

## WAQF MANAGER (NAZIR) EMPOWERMENT AND COMPETENCE IN THE DEVELOPMENT OF PRODUCTIVE WAQF

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### ABSTRACT

The development of productive waqf cannot be separated from the competent role of nazir in managing waqf. One of the efforts to improve Nazir's competence is through empowerment. However, the empowerment carried out is not focused on the development of productive waqf, so that it has an impact on the management of waqf which is static and does not develop. This study aims to determine the effect of empowerment on increasing nazir's competence to develop productive waqf in Bogor Regency. The research method uses quantitative research with data collection techniques to distribute questionnaires. Data collection was based on a purposive sampling technique for nazir who had received empowerment from the Indonesian Waqf Board and the Ministry of Religion, Bogor Regency. The data analysis technique uses Partial Least Square with the help of the Smart PLS 3 application to verify and confirm the empowerment that has been done. The results showed that empowerment had a positive and significant effect on increasing nazir's competence in developing productive waqf. The increasing competence of Nazir in the development of productive waqf is not enough just to have knowledge and understanding of the science of fiqh alone but must be equipped with competence in business management and entrepreneurship. Nazir who is competent in business management and has an entrepreneurial spirit will develop and empower waqf assets for productive ones. So that the managed waqf assets provide many benefits to the community.

## 1. INTRODUCTION

The development of waqf is one of the essential tasks of a nazir in managing waqf property. As mandated by Law no. 41 of 2004 concerning waqf, the development of waqf is

oriented towards productive ones. This is because productive waqf provides more benefits for the community's welfare. The research of Winarsih et al., (2019) proves that productive waqf assets allocated to business forms and project financing have a significant impact on the income of the *pesantren* (boarding school), so as to improve the welfare of the *pesantren*. The results of productive waqf management can also be used to provide financing for micro, small and medium enterprises, both consumptive and productive financing as well as other financing that supports community business continuity (Islam, 2015).

The development of productive waqf can be done with two development patterns: the development of waqf that has economic value and the development of waqf for social activities (Kasdi, 2016). Productive waqf oriented to the economy will help state expenditures and even reduce the burden on the state, including people who lack economic life (Cizakca, 1998; Qahaf, 2005; Budiman, 2014). The development of productive waqf in the economic field must maintain Islamic values in its management. Some models of productive waqf development can be in the form of economic empowerment of the people of the MSME program (Micro, Small and Medium Enterprises), developing oil palm, soybean, and potato plantations, establishing educational institutions accompanied by residential facilities, halal maal and others, optimizing waqf funds that are oriented towards absorb labor, and turn poor areas into areas of economic potential (Zainal, 2016). Meanwhile, the development of productive waqf for social activities can be in the form of waqf for social justice, the welfare of the people, development of education, health facilities, public policy advocacy, legal aid, human rights, child protection, environmental conservation, women's empowerment, development of arts and culture, as well as other programs (Kasdi, 2016).

The development of productive waqf cannot be carried out without the support of a nazir who is competent in his field. The existence of nazir is a crucial factor in the successful management and development of waqf assets productively. Nazir who is professional and trustworthy will significantly affect the progress and development of productive waqf. Iman and Mohammad (2014) stated that waqf institutions need people with good educational backgrounds, including having experience in participating in professional training and certification programs. To improve competent and professional nazir in developing productive waqf, comprehensive training and assistance efforts are needed through empowerment in productive waqf.

The Indonesian Waqf Board (BWI) is an independent institution with the task and role to provide empowerment to the nazir in managing and developing waqf assets. This empowerment must be carried out at least once a year. Meanwhile, BWI and the Ministry of Religion of Bogor Regency have held empowerment of nazir waqf in December 2020 (Media Indonesia, 2020). However, the empowerment carried out is still like providing motivation and increasing Nazir's understanding of his primary duties and functions as a waqf manager. Meanwhile, the development of productive waqf assets has not been carried out correctly. Based on a study on the Mapping of the Potential Development of Waqf Assets in Bogor Regency conducted by National Sharia Finance Committee (KNKS, 2019), it shows that there are many assets only in the form of places of worship (61.59%), educational buildings (23.18%), the remaining 15% is used for graves (8, 18%). 70%) and other social activities (6.52%) (2019). None of the 5 (five) villages visited in the Ciomas sub-district were used for productive economic activities. There is only 1 (one) waqf asset used for productive economic activities, namely agricultural waqf. However, the last waqf assets have not been included Waqf Information System (SIWAK) data.

