

Mosque Transformation toward Economic Self-Reliance through Productive Waqf

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ABSTRAK

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Penelitian ini menganalisis transformasi kelembagaan Masjid Jogokariyan Yogyakarta menuju kemandirian ekonomi melalui pengelolaan wakaf produktif serta merumuskan model transformasi wakaf produktif berbasis masjid. Penelitian menggunakan pendekatan kualitatif dengan desain deskriptif. Data diperoleh melalui observasi, wawancara mendalam, dokumentasi, dan studi literatur. Analisis data menggunakan model interaktif yang meliputi reduksi data, penyajian data, dan penarikan kesimpulan. Keabsahan data diperkuat melalui triangulasi sumber dan teknik. Hasil penelitian menunjukkan bahwa transformasi Masjid Jogokariyan dibangun melalui kepemimpinan visioner, tata kelola yang transparan dan partisipatif, optimalisasi aset wakaf produktif, pengembangan unit usaha, serta pemberdayaan masyarakat yang berkelanjutan. Wakaf produktif dikembangkan melalui Hotel Wakaf Jogokariyan, Laboratorium Pertanian Umat, dan Badan Usaha Milik Masjid (BUMM) Jogokariyan Bakery. Pendapatan dari unit-unit tersebut digunakan kembali untuk mendukung kegiatan keagamaan, pendidikan, pelayanan sosial, dan pemberdayaan ekonomi masyarakat. Berdasarkan temuan tersebut, penelitian ini merumuskan Mosque Productive Waqf Transformation (MPWT) Model, yaitu model yang menjelaskan keterkaitan antara kepemimpinan visioner, tata kelola kelembagaan, optimalisasi aset wakaf produktif, pengembangan unit usaha, dan pemberdayaan masyarakat dalam mencapai kemandirian ekonomi masjid yang berkelanjutan. Model ini memberikan kerangka integratif untuk memahami wakaf produktif sebagai instrumen transformasi kelembagaan dan penguatan peran sosial-ekonomi masjid.

ABSTRACT

Keyword:

Productive Waqf;
Mosque; Economic
Self-Reliance;
Community
Empowerment;
Institutional
Transformation

This study examines the institutional transformation of Jogokariyan Mosque in Yogyakarta toward economic self-reliance through productive waqf management and develops a transformation model for mosque-based productive waqf. A qualitative approach with a descriptive research design was employed. Data were collected through observation, in-depth interviews, documentation, and literature review. The data were analyzed using the interactive model of data reduction, data display, and conclusion drawing, with source and technique triangulation used to strengthen the credibility of the findings. The findings show that the transformation of Jogokariyan Mosque is shaped by visionary leadership, transparent and participatory governance, productive utilization of waqf assets, business unit development, and sustained community empowerment. Productive waqf is developed through the Jogokariyan Waqf Hotel, Community Agricultural Laboratory, and Mosque-Owned Enterprise (BUMM) Jogokariyan Bakery. The revenues generated from these units are reinvested in religious, educational, social, and community empowerment programs. Based on these findings, the study proposes the Mosque Productive Waqf Transformation (MPWT) Model, which explains the interconnected stages of visionary leadership, institutional governance, productive waqf asset optimization, business development, and community empowerment in achieving sustainable



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mosque economic self-reliance. The model contributes an integrated framework for understanding productive waqf as an instrument of institutional transformation and sustainable mosque development.

INTRODUCTION

Waqf is an important Islamic philanthropic instrument with the potential to support social welfare and sustainable development. When managed productively, waqf can generate long-term economic benefits, contribute to poverty reduction, and support broader development goals, including the Sustainable Development Goals (SDGs) (Nazeri & Rahman, 2021; Zafar & Ali, 2026). In Indonesia, the potential of cash waqf is estimated at around IDR 180 trillion annually, while the amount collected reached only approximately IDR 2.23 trillion by early 2024. The substantial gap between potential and realization points to the need for more productive, professional, and sustainable waqf management (Cipta et al., 2026; Huda & Prastian, 2025; Maulina et al., 2024).

