AKADEMIKA
JURNAL KEAGAMAAN DAN PENDIDIKAN
https://ejournal.kampusmelayu.ac.id/index.php/akademika

Vol. 22 No. 1, June 2026, Pages 12-28
DOI: https://doi.org/10.56633/jkp.v22i1.1576
p-ISSN: 2087-5630 e-ISSN: 2685-158X
PUBLISHER: INSTITUT AGAMA ISLAM NEGERI DATUK LAKSEMANA BENGKALIS

Productive Waqf Land Management and the Sustainable Development Goals: A Qualitative Case Study

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Received: July 30, 2026	Revised: August 10, 2026	Accepted: August 23, 2026

Kata Kunci:
Wakaf; Tanah; Manajemen; Keberlanjutan
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ABSTRAK

Tanah wakaf merupakan salah satu aset wakaf yang paling luas namun secara historis kurang dimanfaatkan di Indonesia, karena umumnya lebih banyak diperuntukkan bagi kegiatan ibadah dibandingkan kegiatan produktif. Artikel ini menyajikan studi kasus kualitatif mengenai pengelolaan produktif tanah wakaf oleh sebuah badan nazir tingkat desa di Kabupaten Bengkalis, Provinsi Riau, yang dianalisis melalui tiga Tujuan Pembangunan Berkelanjutan (SDGs): tanpa kemiskinan, pendidikan berkualitas, serta kehidupan sehat dan sejahtera. Dengan pendekatan fenomenologi dan data dari observasi, wawancara mendalam, serta dokumentasi, penelitian ini menemukan bahwa pergeseran dari perkebunan karet bermonokultur menuju model agribisnis yang lebih beragam dengan sawit dan pinang telah menghasilkan pendapatan rutin meski terbatas, yang diarahkan untuk penyerapan tenaga kerja, subsidi pendidikan, dan sarana ibadah, sementara layanan kesehatan masih belum berkembang. Temuan ini menunjukkan bahwa pengelolaan wakaf produktif memberikan kontribusi yang tidak merata namun nyata bagi kesejahteraan masyarakat.

Keywords:
Waqf; Land; Management; Sustainability.

ABSTRACT

Waqf land is among the most extensive yet historically underused categories of endowed Islamic assets in Indonesia, commonly devoted to devotional rather than productive purposes. This qualitative case study examines the productive management of waqf land by a village-level waqf body in Bengkalis Regency, Riau Province, analysed through three Sustainable Development Goals: no poverty, quality education, and good health and well-being. Using a phenomenological approach with data from observation, in-depth interviews, and documentation, the study finds that a shift from single-commodity rubber cultivation to a diversified agribusiness model incorporating oil palm and areca nut generated a modest, recurring income directed toward employment, educational subsidies, and religious infrastructure, while health-related provision remains largely undeveloped. Productive waqf management thus contributes unevenly, but genuinely, to community welfare, and small-scale nazir bodies require staged support to advance multiple development goals simultaneously.

INTRODUCTION

Waqf occupies a distinctive place among Islamic financial instruments because it converts private wealth into a perpetual social asset whose benefits are meant to flow to the community indefinitely.[1] As an act of financial and devotional worship, waqf is distinctive in that it is understood as a form of *sadaqah jariyah*, whose reward continues to accrue to the donor after death so long as the endowed asset or fund is preserved and continues to generate benefit through sustained or productive management.[2] This perpetual character places a heavy responsibility on the nazir, the individual or institution entrusted with managing, safeguarding, and developing the waqf property, because the continuity of its benefit depends on proper stewardship.[3]

In Indonesia, land constitutes the overwhelming majority of endowed waqf assets, and the institution of waqf is therefore closely intertwined with agrarian and land-use policy.[4] As urbanization and industrialization accelerate, competition for limited land resources intensifies across agricultural, commercial, and construction uses, leading to complex land-use conflicts.[5] Waqf land, precisely because it is legally immobilised and cannot be sold, inherited, or pledged, occupies an unusual position within this competition: it is simultaneously protected from market pressure and vulnerable to neglect if its custodians lack the capacity or the incentive to develop it. Indonesian land law reinforces this protection. Article 49(3) of Basic Agrarian Law No. 5 of 1960 recognises waqf land as protected property, an arrangement subsequently elaborated by Government Regulation No. 28 of 1977 concerning the waqf of privately owned land.[6] Law No. 41 of 2004 on Waqf later consolidated and modernised this framework, obliging nazir to administer, develop, and report on the assets placed in their charge.[7]

Despite this legal architecture, the productive potential of waqf land in Indonesia remains substantially underexploited.[8] National studies repeatedly find that waqf land is used almost exclusively for mosques, prayer halls, religious schools, and cemeteries, a pattern that, while pious, forecloses the asset's capacity to generate recurring income.[9] Where waqf land is left idle or under-capitalised, its social value is limited to the moment of consecration rather than compounding through ongoing productive use. This is the central problem that productive waqf management seeks to address: converting a static devotional asset into a dynamic instrument of communal welfare without compromising its perpetual, inalienable status.

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[1] Abdul Aziz Muhammad Azzam, *Fiqh Muamalat: Sistem Transaksi Dalam Islam* (Jakarta: Amzah, 2017). p.395

[2] Azniza Hartini Azrai Azaimi Ambrose and Fadhilah Abdullah Asuhaimi, "Cash Waqf Risk Management and Perpetuity Restriction Conundrum," *ISRA International Journal of Islamic Finance* 13, no. 2 (2021): 162–76.

