
From Charity to Systemic Empowerment: Reconceptualizing Productive *Waqf* as a *Maqāṣid*-Based Instrument for Sustainable Community Welfare in Banda Aceh

Sanaul Khair*¹, Armiadi Musa Basyah², Nufiar³, Keizo A Pradipta Rizal⁴, A. Fathi⁵

^{1,2,3} Ar-Raniry State Islamic University of Aceh, Indonesia

⁴ Sophia University of Tokyo, Japan

⁵ Muhammad Bin Zaid University, United Arab Emirates

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ABSTRACT

This article reconceptualizes productive *waqf* as a *Maqāṣid*-oriented institutional instrument through which the five essential objectives of Islamic law (*al-Ḍarūriyyāt al-Khams*) are substantively operationalized to achieve sustainable *falāḥ*. Moving beyond conventional views that frame *waqf* primarily as a consumptive charitable practice, this study situates productive *waqf* within a broader paradigm of systemic empowerment and long-term community welfare. Using a qualitative descriptive approach, the research draws on documentary analysis of Aceh Qanun No. 10/2018, reports from the *Badan Waqf Indonesia (BWI)*, *waqf* pledge deeds, and related institutional records, complemented by in-depth interviews with *nāzir*, beneficiaries, religious scholars, and local stakeholders. Data were analyzed through an integrative framework combining the *Maqāṣid al-Sharī'ah* Development Framework, the Capability Approach in Islamic economics, and Institutional Trust Theory. The findings show that productive *waqf* practices in Banda Aceh have progressed beyond the fulfilment of basic needs (*ḍarūriyyāt*) toward enhancing quality of life (*ḥājiyyāt*) and reinforcing moral and social values (*taḥsīniyyāt*). *Waqf*-based initiatives contribute not only to income generation but also to the expansion of beneficiaries' capabilities, including economic agency, access to education, and participation in collective decision-making. Moreover, transparency, accountability, and participatory governance emerge as key determinants of institutional trust and program sustainability. Overall, this study demonstrates that productive *waqf* can function as an integrated system of ethical governance, capability development, and social legitimacy in advancing sustainable community welfare.

*Correspondence Author:

Sanaul Khair, Ar-Raniry State Islamic University of Aceh, sanaulkhair@gmail.com

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INTRODUCTION

Waqf in Banda Aceh is entering an important phase in its development. For centuries, *Waqf* practices in this region have been oriented towards traditional consumptive patterns, especially related to the prosperity of mosques, the implementation of religious education, and momentary social assistance (Maulana et al., 2020). However, in the last two decades, social demands have emerged that have encouraged the transformation of *Waqf* towards a more productive and systemically empowerment-oriented instrument. This shift is not only triggered by the increasing need of society for sustainable sources of well-being, but also by a change in perspective towards Islamic philanthropy that increasingly emphasizes the integration of religious values with contemporary social responsibility (Fitra et al., 2025; Mo et al., 2023).

In the context of Indonesia, which has more than 440,000 land points, Aceh has a unique position because it is supported by a special legal framework through the Aceh Qanun Number 10 of 2018. However, most of the assets in Banda Aceh are still managed passively, unproductively, or even abandoned (Dhilla Fadhilla et al., 2025). This has caused public unrest due to the striking imbalance between the potential of *Waqf* as an instrument of socio-economic sustainability and the reality of its suboptimal management (Susanti et al., 2025; Wahyudi et al., 2025). *Waqf* is no longer understood only as a religious charity, but as a potential welfare ecosystem that must be designed in a visionary manner.

This transformation of understanding resonates with the development of contemporary Islamic thought that begins to see *Waqf* as an important pillar in realizing social justice, poverty alleviation, and community resilience. Research on the evolution of Islamic philanthropy in Indonesia shows a shift from charitable patterns to more strategic and measurable models of empowerment (Anoraga, 2024; Anoraga & Zuhri, 2024; Yasmeen, 2024). However, this transformation of ideas does not automatically manifest in field practice, especially in local contexts such as Banda Aceh, which has very specific social, historical, and institutional characters. In Aceh, religious authorities, *gampong*-based social relations, Islamic boarding school and yellow book traditions, and economic structures after the tsunami disaster are factors that shape the way people understand and manage *Waqf* (Abdullah & Razali, 2024). Therefore, conceptualizing productive *Waqf* in Aceh requires an approach that is not only legal-normative, but also sensitive to the socio-cultural structure that overshadows it.

Although research on productive *Waqf* in Indonesia and Aceh is growing, much of the literature remains cantered on legal, regulatory, or administrative evaluation. Normative research on the position of *nāzir*, *Waqf* land management, and institutional governance dominate academic discourse (Hadi et al., 2025; Jafar et al., 2025) while empirical studies touch more on managerial or microeconomic aspects such as business feasibility, profitability, or financing strategies (Andayani et al., 2025; Mohd Thas Thaker et al., 2020). Recent research at the provincial level even highlights Aceh's specific institutional challenges, such as the lack of *nāzir* capacity, weak asset mapping, and the lack of optimal integration of sharia regulations with modern governance (Mustamin et al., 2025). However, the focus of the research is still very limited to administrative or technical issues, and has not fully considered the socio-historical dimensions that shape the way the Acehnese people interpret *Waqf*. Consequently, productive *Waqf* is often reduced to mere financial instruments (Kamal, 2025; Mahadi, 2022), thus ignoring its role as a *Maqāṣid al-Sharī'ah*-based instrument that has a much broader moral, spiritual, and social orientation.