The development of productive waqf is influenced not only by the availability of assets but also by the quality of institutional governance, the capacity of *nazhir*, innovation in asset management, and community participation (Maulina et al., 2024; Sharif et al., 2024; Sugianto et al., 2025). Mosques have an important position in this context. Beyond their function as places of worship, mosques have long served as centers of education, social service, *da'wah*, and community development. Productive waqf managed through mosques can provide a more sustainable financial base for these functions and reduce dependence on short-term donations (Farhan & Hasan, 2023; Maulina et al., 2024; Sharif et al., 2024).

Masjid Jogokariyan in Yogyakarta provides an important example of this development. Its productive waqf management includes the Jogokariyan Waqf Hotel, the Community Agricultural Laboratory through waqf farmland, and the Mosque-Owned Enterprise (BUMM) in the form of Jogokariyan Bakery. These units are managed through institutional arrangements that emphasize professionalism, transparency, and accountability. The income generated is directed back into religious activities, education, social services, and community empowerment. Productive waqf in this setting is not treated merely as an asset-management activity, but as part of a broader effort to strengthen the economic and social functions of the mosque (Muis et al., 2025; Sharif et al., 2024; Syaikhul et al., 2021).

Previous studies have discussed productive waqf in relation to *nazhir* governance, asset management, transparency, and its contribution to Islamic economic development (Budiman et al., 2026; Hambari et al., 2026). Studies on Masjid Jogokariyan have also examined congregational services, mosque governance, and community empowerment (Halstead, 2026; Marchiani, 2026). Less attention has been given to the way leadership, institutional governance, productive waqf management, business development, and community empowerment operate as an interconnected process toward mosque economic self-reliance (Batabyal et al., 2026; Jasni et al., 2025; Marchiani, 2026; Mujahidin et al., 2025). This is particularly important because productive waqf requires more than the availability of assets; it requires an institutional structure capable of turning those assets into sustained economic and social value.

This study examines the transformation of Masjid Jogokariyan toward economic self-reliance through productive waqf management. It focuses on the roles of leadership, institutional governance, productive waqf asset optimization, business unit development, and community empowerment in this process. The analysis also leads to the formulation of the Mosque Productive Waqf Transformation (MPWT) Model, which places these elements within a connected institutional process. The model offers a way to understand productive waqf not simply as the utilization of donated assets, but as part of a broader transformation of mosque institutions toward sustainable economic and social functions.

RESEARCH METHODS

This study employed a qualitative approach with a descriptive research design to examine the transformation of Masjid Jogokariyan toward economic self-reliance through productive waqf management. A qualitative approach was considered appropriate because the study focuses on institutional processes, experiences, practices, and relationships that are best understood within their natural setting (Creswell & Poth, 2018). The research was conducted at Masjid Jogokariyan, Yogyakarta, which was purposively selected because of its established practice of managing productive waqf and developing mosque-based economic activities. Informants were selected through purposive sampling based on their knowledge and direct involvement in mosque management, productive waqf, business activities, and community empowerment.

Primary data were obtained through observation, semi-structured interviews, and documentation. Interviews involved mosque administrators, *nazhir*, managers of business units, and other stakeholders who were considered relevant to the research focus. Observation was used to examine the management of productive waqf, institutional activities, business operations, and forms of community involvement. Documentation included institutional records, activity reports, photographs, and other relevant materials. Secondary data were drawn from books, scientific articles, official reports, and relevant documents concerning productive waqf, mosque governance, and community empowerment. The combination of these sources provided information on both the institutional processes and the practices through which productive waqf was developed.

Data analysis followed the interactive model of Miles, Huberman, and Saldaña (2014), consisting of data condensation, data display, and conclusion drawing and verification. Interview and observation data were first organized according to the main research themes, including leadership, institutional governance, productive waqf management, business development, and community empowerment. The emerging patterns were then compared across data sources to identify relationships among these elements and their contribution to mosque economic self-reliance. Data credibility was strengthened through source and technique triangulation by comparing information from different informants and examining its consistency with observations and documentary evidence. The analysis was conducted iteratively so that interpretations remained grounded in the empirical data rather than being determined solely by the initial conceptual framework.