[3] Ani Yumarni et al., "The Meaning of 'Amânah'and'Trust'in the Appointment of Nâzhir in Indonesian Endowment Regulations," *Al-'Adalah* 20, no. 1 (2023): 115–36.

[4] Salmawati Salmawati, "Eksistensi Tanah Wakaf Dalam Pemanfaatannya Untuk Kemajuan Kesejahteraan Umum," *JCH (Jurnal Cendekia Hukum)* 4, no. 2 (2019): 153–65.

[5] Wenqiu Ma et al., "How Feasible Is Regional Integration for Reconciling Land Use Conflicts across the Urban–Rural Interface? Evidence from Beijing–Tianjin–Hebei Metropolitan Region in China," *Land Use Policy* 92 (2020): 104433.

[6] D. A. Rosadi, *Zakat Dan Wakaf* (Bandung: Simbiosa Rekatama Media, 2019).

[7] Law No. 41 of 2004 on Waqf (2004). art. 42–43.

[8] Siti Fatimah and Muhammad Ilham, "Perlindungan Hukum Bagi Nasabah Kredit Bermasalah Dalam Undang-Undang Nomor 8 Tahun 1999 Tentang Perlindungan Konsumen," *Dusturuna: Jurnal Syariah Dan Siyasah Syar'iyyah* 1, no. 1 (2024): 48–61.

[9] Nurul Huda, "Manajemen Pengelolaan Wakaf Di Indonesia Timur," *Ekuitas: Jurnal Ekonomi Dan Keuangan* 20, no. 1 (2016): 1–15.

The urgency of closing this gap becomes clearer when waqf is situated within a wider development agenda. The Sustainable Development Goals (SDGs), adopted by the United Nations General Assembly on 25 September 2015 as the successor to the Millennium Development Goals (MDGs), articulate seventeen goals and 169 measurable targets intended to reconcile economic growth with social inclusion and environmental stewardship by 2030.[10] Compared with the MDGs, the SDGs are widely regarded as a more advanced framework for at least three reasons directly relevant to a study of grassroots asset management. First, the SDGs were negotiated with far broader participation from low- and middle-income countries rather than being set primarily by donor institutions, giving the agenda greater legitimacy at the community level.[11] Second, the SDGs address several key shortcomings of the MDGs and incorporate a broader, more transformative agenda.[12] Third, the SDGs assign a substantive implementation role to the private sector and civil society, rather than treating development as solely a governmental undertaking.[13] Religious philanthropic institutions such as waqf, precisely because they operate at the community level and combine a private legal form with a public social purpose, are well placed to contribute to this agenda, particularly to Goal 1 (no poverty), Goal 3 (good health and well-being), and Goal 4 (quality education), each of which depends on sustained, community-anchored resourcing rather than one-off transfers.[14]

A growing body of scholarship has begun to document how productive waqf management can be linked to these development outcomes. Research on cash-waqf financing shows that liquid, professionally managed waqf funds can be directed toward income-generating ventures whose returns finance recurring social programmes rather than being exhausted in a single disbursement.[15] Comparable work on institutionally managed productive waqf in Indonesia finds that when waqf assets are placed under professional administration, beneficiaries gain not only direct transfers but also entrepreneurial training and market access, producing more durable improvements in household income than charitable giving alone.[16] At the policy level, cross-country analysis situates Islamic social finance instruments, including waqf, as an underused complement to conventional development finance in pursuit of the SDGs, particularly where state fiscal capacity is constrained.[17] Classification and decision-support studies further suggest that the productive value of waqf land varies considerably depending on soil, location, and cultivation choice, implying that professional agribusiness planning,

[10] Muhammad Fardan Ngoyo, "Mengawal Sustainable Development Goals (SDGs): Meluruskan Orientasi Pembangunan Yang Berkeadilan," *Jurnal Sosioreligius* 1, no. 1 (2015).

[11] Ishartono and Santoso Tri Raharjo, "Sustainable Development Goals (SDGs) Dalam Pengentasan Kemiskinan," *Share: Social Work Journal* 6, no. 2 (2016): 154–72.

[12] Sakiko Fukuda-Parr, "From the Millennium Development Goals to the Sustainable Development Goals: Shifts in Purpose, Concept, and Politics of Global Goal Setting for Development," *Gender & Development* 24, no. 1 (2016): 43–52.

[13] Regina Scheyvens, Glenn Banks, and Emma Hughes, "The Private Sector and the SDGs: The Need to Move beyond 'Business as Usual,'" *Sustainable Development* 24, no. 6 (2016): 371–82.

[14] Habib Ahmed et al., "On the Sustainable Development Goals and the Role of Islamic Finance," *World Bank Policy Research Working Paper*, no. 7266 (2015).

[15] Magda Ismail Abdel Mohsin, "Financing through Cash-Waqf: A Revitalization to Finance Different Needs," *International Journal of Islamic and Middle Eastern Finance and Management* 6, no. 4 (2013): 304–21.

[16] Ascarya, Muhamad Nadratuzzaman Hosen, and Siti Rahmawati, "Designing Simple Productive Waqf Models for Indonesia," *International Journal of Ethics and Systems* 38, no. 3 (2022): 380–401.

