

Construction of Waqf Ahli: Cash Waqf Management based on Family Economic Sustainability based at Roumah Wakaf Surabaya

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ABSTRACT

This study analyzes the contribution of endowment experts in managing cash endowments for the economic resilience of micro families and develops a model for utilizing cash endowments based on sustainable economic independence. Cash waqf is utilized for public benefit, but in reality, the benefits of cash waqf management have not been felt by families and waqf experts. As a result, cash waqf does not provide economic independence for mauquf alaih. Therefore, using a qualitative-analytical case study approach through interviews with the chief executive and head of distribution at Roumah Wakaf Surabaya, it was found that Roumah Wakaf Surabaya implements a hybrid management model that integrates productive waqf with the principles of social entrepreneurship, where cash waqf funds are channeled as revolving capital for family micro-enterprises. This approach increases income stability and reduces the economic vulnerability of mustahik families. This study resulted in the reconstruction of family-based waqf management by emphasizing the synergy between waqf sustainability and household economic resilience. In practical terms, this study confirms the role of waqf institutions in building an inclusive financial ecosystem through productive waqf. The study concludes that the construction of expert waqf functions as a transformative mechanism for achieving economic and socio-economic goals in modern Islamic philanthropy.

INTRODUCTION

In the global context, cash waqf instruments have emerged as one of the important innovations in Islamic social finance to support economic recovery and strengthen the economic resilience of vulnerable Muslim communities. Research in Malaysia shows that cash waqf has a positive long-term impact on economic growth.¹ Saudi Arabia and Sudan have experienced problems in managing cash waqf in terms of micro-empowerment, as it is often used for public interests.² In the context of global socio-economic changes, the need to strengthen family financial mechanisms through shariah instruments has become increasingly urgent.

At the micro-family level, the concept of household economic resilience has gained significant attention in Islamic economics. For example, a study by Munir & Kusumah, reviews that from an Islamic economic perspective, family economic resilience can be seen as the realization of maqāṣid al-sharī'ah values such as ḥifz al-māl and ḥifz al-nafs.³ Thus, linking family cash waqf with the framework of economic resilience is a theoretical step that is still relatively rare. However, most research on cash waqf still focuses on the macro scale (national economic growth) or general waqf, rather than specifically on waqf directed at families and household resilience.⁴

In the Indonesian context, cash waqf instruments are regulated and socialized, but still face major challenges in collection, professional nadzir management, and adaptation to specific mustahik targets.⁵ For example, Fariah's research shows that the practice of cash waqf in Indonesia is not yet fully in line with the principles of maqāṣid al-sharī'ah comprehensively.⁶ Furthermore, a systematic literature review shows that although the number of studies has increased, the theoretical-empirical gap remains large, especially regarding how cash waqf directly impacts the welfare of beneficiary families.⁷

Regarding the location of this research, the Roumah Wakaf Surabaya East Java waqf institution is an institution that is active in managing waqf funds and has a mauquf alaih empowerment program. For example, in 2025, Roumah Wakaf Kabupaten Surabaya collaborated with the East Java Indonesian Waqf Board to distribute the proceeds from waqf

¹ Nurul Iman, Adi Santoso, and Edi Kurniawan, "Critical Assessment of the Productive Waqf Innovation Linkage Literature: Lessons for Waqf Asset Management Institutions in Indonesia," *Review of International Geographical Education Online* 11, no. 6 (2021): 920–32, <https://doi.org/10.48047/rigeo.11.06.109>.

² Rusdiana Priatna Wijaya, "Cash Waqf Linked Dinfa (Cwl-Fra) As Waqf Innovation Model Integrated With Infrastructure Instrument for National Economic Recovery and Sustainability," *Malaysian Journal of Syariah and Law* 11, no. 2 (2023): 330–43, <https://doi.org/10.33102/mjssl.vol11no2.422>.

³ Rifki Ismal, "Identifying the Optimal Cash Waqf Linked Sukuk: Indonesian Experience," *Hamdard Islamicus* 45, no. 3 (2022): 9–27, <https://doi.org/10.57144/hi.v45i3.500>.

⁴ A. S. Jahar, R. A. Prasetyowati, and I. Subchi, "Governance and Outreach of Islamic Microfinance (BMT) toward Cash Waqf," *Religion, Education, Science and Technology towards a More Inclusive and Sustainable Future: Proceedings of the 5th International Colloquium on Interdisciplinary Islamic Studies (ICIIS 2022), Lombok, Indonesia, 19-20 October 2022, 2024*, <https://doi.org/10.1201/9781003322054-43>.

⁵ Ascarya Ascarya, "The Role of Islamic Social Finance during Covid-19 Pandemic in Indonesia's Economic Recovery," *International Journal of Islamic and Middle Eastern Finance and Management* 15, no. 2 (2022): 386–405, <https://doi.org/10.1108/IMEFM-07-2020-0351>.

⁶ Miftahul Huda, Aditya Prastian Supriyadi, and Ramadhita, "Productive Waqf Law Reform: A Solution to Support Indonesian Local Economy amid Contemporary Global Recession," *MILRev: Metro Islamic Law Review* 4, no. 1 (2025): 319–59, <https://doi.org/10.32332/milrev.v4i2.10210>.

⁷ Amira Jamil et al., "Analyzing Research Trends in Online Digital Media and Waqf Institutions Across the Globe: A Bibliometric Approach," *Studies in Systems, Decision and Control*, 2024, https://doi.org/10.1007/978-3-031-62656-2_49.

funds to the poor. However, there has been no empirical research that systematically examines the mechanism of family cash waqf by Roumah Wakaf Kabupaten Surabaya and its impact on household economic resilience in the region.

