



DIGITAL TRANSFORMATION OF WAQF MANAGEMENT: INNOVATION PATHWAYS AND POLICY DIRECTIONS IN MUSLIM- MAJORITY DEVELOPING COUNTRIES

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Abstract

Waqf represents a powerful economic instrument with substantial potential to empower communities, particularly in countries with large Muslim populations. In the digital era, innovations in the management of productive waqf offer new opportunities to enhance the effectiveness and efficiency of waqf fund utilization. This study aims to explore innovative models of productive waqf management and their impact on community economic empowerment. Employing a qualitative descriptive approach, this research conducts a comprehensive literature review of journal articles, books, and other relevant sources to analyze digital waqf practices in developing countries. The findings reveal that digital innovations—such as crowdfunding platforms, blockchain technology, and mobile applications—can significantly improve the efficiency, accountability, and outreach of waqf management. These technologies hold substantial potential to expand waqf fundraising, enhance transparency, and facilitate greater public participation. Nevertheless, several challenges persist, including low digital literacy, limited public trust in digital waqf systems, and the need to align regulatory frameworks with technological developments. This study offers insights and recommendations for policymakers and practitioners, particularly in Indonesia, to harness digital waqf innovations in supporting sustainable development and advancing community empowerment.

Abstrak

Wakaf merupakan instrumen ekonomi yang kuat dengan potensi signifikan untuk memberdayakan masyarakat, terutama di negara-negara dengan populasi Muslim yang besar. Di era digital, inovasi dalam pengelolaan wakaf produktif menghadirkan peluang untuk meningkatkan efektivitas dan efisiensi pemanfaatan dana wakaf. Penelitian ini bertujuan untuk mengeksplorasi model-model inovatif pengelolaan wakaf produktif dan dampaknya terhadap pemberdayaan ekonomi masyarakat. Penelitian ini menggunakan metode deskriptif kualitatif dengan teknik tinjauan pustaka yang komprehensif dari artikel jurnal, buku, dan sumber-sumber relevan untuk menganalisis praktik wakaf digital di negara-negara berkembang. Temuan penelitian menunjukkan bahwa inovasi digital seperti platform crowdfunding, teknologi blockchain, dan aplikasi seluler dapat secara signifikan meningkatkan efisiensi, akuntabilitas, dan jangkauan pengelolaan wakaf. Teknologi-teknologi ini menawarkan potensi untuk memperluas penghimpunan dana wakaf, meningkatkan transparansi, dan memfasilitasi partisipasi publik yang lebih besar. Namun, masih terdapat tantangan, termasuk rendahnya literasi digital, terbatasnya kepercayaan publik terhadap sistem wakaf digital, dan perlunya menyelaraskan kerangka regulasi dengan perkembangan teknologi. Penelitian ini memberikan wawasan dan rekomendasi bagi para pembuat kebijakan dan praktisi, khususnya di Indonesia, dalam memanfaatkan inovasi wakaf digital untuk mendukung pembangunan berkelanjutan dan memberdayakan masyarakat.

Keywords: Productive Waqf; Community Economic; Empowerment

INTRODUCTION

Waqf is a form of charity that has been known since the time of the Prophet Muhammad and has become one of the largest sources of wealth in Islamic civilization. During the heyday of Islam, the enthusiasm of the people in waqf was so high that it attracted the attention of the state to participate in managing and developing waqf. During the Umayyad and Abbasid Dynasties, waqf management was carried out by the state financial institution, Baitul Maal, whose utilization was not only intended for the poor, but also included funding educational institutions, libraries, salaries for employees and teachers, and scholarships for students.¹ Every economic activity at that time was mostly generated from the waqf. Waqf plays a significant role in people's lives, as it serves not only for worship,² but also for socio-economic purposes, benefiting and enhancing the welfare of the people. However, in reality, the use of waqf for the economy is very little felt by the community, because there are still many administrators or *nāẓir* who manage waqf using the traditional system.³

Waqf has a huge influence if it can be managed, developed and utilized in a more productive direction.⁴ One of the results of a productive waqf. The one that provides the most benefits are the empowerment of productive waqf for educational development.⁵ such as Al-Azhar. Apart from Al-Azhar, there are also productive waqf management for education that are quite successful in the country, such as the Indonesian Islamic University Waqf Board (BWUII), the Sultan Agung Waqf Board Foundation (YBWSA), the Indonesian Muslim University (UMI) Makasar Waqf Board, and the Pondok Modern Darussalam Gontor (PMDG).⁶

Productive management and development of waqf can be used from the results of land waqf collection, building or property waqf, and cash waqf, which has now been done by many countries, including Bangladesh. Cash waqf in Bangladesh is used as financing capital for small and medium enterprises, micro financing, consumer financing such as *murabahah*, *salam*, *istisna*, *ijarah* and other financing, as well as investment financing in the capital market. Other countries, such as Singapore, have spent ± \$140 million on the construction of 23 large mosques, the construction of 20 Kassim waqf housing units, commercial buildings, and the Wisma Indah development institution on Changi Road. Apart from that, there are also investment waqfs that

¹ Nurul Huda & Mohamad Heykal, *Lembaga Keuangan Islam: Tinjauan Teoretis dan Praktis*, (Jakarta: Kencana Prenada Media Group, 2020), 19.

² Sugianto & Fadhel Mohammad. "Waqaf Produktif: Menggerakkan Perekonomian Rakyat Menuju Ketahanan Ekonomi Berkelanjutan." *Opportunity: Jurnal Penelitian dan Pengabdian Masyarakat*, Vol. 2, No. 1 (2024): 136–145. <https://doi.org/10.55352/ojppm.v2i1.946>

³ Alaidin Koto & Wali Saputra. "Wakaf Produktif di Negara Sekuler: Kasus Singapura dan Thailand." *Sosial Budaya*, Vol. 13, No. 2 (2016): 116-139. <https://doi.org/http://dx.doi.org/10.24014/sb.v13i2.3535>

⁴ Lisda Aisyah, Muhammad Noval & Darmawati. "The Impact of Productive Waqf's Implementation on the Development of Sharia Economics in South Kalimantan." *Al-Tijary* Vol. 6, No. 2 (2021): 165-180. <https://doi.org/10.21093/at.v6i2.3423>

⁵ Abdurrahman Kasdi. "Pemberdayaan Wakaf Produktif Untuk Pengembangan Pendidikan." *Edukasia: Jurnal Penelitian Pendidikan Islam*, Vol. 11, No. 1 (2016): 159-180. <https://doi.org/10.21043/edukasia.v11i1.809>