[17] Ahmed et al., "On the Sustainable Development Goals and the Role of Islamic Finance."

rather than default religious use, is often the more consequential determinant of a waqf asset's developmental contribution.[18]

Several Indonesian studies illuminate the practical obstacles to realising this potential. A study of nazir performance in Bengkulu found that waqf management remained ineffective in the majority of mosques surveyed and that, where management existed at all, it was concentrated narrowly in education rather than extending to economic or health-related uses despite clear potential in those areas.[19] Research in Babakan Ciseeng, Bogor, by contrast, documented a case in which nazir adopted an agribusiness approach to waqf land and thereby measurably improved local economic conditions, illustrating that the agribusiness model is a viable, replicable strategy rather than an isolated anomaly.[20] A study of unregistered mosque waqf land in Soreang, Parepare, found that the absence of formal certification left waqf property vulnerable to reclamation by the heirs of the original donor, underscoring that legal security is a precondition for, rather than incidental to, productive management.[21] Complementary research from Lumbang Rejo, Pasuruan, and from Tirtamulya, Ogan Komering Ilir, reached similar conclusions: communities frequently rely on oral custom and personal trust in a respected local figure rather than on statutory registration, a practice that is religiously legitimate but administratively precarious.[22]

Taken together, this literature establishes two points that motivate the present study. First, the productive, agribusiness-oriented management of waqf land is a documented and replicable strategy for improving community welfare, not merely a theoretical possibility. Second, the empirical record on how such management concretely advances specific SDGs targets, poverty reduction, education access, and health and well-being, remains thin, particularly at the scale of a single village-level waqf body where governance decisions are visible and traceable to individual nazir. Most existing Indonesian studies either document waqf mismanagement in general terms or evaluate large, professionally staffed institutions; comparatively few examine a small, community-managed rural waqf body that has deliberately restructured its land use from a passive, single-commodity model toward a diversified agribusiness portfolio, and even fewer connect that restructuring explicitly to the SDGs framework.

Productive waqf refers to the management of waqf assets, whether in the form of property or cash, so that they generate a sustainable surplus, with the proceeds distributed in line with the purposes of the waqf.[23] This is distinct from, though compatible with, cash-waqf models in which liquid endowed funds are pooled and invested in income-generating instruments.[24] Recent modelling work proposes that even simple productive-waqf structures, requiring only modest institutional sophistication,

[18] A. Fahmi et al., “Waqf Lands Assets Classification Based on Productive Value for Business Development Using Naïve Bayes,” 2018, 622–26.

[19] Anohib, “Efektivitas Tugas Nadzir Dalam Pengelolaan Tanah Wakaf Di Kota Bengkulu” (Institut Agama Islam Negeri Bengkulu, 2017).

[20] Didin Najmudin, “Strategi Pengelolaan Tanah Wakaf Di Desa Babakan Ciseeng Bogor” (UIN Syarif Hidayatullah Jakarta, 2011).

[21] Muhammad Syaiful Bahri, “Pengelolaan Dan Perkembangan Tanah Wakaf Masjid Yang Tidak Bersertifikat Di Kecamatan Soreang, Kota Parepare” (Institut Agama Islam Negeri Parepare, 2021).

[22] Wiwin Ima Shofa, “Status Kekuatan Hukum Tanah Wakaf Tanpa Sertifikat: Studi Kasus Lumbang Rejo, Kecamatan Prigen, Kabupaten Pasuruan” (UIN Maulana Malik Ibrahim Malang, 2008).

[23] Syafik Muhammad and Imam Purnomo Aji, “Implementation of Productive Waqf as a Strategy Economic Empowerment of Muslims,” *Interdisciplinary Journal of Social Science and Education (IJSSE)*, 2024, 119–30.

[24] Efri Syamsul Bahri et al., “Cash Waqf Investment Models in Indonesia,” *ZISWAF: Jurnal Zakat Dan Wakaf* 10, no. 2 (2023): 203–18.

can generate meaningful and sustained income streams for Indonesian nazir bodies, provided that management decisions are made with reference to the specific productive characteristics of the land rather than by default religious convention.[25] Data-driven classification of waqf land by productive value indicates that physical and locational attributes of the land, rather than the legal act of endowment itself, are the decisive factors in whether a given parcel is suitable for productive business development.[26] These theoretical and applied findings frame the empirical puzzle this study investigates at village scale: whether a small, community-managed nazir body, operating well below the institutional sophistication assumed in much of the productive-waqf modelling literature, can nonetheless replicate its core logic, treating land use choice, rather than the fact of endowment, as the primary lever of developmental impact, and if so, with what practical limits.

This study addresses that gap through a qualitative case study of a village-level waqf body in a coastal district of Riau Province, Indonesia, where nazir undertook a rehabilitation of waqf land management around 2018, shifting from a management style focused narrowly on an ageing rubber plantation toward a diversified agribusiness model incorporating oil palm and areca nut cultivation alongside continued rubber tapping. The choice of location is not incidental to the analysis: the waqf body administers seventeen parcels of donated land whose designated uses range from mosques and Qur'anic learning centres to general communal benefit, situating it squarely within the pattern, described above, in which waqf land use has historically skewed toward devotional rather than productive purposes. The case therefore offers a naturally occurring comparison between the earlier, narrowly devotional management style and the subsequent agribusiness-oriented rehabilitation, allowing the analysis to trace concretely how a change in management strategy translated, or failed to translate, into measurable contributions to poverty reduction, education, and health and well-being.

Accordingly, this article pursues two objectives. The first is descriptive: to document how waqf land is currently managed in the case-study village, including the rationale for the shift toward agribusiness, the crops selected, and the allocation of proceeds. The second is analytical: to examine that management practice through the lens of three SDGs, namely Goal 1 (no poverty), Goal 2 (good health and well-being), and Goal 3 (quality education), assessing both the contributions that have been realised and the gaps that remain. In doing so, the study contributes to the wider literature on Islamic social finance and sustainable development by offering a grounded, village-level account of how the abstract promise of "productive waqf" is negotiated in practice by nazir who must balance limited capital, fluctuating commodity prices, and competing communal expectations.

