
Implementation of Productive Waqf as a Shariah-Based Economic Empowerment Solution in the Community in the Neighborhood of Rizki Bakti Negeri Foundation in Pekanbaru

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ABSTRACT

This community service initiative seeks to actualize the principle of productive waqf as a sharia-compliant economic empowerment strategy within the community surrounding the Yayasan Rizki Bakti Negeri Pekanbaru. The primary issues discerned include the populace's inadequate comprehension of productive waqf, in addition to the insufficient deployment of waqf assets in enduring economic endeavors. The methodology for implementation is delineated into four phases: preparatory measures, execution, assessment and documentation, as well as the perpetuation of the evaluative outcomes. These initiatives encompass training sessions, mentorship, the collection of cash waqf, and the formation of business units managed collectively using waqf resources. The outcomes of the initiatives indicate an enhancement in the community's awareness of productive waqf, the establishment of local waqf management collectives, and the realization of business entities in the form of sharia-compliant food kiosks capable of generating profits and uplifting the surrounding populace. Beyond the economic ramifications, these initiatives also fortify the spiritual values and social cohesion within the community. The evaluation process was conducted through empirical field observations, surveys, and open dialogue forums, revealing that a significant majority of participants endorsed the sustainability of the program and expressed a desire for its expansion into additional sectors. The program has effectively laid the groundwork for an initial community-oriented productive waqf ecosystem characterized by transparency, participation, and adherence to Sharia principles. It is anticipated that this initiative can be replicated in other locales as a paradigm of inclusive and sustainable Islamic economic empowerment.

INTRODUCTION

The concept of productive waqf represents a significant advancement in the administration of waqf assets, whereby such assets are strategically managed to yield enduring economic benefits for the community. Research conducted by Kholim et al. (2024) substantiates the substantial potential of waqf in Indonesia, despite its suboptimal utilization, particularly in the context of contemporary developments and digitalization.

The Islamic jurisprudential framework endorses the execution of productive waqf as it aligns with the principles of *maslahah* and *maqashid sharia*. Sharipudin & Nurhuda illustrate that the effective management of productive waqf in accordance with appropriate Islamic legal standards can substantially enhance the well-being of the populace (Sharipudin & Nurhuda, 2025).

The primary impediments to productive waqf include the community's low level of literacy and the constraints posed by regulatory frameworks. The investigation by Kholim et al. identifies the enhancement of waqf literacy and regulatory measures as pivotal solutions (Kholim et al., 2024).

Beyond literacy, the qualifications of the manager (*nazir*) significantly impact the efficacy of productive waqf. Hamzah (2016) underscores that possessing professional and proficient *nazirs* is essential for the optimization of productive waqf initiatives within Indonesia.

A case study of productive waqf in the village of Tanjung Inten demonstrates how waqf can empower the community through the strategic management of assets including retail shops, educational institutions, and agricultural land, while concurrently applying Islamic social principles such as *ukhuwwah*, *ta'awun*, and equality (Hotman, 2021).

The research conducted by Sumarjan (2024) at Yayasan Bina Insan Madani Ternate emphasizes that the management of productive waqf must adhere to both the foundational principles of waqf and the economic tenets of sharia, thereby circumventing monopolistic practices and prohibited activities.

Sundari (2023) posits that contemporary strategies for empowering productive waqf encompass human resource management, regulatory frameworks, e-waqf incubation, and collaborative synergies among various agencies.

The existence of productive waqf is also articulated as a mechanism for social investment, job creation, and public service, thereby aligning with the Sunnah of the Prophet and his Companions regarding waqf (Abrori, 2022).

Sadat & Samri (2023) assert that the implementation of productive waqf to enhance Islamic economic welfare can be achieved through diverse applications and developmental design models, which may include the establishment of mosques (places of worship), commercial enterprises, fuel stations, banking facilities, office spaces, multifunctional halls, photocopy services, residential apartments or boarding houses, hotels, and other initiatives that aim to realize collective benefits fostering social, economic, and cultural development within the community.

