



Reconceptualizing Productive Waqf Management in Indonesia: A PRISMA-Guided Systematic Literature Review

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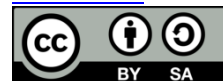
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Abstract

Purpose: This study aims to systematically map the existing literature and reconceptualize productive waqf management models in Indonesia. Existing studies remain fragmented across institutional settings and management practices, with limited conceptual synthesis of the diverse productive waqf management models. **Methodology:** Content analysis was conducted as part of a Systematic Literature Review (SLR) based on the PRISMA framework. Twelve relevant journal articles published between 2020 and 2025 were identified through Google Scholar and analyzed to identify patterns in management mechanisms, institutional settings, waqf asset utilization, and benefit orientations. **Findings:** The review identifies three mains productive waqf management models: the business-unit model, the educational-institution model, and the Islamic financial-instrument model. These models reflect different orientations toward economic sustainability, institutional sustainability, and community welfare. The novelty of this study lies in synthesizing fragmented findings to reconceptualize productive waqf management models in Indonesia. The findings suggest that productive waqf is better understood as a context-dependent management process rather than a standardized model. Practically, the classification can help nazhirs select suitable models based on asset characteristics and institutional capacity. At the same time, policymakers can develop differentiated support for nazhir capacity, governance, regulation, and Islamic financial infrastructure.

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A. Introduction

Waqf is a religious and socio-economic instrument that plays an important role in improving community welfare in various sectors, including religion, education, social services, and scientific development (Syuhada & Munir, 2020). Historically, Islam has emphasized the importance of sustainable economic resources to support long-term social welfare. In this regard, waqf represents a distinctive Islamic economic instrument because assets endowed as waqf are permanently dedicated to religious and social purposes rather than remaining under private ownership. This characteristic allows waqf assets to generate lasting social benefits by transforming privately held assets into resources that serve broader public interests (Roswandi, 2022; Wildana et al., 2025).

The potential of waqf in Indonesia is considerable. In 2022, the Ministry of Religious Affairs' Waqf Information System recorded approximately 440,500 registered waqf land plots, while the potential of cash waqf was estimated at IDR 180 trillion annually. Cash waqf collections reached IDR 1.4 trillion by March 2022, up from IDR 855 billion accumulated between 2018 and 2021 (BWI, 2022). These figures highlight the potential of waqf to contribute to socio-economic development through effective and sustainable management. The waqf ecosystem in Indonesia includes the Badan Wakaf Indonesia (BWI), government institutions, nazhirs, Islamic financial institutions, educational institutions, and community-based organizations. This setting distinguishes Indonesia from Malaysia, where waqf administration is primarily centralized under the State Islamic Religious Councils (SIRC), and Saudi Arabia, which has established a national framework through the General Authority for Awqaf (Alam, 2023; Rakhmat & Beik, 2022).

Waqf management in Indonesia remains suboptimal, despite its considerable potential. A large proportion of waqf assets continues to be managed for consumptive purposes, particularly through the development of mosques, prayer facilities, and cemeteries. Consequently, the capacity of waqf to address broader socio-economic challenges, including poverty alleviation and community economic empowerment, has not yet been fully realized (Rahim, 2022). This situation highlights the importance of shifting attention from the mere preservation and utilization of waqf assets toward management approaches that can generate sustainable economic and social benefits.

Productive waqf management is one way to enhance the socio-economic contribution of waqf. Unlike consumptive waqf, productive waqf involves developing waqf assets or funds through activities that generate sustainable economic returns to support social welfare and community development. Productive waqf has therefore been recognized as a promising mechanism for reducing poverty, expanding economic opportunities, and strengthening community welfare when managed professionally by nazhirs. Previous studies have reported positive contributions of productive waqf to community development and economic empowerment (Masriyah, 2024). Importantly, productive waqf in Indonesia has been implemented through diverse mechanisms rather than a single management model.

