

SURAT TUGAS

Nomor : 1414/D/LT/2025

Assalamu'alaikum warahmatullahi wabarakatuh,

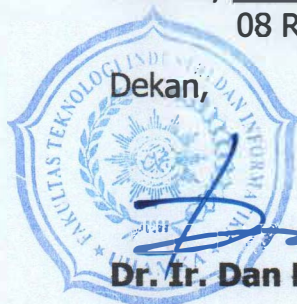
Pimpinan Fakultas Teknologi Industri dan Informatika Universitas Muhammadiyah
Prof. DR. HAMKA, memberikan tugas kepada:

- Nama : **Zuhratul Aini Mansur, Lc. MA.**
- Tugas : Melakukan kegiatan penelitian kelompok, Judul: **Contextualisation of Zakat and Waqf Instruments in Responding to Ummah Issues**
- Waktu : 03 September 2025 s.d. 30 Desember 2025
- Lain-lain : Setelah melaksanakan tugas agar memberikan laporan secara tertulis kepada Pimpinan Fakultas Teknologi Industri dan Informatika UHAMKA.

Demikian surat tugas ini disampaikan, agar dapat dilaksanakan dengan sebaik-baiknya sebagai amanah dan ibadah kepada Allah SWT.

Wabillahit taufiq walhidayah,
Wassalamu'alaikum warahmatullahi wabarakatuh

Jakarta, 01 September 2025 M
08 Rabiul Awal 1447 H



Dekan,

Dr. Ir. Dan Mugisidi ,ST., M.Si, IPP.



C E R T I F I C A T E O F A P P R E C I A T I O N

This certificate proudly presented to :

ZUHRATUL AINI MANSUR, LC., MA

For participating as PAPER PRESENTER in the

**THE 1ST GLOBAL CONFERENCE ON WAQF DEVELOPMENT (GLOW) 05
"SUSTAINABLE WAQF AMIDST GLOBAL UNCERTAINTY:
ALIGNING WITH EQUITABLE FUTURE"**

Panel Discussion and Call for Paper Presentation
on 8 - 9 October 2025



Dr. Tatang Astarudin, S.Ag., S.H., M.Si
Vice Chairman of Indonesian Waqf Board

ISSN 3124-0526

PROCEEDING BOOK OF THE 1ST GLOBAL CONFERENCE ON WAQF DEVELOPMENT (GLOW)

SUSTAINABLE WAQF AMIDST GLOBAL UNCERTAINTY:
ALIGNING WITH EQUITABLE FUTURE



JAKARTA, 8 - 9 OCTOBER 2025

HOSTED BY: **BADAN WAKAF INDONESIA**

SUPPORTED BY



ISSN 3124-0526

PROCEEDING BOOK OF THE 1ST GLOBAL CONFERENCE ON WAQF DEVELOPMENT (GLOW)

SUSTAINABLE WAQF AMIDST GLOBAL UNCERTAINTY:
ALIGNING WITH EQUITABLE FUTURE

 JAKARTA, 8 - 9 OCTOBER 2025

HOSTED BY: **BADAN WAKAF INDONESIA**

SUPPORTED BY



**Proceeding Book of The 1st Global Conference
on Waqf Development (GLOW)**

Volume 1, 2025

First Printed, December 2025

All rights reserved

© Badan Wakaf Indonesia 2025

Editors:

Tatang Astarudin, Arief Rohman Yulianto, Emmy Hamidiyah,
Sulistiyowati, Shalahuddin Ahmad, Nurka'ib, Nani Almuin, Tobroni

Design and Layout:

Codesignpro

Publisher:

Badan Wakaf Indonesia
Gedung Bayt Al-Quran Lantai 2
Jalan Pintu Utama TMII, Jakarta Timur
Telp. +62-21-87799232
Email: bwi@bwi.go.id
Website: www.bwi.go.id

CONFERENCE COMMITTEES

Advisor : Prof. Dr. Phil. Kamaruddin Amin, M.A.
 Supervisor : Dr. Tatang Astarudin, S.H., M.A., CWC
 Chairperson : Ir. Arief Rohman Yulianto, M.M., CWC
 Vice Chairperson : M. Ali Yusuf, M.Si., CWC
 Dede Haris Sumarno, M.M., CWC

Members:

1. Anas Nasikhin, M.Si., CWC
2. Dr. Sulistyowati, M.Si., CWC
3. drh. Emmy Hamidiyah, M.Si., Ph.D., CWC
4. Shalahuddin Ahmad, M.Si., CWC
5. Nurka'ib, CWC
6. Sigit Indra Prianto, CWC
7. Nani Almuin, CWC
8. Mirwan Fahmi, CWC
9. Raji Reza Ilahi, CWC
10. Muhaemin
11. Reza Mayasari
12. Syahrul Asefi
13. Syaikhudin Bahri Al Fikri
14. Taufik
15. Tobroni
16. Nurfitra Dianti
17. Naurah Nazhifah
18. Khilyatus Sobah
19. Sadiran
20. Nur Annisa Sholehah

