisms of sharia transactions. Therefore, educational programs organized by waqf institutions serve as a medium for knowledge transfer and the internalization of Islamic values in community economic activities (Saputra, 2025). In addition to improving individual competence, this education also strengthens social cohesion because members share a common economic understanding and goal: building shared prosperity based on the principles of justice, cooperation, and social responsibility. The findings of this study expand on previous research that generally positions Islamic economic education as a supporting factor in the development of Islamic financial institutions. This research shows that Islamic economic education is a core element that determines the effectiveness of all components of the waqf-based economic development model. Productive waqf management, sharia cooperative financing, and micro-enterprise empowerment will be more optimal if supported by an adequate level of Islamic economic literacy. Thus, education functions not only as a process of knowledge transfer but also as a mechanism for social transformation that builds sustainable community economic behavior.

Based on these overall findings, this study confirms that strengthening Islamic economic education is a prerequisite for the success of a waqf-based economic development model. Education serves as a bridge between economic resource management and the development of quality human resources, thereby enabling productive, integrated, and welfare-oriented business actors. The integration of Islamic economic education with productive waqf, sharia cooperatives, micro-enterprise empowerment, and institutional governance creates an Islamic economic ecosystem that not only improves the economic well-being of the community but also strengthens the character, social solidarity, and economic

resilience of minority Muslim communities. Thus, Islamic economic education is a key pillar in the proposed economic development model and makes a significant contribution to inclusive, equitable, and sustainable Islamic economic development.

### **Transparent Institutional Governance**

Research findings indicate that transparent institutional governance is a fundamental factor in ensuring the effectiveness of waqf management and determining the success of waqf-based economic development models in minority Muslim communities. Transparency is not only understood as openness in the delivery of financial information, but also includes transparency in the decision-making process, program implementation, waqf asset management, and internal and external monitoring mechanisms (Ascarya, 2024; Iskandar et al., 2025). Research findings show that the level of public trust in waqf institutions increases when all institutional activities are managed openly, accountably, and responsibly. This trust serves as crucial social capital because it encourages community participation in collecting waqf, participating in economic empowerment programs, and supporting the long-term sustainability of the institution. Thus, transparent governance serves not only as an administrative mechanism but also as a foundation that strengthens institutional legitimacy within minority Muslim communities (Hasan & Herianingrum, 2019).

Research findings also indicate that institutional governance is built through the application of principles including transparency, accountability, responsibility, professionalism, independence, and fairness. The entire process of collecting, managing, and distributing waqf benefits is carried out based on clear operational procedures, supported by a systematic financial recording system, and monitored through periodic audits and evaluations. This professional management enables the institution to reduce the risk of misuse of funds, increase operational efficiency, and ensure that all waqf assets are utilized in accordance with sharia objectives and the interests of the community (Tawakkal & Kurniawan, 2026). This condition indicates that the application of the principles of good governance is a primary prerequisite for the successful management of productive waqf in supporting community economic development. From an institutional economic perspective, good governance serves to reduce uncertainty and transaction costs in economic activities. When the public has confidence that the institution is managed honestly, professionally, and accountably, the level of participation in collecting waqf funds and utilizing empowerment programs will increase. Conversely, weak governance will reduce the level of public trust, thus hindering the collection of waqf assets and reducing the effectiveness of the implemented economic programs (Rahman & Putri, 2025). Therefore, the quality of institutional governance is a determining factor in the successful transformation of waqf from a philanthropic instrument to an instrument for productive and sustainable economic development.

This study also found that institutional transparency is not only realized through the submission of financial reports, but also through community involvement in the planning, implementation, and evaluation processes of programs. Member participation in various deliberation forums provides a space for the community to express aspirations, evaluate the performance of administrators, and provide input on the direction of the institution's development (Alfian et al., 2025). This participatory approach strengthens a sense of ownership of the waqf institution, allowing the community to act not only as beneficiaries but

also as active partners in institutional development. High participation ultimately increases social accountability and strengthens the relationship of mutual trust between administrators and community members. These values serve as the moral foundation for managing waqf assets, as waqf assets are essentially a trust that must be managed optimally to achieve the welfare of the community (Hapsari et al., 2026).