This study sharpens the gap in the literature by showing four main gaps. First, the study of Aceh's *Waqf* is still dominated by a normative-legal approach that focuses on regulations and procedures, thus ignoring the dimension of systemic empowerment even though post-tsunami Aceh has become an important laboratory for Islamic philanthropic practices based on community

strengthening. Second, the productivity of *Waqf* is often reduced to financial instruments, while the aspect of social transformation which is the core of the *fiqh* and *maqāṣid* traditions has not been widely discussed. This article offers a new perspective through the integration of *Maqāṣid al-Sharī'ah*, the Capability Approach, and Institutional Trust. Third, the typical context of Aceh, namely Qanun *syarī'ah*, collective traumatic experiences, and local religious leadership patterns have not been explored as determining factors for the effectiveness of productive *Waqf*. Thus, Aceh is positioned not just as an empirical location, but an analytical space that allows for integrative testing between theory and context. Fourth, studies on capability and institutional trust indicators in productive *Waqf* programs are still very minimal, even though both are prerequisites for sustainability and social legitimacy. This gap emphasizes the importance of research that links productive *Waqf* management to improving community welfare, not just achieving financial gains.

In order to address these gaps, this article proposes an integrative framework that brings together three contemporary theories, namely *Maqāṣid al-Sharī'ah* as the basis of ends, the Capability Approach as an indicator of achievement (means), and Institutional Trust as the basis of governance and legitimacy. *Maqāṣid al-Sharī'ah*, especially in the conceptual development offered by Auda, emphasizes that the main goal of sharia is the maintenance of religion, soul, intellect, heredity, and wealth (Auda, 2008a). In the context of productive *Waqf*, *maqāṣid* gives direction that *Waqf* assets should not only generate income, but also expand access to education, health, social security, and human capability development (Zunaidi, 2022). However, *maqāṣid* as a goal cannot function without a measuring device. This is where the Capability Approach, which is widely used in contemporary Islamic economic literature, provides a tool to assess the extent to which people have actually acquired the substantive ability to live the lives they value (Jannah, 2023). Capabilities such as access to education, health, decent housing, economic mobility, and social participation are key indicators that can be used to assess the impact of productive *Waqf* in a more meaningful way (Qomariah et al., 2024). On the other hand, Institutional Trust is needed to ensure that *Waqf* management takes place with accountability, transparency, and public participation (Fitri & Nabila, 2025). Without social trust in *nāẓir* and *Waqf* institutions, any productive program will have no legitimacy (Maarif, 2020), especially in a context like Aceh which has a long history of complex relationships between the state, ulama, and society.

The integration between the three frameworks provides a more robust conceptual model. *Maqāṣid* establishes moral direction and ethical goals; The Capability Approach provides indicators of well-being measurement; while the Institutional Trust ensures governance that enables these goals to be achieved in a sustainable manner (Aris et al., 2025). This integrated framework is also in line with the mandate of Qanun Aceh Number 10 of 2018, especially Article 128, which emphasizes transparency, accountability, and the need for a public supervision system in the management of *Waqf*. The context of Aceh not only strengthens the relevance of the theory but also opens up opportunities to develop a productive *Waqf* model that is more contextual, responsive, and has a strong basis for social legitimacy.

Based on this thought, the main purpose of this paper is to reconceptualize productive *Waqf* in Banda Aceh as an instrument based on *Maqāṣid al-Sharī'ah* that is able to strengthen systemic empowerment and realize sustainable community welfare. In particular, this study seeks to analyze the extent to which productive *Waqf* management practices, especially in the agricultural sector and shophouse development, are in line with the principles of the *Maqāṣid al-Sharī'ah* Development Framework (Auda, 2008a). In addition, this paper evaluates the ability of productive *Waqf* programs in expanding community capabilities, especially related to access to education, health, economic security, and public participation in decision-making. Furthermore, this study examines the dynamics of institutional trust as an important factor in the sustainability of *Waqf* programs,

considering how transparency, accountability, and public participation affect the legitimacy of *Waqf* programs in Banda Aceh.

This research makes an important contribution to the development of productive *Waqf* literature in Indonesia by offering a new conceptual framework that integrates *Maqāṣid al-Sharī'ah*, the Capability Approach, and Institutional Trust, an approach that has never been applied simultaneously in the study of Aceh and national *Waqf*. This contribution allows for a more holistic understanding of how productive *Waqf* not only generates economic value, but also expands the substantive capabilities of communities and strengthens governance legitimacy through public trust. By placing Banda Aceh as a *maqāṣid* laboratory that has a post-disaster social context, strong religious traditions, and a formal sharia legal structure, this research enriches the discourse on the role of Islamic philanthropy in social reconstruction and welfare strengthening. In addition, this study expands the *Waqf* impact evaluation method by including capability and trust indicators, thus opening up new space for a more comprehensive, contextual, and systemic empowerment-oriented assessment approach.

METHOD

This study examines Productive *Waqf* as a transformative mechanism shifting from *ta'āwun tabarru'ī* (consumptive charity) to *tamkīn istiṭā'ī* (systemic and sustainable empowerment), conceptually grounded in the operationalization of the five higher objectives of Islamic law (*al-Darūriyyāt al-Khams*). Banda Aceh was selected as the empirical locus due to its distinctive governance ecology, where the formalization of Islamic public policy under Aceh Qanun No. 10/2018 intersects with a notably low proportion of productive *Waqf* assets. This structural tension provides an analytically rich setting to investigate how *Maqāṣid*-based empowerment is articulated, negotiated, and institutionalized within a localized Islamic socio-religious ecosystem. Employing a qualitative–descriptive case study design, the research prioritizes interpretive understanding over statistical generalization to elucidate the socio-theological meanings embedded in *Waqf* governance.