Empowerment for nazir will have an impact on increasing competence in waqf management. However, if the empowerment carried out is not focused on productive waqf. So the waqf management pattern will always be static and not change. Therefore, this research will examine the empowerment that has been carried out by the Indonesian Waqf Agency and

the Ministry of Religion of Bogor Regency, which affects increasing nazir's competence in the development of productive waqf. Thus, it is hoped that BWI and the Ministry of Religion of Bogor Regency will further improve their empowerment pattern that focuses on managing and developing productive waqf.

## **2. METHODS**

The research method used is a quantitative research type to verify and confirm the empowerment that has been carried out to Nazir in the development of productive waqf in Bogor Regency. Data collection techniques include distributing questionnaires or questionnaires to nazir in Bogor Regency for about 2 months. Questionnaires that have been collected will be tested first with validity and reliability tests. The research population is all nazir who manage waqf assets located in Bogor Regency. The sampling technique uses a purposive sampling method with certain criteria including nazhir waqf who has received empowerment from the Indonesian Waqf Agency and the Ministry of Religion of Bogor Regency at least once, aged between 30-50 years, and a minimum education level of high school. Based on the predetermined sampling technique, the number of samples of nazir obtained was 50 respondents from the nazir waqf population.

The data analysis technique used the Partial Least Square (PLS) method with the help of the PLS smart application 3. The Partial Least Square (PLS) method was carried out to test the variables of empowerment, nazir competence, and productive waqf development using measurement models and structural models. The stages in PLS testing are making path diagrams, formulating measurement and structural equations, selecting input data and model estimation, model identification, model suitability testing, and hypothesis testing using the bootstrap resampling method. Next, choose the path coefficients and get the inner loading values and t-values to assess the significance of the prediction model. If the T-statistics value is higher than the T-table value, it can be interpreted that the hypothesis is supported. The T-table value with 95% confidence level (alpha 5%) for the two-tailed hypothesis is 1.96, while for the one-tailed hypothesis, the value is 1.64 (Jogiyanto & Abdillah, 2016). The research hypotheses tested in this study are 1) there is an effect of empowerment on increasing nazhir's competence and 2) there is an effect of nazhir's competence on the development of productive waqf.

## **3. RESULTS AND DISCUSSION**

### **3.1. Results**

This study uses a measurement model (outer model) and a structural model (inner model) of reflective constructs. The measurement model relates all manifest variables or indicators with their latent variables. While the structural model connects all latent variables related to each other, which is based on the theory of substance. Before testing the hypothesis to predict the relational relationship in the structural model, the measurement model is tested first to verify the indicators and latent variables that can be stretched further. However, before testing the measurement model, the authors first present the proposed research model.