⁶ Mulyono Jamal, Mufti Afif, Khurun'in Zahro', Zulfatus Sa'diah & Achmad Nur Hidayat. "Nazriyyah Idārah al-Arādi al-Waqfiyyah fī Mu'assasah Ma'had Dāru al- Salām Gontor Ponorogo Liṣiyānah al-Auqāf wa Tausī'ihā bi Manhaj POAC." *Proceedings of Annual International Conference on Islamic Economics (AICIE)*, 2(1) (2023): 234-246. <https://doi.org/10.21154/aicie.v2i1.1029>

have been developed by Türkiye and Malaysia, which are starting to introduce waqf share schemes, as well as Egypt, which can make waqf productive in various business fields.⁷

Of the various types of waqf above, Indonesia, which has the largest Muslim majority in the world, can optimize waqf assets in more productive ways. Muhammad Abdi Nizar, in his research, it was revealed that several institutions were starting to develop waqf assets, including Tabung Waqf Indonesia (TWI), which had developed cash waqf with the waqf allocated for education, health, da'wah and economic empowerment activities. There is also the Waqf Foundation for Building Conscience of the Nation (YWBNN) with its cash waqf building property (Tower 165), which is rented out to companies that need offices. Baitul Maal Muamalat (BMM) develops cash waqf for micro business empowerment programs, Rumah Waqf Indonesia (RWI) develops cash waqf for school construction, investment in the financial sector (deposits) and property, as well as investment in the real sector, such as home businesses.

The development of cash waqf as described above appears to have begun to lead to productive activities for education, health and economic empowerment.⁸ Cash waqf distributed by waqifs to *nāẓir* has enormous potential for development. Mahadi Ahmad even said that cash waqf can function as a financing solution for poor people in developing their entrepreneurship. Because of its enormous benefits, cash waqf collection still needs to be carried out by socializing it to the community.

Socialization to the community has an important influence, because the phenomenon in society still considers that waqf is only intended for religious activities, so that people prefer to give waqf in the form of objects rather than cash waqf, whose value can change. This is an obstacle to increasing waqf productively. Therefore, the government, as the policy owner, can strictly enforce the rules regarding waqf in Indonesia, as regulated in Law No. 41 of 2004 concerning waqf, which is strengthened by Government Regulation No. 42 of 2006 concerning the implementation of waqf. It is hoped that these laws and government regulations can make a positive contribution to the productive empowerment of waqf assets to improve community welfare, both external and internal welfare.⁹

The role of the state in developing waqf assets is very important because the state, with all its regulations, can easily collect waqf assets. As has been done by many Muslim countries in the world, such as Egypt, Saudi Arabia, Jordan, Turkey, Bangladesh and Malaysia, they have developed waqf assets and have even become an instrument of state revenue to help overcome poverty problems. However, the management of waqf in Indonesia is still less directed towards the economic empowerment of the people and tends to be more for consumptive needs of a religious nature,¹⁰ such as waqf for mosques, Islamic boarding schools, *majlis ta'lim*, and others. Utilization and development of waqf in a productive direction that is managed professionally

⁷ Wildan Munawar & M. Arief Mufraini. "Productive Waqf, Economic Empowerment, and Public Welfare: Evidence from Benefit Recipients at Daarut Tauhiid Waqf Institution." *INFERENSI: Jurnal Penelitian Sosial Keagamaan*, Vol. 15, No. 1 (2021): 1–24. <https://doi.org/10.18326/infsl3.v15i1.1-24>

⁸ Khurun'in Zahro', Mulyono Jamal, Jarman Arroisi & Nia Puji Agustin. "Implementasi Pendistribusian Wakaf Tunai Sebagai Penunjang Usaha Kecil Menengah di Badan Wakaf Uang & Badan Wakaf Tunai MUI Yogyakarta." *Ulul Albab: Jurnal Studi dan Penelitian Hukum Islam*, Vol. 3, No. 1 (2020): 49. <https://doi.org/10.30659/jua.v3i1.7554>

⁹ Khurun'in Zahro' & Nia Puji Agustin. "Pemberdayaan Usaha Mikro, Kecil Dan Menengah (UMKM) Melalui Wakaf Produktif di Indonesia." *I-WIN Library (International Waqaf Ilmu Nusantara Library)*. 2022. <https://waqafilmunusantara.com/pemberdayaan-usaha-mikro-kecil-dan-menengah-umkm-melalui-wakaf-produktif-di-indonesia/>

¹⁰ Muhammad Nafik Hadi Ryandono & Bashlul Hazami. "Peran dan Implementasi Waqaf dalam Peningkatan Kesejahteraan Masyarakat." *INFERENSI: Jurnal Penelitian Sosial Keagamaan*, Vol. 10, No. 1 (2016): 239. <https://doi.org/10.18326/infsl3.v10i1.239-264>

requires joint commitment between the government, ulama and the community, as well as other relevant components.

Productive management of waqf is an alternative solution for economic development and empowerment in order to improve community welfare.¹¹ Currently, in Indonesia, many Islamic philanthropic institutions manage waqf professionally and in a productive direction, namely Tabung Waqf Indonesia (TWI) under the auspices of the Dompot Dhuafa Foundation, Waqaf under the auspices of the Ummat Care Justice Post (PKPU), Global Wakaf, Rumah Waqf Indonesia, and the Daarut Tauhid waqf institution. The concept of productive waqf, which focuses on utilizing waqf assets to generate income, is increasingly relevant in the modern era. With advances in digital technology, the potential of waqf to empower the community's economy can be increased through various innovations.

