Published by Lembaga Penerbitan, Penelitian, dan Pengabdian kepada Masyarakat
Universitas Nurul Jadid Paiton Probolinggo, Indonesia.
online access at https://ejournal.unuja.ac.id/index.php/hakam
e-ISSN 2580-8052 | p-ISSN 2829-5803

Volume 10 Number 3 (September 2026) | Pages 924 – 946
Doi: https://doi.org/10.33650/jhi.v10i3.15250
Submitted: April 12, 2026 | Revised: May 31, 2026 | Accepted: June 10, 2026| Published: June 30, 2026

MAQASID-BASED PRODUCTIVE WAQF GOVERNANCE FOR FAMILY RESILIENCE: AN IMPACT-BASED MODEL FROM BWI EAST JAVA

Sofian Syaiful Rizal[1]; Fakhruddin[2]; Zaenul Mahmudi[3]
Universitas Islam Negeri Maulana Malik Ibrahim Malang, Indonesia
Email: [1]sofiansyaifulrizal@student.uin-malang.ac.id; [2]fakhruddinsyarif@gmail.com; [3]zenmahmudi@as.uin-malang.ac.id

ABSTRACT

This study examines how productive waqf governance can contribute to strengthening family resilience through an integrated framework of *Maqasid al-shari'ah* and *Family Resilience Theory*. It addresses a gap in waqf studies that predominantly focus on asset management and institutional governance without sufficiently connecting waqf outcomes to beneficiary family resilience. Employing an empirical juridical method with a qualitative approach, the study analyzes waqf regulations, interviews with the Indonesian Waqf Board (BWI) East Java Representative Office, and relevant institutional practices. The findings indicate that productive waqf governance is influenced by *nazhir* capacity, productive asset development, digitalization, transparency, accountability, and family empowerment programs. Productive waqf contributes to family resilience by providing access to productive capital, entrepreneurship training, business mentoring, educational support, and sustainable economic opportunities. These mechanisms correspond to *hifz al-mal*, *hifz al-nafs*, and *hifz al-nasl*. The study proposes an impact-based productive waqf governance model integrating *nazhir* capacity, digital governance, productive asset development, and family resilience indicators. This model extends waqf governance beyond asset productivity toward socio-economic outcomes for *mauquf 'alayh* families and positions productive waqf as a strategic instrument for sustainable family empowerment and the realization of *Maqasid al-shari'ah*.

Keywords: *Productive Waqf; Waqf Governance; Family Resilience; Maqasid al-shari'ah; Nazhir Capacity; Impact-Based Governance.*

ABSTRAK

Penelitian ini menganalisis kontribusi tata kelola wakaf produktif dalam memperkuat ketahanan keluarga melalui integrasi perspektif *Maqasid al-shari'ah* dan *Family Resilience Theory*. Penelitian ini berangkat dari keterbatasan kajian wakaf yang lebih banyak berfokus pada pengelolaan aset dan tata kelola kelembagaan, sementara keterkaitannya dengan ketahanan keluarga penerima manfaat belum banyak dikaji secara integratif. Penelitian menggunakan metode yuridis empiris dengan pendekatan kualitatif melalui analisis regulasi, wawancara dengan Badan Wakaf Indonesia (BWI) Perwakilan Jawa Timur, serta kajian terhadap praktik pengelolaan wakaf produktif. Hasil penelitian menunjukkan bahwa efektivitas tata kelola wakaf produktif dipengaruhi oleh kapasitas *nazhir*, pengembangan aset produktif, digitalisasi, transparansi, akuntabilitas, dan integrasi program pemberdayaan keluarga. Wakaf produktif menyediakan mekanisme pemberdayaan melalui akses modal usaha, pelatihan kewirausahaan, pendampingan bisnis, dukungan pendidikan, dan pengembangan sumber pendapatan berkelanjutan. Mekanisme tersebut selaras dengan *hifz al-mal*, *hifz al-nafs*, dan *hifz al-nasl*. Penelitian ini menawarkan model tata kelola wakaf produktif berbasis dampak yang mengintegrasikan kapasitas *nazhir*, tata kelola digital, pengembangan aset produktif, dan indikator ketahanan keluarga. Model ini memperluas orientasi tata kelola wakaf dari produktivitas aset menuju dampak sosial-ekonomi bagi keluarga *mauquf 'alayh*.

Kata Kunci: *Wakaf Produktif; Tata Kelola Wakaf; Ketahanan Keluarga; Maqasid al-shari'ah; Kapasitas Nazhir; Tata Kelola Berbasis Dampak.*

INTRODUCTION

Strengthening family resilience is a strategic agenda in national development because families are the primary foundation for achieving social welfare, economic stability, and sustainable human resource development. However, various challenges such as increasing economic vulnerability, poverty, inflation, and limited access to productive economic resources mean that many families lack adequate adaptive capacity to face various crises. This situation highlights the need for economic empowerment instruments that are not solely consumptive but also capable of creating family economic sustainability through an inclusive approach based on values of social justice (Wahda, 2024) .

Indonesia has enormous waqf potential to support socio-economic development. Based on estimates by the Indonesian Waqf Board (BWI), the potential for national cash waqf reaches approximately IDR 180 trillion per year, while the value of waqf land assets reaches more than 440,000 locations covering an area of approximately 57,000 hectares spread throughout Indonesia. However, the majority of these waqf assets are still used for traditional religious and social purposes, such as mosques, prayer rooms, madrasas, cemeteries, and Islamic boarding schools (pesantren), while utilization for productive economic activities remains relatively limited. This situation demonstrates a gap between the potential of waqf and its contribution to improving community welfare, particularly in strengthening family economic resilience. (Ridwansah, 2025) .

Conceptually, consumptive waqf is the management of waqf assets whose benefits are used directly for religious purposes or social services without generating new economic value, such as the construction of mosques, schools, places of worship, or cemeteries. Conversely, productive waqf is the management of waqf assets through economic activities that generate sustainable profits, such as the development of agricultural land, shophouses, hospitals, plantations, sharia-compliant investments, and financing micro-enterprises(Songgirin, 2022). The profits earned are then distributed to the beneficiaries (*mauquf 'alayh*) so that the principal value of the waqf assets is maintained and its benefits continue to grow. A paradigm shift from consumptive waqf to productive waqf is urgently needed so that waqf can contribute more significantly to the economic development of the community.

Although waqf regulations in Indonesia have progressed through Law Number 41 of 2004 concerning Waqf and its various derivative regulations, the implementation of productive waqf still faces various fundamental problems. Some key issues include the low professional capacity of *nazhir* (Islamic waqf administrators), limited innovation in asset management, weak institutional governance, low waqf literacy among the public, suboptimal digitalization of management, and minimal collaboration between the Indonesian Waqf Board (BWI), LKS-PWU (Islamic Waqf Institution), local governments, and the private sector. Consequently, most waqf assets have not been developed productively, resulting in relatively small economic benefits for the community (Farida, 2025) .