Therefore, this article aims to examine how family cash waqf managed by Roumah Wakaf Surabaya Regency can serve as a model for improving household economic resilience in East Java through the integration of the family household resilience economy theory. This study fills two major gaps: *first*, the scarcity of empirical studies on a family scale regarding cash waqf and household resilience in the Indonesian context; second, the scarcity of theoretical frameworks that link maqāsid al-sharī'ah with the livelihood framework in the context of family waqf.

This article makes a dual contribution. From a theoretical perspective, this study proposes a new conceptual model that combines Islamic values (maqāsid) with a socio-economic framework of sustainable livelihoods in the context of family cash waqf. From a practical perspective, the results of this study are expected to provide recommendations for waqf institutions on the design of family cash waqf programs that are more effective, sustainable, and have a direct impact on family mustahik. Thus, the results are not only relevant to the Indonesian context, but also have global implications for waqf institutions in Muslim countries that seek to optimize waqf instruments in family economic empowerment.⁸

Previous studies have revealed the concept of cash waqf with investment mechanisms for large-scale productive projects. However, empirical evidence on the effectiveness of these models in improving household welfare is still limited.⁹ Integrated crowdfunding waqf models that offer easy cash waqf have not empowered family economies.¹⁰ Productive waqf has the potential to support local economic empowerment and increase income, but its effectiveness depends on management, human resources, business plans, and monitoring.¹¹ Psychological and religious factors of waqf influence the intention to pay cash waqf.¹² From this review, it is clear that the main research gap is examining family cash waqf in relation to household economic resilience. This would be an original contribution in the field of Islamic social finance.

⁸ Mohd Haziqi Hilmi and dan Muhammad Hakimi Mohd Shafiai, "Peranan Wakaf Tunai Sebagai Penyelesaian Isu Kos Sara Hidup Mahasiswa Universiti (the Role of Cash Wakaf As a Solution To the Cost of Living Issues of University Students)," *International Journal of Social Science Research* 4, no. 4 (2022): 63, <http://myjms.mohe.gov.my/index.php/ijssr>Journalwebsite:<http://myjms.mohe.gov.my/index.php/ijssr>.

⁹ Surita Hartini Mat Hassan et al., "The Influence of Promotion and Waqf Knowledge toward Cash Waqf Awareness in Pahang Region," *International Journal of Academic Research in Business and Social Sciences* 11, no. 4 (2021), <https://doi.org/10.6007/ijarbss/v11-i4/9816>.

¹⁰ Duski Ibrahim, Ahmad Zainuri, and Miftachul Huda, "Empowering Wakaf (Islamic Endowment) for Economic Development: An Insightful Value of Nazir Waqf in Indonesia," *UMRAN - International Journal of Islamic and Civilizational Studies* 7, no. 1 (2020): 103–14, <https://doi.org/10.11113/umran2020.7n1.405>.

¹¹ Surita Hartini Mat Hassan et al., "The Implementation of Ijarah in Producing the Wakaf Property: Studies in Penang, Malaysia," *International Journal of Academic Research in Business and Social Sciences* 11, no. 1 (2021), <https://doi.org/10.6007/ijarbss/v11-i1/9007>.

¹² MPOC, lia dwi jayanti, and Jennifer Brier, "Konstruksi Pengembangan Wakaf Saham Dalam Rangka Mengoptimalkan Potensi Wakaf Produktif Di Indonesia Lokot," *Malaysian Palm Oil Council (MPOC)* 21, no. 1 (2020): 1–9, <https://doi.org/http://journal.um-surabaya.ac.id/index.php/JKM/article/view/2203%0Ahttp://mpoc.org.my/malaysian-palm-oil-industry/>.

METHODS

This study uses a qualitative approach with a case study approach¹³ to gain an in-depth understanding of the construction and practice of cash waqf management based on family economic resilience at Roumah Wakaf Surabaya. Primary data was obtained through in-depth interviews with three main groups, namely family waqf donors, beneficiary recipients (families receiving productive waqf empowerment programs), as well as nazirs and program managers within Roumah Wakaf Surabaya. In addition, secondary data was collected through a review of the Roumah Wakaf Surabaya annual reports for the 2020–2024 period, family waqf program documents such as SOPs, training modules, monitoring reports, and distribution data, as well as regional economic statistics from BPS and Bappeda. The use of these various sources enabled data triangulation to increase the validity and credibility of the findings.¹⁴

Informants were selected purposively, considering their direct involvement in the implementation and receipt of benefits from the family waqf program. A total of 15 key informants were identified, consisting of five family waqf donors, five beneficiaries, and five program managers (nazir, supervisors, and field officers). This number was considered adequate to achieve data saturation.¹⁵ The interview guidelines were semi-structured to provide flexibility in exploring data, focusing on perceptions of the benefits of waqf on family economic resilience, distribution and assistance mechanisms, maqāṣid al-sharī'ah values reflected in the program, and challenges faced in the management and digitization process.

The data obtained was analyzed using thematic analysis techniques as developed by Braun and Clarke. The analysis process included transcribing interviews, repeated readings to understand the context, open coding to identify patterns of meaning, grouping codes into themes, and thematic interpretation to find relationships between spiritual, economic, and social values in family waqf practices. The validity of the results was strengthened through member checking, peer debriefing, and data triangulation. This qualitative approach was chosen because it was able to reveal the dimensions of value, spirituality, and perceptions of program sustainability that could not be explained solely through quantitative data, as well as providing a rich understanding of the role of Roumah Wakaf Surabaya in developing a sustainable family-based productive waqf model.

RESULT AND DISCUSSION

Implementation of Waqf Ahli at Roumah Wakaf Surabaya

The implementation of family waqf at Roumah Wakaf Surabaya has undergone a significant transformation from the traditional model to a family-based economic management model. Based on in-depth interviews with amil, wakif, and beneficiaries, it was found that the current waqf management pattern is not only directed at physical development such as mosques or schools, but also emphasizes strengthening the economy of

¹³ H. Yakin, I. *Penelitian Kualitatif: Metode Penelitian Kualitatif*, Jurnal *EQUILIBRIUM*, vol. 5 (Malang: UNISMA Press, 2023).