METHOD

This study employs a qualitative field-research design using a phenomenological approach. Qualitative research was selected because the object of inquiry, the lived management practice of a waqf body and its perceived contribution to community welfare, is more adequately captured through description and interpretation of naturally occurring social phenomena than through the manipulation of variables in a controlled setting.[27] A phenomenological approach was chosen specifically because it is oriented toward describing and analysing how individuals and groups experience, perceive, and

[25] Ascarya, Hosen, and Rahmawati, "Designing Simple Productive Waqf Models for Indonesia."

[26] Fahmi et al., "Waqf Lands Assets Classification Based on Productive Value for Business Development Using Naïve Bayes."

[27] Ascarya, Hosen, and Rahmawati, "Designing Simple Productive Waqf Models for Indonesia."

make sense of an event or social activity, which suited the study's aim of understanding how nazir themselves interpret the relationship between land management and community development.[28]

Fieldwork was conducted in Simpang Ayam Village, Bengkalis Subdistrict, Bengkalis Regency, Riau Province, Indonesia, between August 2022 and the completion of data collection. Simpang Ayam was formally separated from the neighbouring village of Meskom on 28 November 2013 and, according to village administrative records, had a population of 1,123 residents across 328 households as of 2022, the great majority of whom identify as Muslim. Agriculture is the dominant livelihood, principally rubber and oil palm cultivation across an estimated 650 hectares and 227 hectares of smallholder land respectively, supplemented by trading, fishing, and public and private-sector employment on a smaller scale. In recent years, village informants reported a perceptible decline in household income tied to falling rubber prices and reduced latex yields during the dry season, a livelihood pressure that forms an important part of the backdrop against which the waqf body's shift toward crop diversification should be read. This location was selected as the case-study site precisely because it exhibits, in microcosm, the national pattern described above, waqf land historically dedicated to devotional rather than productive use, undergoing a locally initiated transition toward an agribusiness model, making it a well-suited setting for examining how such a transition relates to specific SDGs targets.

The object of the research was the waqf land administered by the village's nazir body, examined in relation to theories of community empowerment, productive asset management, and local socio-religious custom.[29] The subjects of the research were the nazir responsible for managing the waqf land and a representative of the village government's public-service section, selected because they held direct, first-hand knowledge of the waqf body's decisions and outcomes.[30] Following common practice in small-population qualitative research, the study did not draw a sample from a larger population; instead, the entire relevant population, comprising the head of the waqf management body and the village government official responsible for liaising with it, was included as informants, consistent with the view that a sample should reproduce the essential characteristics of the population from which it is drawn.[31]

Two categories of data were collected. Primary data were obtained directly in the field through observation, interviews, and the researcher's own field notes, consistent with the definition of primary data as information gathered directly by the researcher rather than mediated through a prior source. Secondary data, comprising village administrative records, land registers, and prior institutional documentation, were obtained indirectly to supplement and corroborate the primary data, in line with the understanding of secondary data as complementary material without which a qualitative study's evidentiary base would be considered incomplete.

Three data-collection techniques were used. Observation was employed to record the physical condition of the waqf land, its cultivation, and its use, an approach appropriate where the research concerns human behaviour, work processes, and natural

[28] Rahmadi, *Pengantar Metodologi Penelitian* (Banjarmasin: Antasari Press, 2011).
[29] Ema Sumiati, "Model Pemberdayaan Masyarakat Dalam Mempertahankan Kearifan Lokal" (Universitas Pendidikan Indonesia, n.d.).
[30] Rahmadi, *Pengantar Metodologi Penelitian*.
[31] Sugiono, *Metode Penelitian Pendidikan: Kuantitatif, Kualitatif, Kombinasi, R&D, Dan Penelitian Pendidikan* (Bandung: Alfabeta, 2019). p.146

phenomena among a manageably small set of respondents.[32] In-depth interviews were conducted with the nazir and the village official; in-depth interviewing was selected because it allows the researcher to verify and cross-check information obtained from other sources through sustained, face-to-face dialogue between interviewer and informant, whether or not a structured guide is used.[33] Documentation was used to collect supporting written and photographic material, including land-donor registers and administrative correspondence, since documentary material is not bound by the temporal and spatial limits of direct observation and allows the researcher to establish facts about past events.[34]

Data analysis followed a standard qualitative sequence: data obtained through observation, interview, and documentation were first organised according to the units of the research problem; the organised data were then grouped by type; the grouped data were cross-referenced against one another, particularly comparing interview testimony with field observation; the cross-referenced data were then analysed and interpreted; and conclusions were drawn with reference to the relevant theoretical literature on waqf management and the SDGs.[35] Analysis denotes the process of organizing, classifying, and interpreting data into patterns, themes, and categories so that the material becomes readable and meaningful in relation to the research questions.[36]

To strengthen the trustworthiness of these findings, the study relied on source triangulation, cross-checking the nazir's own account of land management and outcomes against the independent testimony of the village public-service officer and against documentary records such as the village's register of waqf donors and designated land uses. Where the two informants' accounts converged, as in their shared characterisation of the post-2018 period as one of measurable improvement, this convergence is treated as strengthening confidence in the finding; where an informant's claim could not be corroborated, most notably claims about future plans rather than completed action, this is flagged explicitly in the presentation of results rather than treated as an established outcome.