From an academic perspective, research on productive waqf has focused primarily on institutional governance, waqf law, economic empowerment, and sharia investment. These studies have not yet linked the success of productive waqf management to strengthening family resilience as an indicator of successful social development. Families are the primary beneficiaries of various waqf-based economic empowerment programs, so the success of waqf management should also be measured by its ability to increase family resilience in the face of economic pressures (Manaf, Suryono, & Abdullah, 2025) .

From the perspective of Family Resilience Theory, family resilience is influenced by the family's ability to manage economic resources, adapt to change, and build a strong support system. Therefore, productive waqf can be positioned as an economic instrument capable of increasing the family's adaptive capacity by creating sustainable sources of income, empowering productive businesses, and strengthening the community's social capital.

This study aims to: (1) analyze the problems of productive waqf management in relation to strengthening family resilience; (2) examine the relevance of Family Resilience Theory and *maqasid al-shari'ah* as an integrative framework; and (3) formulate a conceptual model for productive waqf management that is adaptive, sustainable, and oriented towards family resilience. Methodologically, this study uses a juridical-normative approach combined with conceptual analysis and an interdisciplinary theoretical approach (Gazali, 2025) .

The urgency of this research lies in its contribution to enriching the discourse on Islamic family law, particularly in the development of productive waqf based on family resilience. Practically, the resulting model is expected to serve as a reference for regulators, waqf management institutions, and stakeholders in formulating more impactful waqf management policies. Theoretically, this research offers a new synthesis between the family resilience approach and the *maqasid al-shari'ah* (obligatory rights) in the study of productive waqf (Ahsani, 2025) .

Thus, research on productive waqf management models to strengthen family resilience is relevant, current, and has both scientific and practical significance. This integrative effort is expected to encourage the transformation of waqf from a traditional philanthropic instrument to a sustainable and equitable family development instrument. The novelty of this research lies in the development of an integrative model for productive waqf management that connects waqf governance, Family Resilience Theory, and *Maqasid*.

RESEARCH METHOD

This study uses an empirical juridical method with a qualitative descriptive approach to analyze the governance of productive waqf in strengthening family resilience at the Indonesian Waqf Board (BWI) East Java Representative Office. The juridical approach is used to examine the legal provisions governing waqf management, including Law Number 41 of 2004 concerning Waqf, Government Regulation Number 42 of 2006, and other related regulations, while the empirical approach is used to obtain an overview of the implementation of productive waqf management in the field. Primary data were obtained through in-depth interviews with the management of the BWI East Java Representative Office and parties involved in the management of productive waqf, while secondary data were obtained through a literature review of regulations, scientific literature, journals, and BWI institutional documents resilience (Rahman, 2025).

Data analysis was conducted qualitatively through the stages of data reduction, data presentation, and drawing conclusions using interactive analysis techniques. The analysis results are then interpreted using Family Resilience Theory to identify the contribution of waqf productivity to strengthening family resilience, and the *Maqasid al-shari'ah* perspective to assess the suitability of waqf governance with the objectives of Islamic law. This integrative approach is used as the basis for formulating a productive waqf governance model that is adaptive, sustainable, and focused on improving the welfare of beneficiary families (*mauquf 'alayh*) (Rohman, 2025) .

FINDINGS AND DISCUSSION

The research results show that productive waqf management at the East Java Representative Office of the Indonesian Waqf Board (BWI) has undergone significant developments in institutional aspects, regulations, and socio-economic impacts. This transformation is marked by a shift in waqf management from traditional patterns to a productive model based on sharia-compliant investments and digital management.

Nazhir Governance as a Determining Factor for the Success of Productive Waqf and the Implementation of Productive Waqf in Family Empowerment

The results of the study indicate that the effectiveness of productive waqf management at the East Java Representative Office of the Indonesian Waqf Association (BWI) is not only influenced by regulations but also greatly determined by the capacity of the *nazhir* (manager of waqf assets). Based on Law Number 41 of 2004 concerning Waqf, *nazhir* consists of three forms: individual *nazhir*, organizational *nazhir*, and legal entity *nazhir*, each of which has different characteristics, institutional capacity, and managerial capabilities. These differences have direct implications for the success of productive waqf management, particularly in the aspects of asset accumulation, investment development, risk management, and distribution of benefits to the *mauquf 'alayh* (beneficiaries) (penerima manfaat wakaf) (Ali, Zal, Johari, Abd Hamid, & Zirwatul, 2026).

Individual *nazhir*s generally have flexibility in decision-making because management is carried out individually. However, limited human resources, capital, institutional networks, and professional competence often result in waqf management being solely oriented towards asset maintenance without developing economic value. As a result, the majority of waqf assets managed by individual *nazhir*s remain consumptive and therefore unable to provide sustainable economic benefits to the community(Fauzi, Othman, & Pakkanna, 2025).

In contrast, organizational *nazhir* (Islamic trustees) have greater capacity, supported by a more systematic management structure, division of tasks, and internal coordination mechanisms. Waqf asset management becomes more professional because organizations have the opportunity to build partnerships with Islamic financial institutions, universities, and local governments(Khofifah, 2025). However, the effectiveness of an organization's *nazhir* is still influenced by the quality of internal governance, leadership, and the organization's ability to develop waqf-based economic innovations.

Meanwhile, legal entity *nazhir* (Islamic waqf) has the greatest capacity to develop productive waqf due to its formal legality, internal control system, access to financing, and stronger corporate governance. This institutional form enables the professional management of waqf assets through sharia-compliant investments, the development of business areas, hospitals, educational institutions, and the agribusiness sector. Therefore, research results indicate that the higher the institutional capacity of the *nazhir*, the greater the chance of successful productive waqf in improving community welfare.

The novelty of this research demonstrates that *nazhir* capacity is a strategic variable that has received little attention in studies of productive waqf. This research offers the perspective that the success of productive waqf is determined not only by the size of the waqf assets, but also by the type of *nazhir* institution that manages them. Therefore, the transformation of productive waqf requires a differentiated policy for *nazhir* development based on their institutional characteristics.