PRODUCTIVE WAQF FROM CLASSICAL ULAMA PERSPECTIVE

Waqf is a form of voluntary charity which includes *sadaqah* in the form of mosques built, lodging for travellers, wells dug or other *sadaqah* given during his lifetime and continues to be useful after he dies.¹² Scholars provide different definitions in interpreting waqf in terms of terminology. This difference has an impact on the resulting legal actions. The differences in views of classical *madzhab* scholars are explained in the following discussion. According to Imam Abu Hanifah, founder of the Hanafi *madzhab*, waqf is holding certain property or assets from waqf ownership by way of loan and providing the benefits for charitable purposes. According to him, the founder has the right to return the waqf property to its owner. So, the owner can also sell it.¹³

Other scholars from the Hanafi school of thought, such as Imam Syarkhasi, Abu Yusuf, and Al-Murghiny, have provided definitions of waqf. According to Imam Syarkhasi, waqf is defined as holding property that is still under the waqif's ownership by not using it as collateral and other things that can prevent the benefit from being taken from the property.¹⁴ Meanwhile, Abu Yusuf is of the view that waqf is holding an object as the property of Allah SWT, and giving every benefit resulting from the property to anyone who needs it. Likewise, Al-Murghiny defines waqf as not much different from Abu Yusuf. He explained that waqf is holding property under its owner, and giving the benefits to other people.¹⁵

Meanwhile, Abu Yusuf is of the view that waqf is holding an object as the property of Allah SWT, and giving every benefit resulting from the property to anyone who needs it. Likewise, with Al-Murghiny, defining waqf is not much different from Abu Yusuf. He explained that waqf is holding property under its owner, and giving the benefits to other people.¹⁶ Based on the definition of waqf from various Hanafi scholars, it is explained that the waqf contract carried out

¹¹ Sri Budi Cantika Yuli. "Optimalisasi Peran Wakaf Dalam Pemberdayaan Usaha Mikro, Kecil dan Menengah (UMKM)." *Ekonomika-Bisnis*, Vol. 6, No. 1 (2015): 1-16. <https://doi.org/10.22219/JIBE.Vol6.No1.1-16>

¹² Habib Ahmed. *Role of Zakah and Awqaf in Poverty Alleviation*. (Saudi Arabia: Islamic Development Bank, Islamic Research and Training Institute, 2004).

¹³ Magda Ismail Abdel Mohsin. *Financing the Development of Old Waqf Properties: Classical Principles and Innovative Practices Around the World*. Palgrave Studies in Islamic Banking, Finance, and Economics, 2016.

¹⁴ Arinda Dewi Nur Aini & Noven Suprayogi. "Pengakuan Dan Pengukuran Transaksi Wakaf Produktif Pada Lembaga Wakaf (Studi Kasus: Yayasan Baitur Rahmah Sejahtera Sidoarjo)." *Jurnal Ekonomi Syariah Teori Dan Terapan*, 6(5), (2020): 928-941. <https://doi.org/10.20473/vol6iss20195pp928-941>

¹⁵ Danang Purbo Raharjo & Mugiyati Mei. "Penerapan Wakaf Saham di Indonesia dalam Perspektif Islamic Social Finance Abdul Manan." *Jurnal Ilmiah Ekonomi Islam*, 8(1) (2022): 402-410. <https://doi.org/10.29040/jiei.v8i1.4302>

¹⁶ Faridatus Syuhadak & Badrun. "Pemikiran Wahbah Al-Zuhaily Tentang Ahkam Al-Usrah." *De Jure: Jurnal Hukum dan Syari'ah*, Vol. 4, No. 2 (2012): 160-170. <https://doi.org/10.18860/j-fsh.v4i2.2985>

is *ghair* customary (not binding), because the person giving the waqf can withdraw the waqf, and only the benefits can be donated to anyone for benevolent purposes.

According to Abu Hanifah, waqf is only binding if there are three circumstances, namely, there is a judge's decision stating that the waqf is binding, the waqf is intended for mosques, and the waqf is linked to the death of the waqif. Ownership of waqf assets still belongs to the waqif, and waqf only occurs on the benefits of the assets, not on the assets. Thus, if the waqif wants his waqf to be taken back, then this is permissible. It is his right if, after the waqf becomes his property, it is then traded.¹⁷

Several scholars from the Malikiyah circle, such as Muhammad bin Arafah al-Māliki, define waqf as providing benefits for a certain period, while keeping the waqf objects in the hands of the owner. Apart from that, Ibrahim al-Mishri thinks that waqf is anything that is used while maintaining the objects intact according to the stipulated provisions. According to Wahbah al-Zuhaili, waqf is making the benefits of assets owned by the waqif, even in the form of rent or proceeds such as dirhams, with a certain *sigbat* within a certain period of time per the waqif's wishes. From the opinion of the scholars above, it can be concluded that waqf, according to Malikiyah, does not relinquish the waqif's ownership rights to the assets donated. It's just that the waqif relinquishes the right to use the donated assets.

The person who donates his assets restrains the use of the assets donated and allows the proceeds to be used for good purposes within a certain period. Therefore, donated assets cannot be used forever. These scholars argue that no argument requires the requirement of *ta'bid* (eternity) in waqf. According to Malikiyah scholars, the words "*habasta aslaha wa tasaddaqtu biha*" in the hadith of the Prophet indicate that the essence of waqf is to give charity while the waqf objects remain in the hands of the waqif. However, waqifs are prevented from transferring their property to other people in the form of buying and selling, gifts and inheritance.¹⁸

Syafi'iyah scholars have expressed opinions regarding the definition of waqf, such as Al-Minawi. According to Al-Minawi, waqf is holding property owned and distributing its benefits while maintaining the principle of the goods and their immortality, which comes from benefactors or the general public, apart from immoral assets, solely because they want to get closer to Allah SWT.¹⁹ Meanwhile, according to Imam Nawawi, waqf is the holding of assets that can be utilized while maintaining the integrity of the goods, regardless of interference from the waqif or others, and the proceeds are channeled for good, solely to get closer to Allah SWT.²⁰

The majority of scholars from the Syafi'iyah circle define waqf as holding property that can be utilized by keeping objects that prevent the waqif and others from permissible legal actions or legal actions aimed at goodness and getting closer to Allah SWT. According to this definition, the majority of scholars think that the waqf contract is binding (*luzum*). The Waqif cannot withdraw the assets that have been donated and cannot sell or inherit them. Therefore, assets that have been donated no longer belong to the waqif and move to belong to Allah SWT to be used for the good of the Muslim community.

Hanabilah scholars, such as Syamsuddin al-Maqdisyi, define waqf as retaining the origin and giving the results. According to Muhammad Abid Abdullah al-Kabisi, Syamsuddin al-Maqdisyi has a definition that is most in line with the hadith of Prophet Muhammad, when Umar bin al-

¹⁷ Wahbah Al-Zuhaili. *al-Fiqh al-Islami wa Adillatuhu*. Beirut: Dar al-Fikir, 1985: 99.

¹⁸ Wahbah Al-Zuhaili. *al-Fiqh al-Islami*, ... 132.