SPEAKERS

Prof. Dr. Phil. Kamaruddin Amin, M.A. (Keynote Speaker)

Dr. Hendri Tanjung

Prof. Dr. Raditya Sukmana

Dr. Irfan Syauqi Beik

Dr. Sami Modh Al Salahat

PAPER REVIEWERS

Raditya Sukmana

Irfan Syauqi Beik

Nurul Huda

Amelia Fauzia

Euis Amalia

Yusuf Haji Othman

Ascarya

Tika Widiastuti

Rozalinda

Ali Sakti

Emmy Hamidiyah

Sulistyowati

Hafas Furqani

Lisa Listiana

Asnaini

Qurroh Ayuniah

Abrista Devi

Aimatul Yumna

Hamzah Namungo

DISCUSSANTS

Raditya Sukmana
Irfan Syauqi Beik
Nurul Huda
Amelia Fauzia
Euis Amalia
Yusuf Haji Othman
Ascarya
Tika Widiastuti
Rozalinda
Ali Sakti
Emmy Hamidiyah
Sulistyowati
Hafas Furqani
Lisa Listiana
Asnaini
Qurroh Ayuniah
Abrista Devi
Aimatul Yumna
Hamzah Namungo

FOREWORD

Assalamualaikum wr. wb.

It is with great pleasure and deep gratitude that I present this Proceeding Book of The 1st Global Conference on Waqf Development. This publication marks an important milestone in our collective effort to advance the understanding, innovation, and global collaboration in waqf development.

The Indonesian Waqf Board, in collaboration with Bank Indonesia, convened this inaugural conference as a platform to bring together nazhirs, scholars, policymakers, practitioners, and stakeholders from around the world. Our shared goal was to exchange ideas, strengthening waqf literacy and research, secure funding solutions for productive waqf initiatives, explore best practices, and chart new directions for the sustainable development of waqf as a powerful instrument for social and economic empowerment.

This proceeding is more than a compilation of research abstracts; it represents a living testament to the growing intellectual and institutional commitment to revitalize waqf in the modern era. The range of topics presented—covering governance, digital transformation, legal frameworks, financial innovation, and socio-economic impact—reflects the multidimensional nature of waqf and its relevance to contemporary global challenges.

Waqf has historically played a central role in the advancement of education, health, and social welfare across the Muslim world. In today's rapidly changing landscape, the challenge before us is to reimagine and strengthen this noble institution so that it continues to serve humanity with greater effectiveness and inclusivity. The insights and research shared through this conference reaffirm our belief that waqf can and must become a key pillar of sustainable development, financial inclusion, and social justice.

On behalf of the Indonesian Waqf Board, I extend my sincere appreciation to all authors, presenters, and participants who contributed to the success of this conference. I also wish to express our deepest gratitude to Bank Indonesia for their invaluable partnership and continued support in promoting the development of waqf at both national and international levels.

It is our hope that this proceeding will serve as a lasting reference and inspiration for further research, policy formulation, and collaborative initiatives in the field of waqf development. May it encourage more dialogue, innovation, and action toward realizing the immense potential of waqf in creating a more equitable and prosperous society.

Finally, I pray that this humble effort will bring benefit (maslahah) to the ummah and contribute to the flourishing of waqf as a dynamic instrument for global good.

Wassalamualaikum wr. wb.

Jakarta, December 2025

Prof. Dr. Phil. Kamaruddin Amin, M.A.

Chairman of the Indonesian Waqf Board

PREFACE

Assalamualaikum wr. wb.

It is with great honor and heartfelt gratitude that I present this Proceeding Book of The 1st Global Conference on Waqf Development. This publication encapsulates the essence of our collective efforts in organizing and delivering a platform dedicated to advancing knowledge, collaboration, and innovation in the field of waqf development.

The conference, jointly organized by the Indonesian Waqf Board (Badan Wakaf Indonesia) and Bank Indonesia, represents a significant step forward in promoting the global discourse on waqf. Bringing together distinguished nazhirs, scholars, policymakers, practitioners, and students from various countries, this event sought to explore the contemporary roles and challenges of waqf as a catalyst for inclusive growth and sustainable development.

Throughout the conference, participants engaged in meaningful discussions and shared their research findings on a broad range of topics, including waqf governance, financing models, legal aspects, digital innovation, and the socioeconomic impact of waqf institutions. The diverse perspectives presented have enriched our understanding of how waqf can be revitalized and integrated into modern financial and social systems.

This proceeding compiles the abstracts of the papers presented during the conference. It stands as both a record of academic and practical contributions, and as an invitation for further exploration in the area of waqf development. We hope it will serve as a valuable reference for researchers, policymakers, and practitioners

committed to enhancing the role of waqf in fostering social welfare and economic resilience.