For example, Rahman & Widiastuti (2020) examined the utilization of waqf land for agricultural activities, with the resulting benefits directed toward farmers, livestock development, and broader economic interests. Setiawan et al. (2021) reported that Dompot Dhuafa Banten developed the "DD Farm" program using a community empowerment approach, in which returns generated from productive activities were distributed to beneficiaries to improve their economic conditions. Another model was documented by Bakhri et al. (2023) in the management of cash waqf by the Sidogiri Waqf Institution (L-Kaf) in Pasuruan. The institution mobilizes cash waqf through regular waqf programs, cash waqf certificates, and waqf coupons. The funds are then invested in pesantren-based business units, including Islamic microfinance institutions (BMTs) and cooperatives. The

resulting profits are distributed proportionally, with part allocated to institutional sustainability and the remainder directed toward community social programs.

These studies show that productive waqf management in Indonesia takes various forms. However, most studies focus on individual cases, making it difficult to identify common patterns across different practices. As a result, although the existing literature provides valuable evidence on productive waqf initiatives in Indonesia, it offers limited insight into how productive waqf is managed more broadly. A systematic synthesis is needed to bring these findings together and identify patterns across existing studies. Such an approach can help clarify the main characteristics of productive waqf practices in Indonesia. A systematic literature review (SLR) is well suited to this purpose because it allows evidence from dispersed studies to be systematically examined and synthesized. Therefore, this study aims to systematically map and synthesize the existing literature on productive waqf management in Indonesia and reconceptualize the management patterns emerging across these studies. This approach provides a broader understanding of how productive waqf management is implemented in the Indonesian context.

B. Method

This study employs a qualitative approach using a systematic literature review (SLR) to identify and analyze productive waqf management models. The SLR approach was selected because it enables a systematic and comprehensive synthesis of existing literature. The review follows the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework, which comprises four stages: identification, screening, eligibility, and inclusion. SLR facilitates the integration and synthesis of findings from multiple studies, allowing researchers to identify patterns, research gaps, and potential directions for further research (Fratama et al., 2025).

Relevant studies were identified through a literature search in Google Scholar (GS) using the keyword "productive waqf". GS was selected as the primary database because it provides broader coverage than Scopus and Web of Science (WoS), particularly for studies published in local and regional journals that may not be indexed in these databases. This broader coverage was useful for identifying relevant studies on productive waqf management in Indonesia. The use of an English keyword was intended to broaden the search scope by capturing publications in both English and Indonesian and increasing access to studies published in scientific journals.

The review was limited to articles published between 2020 and 2025 that specifically address productive waqf management. The inclusion criteria were (1) scientific articles directly discussing productive waqf; (2) full-text availability; (3) discussions on waqf management, benefit distribution, or the utilization of waqf proceeds; and (4) publication in national or international scientific journals. The exclusion criteria included: (1) conference proceedings, books, or book chapters; (2) duplicate publications; and (3) articles focusing solely on normative aspects without explaining the operational management of waqf. Figure 1 illustrates the PRISMA-based article selection process used in this study.