In Maros Regency, the empowerment of productive waqf necessitates legal awareness, effective asset management, collaborative efforts, and skilled human resources—these are essential components for fostering community economic growth (Rasyidi et al., 2024).

Productive waqf serves as a viable strategy for poverty alleviation through a community empowerment model, as evidenced by the successful initiatives of Nurul Hayat Surabaya, which are measured by indicators such as enhanced well-being and economic self-sufficiency (Saputra et al., 2022).

The insufficiency of regulatory frameworks poses a significant challenge. Faisal highlights that the effective optimization of waqf initiatives and the pivotal role of the Badan Wakaf Indonesia (BWI) are critical determinants of the success of productive waqf in achieving Sustainable Development Goals (SDGs) (Faisal, 2024).

The successful implementation of productive waqfs necessitates collaborative synergies among various entities, including government bodies, sharia-compliant financial institutions, and the broader community. Sundari (2023) advocates for the enhancement of empowerment through cross-sectoral synergies, including fintech e-waqf initiatives.

From an educational standpoint, productive waqf contributes to the establishment of educational and health infrastructure, as demonstrated in the studies conducted by Sumardjan (2024) in Banjarmasin and Ternate.

Optimizing the efficacy of productive waqf necessitates the implementation of innovative methodologies, including digitalization and effective governance. Sartika et al. (2025) underscore the crucial importance of digital innovation, transparency, and accountability in waqf management for enhancing the welfare of the broader community.

The prospects for productive waqf are notably evident within the health sector, particularly in the context of the COVID-19 pandemic. Ainnur & Suryaningsih (2023) assert that waqf resources can be allocated to the establishment of free clinics and health facilities, bolstered by the contributions from Zakat, Infak, and Aldekah.

The paradigm of empowerment centered on boarding schools through productive waqf indicates that the administration of waqfs designed with Sharia principles can augment the autonomy of boarding schools and enhance educational quality (Akbar & Nasution, 2025).

The lens of Sharia economic law is pivotal in evaluating the implementation of productive waqf. The research conducted by Purnomo & Khakim (2019) reveals that the enforcement of waqf regulations alongside anti-monopoly principles significantly contributes to their effectiveness in advancing social and economic development.

The efficacy of waqf management is predominantly influenced by the management model adopted. The investigation by Ghozilah & Khasanah (2020) demonstrates that the systematic execution of planning, organizing, implementing, and supervising functions amplifies the impact of economic empowerment within the Ummah.

The public's comprehension of the function of productive waqf remains considerably insufficient. Prayuda (2022) identifies a primary obstacle as the limited perception of waqf, which is often confined to religious edifices, despite its broader potential for the economic empowerment of communities through productive assets.

This initiative facilitates access for individuals to participate in waqf-based economic initiatives that transcend mere consumption, embracing productivity. By managing waqf assets such as land, buildings, or

monetary contributions, individuals can engage in entrepreneurial endeavors including agriculture, commerce, or Sharia-compliant cooperatives that generate sustainable revenue. This fosters economic self-sufficiency for impoverished and vulnerable families.

Individuals within the vicinity of the Foundation will be educated on the concept of productive waqf and its integral role within the Islamic economic framework. This enhancement in literacy is essential for fostering an understanding of waqf beyond its spiritual dimensions, recognizing it as a mechanism for wealth redistribution and social development in alignment with Sharia maqasid.

Through this endeavor, the Rizki Bakti Negeri Foundation aims to reinforce its position as a leading institution for productive waqf. This initiative will bolster community confidence in local Islamic institutions as credible entities capable of managing public trust while fostering a participatory and accountable Sharia economic ecosystem.

METHODS

Preparatory Phase

The initial stage of preparation commenced with social mapping initiatives surrounding the Rizki Bakti Foundation Negeri Pekanbaru, aimed at ascertaining the potential of waqf and delineating the economic profile of the community. This mapping encompasses demographic information, educational attainment, occupational characteristics, and prospective assets that can be effectively leveraged.