On behalf of the organizing committee, I would like to extend my deepest appreciation to the Indonesian Waqf Board and Bank Indonesia for their trust and unwavering support in making this conference possible. My sincere gratitude also goes to all committee members, reviewers, speakers, and participants whose dedication and collaboration ensured the success of this event.

We believe that this conference marks the beginning of a long-term global collaboration in the study and implementation of waqf. May the ideas and insights shared here inspire future initiatives, partnerships, and innovations that will strengthen the contribution of waqf to global well-being.

Finally, I thank everyone who contributed their time, effort, and expertise to this meaningful endeavor. May this proceeding bring benefit to all and serve as a foundation for continued growth in the field of waqf development.

Wassalamualaikum wr. wb.

Jakarta, December 2025

Arief Rohman Yulianto

Chairperson, Division of Strategic Development and Digital Transformation, the Indonesian Waqf Board

CONTENTS

Articles and Authors	Page
1. The Significance of Mentorship in Enhancing the Implementation of the Waqf Core Principle: Case study of Harapan Dhuafa <i>Emmy Hamidiyah, Aimatul Yumna, Dede Haris Sumarno, Hermanu Susilo, Nurka'ib Nurka'ib, Raji Reza Ilahi</i>	1
2. Unlocking the Social and Economic Potential of Immovable Waqf Assets in Indonesia <i>Tatang Astarudin, Emmy Hamidiyah, Sulistyowati Sulistyowati, Arief Rohman Yulianto, Shalahuddin Ahmad, Nurka'ib Nurka'ib, Nani Almuin, Muhamad Fauzi</i>	2
3. Implementation of Corporate Cash Waqf at PT PLN for Achieving SDGs in Indonesia: A Maqashid Shariah Perspective <i>Dede Al Mustaqim, Intan Nurul Fadilah</i>	4
4. Digital Transformation in Waqf and Hajj Fund Management: Sharia Compliance and Efficiency in 2025 <i>Muhammad Permadi, Atin Risnawati</i>	5
5. Integrating Artificial Intelligence in Productive Waqf Management to Support the Sustainable Development Goals (SDGs) <i>Andi Fika Widuri</i>	6
6. Waqf, Entrepreneurship and Halal Industry <i>Muhamad Rais</i>	7
7. Integrating Total Quality Management and Good Corporate Governance for Enhanced Accountability and Effectiveness in Waqf Management: A Conceptual Framework <i>Indra Sholeh Husni, Meichio Lesmana, Harits Mu'tasyim</i>	8
8. Empowering Halal Startups through Venture Waqf Funds: Towards a Sustainable Financial Framework <i>Syeda Dur e Nayab</i>	9

9. Revitalising Waqf for Socio-Economic Development: A Hybrid Cooperative–Corporate Model for Northern Nigeria	10
<i>Mariam Damilola Yusuf, Idris Adeyemi</i>	
10. Empowering Muslim Women Entrepreneurs Through Waqf Based Digital Platforms: A Pathway to Gender Equitable Futures	11
<i>Dwi Vita Lestari Soehardi, Andri Soemitra, Ratna Susanti</i>	
11. Social Impact Waqf: Integrating Islamic Philanthropy with Halal Entrepreneurship Ecosystem	12
<i>Harjoni Desky</i>	
12. Awqaf System for Sustainable WASH Services in Developing Countries: A Viable Alternative to Donor-Dependent Models	13
<i>Safia Minhaj</i>	
13. Determinant Factors of Cash Waqf Payment Among Rural Communities in Indonesia: Do Itsar and Gotong Royong Matter?	14
<i>Melis Melis, Abdul Qoyum, Misnen Ardiansyah</i>	
14. Integrating Productive Waqf for Social-Commercial Welfare and Financial Inclusion: A Case Study of Community Empowerment through Misbahus Sunnah Foundation in Bogor, Indonesia	15
<i>Muhammad Fadhli Fadhillah S, Elang Gumilang</i>	
15. From Charity to Investment: Transforming Waqf into a Catalyst for Social-Commercial Welfare and Inclusive Finance	16
<i>Dwi Putri Restuti, Murtadho Ridwan</i>	
16. Borrowers' Intention to Participate in Waqf-Based Islamic Microfinance Schemes in Indonesia: An Approach through Islamic Moral Obligation, Empathy, and Trust in Institution	17
<i>Muhammad Nizar, Antin Rakhmawati, Devi Amalia</i>	
17. Green Waqf for Sustainable Development: An Intergenerational Analysis Of Charitable Giving	19
<i>Hasbi Hasbi, Suci Wulandari Siregar, Muh. Agus Futuhul Ma'wa</i>	