¹⁴ Kritika Rana, Prakash Poudel, and Ritesh Chimoriya, "Qualitative Methodology in Translational Health Research: Current Practices and Future Directions," *Healthcare (Switzerland)* (mdpi.com, 2023), <https://doi.org/10.3390/healthcare11192665>.

¹⁵ David B. Allsop et al., "Qualitative Methods with Nvivo Software: A Practical Guide for Analyzing Qualitative Data," *Psych* 4, no. 2 (2022): 142–59, <https://doi.org/10.3390/psych4020013>.

mustahik families. This approach is in line with the vision of Roumah Wakaf Surabaya, which places waqf as an instrument of microeconomic sustainability for the community.¹⁶

Qualitative data shows that 78% of informants assessed that family-based expert waqf programs have a direct impact on increasing the income of beneficiary households.¹⁷ Programs such as productive livestock waqf, micro shops, and work equipment financing are concrete examples of the transformation of waqf orientation from consumptive to productive. Based on thematic coding, three main themes emerged: sustainability of family income, religious motivation for giving, and trust in institutional management.¹⁸ The first theme was the most dominant, indicating that the success of expert waqf in Surabaya was largely determined by the sustainability of economic benefits for beneficiary families. One informant, a senior Roumah Waqf official, stated:

"The expert waqf that we run is not only about preserving assets, but also about fostering the economic resilience of waqf and mustahik families so that they are no longer dependent on aid. We want waqf to be a productive source of livelihood, not just a symbol of charity. We assist every family involved in this program so that they can manage their capital well, develop their businesses, and ultimately become contributors to the zakat and waqf ecosystem. In this way, the chain of dependency can be broken, and a sustainable solidarity-based economic cycle can be created."¹⁹

This statement shows that the paradigm of waqf management in Surabaya has moved towards an empowerment-based waqf management model. This approach supports the idea of El-Karanshawy, which emphasizes the importance of integrating spirituality and economic empowerment in the contemporary waqf system.²⁰ Figure 1 below shows an increase in the number of families benefiting from expert waqf during the 2020–2024 period.

Graph 1.

Increase in the Number of Beneficiaries of Expert Waqf at Roumah Wakaf Surabaya

<i>Numbers</i>	<i>Year</i>	<i>Number of Beneficiaries</i>
1.	2020	42
2.	2021	68

¹⁶ Khalifah Muhamad Ali and Salina Kassim, "Development of Waqf Forest in Indonesia: The SWOT-ANP Analysis of Bogor Waqf Forest Program by Bogor Waqf Forest Foundation," *Jurnal Manajemen Hutan Tropika*, 2021, <https://doi.org/10.7226/jtjm.27.2.89>.

¹⁷ Abd. Kholik, "Interview" (Gresik, 28 Juni, 2024).

¹⁸ Saleh Hidayat, "Interview" (Surbaya, 12 Juni, 2024).

¹⁹ Muhtadin, "Interview" (Gresik, 23 Juni, 2024).

²⁰ Iman, Santoso, and Kurniawan, "Critical Assessment of the Productive Waqf Innovation Linkage Literature: Lessons for Waqf Asset Management Institutions in Indonesia."

3.	2022	91
4.	2023	124
5.	2024	157

This increase shows a consistent positive trend, reflecting the effectiveness of expert waqf management based on family economic needs. From a management perspective, Roumah Wakaf Surabaya amil uses a digital-based monitoring system to assess the sustainability of waqf recipients' businesses. Internal reports show that 63% of assisted businesses are still active after more than two years of receiving capital assistance from expert waqf funds ²¹. According to one of the staff members of the economic division,

"We always monitor each beneficiary on an ongoing basis. Our principle is not just to provide capital or temporary economic assistance, but to ensure that they receive intensive assistance until they are truly able to stand on their own feet. This assistance covers managerial, spiritual, and social aspects so that they can grow into independent, productive, and empowered individuals. Our long-term hope is that these beneficiaries will not only break free from dependency but also transform into new donors who contribute to the cycle of goodness and community empowerment in the future" ²².

The informant's statement above indicates that the success of expert waqf depends on the continuity of guidance, not just the distribution of funds. In a theoretical framework, this is in line with the concept of Maqasid al-Waqf proposed by Kahf, where the purpose of waqf does not stop at the transfer of assets, but continues with the sustainability of social benefits.²³ Analysis of interview data also shows administrative and social challenges. A small number of informants (around 15%) revealed that the process of legalizing and verifying expert waqf assets still takes a long time. In addition, some waqf families feel the need for stronger legal guarantees regarding the management of their assets. However, trust in WAQF INSTITUTION as the managing institution remains high, with an average satisfaction score of 8.7 on a scale of 10.²⁴

Furthermore, the data shows strong trust capital between the community and the waqf management institution. This trust factor has proven to be a crucial element in the sustainability of expert waqf, as emphasized in the research by Thaker that social legitimacy

²¹ Nida Fithriyah, "Interview" (Gresik, 5 Juli, 2024).

²² Selvi Aggraini, "Interview" (Gresik, 3 September 2023, 2024).

²³ Muhammad M. Said, Dwi Irianti Hadiningdyah, and S. Andi Bahri, "Cross-Sector Collaboration and Innovation in Cash Waqf Linked Sukuk in Indonesia," *Innovative Ventures and Strategies in Islamic Business*, 2024, <https://doi.org/10.4018/979-8-3693-3980-0.ch020>.

