

The Management of Productive Waqf Land for Agriculture to Attain Sustainable Social Wellbeing: A Study of the Sub-Branch Administrator of an Islamic Organization in Malang City

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ARTICLE INFORMATION

Publication information

Research article

HOW TO CITE

Ghazi, A., Ashar, K., & Manzilati, A. (2025). The management of productive waqf land for agriculture to attain sustainable social wellbeing: A study of the sub-branch administrator of an Islamic organization in Malang City. *Journal of International Conference Proceedings*, 7(3), 681-694.

DOI:

<https://doi.org/10.32535/jicp.v7i3.3723>

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Published by JICP



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Received: 5 September 2024

Accepted: 9 December 2024

Published: 11 January 2025

ABSTRACT

Poverty is one of main issues, and the solutions for which are still being worked into. Waqf emerges as an instrument to reduce poverty and at the same time to improve public wellbeing. The objective of this research is to answer the question whether waqf has some degree of impacts on the three dimensions of welfare, i.e., income, health, and education, as seen from the roles of the recipients. Here qualitative method was used to answer the question. The data was harvested via interviews and documentation, and its credibility was preserved through triangulation. This study finds that sustainable social wellbeing has been achieved although the attainment only covers the basic needs due to the small economic scale and the absence of the element of modern agribusiness, which is an effort to increase the value of the agricultural product. The inhibiting factor lies in the branch-level management caused by non-procedural system administration, the non-performance of documentation, incompetent human resource, and small business capital. The originality of this study is observable in the attempt of answering whether waqf can become a solution for attaining sustainable social wellbeing and of seeking a management that can further increase the impact of waqf on the said social wellbeing.

Keywords: Agriculture; Productive Waqf; Social Wellbeing; Sustainability; Waqf Management

INTRODUCTION

Indonesia currently facing the social and economic problem such as the high rate of poverty. Indonesia is the second country with the poorest population in the world. Darmin Nasution as Coordinating Minister for the Economy said that although there have been many poverty alleviation programs carried out by the government, the reduction in poverty rates in Indonesia has been slow. Based on the Central Statistics Agency (2024), in March 2024 the number of poor people in Indonesia was still high, reaching 25.2 million people or 9.03 percent. In Islam, there are several instruments that can be used to alleviate poverty, including waqf, because waqf is a form of Muslim economic activity which is included in the voluntary sector which is estimated to have quite a large economic impact (Ulfiana & Yulianti, 2019). Islam encourages its followers not only to build mosques or provide burial grounds through waqf, but also to provide all the socio-economic needs of the community (Yuli, 2015). The waqf law provides leeway for Muslims to develop it as long as it does not violate Islamic teachings (Wahyunisa, et al., 2020). Muslims are encouraged to be creative and innovative in managing waqf, in this case managing waqf land as agricultural land, both in increasing the income received from waqf and increasing the variety of services that can be provided through waqf according to community needs. It was recorded that the percentage in the Agriculture, Forestry and Fisheries business sectors from 2019 to 2021 experienced data fluctuations. In 2019 the percentage was at 7.94, then experienced a significant decline in 2020, namely -0.46, and then experienced an increase in 2021 to 1.50 percent. Second, in the Transportation and Warehousing sector in 2019 it was recorded at 6.70, then decreased in 2020 to -13.11, and in 2021 there was an increase to 8.01 percent. Lastly, in the field of Providing Accommodation and Food and Drink, which in 2019 was at 8.70, then the same as the other two fields in 2020 experienced a decline so that it was recorded at -10.99, and ended in 2021 which also experienced an increase to 1.87 percent.

Furthermore, according to the Department of Cooperatives, Small and Medium Enterprises of the East Java Provincial Government (2019), Malang City is included in the top five cities with the best contribution to MSMEs - Cooperatives to the economy of East Java Province. Hasan (2007) states that Islam or religion contains moral teachings and prioritizes unity which leads to support for advanced civilization, culture and prosperity that includes all of humanity. So good faith is a reference point where an individual can reach a point of prosperity both materially and spiritually. Apart from that, Larasati (2017) in her research also proved that religiosity influences a person's income level. In this case, it has a direct or indirect relationship that ukhuwah Islamiyah can raise the status of individuals to a better direction and completely eradicate poverty which so far has not found the best solution to resolve this problem.