Productive Waqf Model Based on Family Empowerment Research results show that the productive waqf management model at BWI East Java is not only oriented towards asset accumulation but also towards creating a sustainable economic cycle. The developed business model can be explained as a flowchart in the following figure (Aristyanto & Riduwan, 2025).:

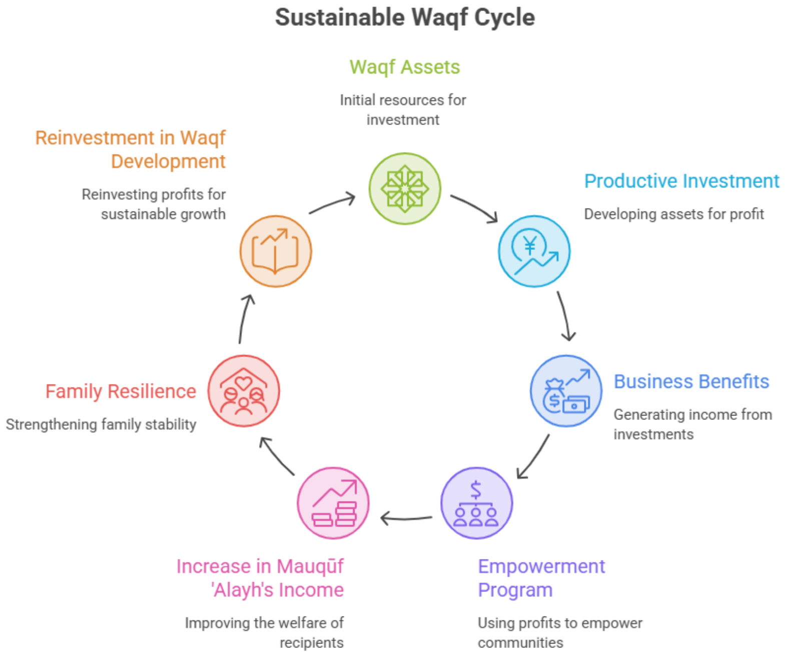

Figure 1: Productive Waqf Management Model at BWI East Java

The flowchart of the Productive Waqf Management Model at the East Java Islamic Boarding School (BWI) above shows that waqf assets are developed through various productive sectors, such as modern agriculture, shophouses (ruko), sharia property, hospitals, educational institutions, sharia micro-enterprises, and sukuk investments. Profits from these asset management are then allocated to the *mauquf 'alayh* (the beneficiaries) in the form of micro-enterprise financing, entrepreneurship training, business mentoring, and educational scholarships. This model demonstrates that the benefits of waqf go beyond the distribution of funds, but rather create a continuously growing economic cycle.

Strengthening Family Resilience through Productive Waqf: The success of productive waqf can be measured through family resilience indicators developed based on Family Resilience Theory. In this study, the impact of productive waqf on *mauquf 'alayh* is analyzed through four main indicators (Zukhdi, 2025).

Table 1: Family Resilience Strengthening Indicators

Indicator	**Condition Before**	**Impact of Productive Waqf**
Income Stability	Uncertain	More stable income
Economic Adaptability	Low	Increase through productive efforts
Access to Children's Education	Limited	Better
Family Economic Independence	Depends on help	Able to develop independent business

The Family Resilience Strengthening Indicators in the table above show that productive waqf management not only increases family income but also strengthens families' ability to cope with economic pressures, maintains children's education, and reduces dependence on social assistance. From the perspective of *Maqasid al-shari'ah*, this condition represents the realization of *hifz al-mal, hifz al-nafs,* and *hifz al-nasl*, while in Family Resilience Theory, it indicates increased adaptive capacity, economic stability, and the sustainability of family functions.

Thus, the development of a *Maqasid*-Based Productive Waqf Governance Model for Family Resilience (*Maqasid*-Based Productive Waqf Governance Model). Unlike previous studies that focused on the legal or management aspects of waqf, this model integrates four main components: *nazhir* capacity, digitalization of governance, productive business models, and family resilience indicators within a single analytical framework. Thus, the success of productive waqf is no longer measured solely by the size of assets or investment value managed, but also by its impact on improving the welfare and resilience of *mauquf 'alayh* families as the main objective of *maqasid al-shari'ah*. This model is a conceptual contribution that expands the study of waqf governance from an administrative approach to an impact-based approach (impact-based waqf governance), which is relevant for the development of productive waqf policies in Indonesia.

Effectiveness of Productive Waqf Governance

The research results show that the governance of productive waqf at the East Java Representative Office of the Indonesian Waqf Board (BWI) has undergone a transformation from conventional administrative patterns to more professional, transparent, and digital-based governance. Based on interviews with BWI East Java administrators, productive waqf management is currently directed at developing assets with economic value so that waqf benefits can be enjoyed sustainably by the *mauquf 'alayh* (waqf beneficiaries). This management is not only focused on asset maintenance but also on increasing economic value through various sharia investment activities that maintain the principal of the waqf assets (T. Cahyo, 2025) .

Field data shows that productive waqf assets managed by the East Java BWI consist of several economic sectors, including productive agricultural land, shophouses (ruko), commercial buildings, Islamic boarding schools developed into community economic centers, sharia minimarkets, and waqf-based micro-enterprise financing. This asset diversification is carried out to reduce investment risk while increasing the sustainability of economic benefits for the community (Baihaqy, Susamto, & Huda, 2026) .

Asset development is carried out through several sharia-compliant business models, including *ijarah* (productive lease), *mudharabah* (profit-sharing), *musharakah* (business partnership), and low-risk investments in the real sector. Profits from these asset management are then allocated to family economic empowerment through business capital assistance, entrepreneurship training, educational scholarships, healthcare services, and mentoring for productive businesses (Lubis, Wati, & Samri, 2024).

Digitalization is a key innovation in improving the effectiveness of waqf governance. The East Java BWI has utilized the Waqf Information System (SIWAK), a digital waqf platform, QRIS for cash waqf payments, a GIS-based waqf asset database, and a monitoring dashboard that enables real-time reporting and oversight. Furthermore, financial reports are compiled digitally and periodically submitted to stakeholders, enhancing transparency and accountability in waqf management (Adainuri, Al Fadhil, & Satibi, 2024).

Research findings also indicate that strengthening the capacity of *nazhir* (Islamic waqf administrators) is a crucial factor in the successful governance of productive waqf. The East

Java Islamic Boarding School (BWI) regularly conducts training on waqf asset management, sharia investment, financial literacy, digitalization, and *nazhir* competency certification. These programs enhance managers' abilities to identify asset potential, develop investment models, and professionally evaluate waqf management performance.

From an accountability perspective, productive waqf management has implemented a regular financial reporting mechanism supported by internal audits and institutional evaluations. This internal control system allows for more transparent monitoring of all asset management activities and minimizes the potential for irregularities in the use of waqf funds. This has also increased waqf trust in the waqf management institution(Setiawan, 2025).

The research results show that the effectiveness of productive waqf governance has a significant impact on strengthening the *mauquf 'alayh* economy. Empowerment programs funded by waqf asset management can increase family income, expand business opportunities, strengthen children's access to education, and reduce dependence on consumer assistance. These findings demonstrate that the success of productive waqf governance is measured not only by the value of the assets managed, but also by the resulting socio-economic impact on family resilience.

Table 2: Field findings on the Effectiveness of Productive Waqf Governance

Component	Field Findings
Types of productive waqf assets	Agricultural land, shophouses, commercial buildings, sharia minimarkets, productive Islamic boarding schools, micro-enterprises
Total productive assets	has 76,892 waqf land locations with an area of approximately 38,670 hectares
Investment model	Ijarah, Mudharabah, Musyarakah, Islamic MSME financing
Number of active *nazhir*	around 7,000 of the hundreds of thousands of *nazhir* in East Java, Indonesia
The number of *mauquf 'alayh*	10,000+ beneficiary families per year
Digitalization	SIWAK, monitoring dashboard, QRIS, GIS database, e-reporting
Reporting	Quarterly and annual digital financial reports
Audit	Annual internal audits and regulatory compliance evaluations
Empowerment program	Business capital, MSME training, scholarships, health, business mentoring
Economic impact	Family income increases, micro-businesses grow, and family economic resilience strengthens.