Transparent and accountable management is also in line with the principles of *maqāṣid al-ṣyari‘ah*, especially in safeguarding property (*hifz al-māl*) through effective, efficient, and abusive asset management. Thus, institutional governance not only has an administrative dimension but also represents the implementation of Islamic ethical values in organizational management practices. Research findings demonstrate that transparent governance is closely linked to the success of other components in the waqf-based economic development model. Productive waqf management requires a robust oversight system to ensure optimal asset growth. Sharia cooperative programs require accountability in financing disbursement to minimize the risk of problematic financing (Haqbin & Thake, 2025). Similarly, micro-enterprise empowerment and Islamic economic education require measurable planning, implementation, and evaluation to effectively achieve program objectives. In other words, institutional governance serves as a mechanism that integrates all components of the model, ensuring that each program operates synergistically and supports each other in achieving the community's economic development goals. In the context of minority Muslim communities, institutional transparency has a more strategic significance because it is directly related to the institution's sustainability. Limited membership, resources, and external support require waqf institutions to maintain public trust through professional and accountable management. This trust serves as the primary capital for accumulating new waqf, expanding partnership networks, and increasing community participation in various economic programs. Therefore, good governance not only increases organizational effectiveness, but also strengthens institutional resilience in facing social, economic dynamics, and changes in the external environment (Imtiyaz et al., 2024).

The results of this study enrich the study of waqf governance by demonstrating that institutional transparency is inseparable from the success of waqf-based economic development. Unlike previous research, which generally positions governance as an administrative aspect, this study demonstrates that governance is a strategic variable that influences the effectiveness of waqf asset management, the success of economic empowerment, the level of community participation, and institutional sustainability. Thus, transparent governance serves not only as an organizational control mechanism but also as an empowerment instrument that strengthens the relationship between institutions and communities. Based on these findings, this study confirms that transparent institutional governance is a key pillar in a waqf-based economic development model. Transparency, accountability, professionalism, community participation, and adherence to sharia principles form an institutional system capable of productively managing waqf assets, supporting the empowerment of micro-enterprises, strengthening Islamic economic education, and optimizing the function of sharia cooperatives. The integration of all these components creates a robust and sustainable institutional ecosystem, thereby improving public welfare while strengthening the economic resilience of minority Muslim communities. These

findings provide a conceptual contribution by positioning institutional governance as an enabling factor that connects all elements in a waqf-based economic development model and ensures the sustainability of its economic, social, and spiritual impacts on society.

## CONCLUSION

This research demonstrates that waqf-based economic development in minority Muslim communities can be realized through the integration of five main components: productive waqf management, the implementation of a sharia cooperative system, empowerment of member micro-enterprises, strengthening Islamic economic education, and transparent institutional governance. The synergy between these components forms an Islamic economic ecosystem capable of increasing community access to sharia financing, strengthening entrepreneurial capacity, enhancing Islamic economic literacy, building public trust, and encouraging inclusive and sustainable economic growth. The main contribution of this research lies in the development of a conceptual model that integrates Islamic philanthropic instruments with community-based economic empowerment within a comprehensive development framework, thereby expanding the study of productive waqf from its socio-charitable function to a systematic economic development instrument. The resulting model not only enriches the treasury of Islamic economic theory, but also provides practical implications for waqf institutions, governments, and community organizations in designing adaptive and sustainable economic empowerment strategies, especially for minority Muslim communities, as well as supporting the achievement of Sustainable Development Goals, especially SDG 1 (No Poverty), SDG 8 (Decent Work and Economic Growth), SDG 10 (Reduced Inequalities), and SDG 17 (Partnerships for Achieving the Goals).

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## DECLARATIONS

### Author contribution

**Sukree Langputeh:** Writing-Preparation of original manuscript, Conceptualization, Methodology, **Mutathahirin:** Visualization, Investigation, Improve Content, **Umar Akem:** Data accuracy and analysis, Improve Language, **Ahmad Suryadi:** Data accuracy and analysis, Improve Language, **Nuha Sufina Binti Saidi:** Data accuracy and analysis, Improve Language.

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The data and the grammatical structure in this article have been validated and verified by English language experts and no AI-generated sentences are included in this article.

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