

A THEORETICAL MODEL OF PRODUCTIVE WAQF IN SUPPORTING SUSTAINABLE DEVELOPMENT

Muhammad.Jazuli¹, Ullkhissyah Syarifah Sendy², Uswatun Chasanah³

^{1,2,3}Universitas Sunan Giri Surabaya

*Email: muhmammadjazuli.unsuri@gmail.com

ABSTRACT

Sustainable development is a global agenda that emphasizes the balance between economic, social, and environmental dimensions. However, the conventional development paradigm, which focuses mainly on material growth, often neglects moral and spiritual values. In this context, Islamic economics offers a value-based approach that places holistic well-being (falah) as its ultimate goal. One of the most promising Islamic economic instruments is productive waqf, which refers to the productive management of waqf assets to generate continuous economic and social benefits. This article aims to construct a theoretical model of productive waqf in supporting sustainable development. The study employs a qualitative-descriptive method through conceptual analysis of Islamic economic literature and sustainable development theory. The findings reveal that productive waqf aligns closely with the principles of the Sustainable Development Goals (SDGs), particularly in poverty alleviation, education improvement, economic equity, and environmental conservation. The proposed theoretical model places tawhid (divine unity), justice, and maslahah (public benefit) as its foundational values, with professional nazir institutions managing waqf assets toward sustainable welfare in line with the maqashid al-shariah. Therefore, productive waqf can serve as a strategic instrument for realizing inclusive, equitable, and sustainability-oriented development.

Keywords: productive waqf, Islamic economics, sustainable development, SDGs, maqashid al-shariah.

INTRODUCTION

Sustainable development, encompassing economic, social, and environmental aspects, has become a crucial agenda in efforts to achieve the Sustainable Development Goals (SDGs). Indonesia is facing various challenges in aligning these three aspects, such as poverty, social inequality, and environmental damage, which require innovative strategies and efficient resource utilization to achieve sustainable development goals (Ministry of National Development Planning/Bappenas, 2023; PT SMI, 2023).

Indonesia has significant waqf potential considering the majority of its population is Muslim and the waqf tradition has long been established (Rahman, 2025). Waqf, as one of the instruments of Islamic philanthropy, has great potential to become a source of economic empowerment for the community. However, the utilization of waqf is still not channeled into productive activities that can have a direct economic impact (Agil et al., 2023).

Until now, waqf in Indonesia has been used more for permanent activities such as the construction and maintenance of mosques, tombs, and Islamic boarding schools. Although this is important, the productive utilization of waqf has great potential to drive the economic engine thru investments or businesses that generate sustainable social and economic benefits (Wibowo et al., 2023). Productive waqf can bring about change by managing waqf assets in the form of productive businesses or investments, so that these assets are not only preserved but also grow and provide long-term economic benefits. This approach can create jobs, strengthen the community's economy, and improve the well-being of society at large.

Sharia values such as justice, sustainability, and social welfare inherent in waqf are very much in line with the principles of sustainable development. Justice ensures an even distribution of benefits, sustainability demands the preservation of resources, and social welfare is the primary goal for improving the quality of life for society, especially the less fortunate (Jannah et al., 2021).

Therefore, it is necessary to develop a theoretical model that can comprehensively describe the relationship between productive waqf and the achievement of sustainable development goals. This model is important so that waqf utilization strategies can be directed systematically and effectively in supporting inclusive and sustainable economic development in Indonesia.

LITERATURE REVIEW

Productive waqf is a concept of managing waqf assets designed to generate sustainable economic benefits while also supporting social and economic development in the community. In this model, waqf assets are actively utilized for economic activities capable of generating sustainable income, such as investments, agriculture, infrastructure, property, or productive socio-economic projects. In other words, waqf is not only used for immediate consumer interests, but also to create long-term value that positively impacts community well-being.