The application of the principles of transparency, accountability, and professionalism has been proven to be a crucial pillar in productive waqf governance. Transparency is demonstrated through the openness of financial and program reports, while accountability is reflected in the managers' accountability for the waqf's trust. Professionalism is demonstrated through the *nazhir*'s competence in productively managing waqf assets. The combination of these three principles increases public trust in waqf institutions (Febrianty, 2024) .

Table 3: Effectiveness of Productive Waqf Governance

Governance Aspects	**Indicator**	**Implementation**	**Impact**
Transparency	Openness of reports	Publication of digital financial reports	Increasing the trust of waqif
Accountability	Accountability	Periodic audits and reporting	Strengthening the legitimacy of the institution
Professionalism	Nazir's competence	Training and certification	Optimizing asset management
Digitalization	Technology-based systems	Real-time monitoring	Data efficiency and accuracy
Public participation	Community involvement	Digital waqf platform	Increased fundraising
Evaluation	Continuous monitoring	Internal control system	Improvement of institutional performance

The table above shows that the effectiveness of productive waqf governance is determined by six key interrelated aspects. Transparency and accountability play a role in building public trust, which is key to waqf sustainability. The professionalism of the *nazhir* ensures that waqf assets are optimally managed, while digitalization improves management efficiency and quality (April & Bashori, 2025). Public participation broadens the waqf base, while evaluation serves as a control mechanism to maintain governance quality.

Governance effectiveness is also strengthened through the digitalization of the waqf management system (Mohammed Kabiru Musah, 2024) . The use of technology allows for real-time administration, monitoring, and evaluation processes, thereby increasing operational efficiency. Furthermore, digitalization expands public access to waqf participation while strengthening the transparency and accountability of the managing institution (Wahyono, 2025).

Strengthening the capacity of *nazhir* (Islamic waqf administrators) is a strategic factor in increasing the effectiveness of productive waqf governance. Management training, Islamic financial literacy, and technological expertise are essential aspects for *nazhir* (Djati, 2024) .

With adequate competency, *nazhir* is able to manage waqf assets innovatively and productively, thereby providing broader benefits to the community.

From a managerial perspective, the effectiveness of productive waqf governance is determined by the integration of program planning, implementation, and evaluation. Planning based on community needs will result in targeted programs, while professional implementation ensures optimal use of waqf assets. Continuous evaluation serves as a control tool to improve management quality (Husen, 2025).

The novelty of this research lies in its integrative model of digital-based productive waqf governance and strengthening family resilience, a practice that has not been widely explored in previous research. This model emphasizes not only managerial aspects but also links waqf management outcomes to improving the welfare of families as the smallest social unit. Thus, productive waqf functions not only as an economic instrument but also as a tool for social development (Aan Dwi Ardiyanto, 2024).

Furthermore, this study offers a new approach by integrating productive waqf governance with family resilience theory and the principles of *maqasid al-shari'ah*. This approach provides a holistic perspective that measures the effectiveness of waqf management not only from a financial perspective but also from its contribution to family stability and well-being (Maulana, 2026).

Despite demonstrating significant effectiveness, productive waqf governance still faces various challenges, such as limited human resources, low waqf literacy among the public, and a suboptimal oversight system. These challenges highlight the need for strengthening institutional strategies and innovation in waqf management (Mardianto, 2025).

Thus, the effectiveness of productive waqf governance can be enhanced through synergy between strengthened regulations, professionalization of *nazhir* (managers), system digitalization, and integration of community empowerment programs. This approach is expected to make productive waqf a strategic instrument for sustainable economic and social development.

Integrating Productive Waqf with Strengthening Family Resilience

The integration of productive waqf with strengthening family resilience is a strategic approach that positions waqf not only as a social financial instrument but also as a mechanism for sustainable family empowerment. Research shows that the utilization of waqf proceeds has been systematically directed to support the economic empowerment program for eligible families, thus evolving the function of waqf from ongoing charity to a more targeted socio-economic development instrument (Gunawanta, Putri, & Nabila, 2025).

The integration of productive waqf with strengthening family resilience in this study was analyzed through family resilience indicators, including family economic stability, sustainable income sources, adaptability to economic pressures, access to education and healthcare, and independence in running productive businesses. These indicators refer to the concept of family resilience, which places the economic dimension as a key pillar, alongside social, psychological, and spiritual dimensions. Research findings indicate that the productive waqf program at the East Java branch of the Indonesian Muslim Witnesses Association (BWI) is directed towards micro-enterprise financing, entrepreneurship training, business mentoring, and the utilization of productive waqf assets. These programs have the potential to strengthen the economic capacity of the family through increased access to economic resources and business opportunities, although this study did not quantitatively measure the magnitude of income increases or the level of family economic independence(Anggraini, Dewi, & Rofiq, 2024).

The relationship between productive waqf and family resilience is also reflected in the shift in the function of waqf from being primarily consumptive to an instrument for sustainable economic empowerment. Interviews indicate that the management of productive waqf assets is no longer solely oriented towards disbursing short-term assistance but is directed towards creating economic activities that support the sustainability of beneficiary businesses. From the perspective of Family Resilience Theory, these conditions strengthen families' ability to adapt to economic changes through the availability of productive resources and institutional support networks(Hakim & Nawawi, 2024). However, because this study uses a qualitative approach, these relationships are understood as indicative of contributions to family resilience based on informant perceptions and institutional practices, rather than as statistically measurable causal relationships.

Based on these findings, this study does not conclude that productive waqf has quantitatively increased family income or economic independence. Rather, it demonstrates that productive waqf governance has the potential and mechanisms to strengthen family resilience by providing business capital, increasing entrepreneurial capacity, and expanding access to productive economic activities. Therefore, program effectiveness is more appropriately measured using measurable indicators, such as the number of families (*mauquf 'alayh*) receiving business financing, the level of business sustainability after receiving mentoring, changes in average family income, the degree of reduction in dependence on social assistance, and the ability of families to meet basic needs independently. The use of outcome-based indicators is also in line with the National Waqf Index approach, which emphasizes that the success of waqf governance must be assessed based on the socio-economic impacts it generates for the community, not just on the size of the waqf assets or funds managed (Marza, Ilyas, Adli, & Zuhra, 2022).

The implementation of this integration is evident through various concrete programs, such as entrepreneurship training, micro-enterprise capital provision, and family business mentoring. These programs are not simply focused on short-term assistance but are designed to build family economic independence (Fanshurna & Pujiastuti, 2025) . Thus, productive waqf acts as a catalyst in transforming families' economic conditions from vulnerability to stability.

