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Study of the Role of Productive Waqf in Improving Community Welfare: A Qualitative Study at Rohmatul Ummah Islamic Boarding School Ringinrejo, Kediri, Indonesia

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ABSTRACT

Productive waqf has been recognized as a potential instrument in improving community welfare. This research aims to understand in depth how productive waqf is implemented at the Rohmatul Ummah Islamic Boarding School, as well as its impact on the welfare of the surrounding community. This research uses a qualitative approach with a case study at the Rohmatul Ummah Islamic Boarding School. Data was collected through in-depth interviews with Islamic boarding school administrators, waqf nazhir, waqf beneficiaries, as well as direct observation of productive activities managed by the waqf. Data analysis was carried out thematically. The research results show that productive waqf at the Rohmatul Ummah Islamic Boarding School is managed professionally and transparently. Waqf funds are used to finance various productive activities, such as agriculture, animal husbandry and micro businesses. This activity provides direct economic benefits to beneficiaries, such as increased income, employment opportunities, and access to basic needs. Apart from that, productive waqf also provides positive social impacts, such as improving the quality of education, health and the environment. Productive waqf has a significant role in improving the welfare of the community around the Rohmatul Ummah Islamic Boarding School. This research recommends that this model of productive waqf management in Islamic boarding schools can be replicated in other places, taking into account the local social and economic context.

1. Introduction

Waqf, as an instrument of philanthropy in Islam, has strong historical roots and a significant role in the socio-economic development of Muslim communities. Etymologically, waqf comes from the Arabic word "waqafa" which means to hold or stop. Terminologically, waqf is defined as holding assets that can be utilized (ain) for good purposes and are eternal (Cizakca, 2020). In the history of Islamic civilization, waqf has been used to finance various public facilities such as mosques, schools, hospitals, and bridges. However, over time, the concept of waqf

has developed into productive waqf, namely the management of waqf assets to generate sustainable income. This income is then used to finance various social and economic programs that benefit society (Sadeq, 2022). Productive waqf is in line with Islamic economic principles which emphasize social justice, equal distribution of wealth, and economic empowerment of the people. In Islamic economics, wealth is seen as a trust from Allah SWT which must be managed well and used for the common good. Productive waqf provides a mechanism to optimize the potential of waqf assets so that they can provide wider



and more sustainable benefits for society (Kahf, 2019). Within the Islamic economic framework, productive waqf has several advantages compared to other philanthropic instruments. First, productive waqf is eternal and sustainable, so it can provide long-term benefits for society. Second, productive waqf can be managed professionally and transparently, so that it can increase public trust and encourage community participation. Third, productive waqf can be used to finance various social and economic programs, so that it can have a broader and more comprehensive impact on society (Al-Qardawi, 2018).

Waqf has an important role in Islamic economics, both from a theoretical and practical perspective. Theoretically, waqf is an Islamic economic instrument that can be used to achieve Islamic economic goals, such as social justice, equal distribution of wealth, and economic empowerment of the people (Sulaiman, 2023). In practical terms, waqf has been proven to make a significant contribution to the social and economic development of Muslim communities in various parts of the world. In the past, waqf has been used to build various public facilities that are really needed by the community, such as mosques, schools, hospitals, and bridges. Nowadays, productive waqf has been used to finance various social and economic programs, such as education, health, economic empowerment, and disaster management (Ahmad, 2021). Waqf also has great potential to overcome various economic problems faced by Muslim countries, such as poverty, unemployment, and social inequality. By managing waqf assets productively, income can be generated which can be used to finance various community economic empowerment programs, such as providing business capital, skills training, and developing economic infrastructure (Cizakca, 2020).

Indonesia, as the country with the largest Muslim population in the world, has enormous waqf potential. However, the use of waqf in Indonesia is still not optimal. Most of the waqf is still in the form of

consumer waqf, namely waqf used to build public facilities that do not generate income (Gani, 2020). Meanwhile, productive waqf has not yet been developed much, even though its potential is enormous in overcoming various social and economic problems faced by Indonesian society. One of the main problems facing Indonesian society is economic inequality and poverty. Even though Indonesia has experienced significant economic growth in the last few decades, the benefits of this growth have not been equally felt by all levels of society. The gap between rich and poor is still wide, and poverty rates are still high, especially in rural areas. Productive waqf can be a solution to overcome the problem of economic inequality and poverty in Indonesia. By managing waqf assets productively, income can be generated which can be used to finance various community economic empowerment programs, such as providing business capital, skills training, and developing economic infrastructure. Apart from that, productive waqf can also provide other social benefits, such as increasing access to education, health and decent housing (Hasan, 2019).