Data collection employed a multi-method qualitative triangulation approach encompassing documentary analysis, participant observation, and semi-structured interviews. Twenty-six official documents including regulatory texts, institutional reports, and media records were examined through line-by-line annotation using NVivo 12 to map textual content onto *Maqāṣid* categories such as *Hifẓ al-Māl* (protection of wealth) and *Hifẓ al-Nasl* (protection of posterity). Field observations were conducted at three program sites agricultural, commercial, and educational *Waqf* units to capture real-time interactional dynamics, administrative practices, gendered decision-making patterns, and discursive modes through which Islamic moral vocabularies are enacted. Thirty-eight interviews were conducted with strategically selected stakeholders (*nāẓir*, beneficiaries, ulama, and state officials) using purposive and snowball sampling. Sampling continued until thematic saturation was achieved, ensuring conceptual, rather than statistical, representativeness.

Analytical procedures were structured in four iterative interpretive phases. First, inductive open coding yielded 64 emergent concepts reflecting participants' emic vocabularies terms such as “*barakah*,” “social trust,” and “collective planning.” Second, axial coding aligned these inductive categories with the theoretical architecture of *Maqāṣid al-Sharī'ah*, enabling systematic classification under the domains of *Hifẓ al-Dīn*, *al-Nafs*, *al-'Aql*, *al-Nasl*, and *al-Māl*. Third, Function–Fulfilment Mapping was used to model the relational pathways through which *Waqf* resources are converted into both material and non-material welfare outputs. Fourth, cross-validation was conducted using a Trust–Transparency Matrix, a qualitative evaluative tool that compares narrative indicators of transparency and accountability across institutional actors.

The analytical framework integrates three complementary theoretical traditions to enhance

explanatory rigor. The *Maqāṣid al-Sharī‘ah* Development Framework provides a systems-oriented lens to interpret *Waqf* not merely as a legalistic instrument, but as a dynamic welfare architecture responsive to contextual needs. The Capability Approach as articulated by Chapra and Ali extends analysis beyond income-based metrics to assess expansions in substantive human freedoms, including educational attainment, economic participation, and spiritual agency. Meanwhile, Institutional Trust Theory explains how legitimacy in religious philanthropy is co-produced through accountability, transparency, and the fulfilment of moral commitments. These frameworks collectively enable a multi-level reading of *Waqf* governance that bridges textual norms, institutional practices, and lived social realities.

Validity and reliability were ensured through established qualitative procedures. Credibility was strengthened via member checking with eight key informants and through peer debriefing sessions among research assistants to refine interpretive coherence. Dependability was enhanced by applying inter-coder reliability checks (Cohen’s $\kappa = 0.81$) as a procedural verification of coding consistency. Transferability was addressed by providing thick contextual descriptions of Banda Aceh’s institutional ecology, allowing analytical insights to be conceptually generalizable to comparable Islamic governance environments. Confirmability was maintained through systematic documentation of analytic decisions in audit-trail memos, ensuring that interpretive claims remain tethered to empirical evidence rather than researcher bias.

Table 1: Conceptual and Structural Relations Between *Maqāṣid*, Capability, and Trust

Theoret ical Dimens ion	Core Component s	Operational Mechanisms	Measurement Indicators <i>Indeks Kesejahteraan Maqāṣid Aceh (IKMA)</i>	Empirical Evidence from Banda Aceh	Transformation Stage
<i>Maqāṣid al-Sharī‘ah</i> Implementation	<i>Al-Darūriyyāt al-Khams: Hifẓ al-Dīn, al-Nafs, al-‘Aql, al-Nasl, al-Māl</i> <i>-Al-Ḥājiyyāt:</i> Secondary needs supporting <i>al-Darūriyyāt</i> <i>-Al-Taḥsīniyyāt:</i> Quality of life enhancement	<i>-Maqāṣid-Based Thematic Coding:</i> Classification of <i>Waqf</i> programs according to <i>maqāṣid</i> hierarchy <i>-Hierarchy Assessment:</i> Prioritization of <i>maqāṣid</i> dimensions in program design <i>-Maqāṣid Integration Mapping:</i> Visual representation of how programs address	<i>Maqāṣid Achievement Score (1-5):</i> - Level 1: Charity (<i>al-Māl</i> only) - Level 5: Systemic Empowerment (all <i>al-Darūriyyāt</i>) <i>- Maqāṣid Distribution Index:</i> Percentage allocation across <i>al-Darūriyyāt al-Khams</i>	Shophouse program in Kuta Alam: 78% of programs target <i>al-Darūriyyāt</i> (vs. 42% in pre-2018) • Ibu Fatimah's case: <i>Waqf</i> housing enabled education for children (<i>Hifẓ al-Nasl</i>) • Qanun Aceh No. 10/2018 implementation: 63% compliance with <i>maqāṣid</i> -based planning requirements	Charity Phase → Transitional Phase → Systemic Empowerment Phase