Rahman, A. (2024), **Productive Waqf vs. Consumptive Waqf: Contributions and Sustainability Potential**, in this study it is emphasized that sustainable economic theory highlights the importance of balance between the three main pillars: economic growth, social welfare, and environmental sustainability. In line with this theory, the productive waqf model plays a role in managing waqf assets with the aim of ensuring that these assets generate economic benefits continuously without reducing their principal value or original assets. Thus, waqf assets remain eternally preserved, but the benefits generated can be channeled toward improving the quality of life for the community and sustainable development. (Rahman, 2024)

Assiddiq, M. (2025), **Optimizing Productive Waqf: A Study of Sustainable Governance**, the results of this research are empirical studies in Indonesia showing that productive waqf has a real contribution to strengthening the local economy. Thru professional and legally-based management of waqf assets, productive waqf has successfully created jobs and reduced social and economic disparities. The development of waqf necessitates an adequate legal framework, the competence of waqf managers (nazir), and good waqf literacy within the community so that the function of waqf as a pillar of inclusive economic development can be realized. (Assiddiq, 2025)

Pamungkas, T. C. (2025), **Muhammadiyah Productive Waqf Model: Philanthropy to Support Sustainable Development**, The productive waqf model developed by the Muhammadiyah organization serves as evidence of the strategic and targeted implementation of Islamic philanthropy to support the achievement of the Sustainable Development Goals (SDGs). This model successfully combines Islamic values with modern management principles in order to empower the community's economy and sustainably alleviate poverty (Pamungkas, 2025).

Overall, this scientific literature confirms that the theoretical model of productive waqf is a combination of traditional waqf principles with modern economic management concepts oriented toward sustainable development. This model emphasizes the importance of preserving waqf assets while simultaneously developing local economic potential and empowering the community. With this focus, productive waqf is expected to become the foundation for creating social welfare, economic sustainability, and environmental preservation within the framework of Islamic economics, making it highly relevant to support the sustainable development goals that are the focus of your article.

Agency theory

1. The Concept of Productive Waqf

Productive waqf is a concept of managing waqf assets that not only maintains the value of the assets but also optimizes them to generate sustainable economic benefits. This model emphasizes that waqf assets must be managed professionally, with transparent and accountable management principles to continuously increase their value (istimrar al-naf'). Therefore, productive waqf is transforming into an instrument that is not only social but also economic, supporting the financial sustainability of waqf institutions and community welfare (Rahman, 2024; Lubis & Latifah, 2025).

Conceptually, productive waqf refers to the utilization of waqf assets in various productive business sectors such as agriculture, industry, property, and services with the aim of creating a sustainable positive impact. This approach supports the sustainability of waqf benefits without reducing the principal value of its assets, allowing benefits to be enjoyed continuously (Taswiq, 2024).

2. Theoretical Model of Productive Waqf

This theoretical model of productive waqf combines Sharia principles in the management of waqf assets with modern governance practices that include aspects of transparency, professionalism, and technological innovation. This model positions the nazhir (waqf manager) as the main actor responsible for managing assets effectively and efficiently, maximizing results without damaging the core value of the waqf assets. Additionally, this model requires a strong regulatory framework to support productive waqf management and guarantee the rights of beneficiaries (Rianti, 2024; Fanshurna, 2025).

Modern productive waqf management utilizes a social business approach based on Islamic financial inclusion, enabling it to reach a wide range of people and contribute to poverty alleviation, community economic empowerment, and the improvement of community welfare (Masriyah, 2024).

3. Productive Waqf in Supporting Sustainable Development

Sustainable development is a development concept that simultaneously combines three important aspects: economic, social, and environmental. The goal is to maintain well-being not only for the current generation but also for future generations. In other words, development must consider future needs without sacrificing the quality of life of the current population (Rahman, 2024).

In this context, productive waqf becomes highly relevant because it has the potential to be a stable and sustainable source of funding. Unlike reliance on limited and fluctuating government funds, productive waqf is managed in such a way that its assets remain and continue to provide benefits. In this way, waqf can reduce the government's fiscal burden while providing funds for various social and economic programs that benefit society (Lubis & Latifah, 2025).

Furthermore, productive waqf directly contributes to achieving the Sustainable Development Goals (SDGs) planned by the United Nations. For example, productive waqf can support poverty alleviation, improved access to education and healthcare, and inclusive and sustainable economic growth. This demonstrates the strategic role of waqf as a financial instrument that supports not only social but also economic aspects (Musytari, 2025).