RESULT AND DISCUSSION

The waqf land administered in the case-study village originates from donations made over several decades by individual community members, and it now comprises seventeen registered parcels ranging in size from roughly eighteen square metres to more than seventeen thousand square metres, designated variously for mosques, a Qur'anic learning centre (TPA), and general communal benefit. Structured management of this land dates only to around 2018, when the current nazir undertook what informants described as a rehabilitation of a management style they regarded as excessively monotonous. Under the earlier arrangement, waqf land was cultivated almost exclusively with rubber, a single-commodity model that the nazir found was yielding only around sixty per cent of its realistic income potential. The rehabilitation therefore involved replacing the least productive rubber plots with oil palm while retaining productive rubber stands, and interplanting areca nut between rows of oil palm to diversify income

[32] Danuri and Siti Maisaroh, *Metodologi Penelitian Pendidikan* (Yogyakarta: Samudra Biru, 2019).
[33] Pupu Saeful Rahmat, "Penelitian Kualitatif," *Equilibrium* 5, no. 9 (2009): 1–8.
[34] Rahmat, "Penelitian Kualitatif."
[35] Sugiono, *Metode Penelitian Pendidikan: Kuantitatif, Kualitatif, Kombinasi, R&D, Dan Penelitian Pendidikan*.
[36] Esubalew Aman Mezmir, "Qualitative Data Analysis: An Overview of Data Reduction, Data Display, and Interpretation," *Research on Humanities and Social Sciences* 10, no. 21 (2020): 15–27.

across different harvest cycles. As the head of the waqf body explained in interview, the rationale for this crop mix was explicitly climatic and seasonal: oil palm and areca were chosen partly because of the change of season, since rubber produces mainly during the dry season, whereas oil palm and areca can still produce in both the rainy and dry seasons, except right at the point when the fruit is forming, and even then the trees can still bring in some income even if the yield falls short of target.

This account indicates a deliberate risk-management logic: because rubber tapping is productive mainly in the dry season, while oil palm and areca can be harvested across both wet and dry conditions, diversifying the crop portfolio smooths income across the year even though yields fluctuate with the harvest cycle. The village government, for its part, formally delegated authority over the land to the nazir body while retaining a supporting role, including allocating an annual village budget contribution to the waqf programme. A village public-service officer described this arrangement by explaining that there had been improvement and progress in the waqf land since 2018 and 2019, and that the village government tries to budget funds for it every year; the land itself, she noted, is handed over directly to the management body chaired by Mr. Heryono, who manages it directly, with the funds channelled from the village to the waqf land carried out directly by its managers.

This testimony suggests two things about the institutional architecture of the case. First, the relationship between the village government and the waqf body is not adversarial but complementary: the government supplies periodic funding and administrative recognition, while day-to-day cultivation and revenue decisions remain with the nazir, a division of labour consistent with the statutory expectation that nazir exercise operational authority over waqf assets subject to reporting obligations. Second, the officer's characterisation of the land as having shown "improvement and progress" since 2018 corroborates the nazir's own account of the rehabilitation, lending the finding a degree of triangulated support rather than resting on a single informant's self-assessment.

The proceeds of this agribusiness model are allocated to a defined set of religious and social purposes: the construction and maintenance of mosques and prayer halls, honoraria for teachers at Qur'anic and madrasah learning centres, boarding-school fees for children whose families cannot afford them, and support during major Islamic holidays. According to the nazir's account, monthly income from the land fluctuates between roughly Rp800,000 and Rp1,000,000, with an annual estimate in the order of Rp15,000,000 after deducting labour, fertiliser, and other operating costs; income specifically from rubber tapping was described as considerably less reliable, falling to around Rp500,000 in a typical month and depending heavily on weather conditions, since heavy rain or flooding halts tapping altogether. These figures, modest in absolute terms, nonetheless represent a marked improvement over a wholly undeveloped or purely devotional use of the same land, and they illustrate concretely how a diversified agribusiness strategy converts an otherwise static endowment into a recurring, if variable, income stream.

Labour on the waqf land is drawn from the local community rather than from outside contractors, a decision that serves the dual purpose of generating income for the waqf and creating local employment. This detail matters analytically because it means the waqf's economic contribution operates through two simultaneous channels: it produces revenue that finances religious and social programmes, and it provides wages to community members engaged directly in cultivation. Both channels are consistent with the classical juristic understanding of the nazir's obligations, which include not merely preserving waqf property but actively developing it and distributing its proceeds to rightful beneficiaries in a timely and appropriately targeted manner.[37]

At the same time, the case illustrates the limits as well as the achievements of village-level productive waqf management. The waqf body's own leadership was candid that its capacity remains constrained: informants stressed that "eliminating poverty" outright was not a realistic goal, and that their more modest ambition was to manage the land well enough to gradually reduce, rather than resolve, the community's economic vulnerabilities. This candour is itself an important finding, since it indicates that the nazir's self-understanding of their mandate is calibrated to the scale of the asset under their control rather than inflated to match the rhetorical ambition of the SDGs framework. It also foreshadows the sectoral unevenness documented in the following discussion of the three SDGs examined in this study, in which the waqf body's contribution proves substantially stronger in the economic and educational domains than in the health domain.