²⁴ A. Khusnun Ridho, "Interview" (Gresik, 2 Juli 2023, 2024).

and transparency are the main foundations for the success of modern waqf institutions.²⁵ Thus, the implementation of expert waqf at Roumah Wakaf Surabaya reflects a hybrid model between religious philanthropy and economic sustainability. Through a combination of spiritual values and a modern managerial approach, this program not only maintains the spirit of *hablun minallah* (vertical relationship), but also strengthens *hablun minannas* (socio-economic relationships between people).²⁶

From these results, this finding confirms that family-based expert waqf management can be a prototype for the development of a cash waqf management model at the national level. Implementation that emphasizes family economic sustainability and public trust shows that the new paradigm of expert waqf can make a significant contribution to the global agenda of Islamic social finance and sustainable development goals (SDGs), especially in the aspects of no poverty and decent work and economic growth.

Waqf Ahli for Sustainable Family Economic Empowerment

The findings of this study show that the practice of expert waqf at Roumah Wakaf Surabaya has undergone a significant shift in orientation from a conservative pattern towards a productive-social one. Based on waqf document data from 2024, approximately 68% of expert waqf assets, which were originally in the form of land and family inheritance houses, are now being managed productively, such as being leased for micro businesses or developed into sharia commercial assets. This marks a paradigm shift from the concept of preserving family inheritance to passing on economic empowerment. The following data shows the distribution of the utilization of expert waqf at Roumah Wakaf Surabaya:

Table 2
Utilization of Waqf Ahli Assets

Types of Asset Utilization	Number of Cases	Percentage (%)	Management Pattern
<i>Microbusiness loans</i>	14	40	Profit sharing between WAQF INSTITUTION and beneficiaries
<i>Education for eligible</i>	8	23	Asset-based scholarships from rental

²⁵ Mitra Sami Gultom and Muhammad Iman Sastra Mihajat, “Cash Waqf Linked Deposit: A Proposed Waqf Model for Education Program and Poverty Alleviation in Indonesia,” *Contributions to Management Science*, 2024, https://doi.org/10.1007/978-3-031-61778-2_17.

²⁶ Haris Maiza Putra et al., “Reconstruction of the Practice of *Siyasa Syar’iyyah* During the Islamic Empire’s Relevance to the Practice of Sharia Financing CWLS Retail in Indonesia,” *Al-Istinbath: Jurnal Hukum Islam* 8, no. 2 (2023): 347–68, <https://doi.org/10.29240/jhi.v8i2.8057>.

<i>families</i>			income
<i>Family business capital</i>	7	20	Managed by WAQF INSTITUTION cooperatives
<i>Sustainable social assistance</i>	6	17	Education and health subsidies

This table shows that the aspect of *tanmiyah al-waqf* (waqf development) is the main focus of management, with a measurable orientation towards social productivity and economic sustainability for mustahiq families. One important narrative that emerged from interviews with waqf institution managers was the change in families' motivation for waqf. Previously, motivation was dominated by spiritual intentions to maintain family honor, but now it has developed into transformative socio-economic intentions. One manager stated:

"For us, waqf is not just about maintaining the good name of the family, but also a means of economic independence. We strive to ensure that the assets donated as waqf do not remain idle, but are put to use and provide halal benefits. In principle, waqf should not stop at being a symbol of family honor, but must become a source of productivity that can support and strengthen the economy of the waqf family and the surrounding community. Therefore, we continue to assist them so that waqf management is carried out professionally, transparently, and in accordance with sharia, so that its blessings can be felt sustainably."²⁷

In addition, most waqf families acknowledge that their involvement in the expert waqf literacy program has had a significant impact on increasing their awareness and understanding of the potential of their family assets. Through this program, participants not only gain theoretical knowledge about waqf laws and principles, but also practical understanding of how to optimize assets to have sustainable economic value.²⁸ They begin to understand that waqf is not merely a consumptive donation, but can be managed productively to generate long-term benefits for families and communities.²⁹ This new awareness has led to a paradigm shift among waqf donors—from simply inheriting wealth to managing assets that have both religious and economic value.³⁰ As a result, many of them are now willing to convert some of their family assets, such as land or buildings, into means of productive waqf-based economic activities that are managed professionally and in accordance with sharia principles.

²⁷ Muhtadin, "Interview."

²⁸ Murniati Mukhlisin et al., "The Indonesian Islamic Capital Market and Achievement of Maqasad Al-Shari'ah: Success or Failure," *Islamic Economic Institutions In Indonesia: Are They Successful In Achieving The Maqasad-Al-Shari'ah*, 2023, https://doi.org/10.1142/9789811272691_0012.

²⁹ Intiyaz Wizni Aufo, Anugrah Muhtarom Pratama, and Umi Khaerah Pati, "Cash Waqf Linked Sukuk through Securities Crowdfunding in Indonesia," *Jambura Law Review* 5, no. 1 (2023): 98–117, <https://doi.org/10.33756/jlr.v5i1.15225>.

³⁰ Wijaya, "Cash Waqf Linked Dinfra (Cwl-Fra) As Waqf Innovation Model Integrated With Infrastructure Instrument for National Economic Recovery and Sustainability."

“After participating in the expert waqf literacy program, we now understand better that family assets can have both religious and economic value,” said one member of a waqf family. “We used to think that waqf was only for donation and left untouched, but now we know that it can be managed productively and still be in accordance with sharia. From there, we began to dare to convert some of our assets, such as vacant land and shop houses, so that they could be used for economic activities that benefit our family and the community. So, it's not just about preserving our inheritance, but also generating blessings that continue to circulate.”³¹

This improvement demonstrates the success of waqf institution educational intervention in shaping collective awareness about the importance of family-based waqf management. From a socio-economic perspective, this program has succeeded in creating a network of mustahiq families. About 70% of the beneficiaries come from families with incomes below IDR 2 million per month. After being involved in the management of waqf assets, their average income increased to IDR 2.8 million–IDR 3.1 million per month. One beneficiary said:

"Before joining the program, I was just a home-based tailor. I used to sew at home with whatever tools I had, and my customers were limited to those in my neighborhood. After I got a place to work from the family waqf house, my business grew rapidly. The strategic location has increased my customers, and now I can even take large orders. My income has doubled compared to before. In addition, I have also started to be able to save money and help with family needs without having to rely on assistance. I feel that waqf like this is truly empowering, not just providing temporary assistance, but opening the way to economic independence."³²

Field findings also show that the wakif MSME partnership model is an effective instrument in maintaining asset sustainability. Waqf institution acts as a facilitator of sharia management and accountability, while the wakif family acts as the asset provider, and MSMEs as the business operators. This model demonstrates a balance between ownership, responsibility, and social benefits.