RESULTS AND DISCUSSION

Research findings indicate that the economic independence of Jogokariyan Mosque was established through the integration of visionary leadership, participatory governance, productive waqf management, business development, and community empowerment. The utilization of productive waqf assets—such as the Waqf Hotel, the Community Agricultural Laboratory, and Jogokariyan Bakery—generates economic resources used to support religious, educational, social, and community-oriented programs. These findings demonstrate that a mosque's economic independence relies not only on business activities but also on an institutional system that links asset productivity with community needs. Based on these findings, the study formulates the MPWT, which positions leadership, institutional governance, waqf asset optimization, business development, and community empowerment as mutually integrated components for achieving sustainable economic independence and community well-being.

Institutional Transformation of Masjid Jogokariyan

The findings show that the transformation of Masjid Jogokariyan has developed through the gradual integration of religious, social, and economic functions. Productive waqf is not managed as an independent economic activity but as part of a broader institutional strategy to strengthen the mosque's capacity to serve its congregation and surrounding community. Observation, interviews, and document analysis indicate that this transformation is supported by participatory governance, systematic congregational mapping, productive utilization of waqf assets, business development, and sustained community involvement.

An important foundation of this process is the congregational database, which records information on the spiritual, social, and economic conditions of the community. The database provides a basis for identifying needs and determining appropriate programs. Community participation is then facilitated through the Musyawarah Besar Jamaah (MBJ, Grand Congregational Assembly) and the regular Jumat Legi forum. These forums bring mosque administrators and congregants together to discuss community needs, evaluate existing programs, and determine future priorities.

The resulting programs cover religious, educational, social, and economic needs. Among them are subsidized rice distribution through the ATM Dhuafa program, educational scholarships, vocational training, MSME assistance, and Islamic educational activities for different age groups. The programs are connected to the information contained in the congregational database, allowing assistance to be directed toward specific needs rather than distributed uniformly.

The economic dimension of this transformation is supported by three main productive units: the Jogokariyan Waqf Hotel, the Community Agricultural Laboratory based on waqf farmland, and the Mosque-Owned Enterprise (BUMM), represented by Jogokariyan Bakery. Each unit has a distinct economic function. The hotel generates income to support mosque activities and community services, the agricultural laboratory utilizes waqf land for productive and food-related activities, and the bakery combines business development with employment and local economic opportunities.

Income generated by these activities is reinvested into mosque operations, da'wah, education, social assistance, and community empowerment. This creates a recurring relationship between productive assets and social programs: waqf assets generate economic returns, the returns finance community services, and the resulting social benefits strengthen congregational participation and institutional support.

The findings also indicate that participation extends beyond attendance at religious activities. Congregants are involved in program planning, social services, business activities, and volunteer work. Relations among mosque administrators, nazhir, wakif, business managers, and congregants form a network of cooperation that supports the continuity of productive waqf management. Similar patterns have been identified in studies emphasizing the role of participation, social trust, and institutional capacity in strengthening mosque-based economic empowerment (Erwinto et al., 2025; Lestari et al., 2024; Prayoga et al., 2026).

Taken together, these findings point to an institutional transformation rather than simply an expansion of mosque economic activities. Productive waqf becomes meaningful because it is connected to governance, community participation, and programs that respond to congregational needs. This finding supports earlier studies showing that productive waqf requires effective governance and institutional capacity if its economic potential is to generate sustained social benefits (Emon Saputra, 2021; Wahyu Wibowo et al., 2025). In the case of Masjid Jogokariyan,

economic self-reliance develops alongside the expansion of the mosque's religious and social functions (Aminuddin et al., 2026; Lestari et al., 2024; Ramin, 2022).