18. Exploring the Linkage Between Green Waqf and Halal Tourism Through the Use of Group Model Building: A Case Study of Wajo Regency	20
<i>Nurul Huda, Ariel Nian Gani, Muhammad Rofi'i</i>	
19. Redistribution, Social Justice, and Sustainability through Digital Waqf: A Contemporary Islamic Economic Paradigm	21
<i>Md Mostain Billah</i>	
20. Islamic Altruism or Economic Benefit: What Drives Muslim Participation in Retail Cash Waqf-Linked Sukuk?	22
<i>Muhammad Hanif Ibrahim, Akmalia Lutfiaturrosyida Agung Putri, Imas Hasanah, Sri Ulfa</i>	
21. Reviving Ethical Business through Waqf-Based Halal Marketing: A Maqasid al-Shariah Perspective	23
<i>Arum Indiharwati, M. Jaenudin, Anisa Fitria Utami</i>	
22. The Role of Green Waqf in Supporting the Energy Transition and Sustainable Economy in Indonesia	24
<i>Yeza Puspita, Zela Agustina, Yusril Yusril</i>	
23. Beyond Traditional Expertise: A Generative AI Framework for Nazhir to Maximize Waqf Returns and Social Impact.	25
<i>Aufar Fadlul Hady, Mohammad Nizarul Alim</i>	
24. Contextualisation of Zakat and Waqf Instruments in Responding to Ummah Issues	26
<i>Ahmad Mahfudzi Mafrudlo, Zuhrotul Aini Mansur, Ghilmanul Wasath, Arena Ade Kuswanto</i>	
25. Conceptual Analysis of Risk Management of Cash Waqf Based on the COSO ERM Framework	27
<i>Syamsuri Syamsuri, Alfi Khilmi Khusnia, Inna Putri Istiqomah</i>	
26. Green Wakaf vs. Blue Wakaf: A Comparative Analysis of Their Roles in Sustainable Development	28
<i>Anisa Fitria Utami, M. Jaenudin, Arum indiharwati</i>	
27. The Role of Green Waqf in Supporting Environmental Conservation: Integrating Barakah and Collaborative Approaches	29
<i>Zahron Abdurrahman, Noorfaiz Athallah Koeswandana</i>	

28. Anchoring Sustainability in Islamic Philanthropy: Towards a Blue Waqf Framework for Sustainable Marine Resource Management	31
<i>Maulana Ahmad Rayhan Al Jausyan</i>	
29. Smart Waqf as an Accelerator of SDGs 1-6: Digital Transformation of Waqf in Indonesia	32
<i>Safna Kurnia Putri</i>	
30. Waqf Ventura: A Disruptive Paradigm for Ummah's Economic Resilience Amidst Global Uncertainty	33
<i>Ahmad Hidayat</i>	
31. Potential of Cash Waqf Linked Sukuk Scheme for the Dairy Cattle Sector: Evidence from East and West Java	34
<i>Muhammad Nur Faaiz F. Achsani, Alla Asmara</i>	
32. Constructing Indonesia's Waqf-Based Development Financing Institution: A Comparative Institutional Analysis and Capital Cost Simulation Approach	35
<i>Reifa Qisthi Mitsaliyandito, Alvina Syafira Fauzia, Azumah Putri Amuna</i>	
33. Productive Green Waqf as a Driver of Socio-Ecological Impact in Islamic Economics	36
<i>Fajrunas Alqodri, Siti Mutmainah, Siti Nurkholifah</i>	
34. Implementing the Acceleration of the Waqf Certification Program to Enhance Productive Waqf through the Kampung Wakaf Concept	37
<i>Ika Nazilatur Rosida, A. Fahmi Zakariya</i>	
35. Integration of Productive Waqf and the Global Gotong Royong Tetrapreneur (G2RT) Model: An Innovative Approach to Empowering Halal MSMEs	38
<i>Saipul Haq, Afifah Nabila Afdhalia, Isnaeni Gelda Prasetyanti</i>	
36. Enhancing Nazhir Competence in Waqf Asset Management: Potential and Challenges of AI Multi-Agent Systems	39
<i>Ryan Faisal, Bayu Rian Ardiyansah</i>	
37. Productive Waqf as an Islamic Social Finance Instrument for Achieving Economic Justice Amid Global Uncertainty	40
<i>Imas Rahmawati, Talitha Rahma Elvina</i>	