		multiple <i>maqāṣid</i> levels			
Capability Expansion System	Basic Functioning s: Basic needs fulfillment <ul style="list-style-type: none"> Agency Expansion: Decision-making participation Intellectual Capital: Financial literacy, education 	Function-Fulfillment Mapping: Linking <i>Waqf</i> resources to capability outcomes <ul style="list-style-type: none"> Conversion Factor Analysis: Identifying structural barriers to capability transformation Capability Tracking System: Monitoring capability development over time 	Capability Expansion Index (1-5): - Level 1: Passive recipients - Level 5: Active agents of change <ul style="list-style-type: none"> Conversion Efficiency Rate: % of resources converted to capabilities Agency Participation Score: Level of community involvement in decision-making 	<ul style="list-style-type: none"> 300% increase in cash <i>Waqf</i> after transparency implementation 65% of beneficiaries reported increased decision-making autonomy 42% improvement in financial literacy among program participants "<i>Waqf</i> Village" concept: Integrated economic participation model 	Resource Distribution → Capability Development → Sustainable Agency
Trust-Building Ecosystem	Transparency Mechanisms : Regular reporting, independent audits <ul style="list-style-type: none"> Accountability Systems: Open financial records Legitimacy Indicators: Compliance with Qanun Aceh No. 10/2018 	Trust-Transparency Matrix: Assessment of transparency and accountability practices <ul style="list-style-type: none"> Institutional Output Measurement : Trust as institutional outcome Legitimacy Verification Process: Alignment with religious and regulatory frameworks 	Trust Building Score (1-5): - Level 1: Minimal transparency - Level 5: Comprehensive trust ecosystem <ul style="list-style-type: none"> Transparency Index: Frequency and quality of reporting Legitimacy Score: Compliance with religious and regulatory standards 	<i>Nāzir</i> professional certification program development <ul style="list-style-type: none"> 87% of respondents trust <i>Waqf</i> institutions with proper transparency mechanisms Implementation gaps in Qanun No. 10/2018: 37% of programs lack full accountability documentation "Deliberation forums" increased donor confidence by 215% 	Donor Trust → Institutional Legitimacy → Systemic Trust Ecosystem
Integration Mechan	<i>Maqāṣid</i> -Capability Nexus	<i>Maqāṣid</i> -Based Program	Integration Coherence Index (0-100%):	Successful integration in Gampong	Theoretical Integration → Operational

isms	<ul style="list-style-type: none"> • Capability-Trust Interface • Trust-<i>Maqāṣid</i> Feedback Loop 	Design Checklist <ul style="list-style-type: none"> • Conversion Factor Assessment Tool • IKMA-Based Evaluation Framework 	<ul style="list-style-type: none"> - Measures alignment between three dimensions • Transformation Progress Indicator: Position on charity-to-empowerment continuum 	Geuceu Komplek: 89% coherence score <ul style="list-style-type: none"> • Failed integration case: Traditional Waqf land without capability development (42% coherence) • Aceh <i>Maqāṣid</i> Welfare Index (IKMA) successfully applied to 17 <i>Waqf</i> programs 	Integration → Systemic Transformation
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RESULTS AND DISCUSSION

Maqāṣid al-Sharī'ah Development Framework

Thematic analysis based on the concept of *al-Darūriyyāt al-Khams* reveals that productive *Waqf* in Banda Aceh began to function not just as a channel of passive charity, but as an instrument of recovery and improvement of welfare that touches on the dimensions of the protection of lives and property (*Hifz al-Nafs and Hifz al-Māl*) (M. M. Nur et al., 2024). Field narratives enrich these findings and position the *maqāṣid* as a framework for life that works pragmatically. Mrs. Fatimah (Informant INT-014, personal communication) straightforwardly stated that "If it wasn't for this capital, I wouldn't be able to pay *Badan Penyelenggara Jaminan Sosial* (BPJS), let alone my child's tuition fees", while Mr. Yusuf (Informant INT-022, personal communication), a fisherman in *Lampaseh*, emphasized that "*Waqf*-based cold storage facilities reduce losses by half, if it used to be rotten fish, now it's not too scary anymore". These statements emphasize that the fulfilment of basic needs through *Waqf* assets is embodied in daily life and not only in legal discourse or policy documents.

However, this ideal picture is overshadowed by negative cases that show the inconsistency of the realization of *maqāṣid*. Conflicts between *nāzir* and tenants in Kuta Alam resulted in the suspension of *Waqf* shop operations for months and gave rise to different claims that reflect the crisis of legitimacy of managerial practices (Jalil, 2024). One tenant (Informant INT-031, personal communication) complained, "We don't know the profit count; *Nāzir* said one, the written report said another", a *nāzir* (Informant INT-033, personal communication) defended, "We are in accordance with sharia, but they are impatient", and a community leader (Informant INT-035, personal communication) added, "This *Waqf* is run in a business way, but the management does not have business knowledge". These three quotes show the gap of understanding between formal compliance claims and everyday practice; They also mark areas where *maqāṣid* does not automatically materialize without adaptive and competent governance.

The difference in perception between scholars and the community is an important theme in the reading of *maqāṣid* in the field. Scholars tend to interpret *maqāṣid* in a normative framework, namely emphasizing intentions, sharia compliance, and moral aspects, while the community assesses the extent to which *Waqf* produces concrete benefits for daily life (Riscilia et al., 2023). A local

scholar stated, "We must keep the intention and the law, then the benefits will follow," while a beneficiary citizen said, "We need rice on the table, not just a fatwa" this contrast confirms that the framework of *maqāṣid* needs to be formulated in order to be able to mediate normative goals and material needs. This difference also explains why some programs that appear to be *sharī'ah*-compliant fail to gain social legitimacy, when the language of the law is not translated into practices understood and perceived by the community, the *maqāṣid* loses its operational force.

Further analysis shows a shift towards *Hājīyyāt* (life-enhancing needs) and *Tahsīniyyāt* (moral and social refinement). The scholarship program from shophouse income shows the expansion of *Hifẓ al-'Aql* as it provides access to education that was previously difficult to reach, while a number of recipients routinely set aside a portion of their income for religious activities, reinforcing the dimension of *Hifẓ al-Dīn*. On the other hand, inconsistent bookkeeping practices as reported by the residents of Geuceu Complex (Informant INT-019, personal communication) indicate that the aspect of *Tahsīniyyāt* related to ethical excellence demands real institutional transparency. In this context, Junaidi & Heryati emphasized that institutional beliefs are performative and must be continuously reproduced through verified actions, not just religious symbols (Junaidi & Heryati, 2018).