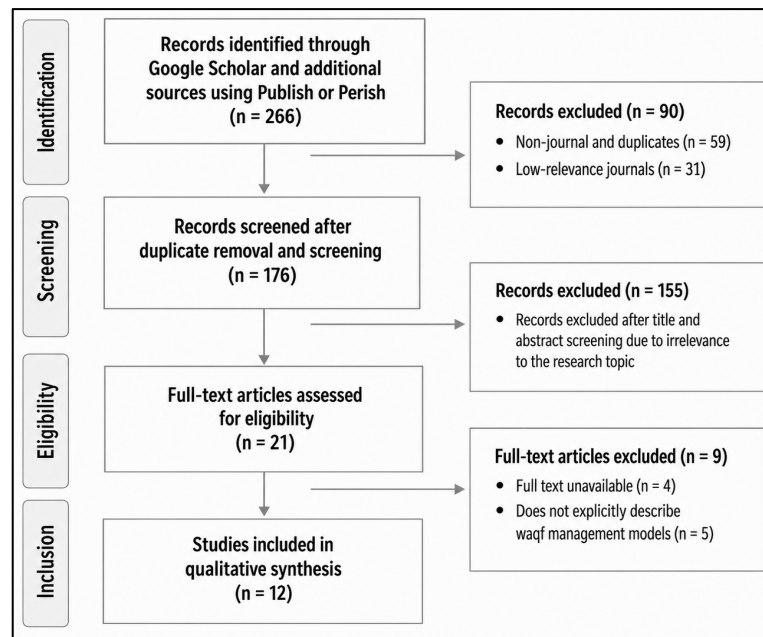


Figure 1. PRISMA Flow Diagram

The article selection process began with the identification stage, where 266 articles were retrieved from GS. During the screening stage, duplicate articles, studies with overlapping variables, and non-journal publications, such as books, book chapters, and conference proceedings, were excluded, resulting in 176 articles. At the eligibility stage, articles that were unavailable in full text or were not relevant to the research topic were excluded, leaving 21 articles for further assessment. Finally, 12 articles that met the inclusion criteria, particularly full-text availability and relevance to the research objectives, were selected for analysis. The selection process is presented in a PRISMA diagram to provide a systematic overview of the literature review procedure. Data were analyzed using content analysis to identify patterns in productive waqf management models, management mechanisms, benefit distribution, and forms of waqf asset utilization. These patterns were then synthesized to reconceptualize productive waqf management in the Indonesian context.

C. Results and Discussion

1. Results

Distribution of Research on Productive Waqf Models

The findings of this study were derived from a PRISMA-based SLR of productive waqf. Following a comprehensive screening and evaluation process, 12 articles were identified as relevant to classifying productive waqf management models. These studies were selected because they provided explicit information on waqf management mechanisms, benefit distribution patterns, and the utilization of returns generated from waqf assets. To provide context for the classification, the distribution and key characteristics of the selected studies are first presented, followed by a discussion of the identified management models.

Based on Year of Publication

Figure 2 presents the distribution of productive waqf studies by year of publication. The results show an overall increase in research on productive waqf management between 2020 and 2025, although the annual number of publications fluctuated.

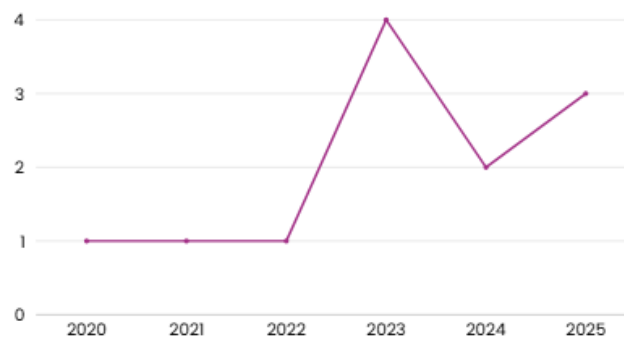


Figure 2. Distribution of Research by Year of Publication

During the initial period (2020–2022), scholarly attention remained relatively limited, with only one study published each year (Seprillina, 2020; Almuin & Fauzia, 2021; Alda et al. 2022). A notable increase occurred in 2023, when four studies were published, indicating growing academic interest in productive waqf as an instrument for economic empowerment and Islamic social finance (Bakhri et al. 2023; Mutaqin & Guntoro 2023; Wisudanto et al. 2023; Putri et al., 2023). In 2024, only two studies met the inclusion criteria of this review, as many publications identified during the screening process focused on the normative aspects or potential of waqf rather than on operational management models (Sari & Usman, 2024; Siregar et al. 2024). The number increased slightly to three studies in 2025 (Wahyuni, 2025; Rasyiedah & Hartutik, 2025; Joko & Fahrurrozi, 2025).

The fluctuation in publication volume suggests that research on productive waqf management has developed gradually but unevenly during the reviewed period. The increase in 2023 may reflect growing academic attention to productive waqf as a mechanism for economic empowerment and Islamic social finance. However, the relatively small number of studies focusing specifically on operational management models highlights the need for systematic synthesis to identify recurring management patterns beyond individual case studies.