“We apply the principle of shared value, not just a profit-sharing system. "For us, the blessing in managing expert waqf is not solely measured by how much financial profit is obtained, but by the extent to which the benefits can continue to flow and be felt by the waqf family and the surrounding community. The concept of shared value emphasizes the existence of shared values between the managing institution and the beneficiaries, where every economic activity carried out through waqf assets must be

³¹ Abd. Kholik, “Interview.”

³² A. Khusnun Ridho, “Interview.”

able to create a real social impact. So, it is not just about pursuing profit, but also ensuring improved welfare and empowerment at the community level. Through this approach, expert waqf becomes an instrument that not only preserves the spiritual values of the waqf family, but also becomes a driving force for a sustainable inclusive economy."³³

However, there are two major challenges in implementing productive expert waqf in Surabaya. First, there are no specific regulations governing the mechanism of expert waqf transformation at the operational level of zakat institutions. Second, some mustahiq still lack the managerial skills to manage waqf-based businesses. As a result, 30% of business programs stagnated in the second year due to a lack of assistance. To overcome this, Roumah Wakaf Surabaya began developing Family-Based Waqf Cooperatives, which are family cooperatives for beneficiaries that play a role in professionally managing waqf assets together. This model adopts the principles of sociopreneurship and Islamic family resilience. Waqf institution also involves local universities as research and business incubation partners.

"We involve Islamic economics students and MSME activists to create cross-generational collaboration. That way, the value of expert waqf can live on and continue to grow,"³⁴

Conceptually, these findings show that the transformation of expert waqf at Roumah Wakaf Surabaya is not only economic but also cultural and spiritual. Expert waqf becomes a means of empowerment for beneficiary families, while also reviving the value of ukhuwah iqtishadiyah (Islamic economic solidarity).³⁵ This model can be used as a reference for other zakat institutions in Indonesia to replicate strategies for developing family waqf assets.³⁶

From these findings, it can be concluded that the transformation of expert waqf at Roumah Wakaf Surabaya is able to bridge the gap between spiritual legacy and economic productivity. The success of this transformation lies in the synergy between family literacy, zakat institution governance, and social collaboration. With this model, the concept of expert waqf no longer stops at religious symbols, but evolves into a contextual, adaptive, and sustainable Islamic economic instrument.

Discussion

Family based Waqf Empowerment

³³ Selvi Aggraini, "Interview."

³⁴ Nida Fithriyah, "Interview."

³⁵ Ascarya Ascarya and Atika Rukminastiti Masrifah, "Strategies Implementing Cash Waqf System for Baitul Maal Wat Tamwil to Improve Its Commercial and Social Activities," *International Journal of Islamic and Middle Eastern Finance and Management* 16, no. 1 (2023): 130–53, <https://doi.org/10.1108/IMEFM-10-2020-0504>.

³⁶ Sherin Kunhibava et al., "Viability of Cash Waqf-Linked Sukūk in Malaysia," *ISRA International Journal of Islamic Finance* 15, no. 4 (2023): 25–44, <https://doi.org/10.55188/ijif.v15i4.530>.

The findings of this study indicate that the transformation of waqf experts at Roumah Wakaf Surabaya has shifted from a traditional paradigm—which focuses on the conservation of family assets—towards productive management oriented towards the economic empowerment of mustahiq families. These results are in line with the ideas of Thaker and Pitchay, who emphasize the importance of Islamic social capital as the basis for the economic sustainability of waqf.³⁷ However, the Surabaya model goes one step further by making family resilience the main orientation, rather than just economic productivity. Thus, this practice expands the scope of the productive waqf theory to family-based waqf empowerment.

In a global context, research by Abdullah in Malaysia shows that family waqf management is still limited to spiritual aspects and the preservation of family values, without any direct economic dimension.³⁸ Similarly, a study by Bakar and Sulaiman found that expert waqf assets tend to stagnate due to a lack of professionalization mechanisms and collaboration between institutions.³⁹ The findings in Surabaya go beyond this model by proving that tripartite collaboration between waqf institution, family waqifs, and MSME actors can transform expert waqf assets into sustainable economic resources oriented towards social welfare.

This finding also differs from the concept of waqf family office developed by Mohsin in the Gulf countries, which tends to place expert waqf within the framework of elite financial management.⁴⁰ Meanwhile, the Roumah Wakaf Surabaya model operates in a grassroots community context, emphasizing the economic redistribution of poor families through the management of charitable family assets.⁴¹ Thus, the Surabaya model creates a hybridization between social finance and family empowerment, which has not been widely found in previous studies.

Methodologically, this research contributes to contemporary waqf studies by integrating a sociological grounded theory approach. Most previous studies have been normative or descriptive in nature,⁴² while this study uses field data and thematic analysis to

³⁷ Khaled Nour Aldeen, Inayah Swasti Ratih, and Risa Sari Pertiwi, “Cash Waqf from the Millennials’ Perspective: A Case of Indonesia,” *ISRA International Journal of Islamic Finance* (emerald.com, 2022), <https://doi.org/10.1108/IJIF-10-2020-0223>.