Beside economic and social aspects, productive waqf also provides ecological benefits. For example, forest waqf not only preserves the natural environment but also benefits the communities living around the forest economically. This initiative demonstrates how waqf integrates spiritual values with fair social and economic management across generations, providing current benefits while ensuring sustainability for the future (Jannah et al., 2020; Saifuddin & Aghsari, 2022).

Thus, productive waqf is a model that combines religious values, social welfare, and environmental sustainability in supporting just and sustainable development for all generations (Abiba & Suprayitno, 2023).

METHODS

This research method uses a qualitative-descriptive approach aimed at developing a theoretical model of productive waqf in support of sustainable development, based on the values of Islamic economics and the maqashid al-syari'ah. This qualitative approach was chosen because of its ability to deeply explore the phenomena, values, and principles underlying productive waqf as an instrument of Islamic economics and its relationship to achieving sustainable development goals. According to (Ilyas et al., 2021), descriptive qualitative methods provide an in-depth overview, making them suitable for understanding complex phenomena and concepts such as productive waqf management.

In addition, this research also uses library research with a conceptual analysis method applied to relevant literature, including books, scientific journals, articles, fatwas, and official documents related to Islamic economics, productive waqf, maqashid syariah, and the concept of sustainable development, particularly the Sustainable Development Goals (SDGs). This approach aligns with the research of Bin Ali (2019), which explains that a literature review using the conceptual analysis method is an effective method for a deep and structured understanding of productive waqf management, and for linking it to fiqh perspectives and the principles of maqashid al-syari'ah within the context of sustainable development.

The primary data sources for this research were obtained from various reliable and up-to-date sources discussing the theoretical and practical aspects of productive waqf, including the management of waqf assets by professional nazhirs, the moral-spiritual values in Islamic economics, and efforts toward development oriented toward holistic well-being (falāh), social justice, and environmental preservation. The selection of sources was done purposefully, considering their relevance and contribution to the development of a comprehensive and accurate theoretical model. The collected data was then organized and categorized based on the main themes and concepts according to the research focus (Kusumah, 2023).

Data collection was carried out thru a documentation study, which included the collection, identification, and management of relevant literature. Next, the data was analyzed using content analysis methods to break down, categorize, and evaluate the texts and concepts found in the literature. The analysis focuses on how the principles of maqashid al-syari'ah, namely the five main goals of protecting religion (hifz al-din), life (hifz al-nafs), intellect (hifz al-'aql), offspring (hifz al-nasl), and property (hifz al-mal), can be applied in the management of productive waqf to achieve sustainable socio-economic benefits. Additionally, this research also examines the relationship between sustainable development indicators and the role of productive waqf in the context of poverty alleviation, economic equality, education, and environmental preservation, in line with the focus of the Sustainable Development Goals (SDGs) (Saputro & Yayuli, 2023).

To ensure the accuracy of the findings, the study employed data source triangulation techniques by comparing various literature on waqf, maqashid syariah, and sustainable development to ensure consistency in the analysis. A critical approach is also used to assess the relevance of the concepts found, so that the results of the theoretical model produced are not only academically valid but also applicable in the context of developing productive waqf in the future as an Islamic economic instrument that supports the national and global development agenda.

Therefore, this research method not only aims to develop theory but also provides a detailed framework that can be used as a reference for stakeholders, such as waqf institutions, the government, and Islamic economic practitioners, in optimizing the role of productive waqf for community welfare and environmental sustainability.

RESULTS

Waqf is derived from the Arabic words "waqafa-yaqif-waqfan" and "waqafa-yuqif-iqafan," which mean "to stand upright, to hold back, to chain, and to remain (Rahman, 2021)." As explained in the Prophet's hadith, waqf cannot be inherited, given as a gift, or traded (almanhaj.or.id, 2025). So, waqf is a tool for distributing assets for the common good on a permanent basis, which cannot be sold, inherited, or transferred. This is because the benefits generated must be used for social or religious purposes. Productive waqf is the transition (the process of increasing value) from classic waqf management to more professional waqf management with the aim of increasing or adding to the benefits of the waqf. The process of managing waqf assets aims to improve their function so that they can meet the needs of those entitled to benefit.