Based on Publication Index

Figure 3 shows the distribution of productive waqf studies across journals indexed by SINTA, Scopus, and other indexing systems. This classification provides an overview of how productive waqf research has been disseminated through nationally and internationally recognized publication outlets. The findings show that most studies were published in SINTA-indexed journals, particularly SINTA 5, with four publications (Mutaqin & Guntoro 2023; Joko & Fahrurrozi 2025; Putri et al. 2023; Almuin & Fauzia, 2021). SINTA 3 follows with three publications (Bakhri et al. 2023; Rasyiedah & Hartutik, 2025; Wisudanto et al. 2023), while SINTA 2 and SINTA 4 account for two and one publication, respectively. Only one study was published in a SINTA 1-indexed journal (Saprida et al., 2024). At the international level, two studies were published in Scopus-indexed journals (Alda et al. 2022; Seprillina 2020), indicating that productive waqf research has also reached international publication outlets. Several other studies were published in journals outside the SINTA and Scopus indexing systems.

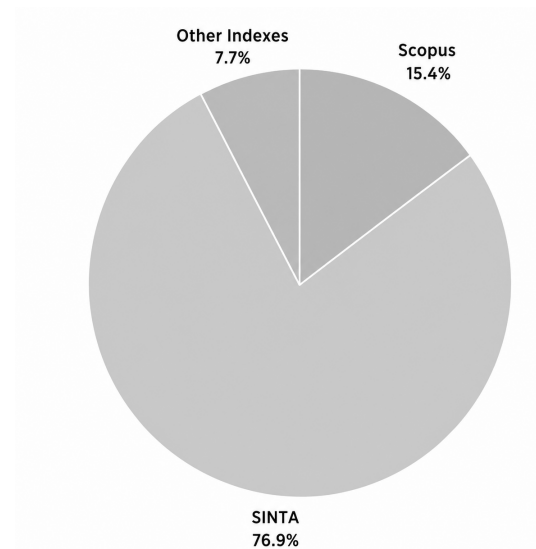


Figure 3. Distribution of Research by Publication Index

Overall, the distribution indicates that the literature on productive waqf is concentrated in nationally indexed journals, particularly those in the SINTA 3–5 categories. The presence of publications in SINTA 1 and Scopus-indexed journals, however, indicates that research on productive waqf has also begun to reach higher-level and internationally indexed publication outlets. The dominance of SINTA-indexed publications suggests that productive waqf management remains primarily studied within the Indonesian academic context. This pattern is consistent with the focus of the reviewed literature, which predominantly examines specific Indonesian institutions, waqf assets, and community-based practices. It also suggests that empirical research on productive waqf management remains closely connected to local institutional and socioeconomic conditions.

Based on the Research Method

Figure 4 presents the distribution of productive waqf studies by research method. The findings show that qualitative descriptive research was the most widely used approach, accounting for eight studies (Bakhri et al., 2023; Siregar et al., 2024; Rasyiedah & Hartutik, 2025; Almuin & Fauzia, 2021; Rahmani & Prasetyo, 2024; Putri et al., 2023; Wahyuni, 2025; Wisudanto et al., 2023). These studies primarily focused on productive waqf management practices in various institutional settings, including Islamic boarding schools, philanthropic organizations, and waqf-based healthcare institutions.

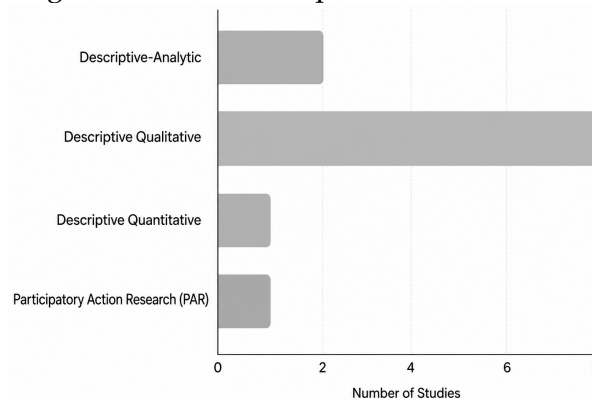


Figure 4. Distribution of *Research-by-Research Method*

In addition, two studies employed a descriptive-analytical approach (Sari & Usman, 2024; Saprida et al., 2025), while quantitative descriptive research and Participatory Action Research (PAR) were each represented by one study (Joko & Fahrurrozi, 2025; Seprillinsa, 2020). Overall, qualitative descriptive methods dominate the literature, reflecting a primary focus on management practices and institutional contexts. Quantitative and participatory approaches remain relatively underrepresented, suggesting a need for greater methodological diversity in future productive waqf research.