LITERATURE REVIEW

The Urgency of Productive Waqf in the Waqf Concept

Figure 1. Poverty Profile in Indonesia



Data from BPS in Figure 1 shows a fluctuating trend in poverty rates in Indonesia from March 2019 to March 2023, driven largely by the lingering effects of the global Covid-19 pandemic. Waqf, particularly its productive management, is viewed as a potential solution to alleviate poverty, a major economic issue in Indonesia. Syamsuri et al. (2020) highlight that poverty can be reduced by utilizing waqf assets to meet basic needs and generate income through productive activities like agriculture. The Indonesian Waqf Board estimates the potential of cash waqf at 130 trillion rupiah, with a positive trend from 2020 to mid-2023. This presents an opportunity for Indonesia to leverage waqf in poverty alleviation, equitable development, and enhancing social welfare. When aligned with research demonstrating waqf's capacity to foster inclusive prosperity, this approach could offer a sustainable solution.

Waqf

The term *waqf*, alongside related terms such as *tahbis* (restraint) and *tasbil* (donation for *sabilillah*), shares the core meaning of withholding or refraining. Linguistically, *waqf* originates from the Arabic phrase "waqaftu kadza," meaning "I hold back," while "auqaftuhu" ("I donate") is a Tamimi dialect variation commonly used by the general populace. In regions like Morocco, *waqf* is referred to with terms such as *al-habsu*, exemplified by titles like *waziir al-ahbaas* (Adnan et al., 2021). Historically, the practice of waqf emerged during the time of the Prophet Muhammad SAW, particularly after his migration to Medina in the second year of the Hijriyah. The interpretation of waqf varies across Islamic jurisprudence, with differing perspectives shaped by specific terminologies and definitions, as outlined in the *Fiqh of Waqf* (Department of Religion of the Republic of Indonesia, 2006).

Abu Hanifah

In the Hanafi school, waqf involves holding property for its benefits to be used for good deeds, while ownership remains with the wakif. The wakif can withdraw or sell the waqf property, and upon their death, the property passes to their heirs. Thus, waqf under this view emphasizes "contributing benefits" rather than relinquishing ownership rights.

Maliki

The Maliki perspective asserts that ownership of waqf property remains with the wakif, but they are restricted from selling it or reclaiming its benefits. The wakif must dedicate

the property's benefits to charity for a specified period, aligning waqf with temporary but purposeful contributions for the common good. Eternal waqf is not mandatory.

Syafi'i and Ahmad bin Hambali

These schools define waqf as the complete transfer of ownership from the wakif once procedures are fulfilled. The donated property is no longer inheritable or reclaimable by the wakif or their heirs. The benefits must be irrevocably distributed to the designated recipients (mauquf 'alaih), and any obstruction by the wakif can be overridden by a Qadi. This perspective frames waqf as a binding act of charity in devotion to Allah SWT.

Other Perspectives

Similar to the Syafi'i and Hambali views, other schools affirm the transfer of ownership to the waqf recipient (mauquf 'alaih). However, the recipient is prohibited from transferring ownership by selling or giving away the waqf property, ensuring its dedication to charitable purposes.

Legal Basis of Waqf

Although the Qur'an does not explicitly mention waqf, its principles and implementation are inspired by several verses and supported by the teachings of the Prophet Muhammad SAW. Verses such as Al-Baqarah 2:261 highlight the rewards of spending wealth in Allah's way, comparing it to a seed yielding abundant crops, signifying the multiplier effect of charity. Al-Baqarah 2:262 emphasizes giving without reminders of generosity or harm to the recipient, promising a reward free from worry or grief. Ali Imran 3:92 underlines the importance of giving from beloved possessions to attain virtue, while Al-Nahl 16:97 promises a good life and greater rewards for those who do righteous deeds with faith. Lastly, Al-Hajj 22:77 calls on believers to worship and perform good deeds as a path to success, reinforcing the ethos of selflessness and devotion that aligns with waqf practices. These verses collectively form a strong foundation for the concept of waqf as a means of sustaining social welfare and spiritual fulfillment.