Contribution to poverty reduction (SDG 1). Poverty is conventionally understood as a state of constrained capability in which an individual or household lacks the resources needed to meet basic needs, a condition reflected in low levels of education, productivity, income, health, and nutrition, and which tends to produce a self-reinforcing cycle of powerlessness.[38] On this account, poverty is driven substantially by limited access to formal and informal education, which in turn constrains an individual's capacity to escape low-income, low-productivity employment. The Qur'an frames almsgiving, of which waqf is one enduring form, as a religious obligation directed at exactly this constraint: "O you who believe, spend out of the good things you have earned, and out of what We have produced for you from the earth, and do not aim at the bad things to spend from, when you would not take it yourselves unless you closed your eyes to it; and know that God is self-sufficient, praiseworthy" (Qur'an 2:267). Read together with the classical juristic requirement that waqf assets be developed rather than merely preserved, this verse supports the interpretation, offered by the nazir themselves, that the primary anti-poverty mechanism available to a waqf body is not direct cash transfer but productive employment and the stabilisation of local livelihoods.

In the case-study village, this mechanism operates chiefly through employment generation: the waqf body engages local residents as paid labour in land cultivation, which both produces income for the waqf and reduces local unemployment, since wages are paid to community members who might otherwise lack formal work. The waqf body has also articulated a longer-term ambition, described by its leadership as still aspirational rather than realised, to open a waqf-affiliated minimarket intended to stabilise the price of staple goods for the surrounding community and thereby indirectly widen access to affordable necessities, while additionally creating further local employment, including for young people who might otherwise migrate elsewhere for work. When asked directly how the waqf contributes to ending poverty, the head of the waqf body explained that poverty could never be completely eliminated, but that the body tries to reduce the poverty rate by managing the waqf land well, with everything else expected to follow if the management itself is sound. He noted that their present focus is on administering the waqf

[37] Ahmad Sudirman Abbas, *Profil Wakaf Nadzir Dan Pengelolaan Wakaf Tanah Pesantren* (Bogor: Anugrah Berkah Sentosa, 2017).

[38] Yulianto Kadji, "Kemiskinan Dan Konsep Teoritisnya," *Guru Besar Kebijakan Publik Fakultas Ekonmi Dan Bisnis UNG* 17 (2012).

land, and that one of their goals is to establish a waqf-affiliated minimarket to provide more affordable basic goods, support community welfare, and create local job opportunities.[39]

This statement is analytically significant for two reasons. First, it demonstrates a realistic, incrementalist theory of change on the part of the nazir, one that treats good management as a precondition for any downstream social benefit rather than assuming that consecrating land as waqf automatically produces welfare gains. Second, it reveals that the waqf body's poverty-reduction strategy is deliberately intergenerational: by planning to staff the prospective minimarket with local university students, particularly in bookkeeping and administration, the nazir intend the waqf not only to generate income in the present but also to cultivate a successor generation of managers, addressing the succession problem that afflicts many small religious institutions once founding leaders retire. This dimension of the case aligns with the broader literature's observation that productive waqf management is most effective when it integrates income generation with capacity building and economic empowerment, rather than treating them as separate objectives.[40]

Contribution to quality education (SDG 4). Education is defined in the Indonesian pedagogical tradition as the effort to advance a child's character, thought, and physical capacity so as to achieve a fuller life, lived in harmony with nature and society, and, in a complementary formulation, as the transmission of knowledge from those who possess it to those who do not yet possess it.[41] The Qur'an repeatedly frames the pursuit of knowledge as a communal as well as an individual obligation: "It is not for the believers to go forth all together; if a group from every division of them should not go forth, [why do they not] gain understanding in religion and warn their people when they return to them, that they might be cautious?" (Qur'an 9:122). A further verse links knowledge directly to elevated standing: "O you who believe, when you are told to make room in assemblies, then make room; God will make room for you. And when you are told to rise up, then rise up; God will raise those who have believed among you, and those who were given knowledge, by degrees" (Qur'an 58:11).

For households with low or unstable incomes, the cost of schooling, rather than a lack of aspiration, is frequently the binding constraint on children's educational attainment, so that many children who wish to study are unable to do so. In the case-study village, the waqf body addresses this constraint directly by financing boarding-school (pondok pesantren) fees for children whose parents cannot afford them and by providing stipends to orphaned children specifically to cover schooling costs. Beyond recurring financial support, the waqf body has also committed land to educational infrastructure: approximately 3.5 hectares of waqf land have been designated for the construction of a boarding school, and an additional strip of roughly twenty metres has been set aside, in coordination with the surrounding community, to provide road access to the school site. When asked about the waqf's contribution to education, the head of the waqf body explained that, for education, the body covers the costs of children who want to study at a boarding school but whose parents cannot afford it, and also assists orphaned children

[39] Yuliana Yuliana, "Peran Wakaf Produktif Untuk Kesejahteraan Umat Melalui Baiturrahman Mart Lhokseumawe" (Universitas Malikussaleh, 2024).

[40] Wildan Munawar and M. Arief Mufraini, "Productive Waqf, Economic Empowerment, and Public Welfare: Evidence from Benefit Recipients at Daarut Tauhiid Waqf Institution," *INFERENSI: Jurnal Penelitian Sosial Keagamaan* 15, no. 1 (2021): 1–24.

[41] Uci Sanusi, *Ilmu Pendidikan Islam* (Yogyakarta: CV Budi Utama, 2018).

with their schooling costs. He added that, besides this recurring support, around 3.5 hectares of land had been endowed for the construction of a boarding school, and that a further strip of roughly twenty metres had been handed over, together with the community, to provide road access to it.