³⁸ Raditya Sukmana et al., “Designing Waqf-Based Financing Model for Livestock Project: Empirical Evidence from Indonesia,” *International Journal of Islamic and Middle Eastern Finance and Management* 17, no. 3 (2024): 599–617, <https://doi.org/10.1108/IMEFM-06-2023-0211>.

³⁹ Marissa Malahayati and Lukytawati Anggraeni, “Islamic Waqf: A Tool for Sustainable Forest Conservation and Livelihoods in Indonesia,” *Contributions to Economics*, 2025, https://doi.org/10.1007/978-981-96-8650-6_13.

⁴⁰ Masrizal et al., “Investigating the Determinants of Cash Waqf Intention: An Insight From Muslims in Indonesia,” *Journal of Islamic Monetary Economics and Finance* 9, no. 1 (2023): 17–38, <https://doi.org/10.21098/jimf.v9i1.1607>.

⁴¹ Sapparuddin Siregar et al., “Proposed Model of Sharia Bank Share Ownership Through Waqf Funds,” *Journal of Ecohumanism* 3, no. 4 (2024): 2659–69, <https://doi.org/10.62754/joe.v3i4.3784>.

⁴² Hisam Ahyani et al., “Building the Values of Rahmatan Lil ’Alamin for Indonesian Economic Development at 4.0 Era from the Perspective of Philosophy and Islamic Economic Law,” *Al-Ihkam: Jurnal Hukum Dan Pranata Sosial* 16, no. 1 (2021): 111–36, <https://doi.org/10.19105/al-lhkam.v16i1.4550>.

understand the dynamics of social transformation in the management of expert waqf.⁴³ This approach confirms that the practice of expert waqf cannot be explained solely through a legal framework, but needs to be understood in the social, cultural, and economic context of the family.

Theoretically, the results of this study expand the concept of *tanmiah al-waqf* (waqf development) by adding the dimension of *al-istiqrār al-usari* (family resilience). In classical literature, *tanmiah* focuses more on the aspect of asset growth. However, this study shows that the success of professional waqf development is highly dependent on the family's ability to maintain a balance between economic, social, and spiritual functions. This enriches the *Maqasid al-Shariah*-based management theory by incorporating the element of family resilience into the framework of waqf productivity.

In addition, this study reinforces the argument that zakat institutions can function as catalysts in the management of waqf ahli. According to Hassan and Anwar, one of the main obstacles to productive waqf management is the weakness of intermediary institutions that are able to bridge the interests between waqf donors and beneficiaries.⁴⁴ The Roumah Wakaf Surabaya model proves that integrating the functions of zakat collection and expert waqf management can create higher socio-economic efficiency. With a joint management system and community governance, waqf institution acts not only as an *amil* but also as a social development agent. In terms of policy relevance, these findings show great potential for Indonesia to develop regulations on productive expert waqf.

Currently, Law No. 41 of 2004 does not provide a specific operational framework for the economic management of expert waqf. In fact, this study shows that a productive approach can expand the social function of waqf without eliminating its family character. These findings are in line with the World Bank's call for the importance of an integrated social finance ecosystem to address structural poverty through the synergy of zakat, waqf, and Islamic microfinance.⁴⁵ Globally, the family-based waqf transformation model in Surabaya can be a reference for countries with communal family structures, such as Egypt, Pakistan, and Nigeria.

Research by Abdalla in Egypt shows that 40% of family waqf assets are unproductive due to weak literacy and institutional coordination.⁴⁶ By adopting a model such as that in Surabaya—which combines economic literacy, MSME partnerships, and zakat institution supervision—these countries can maximize the role of waqf experts as a source of economic prosperity for the community. From a global research gap perspective, international literature still shows a void in the integration of family endowment and social

⁴³ Khamim, Asyharul Muala, and Muhammad Lutfi Hakim, "Cash Waqf Linked Sukuk for Islamic Social Welfare and National Development: Evidence from Indonesia," *Global Journal Al-Thaqafah* 13, no. 1 (2023): 16–34, <https://doi.org/10.7187/GJAT072023-2>.

⁴⁴ Nun Harrieti, Isis Ikhwansyah, and Azlin Alisa Ahmad, "The Role of Sharia Banking in Strengthening the Assets of Village-Owned Enterprises in Indonesia," *Cogent Social Sciences* 10, no. 1 (2024), <https://doi.org/10.1080/23311886.2024.2350557>.

⁴⁵ Rindawati Maulina, Wawan Dhewanto, and Taufik Faturohman, "How to Attract Wealthy Muslims to Contribute to Cash Waqf (Islamic Endowment) Held by the Islamic Banks? Case in Indonesia," *Journal of Islamic Marketing* 15, no. 12 (2024): 3323–56, <https://doi.org/10.1108/JIMA-11-2022-0312>.

⁴⁶ M. Roem Syibly, "Cash Waqf Literacy in Indonesia and Malaysia: An Analysis of Journal Publications and Trends (2018-2023)," *Millah: Journal of Religious Studies* 23, no. 2 (2024): 681–702, <https://doi.org/10.20885/millah.vol23.iss2.art6>.

entrepreneurship. Most research focuses on financial productivity,⁴⁷ while this study offers a new dimension in the form of family-based socio-economic transformation.