38. AI Algorithm-Based Digital Waqf Model for Optimizing Productive Waqf Asset Management In The Era Of Global Disruption: A Case Study in Indonesia	41
<i>Salahuddin El Ayyubi</i>	
39. The Concept of a Digital Socio-Business Waqf Model (DSB-WM): A Case Study of Muhammadiyah	42
<i>Junarti Junarti, Amirsyah Amirsyah, Syed Musa Alhabshi, Ashurov Sharofiddin, Isnan Hari Mardika</i>	
40. Green Waqf for Climate Resilience: A Strategic Framework for Sustainable Environmental Financing in Indonesia	43
<i>Laila Yumna, Moh. Khoirul Anam, Risdianto Risdianto, Oneng Nurul Bariyah, Salsabilla Fasya Adzkara, Najwa Ulfah Shafira Siregar</i>	
41. Blockchain as a Solution for Transparency and Accountability in Waqf Management in Indonesia	45
<i>Abustan Nur, Syahrudin Kadir, Sulkifli Ar, Andi Nurul Aulia</i>	
42. Temporary Waqf and Its Role in Supporting Sustainable Development Goals through Maqasid Al-Shariah	46
<i>Kurnia Rachman Dzul Hastyanto</i>	
43. Optimizing Waqf Forest as a Green Waqf Model in Supporting Enviromental Sutainability (Study of YPM Waqf Forests)	47
<i>Roha Dewi Neta, Ayiek Evrytanadha</i>	
44. Integration of Productive Waqf and Islamic Boarding School Business Incubators in Strengthening the Islamic Entrepreneurship Ecosystem	48
<i>Utari Evy Cahyani, Afifah Khairani Hasibuan, Nizmah Rosyidatul Izzah</i>	
45. The Urgency of Regulating the Use of Smart Contract Integration in Blockchain as an Attempt to Achieve the Transformation of Cash Waqf Management in Indonesia	49
<i>Hanifa Aini, Bintang Al Kautsar</i>	
46. A Productive Waqf Model for Women Fishers' Empowerment: Insights from Community-Based Development and Maqashid Sharia	50
<i>Putri Purwandari Hasan, Nurul Fitrah Islamiah, Asmirawati Asmirawati</i>	

47. From Philanthropy to Patient Capital: Activating Sustainable Waqf for an Equitable Future Through a CWLS-Funded Venture Fund	51
<i>Arrasyid Putra Rafi</i>	
48. Transforming Waqf Land into Sustainable Livelihoods: Baitul Mal Aceh's Strategic Path to Achieve the SDGs	52
<i>Muhammad Haris Riyaldi, Eka Nurlina, Muftahuddin Muftahuddin, Najla Najla</i>	
49. Revitalizing Cash Waqf Through Integration of Cash Waqf into Securities and Deposits: A Scheme from Indonesia	53
<i>Salwa Naya Syakirah</i>	
50. Artificial Intelligence and Digitalization of Waqf: Reconstructing Islamic Philanthropy Governance in Indonesia Towards Sustainability and Social Justice	54
<i>Sasongko Adi Priyanto, Septi Purwaningsih, Dheti Septiana</i>	
51. Analysis of Fundraising and Management Strategies for Productive Waqf at the Persyada Al Haromain Waqf Institution	55
<i>Muhammad Farid Sarifudin, Meidiana Meidiana</i>	
52. A Preliminary Analysis of WEJIDE: Empowering West Java's Halal Economy through Waqf, Digital Transformation, and AIDriven Systemic Innovation	56
<i>Afrad Arifin, Henndy Ginting, Raden Aswin Rahadi, Sutan Emir Hidayat, Nanang Rosidin, Yedi Purwanto</i>	
53. Mosque-Based Waqf Empowerment Model within the Mosque 5.0 Framework: Evidence from Munzalan Mosque, Indonesia	57
<i>Gun Mayudi</i>	
54. A Synergy Model of Waqf-Zakat-Fintech to Reduce Economic Inequality in Vulnerable Communities: A Case Study in Yogyakarta, Indonesia	58
<i>Heri Kurniawan, Diyah Ariyani, Yusvita Nena Arinta</i>	
55. Green Waqf as a Pillar of National Food Security: Formulating a Strategy Based on a Systematic Literature Review	59
<i>Nova Rini, Sandra Dewi Elizabet Kaunang, MAS Sridjoko Darodjatun, Zaenudin Zaenudin</i>	