The service team engaged in comprehensive literature reviews and benchmarking analyses pertaining to productive waqf models that have been successfully implemented in various regions, both domestically and internationally. The objective is to formulate a framework that adheres to sharia principles while being contextually relevant to Pekanbaru.

Subsequent to the mapping and literature review, a focused group discussion (FGD) was convened with foundation administrators, religious figures, community leaders, and micro, small, and medium enterprises (MSMEs) in the vicinity to gather direct feedback regarding the challenges and aspirations of the community concerning productive waqf.

The devotional team developed a training curriculum centered on sharia-compliant productive waqf, encompassing fundamental waqf principles, strategies for asset management, legal underpinnings, and sharia-compliant financial management practices. This curriculum is intended for use in community training sessions.

During this stage, the establishment of success indicators for the program is undertaken. These indicators encompass the quantity of waqf assets poised for development, the extent of community engagement, and the anticipated economic outcomes derived from the utilization of waqf.

The requisite licensing and legal compliance for community service initiatives are addressed through the submission of an implementation certificate to pertinent authorities, including the village administration and sub-district officials, alongside internal coordination with the foundation.

A meticulously detailed schedule and timeline for the activities are formulated to ensure adherence to the planned timeframe. This schedule is disseminated to participants and other stakeholders to ensure transparency and alignment.

The recruitment of volunteers and local facilitators is conducted as a mechanism for empowering the surrounding community. These volunteers are provided with preliminary training to equip them with the necessary skills to effectively support the implementation of productive waqf programs.

The team conducts assessments of site readiness, which includes evaluating the training venue, ensuring the availability of supporting facilities (such as projectors, seating, and catering), and preparing the distribution of instructional materials requisite for the participants.

The conclusion of the preparatory phase is marked by a final coordination meeting involving the implementation team, foundation representatives, facilitators, and collaborative partners (such as sharia cooperatives or local BWI) to reach consensus on roles, task delineation, and strategies for risk mitigation.

Implementation Phase

The initiation of the implementation phase is marked by the engagement of socialization activities pertaining to productive waqf initiatives directed towards the local community surrounding the foundation. This socialization is conducted transparently and employs an educational framework to ensure that the populace comprehends the significance and advantages of productive waqf.

Training and educational workshops are conducted in an interactive format. The curriculum encompasses the fundamental principles of waqf, various models of productive waqf, strategies for microenterprise-based waqf management, and the integration of sharia values within the economic realm.

During the training sessions, participants are exposed to illustrative case studies of productive waqf that have been successfully implemented in other contexts, including the management of waqf assets within the agricultural sector, micro, small, and medium enterprises (MSMEs), educational institutions, and cooperative organizations.

Simulation exercises are incorporated as a component of experiential learning. Participants are encouraged to conceptualize productive waqf projects, which encompass the identification of assets, strategic planning for utilization, and the establishment of profit-sharing or reinvestment systems that adhere to sharia principles.

The collection of waqf commitments from community members is systematically conducted following the completion of training, whether through cash waqf contributions, donations of goods, or other forms of productive assets. The details of wakif participants and the nature of the waqf are recorded meticulously by the designated team.

The establishment of waqf-based business entities is executed collaboratively with active community involvement, exemplified by the formation of cooperative grocery stores, agricultural ventures, or rental services for productive equipment. The management of these enterprises is entrusted to a manager selected by the community.

The service team provides ongoing managerial support to the appointed manager of the waqf business during the initial operational phase, which includes guidance on financial record-keeping, promotional activities, and marketing strategies grounded in sharia principles.

The team also engages in systematic monitoring of the progress of the waqf business unit, which encompasses the compilation of weekly and monthly reports detailing business performance, challenges encountered, and potential for growth.

A mid-activity evaluative forum is convened with community members to ascertain their perceptions regarding the execution of productive waqf and to assess the community's active involvement in the management processes.

The culmination of this phase is marked by motivational activities aimed at fostering a sense of unity within the community, thereby reinforcing their commitment to ensuring the sustainability of the productive waqf program.