Participatory Governance and Community Empowerment

The governance structure of Masjid Jogokariyan shows that community empowerment is closely connected to participation in institutional decision-making. The MBJ and Jumat Legi forums provide spaces for congregants to communicate their needs, contribute ideas, and participate in program evaluation. The congregational database strengthens this process by providing information that can be used to identify social and economic conditions within the community.

This practice corresponds with Jim Ife's (2013) understanding of empowerment, which places participation and people's capacity to influence decisions at the center of community development. It also resonates with Rappaport's (1987) argument that empowerment develops when communities gain greater capacity to manage resources and participate in decisions affecting their lives. At Masjid Jogokariyan, participation is not limited to receiving assistance. Congregants are positioned as participants in planning, implementation, and evaluation.

The involvement of different actors also strengthens the social relations surrounding productive waqf. Trust between mosque administrators and congregants, transparency in financial management, and cooperation among nazhir, wakif, business managers, and community members create social conditions that support institutional continuity. These elements correspond with the social capital framework of Coleman (1988) and Putnam (1993), particularly the roles of trust, networks, and shared norms in facilitating collective action.

The relationship between governance and trust is particularly important for waqf because waqf assets represent a long-term trust from the wakif. Welly, a representative of the Baitul Mal of Masjid Jogokariyan, explained:

“We strive to ensure that the mosque's waqf assets never remain idle. They represent the trust of the wakif, which must be preserved and managed properly so that they continue to generate sustainable benefits. Waqf assets must always be empowered. The entire management process is transparent, allowing the public to know how waqf resources are utilized.” (Interview with Welly, Baitul Mal Administrator, April 19, 2025).

The statement illustrates an important principle in the management of productive waqf at Masjid Jogokariyan: waqf is treated as an entrusted asset that must remain productive while its benefits are continuously maintained. Transparency is therefore not only an administrative requirement but also a means of sustaining public trust and accountability.

This practice is consistent with Syariah Enterprise Theory, which places accountability within a broader relationship involving God, society, and the environment (Triuwono, 2007). In the context of Masjid Jogokariyan, the economic returns from productive waqf are directed toward education, social assistance, da'wah, and community empowerment. The value of the waqf is therefore reflected not only in the growth of its assets but also in the continuity and reach of the benefits generated from those assets.

Productive Waqf as an Institutional Economic Base

The productive waqf units provide the economic base for the wider activities of Masjid Jogokariyan. The Jogokariyan Waqf Hotel, Community Agricultural Laboratory, and Jogokariyan

Bakery demonstrate different forms of productive asset utilization. Their significance lies not simply in their capacity to generate revenue, but in their integration with the mosque's social and religious functions.

Figure 1 presents the productive waqf-based business activities developed at Masjid Jogokariyan.



Figure 1. Productive Waqf Business Units of Masjid Jogokariyan
Source: Researcher's Documentation (2025)

The three units demonstrate that productive waqf can take different institutional forms according to the characteristics of available assets and community needs. The hotel transforms waqf assets into a service-based economic activity; agricultural land is used for productive and community-oriented purposes; and the bakery provides a commercial activity that also creates employment opportunities. The diversity of these units reduces dependence on a single source of income and provides a broader economic foundation for mosque programs.

The management of these units also illustrates the difference between simply owning waqf assets and developing productive waqf. An asset becomes economically meaningful when there is an institutional mechanism for managing, supervising, developing, and reinvesting its returns. In Masjid Jogokariyan, productive assets are linked to the mosque's wider institutional objectives. The income generated does not end at the business-unit level but returns to programs serving the congregation and surrounding community.

This finding provides an important basis for understanding the economic self-reliance of the mosque. Economic self-reliance is not produced by business activity alone. It develops through the relationship between productive assets, institutional governance, community participation, and the continuous reinvestment of economic returns into social and religious functions. This relationship becomes the basis for the MPWT Model developed in the later part of the discussion.