56. The Influence of Perception, Socialization, Religiosity, and Waqf Literacy on the Interest in Cash Waqf (A Study on Civil Servants of the Ministry of Religious Affairs in Padang City)	60
<i>Azizah Azizah, Nani Almuin</i>	
57. Exploring The Potential for Integration of Waqf Land Utilization and Tourism Development: The Case of Aceh Tengah Regency	61
<i>Muhammad Haris Riyaldi, Muftahuddin Muftahuddin, Najla Najla, Ledy Mahara Ginting</i>	
58. Development of a Sustainable Waqf Performance Index Based on ESG Principles to Accelerate the Achievement of the SDGs	62
<i>Sugeng Riyadi</i>	
59. Revitalizing the Classical Waqf Model for Contemporary Higher Education: Lessons from Fatimah al-Fihri	63
<i>Holifurrahman Holifurrahman, Sulistyowati Sulistyowati</i>	
60. Blue Waqf Framework for Coastal and Coral Reef Conservation in Indonesia: An Integrated Islamic Finance Model	64
<i>Hayu Susilo Prabowo, Sulistyowati Sulistyowati</i>	
61. The Change of HGB (Right to Build) to Waqf Land for A Certain Period	65
<i>Lutfi Djoko Djumeno, Feymi Angelina</i>	
62. Cash Waqf in the City of Waqf Program: Opportunities and Challenges	66
<i>Acep Zoni Saeful Mubarak, Ahmad Zaki Mubarak, Epa Badriah, Pepep Puad Muslim</i>	
63. To What Extent Does Waqf Advance Sustainable Economic Growth? A Quantitative Analysis of 33 Provinces in Indonesia	68
<i>Nor Nabilla Muhammad, Izra Berakon, Anniza Citra Prajasari</i>	
64. Building Waqf Innovation in Indonesian Higher Education Institutions: Strengthening People's Economy for Indonesia's Competitive Economic Transformation	69
<i>Euis Amalia</i>	
65. Effectiveness of Social Media in Waqf Fundraising: A Case Study of Residential Land Waqf	70
<i>Dodik Siswantoro, Mariati Aprilia Harahap</i>	

66. Factors Affecting People's Interest in Cash Waqf Through Islamic Banks <i>Arie Haura, Dewi Putri Mandiri, Erlangga, Aisyah Putri Syahvanah</i>	71
67. Green Halal Entrepreneurship via Waqf Micro Banking: Prospects for Sustainable SDG-8, SDG 15 and Halal Industry in Lirboyo <i>Arif Zunaidi</i>	72
68. Harnessing Waqf for Islamic Educational Development: The Experience of Pesantren Trubus Iman <i>Arridha Harahap, Raditya Sukmana</i>	73
69. The Effect of Cash Waqf and Facility Development to Economic Empowerment of Pesantren <i>Awaliyah Alifi</i>	74
70. Blockchain-Enabled Digital Waqf Governance: A Systematic Review of Transparency, Trust and Shari'ah-Compliance (2015-2025) <i>Defriyanti Afifa Norman, Efrita Norman, Lina Marliani, Mohammad Ridwan, Syukro Abdullah</i>	75
71. From Knowledge to Impact: Wakaf Ilmu as a Digital Platform for Continuous Charity and Skill Empowerment <i>Dendy Herdianto</i>	77
72. Utilising Waqf Management to Advance Education Equity and Quality in Different Countries: A Comprehensive Literature Review in Light of the SDGs <i>Anwar Musaddad, Tobroni Tobroni</i>	78
73. Critical Review of the Waqf Crowdfunding Project Implemented at Madrasah Al-Fatih Poncokusumo <i>Fauzan Romadhian Khairi</i>	79
74. Unveiling Millennial Preferences in Productive Waqf Projects: A Conjoint Analysis of Latent Choice Drivers <i>Fikri Zaeni Hasbalah, Wandu Abdul Ajid, Muhammad Ivan Hersanto</i>	80

75. Waqf as an Instrument for Social Security System: A Framework for Society's Welfare <i>Hafas Furqani, Muhammad Arifin, Khairudin Khairudin, Ratna Mulyany, Khairudin Khairudin</i>	81
76. Waqf-Based IoT Learning Device for Supporting SDGs Education: An Innovative Smart Quiz System with TFT Display and Multi-Option Buttons <i>Haris Haris, Moch. Sukardjo, Siti Ririn Ma'rifatul Adzkiya</i>	82
77. From Tangible to Intangible: Reconstruction of Regulation and Accounting Standards for Professional Service-Based Waqf Assets <i>Ifa Hanifia Senjiati, Ira Slti Rohmah Maulida, Intan Manggala, Asharaf Asharaf</i>	83
78. A Strategic Model for Financing Sustainable Food Bank Infrastructure Through the Integration of Ziswaf and Circular Economy Principles: A Pestel and SWOT Analysis <i>Ihsan Faris Kurnia, Zahra Widad Salma, Muhammad Rafly Zafran</i>	84
79. Green Waqf for Islamic Sustainable Financing for Government Policy and Future Study: A Structured Literature Review <i>Indar Fauziah Ulfah, Gina Destrianti Karmanto, Muhammad Fakhri Al-Kahfi, M. Fuad Hadziq</i>	85
80. Waqf Discourse on Social Media: Public Literacy, Promotion, and Participation <i>Iskandar Ibrahim, Fiqih Afriadi</i>	86
81. Waqf Management Model for Safe Sanitation in Indonesia: Relevance of Waqf to Achieve SDGs-6 and ESG <i>Khansa Shabirah</i>	87
82. Governance and Development of Productive Waqf in Singapore <i>Laily Yunita, Aisyah Sholahuddin</i>	88
83. Green and Blue Waqf Model: Advancing Equitable Electricity Access in Rural Archipelagic Communities <i>Lia Lutfiah Nurhikmah</i>	89