¹⁹ Al-Minawi. *At-Tauqif alâ Muhimmât Ta'arif*. Kairo: Alamul Kutub, 1990: 211.

²⁰ Abi Zakariya Yahya Muhyiddin bin Syaraf Al-Nawawi. *Tashih al-Tanbih*. Terj. Muhammad Aqilah Ibrahim. Al-Resalah. 1996: 69.

Khattab asked the Prophet for his opinion regarding his Khaibar land.²¹ Apart from that, the majority of scholars from the Hanabilah circle, such as al-Syaibani and Abu Yusuf, formulated the definition of waqf, namely holding assets that can be utilized by keeping objects that prevent waqifs and others from taking legal action that is permitted, which aims for good to get closer to Allah SWT. The definition of waqf put forward by the Hanabilah scholars above shows that the waqf contract is customary (binding). This is in line with Syafi'iyah's opinion. According to Ahmad ibn Hanbal, waqf is not normal unless the waqif releases his ownership rights from his authority and hands them over to someone else. Thus, the waqif cannot withdraw his waqf assets.²²

From the various definitions of waqf that have been expressed by scholars from among the four schools of thought, this group (classical) requires that the assets donated must be assets that are eternal in material material (al-'ain), in the sense that these assets are not easily damaged or destroyed and can sustainably be benefit from it. If you look at the definition from an economic substance perspective, the waqf in question is not very specific in terms of a productive waqf. Waqf is still intended for religious needs that are felt directly by the community. However, Hanafiyah scholars think that based on *istihsan*, it is permissible to donate movable objects, such as money (dinar and dirham), which has been valid according to custom, book waqf and waqf for funeral equipment.²³ This shows that it is not a problem if cash waqf is practiced by the community.

PRODUCTIVE WAQF FROM THE PERSPECTIVE OF CONTEMPORARY ULAMA

The terminology of productive waqf has at least emerged from the opinion of scholars from the Hanafi *madzhab* who emphasize the eternity of the benefits of assets that have been donated, regardless of whether they are in the form of immovable objects such as land and buildings or movable assets such as money, investments, services and so on.²⁴ However, the substance of productive waqf lies in its economic activities, not in the benefits felt directly by the community. Therefore, productive waqf requires an integrated management pattern and ways of preserving waqf so that it can continue to provide maximum benefits to the community.

Contemporary scholars and figures have provided definitions regarding productive waqf, such as Nazih Hammad and Mundzir Qahf. According to Nazih Hammad, waqf as a contract holds waqf assets and distributes the benefits to *sabilillah*. It's just that Nazih Hammad emphasized his distribution to *sabilillah*. According to Mundzir Qahf, productive waqf is part of the form of waqf based on its economic substance. He defined that productive waqf is a waqf of assets used for production purposes, both in the fields of agriculture, industry, trade and services, the benefits of which are not from the waqf objects directly, but from the net profits resulting from the development of the waqf which are given to people who are entitled per purpose of

²¹ Muhammad Abid Abdullah Al-Kabisi. *Hukum wakaf: Kajian kontemporer pertama dan terlengkap tentang fungsi dan pengelolaan wakaf serta penyelesaian atas sengketa wakaf*. Terj. Ahrul Sani Fathurrahman. Jakarta: IIMaN Press. 2004.

²² Ja'far Assagaf. "Muhammad Al-Amîn Al-Syinqithy (W. 1393 H/ 1973 M) dan Karya Tafsîr Adhwâ' Al-Bayân Fî Idhâh Al-Qur'ân Bî Al-Qur'ân." *ESENSIA: Jurnal Ilmu-Ilmu Ushuluddin*, Vol. 14, No. 2 (2013): 239-256. <https://doi.org/10.14421/esensia.v14i2.759>

²³ Ibn Abidin. *Rad al-Mukhtar*. Beirut: Dar al-Kutub al-Ilmiyah, 1994.

²⁴ Eko Nur Cahyo & Ahmad Muqorobin. "Strategi Pengembangan Wakaf Berkelanjutan dalam Sektor Pertanian: Studi Kasus di Yayasan Pemeliharaan dan Perluasan Wakaf Pondok Modern (YPPWPM) Gontor Ponorogo." *Falah: Jurnal Ekonomi Syariah*, Vol. 4, No. 2, (2019): 144. <https://doi.org/10.22219/jes.v4i2.10086>

waqf.²⁵ Shahir Md Zuki stated that waqf, from an economic perspective, can be an investment of funds and other assets that are used to obtain results and income for future consumption by both individuals and society. Thus, waqf provides certain welfare-enhancing services to the community, which are financed through the investment of allocated resources.²⁶

COMMUNITY EMPOWERMENT

Economic empowerment is an effort to make the economy strong, large, modern and highly competitive within the correct market mechanism. The theory that can be used as a basis for economic empowerment is the theory of economic growth, expressed by Schumpeter, where he emphasized the importance of the role of entrepreneurs in realizing economic growth. In this theory, it is shown that entrepreneurs are a group that will continuously make updates or innovations in economic activities. This innovation includes introducing new goods, increasing the efficiency of production methods in producing goods, expanding new markets, developing new sources of raw land and making changes in the organization with the aim of increasing the efficiency of company activities.

There are two efforts to promote economic empowerment; *firstly*, preparing people in the community to become entrepreneurs, and *secondly*, assisting.²⁷ Empowerment means providing resources, opportunities, knowledge and skills to increase people's ability to determine their future and to participate in community life.²⁸ Empowerment is the same as development and growth. Empowerment refers to the ability of people, especially vulnerable and weak groups, to have the strength or ability of society to meet their needs.²⁹

Empowerment contains two meanings, firstly, to give power, authority, which includes power, transferring power or delegating abilities to those who are not yet empowered, secondly, to give ability to or enable, namely giving ability or empowerment and providing opportunities for other parties to do something. The goals and targets of empowerment vary, such as in the fields of economics, education or health, where all of them must include three main things, namely development, community potential to develop and empowerment.³⁰

Based on the definition above, it can be explained that power is an ability that society should have so that they can carry out development independently, while empowerment is a gradual process that must be carried out to obtain and gain power, the process of transferring ability from one party who is capable to another. have not been able to provide resources, opportunities, knowledge and skills to build community independence. However, in this research, the focus is on economic empowerment.