Islamic boarding schools, as Islamic educational institutions that have strong roots in Indonesian society, have a strategic role in developing productive waqf. Many Islamic boarding schools have quite large waqf assets, in the form of land, buildings, and human resources. By managing waqf assets productively, Islamic boarding schools can increase their financial independence, while making a greater contribution to the welfare of the surrounding community. The Rohmatul Ummah Islamic Boarding School Ringinrejo, Kediri, is an example of an Islamic boarding school that has succeeded in developing productive waqf. This Islamic boarding school has various productive business units managed from waqf, such as agriculture, animal husbandry, and other micro businesses. The proceeds from these efforts are used to finance Islamic boarding school operations, provide scholarships to students, and help local



communities in need. This research aims to understand in depth how productive waqf is implemented at the Rohmatul Ummah Islamic Boarding School, as well as its impact on the welfare of the surrounding community.

2. Literature Review

Concept and legal basis of waqf

Etymologically, the word waqf comes from the Arabic word "waqafa" which means to hold or stop. Terminologically, scholars have different opinions on defining waqf, but in general, waqf can be interpreted as holding assets that can be used (ain) for good purposes and are eternal (Cizakca, 2020). The legal basis for waqf is found in the Al-Qur'an, hadith, and ijma' (consensus of ulama). The Qur'an does not explicitly mention the word waqf, but there are verses that hint at recommendations for waqf, such as in Surah Al-Baqarah verse 261 and Surah Ali Imran verse 92. The Hadith of the Prophet Muhammad SAW also narrates a lot about waqf, both waqf and waqf. carried out by himself and his friends. The consensus of the ulama also strengthens the validity of waqf as a form of worship recommended in Islam (Al-Qardawi, 2018).

Types of waqf

Waqf can be classified into several types based on various criteria. Based on the object, waqf can be divided into waqf for immovable objects (such as land and buildings) and waqf for movable objects (such as money and shares). Based on their designation, waqf can be divided into expert waqf (for the benefit of the wakif's family) and khairi waqf (for the public interest). Based on its management, waqf can be divided into direct waqf (managed by the wakif himself) and indirect waqf (managed by the waqf nazhir) (Sulaiman, 2023). However, in the current context, the more relevant distinction is between consumer waqf and productive waqf. Consumptive waqf is waqf that is used to build public facilities that do not generate

income, such as mosques, schools, and hospitals. Meanwhile, productive waqf is waqf that is managed to generate sustainable income, such as agriculture, animal husbandry, and micro businesses (Sadeq, 2022).

Productive waqf and its implications

Productive waqf has great potential for social and economic development. By managing waqf assets productively, income can be generated which can be used to finance various social and economic programs that are beneficial to society. This can help reduce poverty, improve community welfare, and create new jobs (Kahf, 2019). Productive waqf can also provide other social benefits, such as increasing access to education, health, and adequate housing. Apart from that, productive waqf can also contribute to environmental preservation and sharia economic development (Ahmad, 2021).

Relevant theories

Several theories that are relevant to the study of productive waqf include: Maqashid Sharia Theory: This theory emphasizes the goals of sharia (maqashid) to be achieved through various laws and practices in Islam, including waqf. Maqashid sharia includes the protection of religion, soul, mind, lineage, and property. Productive waqf can be seen as an instrument for achieving maqashid sharia, especially in terms of protecting assets and improving community welfare (Al-Qardawi, 2018). Islamic Economic Theory: This theory discusses the principles of Islamic economics, such as social justice, equal distribution of wealth, and the prohibition of usury. Productive waqf is in line with Islamic economic principles because it can help reduce economic disparities and improve community welfare in a fair and sustainable manner (Kahf, 2019). Sustainable Development Theory: This theory emphasizes the importance of sustainable development, namely development that meets the needs of the present



generation without compromising the ability of future generations to meet their needs. Productive waqf can be an instrument for realizing sustainable development because it can provide long-term economic and social benefits for society (Sulaiman, 2023). Social Entrepreneurship Theory: This theory discusses how to create a positive social impact through sustainable business activities. Productive waqf can be seen as a form of social entrepreneurship because it aims to create a positive social impact through productive management of waqf assets (Ahmad, 2021).