Based on the Research Subject

Figure 5 presents the distribution of studies by type of productive waqf examined.

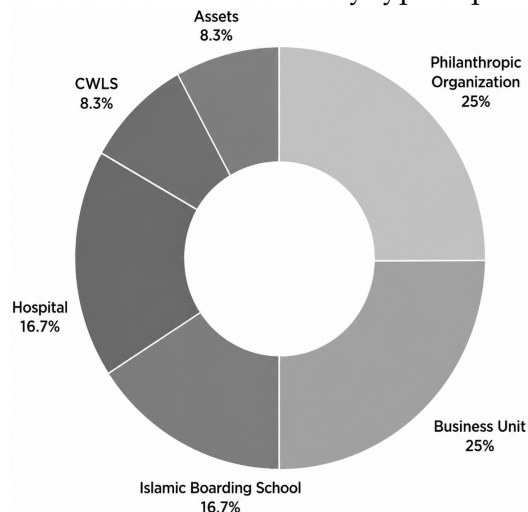


Figure 5. Distribution of Research by Type of Productive Waqf

The findings show that philanthropic institutions and business units are the most frequently studied categories, each accounting for 25% of the reviewed literature. This pattern suggests that existing research primarily focuses on institutional governance and the productive utilization of waqf assets to generate sustainable social and economic benefits (Bakhri et al., 2023; Triyawan et al., 2023; Wahyuni, 2025; Wisudanto et al., 2023). One study examines productive waqf in Islamic boarding schools, emphasizing institutional sustainability, economic self-reliance, and the utilization of waqf-based facilities and infrastructure (Putri et al., 2023). Other studies focus on hospitals and Cash Waqf-Linked Sukuk (CWLS), reflecting emerging interest in healthcare services and Islamic financial innovation as areas of productive waqf development (Mutaqin & Guntoro, 2023; Bahri et al., 2023). Overall, the literature remains concentrated on institutional and asset-based productive waqf models, while research on microfinance and other forms of Islamic financial innovation remains relatively limited.

Classification of Productive Waqf Models

Based on the PRISMA-based selection process, 12 studies met the criteria for model classification because they provided explicit information on productive waqf management mechanisms, benefit distribution patterns, and the utilization of waqf proceeds. The remaining studies were excluded from the classification because they focused primarily on regulatory, conceptual, or potential aspects of productive waqf without discussing operational management practices in sufficient detail. Nevertheless, these studies were retained in the broader discussion to provide additional theoretical context (Muhammedi et al., 2024; Fawaid & Mauludin, 2025; Suhairi et al., 2021; Fachrurrazy et al., 2022; Saprida et al., 2024; Seprillina, 2020; Triyawan et al., 2023).

The analysis of the selected studies indicates that productive waqf management models in Indonesia can be classified into three main categories based on similarities in management practices and the utilization of waqf proceeds: (1) business-unit-based models, (2) educational-institution-based models, and (3) Islamic financial instrument-based models. The classification is presented in Figure 6. The findings indicate that productive waqf management is not limited to a single operational approach but varies according to institutional and community needs. This classification provides a structured basis for understanding the different orientations of productive waqf management and for discussing the characteristics of each model.