²⁵ Khurun'in Zahro', Mulyono Jamal, Jarman Arroisi & Nia Puji Agustin. "Implementasi Pendistribusian Wakaf Tunai Sebagai Penunjang Usaha Kecil Menengah di Badan Wakaf Uang & Badan Wakaf Tunai MUI Yogyakarta." *Ulul Albab: Jurnal Studi dan Penelitian Hukum Islam*, Vol. 3, No. 1 (2020): 49. <https://doi.org/10.30659/jua.v3i1.7554>

²⁶ Choirul Amirudin & Ahmad Fikri Sabiq. "Peran Ziswaf dalam Memulihkan Ekonomi Umat Akibat Masa Pandemi Covid-19." *Jurnal BAABU AL-ILMI: Ekonomi Dan Perbankan Syariah*, 6(1), (2021): 38-47. <https://doi.org/10.29300/ba.v6i1.4074>

²⁷ Erni Febriana Harahap. "Pemberdayaan Masyarakat Dalam Bidang Ekonomi Untuk Mewujudkan Ekonomi Nasional Yang Tangguh Dan Mandiri." *Jurnal Manajemen dan Kewirausahaan*, Vol. 3, No. 2 (2012): 78-96.

²⁸ Jim Ife & Tesoriero Frank. *Community Development: Alternatif Pengembangan Masyarakat di Era Globalisasi*. Yogyakarta: Pustaka Pelajar, 2021.

²⁹ Edi Suharto. *Membangun masyarakat, memberdayakan rakyat: kajian strategis pembangunan kesejahteraan sosial dan pekerjaan sosial*. Bandung: Refika Aditama, 2016.

³⁰ Isbandi Rukminto Adi. *Pemberdayaan, pengembangan masyarakat dan intervensi komunitas: pengantar pada pemikiran dan pendekatan praktis*. Jakarta: Lembaga Penerbit Fakultas Ekonomi Universitas Indonesia, 2021.

Empowerment is divided into two levels, namely the individual level and the community level. Empowerment theory at the individual level looks at individuals learning and trying to achieve their goals. Meanwhile, at the community level, we see how community awareness and participation develop to jointly utilize resources so that they have better beneficial value.³¹ The theory of results is measured by the achievement of indicators as developed by Daz, namely the emergence of self-confidence, willingness to participate in various activities, contributing to increasing family income, utilization of existing resources, increased mobility, role in making decisions, and increased role in various groups.³² The theories above are considered relevant to economic empowerment in the form of community or group empowerment, where empowerment is focused on economic activities around Islamic boarding schools.

Through innovative management models, productive waqf can have a significant impact on community economic empowerment, having great potential to support sustainable development programs in developing countries, especially in the following aspects,³³ such as community economic development, provision of public facilities, poverty alleviation,³⁴ and environmental conservation.³⁵

ECONOMIC EMPOWERMENT AND ENDOWMENTS

According to Uswatun Hasanah, the management of waqf must be handled by a professional *nāẓir*, so that waqf can be developed productively and the results can be used to empower the community's economy. This statement shows that there is a relationship between a productive waqf that is managed professionally and community economic empowerment. The more professional you are in managing productive waqf, the greater the benefits and results you will obtain for the economic empowerment of the community.³⁶

Ryandono and Hazami stated that waqf for economic empowerment activities with the aim of increasing welfare can be carried out in 4 process stages and activities, namely: formation of Islamic spiritual character, training and business practices, mentoring and monitoring and evaluation, as well as business development and expansion. Of the 4 process stages and activities, the main and first activity is capacity building. The aim is to develop and form the character of faith so that they are empowered first mentally and spiritually. The successful formation of Islamic character and behavior is the key to successful empowerment. A good spiritual mentality will make someone have the spirit to move forward and get out of welfare problems. If the spiritual mental development and formation has been successful, the next stage is capacity building according to the needs and potential of the community, namely aspects of building

³¹ Kennedy Ediagbonya. "The Roles of Entrepreneurship Education in Ensuring Economic." *Journal of Business Administration and Education*, Vol. 4, No. 1 (2013): 35–46.

³² Sanjay Kanti Das & Amalesh Bhowal. "Self Help Groups as an Empowerment Model: Perceptions of Direct Stakeholders." *American Journal of Rural Development*, 1(5) (2013): 121–130. <https://doi.org/10.12691/ajrd-1-5-4>

³³ FR Amir & SA Nasution. "Pemberdayaan Masyarakat Melalui Kegiatan Pendidikan, Agama, Sosial, Ekonomi, Dan Kesehatan." *Qardhul Hasan: Media Pengabdian Kepada Masyarakat*, 3(1) (2018): 61–73. <https://doi.org/10.30997/qh.v3i1.1001>

³⁴ Tamimah. "Model Pengelolaan Wakaf Uang Di Lembaga Sinergi Foundation Dalam Mencapai SDGs (Sustainable Development Goals)." *Filantropi: Jurnal Manajemen Zakat Dan Wakaf*, 2(1) (2021): 77–91. <https://doi.org/10.22515/finalmazawa.v2i1.3312>

³⁵ Nabilatul Amaliyah, Maslahah Maslahah, M. Rizal Leviansyah, Moch. Wahyu Pramuja, Lilik Rahmawati. "Waqf Uang Digital: Transformasi dan Implementasi di Indonesia." *Al-Infaq: Jurnal Ekonomi Islam*, 13(1) (2022): 26. <https://doi.org/10.32507/ajei.v13i1.986>

³⁶ Uswatun Hasanah. "Cash Waqf and People Economic Empowerment in Indonesia." *Economics and Finance in Indonesia*, Vol. 59, No. 2 (2015): 215–232. <https://doi.org/10.7454/efi.v59i2.64>

economic independence, including entrepreneurship, work skills and other capacities according to their needs when carrying out their economic activities.³⁷

This business incubator process is a medium or place for small and medium entrepreneurs and prospective new entrepreneurs to practice, ask questions and discuss ways to develop or realize their business, as well as to solve business management problems, both individually and in groups. This process is accompanied by experts who are tested and experienced in their fields. Development of business incubators as a forum for the formation and development of entrepreneurs, and giving birth to new entrepreneurs. This process must be differentiated based on the business groups being fostered, both based on the type and scale of business and the potential of the community that has existed so far.