Term of Waqf

In implementing waqf, several pillars or elements of waqf must be fulfilled, some of which are regulated in Article 6, Constitution of the Republic of Indonesia No. 41 of 2004, part three regarding the elements of waqf as follows:

Wakif

The definition of wakif is further explained in article 7, wakif includes individuals, organizations and legal entities. For further requirements regarding each wakif, it is explained in article 8 paragraph 1 with the following requirements: Adult, of sound mind, not prevented from carrying out legal actions, and the legal owner of waqf property. For waqif requirements, organizations can only carry out waqf if they fulfill the organization's provisions for donating waqf assets belonging to the organization in accordance with the articles of association of the organization concerned. And finally, the requirements for waqf in the form of a legal entity, only the data for waqf is carried out if it fulfills the requirements for a legal entity to donate waqf property belonging to a legal entity in accordance with the articles of association of the legal entity concerned.

Nazir

The same as wakif, according to Constitution No. 41 of 2004, article 9, nazhir is divided into 3, namely individuals, organizations or legal entities. For Nazirs in the form of individuals, the requirements set out in article 10 paragraph 1 are as follows: Indonesian citizens, Muslim, mature, trustworthy, physically and spiritually capable, and not prevented from carrying out legal actions. Furthermore, the requirements for nazhir in the form of an organization are regulated in article 10 paragraph 2 as follows: the

management of the organization concerned meets the requirements for individual nazhir as referred to in paragraph 1, and organizations operating in the social, educational, community and/or Islamic religious fields. And the third nazhir in the form of a legal entity is regulated in paragraph 3 as follows: the management of the legal entity concerned meets the requirements for an individual nazhir as referred to in paragraph 1, the Indonesian legal entity is formed in accordance with applicable laws and regulations, and the legal entity concerned operates in social, educational, community and/or Islamic religious fields.

Waqf Assets

Requirements for waqf property according to the Constitution of the Republic of Indonesia No. 41 of 2004 article 15 read "Waqf property can only be donated if it is legally owned and controlled by the wakif". So the ownership rights to waqf assets must be valid according to statutory regulations by the wakif party

Waqf Pledge

The rules and provisions of the Waqf Pledge are regulated in article 17, paragraph 1-2 of the Constitution of the Republic of Indonesia No.41 of 2004 concerning waqf as follows: (a) The Waqf Pledge is carried out by the wakif to Nazhir in the presence of the Waqf Pledge Deed Official (PPAIW) witnessed by 2 (two) witnesses; (b) The waqf pledge as referred to in paragraph (1) is stated orally and/or in writing and stated in the waqf pledge deed by PPAIW.

Allocation of Waqf Assets

Regulations regarding the Allocation of Waqf Assets are regulated in the Constitution of the Republic of Indonesia No. 41 of 2004 Article 22 which reads: "In order to achieve the objectives and functions of waqf, waqf assets can only be used for: Facilities and activities of worship; educational and health facilities and activities; assistance to the poor, abandoned children, orphans, and scholarships; economic progress and improvement of the people; and/or other advances in general welfare that do not conflict with sharia and statutory regulations.

The Model of Waqf

The productive management of waqf in Indonesia is governed by the Republic of Indonesia Constitution No. 41 of 2004, Chapter V, which outlines the roles and responsibilities of Nazhir in managing and developing waqf assets. Article 42 mandates Nazhir to align the management of waqf assets with their objectives, functions, and designations, while Article 43 specifies that such management must adhere to sharia principles and be carried out productively, potentially involving sharia guarantor institutions when necessary. Article 44 prohibits changing the designation of waqf assets without written permission from the Indonesian Waqf Board, with such permission only granted if the waqf assets cannot fulfill their stated purpose. Further regulatory details are addressed in Article 46 through government regulations. Dul Manan (2016) highlights that waqf assets can be productively managed using various sharia-compliant models, including *ijarah* (rent), *muzaraah* (profit-sharing agreements for cultivating waqf land), and *mudarah* or *musyarakah* (partnerships combining assets and labor with profit-sharing arrangements). These models enable waqf assets to generate benefits beyond their fixed value, contributing to sustainable development and social welfare.