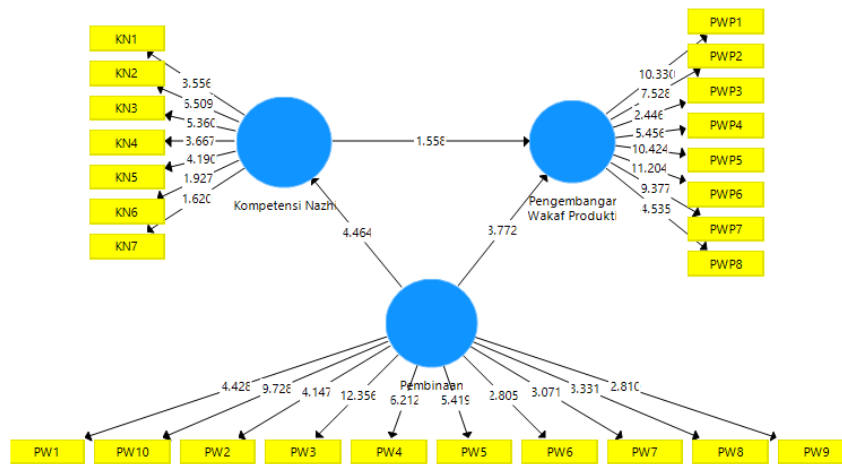


Figure 1. Research Model Tested

The Figure above is a research model tested that explains the relationship between the concept of empowerment and the development of productive waqf with nazir's competence as a moderating variable. The idea of empowerment is measured using four indicators with ten questions, namely waqf management training, waqf development training, facilitation of waqf land certification, and facilitation of waqf pledge deeds. The empowerment carried out will impact increasing the competence of nazir. On the other hand, Nazir's competence as a moderating variable has three indicators with seven questions, namely skill competence, attitude competence, and knowledge competence. While the development of productive waqf is measured using three indicators with eight questions, namely waqf funding, waqf cooperation, and waqf development projects. Furthermore, the research model was tested with a measurement model and a structural model.

Based on research data processing using the smart PLS 3 application, the measurement model results are obtained by testing the validity and construct reliability. The following is a summary of the statistical results of the measurement model in this study:

Table 1 Overview of statistical results of the measurement model (Outer Model)

Construct	Items	Validity Test		Reliability Test	
		Loadings	AVE	Cronbach'S Alpha	Composite Reliability
Nazir Competence	KN1	0.656	0.544	0.792	0.855
	KN2	0.857			
	KN3	0.762			
	KN4	0.671			
	KN5	0.724			
Empowerment	PW1	0.615	0.506	0.808	0.858
	PW2	0.598			
	PW3	0.854			
	PW4	0.766			
	PW5	0.675			
	PW10	0.728			
Productive Waqf Developing	PWP1	0.725	0.488	0.850	0.882
	PWP2	0.695			
	PWP3	0.528			

PWP4	0.716
PWP5	0.722
PWP6	0.785
PWP7	0.787
PWP8	0.586

Source: SmartPLS Data Processing Results, 2021

Description:

KN = Nazir's Competence; PW = Empowerment; PWP = Productive Waqf Development

The table above shows the results of the measurement of the factor loadings for each item, AVE, Cronbach's alpha, and composite reliability. With regard to factor loadings, based on the recommendation of Hair et al., (2006), item factor loadings that exceed the recommended value of 0.5 are considered significant and acceptable. Table 1 shows all items having factor loadings of 0.5 or higher. Meanwhile, the output of Cronbach's Alpha for the construct of nazir competence, empowerment, and productive waqf development has a value above 0.60. This means that the three constructs that have been tested have good reliability. The lowest Cronbach's Alpha value is 0.855 on the Nazir competency construct. Meanwhile, all of the tested constructs have a composite reliability value of more than 0.6, indicating the existing data's high internal consistency. All constructs have values ranging from 0.855 to 0.882, which are acceptable.

The construct model that has been tested and meets all the criteria for the measurement model is then tested for the structural model (inner model) by analyzing the R-Square value, the Goodness-fit model test. The R-Square value is used to measure how much influence certain independent latent variables have on the latent dependent variable. The following is the R-Square value obtained from the output using Smart PLS 3.

Table 2 R-Square

Construct	R-Square	R-Square Adjusted
Nazir Competence	0.257	0.242
Productive Waqf Developing	0.388	0.362

Source: Data Processing Results, 2021

The table above shows that the R-Square (R2) value for the Nazir competency construct is 0.242, while the R-Square (R2) value for the productive waqf development construct is 0.362. According to Jonathan Sarwono, the R2 value of 0.33 is moderate. However, the table above shows that the value of R2 is higher than 0.33. Thus, it can be said that the modeling formed in this study is categorized as a moderate model. In addition to the R-Square value, in the PLS analysis, it can also be seen how substantial the value of the effect size model is. The value of the effect size model can be seen in the F Square table.