On the other hand, the material provided must be simple so that it is easy to understand, especially for those with a low level of education, even for those who have never attended formal education and the material is based on Islamic teachings. Rizal Muttaqin, in his research, has proven that indicators of economic empowerment have a relationship with coaching. The coaching in question can be built by empowering. The indicators used as a measure of economic empowerment are strengthening ownership of production factors, strengthening control over distribution and marketing, strengthening communities to obtain information, as well as knowledge and skills.³⁸

PRODUCTIVE WAQF AND COMMUNITY WELFARE

Waqf in the past has succeeded in meeting the needs of the general public and weaker sections of society, in particular. Waqf has played a role in empowering society.³⁹ In a global context, waqf aims to address and support the achievement of Sustainable Development Goals (SDGs), which include poverty alleviation and increasing access and quality of public health and education. The potential for waqf to realize this is possible because it is estimated that waqf assets worldwide reach USD 1 trillion. If, on average, waqf assets are managed productively and can generate a rate of return of 10% per year, then every year, global funding of USD 100 billion will be available from waqf benefits. The enormous potential of waqf will have a huge impact on improving community welfare and is in line with the *maqasid sharia* approach by referring to three levels of public interest, namely *daruriyat* needs, *hajjiyat* needs, and *tahsiniyat* needs⁴⁰ The *maqasid* framework demands the implementation of three levels of public interest given in the highest order to ensure the preservation of human life and dignity, which is the key to the higher goals of sharia.⁴¹

Productive waqf practices that play a role in improving community welfare both directly and indirectly include waqf for VIP rooms at RSI Malang, Alkhaibar I minimarket, and Alkhaibar II

³⁷ Muhamad Nafik Hadi Ryandono & Bashlul Hazami. "Peran dan Implementasi...", 239.

³⁸ Rizal Muttaqin. "Kemandirian dan Pemberdayaan Ekonomi Berbasis Pesantren (Studi atas Peran Pondok Pesantren Al-Ittifaq Kecamatan Rancabali Kabupaten Bandung terhadap Kemandirian Ekonomi Santri dan Pemberdayaan Ekonomi Masyarakat Sekitarnya)." *JESI (Jurnal Ekonomi Syariah Indonesia)*, Vol. 1, No. 2, (2016): 65. [https://doi.org/10.21927/jesi.2011.1\(2\).65-94](https://doi.org/10.21927/jesi.2011.1(2).65-94)

³⁹ Syahrudin, Khurun'in Zahro', Arizqiya Nurfattah, Azzam Al Hanif & Roudhoh Hannaris Said. "Membangun Penguatan Pemahaman Dan Kesadaran Wakaf Masyarakat Pesantren Gontor Melalui GISWAF." *Jurnal Pengabdian Pendidikan Masyarakat (JPPM)*, 6(1) (2025): 24–30. <https://doi.org/10.52060/jppm.v6i1.2797>

⁴⁰ Mohammad Abdullah. "Waqf, Sustainable Development Goals (SDGs) and Maqasid al-Shariah." *International Journal of Social Economics*, Vol. 45, No. 1 (2018): 158-172. <https://doi.org/10.1108/IJSE-10-2016-0295>

⁴¹ Maulidi. "Maqasid Syariah Sebagai Filsafat Hukum Islam: Sebuah Pendekatan Sistem Menurut Jasser Auda." *Al-Mazaahib: Jurnal Perbandingan Hukum*, 7(1) (2022): 113. <https://doi.org/10.14421/al-mazaahib.v7i1.2860>

minimarket, which are managed by *Nāẓir* Institution of the Islamic University of Malang. The existence of a productive waqf managed by *Nāẓir* Institute of the Islamic University of Malang contributes to the welfare of society. Community welfare in this research includes the existence of the RSI Malang VIP room, which can provide a choice for people who want comfortable rooms, clean rooms and fast hospitality. Meanwhile, minimarkets can provide convenience to local people in meeting their daily needs because these places are easy to access and the prices are quite cheap compared to others. In addition, the existence of productive waqf VIP rooms and minimarkets provides job opportunities for people who have the qualifications required by *nāẓir*. The distribution of the results of VIP and minimarket productive waqf management is based on a direct distribution pattern, such as community development and empowerment carried out directly by *nāẓir*. Empowerment through da'wah programs is implemented by carrying out several programs such as grants/incentives for *diniyah* teachers, incentives for mosque imams, mosque operational costs, and cash for the local environment.⁴²

DIGITAL PLATFORMS (E-COMMERCE)

Electronic Commerce (e-commerce) can be defined as business activities with the help of digital technology or the internet, for example, buying and selling and online payment systems. This online business can use the web, email and social media. Advances in information technology have had a positive influence on increasing trade traffic, both for business actors and especially for consumers. One proof of advances in information technology that consumers feel the benefits of in the field of trade is e-commerce. Through e-commerce, consumers have wider space for transactions, so that consumers have the ability to collect and compare the goods and services they want, and consumers become more active.⁴³ E-commerce is a new concept which is usually described as the process of buying and selling goods or services on the World Wide Web Internet or the process of buying and selling, or exchanging products, services and information via information networks, including the Internet.

E-commerce can be understood from multiple perspectives, each highlighting its unique role in modern transactions. From a communication standpoint, it involves the exchange of product or service information and payments through electronic channels such as phone lines or computer networks.⁴⁴ Viewed as a business process, e-commerce represents the use of technology to automate transactions and streamline organizational workflows. In terms of service, it functions as a tool to reduce operational costs while enhancing service quality and delivery accuracy for both businesses and consumers. Lastly, from an online perspective, e-commerce encompasses the ability to conduct buying and selling activities of goods and information over the internet and other digital platforms.

The emergence of the internet has revolutionized how zakat-managing organizations and companies operate by eliminating spatial and temporal barriers. This digital transformation enables equal opportunities for institutions to reach and interact with a broader audience, both

⁴² Yuli Rofai, Umar Burhan & Multifiah. "The Role of Productive Waqf for Public Welfare (Study Case of Nadzir Foundation in the University of Islam Malang)." *International Journal of Social and Local Economic Governance*, Vol. 2, No. 2 (2016): 152–160. <https://doi.org/10.21776/ub.ijleg.2016.002.02.6>

⁴³ Siti Mulasih & Aep Saefullah. "Tren Pemasaran Digital: Analisis Perbandingan Platform Media Sosial Facebook Ads Dan Google Ads." *Jurnal Riset Rumpun Ilmu Ekonomi*, Vol. 3, No. 1 (2024): 89–101. <https://doi.org/10.55606/jurrie.v3i1.2768>

⁴⁴ Albérico Rosário & Ricardo Raimundo. "Consumer Marketing Strategy and E-Commerce in the Last Decade: A Literature Review." *Journal of Theoretical and Applied Electronic Commerce Research*, 16(7), (2021): 3003-3024. <https://doi.org/10.3390/jtaer16070164>

nationally and globally. One of the major advantages is the ability to expand market access, allowing organizations to build stronger relationships with partners and beneficiaries. Additionally, the internet supports the development of highly specialized business models and reduces the time lag between payments and the delivery of products or services, resulting in greater efficiency and responsiveness.