Social Entrepreneurship and Community Benefits

The development of productive waqf units at Masjid Jogokariyan also reflects the characteristics of social entrepreneurship. Economic activities are not separated from the mosque's social mission. The Waqf Hotel, Community Agricultural Laboratory, and Jogokariyan Bakery generate income while supporting education, social assistance, da'wah, employment, and community empowerment. The business units therefore function as instruments for sustaining the mosque's wider responsibilities rather than as commercial ventures pursued for institutional profit alone.

This pattern is consistent with Dees's (1998) concept of social entrepreneurship, which emphasizes the creation of social value through sustainable economic activity. The case of Masjid Jogokariyan shows how productive waqf can provide a stable economic base for social programs without making those programs entirely dependent on external donations. The connection between business activity and social services also allows the mosque to respond to community needs through resources generated within its own institutional environment.

From the perspective of Islamic economics, this practice reflects the principle of *maslahah*. Productive resources are developed so that their benefits reach a wider group of people. The allocation of waqf-generated income to scholarships, social assistance, vocational training, da'wah, and economic empowerment illustrates the distributional function of waqf beyond the preservation of assets. This is in line with Chapra's (2008) argument that the productive use of economic resources should contribute to justice and social welfare.

The findings also distinguish productive waqf from a conventional business model. Financial returns remain important, but they are not the final objective. The value of productive waqf is determined by its ability to maintain the asset while expanding its benefits. At Masjid Jogokariyan, this relationship creates a cycle in which waqf assets generate income, income supports community programs, and community participation strengthens the institutional environment required to sustain the assets.

From Productive Waqf Management to Mosque Economic Self-Reliance

The case of Masjid Jogokariyan suggests that economic self-reliance develops through the interaction of several institutional elements rather than through productive waqf alone. Leadership provides direction, governance organizes resources and participation, productive waqf generates economic value, business units maintain revenue streams, and community empowerment ensures that the benefits return to the congregation. Each element strengthens the others.

This integrated pattern differs from approaches that examine waqf governance, *nazhir* performance, or individual business units separately (Himmawan et al., 2025; Lestari et al., 2022; Pamungkas et al., 2024; Suhardina et al., 2025). At Masjid Jogokariyan, these elements operate within one institutional system. The mosque does not simply manage waqf assets productively; it connects those assets with organizational governance and community needs.

The transformation can therefore be understood as a movement from asset management toward institutional self-reliance. Productive waqf provides the economic foundation, while governance and participation determine how that foundation is developed and sustained. Community programs, in turn, give concrete meaning to the economic returns generated from waqf. This relationship explains why the economic function of the mosque can expand without displacing its religious and social functions.

The process provides the empirical basis for the Mosque Productive Waqf Transformation (MPWT) Model proposed in this study. The model places visionary leadership, institutional

governance, productive waqf asset optimization, business development, and community empowerment within one continuous transformation process. Economic self-reliance emerges as the result of their interaction, rather than as the direct outcome of productive waqf assets alone.

Mosque Productive Waqf Transformation (MPWT) Model

Based on the findings, the MPWT Model describes mosque economic self-reliance as a continuous institutional process. The process begins with visionary leadership that establishes the mosque's orientation toward congregational service and community empowerment. This direction is translated into institutional governance through systematic data management, transparent financial administration, participatory decision-making, and regular evaluation.

The next stage is productive waqf asset optimization. At Masjid Jogokariyan, this is represented by the Waqf Hotel, Community Agricultural Laboratory, and Jogokariyan Bakery. These units create economic resources that can be used to support the mosque's religious, educational, social, and economic programs. Their contribution is strengthened when business management is accompanied by professional supervision, financial transparency, and continuous institutional evaluation.

Community empowerment forms the next component. The benefits generated through productive waqf are returned to the community through social assistance, scholarships, training, employment opportunities, MSME support, and other programs. Community members are also involved in planning and implementing these activities. This creates a reciprocal relationship between the mosque and its congregation: the institution develops productive resources for the community, while community participation strengthens the institution.