The direct impact of this integration is increased income for beneficiary families and reduced dependence on consumer assistance. Families previously in economically disadvantaged circumstances are beginning to demonstrate the ability to meet basic needs independently (Khairul, 2025). This confirms that productive waqf has significant potential to create sustainable family economic stability.

From the perspective of Family Resilience Theory, the integration of productive waqf contributes to strengthening three key dimensions of family resilience. *First*, economic adaptability increases as families acquire skills and resources to cope with changing economic conditions. *Second*, income stability is better maintained through sustainable productive businesses. *Third*, familie's coping capacity is strengthened in the face of economic pressures and crises (Ramin, 2025).

Furthermore, this integration also encourages a shift in the mindset of mustahik families, from aid recipients to productive economic actors. This transformation is a crucial indicator in strengthening family resilience, as economic sustainability is determined not only by external assistance but also by the family's internal ability to manage its resources (EN Cahyo & Wibisono, 2026).

The novelty of this discussion lies in the integrative approach that connects productive waqf with *the Family Resilience Theory framework* . This approach expands the function of waqf from a mere philanthropic instrument to a family-based social intervention model. Thus, waqf plays a role not only in the distribution of welfare but also in regularly building family structural resilience (Alimuddin, 2025).

Figure 2: Integrative Approach to Productive Waqf and Family Resilience Theory

The figure above illustrates an integrative productive waqf management model that positions waqf as the primary variable in building family resilience through the Family Resilience Theory and *Maqasid al-shari'ah* approaches. This model consists of four main components, namely (1) input in the form of productive waqf assets, *nazhir* capacity, institutional governance, and a digitalization system; (2) processes in the form of collection, sharia investment, asset management, and economic empowerment programs for *mauquf 'alayh*; (3) output in the form of increased access to business capital, entrepreneurial mentoring, and strengthening family economic capacity; and (4) outcome in the form of increased family resilience that includes structural, functional, and family communication dimensions. The relationship between variables shows that professional, transparent, and accountable waqf governance will increase the effectiveness of productive asset management, which in turn strengthens economic adaptability, income stability, and the quality of interactions within the family. The implementation process begins with the collection of waqf assets, development through productive sharia investments, distribution of benefits to the *mauquf 'alayh* in the form of empowerment programs, and ongoing evaluation of the impact on family resilience. The success of this model is measured through several indicators, namely increased productivity of waqf assets, professionalism of *nazhir*, transparency of digital-based reporting, increase in the number of beneficiaries, demand for family economic enterprises, the ability of families to meet basic needs independently, and the achievement of the objectives of *Maqasid* al-Shari'ah, specifically the protection of property (*hifz al-mal*), life (*hifz al-nafs*), and descendants (*hifz al-nasl*). Thus, this model emphasizes that the success of productive waqf is not only measured from the financial aspect, but also from its impact on strengthening family resilience as the ultimate goal of welfare-based waqf management(Hakam & Ulum, 2025).

Furthermore, this study offers a new model for integrating productive waqf management with a family empowerment program based on ongoing mentoring (Fathoni, 2025). This model emphasizes the importance of synergy between the economic, social, and psychological aspects of the family, ensuring that family resilience is not only measured in income but also in the family's ability to navigate the dynamics of life.

Overall, the integration of productive waqf with strengthening family resilience demonstrates that waqf can be a strategic instrument for inclusive and sustainable social development. With an innovative, family-needs-based approach, productive waqf has the potential to be an effective solution for addressing economic vulnerability and strengthening family resilience amid increasingly complex economic challenges.

Conformity with *Maqasid al-shari'ah*

The alignment of productive waqf management with the *maqasid al-shari'ah* (objectives of Islamic law) indicates that the developed model is not only oriented towards economic aspects, but also towards the fundamental objectives of Islamic law (Hafizah Muchtia, 2025) . Productive waqf is positioned as an instrument capable of providing comprehensive benefits, by balancing the spiritual, social, and economic dimensions in people's lives (Asyiqin & Hamsin, 2026).

In the context of *hifz al-mal* (property protection), productive waqf serves to safeguard and develop assets to maintain their value and provide sustainable benefits. Professional and productive asset management not only prevents the depreciation of waqf assets but also increases their contribution to the welfare of the community, particularly the beneficiary families (Muliadi Fithriady, 2025).

Furthermore, the principle of *hifz al-nafs* (protection of the soul) is reflected in efforts to reduce family economic vulnerability. With economic support from productive waqf, families are able to meet basic needs, thereby reducing the potential for social and economic pressures that could threaten their survival and quality of life (Hija, 2023).

From the perspective of *Hifz al-nasl* (protection of descendants), productive waqf contributes to improving family welfare, which directly impacts the sustainability of generations. Families with economic stability tend to be able to provide a better education and environment for their children, thereby strengthening the quality of future generations (Ibrahim, 2025).

Table 4. Compliance of Productive Waqf with *Maqasid al-shari'ah*

Dimensions of *Maqasid al-shari'ah*	**Implementation in Productive Waqf**	**Impact on Family Resilience**
hifzal-mal (Protection of Property)	Productive management of waqf assets and sharia investment	Improving family economic stability
hifzal al-nafs (Protection of the Soul)	Fulfillment of basic needs through waqf proceeds	Reducing economic and social vulnerability
hifz al al-nasl (Protection of Offspring)	Family economic and educational empowerment	Improving the quality of generations and family welfare

The table shows that productive waqf has a systematic relationship with the three main dimensions of *maqasid al-shari'ah*, where each principle is not only normative, but also implemented in real family economic empowerment programs. Productive waqf asset management is able to maintain the sustainability of assets (*hifz al-mal*), while supporting the fulfillment of basic needs that have an impact on life protection (*hifz al-nafs*), and strengthening family welfare that has implications for the quality of offspring (*hifz al-nasl*) (Abdul-jabbar, 2025). Thus, productive waqf can be understood as an integrative instrument that bridges sharia values with socio-economic development practices oriented towards family resilience.

The novelty in this discussion lies in the integrative approach that connects the *maqasid al-shari'ah* with a productive waqf management model based on family empowerment. This approach expands the meaning of *maqasid* from its original normative nature to become more applicable in the context of contemporary socio-economic development (Sati, 2025).

Furthermore, this study offers a new perspective by positioning productive waqf as an operational instrument in concretely realizing the *maqasid al-shari'ah* (objectives of the law). Maqasid serves not only as a philosophical concept but also as a foundation for formulating waqf management policies and practices that are oriented towards results and tangible impacts on society.

Overall, the alignment of productive waqf with the *maqasid al-shari'ah* (objectives of Islamic law) confirms that this model has both normative legitimacy and practical relevance in developing family welfare. With an innovative and contextual approach, productive waqf has the potential to become a strategic instrument in realizing sustainable public welfare.