Evaluation and Reporting Phase

Evaluations are executed through systematic field observations and comprehensive interviews with participants, managerial personnel, and public figures who are directly integrated into the program. This evaluative process seeks to ascertain the efficacy of the implementation methodologies as well as their influence on economic empowerment.

The questionnaire was scrutinized to assess the degree of comprehension and transformations in individuals' attitudes towards the notion of productive waqf subsequent to their participation in training sessions and field activities.

The appraisal of the program's success is assessed through metrics such as the accumulation of waqf assets, the establishment of business units, and the engagement of numerous communities in management activities.

The team systematically compiles interim financial statements from the waqf business unit to evaluate transparency and the accountability of management practices. These reports undergo collective analysis to facilitate enhancements in the management of waqf enterprises.

Social indicators, including augmented income, active participation in sharia cooperatives, and heightened social solidarity, were measured as integral components of the program's social impact assessment.

The reporting of service activity outcomes is meticulously compiled into a comprehensive document that encompasses the background, methodology, documentation of activities, achievement results, and pertinent recommendations.

The report was formally presented to the Rizki Bakti Negeri Pekanbaru Foundation, local stakeholders, and the academic institution as a demonstration of academic accountability. The dissemination of the findings is executed through localized seminars to ensure that the service outcomes are widely recognized within the community and can be replicated in other regions.

The evaluation process also encompasses the identification of challenges or obstacles encountered during the activities, along with recommendations for solutions aimed at future enhancements. Ultimately, a lessons learned document is meticulously prepared to function as a reference for analogous devotional activities that are ongoing and capable of replication.

Sustainability Phase of Evaluation Results

To ensure sustainability, a community-based productive waqf management team has been established, comprising local residents, foundation administrators, and alumni from training programs. The

management team receives advanced training focused on institutional fortification, business risk management, and sharia-compliant bookkeeping to enable independent management of the waqf business.

Network strengthening is achieved through partnerships with sharia cooperatives, zakat institutions, and sharia fintech enterprises to facilitate ongoing financing for the waqf business units. Productive waqf communities are also organized to serve as platforms for experience-sharing and mentorship among business managers, fostering innovation and collaborative learning.

Incentive systems for representatives and managers, such as the distribution of social returns, social recognition, or contributions in the form of productive charity, are established to enhance motivation for community engagement. Sustainability monitoring is conducted periodically by the foundation and affiliated campuses, alongside supervision of business operations to ensure adherence to sharia principles.

Community-based digital platforms, such as WhatsApp Groups or online reporting dashboards, are developed to streamline reporting and facilitate communication among members of the waqf community. Literacy and promotional initiatives continue to be executed, including waqf-themed studies, waqf product bazaars, and social media publications to maintain public awareness and interest in contributing.

The replication of the productive waqf model into additional sectors such as education and healthcare is designed as an extension of the initial venture-based economic model. Through this sustainability framework, it is anticipated that productive waqf programs will not merely function as transient projects, but will evolve into socio-economic movements that are deeply rooted in Islamic values and local community participation.

RESULTS AND DISCUSSION

This service initiative effectively engaged 87 participants from the vicinity of the Rizki Bakti Foundation of Pekanbaru State, encompassing micro, small, and medium enterprises (MSMEs), community leaders, mosque administrators, and foundation officials.

Preliminary findings derived from social assessments indicate that a substantial portion of the community has yet to fully comprehend the concept of productive waqf. Traditionally, waqf has been perceived predominantly as pertaining to land designated for mosques and burial grounds.

Subsequent to the training sessions, a notable 68% enhancement in comprehension was observed, as evidenced by the comparative analysis of pre-test and post-test results. Individuals began to acknowledge that waqf could be manifest in the forms of monetary waqf, goods waqf, and productive waqf aimed at generating effort.

The training module focused on productive waqf that was developed demonstrated significant efficacy. A remarkable 92% of participants reported that the training content was readily comprehensible, and 78% expressed a heightened motivation to engage in productive endeavors following the training. The service team adeptly initiated the collection of cash waqf from the community, amassing a total of IDR 13,250,000 during the two-week implementation phase.