3. Methods

This research uses a qualitative approach with a case study design. A qualitative approach was chosen because this research aims to understand in depth the phenomenon of productive waqf at the Rohmatul Ummah Islamic Boarding School, including the management process, its impact on society, as well as the meaning and interpretation given by the waqf actors and beneficiaries. The case study was chosen because the focus of this research is on one specific case, namely the Rohmatul Ummah Islamic Boarding School, which is considered to have unique characteristics and is relevant to the research topic. The data in this research was collected through two main methods, namely: In-depth Interviews: Interviews were conducted with various key informants who were involved in the management and utilization of productive waqf at the Rohmatul Ummah Islamic Boarding School. These key informants include: Islamic boarding school administrators (leaders, foundation heads, waqf managers); Nazhir waqf (waqf asset manager); Waqf beneficiaries (community around the Islamic boarding school); Local community figures. Interviews were conducted in a semi-structured manner, using an interview guide containing open questions to explore information in depth. Interviews were recorded and later transcribed for further analysis. Participant Observation:

Researchers conducted direct observations of productive activities managed by waqf at the Rohmatul Ummah Islamic Boarding School. Observations were carried out to obtain a clearer picture of how productive waqf is managed and utilized in daily practice. Researchers also observed interactions between waqf managers, waqf beneficiaries, and the community around the Islamic boarding school. Apart from interviews and observations, researchers also collected secondary data in the form of documents related to productive waqf at the Rohmatul Ummah Islamic Boarding School, such as waqf deeds, financial reports and other publications. This secondary data is used to complement and verify primary data obtained from interviews and observations.

The selection of informants in this research was carried out using purposive sampling techniques. This technique was chosen because the informants selected were those who were considered to have knowledge and experience relevant to the research topic. Criteria for selecting informants include: Direct involvement in the management or utilization of productive waqf at the Rohmatul Ummah Islamic Boarding School; Willing to be interviewed and provide required information; Have in-depth knowledge about productive waqf and its impact on society. The number of informants interviewed was not determined with certainty beforehand, but was adjusted to research needs and the level of data saturation. Interviews were conducted until no more new information emerged from the informant. Data obtained from interviews, observations and documents were analyzed using thematic analysis techniques. Thematic analysis is a qualitative data analysis method that aims to identify, analyze and report patterns (themes) in data. The thematic analysis process includes several stages, namely: Familiarization with Data: Researchers read and study the data repeatedly to gain a deep understanding of the data content; Generating Initial Codes: Researchers assign codes to parts of the data that are considered important and relevant to the



research topic; Searching for Themes: Researchers look for patterns or themes that emerge from the codes that have been given; Reviewing Themes: The researcher reviews the themes that have been identified to ensure that they are supported by the data and relevant to the research questions; Defining and Naming Themes: Researchers provide clear definitions and names for each theme; Producing the Report: Researchers write a research report that presents the results of the thematic analysis systematically and clearly. In this research, thematic analysis was carried out using NVivo software. This software helps researchers organize, manage, and analyze qualitative data more efficiently.

4. Results and Discussion

Table 1 presents the profiles of various informants involved in this research, providing a comprehensive representation of various perspectives regarding the management and impact of productive waqf at the Rohmatul Ummah Islamic Boarding School. The presence of the head of the Islamic boarding school (KI-1) and the head of the foundation (KI-2) as informants provided in-depth insight into the vision, mission, and strategies for productive waqf management from the highest level. Their long

experience (20 and 15 years) shows a long-term commitment to the development of productive waqf in Islamic boarding schools. The involvement of waqf managers (KI-3) and nazhir (KI-4) provides technical understanding of the daily operations of managing waqf assets and implementing productive programs. Their undergraduate educational background shows competence in this field. Informants KI-5 and KI-6, as waqf beneficiaries, provided a direct perspective on how productive waqf has influenced their lives. The difference in their educational levels (high school and middle school) allows analysis of how the impact of waqf is felt by various groups in society. Community leaders (KI-7) provide views from outside the Islamic boarding school, which are important for understanding the social context and impact of productive waqf on the wider community. His undergraduate educational background indicates his ability to analyze socioeconomic issues in more depth.