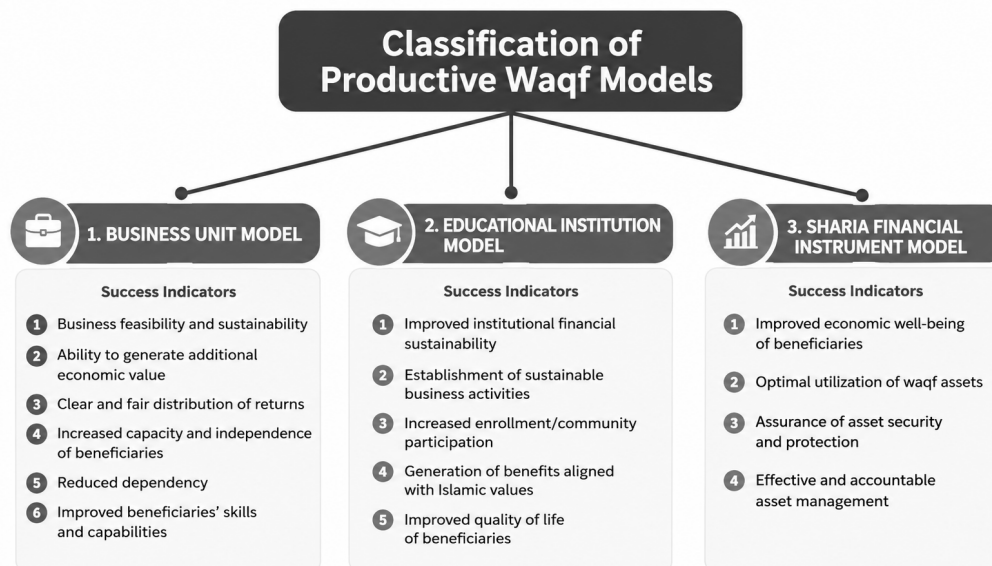


Figure 6. Classification of Productive Waqf Models

2. Discussion

Reconceptualizing Productive Waqf Management in Indonesia

The classification of productive waqf management models suggests that waqf practices in Indonesia have expanded beyond their traditional charitable function toward more organized approaches to economic empowerment. Although business-unit-based, educational-institution-based, and Islamic financial instrument-based models differ in their characteristics, they share a common objective: promoting the sustainable use of waqf assets to generate social and economic benefits for beneficiaries. These findings highlight the contribution of productive waqf to economic sustainability, institutional resilience, and community welfare.

The literature suggests that business-unit-based and educational-institution-based models have received greater scholarly attention than Islamic financial instrument-based models. This pattern may reflect the historical development of productive waqf in Indonesia, which has traditionally relied on tangible assets and institution-based economic activities, such as agriculture, livestock, trade, and Islamic boarding school enterprises. The substantial potential of waqf land in Indonesia may further support these models, making them more visible in practice and more frequently documented in case-based studies. Moreover, transforming underutilized waqf assets into productive ventures provides a practical approach to generating sustainable returns while creating employment and income opportunities for local communities (Wibowo & Fahrurrozi, 2025; Bakhri et al., 2023). In contrast, Islamic financial instrument-based models, including cash waqf and Cash Waqf Linked Sukuk (CWLS), have emerged as relatively newer forms of productive waqf management that require more sophisticated regulatory frameworks,

financial expertise, and institutional coordination (Wibowo & Fahrurrozi, 2025; Saprida et al., 2025).

Business-unit-based models generally emphasize sustainable business operations and clear profit-sharing arrangements between nazhirs and beneficiaries. The literature suggests that these models are more likely to succeed when nazhirs possess strong managerial capabilities, business activities are aligned with local economic conditions, and beneficiaries receive continuous support and mentoring. These models have considerable potential to promote local economic empowerment and create employment opportunities. However, challenges related to risk management and long-term business sustainability remain significant (Wibowo & Fahrurrozi, 2025; Sari & Usman, 2024).

The findings indicate that the main strength of the business-unit model lies in its relatively direct link between productive asset utilization and economic returns for beneficiaries. However, this model also requires strong managerial capacity because market conditions, operational risks, and the sustainability of the selected business activities influence business performance. Therefore, this model is best suited to contexts where nazhirs have adequate managerial capabilities and productive activities align with local economic potential. Meanwhile, productive waqf models managed by educational institutions, particularly Islamic boarding schools and universities, typically pursue two objectives: institutional sustainability and human capital development. In this context, waqf functions not only as an alternative source of funding but also as a means of supporting character development, improving student well-being, and preparing future economic leaders within Muslim communities. The effectiveness of this model depends largely on the integration of educational missions with professional business management practices (Bakhri et al., 2023).

Unlike the business-unit model, productive waqf managed by educational institutions creates both financial and non-financial benefits. Productive activities can strengthen institutional financial sustainability while supporting educational services and human capital development. This dual function means that the effectiveness of this model cannot be assessed solely based on financial returns but should also consider its contribution to educational continuity and beneficiary development. Therefore, professional management is essential to ensure that commercial activities remain aligned with the institution's educational mission.