The waqf funds were allocated towards the establishment of a waqf business unit, specifically organized as sharia-compliant food kiosks, which were collaboratively managed by community groups utilizing a sharia profit-sharing system (mudharabah). Preliminary evaluation results indicated that the waqf

business unit achieved a profit of Rp2,500,000 in its inaugural month, with the allocation of 60% earmarked for business development, 30% for the empowerment of mustahik, and 10% reserved as contingency funds.

In terms of community engagement, 64% of participants were actively involved in subsequent meetings, business management, and product promotion. This reflects the program's effectiveness in fostering enhanced social solidarity and a collective ethos. Moreover, there has been a marked enhancement in sharia financial literacy. Participants have begun to grasp the significance of transaction documentation, cash flow management, and the principles of Islamic economics in both familial and business financial stewardship.

An intriguing observation was the emergence of volunteers among the housewives and youth affiliated with the mosque, who actively contributed to the operations of the waqf kiosk on a voluntary basis. This signifies a growing awareness of social responsibilities and participatory engagement rooted in religious values. The establishment of community-based waqf management frameworks reinforces local institutions. The group has been designated as the Rizki Bakti Waqf Economic Community and has commenced formulating a strategic plan for the development of waqf within the organic farming sector.

Socially, this initiative exerts a fortifying influence on the interconnections among citizens. Engagement in discussions, training sessions, and economic collaboration fosters more transparent and inclusive communication. From an economic perspective, several MSMEs that participated reported an increase in revenue following their involvement in the program, as they adopted the sharia framework and engaged in product marketing through the waqf kiosks.

The program also facilitates the spiritual fortification of the community. The notion of waqf as a form of worship imbued with economic significance evolves into a social movement that transforms perceptions of wealth, social accountability, and asset distribution.

The primary challenge encountered during the implementation of the program pertains to the limited digital literacy among certain participants, particularly concerning digital financial management and online marketing strategies. Nonetheless, this obstacle has been addressed through supplementary training initiatives.

The research team encountered an initial challenge characterized by adverse perceptions among certain segments of the public, who view this endeavor as a traditional investment. Ongoing social engagement and spiritual methodologies are employed to enhance comprehension.

The involvement of local religious leaders played a crucial role in fostering community trust in the initiative. They assist in disseminating fatwas, guiding principles, and spiritual encouragement during training sessions.

Collaboration with the foundation enhances the execution of the initiative, as it possesses a robust community foundation and is well recognized within the locality. This collaboration proved instrumental in the effective propagation of the concept of productive waqf.

The findings from the documentation reveal a high level of enthusiasm among participants regarding group discussion sessions. Numerous innovative productive waqf proposals were presented, including the utilization of idle land for agricultural purposes, the establishment of food stalls, and the acquisition of transportation vehicles for commercial activities.

From a policy perspective, this initiative motivated the Rizki Bakti Negeri Foundation to commence the formulation of an internal policy framework concerning institutional-based waqf management, adhering to principles of accountability and transparency.

The financial reporting associated with the waqf enterprise is conducted transparently and presented during monthly meetings. This initiative represents a foundational step towards the implementation of Good Financial Governance principles in the management of waqf at the local tier.

The collected data further indicated that 73% of participants expressed a desire for the program to be sustained and expanded into educational sectors, such as waqf scholarships or productive reading gardens.

An emergent strategic plan entails the development of a rudimentary information system to document incoming waqf contributions, the distribution of benefits, and business reports, thereby providing the public with open access to this information.

From an academic perspective, the program significantly contributes to the operationalization of maqashid sharia theory (objectives of sharia), particularly in the domains of hifdzul mal (protection of property) and hifdzul din (protection of religion) through the economic empowerment of the ummah.

In terms of gender representation, the participation rate of women in the program is notably high (46% of total participants). This statistic reinforces the role of women in family economics and the management of waqf at the community level.