The Role of Waqf to Achieve Prosperity

Waqf serves not only religious purposes but also plays a vital role in the overall welfare of Muslim communities (Lamido & Haneef, 2021). Historically, waqf has complemented zakat by addressing social security gaps, funding education, healthcare, cultural institutions, and public infrastructure such as mosques, roads, and bridges (Lamido &

Haneef, 2021). Shatar et al. (2021) describe waqf as a robust community-based institution that provides critical social, health, and educational infrastructure. Lamido & Haneef (2021) further note that waqf extends beyond state boundaries, effectively addressing the needs of Islamic communities through humanitarian projects, including scholarships, student housing, library waqf, and hospitals to improve access to education and healthcare.

Waqf benefits the general public, transcending religious boundaries, by providing goods and services such as roads, dams, and educational institutions (Khuwarazmi et al., 2021; Shatar et al., 2021). According to Ulfiana and Yulianti (2019), waqf income is allocated to promote community welfare in social, economic, and spiritual dimensions, targeting beneficiaries like mosques, schools, cemeteries, orphans, widows, the poor, and the elderly. Research exploring the impact of waqf highlights its contribution to achieving prosperity through improvements in three key dimensions: income, education, and health.

Nazir's Role in the Development of Productive Waqf

According to Ramadhan and Sukmana (2019), waqf management must be productive in order to improve community welfare. The pattern of development of asset waqf has two models, namely first, development of waqf for social activities, such as waqf for social justice, welfare of the people, development of education, health facilities, public policy advocacy, legal aid, human rights, child protection, environmental preservation, women's empowerment, development arts and culture and other programs (Jamal et al., 2022). Second, development that has economic value, such as developing trade, financial investment, developing industrial assets, purchasing property, and so on (Cahyo & Muqorobin, 2019).

RESEARCH METHOD

The research approach used in this research is a qualitative approach. The unit of analysis in this research is the management of productive waqf land to improve community welfare and Nazir's strategy in managing productive waqf land so as to improve sustainable community welfare. In terms of determining informants, there are two sources so that they can complete the required data, including: (a) The person responsible for the waqf sector is to ensure how waqf management has been carried out so far as well as obtain clarification regarding sustainable waqf; (b) Mauquf alaih or a person who receives benefits in the form of employment, in this case who manages productive waqf land as agricultural land and has participated in the productive waqf program for no less than one year.

RESULTS

Lamido and Haneef (2021) say that waqf is not only for the purpose of worship, but has greater benefits for the welfare of all Muslims. Then the waqf can be used forever or for a certain period of time and can be managed so that it brings maximum benefits for social welfare and collective benefit (Adnan et al., 2021). This is in accordance with the statement made by Mr. Rohim as follows:

"Thank God, Leres Mas Waqf actually has very broad benefits if we all walk side by side, nggih nyuwun sewu, Mr. Ari previously had no job and no one to guide him. When I knew there were people like that around me, I immediately tried to invite them because not everyone wants to be a worker. Well, how come he just happened to want it, finally now he can buy this and that, it's great to be honest but that's what the working class is like... because

we don't have cash, we have mines... but that's how it is called profitable, you definitely need capital if the quality is good, so my development is limited inch by inch because costs are limited, but the important thing is to develop... the congregation -Congregants who go to the mosque to take part in comparative studies, bro, it's still difficult to be invited to implement good and correct waqf, especially in Bumiayu, yes, that's what really makes me say, oh, what a mess, just keep messing around, it's already difficult. In the future, you'll only be able to grumble and cry because you can't produce the right amount the amount I have estimated..."