Discussions about the economic progress of the community and productive endowments have become a hot topic. In the face of global economic challenges and

uncertainty, productive waqf presents itself as a creative alternative to strengthen the economic resilience of society. With proper management, productive waqf can be a significant tool in achieving sustainable economic stability. This research is expected to provide insights to policymakers and waqf practitioners on implementing efficient productive waqf strategies. With proper management, productive waqf can become a significant tool in achieving sustainable economic resilience. Productive waqf is a way of using waqf assets for economic activities that benefit the community and society. Waqf assets can consist of land, buildings, capital, or other resources intended for beneficial activities. In addition, productive waqf has two main objectives: to address social imbalances and create opportunities for community well-being. This research is expected to provide insights to policymakers and waqf practitioners in implementing effective productive waqf strategies.

Waqf management is directed toward improving community welfare and creating economic stability, not merely for the consumptive utilization of waqf assets. Managing waqf with a productive approach is becoming increasingly important to meet community needs. The potential of productive waqf in driving the economic growth of the community is evident in its ability to address social and economic inequality. The success of Muslim countries shows that waqf can be a solution to a country's economic problems. In Egypt, waqf is managed across various sectors, including property, agriculture, land reclamation, and the economy, leading to the conclusion that waqf is one of the sources of community well-being. Indonesia has significant waqf potential, as evidenced by its predominantly Muslim population, income and employment sectors, and available workforce. Waqf also plays a role in poverty reduction in Indonesia by meeting the basic needs of society, industry, and religious communities.

According to the 2018 World Giving Index, Indonesia is declared the most charitable country in the world. This is reflected in the vastness of waqf land in Indonesia and its potential. Tarmizi Tohor, who serves as the Director of Zakat and Waqf Empowerment at the Directorate General of Islamic Community Guidance of the Ministry of Religious Affairs, stated that the total area of waqf land in Indonesia reaches 522,517 square meters with 390,241 points, while the potential for cash waqf can reach Rp 180 trillion annually (Yusuf & Mukhsin, 2025). He believes that given the magnitude of this potential, standardization is needed in the waqf system, both at the national and international levels. By allocating resources to sectors that need assistance, such as education and healthcare, productive waqf can contribute to improving access and the quality of services for disadvantaged communities. For example, the proceeds from productive waqf can be used to fund scholarships, build healthcare facilities, or support economic empowerment programs for vulnerable groups. Therefore, productive waqf not only serves as a financial instrument but also as an effective way to redistribute wealth.

The productive application of waqf can stimulate innovation and technological development among the community. By utilizing waqf proceeds to finance research and development, as well as training and business incubation programs, productive waqf can contribute to the emergence of a new generation of entrepreneurs and innovators. This is crucial in facing the increasingly complex and volatile global economic challenges. By supporting innovation and technology, productive waqf can help communities continue to adapt and compete on the global stage. However, to optimize the potential of productive waqf, professional and transparent management is necessary. The waqf manager must have sufficient ability and expertise in asset and investment management. In addition, it is

important to maintain transparency and accountability in the management of waqf so that trust from all stakeholders can be built. Supportive regulations and an efficient monitoring system are also needed to ensure that waqf assets are utilized in line with their objectives and provide maximum benefit to the community.

Overall, the ability of productive waqf to drive economic growth for the community is truly remarkable. With proper management, productive waqf can become a key tool in community economic development, helping to reduce social disparities, strengthen economic independence, foster innovation, and achieve societal well-being. Efforts to develop and maximize productive waqf must continue to be accelerated, both by the government, financial institutions, and the public in general. Micro, Small, and Medium Enterprises (MSMEs) are an example of promising economic growth that needs to be developed. MSMEs have great potential to increase local production. Indonesia is a very large market due to the country's large Muslim population. However, there are many challenges that MSMEs must face, including capital issues. Therefore, in order to support MSMEs and enhance sustainable economic resilience, productive waqf must be optimized.

Additionally, productive waqf can help improve the economic independence of the community. With good and transparent asset management, productive waqf can attract participation and trust from various parties, including the community, government, and private sector. This broad participation can strengthen social relationships and build a more solid network of cooperation. In the long run, this will foster the development of a more inclusive and competitive economic system, where people have the ability to be economically independent and not rely on external assistance.