Implementation Challenges

The implementation challenges in managing productive waqf are crucial issues that determine the model's success in supporting family resilience. Despite positive development trends, the reality on the ground demonstrates a gap between the ideal concept and its practical implementation. This gap demands a more adaptive and solution-oriented approach to maximize the potential of productive waqf in a sustainable manner (Pratama, 2025).

One of the main challenges lies in the uneven distribution of human resources, particularly *nazhir* (Islamic waqf administrators). Not all waqf managers possess adequate managerial competency, financial literacy, and technological understanding. This situation impacts the quality of waqf asset management, which is suboptimal. Therefore, capacity-building strategies are needed through ongoing training and professional certification (Maswanto & Yudha, 2025).

Furthermore, low waqf literacy among the public is a barrier to the collection and development of productive waqf. Many people still understand waqf conventionally, limited to the worship aspect and unaware of its economic potential (Bhatti, 2026). This results in suboptimal public participation in productive waqf and requires more extensive and systematic educational efforts.

The next challenge is the weak oversight system in waqf management. Unintegrated oversight has the potential to create risks of irregularities, lack of transparency, and diminishing public trust. Therefore, strengthening technology-based oversight systems and implementing stricter regulations is an urgent need to improve accountability in waqf management (Sahbudin, 2025).

On the other hand, the adaptation of technology to productive waqf management has not been optimal. Although digitalization has begun to be implemented, limitations remain in infrastructure, human resources, and system integration (Mubarak, 2024). Yet, the use of technology plays a strategic role in increasing the efficiency, transparency, and reach of waqf management.

The novelty of this discussion lies in identifying challenges to implementing productive waqf as part of a family resilience analysis. This research not only maps general obstacles but also links them to their impact on the sustainability of family resilience (Kamaruddin & Mokhtar, 2025). Thus, implementation challenges are positioned as a crucial variable influencing the effectiveness of waqf in socio-economic development.

Furthermore, this study offers a new perspective with an integrative approach to addressing implementation challenges, namely through synergy between human resource capacity building, strengthening community literacy, system digitalization, and supervisory reform (Nor Hafizah Ibrahim, 2026). This approach emphasizes that the success of productive waqf depends not only on economic aspects but also on system readiness and collaboration among stakeholders in creating a sustainable waqf ecosystem.

CONCLUSION

This study concludes that the main problems in productive waqf governance at the East Java BWI Representative Office lie in the unequal capacity of *nazhir* (Islamic trustees), the suboptimal utilization of waqf assets for productive economic activities, limited digitalization of management, and the lack of integration of waqf programs with indicators for strengthening family resilience. Nevertheless, the results of the study indicate that the application of the principles of transparency, accountability, professionalism, and digitalization has increased the effectiveness of productive waqf management. From the perspective of Family Resilience Theory, productive waqf has relevance as an economic empowerment instrument that strengthens family access to productive resources, increases adaptability in the face of economic pressures, and supports the sustainability of family functions. Meanwhile, from the perspective of *Maqasid al-shari'ah*, the management of productive waqf aligns with the objectives of protecting wealth (*hifz al-mal*), life (*hifz al-nafs*), and descendants (*hifz al-nasl*), so that waqf functions not only as a philanthropic instrument, but also as a means of realizing the welfare and welfare of families in a sustainable manner.

Based on these findings, this study offers a *Maqasid*-Based Productive Waqf Governance Model for Strengthening Family Resilience as a novel contribution that integrates institutional governance, strengthening the capacity of *nazhir* (managers), digitalization of management systems, productive waqf asset investment, and empowerment programs for *mauquf 'alayh* within a framework that encompasses impacts on (impact-based waqf governance). This success model is measured through indicators of waqf asset productivity, governance quality, reporting transparency, program empowerment, and strengthening family resilience as indicated by increased access to economic resources, family adaptability, and the cessation of productive businesses. Therefore, this study recommends strengthening operations, standardizing *nazhir* competencies, accelerating digital transformation, developing a sustainable sharia investment model, and strengthening collaboration between BWI, LKS-PWU, the government, and the community so that productive waqf can function more optimally as an instrument for family economic development and the implementation of **Maqasid al-shari'ah** in Indonesia.

REFERENCES

Aan Dwi Ardiyanto, A. F. (2024). Manajemen Wakaf Produktif Berbasis Pertanian Pasca Erupsi Semeru: Tinjauan Pemberdayaan Ekonomi Umat Di Kecamatan Candipuro, *Rausyan Fikr*, *3*(2), 41–48. https://ejurnal.staibu.ac.id/index.php/rausyan-fikr/article/view/87

Abdul-jabbar, M. W. (2025). A Conceptual Analysis of the Relationship Between Wasaṭiyyah and *Maqasid* al-Sharī ‘ ah, Al-Wasatiyyah, (4), 32–55. https://doi.org/10.58409/ipsajias.v4i1.44

Adainuri, M. I., Al Fadhil, M., & Satibi, I. (2024). Integrasi dan Digitalisasi Manajemen Lembaga Wakaf di Indonesia. *Jurnal Ilmu Ekonomi Dan Implementasi*, *1*(1), 39–52. https://journal.alifba.id/index.php/jei/article/view/26

Ahsani, A. W. (2025). Wakaf Produktif dan Pemberdayaan Pesantren dalam Kitab Alfiyyah Zubad pada Mata Pelajaran Kitab di Pondok Pesantren Raudlatul Muhibbin Al-Mustainiyyah Surakarta Productive Endowments and Empowerment of Islamic Boarding Schools in the Alfiyyah Zubad Book, Dirasah: Jurnal Kajian Islam. *2*(4), 373–386.

Ali, A. F. M., Zal, W. A. A., Johari, F., Abd Hamid, B., & Zirwatul, N. (2026). The Concept of Benefidonors in Sustaining Community Development through Individual Member Waqf Beneficiaries. *Falah: Jurnal Ekonomi Syariah*, *11*(1), 43–66. https://doi.org/10.22219/jes.v11i1.43478

Alimuddin, S. (2025). Rekonstruksi hukum wakaf produktif dalam perspektif hukum ekonomi syariah dan pembangunan berkelanjutan, JSE: Jurnal Sharia Economica. *4(1).* 108-121. https://doi.org/10.46773/jnq4wz66

Anggraini, R. D., Dewi, N. D., & Rofiq, M. (2024). Optimalisasi potensi wakaf di Indonesia: Tantangan dan peran digitalisasi dalam penguatan manfaat wakaf bagi masyarakat. *Journal of Islamic Business Management Studies (JIBMS)*, *5*(1), 60–67. https://doi.org/10.51875/jibms.v5i1.292

April, V. N., & Bashori, D. C. (2025). Model Pengelolaan Wakaf Produktif Di Era Digital Dalam Perspektif Maqashid Syari'ah, *Al-Tasharruf*, *7*(1), 1–15. https://doi.org/10.32528/at.v7i1.3405