Mr. Ari also conveyed the same thing if there were impacts felt after participating in the productive waqf program as follows:

"Mr. Rohim is very kind, bro. I was introduced to waqf, which compared to other workers, although it's not much different, but you can do better, you have more space to move around, because Mr. Rohim always emphasizes to me, you are the same as my friends. just helps a little. And he really gave more than the other workers until I was whispered, it's fine, you don't need to tell anyone much about this work so as not to cause jealousy. He often said to me, if everything is done well together, the main thing is that all the Shari'a is carried out and we deal with risks that come only from Allah, not due to negligence in question, God willing, everything will work out and develop. That's waqf... thank God, bro, it's called adding and adding, but what if you say it's sufficient."

The results of the interview with Mr. Rohim provide an explanation of the impact felt by Mr. Ari with an increase in income so that basic health needs can be met. This is in accordance with the results of several previous studies which found that income affects health. The following is the explanation given by Mr. Rohim:

"It's automatic, sir, if people have money, ultimately what they need will be met, so as you said earlier, if there is an increase in income or the person gets extra from what he does, then the law or theory in this context will definitely affect his health. increases, but that's the language of theory to. Permission to tell the story for learning purposes, sir, when there was a story, after the congregational prayer at the mosque, as usual, we were great, right? Mr. Ari told me yesterday that his child was having a fever and he was taken to the community health center near here. It was our story that was funny when we were there, Mr. Ari, it's also called a story. Again, the point is that you want to raise it. In the end, Mr. Ari will be more prosperous, in terms of health, by getting pluses from managing this land earlier"

The answer given by Mr. Rohim has the same meaning as the answer given by Mr. Ari. The following is the response given by Mr. Ari:

"Thank God, you're all healthy, I'm really happy about my family's condition if no one is sick, especially since I feel safe seeing that I still have money in my pocket. Just in case if my mother or children are sick, I can buy medicine or go to the health center, usually I'm ready. Eucalyptus oil is the same as medicine for nggrees, but most often it is oil eucalyptus for me when I have aches or sprains."

Based on the explanation given by Mr. Rohim regarding the impact felt by Mr. Ari regarding the influence of waqf on increasing welfare in terms of education, it implies the same understanding as the previous explanation.

"It's automatic, bro, if people have money, in the end what they need will definitely be fulfilled, so as you said earlier, if there is an increase in income or the person gets extra from what they do, then the law or theory in this context will certainly mean that education will also increase, but that's the language of theory to. If it's in the field or what happened to Mr. Ari, especially Mr. Ari's family, or the education of his children, as I have said, sir, because he had money, he was finally able to go to school. So Mr. Ari has three children, sir, God willing, as far as I know, at least all of them have finished high school. In fact, those who are currently in Kalimantan have been able to work at gas stations, yesterday they were just talking to me after coming to the mosque about the condition of their children. The point is that what you want to adopt is that in the end, Mr. Ari will be more prosperous, yes, by fulfilling his children's education by getting additional benefits from managed this land earlier"

This is in line with the statement given by Mr. Ari regarding the condition of his family's education:

"...if you say it's sufficient, how about it, bro, actually it's a bit sad, bro, to see other children like that who, if they ask for anything, their parents can give without thinking about anything else, but it's the same as what I said to you before, thank God it's up to now, right? can still fulfill whatever is asked let alone make it school..."

Mr. Rohim said that despite all the limitations faced in the management of waqf assets, especially waqf land which is managed productively as agricultural land, efforts have been made as far as possible to realize management that is full of a sense of responsibility.

"Now what's the point of there being such a thing as nazhir? Nazhir itself comes from Arabic, bro, which means in Indonesia it's a supervisor, a guard, right? It's always been brought into the context of waqf, which also means holding, what is being held, it's something, right? So, by meeting linguistically in the context of guarding and holding things, it becomes a person or many people in an institution, right, who carry out the mandate to develop the property that has been held in their hands, officially too because it contains sharia and harmony, right? there must be a pledge, there must be a written agreement from the party giving the trust or in other words holding the property to be managed by the party carrying the trust or holding the property so that it can be used widely, but still pay attention to the basis, you know, so you don't just let it go as you please. , from the pledge and contract that was made by the party who owns the property. Again, broadly speaking, this depends on the competence of the trustee or nazhir, so it's clear, it's as creative as possible. So, for this waqf land, at that time he told me that he wanted to use it for agriculture and then give the proceeds to those who manage it while covering the costs during planting, including planting again.