From an operational perspective, digitalization leads to significant cost reductions in various areas such as production, distribution, storage, and administrative processes, particularly by minimizing the use of paper. It also enhances supply chain management through just-in-time manufacturing and pull-based systems, thereby lowering inventory and overhead costs. Moreover, internet-based communication proves to be more affordable than traditional systems like Value-Added Networks (VAN), while also providing faster access to information. These improvements not only boost organizational efficiency but also enhance employee productivity through streamlined and reengineered business processes.

E-commerce not only provides advantages for companies but also offers various benefits for consumers. Consumers can conduct transactions at any time, 24 hours a day and seven days a week, with access to a wider selection of products and suppliers. The ease of price comparison allows them to obtain products and services at lower prices. Digital products can also be delivered instantly and in real-time. In addition, e-commerce enables interaction between consumers through online communities, sharing experiences, and participating in virtual auctions that encourage competition and the potential for deep discounts. In the context of waqf fundraising, e-commerce marketplace platforms provide a great opportunity for waqf institutions to reach global markets, shorten product distribution chains, and reduce operational costs-making it an effective and efficient strategy to digitally support social and philanthropic activities.⁴⁵

INNOVATION IN PRODUCTIVE WAQF MANAGEMENT

There are some innovations in productive waqf management:

1. Online waqf: A digital technology-based waqf system that allows people to donate easily and quickly via an application or website. Technological advances must be utilized optimally. Changing dynamics in society must be responded to quickly. Today's society is very familiar with digitalization, so maximizing waqf collection by providing a web-based online platform has become a necessity for waqf activists in the country.⁴⁶
2. Digital waqf crowdfunding: A digital platform that makes it easy to collect waqf funds from the wider community by utilizing crowdfunding technology. Collecting funds using the crowdfunding method for business purposes certainly has no doubt about its success in collecting funds from the public. Using this method in collecting community waqf funds, for example, with cash waqf, is expected to maximize the potential of waqf in Indonesia.⁴⁷
3. Digital Productive Waqf Investment: Use of digital technology to manage and develop waqf assets to be more productive, such as digital waqf for agriculture, trade, and others. Today's

⁴⁵ Sugiharto, *Memanfaatkan E-Commerce Dengan Benar*. Accessed 6 June 2025. <https://www.djkn.kemenkeu.go.id/kpknl-palembang/baca-artikel/15814/Memanfaatkan-E-Commerce-Dengan-Benar.html>

⁴⁶ Suhirman. "Prinsip – Prinsip Pengelolaan Pemanfaatan Tanah Wakaf Guna Peningkatkan Kesejahteraan Masyarakat." *Jurnal Magister Hukum Udayana (Udayana Master Law Journal)*, 4(2) (2015): 252-262. <https://doi.org/10.24843/JMHU.2015.v04.i02.p05>

⁴⁷ Nuradi, Nurul Huda & Husnul Khatimah. "Inovasi Wakaf di Era Digital dalam Mengoptimalkan Potensi untuk Pembangunan Berkelanjutan di Negeri Berkembang." *El-Mal Jurnal Kajian Ekonomi & Bisnis Islam*, Vol. 5, No. 6 (2024): 3546 – 3559. <https://doi.org/10.47467/elmal.v5i6.2773>

waqf no longer focuses on 3M (mosques, madrasas and cemeteries) which are less productive. There needs to be more productive development so that the impact of this waqf is maximized. Of course, it requires smart human resources (nazir) who are always thinking about how productive digital waqf can be developed in every sector that has economic potential.⁴⁸

4. Waqf blockchain: Utilization of blockchain technology to increase transparency, accountability and security in managing waqf assets. Waqf is a large trust, so recording it is no longer sufficient, traditionally, for example, verbally, but must be done professionally and digitally to avoid disputes in the future. For this reason, recording it requires a technology that can minimize errors, and the existence of the waqf blockchain can be a solution for the transparency and accountability of waqf fund management.⁴⁹

THE ROLE OF STAKEHOLDERS IN ENCOURAGING DIGITAL WAQF INNOVATION

To be able to optimize the potential of digital waqf innovation in supporting sustainable development, an active role is needed from various stakeholders. Several things that can be done by related parties include such as,⁵⁰ the government plays a vital role in creating a conducive environment through the formulation of adaptive and forward-looking regulations that align with technological advancements.

By establishing specialized institutions to oversee digital waqf operations and offering financial incentives, the government can drive greater participation and innovation. These efforts not only provide regulatory clarity but also help attract investments in digital waqf initiatives.⁵¹ Waqf institutions and nazir serve as the core administrators of waqf assets. Their capacity to adopt and integrate digital platforms is critical to improving transparency, accountability, and efficiency in waqf management.⁵² By utilizing technology to monitor assets and manage financial operations, they enhance public trust and facilitate broader collaboration among stakeholders. These institutions can also act as bridges, enabling seamless coordination and information sharing through digital networks.

Scholars and researchers contribute by developing contextually relevant models of digital waqf and exploring technological solutions tailored to local challenges. Their analytical insights provide evidence-based guidance for stakeholders and contribute to public education about the benefits of digital waqf.⁵³ Through ongoing research and innovation, academia helps shape strategic thinking and fosters sustainable digital waqf practices. The private sector is instrumental

⁴⁸ Rahma Elsa Fitriani & Muhammad Taufiq. "Analisis Pengaruh Wakaf Digital Terhadap Kesejahteraan Masyarakat di Kabupaten Lima Puluh Kota." *Jurnal Ilmiah Mahasiswa Ekonomi Syariah (JIMESHA)*, 3(1) (2023): 67–78. <https://doi.org/10.36908/jimesha.v3i1.201>

⁴⁹ Nabilatul Amaliyah, Masalah Maslahah, M. Rizal Leviansyah, Moch. Wahyu Pramuja, Lilik Rahmawati. *Waqaf Uang Digital...*, 26. <https://doi.org/10.32507/ajei.v13i1.986>

⁵⁰ Arif Zunaidi, Rifdah Nazilatul Rizqiyyah, Fika Kemala Nikmah & Fachrial Lailatul Maghfiroh. "Pengoptimalan Manajemen Wakaf Produktif Dalam Mendorong Terwujudnya Sustainable Development Goals (SDGs)." *Jurnal Ilmiah Pangabdhi*, Vol. 9, No. 2 (2023): 159–165. <https://doi.org/10.21107/pangabdhi.v9i2.21276>

⁵¹ Eko Fajar Cahyono & Sutan Emir Hidayat. "Cash Waqf and the Development: A Case Study of Cash Waqf Linked Sukuk in Indonesia." *El-Barka: Journal of Islamic Economics and Business*, Vol. 5, No. 1 (2022): 150–182. <https://doi.org/10.21154/elbarka.v5i1.3713>

⁵² Muhammad Nafik Hadi Ryandono & Bashlul Hazami. *Peran dan Implementasi...*, 239.