Aristyanto, E., & Riduwan, R. (2025). Productive Waqf Management Model Innovation for Community Economic Empowerment in the Digital Era. *Al-Awqaf: Jurnal Wakaf Dan Ekonomi Islam*, *18*(1), 19–37. https://doi.org/10.47411/al-awqaf.v18i1.335

Asyiqin, I. Z., & Hamsin, M. K. (2026). FromFrom Hybrid Contracts to Waqf–Musyārakah-Based Takaful: A *Maqasid* al-Syarī'ah Comparative Legal Analysis of Indonesia and Malaysia. *JURIS (Jurnal Ilmiah Syariah)*, *25*(1), 61–81. https://doi.org/10.31958/juris.v25i1.13147

Baihaqy, A. R., Susamto, B., & Huda, M. (2026). Efektivitas Program Family Corner Berbasis Masjid Dalam Membangun Ketahanan Keluarga : Analisis Teori Efektivitas Hukum Soerjono, *Usrah: Jurnal Hukum Keluarga Islam*, *7(1)*, 135–149. https://doi.org/10.46773/kh1xzr71

Bhatti, M. (2026). Islamic finance , law , and women ' s financial inclusion in Australia. *Griffith*

Law Review (Vol. 3441). https://doi.org/10.1080/10383441.2026.2656847

Cahyo, E. N., & Wibisono. (2026). Waqf Governance And Asset Management In Sudan: Accountability And Performance. *International Journal of Islamic Business*, *11*(1), 58–74. https://e-journal.uum.edu.my/index.php/ijib/article/view/29387

Cahyo, T. (2025). Model Wakaf Produktif Muhammadiyah : Filantropi untuk Pembangunan Berkelanjutan, *Prosiding Kolokium Nasional Ke-1 Hukum Ekonomi Syariah*, 47–55. https://lib.literaaksara.com/lib/article/view/18

Djati, S. S. (2024). Wakaf Uang Dan Perannya Dalam Penguatan Ketahanan Keluarga Muslim, *Al-Majaalis: Jurnal Dirasat Islamiyah*, *11*(2), 317–336. https://doi.org/10.37397/amj.v11i2.570

Fanshurna, T., & Pujiastuti, R. (2025). Model integratif pengelolaan wakaf produktif dan pemberdayaan ekonomi lokal pesantren. *Journal of Economics and Business UBS*, *14*(5), 1270–1283. https://doi.org/10.52644/7ft3ey33

Farida, U. J. (2025). Optimalisasi Wakaf Tanah untuk Penggunaan Lahan Produktif dalam Mewujudkan Ketahanan Pangan dalam Perspektif *Maqasid* al - Syarī ' ah, *Swarna Mulia Jurnal*, *2*(2), 1–11. https://journal.ps2pm.or.id/index.php/swarnamulia/article/view/88

Fathoni, A. (2025). Family Resilience and Implementation of Islamic Family Jurisprudence on Millennial Muslim Families in Gresik, *JIL: Journal of Islamic Law*, *2*(2), 247–267. https://doi.org/10.24260/jil.v2i2.332

Fauzi, M., Othman, Y. H., & Pakkanna, M. (2025). Dominance Of Nazir Waqf Economic Motives At Immovable Waqf Assets Management In Serang City, Indonesia. *International Journal of Islamic Economics and Finance Research*, *8*(1 July), 103–115. https://doi.org/10.53840/ijiefer195

Febrianty, N. D. (2024). Sistem Pengelolaan Wakaf Produktif untuk Penguatan Kemandirian Ekonomi Pesantren (Studi Pada Pondok Pesantren Trubus Iman), *Jurnal Syntax Imperatif: Jurnal Ilmu Sosial Dan Pendidikan* *5*(1), 28–39. https://doi.org/10.36418/syntax-imperatif.v5i1.339

Gazali, S. (2025). Productive Waqf And Innovation Of Sharia Social Instruments : Strategies For Strengthening The Ummah ' s Economy, *Journal of Management, Economic, and Accounting*, *4*(2), 1085–1090. https://doi.org/10.37676/jmea.v4i2.1085

Gunawanta, O., Putri, N. E., & Nabila. (2025). Potensi Wakaf Produktif sebagai Instrumen Pemberdayaan Ekonomi Masyarakat, *An-Najah: Journal of Islamic Economics 1(1)*, 254–263. https://jurnal.almaidah.or.id/index.php/JNIE/en/article/view/31

Hafizah Muchtia, N. (2025). Eksistensi Pelaksanaan Wakaf Di Nagari X Koto Panyalaian Kabupaten Tanah Datar Dalam Perspektif Undang-Undang Wakaf Dan Ketahanan Hukum Keluarga. *EL-Hekam : Jurnal Studi Keislaman*, *04*(02), 21–34.

Hakam, A., & Ulum, B. (2025). Ketahanan Keluarga Melalui Program Pengolahan Limbah Air Wudhu Berbasis Masjid di DKI Jakarta. *Jurnal Pemberdayaan Masyarakat Universitas Al Azhar Indonesia*, *04*(01), 37–44. http://dx.doi.org/10.36722/jpm.v4i1.1012

Hakim, L., & Nawawi, K. (2024). Finding Solutions to Productive Waqf Management

Problems: A Case in Indonesia. *International Journal of Waqf*, *4*(1), 1–12. https://doi.org/10.58968/ijw.v4i1.508

Hija, L. N. (2023). A Bibliometric Mapping on Maqasid Shariah in Waqf Implementation, *Journal of Islamic Economic Literature*. *4*(2). https://doi.org/10.58968/jiel.v4i2.337

Husen, M. N. R. H. (2025). Efektivitas Wakaf Produktif Sebagai Instrumen Pemberdayaan Ekonomi Umat, *Tijatorana : Jurnal Ekonomi dan Bisnis*. *06*(01), 38–48. https://doi.org/10.64454/tj.v6i01.92

Ibrahim, A. (2025). A Critical Appraisal of Product Innovation in Islamic Banking : Navigating Market Pressures , Ensuring Shariah Compliance , and Advancing the Objectives of Maqasid al-Shariah. *Iqtishad*, *12*(2), 238–268. https://doi.org/10.18485/epmj.2019.9.1.1.2

Kamaruddin, S. M., & Mokhtar. (2025). Waqf Development and Management : A Systematic Literature Review of Best Practices , Challenges , and Strategies. *Proceeding of International Conference on Science and Technology*, *7*(3), 9–15. https://doi.org/10.36378/internationalconferenceuniks.v3i1.4796

Khairul, O. (2025). Integrasi Pendidikan Agama Islam Dalam Penguatan Ketahanan Pangan Berbasis Masyarakat Di Desa Purwogondo, 611–621. https://jurnal.staim-probolinggo.ac.id/DJCE/article/view/2747

Khofifah, Nur (2025) *Pengelolaan Wakaf Majelis Pendayagunaan Wakaf Pimpinan Daerah Muhammadiyah Kabupaten Pekalongan Dalam Perspektif Regulasi Wakaf Di Indonesia*. Undergraduate Thesis thesis, UIN K.H. Abdurrahman Wahid Pekalongan. https://etheses.uingusdur.ac.id/15041/