Management with a full sense of responsibility in terms of cultivating the wakif trust whose land is intended for the welfare of the land manager is in line with the value of

waqf, namely to alleviate poverty and improve the welfare of the community. The increase in income is realized by managing waqf productively.

"...in the beginning, because there was no money to plant good ones, we finally asked our neighbors for something that would be easy to grow. As time went on, we finally got some income to buy seeds and fertilizer. At that time, I bought Lombok seeds and eggplant of super quality, even outside of the agricultural context, yes... compared to other workers, although there is not much difference, the difference is better, what do you have more space to move around, because Mr. Rohim always emphasizes to me, you are the same as The bros I have only help a little...I'm just afraid that something will happen, bro, because everything is limited, the seeds are limited, so if I make a mistake, I'll end up not getting anything and the responsibility will be on me. Even though we are Both of them (Mr. Rohim and Mr. Ari) also depend on the harvest..."

The explanation given by Mr. Ari in several of his statements provides answers as well as clarification that the waqf land managed by Mr. Rohim and Mr. Ari is used as agricultural land and Mr. Ari's welfare is really being sought after.

The second point according to Aldeen, et al. (2021) regarding good waqf management by Nazir, namely rational management. In this case, to achieve his goal, the nazhir must consider each step logically. Allowing nazhir to collaborate with other parties in managing waqf is an option or advantage.

"...at that time I managed the land by planting sweet potatoes and even then asked my neighbors to act as donors because we didn't have any cash, we had mines for purposes outside the waqf... right, they had to just give up on humping at the start because it's been a long-standing practice of waqf in this village. So, if they have run out of assets, why should they run to us... it's okay to manage waqf, bro. In managing it, we collaborate with parties who have the same vision and mission. As long as it doesn't go outside the Shari'a and is still in accordance with the mandate entrusted to it, if it is seen, it can provide more benefits than doing it yourself. Yes, that's the way it is, bro."

In very minimal circumstances, Mr. Rohim continues to ensure that the waqf land is managed according to the mandate given to him. This caused Pak Rohim to rack his brains or brainstorm so that management could continue to run. This was also confirmed by Mr. Ari if there was cooperation with other parties in managing waqf land.

"...it's easy to go from having nothing to having something. The thing is, I was also present when Mr. Rohim invited someone, sir, it was a bit tough to arrange so that we could go. Sometimes people come asking for a share and have already asked for seeds, or something. So Mr. Rohim and I really worked in a very limited space... at the beginning because we didn't have the money to plant a good one, we finally asked our neighbors for something that would be easy to grow, as time went on, they finally got it here. To, that's for buying seeds and fertilizer..."

Amanah is included in the indicator for measuring the level of success of the nazhir in managing his waqf assets (Aldeen, et al., 2021). By maintaining the trust of the surrounding community in the management carried out by the nazhir, it can increase the effectiveness and benefits generated by waqf assets. Sahal, et al. (2020) concluded that there are two conditions that are seen by someone who wants to donate waqf, namely

when a waqf system can bring benefits to him and in terms of the person's level of religiosity. Both of these things can be realized, one of which is through quality nazhir management. When the community has confidence in the management of a nazhir, it indirectly influences the community's perspective as well as decision making regarding a phenomenon. So a waqf system that can bring profits is reflected in the quality of nazhir management while increasing a person's sense of religiosity. The following is Mr. Rohim's statement regarding the element of trust in the management of waqf land.

"...so for this waqf land, at that time he actually told me that he wanted to use it for agriculture and then give the proceeds to the management while covering the costs during planting, including replanting... so I was already tired of thinking about ideas for what to do...which means I've already got it. The idea will definitely continue to planning for the future, then we will meta-metatani on what is still possible or rational, how easy it is to make it, then there we will collaborate with something like this, for example, who do the residents here think will be suitable, like that, it's a long process. to you bro... at that time I managed the land by planting sweet potatoes... the results were set aside little by little to grow more profitable plants, but that's what it's called profitable, of course you need capital if the quality is good, so my development is limited inch by inch because costs are limited but the important thing is to develop and be able to add benefit..."