Diversity of Informants: Diversity of age, gender, role, length of involvement, and educational background of informants enriches research data analysis. This allows data triangulation and strengthens the validity of the research findings. Overall, table 1 reflects a strategic and comprehensive selection of informants.

Table 1. Characteristics of informants.

No.	Initials	Age	Gender	Position/Role	Length of engagement (years)	Last education
1	KI-1	55	Man	Leader of the Islamic Boarding School	20	Master's degree
2	KI-2	58	Man	Chairman of the Islamic Boarding School Foundation	22	Bachelor's degree
3	KI-3	42	Man	Islamic Boarding School Waqf Manager	10	Bachelor's degree
4	KI-4	35	Man	Nazir Waqf	5	Bachelor's degree
5	KI-5	40	Woman	Waqf Beneficiaries (1)	3	Senior high school
6	KI-6	50	Man	Waqf Beneficiaries (2)	7	Junior high school
7	KI-7	62	Man	Community Leaders	-	Bachelor's degree



Figure 1 depicts the estimated impact of the productive waqf program implemented at the Rohmatul Ummah Islamic Boarding School. This impact is measured in the percentage increase or improvement in various aspects of community welfare. Increase in Income (25%): Productive waqf makes the most significant contribution to increasing the income of the community around the Islamic boarding school. This shows that the programs implemented have succeeded in creating economic opportunities and improving people's living standards. Access to Basic Needs (20%): Productive waqf also has a positive impact on people's access to basic needs, such as food, clothing, shelter, education and health. The increase in income generated from productive waqf programs allows communities to better meet their basic needs. Job Creation (15%): The productive waqf program succeeded in creating new jobs for the community around the Islamic boarding school. This shows that these programs not only provide direct assistance, but also empower communities through sustainable employment opportunities. Improving the Quality of

Education (10%): Productive waqf also contributes to improving the quality of education in Islamic boarding schools and surrounding communities. Waqf funds are used to improve educational facilities, provide scholarships, and increase teacher competency. Improving Health Quality (8%): Productive waqf programs also have a positive impact on the quality of public health. This can be seen in increasing community access to health services, health education, and improving health facilities. Improving Environmental Quality (2%): Although the impact is relatively small, productive waqf also contributes to improving environmental quality. Programs such as organic farming and sustainable waste management help preserve the environment around Islamic boarding schools. Overall, Figure 1 shows that productive waqf has a significant impact on various aspects of community welfare around the Rohmatul Ummah Islamic Boarding School. The productive waqf program not only provides economic benefits but also has a positive social impact.

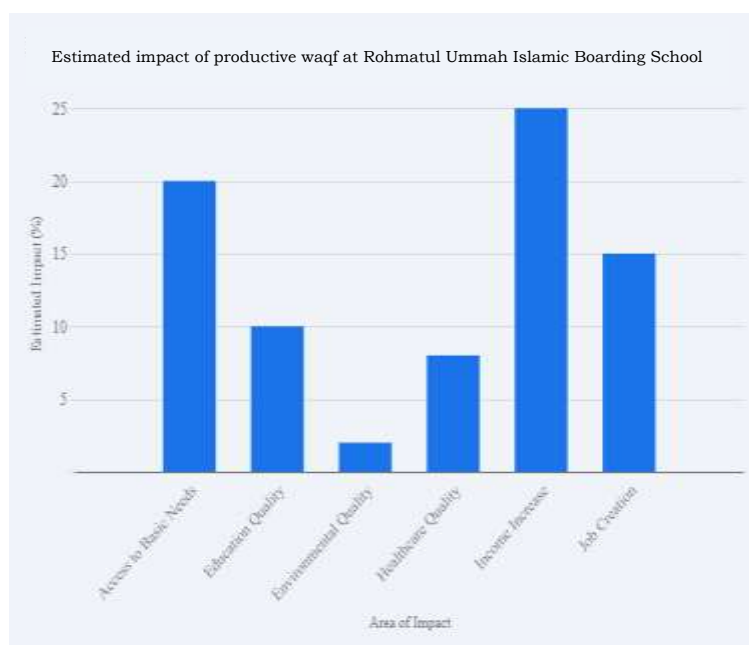


Figure 1. Impact of productive waqf.