Table 3 F-Square

Construct	Nazir Competence	Empowerment	Productive Developing	Waqf
Nazir			0.082	
Empowerment	0.346		0.244	
Pengembangan Wakaf Produktif				

Source: Data Processing Results, 2021

According to Ghazali (2014), an effect size is weak if it is below 0.15 and is said to be strong if it is above 0.35. From table above, it can be seen that the construct of empowerment on nazir's competence of 0.346 is considered moderate. Likewise, empowerment towards the development of productive waqf of 0.244 is considered moderate. Meanwhile, Nazir's competency construct on developing productive waqf of 0.082 is considered weak. Thus, it can be said that construct modeling in this study is categorized as a strong influence of latent predictor variables at the structural level.

The second test in the inner model stage is to see the significance of the influence of empowerment on nazir competence, the effect of waqf development on productive waqf development, and the effect of nazir competence on productive waqf development by looking at the parameter coefficient values (original sample) as follows:

Table 4 Path coefficients

	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
KN → PWP	0.260	0.276	0.127	2.049	0.041
PW → KN	0.507	0.540	0.099	5.119	0.000
PW → PWP	0.449	0.463	0.146	3.083	0.002

Source: SmartPLS Data Processing Results, 2021

Description:

KN = Nazir's Competence; PW = Empowerment; PWP = Productive Waqf Development

In the results of the path coefficient output, as shown in table above, the significance of the influence of each variable can be seen by looking at the parameter coefficient values (original sample). The magnitude of the parameter coefficient for the nazir competence variable is (original sample) 0.260, which means that the influence between nazir's competence on the development of productive waqf. These results indicate that Nazir's competence affects the development of productive waqf with a significant t-statistic value of 2.049 (t-table 5% = 1.96). Thus, the t-statistic value is greater than the t-table 1.96 (2.049 > 1.96). The parameter coefficient for the empowerment variable is 0.507 (original sample), which means that it affects empowerment on nazir's competence. These results indicate that empowerment affects nazir's competence with a significant t-statistic value of 5.119 (t-table 5% = 1.96). Thus, the t-statistic value is greater than the t-table 1.96 (5.119 > 1.96). At the same time, the parameter coefficient for the variable empowerment (original sample) is 0.449, which means that there is an influence between empowerment on the development of productive waqf. These results can be interpreted that the higher the intensity of empowerment carried out by the institution, the more productive the development of productive waqf will be with a significant t-statistical value of 3.083 (t-table 5% = 1.96). Thus, the t-statistic value is greater than the t-table 1.96 (3.083 > 1.96). Based on the above test results, it was found that the variable of empowerment had an effect on nazir's competence and the development of productive waqf with a percentage of 50.7% and 44.9%, respectively. The variable of Nazir's competence affects the development of productive waqf with a percentage of 26%.

### 3.2. Discussion

#### The Effect of Empowerment on the Improvement of Nazir Competence

Based on the tests carried out on the structural model through the Goodness-fit model test using the Smart PLS 3 software, it was found that the empowerment indirectly affects the development of productive waqf with the support of adequate nazir competence in productive waqf by providing an R-Square value of 0.242. This means that it shows that empowerment

that is carried out intensely will affect the increase in nazir's competence by 24.2%, while other factors besides empowerment influence the remaining 75.8%.

The findings of this study prove that the empowerment that has been carried out by BWI Representatives of Bogor Regency and the Ministry of Religion of Bogor Regency influences increasing nazir's competence. However, the empowerment carried out has not fully implicated the development of productive waqf. The empowerment material delivered is not directly specific in empowering productive waqf. So that the contribution of the value obtained in the increase in nazir is only 24.2%. Therefore, efforts are needed to improve the empowerment materials delivered to the nazir to empower and develop productive waqf assets, such as the nazir's understanding paradigm of the use of waqf assets in the economy, increasing the capacity of nazir in entrepreneurship, and extracting cash waqf for the development of waqf assets.