This statement is in line with the previous explanation, namely that Mr. Rohim was handed over a plot of land which the owner had intended to manage as agricultural land while also bringing benefits to the manager. In this case, the element of trust has been carried out to the best of his ability by Mr. Rohim. So that the management carried out by the management of the PBNU Bumiayu branch in Malang City causes the waqf to run productively and in accordance with its nature, if it is managed well it will last and develop, although in the case study the management of waqf by the administrator of the PBNU Bumiayu branch in Malang City has various kinds of obstacles which cause its development to not be optimal.

"... there was a time when I bought chili seeds and eggplant of super quality, even outside the context of agriculture, right... I don't need to tell anyone a lot about this now so I don't get jealous... I keep busy with useful activities... basically I just stay focused taking care of what is in front of me... this is also something limited, the seeds, so if I make a mistake I end up not getting anything... depending on the results of my harvest to continue in the future. It's easy to go from having nothing to having something..."

The last indicator mentioned by Aldeen, et al. (2021) in measuring the quality of Nazir management is professional. The professionalism of a nazhir can be measured by looking at the level of a nazhir's ability to manage waqf assets in accordance with the Shari'a without being accompanied by feelings that could violate the Shari'a.

"... the name of having already got an idea will definitely continue with the planning for you, then we will meta-meta-method what is still possible or rational, how easy it is to make it, then there we will collaborate with something like this, for example, who do the residents here think is suitable ... thank God, Mr. Ari and I can have good synergy, bro, so I direct the results to be set aside little by little to grow more profitable plants... so my development is limited inch by inch because costs are limited but the important thing is to develop and be able to add benefits... so For this waqf land, at that time he told me that he wanted to use it for agriculture and then

give the proceeds to the management while covering the costs during planting, including planting again. Actually, it is included in the productive waqf category. It's just that and it's not in a formal forum... that's the difficulty, the management of waqf here is still basically a family affair. So everything feels good or bad"

There are many assets which contain elements of waqf, in fact the value is the opposite of the waqf itself because it does not have an impact on the benefit of the community, furthermore it has a big impact on improving the community's economy.

"...but if you say it's sufficient, how about it bro... so even though I sometimes don't understand the direction of what the neighbors around here are saying, I also often don't know because I think it's a passing wind, the important thing is that I continue to draw from Mr. Rohim's trust... sometimes too people come asking for a share, they've asked for seeds, or something... yes, sir, there are lots of prayer rooms here... when the harvest is over, I'm usually there too, I'm often looking for someone who wants to cut the harvest, bro. Rohim, I immediately share it there, so I've been there all this time. I want to go with Mr. Rohim because I myself know how much he will give, and then something will be made buy seeds and fertilizer."

DISCUSSION

The findings of this study highlight the transformative potential of waqf as a mechanism for enhancing social welfare and improving the quality of life for individuals and communities. Lamido and Haneef (2021) suggest that waqf transcends mere worship practices, offering significant socioeconomic benefits for the broader Muslim community. This aligns with Adnan et al. (2021), who emphasize that waqf can be optimized for perpetual or time-limited benefits, maximizing social welfare through strategic management. The qualitative evidence gathered from interviews reinforces these assertions, shedding light on the practical outcomes of productive waqf programs.

Mr. Rohim's testimonial underscores the broad utility of waqf in empowering individuals like Mr. Ari, who experienced significant improvements in his quality of life after engaging in a productive waqf program. The testimony highlights how collaborative efforts can foster economic self-reliance and resilience among participants. Mr. Rohim's statement reflects the challenges of scaling such initiatives due to limited resources but also emphasizes the tangible benefits of fostering community-based economic activities. These findings illustrate how well-managed waqf can bridge socioeconomic gaps, creating opportunities for those who may otherwise be overlooked.