Islamic financial instrument-based models, including cash waqf and CWLS, represent innovative approaches that preserve the perpetual nature of waqf assets while expanding their socioeconomic impact. The effectiveness of these models depends on several factors, including supportive regulatory frameworks, the managerial capacity of nazhirs, the involvement of Islamic financial institutions, the active participation of beneficiaries (*mauquf 'alaih*), and sound governance practices. Their effectiveness can also be assessed by their contribution to community welfare and the achievement of *maqasid al-shariah* objectives. Nevertheless, challenges related to public literacy, institutional coordination, and regulatory constraints continue to limit their broader adoption and further empirical investigation (Mutaqin & Guntoro, 2023; Bahri, 2023).

The identification of these three productive waqf management models has important implications for the future development of waqf in Indonesia. In educational institutions, productive waqf can diversify funding sources and reduce reliance on tuition fees by providing endowment-based financial support. More broadly, productive waqf may also promote greater integration among Islamic social finance instruments. For example, waqf funds can be directed toward developing productive and physical assets, while zakat and other charitable funds can support operational expenditures and social programs. Broader adoption of these models requires professionally trained and certified nazhirs who can manage waqf assets transparently, accountably, and sustainably while maintaining public trust.

Overall, the findings indicate that no single productive waqf management model is universally applicable. The effectiveness of each model depends on the nature of the waqf assets, institutional capacity, governance arrangements, and the socioeconomic characteristics of beneficiary communities. Productive waqf initiatives should therefore adopt context-sensitive approaches while maintaining the principles of sustainability, accountability, and public benefit. Future research should evaluate and compare the effectiveness of different productive waqf management models using empirical approaches and measurable performance indicators. Further studies could also explore emerging areas such as waqf digitalization, the integration of Islamic financial instruments, and productive waqf-based microfinance models. This study contributes to the literature by systematically mapping and classifying productive waqf management models, providing a structured basis for understanding their characteristics and potential contributions to sustainable socioeconomic development.

D. Conclusion

This study demonstrates that productive waqf models can be reconceptualized into three main categories: business-unit-based models, educational institution-based models, and sharia financial instrument-based models. These models reflect different institutional and managerial foundations and follow distinct pathways toward economic sustainability, institutional autonomy, and community welfare. By synthesizing fragmented findings from the literature, this study provides a structured understanding of how productive waqf is managed across different institutional contexts. The review further indicates that the literature is predominantly qualitative and descriptive, with a strong focus on productive waqf practices implemented by Islamic boarding schools and business units. Consequently, empirical evidence on their effectiveness and impact remains limited. Future research should therefore employ quantitative or mixed methods approaches with measurable indicators to compare and evaluate the performance of different models in promoting economic empowerment, institutional sustainability, and community welfare. Further investigation into emerging areas, such as waqf digitalization, the integration of Islamic financial instruments, and productive waqf-based microfinance, may also provide valuable insights for enhancing the sustainability of waqf management in the contemporary era.

This study has several limitations. First, this study relies solely on Google Scholar and includes publications of varying article quality. Second, the review covered publications from 2020 to 2025 and may therefore have overlooked earlier contributions to the development of productive waqf management. Third, the limited availability of empirical studies constrained a comprehensive assessment of the outcomes associated with the identified models. Future reviews could address these limitations by incorporating multiple databases and broader publication periods to provide a more comprehensive account of the evolution of productive waqf management.

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F. Author Contributions Statement

All authors contributed to the research process and the preparation of this manuscript, including the development of the research concept, data collection and

analysis, interpretation of the findings, and manuscript writing. All authors participated in revising the manuscript and approved the final version before publication.

G. Conflict of Interest

The authors declare that there are no conflicts of interest related to this research or the publication of this article. The study was conducted independently, without any financial, institutional, or personal interests that could have influenced the objectivity of the research.

H. AI Usage Statement

Artificial intelligence (AI) tools were used only for language editing, grammar checking, and sentence refinement. The authors take full responsibility for the research ideas, data analysis, interpretations, and conclusions presented in this study.

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