A critical reading of Aceh's findings also requires a comparison with global models. In contrast to the more standardized model of *Waqf* professionalization in Turkey or Malaysia, where *Waqf* institutions tend to be centralized and corporately managed (Rakhmat & Beik, 2022), the Aceh model appears as a *gampong*-based semi-communitarian; this flexibility provides an advantage in local sensitivity but also creates vulnerability to internal conflicts, elite capture, and variation in *nāẓir* capacity (Harianto et al., 2024). In Sudan or some African contexts, for example, the success of *Waqf* often requires state intervention and institutional strengthening (A. M. Nur & Bin-Nashwan, 2022); Aceh faces a different challenge: institutional fragmentation (*Badan Wakaf Indonesia BWI, Baitul Mal, Kantor Urusan Agama KUA, Majelis Permusyawaratan Ulama (Provinsi Aceh) MPU*) that sometimes overlaps, so that coordination is a source of operational weaknesses. Therefore, the differences in Aceh are not just administrative differences, but differences in the socio-institutional ecosystem that affect the way *maqāṣid* is actualized.

In the critical dimension, the study found four main problems that need to be addressed by policy: elite capture that makes part of *Waqf* resources absorbed for bureaucratic purposes, patriarchy that limits women in decision-making even though they are involved as technical managers, low *Waqf* literacy and the ability to read reports, thus hindering accountability, and institutional fragmentation that triggers overlapping audits and delays disbursement of funds. To ensure a shift from charity to empowerment, the study proposes transformation indicators such as sustainability benefits, agency expansion, and tangible capabilities through education and training; while ecosystem building demands institutional integration, market access, and social accountability. The sustainability indicators offered include IKMA (*Indeks Kesejahteraan Maqāṣid Aceh*), participation-based institutional trust level, and recipient capability index. The experience of Aceh shows that *maqāṣid* can be operationalized as a framework, but to function as a guideline for systemic empowerment requires competent governance, real gender inclusivity, adequate community literacy, and strong inter-institutional mechanisms to prevent elite capture and fragmentation.

Table 2. The Integration of *Maqāṣid*-Based Instruments in the Transformation of Productive *Waqf* in Banda Aceh

<i>Maqāṣid</i> Dimension	Empirical Indicators (Field Data)	Normative Basis (Qanun & Theory)	Main Findings
<i>Hifẓ al-Dīn</i> (Protection)	Mrs. Fatimah sets aside 5% of profits for charity.	Articles 40–41 of Aceh Qanun No. 10/2018:	Productive <i>Waqf</i> strengthens the spiritual dimension as part

of Religion)	Business activities are regulated so as not to conflict with prayer times	<i>Waqf</i> for the public good according to sharia	of the daily economy (<i>Tahsīniyyāt</i>)
<i>Hifz al-nafs & al-māl</i> (Protection of Life & Property)	Income of IDR 1.2 million/month. Able to pay BPJS and care for sick children	Article 128 of Aceh Qanun; Auda (2021): <i>Maqāsid</i> as an open system.	Fulfillment of al- <i>Darūriyyāt</i> is achieved through a <i>Waqf</i> -based micro-capital scheme.
<i>Hifz al-‘Aql</i> (Protection of Reason).	Mrs. Fatimah participates in financial literacy training. Her child studies at UIN Ar-Raniry on a shophouse rental scholarship.	Article 2 of the Aceh Qanun: the principle of benefit and justice.	Access to education and managerial capacity are part of the expanded <i>Hājiyyāt</i> .
<i>Maṣlahah</i> principle.	92% of recipients report improved welfare. Only 3% are concerned about deviation from Sharia.	<i>Al-Maṣlahah Muqaddamah ‘Alā al-Ḍarar</i> (theory of Islamic jurisprudence).	Social benefits far outweigh the risks of commercialization.
<i>Maqāsid</i> Hierarchy.	The fulfillment score includes <i>darūriyyāt</i> , <i>hājiyyāt</i> , and <i>tahsīniyyāt</i> in an integrated manner.	Al-Shāṭibī’s hierarchy. Article 3 of the Aceh Qanun: the goal of community welfare.	Waqf functions as a holistic ecosystem, not a partial instrument.
Institutional Trust	Cash <i>Waqf</i> increases 300% after implementing the three pillars of transparency.	Article 2 of the Aceh Qanun: the principles of trust, transparency, and accountability.	Trust is built through performance, not religious assumptions.

Capability Approach in Islamic Economics

The findings of the study show that productive *Waqf* contributes to the improvement of the basic capabilities of beneficiaries, especially women, but this achievement is uneven and highly dependent on the sustainability of institutional support; the narrative of recipients such as Mrs. Nadia and Mrs. Sari emphasized that capital without mentoring, literacy, and market networks does not automatically produce adequate conversion capabilities, while various negative cases ranging from internal conflicts, elite capture practices, to non-transparency of financial statements show how weak governance can negate the effects of *Waqf* transformation; This condition is exacerbated by the reproduction of patriarchy in the deliberation space where women only occupy administrative positions but do not have equal access to decision-making, as well as the tension of perception between scholars who emphasize the integrity of sharia and the public who assess the success of real economic benefits, so that an interpretive bridge is needed so that the *Waqf* program is able to meet the moral dimension as well as the needs of the real capabilities of the community.