84. Factors Affecting the Decision to Participate in Cash Waqf Linked Blue Sukuk (CWLBS) <i>Lu'liyatul Mutmainah, Yan Putra Timur, Muhammad Hanif Ibrahim, Nur Arifah</i>	90
85. Efficiency or Trust? Reforming Waqf in Indonesia Through a Tale of Two Waqf Models (Singapore and South Africa) <i>Lusiana Handayani, Tika Widiastuti, Raditya Sukmana, Magda Ismail A. Mohsin</i>	91
86. Digital Products as Waqf Objects: A Catalyst for Inclusive Education in the Context of Sustainable Development Goals (SDGs) <i>M. Rafli Harsa, Muhammad Fakhriel Zayida, Cucu Susilawati</i>	92
87. Nazhir and The Challenges of Blue Waqf Management: The Need for Technical and Sharia Competence <i>Mochamad Yahya Ghozali</i>	93
88. Qur'anic Philanthropy and the Protection of Vulnerable Groups: A Maqāṣidī Interpretation of SDG 5 (Gender Equality) and SDG 16 (Peace & Justice) <i>Moh. Minhaji Hazmin, Nur Hidayaturrohman</i>	94
89. Waqf Management in the Madura Islands: Analysis of the Implementation of PSAK 112 from a Sharia Economic Perspective <i>Mubarak Mubarak, Dian Berkah, Khairul Jannah</i>	96
90. Digitalization of Waqf and Women's Participation: A Gender-Responsive Islamic Economic Development Strategy <i>Mutiara M.</i>	97
91. Good Waqf Governance and Fraud Risk Management in Enhancing Waqf Institutional Performance: An Empirical Study in Indonesia <i>Nanang Setiawan, Ismi Fitri Aulia, Risky Mezi Muria</i>	98
92. Pattern of Integrating Cash Waqf with Micro, Small, and Medium Enterprises (MSMEs) through Micro Waqf Banks (BWM) to Strengthen the Halal Industry <i>Nuraida Fitriani, Ai Rahmawati, Shofiyatul Ummah, Ahmad Rifat Mathar</i>	99

93. Effectiveness of Digitalization Utilization in Waqf <i>Rahmat Ilyas, Iskandar Iskandar</i>	100
94. Optimizing The Energy of Love as The Driving Force Behind Sustainable Waqf to Achieve Public Welfare <i>Ranti Wiliasih, Mochamad Fathoni, Rusni Hassan, Karlita Anggini</i>	101
95. Unlocking Youth Potential in Waqf Ecosystem: Determinants of Generation Z's Intention to Become Nazhirs <i>Rifka Aulia, Muhammad Ridho Al-Firdausi</i>	102
96. Integrated Cash Waqf-Linked Sukuk (CWLS) Models: Islamic Blended Finance Framework for Waste-to- Alternative Energy Projects in Indonesia <i>Rindawati Maulina, Jaharuddin Jaharuddin, Imam Nur Aziz</i>	103
97. Towards a Golden Madura through Creative Waqf Innovation <i>Moh. Subhan, Muhammad Mahbub Jamalul Lail</i>	104
98. Integrating Islamic Endowments and Environmental Policy: A Legal and Ethical Framework for Green Waqf <i>Ryan Bianda</i>	105
99. Green Cash Waqf for Circular Economy: Transforming Cow Waste Into Sustainable Energy and Agricultural Inputs <i>Sofyan Halim, Dede Rukanda</i>	106
100. Faith-Based Finance Beyond Charity: A Critical Evaluation of Cash Waqf-Linked Sukuk (CWLS) Marketing Effectiveness for Series SWR 005 at Bank Syariah Indonesia <i>Atiqi Chollisni Nasution, Zulfa Ananta Rasya, Arie Haura</i>	107
101. Do Zakat and Waqf Strengthen or Weaken Each Other? An Empirical Analysis Using ARDL-ECM <i>Teuku Muhammad Nazhif Syauqi, Lisa Listiana</i>	108
102. Green Waqf: WEU as a Digital Innovation for Renewable Energy in 3T Mosques <i>Karsono Karsono, Annisah Ghina Naila, Tri Wahyuni, Kayyisah Fathin Febrianti</i>	109
103. The Role of Cash Waqf-Linked Sukuk to Support Green Economics in Indonesia; A Systematic Literature Review <i>Trimulato Trimulato, Syarifuddin Syarifuddin, Mega Oktaviany</i>	110