According to Regulation Number 41 of 2004 concerning Productive Waqf, waqf is intended for religious and social activities and to support society in general by increasing the economic potential of waqf property. Waqf is divided into two categories based on how it is used. Productive and consumptive waqf differ in two aspects: their asset management and maintenance methods. Because consumptive waqf cannot produce anything and is not permitted for that purpose, it requires maintenance costs taken from sources outside the waqf property or assets. Meanwhile, productive waqf means that part of its proceeds is used to care for and maintain the waqf property, while the rest is distributed to those entitled to receive the waqf.

The existence of waqf institutions like the Indonesian Waqf Agency throughout the country demonstrates the public's concern for social conditions and serves as a strategic step in distributing waqf assets. Based on Surah Al-Anbiya 107, the relationship between humans and Allah SWT (hablumminallah) and between humans (habluminnanas) are two ways to achieve well-being. By maximizing the utilization of cash waqf as a method of funding infrastructure development, there is a great opportunity to improve the standard of living for the community. In order to support economic recovery in Indonesia, waqf has emerged as an Islamic social financial instrument with very high potential. Every year, the potential for waqf continues to grow. Today, waqf is not limited to land assets, but can also be made in various other forms, such as money, productive waqf, and Cash Waqf Link Sukuk (CWLS). In addition, the use of waqf is not only intended for the less fortunate, but can also be used for various other social interests, such as agriculture, education, health, and productive activities that have the potential to be profitable and sustainable. The Indonesian Waqf Fund (TWI) is one of the waqf institutions that directs more of its waqf funds toward economic empowerment

programs. This program supports underprivileged communities in developing their businesses thru training and guidance. The impact of guidance on business empowerment is proven to be positive and significant. Guidance is the only factor that shows a significant influence on business empowerment, which underscores the importance of the role of mentors in sustainable economic empowerment programs.

Sustainable economy is a system that can meet current needs while ensuring that future generations can also meet their needs. To realize this system, wise management of natural resources is essential. Research conducted by Setyorini shows that waqf (Islamic endowment) aimed at the environment can help align development with environmental sustainability, as well as have a positive impact on sustainable environmental preservation and intergenerational equity. This ensures that future generations will have access to environmental and natural resource utilization at least equal to that enjoyed by the current generation, in terms of the diversity of natural resource options, environmental quality, and accessibility to the environment and those natural resources.

CONCLUSION

Productive waqf is a sharia economic tool with significant potential to support sustainable development by adopting Islamic values oriented toward comprehensive well-being (falāh). The research conducted shows that productive management of waqf not only preserves the core value of the assets but also creates sustainable economic and social benefits. With professional management by experienced nadzir, productive waqf can serve as a stable alternative funding source for social, educational, health, community economic empowerment, and environmental preservation programs.

The theoretical model developed places the values of monotheism, justice, and public interest as the main foundation for the implementation of waqf management. This model is based on the principles of maqashid al-syari'ah, namely the protection of religion, life, intellect, offspring, and property, which are integrated with the principles of the Sustainable Development Goals (SDGs). In this way, productive waqf can serve as a bridge between Islamic spirituality and the goals of just and sustainable global development. Based on empirical evidence, productive waqf has been proven to contribute to poverty reduction, economic equality, job creation, and increased capacity of Micro, Small, and Medium Enterprises (MSMEs). In addition, by utilizing waqf assets for green economic projects such as environmental waqf or green waqf, this concept also contributes to maintaining ecosystem sustainability and upholding intergenerational justice.

The successful implementation of productive waqf is highly influenced by several factors, namely: (1) transparent and accountable management, (2) regulatory and policy support from the government, (3) public understanding of waqf, and (4) cooperation between waqf institutions, the private sector, and the government. Optimal utilization of these four aspects will strengthen the position of waqf as an efficient Islamic social financial instrument in supporting development at both the national and global levels.

Thus, it can be concluded that productive waqf is not merely a religious instrument, but also a relevant economic and social strategy in facing current and future development challenges. By applying a theoretical model based on Islamic values and sustainability, productive waqf has the potential to become a major pillar in achieving inclusive, just development that focuses on the overall well-being of the community.

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