Nazir's paradigm towards using waqf assets in the economy is necessary for developing productive waqf. Because nazir who has an understanding of economics will impact the development of productive waqf assets, such as understanding in sharia finance and investment (Khamis & Salleh, 2018). In addition, to develop waqf assets, nazir can also be provided and facilitated with various collaborations as has been done by the Daarut Tauhiid Waqf Institution, such as cooperation in leasing waqf assets, profit sharing cooperation, outsourcing cooperation, advertising cooperation, and other forms of collaboration. Other collaborations can be pursued in developing productive waqf assets (Munawar, 2021). On the other hand, Nazir's paradigm in using waqf assets in the economy cannot be implemented without adequate capacity in entrepreneurship (business orientation) because Nazir who has an entrepreneurial spirit, will be a driver for the development and empowerment of waqf assets (Priyaman, 2019).

The development of waqf assets in the productive sector needs to be supported by adequate funding, including the excavation of cash waqf/cash waqf. According to Kahf & Mohomed (2017), cash waqf can be a potential contemporary tool for personal financing that is used for all cash loan needs, debt settlement, or interest-free financing and can also be used for microfinance for micro and small businesses. Cash waqf can also be used to finance the construction of instructors because it aims to improve the community's social welfare. Good infrastructure will increase productivity and improve the economy to improve people's welfare (Syafiq, 2018).

The findings of this study are also in line with the results of research by Ali et al., (2018) that nazir's empowerment and mentoring is a solution to nazir's internal problems in managing and developing waqf more optimally and productively. With the intensive empowerment and mentoring of nazir, it is hoped that the competence and professionalism of the nazir will increase. The results of this study also support the statement of Nafi'uddin & Ekawaty (2019) that productive waqf management training has a positive and significant effect on Nazir's understanding of productive waqf. The training is one form of empowerment carried out by the Bogor Regency BWI and the Bogor Regency Ministry of Religion to increase nazir's competence in productive waqf.

### **The Effect of Nazir's Competence on the Development of Productive Waqf**

Tests were conducted on the structural model through the Goodness-fit model test using the Smart PLS 3 software. The results showed that Nazir's competence directly affected the development of productive waqf with an R-Square value of 0.362. Therefore, it can be interpreted that the better nazir's competence will have a significant influence on the development of productive waqf by 36.2%, while the remaining 63.8% is influenced by other variables not examined in this study.

The findings of this study indicate that the competence of nazir has a positive and significant effect on the development of productive waqf. However, at least the value of the contribution of the nazir competence variable to the development of productive waqf is due to the lack of understanding and knowledge of productive waqf. This can also be seen in Nazir's empowerment, which is still a little focused on productive waqf.

The competencies that Nazir must possess in developing productive waqf are not only in the science of fiqh, but also need to be supported by an understanding of business management and an entrepreneurial spirit. According to Mubarok (2008), Nazir must have the ability to create something new and different, as well as the ability to create added value through the process of managing resources in new or different ways, such as developing new technologies, discovering new scientific knowledge, improving production and services and discovery of new ways to produce more goods with more efficient resources. This is in line with Habibaty (2017) that the abilities possessed by a nazir must be in accordance with the waqf property to be managed so that the purpose of the benefit of the waqf property can be maximally felt in the community. This is also in line with Munawar & Mufraini (2021) that productive waqf managed by competent and professional nazir will impact and influence the welfare of the community.

#### **4. CONCLUSION**

The development of productive waqf can occur through intensive empowerment efforts in productive waqf. This is because intensive empowerment will increase nazir's competence in managing and developing productive waqf. Based on the study results, it was proven that empowerment had a positive and significant effect on increasing nazir's competence in the development of productive waqf. The increasing competence of Nazir in the development of productive waqf, is not enough just to have knowledge and understanding of the science of fiqh alone but must be equipped with competence in business management and entrepreneurship. So that the empowerment carried out must be more on the management and productive development of waqf assets.

The results of this study are expected to improve the pattern of empowerment by the Indonesian Waqf Agency Representative of Bogor Regency and the Ministry of Religion of Bogor Regency by develop the delivered material focused on productive waqf and simulations or productive waqf models in the fields education, economy and social. So that managed waqf assets can offer many benefits to the community.

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