The execution of this productive waqf initiative has also emerged as an effective tool for value-based financial education. Participants have gained a clearer understanding of the distinctions among usury, alms, waqf, and sharia-compliant investments.

The innovation arising from this endeavor is the establishment of a local waqf-oriented marketplace, wherein the products from community business entities are marketed through waqf kiosks and community social networks.

The analysis of the results also highlighted the necessity for ongoing interventions in the form of medium-term mentorship and the reinforcement of the legitimacy of productive waqf through partnerships with BWI or the Office of Religious Affairs.

Field observations further suggest that the program could serve as a replicable model in other regions, especially in urban areas with socially-religious foundations and active mosque networks.

In conclusion, these devotional activities not only enhance community awareness and engagement in productive waqf but also facilitate the establishment of an independent, inclusive, and sustainable local Islamic economic ecosystem.

CONCLUSION

This community service initiative effectively exemplifies the implementation of the productive waqf concept as a mechanism for Sharia economic empowerment within the vicinity of the Rizki Bakti Negeri Foundation Pekanbaru, actively engaging community members in the process.

The public's comprehension of waqf has undergone substantial enhancement, evolving from a previously narrow scope of traditional applications to a more expansive and practical understanding, which now includes monetary waqf, asset waqf, and productive waqf tailored for economic pursuits.

The program has successfully initiated a waqf business unit manifested as a Sharia-compliant convenience store, employing a collective management paradigm and a profit-sharing arrangement aligned with Sharia tenets. This endeavor serves as tangible evidence of waqf's potential contributions to the enhancement of the economic conditions within society.

Community involvement in training sessions, discussions, waqf gatherings, and business management activities reflects a high level of enthusiasm, while simultaneously cultivating a spirit of collaboration and communal values.

Beyond economic ramifications, these activities also yield social and spiritual benefits, including the augmentation of social solidarity, the amplification of waqf awareness, and the reinforcement of Islamic values within the community fabric.

The establishment of local waqf management collectives and strategic development initiatives for additional waqf sectors (including agriculture, education, and waqf marketplaces) indicates that the program possesses the potential for sustainability and replicability.

Notwithstanding the challenges encountered, such as limited digital literacy and initial misconceptions regarding the productive waqf concept, educational and spirituality-oriented strategies have proven effective in surmounting these obstacles.

This initiative further contributes academically by applying the principles of maqashid sharia and Good Financial Governance in waqf management, while simultaneously creating avenues for advanced research within the domain of community-based Islamic economics.

It is suggested that for the community, it is imperative to continually enhance Sharia economic literacy and foster an understanding of the significance of productive waqf as an integral aspect of worship alongside collective economic empowerment.

For the Rizki Bakti Negeri Foundation, it is advisable to establish a dedicated waqf management unit that is professional, transparent, and incorporates the involvement of the younger generation to ensure ongoing sustainability and innovation.

For governmental bodies and zaka/waqf institutions, it is essential to provide regulatory support and facilitate the legalization of community-based productive waqf to stimulate the development of a wider and more competitive local waqf landscape.

For scholars and academic institutions, these activities can serve as a foundational basis for the advancement of collaborative research and community service curricula grounded in Islamic economics, as well as a model for replication in other regions.

For program administrators, it is crucial to implement continuous monitoring and mentoring, coupled with systematic documentation of activities, to ensure that outcomes and processes can be utilized for future evaluation and enhancement.

The development of straightforward community-oriented digital information systems (such as report dashboards, WhatsApp groups, and product catalogs) is necessary to effectively improve transparency, communication, and the promotion of waqf businesses.

Advanced training initiatives should be concentrated on fortifying business management skills, Sharia digital literacy, and social leadership, enabling individuals to attain independence in managing and advancing productive waqfs sustainably.

Communities are encouraged to evolve beyond mere wakifs to actively engage as maintainers, users, and developers of waqf benefits, thereby ensuring that waqf values genuinely manifest as inclusive and participatory economic solutions.

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