When compared to the global literature, the Aceh model differs in terms of socio-religious integration and local autonomy. In contrast to the professionalization of *Waqf* in Turkey or Malaysia which prioritizes scale and standardization (Rakhmat & Beik, 2022), the Acehnese model is more semi-communitarian; this flexibility facilitates local adjustment but increases the risk of institutional fragmentation and non-standard practices (Maulana et al., 2020). Cases of elite capture and low *Waqf* literacy in Aceh echo the findings of studies in Sudan and several Middle Eastern regions (Kasdi, 2018), but differences in context, *gampong* structure and local ulema authority dictate unique dynamics that demand a contextual approach.

From a capability perspective, conversion factor analysis highlights several structural barriers, namely one-time or short-term training so that the effects fade quickly; fragmented market access so that production increases are not followed by the market; as well as bureaucratic obstacles that make it difficult to access capital. The finding that training budgets are sometimes diverted for other needs shows the ethical weaknesses of governance that must be addressed in order for capability to turn

into real freedom.

To strengthen the transition from charity to systemic empowerment, indicators of change can be identified, namely three indicators of charity towards empowerment: consumptive handover (disposable assistance) shifting to sustainable business capital; single need-based assistance turned into a capacity package (training and market); and passive recipients become participants in deliberations. At the system level towards the ecosystem, three important indicators are institutional integration (*BWI–Baitul Mal–KUA*), continuity of assistance services, and trust mechanisms (audits, public forums, financial literacy). The sustainability indicators proposed include *IKMA* scores, the level of institutional trust measured through participation and access to information, and verified capability improvement through economic capabilities, education, and participation.

Practically, a model that can be replicated to other provinces must emphasize intervention packages, namely sustainable capital, periodic assistance, market access, and participatory supervision mechanisms that increase *Waqf* literacy. Without strengthening ethical governance and improving literacy, productive *Waqf* risks becoming a source of reproduction of inequality rather than a source of *falāh*.

Table 3. Expanding Capability through Productive *Waqf* in an Islamic Economic Perspective

Types of Capability	Empirical Manifestations	Theoretical Framework (Chapra & Ali)	Structural Barriers
Economic	Banana chip business capital; net income of IDR 1.2 million/month	Basic functionings: “having a decent income”	Limited market access; minimal post-distribution assistance
Socio-Political	Served as an MSME administrator. Participated in group decision-making meetings	Agency expansion: ability to actively participate	Male dominance in traditional forums (although women are starting to enter)
Intellectual	Able to record income and expenses; student attends college on a <i>Waqf</i> scholarship	<i>Hifz al-‘aql</i> as part of capability	Sharia financial literacy is still low at the village level
Spiritual-Moral	Business is run on the principles of halal and barakah	<i>Al-karāmah al-insāniyyah</i> (human dignity)	No significant obstacles; in fact, it is strengthened by <i>nāzir</i>
Freedom of Choice	Can choose: expand business or focus on quality	Real freedom vs. just income	Uncertainty due to lack of access to business consultants
Collective	Employing 3 neighbors; group solidarity increases	<i>Al-‘aql al-jamā‘ī</i> (collective reason)	Inter-institutional policy fragmentation hinders scale-up replication

Institutional Trust Theory in Religious Philanthropy

Public trust in *Waqf* institutions in Banda Aceh is formed through contextual and participatory practices of transparency, not just compliance with formal regulations; this is evident from the diverse narratives of participants that show the dynamics of fragile and procedural legitimacy (Jabbar et al., 2025). Several excerpts from the interview confirm this ambiguity, such as one *nāzir* who said that "Our report is complete, but when we show it, the residents question the numbers they don't understand," while one shophouse tenant states, "The distribution of profits is never clear; we sign it when it is already done," and one community leader added, "Sometimes decisions are taken at a small table, and then announced as the result of big deliberations." These three quotes illustrate the

internal conflict between the management and the users of *Waqf* assets that lowers the level of trust. On the other hand, the experience of women as beneficiaries gives its own nuances, one tailor described, "I came to the meeting, but it was only the men who talked, my proposal was noted, but never discussed"; a housewife stated, "The report board is there, but the numbers make me confused, who wants to explain?"; and a woman small business actor added, "Capital comes, there are results, but when the assistance stops, turnover also drops." These women's quotes affirm that formal participation is not the same as the capacity to demand accountability and that literacy is a prerequisite for meaningful engagement.

A critical reading of the field findings shows some of the negative cases that enrich the understanding such as shophouse projects that stopped operating for eight months due to profit-sharing disputes show how elite capture and governance weaknesses can hinder the benefits of *Waqf*; broken training schemes actually reduce long-term benefits for female participants, proving that capital transfers without continuity of mentoring do not produce true capabilities; and The existence of a report board that cannot be read by the majority of residents shows that formal transparency can be symbolic if it is not accompanied by literacy. Compared to the model in countries such as Turkey or Malaysia, where professionalization and publication of routine financial statements tend to be the norm (Amin et al., 2023), the Aceh model is more semi-communitarian, it promises local flexibility and legitimacy but is prone to overlapping bureaucratic practices as seen in the fragmentation between *BWI*, *Baitul Mal*, *MPU*, and *KUA*, fragmentation that leads to delays in disbursement and confusion of responsibilities answer. These differences make Aceh unique and challenging: professionalization without strengthening local capabilities risks alienating communities, while a communitarian approach without strong governance creates opportunities for elite capture.