⁵³ Dahlia Bonang, Shafinar Ismail & Raditya Sukmana. "Empowering the Future of Cash Waqf through Digitalisation: An Insight into the Philanthropic Intention of the Indonesian Muslim Community." *ISRA International Journal of Islamic Finance*, 16(S1) (2024): 94–117. <https://doi.org/10.55188/ijif.v16iS1.586>

in designing and implementing digital waqf platforms and services. By investing in innovative tools such as waqf management applications and crowdfunding systems, businesses can expand accessibility and liquidity in the waqf ecosystem.⁵⁴ Their technical expertise and financial support are key to scaling digital waqf solutions and enhancing operational effectiveness.

As the end-users and beneficiaries, communities play a foundational role in the success of digital waqf initiatives. Raising digital literacy, increasing awareness of the benefits of digital waqf, and encouraging active participation in online waqf giving are vital steps. Community involvement ensures that developed solutions are user-centered, practical, and inclusive, while also helping to build a sustainable and engaged digital waqf ecosystem.⁵⁵ Collaboration between these stakeholders will strengthen the digital waqf innovation ecosystem and increase its impact in supporting inclusive and sustainable economic development.

CHALLENGES OF IMPLEMENTING WAQF INNOVATION IN THE DIGITAL ERA

In supporting sustainable development, although waqf is known to have great potential, implementing waqf innovation in the digital era faces several challenges.⁵⁶ *First*, there is still low digital financial literacy and inclusion among the public. Additionally, the issue of public trust in digital platforms poses an obstacle, considering that waqf involves valuable assets. Of course, it cannot be denied that the digital era not only has a positive impact but can also have a negative impact if it is not used wisely, especially with the presence of individuals in society who use these facilities to commit digital crimes.

Second, clear regulations and policies regarding digital waqf innovation are necessary to accommodate technological developments while maintaining Sharia compliance. Waqf is a form of worship in Islam, included in the category of *mabdhoh* worship, which is highly recommended. As a form of worship, in its implementation, it must not conflict with sharia principles, so that in its development, compliance with Sharia principles must be a top priority because accountability is not only in this world but also accountability in the afterlife before Allah.⁵⁷

Third, a need for adequate institutional capacity and human resources to manage the waqf digital platform effectively. In developing the digitalization of waqf, not only sophisticated tools are needed, but it also requires an institution that is professional and concerned and supported by the availability of human resources who are experts in the field of waqf, so that they are not only competent in technology but also understand the principles of waqf that have been stipulated in the Sharia. This, of course, requires an institution that can control and supervise the

⁵⁴ Meshari Al-Daihani, Khadar Ahmed Dirie, Md. Mahmudul Alam & Ahmad Sufian Bin Che Abdullah. "An Islamic Crowdfunding Model for the Agricultural Sector: A Proposal Based on Salam and Muzārah-Waqf Scheme." *ISRA International Journal of Islamic Finance*, 16(S1), (2024): 4–23. <https://doi.org/10.55188/ijif.v16iS1.566>

⁵⁵ Anisa Maisyarah & Kuncoro Hadi. "Implementasi Model Pengelolaan Wakaf Berbasis Digital dalam Meningkatkan Tujuan Pembangunan Berkelanjutan (SDG's)." *Jurnal Ilmiah Ekonomi Islam*, 10(1) (2024): 887. <https://doi.org/10.29040/jiei.v10i1.12079>

⁵⁶ Nurwinsyah Rohmaningtyas & Nur Sa'idaturrohman. "Inovasi Wakaf Tunai Berbasis Program Sedekah Sampah." *HUMANIS: Jurnal Ilmu-Ilmu Sosial Dan Humaniora*, 15(2) (2023): 59–66. <https://doi.org/10.52166/humanis.v15i2.4362>

⁵⁷ Khasib Amrullah, Mulyono Jamal, Eko Nur Cahyo, Usmanul Khakim & Khurun'in Zahro'. "The Concept of Waqf from Worldview Theory: The Study of Sharia-Philosophy." *Ulul Albab: Jurnal Studi Islam*, 23(1) (2022): 22–41. <https://doi.org/10.18860/ua.v23i1.15694>

implementation of digitalization. Fourth, the challenge of developing digital waqf products and services that can reach all levels of society, including those in remote or less accessible areas.⁵⁸

It is common knowledge that educational and technological facilities in Indonesia are not evenly distributed throughout the archipelago, so the level of public understanding and openness of thought between urban and rural communities is not the same. For this challenge, of course, it is hoped that there will be waqf ambassadors who are ready to provide digital waqf literacy education in remote or remote areas of the country so that rural communities understand as well as people in cities understand.

CONCLUSION

Based on the results of this research and discussion, through a literature review and comprehensive analysis of various digital waqf innovation policies and practices, this qualitative study seeks to provide insights and recommendations for stakeholders to exploit the potential of digital waqf innovation. These findings highlight the potential of digital waqf innovation to increase the efficiency, accountability and reach of waqf management, thereby strengthening inclusive and sustainable economic growth. However, challenges such as the need for digital literacy, public trust, and legal alignment with developments in digital technology must be overcome. Collaboration between stakeholders is essential to realize the full potential of digital waqf innovation for sustainable development in developing countries.

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⁵⁸ Mohammad Manzoor Alam. "Potent Potential of Awqāf in Social and Economic Development." *Journal of King Abdulaziz University Islamic Economics*, 31(2) (2018): 101–108. <https://doi.org/10.4197/Islec.31-2.8>

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