The results of this research are presented based on themes that emerged from qualitative data analysis, namely: Productive Waqf Management, Types of Productive Activities, Economic Impact, Social Impact, and Challenges Faced. Management of productive waqf at the Rohmatul Ummah Islamic Boarding School is carried out in a structured and professional manner. This Islamic boarding school has a waqf nazhir who is responsible for managing waqf assets, starting from planning, and implementation, to evaluation. The waqf nazhir is also tasked with ensuring that the management of waqf is productive in accordance with sharia principles and applicable laws and regulations. Transparency and accountability are the main principles in managing productive waqf in this Islamic boarding school. Nazhir waqf regularly reports the performance of waqf management to Islamic boarding school administrators and the community. Financial reports are also audited regularly by independent auditors to ensure transparency and accountability. Apart from that, Islamic boarding schools also involve the community in managing productive waqf. The community is given the opportunity to provide input and suggestions regarding waqf management, as well as participate in productive activities managed by the waqf.

Productive waqf at the Rohmatul Ummah Islamic Boarding School is used to finance various types of productive activities, including: Agriculture: The Islamic Boarding School has extensive agricultural land which is used to grow various types of food and horticultural crops. These agricultural products are sold to local markets and some are used to meet the food needs of Islamic boarding schools. Livestock: The Islamic boarding school also has a cattle, goat and chicken farm. The results of this livestock are sold to local markets and some are used to meet the Islamic boarding school's protein needs. Micro Businesses: Islamic boarding schools also develop various micro businesses, such as snack production, handicrafts, and laundry services. These businesses provide

employment opportunities for the community around the Islamic boarding school and increase their income. Productive waqf at the Rohmatul Ummah Islamic Boarding School has a significant economic impact on the surrounding community. Some of the economic impacts identified include: Increased Income: Communities involved in productive activities managed from waqf experience an increase in income. This is because they get wages from working on agricultural land, livestock or micro businesses owned by Islamic boarding schools. Job Creation: Productive activities managed from waqf also create new jobs for the surrounding community. This helps reduce the unemployment rate in the area. Increased Access to Basic Needs: Income obtained from productive activities managed by waqf helps people to meet their basic needs, such as food, clothing, shelter, education, and health.

Apart from the economic impact, productive waqf at the Rohmatul Ummah Islamic Boarding School also has a positive social impact on the surrounding community. Some of the social impacts identified include: Improving the Quality of Education: Part of the proceeds from productive waqf is used to finance the education of students in Islamic boarding schools. This helps improve the quality of education in Islamic boarding schools and provides opportunities for children from underprivileged families to get a decent education. Improving Health Quality: Islamic boarding schools also use part of the proceeds from productive waqf to finance health services for the surrounding community. This helps increase people's access to quality health services. Improving Environmental Quality: Productive activities managed from waqf, such as agriculture and animal husbandry, are carried out by paying attention to environmental aspects. This helps preserve the environment and improve the quality of life of the community. Even though productive waqf at the Rohmatul Ummah Islamic Boarding School has provided many benefits, there are still several challenges faced, including: Limited



Human Resources: Islamic boarding schools still lack experts who have competence in managing productive waqf. This hinders the development of broader and more sustainable productive activities. Capital Limitations: Even though Islamic boarding schools have quite large waqf assets, the available capital is still limited to develop larger productive activities. Climate Change: Erratic climate changes, such as long droughts and floods, can disrupt agricultural and livestock activities managed by waqf.

The productive waqf management model at the Rohmatul Ummah Islamic Boarding School reflects best practices in waqf governance. This Islamic boarding school has implemented the principles of transparency, accountability and community participation in waqf management. This is in line with the theory of good governance which emphasizes the importance of transparency, accountability, participation, as well as effectiveness and efficiency in managing resources. The application of good governance principles in the management of productive waqf is very important to ensure that waqf is managed in a trustworthy manner and provides optimal benefits for the community. Transparency and accountability will increase public trust in waqf managers, thereby encouraging people to donate more to waqf. Community participation will also increase the community's sense of ownership of the waqf so that they will be more concerned and responsible for the sustainability of the waqf. This finding is in line with previous research which shows that good waqf management is a key factor in the success of productive waqf. Research by Gani and Asyik (2020) shows that transparency and accountability in the management of productive waqf can increase public trust and encourage waqf investment. Research by Hasan (2019) also shows that community participation in productive waqf management can increase the effectiveness and sustainability of waqf.