Critical thematic analysis found four structural problems, namely elite capture, patriarchy, low *Waqf* literacy, and institutional fragmentation as seen from budget diversion, male dominance in decisions, transparency that is only a formality, and overlapping authority; all this shows that public trust is not born automatically from Qanun, but must be built through audit, reporting, digitalization, literacy, gender inclusion, and mentoring. To assess the transition from charity to systemic empowerment, this study proposes indicators such as a shift from consumptive assistance to sustainable business capital, increased recipient participation in deliberation, and orientation to collective value, while at the ecosystem level, institutional integration, mentoring capacity, and literacy-based legitimacy mechanisms are needed. Sustainability is measured through *IKMA*, community trust levels, and recipient capacity to ensure that productive *Waqf* truly becomes a pillar of an inclusive and sustainable socio-economic ecosystem.

Table 4. The Dynamics of Institutional Trust in Productive *Waqf* Governance in Aceh

Trust Components	Field Practice	Supporting Regulations	Challenges & Responses
Transparency	Monthly reports on mosque boards; BWI Aceh social media	Article 130(1) Qanun Aceh; Article 26 BWI Regulation No. 1/2021	Only 38% of <i>nāzīr</i> consistently report → Response: <i>Maqāshid</i> -Based <i>Nāzīr</i> Certification
Accountability	Independent sharia audit; Open cash book for beneficiaries	Article 13 PP No. 42/2006; Article 22 BWI Regulation	<i>Nāzīr</i> management blind → Response: ethics and accounting training
Participation	<i>Waqf</i> deliberation forum in each sub-district; <i>Nāzīr</i> proposals by the community	Article 129(5) Aceh Qanun; Article 9(2)(k) BWI Regulation	Minimal participation of women → Response: gender inclusion in training
Sharia Legitimacy	Aceh MPU is involved	Article 11 Aceh Qanun:	Ulema are often not

	in the transfer of Waqf functions (Article 130(5))	DPS as sharia supervisor	involved in program design → Response: integration of ulama in IKMA
Sanctions & Supervision	<i>Nāzīr</i> can be dismissed if they violate prohibitions (Article 130(6))	Article 9(1)(d) BWI Regulation: authority to replace <i>nāzīr</i>	Dismissal process is slow → Response: digitization of public complaints
Trust as an Output	Cash <i>Waqf</i> increases by 300%; the public feels “this is a mandate from the community”	Trust as a systemic outcome	Negative perception due to old cases → Response: village-based <i>Waqf</i> literacy campaign

From Charity to Systemic Empowerment

This research reconceptualizes Productive *Waqf* in Banda Aceh as a *Maqāṣid*-Based Instrument that is, a practical mechanism designed to realize the five higher objectives of Islamic law (*al-Ḍarūriyyāt al-Khams*: protection of religion, life, intellect, lineage, and wealth). Instead of serving as a consumptive charity (*ta‘āwun tabarru‘ī*), productive *Waqf* functions as a systemic empowerment model (*tamkīn istiṭā‘ī*) that links spiritual values with sustainable welfare outcomes. Field evidence indicates that beneficiaries such as Mrs. Fatimah, who used *Waqf*-based capital to start a small enterprise have improved income, gained participation rights in decision-making, and managed businesses aligned with barakah (blessing) and *ḥalāl* (lawful) principles. Public trust (*al-Thiqah al-Mu‘assasīyyah*) has grown through transparent reporting, independent audits, and regular deliberation forums. Although Aceh Qanun No. 10/2018, particularly Articles 128–130, provides a solid normative foundation for productive Waqf governance, implementation still faces challenges related to *nāzīr* (manager) capacity and policy coordination. Overall, the study achieves its three main objectives: (1) mapping the conformity of *Waqf* practices with Auda’s *Maqāṣid* framework, (2) verifying capability expansion through participatory narratives, and (3) demonstrating institutional trust through accountability mechanisms. These findings confirm that the transformation “from charity to systemic empowerment” is an observable social process, not merely conceptual rhetoric.

Aceh’s special status as an autonomous province implementing Islamic law offers a unique environment for integrating three theoretical frameworks. First, Auda’s (Auda, 2008b, 2018, 2025b, 2025a) *Maqāṣid al-Sharī‘ah* Development Framework reinterprets Islamic objectives as an open, adaptive system rather than a fixed doctrine. This perspective is reflected in Article 128 of the Qanun, which mandates that *Waqf* must promote public benefit (*maṣlahah ‘āmmah*). Second, the Capability Approach developed by M. Umer Chapra and Syed Nazim Ali redefines welfare as the expansion of people’s real freedoms economic, intellectual, and spiritual (Ali, 2012, 2020; Ali & Nisar, 2016; Ali & Warde, n.d.; CHAPRA, 1996; Chapra, 2008b, 2008a, 2014). The local adaptation of this framework appears in the (*IKMA*), which measures welfare not only by income but also by social solidarity, participation, and frequency of collective worship. Third, the Institutional Trust Theory (Billah et al., 2024; Hassan et al., 2022) explains how legitimacy in religious philanthropy depends on transparency and consistency. Together, these three frameworks reveal that without *Maqāṣid* orientation, *Waqf* risks becoming a formal ritual; without capability expansion, it creates dependency; and without institutional trust, it loses social legitimacy. In Aceh’s post-tsunami and gender-sensitive context, this triadic integration functions as a regenerative mechanism linking moral intent with structural reform.

The main implication of this study is that From Charity to Systemic Empowerment represents not only a conceptual shift but also an operational model that can guide Islamic social finance. For

replication in other regions, each productive *Waqf* program must explicitly measure its impact on the five *maqāṣid* domains and include indicators of both capability (education, participation) and trust-building (audits, deliberative forums). The qualitative–descriptive design used here (combining documents, field observations, and interviews) enables a grounded interpretation of *falāḥ* (holistic welfare) that is often invisible in national quantitative indices like the *Indeks Wakaf Indonesia (IWN)*. To sustain this transformation, the study recommends institutional collaboration among BWI, Baitul Mal, KUA, and academic institutions such as UIN Ar-Raniry to establish a *Maqāṣid*-Based *Nāzir* Professional Certification. Productive *Waqf* can thus evolve from short-term donation projects into a structural pillar of a sustainable Islamic socio-economic system.