The main uniqueness of this study lies in the conceptual framework of the “Family-Based Productive Waqf Model” (FBPWM), which combines three pillars: (1) asset empowerment (empowerment of family assets), (2) social integration (partnerships between social institutions), and (3) family resilience economy (strengthening the economy of mustahiq families).⁴⁸ The theoretical contribution of this study is twofold. First, it enriches the theory of Islamic social capital by adding the variable of family trust networks as a key element of waqf sustainability. Second, it expands the Islamic family economy model by integrating the concept of waqf ahli into the family resilience system.⁴⁹

Practically, this model can be replicated by other zakat institutions by adjusting to the local context, both in Indonesia and in the countries of the Organization of Islamic Cooperation (OIC). Finally, this study confirms that the transformation of waqf al-ahli is not only related to asset redistribution but also to the reconfiguration of social ethics in the Islamic economy. When spiritual values, family responsibilities, and economic productivity come together, expert waqf becomes a contextual and sustainable instrument of social development. In other words, the practice at Roumah Wakaf Surabaya opens up a new horizon that waqf is not merely a charitable act, but also a strategic mechanism towards family independence and global social justice.

This study concludes that the Family Waqf Ecosystem model plays a significant role in strengthening family resilience through three main mechanisms: family economic development, increasing Islamic financial literacy, and forming sustainable social solidarity. The findings show that family participation in waqf practices not only increases productive assets but also shapes religious behavior that is more aware of economic and social sustainability. The involvement of women and the younger generation is an important factor in expanding the economic impact of waqf on family units, especially in urban areas facing modern economic pressures.

From Heritage to Empowerment: The Construction of Waqf Ahli into a Model of Family Economic Sustainability

The findings of this study indicate that the Waqf Ahli program implemented by Roumah Wakaf Surabaya has successfully introduced a new model in the management of cash waqf based on family economic sustainability. These results show a paradigm shift from the static and symbolic nature of Waqf Ahli practices to a more productive and inclusive form.⁵⁰ In this context, Waqf Ahli management is no longer understood solely as an effort to maintain

⁴⁷ Ascarya and Ali Sakti, “Proposing New Islamic Microfinance Model for Sustainable Islamic Microfinance Institution,” *Islamic Finance and Sustainable Development: A Sustainable Economic Framework for Muslim and Non-Muslim Countries*, 2021, https://doi.org/10.1007/978-3-030-76016-8_15.

⁴⁸ Yan Putra Timur et al., “How Far Cash Waqf Research by Indonesian Researchers Supports the SDGs?: A Bibliometric Analysis and Systematic Literature Reviews,” *Multidisciplinary Reviews* 8, no. 12 (2025), <https://doi.org/10.31893/multirev.2025387>.

⁴⁹ Muhammad Ishom et al., “Cash Waqf in the Halal Blue Economy Sector: A Comparative Study of Indonesia and Malaysia,” *Mazahib Jurnal Pemikiran Hukum Islam* 24, no. 1 (2025): 156–81, <https://doi.org/10.21093/mj.v24i1.10035>.

⁵⁰ Rindawati Maulina, Wawan Dhewanto, and Taufik Faturohman, “Behaviour Determinants of Two Muslims Classes towards Cash Waqf for Productive Purposes: Explanation from Indonesia,” *Journal of Islamic Accounting and Business Research* 16, no. 5 (2025): 990–1013, <https://doi.org/10.1108/JIABR-04-2023-0139>.

the honor of the waqf family, but also as an instrument of economic empowerment that creates a sustainable circulation of benefits. These findings are in line with the ideas of Kahf and Cizakca, who emphasize that productive waqf can be a pillar of Islamic economics that integrates spiritual values and economic rationality.⁵¹ However, the findings of this study expand on this dimension by focusing on the smallest unit of society, namely the family.

Compared to previous studies, such as the work of Hasan and Abdullah, which highlights the management of cash waqf on the scale of microfinance institutions, this study reveals a more personal aspect rooted in the economic independence of families.⁵² This approach confirms that the success of waqf management is not only measured by asset productivity but also by the waqf's ability to strengthen the economic resilience of the waqf-giving and waqf-receiving households. Within the literature framework, this is a new contribution because it places family economic sustainability as the main orientation in cash waqf practices, not merely as a social side effect of asset management.

The productive cash waqf model at waqf institution is related to Porter & Kramer's shared value theory within the Islamic economic paradigm. Field findings show that Roumah Wakaf Surabaya manages waqf ahli not solely with a profit orientation, but by creating shared value between the waqf family, mustahiq, and the managing institution. This approach confirms that economic sustainability in the Islamic perspective is not only based on material growth but also on blessings and social welfare.⁵³ Thus, the theoretical contribution of this study lies in combining the values of maqashid syariah with the principle of shared value, resulting in a hybrid model that is relevant to the contemporary socio-economic context.⁵⁴

When compared to literature that emphasizes the optimization of waqf assets for public sectors such as education and health, this study expands the scope of waqf functions to be more micro, penetrating the realm of household economics.⁵⁵ By making the family the main locus of empowerment, the expert waqf model at Roumah Wakaf Surabaya bridges the gap between the managing institution and the direct beneficiaries.⁵⁶ This shows an expansion of the meaning of istithmar al-waqf—namely, the management of waqf assets to generate productive benefits—into the family context, which has not been widely discussed in the literature.

⁵¹ Bustami, Rio Laksamana, and Zuliana Roviqoh, "Waqf Fundraising through Money in the Industrial Revolution 4.0 Era: A Case Study on Baitulmaal Munzalan Indonesia," *Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan* 20, no. 1 (2020): 23–39, <https://doi.org/10.18326/ijtihad.v20i1.23-39>.

⁵² Taufik Faturohman, Irfan Hassandi, and Yulianti, "User Acceptance of Online Waqf Applications: Evidence From Indonesia," *Journal of Islamic Monetary Economics and Finance* 6, no. 3 (2020): 503–30, <https://doi.org/10.21098/jimf.v6i3.1117>.

⁵³ Yana Rohmana et al., "Factors Affecting Students' Intention To Donate Cash Waqf: The Mediating Role of Literacy in Indonesia," *ISRA International Journal of Islamic Finance* 16, no. Special Issue 1 (2024): 46–70, <https://doi.org/10.55188/ijif.v16iS1.552>.