Rohmatul Ummah Islamic Boarding School has succeeded in diversifying productive activities

managed from waqf. This diversification is important to reduce risks and increase the sustainability of productive waqf. By having various types of productive activities, Islamic boarding schools can reduce dependence on one type of business and be more resistant to market fluctuations. Apart from diversification, Islamic boarding schools also innovate in productive activities. For example, Islamic boarding schools have developed organic farming and integrated animal husbandry that are environmentally friendly. This innovation not only increases productivity, but also provides added value to waqf products. These findings are in line with social entrepreneurship theory which emphasizes the importance of innovation and sustainability in creating social impact. Productive waqf can be seen as a form of social entrepreneurship because it aims to create a positive social impact through sustainable economic activities. Research by Al-Qardawi (2018) shows that innovation in productive waqf can increase the productivity and sustainability of waqf. Research by Ahmad (2021) also shows that diversification of productive activities can reduce risks and increase the sustainability of waqf.

Productive waqf at the Rohmatul Ummah Islamic Boarding School has had a significant economic impact on the surrounding community. Increasing income, creating jobs, and increasing access to basic needs are some of the economic impacts that have been felt by the community. This economic impact is in line with economic development theory which emphasizes the importance of inclusive economic growth, namely economic growth that provides benefits to all levels of society, especially the poor. Productive waqf can be an instrument for realizing inclusive economic growth because it can provide poor people with access to productive resources, such as capital, technology and skills. Research by Cizakca (2020) shows that productive waqf can make a significant contribution to reducing poverty and increasing community welfare. Research by Kahf (2019) also shows that productive waqf can create jobs



and increase people's income.

Apart from the economic impact, productive waqf at the Rohmatul Ummah Islamic Boarding School also has a positive social impact on the surrounding community. Improving the quality of education, health and the environment are some of the social impacts that have been felt by society. This social impact is in line with human development theory which emphasizes the importance of improving the overall quality of human life, not only from an economic perspective but also from a social, cultural, and environmental perspective. Productive waqf can be an instrument for realizing human development because it can provide people with access to basic social services, such as education, health, and a healthy environment. Research by Sadeq (2022) shows that productive waqf can make a significant contribution to improving the quality of education and public health. Research by Sulaiman (2023) also shows that productive waqf can improve environmental quality and reduce the negative impacts of climate change.

Even though productive waqf at the Rohmatul Ummah Islamic Boarding School has provided many benefits, there are still several challenges that need to be overcome. Limited human resources, limited capital, and climate change are some of the challenges faced by Islamic boarding schools in developing productive waqf. To overcome these challenges, efforts are needed from various parties, including the government, waqf institutions, and society. The government can provide policy and regulatory support that is conducive to the development of productive waqf. Waqf institutions can increase waqf management capacity and develop innovation in productive activities. The community can play an active role in supporting and participating in productive waqf. Even though there are challenges, the potential for productive waqf in Indonesia is still very large. With good management, productive waqf can become one of the main pillars of economic and social development in Indonesia. Productive waqf can help

reduce poverty, improve community welfare, and create a more just and prosperous society.

5. Conclusion

Rohmatul Ummah Islamic Boarding School has succeeded in implementing a structured, professional, transparent, and accountable productive waqf management model. This model involves competent waqf nazhir, a transparent reporting system, and active participation from the community. Islamic boarding schools have developed various types of productive activities managed from waqf, such as agriculture, animal husbandry, and micro-enterprises. This diversification not only increases waqf income, but also reduces risks and increases the sustainability of productive waqf. Productive waqf at this Islamic boarding school has had a significant economic impact on the surrounding community, including increasing income, creating jobs, and increasing access to basic needs. Apart from the economic impact, productive waqf also provides positive social impacts, such as improving the quality of education, health, and the environment. Even though it has been successful, the development of productive waqf in Islamic boarding schools still faces several challenges, such as limited human resources, limited capital, and climate change.

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