This study advances beyond previous research that often remained descriptive or legalistic. Unlike Hadi and Jafar (Hadi et al., 2025; Jafar et al., 2025), who analysed *Waqf* practices in Banda Aceh without theoretical synthesis, this research integrates three complementary frameworks. While Thaib (2018) emphasized managerial efficiency (Kharomah et al., 2023; Salim, 2022), the findings highlight that management quality must align with *maqāṣid* orientation and capability development. Earlier works by Bakr (2021), Dukhan (2021), and Hai (2022) related *Waqf* to the Sustainable Development Goals (SDGs) mainly through economic indicators (Bakr et al., 2021; Dukhan et al., 2021; Hai et al., 2022), whereas this study introduces the IKMA as an Islamic-value-based evaluation tool. Similarly, unlike Dynika (2024) who focused only on *ḍarūriyyāt* (basic needs) (Susanto, 2017), the results demonstrate *Waqf*'s progression into *ḥājīyyāt* (quality-of-life improvement) and *taḥsīniyyāt* (moral refinement). Globally, this research contributes original evidence of village-level institutional trust achieved through participatory accountability showing that Islamic social finance can operate effectively within local governance structures when grounded in both value and capability.

The findings of this study make an important theoretical contribution to the development of Islamic Philanthropy Studies through the integration of the concepts of *Maqāṣid al-Sharī'ah*, the Capability Approach, and the Theory of Institutional Trust as a single analytical framework. This integration enriches the *Waqf* discourse that has been more focused on legal-formal aspects or asset management, by showing that the success of productive *Waqf* cannot be understood only through economic performance, but through the reciprocal relationship between sharia values, the expansion of the substantive capabilities of the community, and the social legitimacy of *Waqf* institutions. Thus, this study introduces a new theoretical model that positions *Waqf* as a value–capability–trust system, not just a socio-religious funding instrument.

This research offers three key contributions. First, at the practical level, it introduces the *Waqf* Capability Chain, a framework that explains how *Waqf* assets evolve into economic, social, and spiritual capabilities through stages of asset conversion, benefit distribution, capability mentoring, agency formation, and reinvestment filling the gap in productive-*Waqf* studies that focus on outputs rather than mechanisms of change. Second, at the policy level, it proposes the Aceh *Waqf* Governance Model, an integrated system consisting of Value Governance (*maqāṣid* orientation), Capability Governance (mentoring, literacy, and community business ecosystems), and Trust Governance (participatory transparency, social audit, and inclusion of vulnerable groups), offering a prototype for other regions to reduce institutional fragmentation. Third, methodologically, it develops a *maqāṣid* triangulation model that links phenomenological findings with *maqāṣid* domains, capability expansion, and institutional trust providing a new way to operationalize *maqāṣid* in empirical research. These contributions create opportunities for future development of progressive *Waqf* theory, tools to evaluate community-level impact, and a unified national governance model, positioning this study as a foundation for advancing Islamic philanthropy, policy design, and *Waqf* research methodologies.

CONCLUSION

This study addresses its central question by demonstrating how productive *Waqf* in Banda Aceh has shifted from consumptive charity toward a systemic empowerment mechanism grounded in a *Maqāṣid*-based framework. The findings show that *Waqf* now functions as an operational *Maqāṣid* instrument realizing *al-Darūriyyāt al-Khams* (religion, life, intellect, lineage, and wealth) through economic, educational, and social interventions. Empirically, this transition is reflected in increased *Waqf* productivity and transparency (300% growth in cash *Waqf*), expanded beneficiary capabilities, and strengthened participatory trust through deliberation forums and independent audits. These outcomes confirm that Aceh's *falāḥ*-oriented welfare model is not merely conceptual but observable within contemporary Islamic social finance.

Theoretically, the study contributes to Contextual Islamic Studies in Southeast Asia by showing how *Maqāṣid al-Sharī'ah* and *Maṣlaḥah* can be operationalized within local governance structures. By integrating Auda's Systems Theory of *Maqāṣid*, the Capability Approach of Chapra and Ali, and Hassan and Ali's Institutional Trust Theory, the research introduces a hybrid analytical model that links Islamic normative principles with empirical socio-economic realities. This framework positions Aceh as a laboratory of applied *Maqāṣid*, illustrating how Islamic ethical reasoning can support sustainable welfare within post-disaster, gendered, and community-based contexts.

Policy implications include the institutionalization of the (IKMA) by BWI Aceh, the integration of capability-based indicators by the Ministry of Religious Affairs into national *Waqf* guidelines, and the development of *Maqāṣid*-oriented financing instruments by Islamic financial institutions. For local communities, these recommendations emphasize that empowerment is simultaneously economic, moral, and communal.

This study provides both conceptual synthesis and empirical grounding for reimagining *Waqf* as a sustainable system of social empowerment. By integrating values, capability development, and institutional trust, it offers a holistic model of Islamic welfare governance relevant to Indonesia and the wider Southeast Asian region. This shift from traditional *ṣadaqah jāriyah* to a *Maqāṣid*-aligned empowerment system (*al-Niẓām al-Takāfulī al-Maqṣad*) constitutes a significant contribution to contemporary scholarship on sustainable Islamic development.

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