Asked more pointedly whether waqf land could guarantee quality education outright, the informant responded cautiously, explaining that such a guarantee would be difficult to claim because the waqf land in this village is still in the process of stabilising its management; however, it has been used to support children who want to attend school but face financial constraints.[42]

This measured self-assessment is consistent with the study's broader finding that the waqf body's leadership does not overstate its achievements. The evidence indicates that the waqf body has established a genuine, if partial, educational contribution, concentrated on removing the specific financial barrier that prevents children from low-income families from enrolling or remaining in school, rather than on guaranteeing pedagogical quality once children are enrolled. This distinction matters for how the finding should be read against SDG 4, whose target language explicitly couples access with quality and lifelong learning opportunity: the case demonstrates progress on access and equity of opportunity, but the informants' own caution suggests that quality assurance, in the sense of curriculum, teaching capacity, or learning outcomes, lies substantially outside the waqf body's current scope and resources.

Contribution to good health and well-being (SDG 3). Well-being, according to Indonesian Law No. 11 of 2009 on Social Welfare, denotes a condition in which the material, spiritual, and social needs of citizens are met such that they can live decently and develop their capacities in order to fulfil their social functions; material needs correspond to income sufficient for food, clothing, and shelter, while spiritual needs correspond to education, security, and peace of mind.[43] A complementary formulation describes well-being as freedom from the combined grip of poverty, ignorance, and fear, producing a life of inner and outer security.[44] The Qur'an connects righteous action directly to a good life in this world as well as reward in the next: "Whoever does righteousness, whether male or female, while he is a believer, We will surely cause him to live a good life, and We will surely give them their reward according to the best of what they used to do" (Qur'an 16:97).

Measured against this standard, the case-study waqf body's contribution to health and well-being is the least developed of the three SDGs examined in this study. The nazir have not established any dedicated health programme, whether in the form of medical services, health education, or financial assistance for the medical costs of impoverished residents. Interview data indicate that this gap reflects a considered allocation of limited managerial and financial capacity rather than indifference: the nazir's stated priority has been to first stabilise and systematise the land's economic management before extending into new programme areas, on the reasoning that a financially unstable waqf body could not sustainably support a health initiative even if one were launched. The proceeds currently generated by the land are, as noted above, directed almost entirely toward

[42] Nabil Fikri Palasenda and Muhammad Salikurrahman, "The Role of Waqf in Advancing Quality Education and Community Empowerment in Alignment with the Sustainable Development Goals," *El-Tarbawi* 17, no. 2 (2024).

[43] Pita Prasetyaningtyas, *Identifikasi Kesejahteraan Ekonomi Pekerja Olahan Ikan Tuna Berdasarkan Pengeluaran Pendapatan Di Kecamatan Pacitan*, (Malang), n.d.

[44] Amirus Sodiq, "Konsep Kesejahteraan Dalam Islam," *Equilibrium: Jurnal Ekonomi Syariah* 3, no. 2 (2015).

religious infrastructure, educational stipends, and honoraria for religious teachers, leaving no discernible margin, at the current scale of production, for a health-specific allocation.

This gap in health provision is not unique to the case-study village but recurs across the Indonesian productive-waqf literature: institutions that generate stable agricultural or commercial income tend to direct early surpluses toward religious infrastructure and education—sectors aligned with waqf's traditional social role—before venturing into healthcare, which typically requires specialised partnerships or a larger and more predictable revenue base than a smallholder agribusiness model can initially provide.[45] Systematic reviews of the productive-waqf literature similarly observe that health-related waqf programmes in Indonesia are disproportionately concentrated in larger, urban, professionally staffed institutions rather than in village-level bodies, suggesting that the sectoral gap identified in this case reflects a structural feature of small-scale waqf management rather than a shortcoming specific to this particular nazir body.[46]

This finding should not be read as a failure of the waqf model as such, but rather as evidence of a genuine sequencing problem in small-scale productive waqf management: a nazir body operating with modest land holdings and fluctuating commodity income faces a real trade-off between breadth of social provision and depth of financial stability in any one domain. The case therefore illustrates, more clearly than a success story alone would, why the existing literature on Islamic social finance emphasises capital adequacy and professional management capacity as preconditions for a waqf institution's ability to diversify across multiple SDGs simultaneously—without sufficient funding, trained human capital, and robust governance, waqf institutions remain confined to traditional charitable roles and cannot scale into multi-sector development actors.[47] It also suggests a practical policy implication: village-level waqf bodies of this kind may benefit from staged programme road-maps, developed in coordination with district-level Islamic religious affairs offices or waqf-sector NGOs, that sequence economic stabilisation, then education, then health, rather than being expected to pursue all three fronts simultaneously from the outset.

Read as a whole, the case-study evidence supports three broader observations about the relationship between productive waqf land management and the SDGs. First, the transition from a single-commodity, devotionally oriented model of waqf land use to a diversified agribusiness model is not merely a technical improvement in yield; it is also a governance shift, since it required the nazir to renegotiate their own understanding of stewardship from passive preservation toward active development. the shift reflects a distinction in classical waqf jurisprudence between the basic obligation to preserve the corpus of waqf property and the broader obligation to manage and develop it productively so that its benefits reach the designated beneficiaries.[48] The case suggests that this expansive interpretation of stewardship, rather than the legal form of waqf itself, is the more decisive variable in determining whether a given parcel of waqf land contributes meaningfully to community welfare, a conclusion consistent with national-

[45] Moh Nasuka, "Development Model of Productive Islamic Endowment Fund (Waqf) Management at Walisongo Pecangaan Jepara Foundation," *Ijtimā Iyya Journal of Muslim Society Research* 8, no. 1 (2023): 1–10.

[46] Nuradi, Hasanudin Khatimah, and Irfan Syauqi Beik, "Productive Waqf Management Model: A Systematic Method of Literature Review," *Waraqat: Jurnal Ilmu-Ilmu Keislaman* 10, no. 1 (2025).