Lubis, S. Y., Wati, P., & Samri, Y. (2024). Transformasi Digital Wakaf di Indonesia. *Al-Sharf: Jurnal Ekonomi Islam*, *5*(1), 65–74. https://doi.org/10.56114/al-sharf.v5i1.11439

Manaf, S., Suryono, F., & Abdullah, A. F. (2025). Manajemen Wakaf Produktif untuk Kemandirian Lembaga Pendidikan Islam: Studi Kasus di Pesantren Darunnajah, *JoEMS (Journal of Education and Management Studies)*, *8*(6), 260–271. https://doi.org/10.32764/joems.v8i6.1615

Mardianto, D. (2025). Analisis Peran Tata Kelola Berbasis Kelembagaan Wakaf Dalam Kerangka Ekonomi Islam, *Jurnal Akuntansi, Keuangan, Perpajakan dan Tata Kelola Perusahaan* *2*(4). 1-14. https://doi.org/10.70248/jakpt.v2i4.2408

Marza, A., Ilyas, I., Adli, M., & Zuhra, F. (2022). The Role Of The Indonesian Waqf Agency In The Implementation Of Nazir Supervision Of Land Waqf (Study At Badan Wakaf Indonesia Of Lhokseumawe City). *Syariah: Jurnal Hukum Dan Pemikiran*, *22*(2), 183–193. https://doi.org/10.18592/sjhp.v22i2.5841

Maswanto, A. R., & Yudha, F. (2025). Review Of Maqasid Al-Shari'ah On The Performance And Professionalism Of Productive Waqf Nadzir In Indonesia, *Hakam: Jurnal Kajian Hukum Islam dan Hukum Ekonomi Islam*. *9*(1), 72–86. https://doi.org/10.33650/jhi.v9i1.11427

Maulana, S. (2026). Strategi Inovatif Pengembangan Wakaf Produktif untuk Mendukung Pembangunan Ekonomi Berkelanjutan, *Indo Green Journal*. *4*, 84–91. https://doi.org/10.31004/green.v4i1.156

Mohammed Kabiru Musah, Z. M. A. (2024). Beyond Management Challenges : A Demise of a Cash Waqf Foundation. *Journal of Islamic Social Finance, 1*(2), 1–16. https://doi.org/10.31436/jislamicsocfin.v1i2.12

Mubarak, D. (2024). *Maqasid-Shariah And Well-Being : A Systematic Literature Review* (Vol. 7).

Muliadi Fithriady. (2025). Cash waqf according to the perspective of scholars and the analysis of maqashid syariah. International journal of zakat and islamic philanthropy, *IJZIP International Journal of Zakat and Islamic Philanthropy*. *7*(1), 12–23.

Nor Hafizah Ibrahim, S. N. S. Y. (2026). Strengthening Waqf Management in Malaysian Public University : An Exploratory Analysis of Issues and Challenges. *Journal of Advanced Research in Business and Management Studies Journal*, *1*(1), 1–14.

Pratama, R. J. (2025). Sustainable Productive Waqf Management Of Manarul Ilmi Its Foundation Perspective Of Maqâshid Sharia. *Istinbáth Jurnal Hukum Dan Ekonomi Islam*, *24*(1), 207–222. https://doi.org/10.20414/ijhi.v24i1.964

Rahman, Ĺ. R. (2025). Optimalisasi Wakaf Produktif sebagai Instrumen Keuangan Islam untuk Pembangunan Berkelanjutan, *Jejak Digital: Jurnal Ilmiah Multidisiplin*. *1*(5), 2743–2756. https://doi.org/10.63822/q02yx266

Ramin, M. (2025). Strategi Optimalisasi Potensi Wakaf Produktif Sebagai Instrumen Pemberdayaan Ekonomi Umat Dalam Perspektif Maqashid Syariah. *Jurnal Investasi Islam*. *6*(2), 850–858. https://doi.org/10.32806/jii.v6i2.1430

Ridwansah, A. A. (2025). Pengelolaan Wakaf Produktif Berbasis Nilai Islam Upaya Mewujudkan Ekonomi Berkelanjutan Dan Berkeadilan, *Equality: Journal of Islamic Law (EJIL), 3*(2), 113–130. https://doi.org/10.15575/ejil.v3i2.1960

Rohman, A. (2025). Relevansi Wakaf Produktif dalam Upaya Optimalisasi Pendayagunaan Wakaf bagi Kemaslahatan Umat, *Comprehensive Journal of Islamic Studies*, *3*(1), 38–53. https://doi.org/10.63829/js.v3i1nov.47

Sahbudin, A. (2025). Integrating Maqasid al-Shariah in the e-Procurement System : A Governance Framework for Shariah Compliance in Malaysia's Public Sector, *Architecture Image Studies*, *6*(3), 347–368. https://doi.org/10.62754/ais.v6i3.226

Sati, A. (2025). Management of Waqf Assets for the Welfare of the Community in the Perspectives of *Maqasid* al-Sharī'ah: A Case Study on Muhammadiyah Institution. *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam*, *9*(1), 254–272. https://doi.org/10.22373/sjhk.v9i1.11839

Setiawan, B. (2025). Peran Digitalisasi Dalam Optimalisasi Pengelolaan Wakaf Tunai Di Indonesia. *Matriks: Jurnal Sosial Dan Sains*, *6*(2). https://doi.org/10.59784/matriks.v6i2.29759

Songgirin, A. (2022). Penyaluran Zakat Ke Sektor Pertanian Sebagai Strategi Pemberdayaan Dan Ketahanan Pangan Keluarga, *Sosio Informa*. *8*(03). https://ejournal.poltekesos.ac.id/index.php/Sosioinforma/article/view/3045

Wahda, M. R. (2024). Pengelolaan Wakaf Produktif Dalam Mendukung Ketahanan Keluarga di Masa Kedaruratan, *Sakina: Journal of Family Studies*, *8*(2), 164–177. https://doi.org/10.18860/jfs.v8i2.7022

Wahyono. (2025). Model Wakaf Produktif Berbasis Pesantren Sebagai Instrumen Pembangunan Ekonomi Umat, *Jurnal Sharia Economica*, *4*(1), 80–94. https://doi.org/10.46773/gwrdyh23

Yunus, H. (2024). Professional Waqf in the Perspective of *Maqasid al-shari'ah*: Concept, Implementation, and Challenges Analysis. *Jurnal Keislaman*, *4*(2), 44–63.

Zukhdi, M. (2025). Waqf within the Family Scope as an Instrument for Economic Protection and Empowerment: A Literature Review of Fiqh and Social Practices. *Jurisprudensi: Jurnal Ilmu Syariah, Perundang-Undangan Dan Ekonomi Islam*, *17*(2), 415–431. https://doi.org/10.32505/jurisprudensi.v17i2.13553