Figure 2. Mosque Productive Waqf Transformation (MPWT) Model

The model can be represented as a continuous sequence: visionary leadership → institutional governance → productive waqf asset optimization → business development → community empowerment → mosque economic self-reliance. Islamic values, transparency, accountability, participation, professional management, innovation, and collaboration operate across all stages. The process is not linear in a strict sense because evaluation and institutional learning continuously influence subsequent decisions.

Economic self-reliance in this model therefore refers to the mosque's growing capacity to generate and manage resources for its own religious and social functions while maintaining community-oriented objectives. It does not imply independence from the congregation or from external cooperation. Rather, it indicates a stronger internal economic capacity that allows the mosque to sustain its programs and expand its social contribution.

Theoretical and Practical Implications of the MPWT Model

The MPWT Model extends the discussion of productive waqf by positioning waqf management within a broader process of institutional transformation. The findings show that productive assets alone do not create mosque economic self-reliance. Their contribution depends on the interaction between visionary leadership, accountable governance, productive asset management, business development, and community empowerment. This integration explains why productive waqf at Masjid Jogokariyan is able to support not only mosque operations but also religious, educational, social, and economic programs. The model therefore places productive waqf within an institutional system rather than treating it simply as an asset management or fundraising mechanism.

The model also has practical implications for mosques seeking to develop productive waqf. Its application does not require the replication of the business units developed by Masjid Jogokariyan. Each mosque has different assets, institutional capacity, economic opportunities, and community needs. The process offered by the MPWT Model is more important than the specific form of business. Mosques need to identify community needs, strengthen governance, assess available productive assets, develop suitable economic activities, reinvest the returns, and maintain community participation. This process allows productive waqf to develop according to local conditions while retaining its social and religious purposes.

A further implication concerns the meaning of mosque economic self-reliance. The findings do not position independence as financial separation from the congregation. Economic capacity becomes meaningful when it strengthens the mosque's ability to sustain services and respond to community needs. Productive waqf creates a reciprocal relationship in which institutional capacity supports community welfare, while community participation strengthens the sustainability of mosque-based economic activities. This relationship represents the main contribution of the MPWT Model to the development of productive waqf management.

CONCLUSION

This study shows that the transformation of Masjid Jogokariyan toward economic self-reliance has been built through the integration of leadership, participatory governance, productive waqf management, business development, and community empowerment. Productive waqf assets, including the Waqf Hotel, Community Agricultural Laboratory, and Jogokariyan Bakery, provide economic resources that support religious, educational, social, and community programs. The findings indicate that economic self-reliance is not produced by business activities alone but by the institutional system that connects productive assets with community needs.

The study proposes the Mosque Productive Waqf Transformation (MPWT) Model, which places visionary leadership, institutional governance, productive waqf asset optimization, business development, and community empowerment within a continuous transformation process. The model explains how productive waqf can move beyond asset preservation and become a sustainable source of institutional and community development. Transparency,

participation, professional management, and continuous reinvestment are important conditions within this process.

The MPWT Model offers both conceptual and practical value for mosque-based productive waqf development. Mosques can adapt its components according to their assets, institutional capacity, and local conditions without replicating the exact business structure of Masjid Jogokariyan. The central principle is to connect productive waqf with accountable governance and community empowerment so that economic returns remain linked to public benefit. In this form, productive waqf can strengthen mosque economic self-reliance while preserving and expanding the mosque's role as a center of worship, education, social service, and community development.

The research focuses on analyzing the institutional transformation of the Jogokariyan Mosque in Yogyakarta toward economic self-reliance through the management of productive waqf, as well as formulating a mosque-based model for productive waqf transformation. Future research could examine the application of the Mosque Productive Waqf Transformation (MPWT) model to mosques with varying asset characteristics, institutional capacities, and socio-economic conditions. Subsequent studies might also employ comparative and longitudinal approaches to identify factors influencing the sustainability of productive waqf management and economic self-reliance, as well as the impact on community empowerment. Expanding the scope of such research is expected to strengthen the model's validity while generating adaptive and sustainable strategies for mosque-based productive waqf management.

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