[47] Abdelkader Laallam et al., "Intellectual Capital in Non-Profit Organisations: Lessons Learnt for Waqf Institutions," *ISRA International Journal of Islamic Finance* 12, no. 1 (2020): 27–48.

[48] Hilda Mulyani, Olivia Angelica Tiawarman, and Aidil Alfin, "The Existence of Waqf in the Perspective of Classical Fiqh and National Law," *ICIEFS Proceeding* 3 (2025): 143–48.

level findings that waqf land left to devotional use alone tends to remain economically inert.

Second, the case indicates that a village-level waqf body's contribution to the SDGs is uneven across goals in a way that tracks the immediacy and cost of the intervention required rather than the perceived religious priority of the goal. Poverty reduction and education access were addressed relatively directly, largely because they could be pursued through mechanisms, employment and fee subsidy, that are close in form to the waqf body's existing operations and require no new institutional capacity. Health and well-being, by contrast, would require either new technical partnerships, for instance with a community health centre or hospital, or a level of surplus income the waqf body does not yet generate, and was accordingly the domain in which least progress had been made. This pattern is broadly consistent with comparable Indonesian case studies, which likewise find that productive waqf institutions concentrate their initial efforts on the sectors nearest to their existing operational competence before expanding into unfamiliar domains such as healthcare.

Third, the case illustrates a structural vulnerability that recurs across the wider literature on Indonesian waqf land: dependence on a single agricultural commodity exposes waqf income to price volatility outside the nazir's control. The informants' accounts of declining rubber prices squeezing their income, even though the underlying land remained productive, indicate the vulnerability of income derived from a single commodity to market fluctuations. This finding is also relevant to the broader issue of waqf asset management, where inadequate legal protection and certification may expose waqf assets to ownership disputes, including claims from the heirs of the original waqif. The Indonesian Waqf Board emphasizes that certification is important to provide legal certainty and protect waqf assets from such disputes.[49] The crop diversification strategy adopted in this case, interplanting oil palm and areca alongside retained rubber stands, can therefore be read as an informal but economically rational hedging strategy, arrived at through practical experience rather than through formal financial planning, and one that offers a transferable lesson for other village-level nazir managing agricultural waqf land: diversification of crop or land use, even on a modest scale, materially reduces the vulnerability of waqf income to single-commodity price shocks.

Finally, the case invites a measure of caution about how the achievements of small, village-level waqf bodies should be framed against a global development agenda as ambitious as the SDGs. The informants in this study consistently declined to claim that their efforts could "eliminate" poverty or "guarantee" quality education and health, offering instead a more modest claim to be gradually reducing hardship through consistent, well-managed effort. This modesty is arguably itself a finding of substantive importance: it suggests that the most credible and sustainable contribution of grassroots Islamic philanthropic institutions to the SDGs lies not in claiming transformative impact at the level of an entire goal, but in incrementally and reliably addressing specific, well-defined constraints, school fees, seasonal income gaps, local employment, within the limits of the resources actually under their control. Read this way, the case offers a corrective to development narratives that treat waqf primarily as an aspirational instrument for achieving the SDGs, and instead grounds the discussion in what a modestly resourced, community-accountable institution can realistically deliver, and where its limits currently lie.

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[49] Moh Mahrus, *Settlement of Waqf Disputes and Its Asset Protection in East Java, Indonesia*, 2021.

CONCLUSION

This study examined the management of waqf land in a village-level waqf body in Bengkalis Regency, Riau Province, and analysed that management through the lens of three Sustainable Development Goals: no poverty, quality education, and good health and well-being. The findings show that the waqf body undertook a deliberate rehabilitation of its land management around 2018, shifting from a single-commodity rubber plantation toward a diversified agribusiness model incorporating oil palm and areca nut, a decision motivated by the seasonal limitations of rubber tapping and intended to stabilise income across the year. This shift produced a modest but recurring income stream that the nazir direct toward religious infrastructure, educational stipends for children from low-income and orphaned households, and support during religious holidays, while also generating local employment through the engagement of community members as paid agricultural labour.

Assessed against the three SDGs examined, the waqf body's contribution proved uneven. Its contribution to poverty reduction operates primarily through employment generation and a still-developing plan for a waqf-affiliated minimarket intended to stabilise the price of staple goods and provide employment for local university graduates. Its contribution to education is comparatively well established, principally through fee subsidies for boarding-school students and land donated for the construction of a pesantren, though the nazir themselves were careful to distinguish access to schooling from a guarantee of educational quality. Its contribution to health and well-being, by contrast, remains largely undeveloped, since the waqf body has not yet established any dedicated health programme, a gap that interview evidence attributes to a deliberate prioritisation of economic stabilisation over expansion into new programme areas rather than to indifference toward community health.

These findings suggest that productive, diversified agribusiness management is a viable strategy for converting waqf land from a passive devotional asset into an active contributor to community welfare, but that a small, village-level waqf body's capacity to advance multiple SDGs simultaneously is genuinely constrained by its scale and by commodity-price volatility. Future waqf-sector policy and capacity-building efforts, whether from district religious-affairs offices, waqf-sector NGOs, or national waqf authorities, would therefore do well to support village-level nazir with staged programme road-maps and diversification guidance rather than expecting uniform progress across all seventeen SDGs from institutions of this scale. Subsequent research could usefully extend this case-study approach through comparative analysis across multiple village-level waqf bodies, or through longitudinal tracking of income and programme development as a single waqf body matures, to test whether the sequencing pattern identified here, economic stabilisation preceding educational and then health-related expansion, holds more generally across the Indonesian waqf sector.

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