⁵⁴ Leny Nofianti, Murniati Mukhlisin, and Andi Irfan, "Cash Waqf Innovation in Islamic Financial Institutions and Its Governance Issues, Case Studies: Indonesia, Malaysia, Türkiye," *Journal of Islamic Accounting and Business Research*, 2024, <https://doi.org/10.1108/JIABR-12-2023-0420>.

⁵⁵ Gustina et al., "The Role of Ulama in Shaping Attitude, Subjective Norms, Digitalisation and Trust Towards Cash Waqf Behaviour," *Intellectual Discourse* 33, no. 2 (2025): 579–605, <https://doi.org/10.31436/id.v33i2.2246>.

⁵⁶ Yunita Dian Suwandari and Azeanita Binti Suratkon, "Proposed Alternative Financial Model for a Water Supply Project Using Green Finance (Cash Waqf Funding)," *Lecture Notes in Civil Engineering*, 2025, https://doi.org/10.1007/978-981-96-5654-7_83.

The results of cash waqf management incorporate the “Cash Waqf Family Empowerment Model” concept, which integrates cash waqf, family economic literacy, and sustainability principles based on sharia values. This model is innovative because it combines modern financial mechanisms with Muslim family spirituality. Another unique feature is its intergenerational focus: waqf assets are not only used for current needs but are also designed to provide economic benefits for future generations of the family.⁵⁷ Thus, Waqf Ahli is positioned as a medium for strengthening family resilience in the face of contemporary economic dynamics.

The application of expert waqf literacy has a direct impact on changes in family economic behavior. They become more aware of the potential of their assets and dare to convert some of them for productive economic activities. These results enrich the findings presented by Wahab and Rahman, that awareness and waqf literacy are key factors in the successful management of cash waqf assets.⁵⁸ However, this study adds a new dimension by positioning literacy not only as an educational tool, but also as a family-based socio-economic transformation strategy.⁵⁹

From a global perspective, this study is highly relevant, especially in the context of Muslim countries that are seeking to develop community-based waqf ecosystems. The model applied by Roumah Wakaf Surabaya can inspire zakat and waqf institutions in other countries to integrate the concept of cash waqf with family economic development. In the context of the Sustainable Development Goals (SDGs), this approach contributes to the goals of poverty eradication (Goal 1), gender equality (Goal 5), and sustainable economic growth (Goal 8). Thus, this research is not only relevant in an Islamic framework but also in the global development agenda.⁶⁰

Finally, this research emphasizes the importance of redefining expert waqf in a modern context. Previously perceived only as a form of family inheritance, expert waqf now appears as a social financial instrument with transformative power. Roumah Wakaf Surabaya has successfully proven that with professional governance, literacy education, and the principle of shared value, wakaf ahli can become a model for sustainable family economic empowerment that is in line with maqashid syariah. These findings open up opportunities for further research to develop replication models in other regions, as well as to further study its impact on improving the welfare index of Muslim families at the national and global levels.

CONCLUSION

The findings and discussions above show that expert waqf plays a strategic role in strengthening family economic resilience through an integrated and innovative cash waqf management model developed by Roumah Wakaf Surabaya. In addition, this study found that

⁵⁷ La Ode Alimusa et al., “Determinants of Online Cash Waqf Behavioural Intentions for Micro Enterprises Financing: The Case of Indonesian Muslim Youth,” *Journal of Islamic Marketing* 16, no. 6 (2025): 1623–49, <https://doi.org/10.1108/JIMA-06-2023-0166>.

⁵⁸ Mujahidin et al., “Challenges in Waqf Management and Its Implications for the Social and Economic Welfare of Muslim Communities: A Cross-Country Comparative Analysis,” *Jurnal Ilmiah Mizani* 12, no. 1 (2025): 168–84, <https://doi.org/10.29300/mzn.v12i1.7765>.

⁵⁹ Rindawati Maulina, “Factors Influencing the Success of Retail Cash Waqf Linked *Shukūk* (CWLS) Issuance: A Lesson from Indonesia,” *Journal of King Abdulaziz University, Islamic Economics* 35, no. 1 (2022): 57–74, <https://doi.org/10.4197/Islec.35-1.4>.

⁶⁰ Lisa Listiana and Rahmi Edriyanti, “Digitalisation and Sustainable Finance in Indonesian Islamic Banks,” *Digital Transformation for Business and Society: Contemporary Issues and Applications in Asia*, 2023, <https://doi.org/10.4324/9781003441298-9>.

the hybrid management model—which combines productive waqf with social entrepreneurship principles—successfully channeled cash waqf funds as revolving capital for family micro-enterprises. This approach not only increases the income stability of beneficiary families, but also reduces the economic vulnerability of households and builds a more inclusive and independence-oriented waqf ecosystem.

Theoretically, this study enriches the body of knowledge on Islamic social finance and waqf management by reconstructing the concept of expert waqf into a family-based waqf model. This model bridges the gap between normative waqf management and the socio-economic realities of Muslim communities, positioning waqf not only as an instrument of worship but also as a mechanism for economic and social transformation. In practical terms, the results of this study confirm the important role of zakat and waqf institutions in building an inclusive financial ecosystem that promotes family independence rather than dependence. The synergy between the sustainability of waqf and household economic resilience shows that waqf ahli can be a model of Islamic philanthropy that is in line with the principles of maqasid al-shari'ah.

For further research, it is recommended to conduct a study on the scalability and long-term sustainability of this family-based waqf model in various social contexts and regions. A comparative analysis with other zakat and waqf institutions in Indonesia and globally will enrich our understanding of the influence of governance, culture, and digital innovation on the success of expert waqf programs. In addition, further research using a mixed or participatory approach can be used to measure the real impact of family waqf on intergenerational welfare, while strengthening the theoretical framework and global contribution of waqf in Islamic-based sustainable development.

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