104. Leveraging Waqf for Achieving SDGs through ESG Principles: A Sustainable Pathway for Muslim Communities	111
<i>Ulydhatul Ismiyana, Maudi Rahmah Azzahra</i>	
105. The Role of Internal Control on Accountability of Waqf Nazir	112
<i>Zulfikar Ali Ahmad</i>	
106. Integrating Green and Blue Waqf into Sustainable Development: A Strategic Model for Islamic Social Finance in Coastal Economies	113
<i>Zulfikar Hasan</i>	
107. The Importance of Ownership of Waqf Programs Through Sharia Life Insurance in Improving Business Sustainability in Indonesia (Learning at PT Allianz Life Syariah Indonesia) 2024-2025	114
<i>IGP Ratih Andaningsih, Hendrawati, Trinandari Prasetya Nugrahanti</i>	
108. Developing Waqf-Based Models for Affordable Urban Housing: Solutions for Indonesia	115
<i>Mir'atun Nisa', Raditya Sukmana</i>	
109. Accountability Practices through Digital Technology: The Case of Cash Waqf Institution in West Sumatera	116
<i>Gusrianti Gusrianti, Rahmawati Rahmawati, Ardila Novia</i>	
110. Between Legal Pluralism and Harmonization: Understanding Waqf Muaqqat as a Bridge between Classical Islamic Jurisprudence and Contemporary State Law in Indonesia	117
<i>Muhammad Noor Rizqi, Mukti Ibnu Hartomi</i>	
111. Integrating Waqf, Entrepreneurship, and the Halal Industry: A Conceptual Ecosystem Model for Sustainable Development	118
<i>Isti Nuzulul Atiah, Najmudin Najmudin, Mohamad Ainun Najib</i>	

112. Integrating Green Waqf and Waqf-Linked Sukuk as Innovative Instruments for Sustainable Infrastructure Financing in Indonesia	119
<i>Muhammad Iqbal Anindyka, Ayu Novianti Kusuma Astuti, Ahmad Hambali</i>	
113. Waqf for Impact: Synergizing Islamic Philanthropy and ESG Principles for Sustainable Development	121
<i>Sugeng Sugeng, Adi Nur Rohman</i>	
114. Integrating Waqf into Hajj Fund Management; A Dynamics Modelling Approach for Financial Sustainability	122
<i>Nanang Rosidin, Noneng Nurjanah</i>	
115. Why is Waqf Not as Popular as Halal Certification? (Case Study of Understanding Product Knowledge About Waqf in Gen Z)	123
<i>Wening Purbatin Palupi Soenjoto, Rezki Putri Nur Aini, Devfy Kartikasari</i>	
116. Strengthening Cash Waqf Through Crowdfunding to Achieve Quality Education (SDGs 4)	124
<i>Lailya Zahrotun Nabila, Royyan Ramdhani Djayusman</i>	
117. Revitalizing Educational Waqf through Blockchain: A Case Study from Morocco's BlockMEDC Platform	125
<i>Fakih Abdul Azis</i>	
118. Optimizing Productive Waqf for Strengthening the Halal Food Ecosystem in Support of the Makan Bergizi Gratis (MBG) Program in Indonesia	126
<i>Abdul Rachman, Lukman Santoso, Imamuddin Imamuddin, Syamsul Asmedi</i>	
119. Towards Transnational Green and Blue Waqf: A Cross-Border Model for Environmental Sustainability and Shared Prosperity	128
<i>Muh Ihsanuddin, Andi Iswandi</i>	
120. A Systematic Literature Review on the Role of Waqf in Supporting Islamic Entrepreneurship and SMEs Development	129
<i>Satriadi, Dwi Vita Lestari Soehardi, Charly Marlinda</i>	

Contextualisation of Zakat and Waqf Instruments in Responding to Ummah Issues

Ahmad Mahfudzi Mafrudlo¹, Zuhrotul Aini Mansur²,
Ghilmanul Wasath³, Arena Ade Kuswanto⁴

¹ Sekolah Tinggi Ekonomi Islam Fitrah Insani, Bandung Barat,
ahmadmahfudzi@yahoo..com

² Universitas Muhammadiyah Prof Dr. Hamka, Jakarta, zuhratulaini@uhamka.ac.id

³ Universitas Islam Negeri Syarif Hidayatullah, Jakarta, ghilmanul.wasath@uinjkt.ac.id

⁴ Sekolah Tinggi Agama Islam Inovatif Daarul Ihsaan Cimahi, Bandung,
adearena577@gmail.com

Abstract: Zakat and waqf are important and potentially powerful instruments for reviving Islamic civilization. Additionally, they provide practical solutions to communal challenges. Various religious texts have established the legitimacy of these two instruments. This study employs a qualitative research method with a descriptive analytical approach and an empirical legal approach. The findings of this study open up opportunities and provide innovations in models and schemes for integrating productive zakat and productive wakaf. There are direct and indirect schemes to realise the benefits of productive zakat and wakaf. Additionally, it was found that the essence of these two instruments plays a significant role in community development and addresses community issues. They have the potential to become important tools in income redistribution and financing needed by the community.

Keywords: Contextualization, Integrating Innovative, Zakat And Wakaf, Ummah Issues.