Similarly, Mr. Ari's account reveals the personal and familial impact of waqf on well-being. He attributes his improved financial stability to the program, enabling him to meet essential needs such as healthcare for his family. This supports existing literature linking income increases to better health outcomes, as highlighted by Mr. Rohim's observations. The practical example of Mr. Ari's ability to access healthcare for his family reflects the real-world implications of waqf in enhancing welfare at the grassroots level.

Furthermore, the findings extend to the domain of education. The interviews illustrate how increased financial stability through waqf initiatives can improve access to education for beneficiaries and their families. Mr. Ari's account of his children completing high school and even securing employment demonstrates the multiplier effect of waqf in breaking the cycle of poverty. This aligns with the broader understanding that access to education is a critical driver of socioeconomic mobility and empowerment.

The findings reveal the challenges and opportunities in managing waqf assets, particularly waqf land utilized for agricultural purposes. Despite resource constraints, the management demonstrates a strong sense of responsibility and commitment to fulfilling the trust placed by the waqif (donor). According to Mr. Rohim, nazhir—the custodians of waqf assets—play a pivotal role in ensuring waqf is managed in accordance with sharia and the agreements set forth. This aligns with the conceptual understanding of waqf as a tool for social welfare and poverty alleviation (Aldeen et al., 2021).

The testimonies of both Mr. Rohim and Mr. Ari highlight the systematic and rational approach to managing waqf land, emphasizing collaboration and innovation to overcome limitations. For instance, the initial reliance on community support for seeds and fertilizers evolved into the production of higher-quality crops, which provided better yields and financial returns. This process illustrates how rational management and strategic planning, as identified by Aldeen et al. (2021), are critical in transforming waqf assets into productive ventures.

A key insight from the findings is the impact of waqf management on individual welfare. Mr. Ari's account underscores how effective management led to tangible improvements in his quality of life, from meeting basic needs to securing resources for future planting. This reflects the dual objectives of waqf: providing immediate benefits to beneficiaries and ensuring the sustainability of the assets for long-term welfare. Such outcomes are consistent with the principles of productive waqf, which aim to generate ongoing benefits for both managers and the broader community (Sahal et al., 2020).

The role of trust (amanah) in waqf management emerges as a critical factor. Both Mr. Rohim and Mr. Ari emphasize the importance of maintaining trust between the nazhir and the community to ensure the effective and ethical use of waqf assets. Trust not only legitimizes the nazhir's actions but also enhances community confidence in waqf systems, encouraging further participation. This aligns with prior research indicating that trust and perceived benefits are key determinants of community engagement in waqf initiatives (Sahal et al., 2020).

The professional competency of the nazhir also proves vital in overcoming challenges and ensuring compliance with sharia principles. For example, Mr. Rohim's approach to planning and collaboration demonstrates a pragmatic yet sharia-compliant methodology, balancing the need for profitability with adherence to the waqf's intended purpose. This professionalism, as noted by Aldeen et al. (2021), is essential for maximizing the impact of waqf assets and fostering sustainable development.

However, the findings also highlight the limitations of informal waqf management structures. The lack of formalized frameworks and institutional support often forces managers to rely on ad hoc solutions, limiting the potential for growth and scalability. For instance, while collaboration with neighbors and community members provides short-term relief, the absence of structured financial and technical support restricts the development of more profitable ventures.

CONCLUSION

Community welfare in the dimensions of income, health and education is achieved by managing productive waqf land as agricultural land but limited to meeting basic needs due to the small economic scale and there is no value-added element with modern agribusiness management. There are several points in the nazhir's role in waqf management which are in accordance with Aldeen's criteria for a good nazhir, namely

being responsible, rational, and trustworthy. Meanwhile, what is not appropriate is professional because the relationship between the community around the waqf land is still strong in familial terms, thus affecting the ability of the nazhir's role in improving sustainable community welfare optimally.

ACKNOWLEDGMENT

N/A

DECLARATION OF CONFLICTING INTERESTS

The author(s) declared no potential conflicts of interest.

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