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INDONESIAN WAQF BOARD AND PRODUCTIVE WAQF GOVERNANCE FOR COMMUNITY ECONOMIC PROSPERITY IN CENTRAL JAVA

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Abstract. Waqf has substantial potential to strengthen local economic development in Indonesia; however, its institutional governance and productive utilization remain uneven across regions. This study examines the governance of waqf assets and the utilization of waqf proceeds for community economic empowerment within the jurisdiction of the Indonesian Waqf Board (BWI) Representative Office of Semarang City. A qualitative case study approach was employed using field research. Data were collected through semi-structured interviews with BWI representatives, waqf managers (nazhir), and beneficiaries, complemented by document analysis of relevant regulations and institutional records. The data were analyzed using an interactive qualitative analysis model involving data reduction, data display, and conclusion drawing. The findings reveal a significant gap between the regulatory mandate and institutional practice. Although BWI Regulation No. 4 of 2010 authorizes BWI to serve as nazhir under specific circumstances, the BWI Representative Office of Semarang City has not assumed this role and does not directly manage waqf assets. Consequently, the governance of waqf assets remains dependent on individual nazhir institutions with varying managerial capacities. Most waqf assets in Semarang City consist of land dedicated to mosques, prayer facilities, educational institutions, and cemeteries, while only a limited proportion has been developed for productive economic activities. Existing productive initiatives are generally managed independently by local nazhir rather than through direct institutional management by BWI. This institutional arrangement constrains the optimization of waqf for community economic empowerment despite the considerable economic potential of available waqf assets. The study argues that strengthening governance capacity, improving institutional coordination, enhancing nazhir professionalism, and implementing systematic monitoring mechanisms are necessary to align waqf management practices with the objectives of national waqf governance. These findings contribute to the discussion on waqf governance by providing empirical evidence of the implementation gap between regulatory frameworks and local institutional practice, while offering policy recommendations for improving productive waqf management in Indonesia.

Keyword: *BWI Semarang City; Management; People's Economy; Productive Waqf; Utilization.*

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A. Introduction

Waqf is a social instrument that has existed since ancient times in Islamic tradition. In the Indonesian context, waqf has great potential to support the development of the local economy. However, the management and utilization of waqf assets are often suboptimal, preventing this potential from being fully realized. This issue is the main focus of this study, particularly in the context of promoting a more inclusive and sustainable economic development (Budiman et al., 2023). Waqf is a form of social worship that includes economic assets. It involves social activities that take economic considerations into account for the utilization of assets in the development of public welfare. The practice of waqf is, of course, adapted to cultural contexts and Sharia principles. In reality, however, the implementation of waqf plays a crucial role in education, medical care, community welfare, the advancement of knowledge, and the development of Muslim civilization (Hukum, 2025).

The origin of the word *waqf* comes from Arabic, derived from the root word *wa-qa-fa*, which means to withhold, stop, remain in place, or stand still. In another sense, waqf refers to the preservation of assets or property, whether in the long or short term, by restricting them from personal use, such as selling or giving them away. Instead, waqf is intended for the repeated generation of benefits for public or specific interests, in accordance with the purpose set by the *waqif* (donor) and within the framework of Islamic law (Budiman et al., 2023).

In recent years, the development of waqf has been increasing, in line with growing awareness of the importance of effective social asset management. According to data from the Indonesian Waqf Board (*Badan Wakaf Indonesia*), many waqf assets have yet to be fully utilized. Good and transparent governance in the management of waqf assets is key to ensuring that the benefits of waqf can be effectively used for the public good, particularly in improving the economic well-being of underprivileged communities(Dya Wulandari et al., 2024). As stipulated in Indonesian Waqf Board (*Badan Wakaf Indonesia* – BWI) Regulation No. 4 of 2010 on Guidelines for the Management and Development of Waqf Assets, the process of making waqf assets productive can be carried out by *nazhir* (waqf managers) or in collaboration with other parties to achieve the objectives of waqf. This is a significant aspect, as it highlights that the management and development of waqf assets have a profound impact on society through various forms of productive utilization.

The concept of a people's economy (*ekonomi kerakyatan*) in the context of waqf emphasizes community welfare through equitable resource distribution, economic empowerment, and broad public participation in productive activities. Although previous studies have extensively examined productive waqf, waqf governance, and the institutional role of the Indonesian Waqf Board (BWI), limited attention has been given to how BWI regulations are implemented at the local representative level and how this implementation influences the productive utilization of waqf assets for community economic empowerment. This study addresses that gap by examining the governance practices of the BWI Representative Office of Semarang City. Specifically, it investigates the extent to which the institutional functions prescribed under BWI Regulation No. 4 of 2010 have been implemented in practice. The findings demonstrate that BWI Semarang City has not assumed the role of *nazhir* and therefore does not directly manage waqf assets. As a result, productive waqf initiatives remain largely dependent on individual *nazhir* institutions rather than coordinated institutional governance by BWI. By providing empirical evidence from the Semarang City case, this study contributes to the literature on waqf governance by identifying the gap between the national regulatory framework and its implementation at the local level, while highlighting the institutional challenges that constrain the optimization of waqf for community economic empowerment.

B. Method

The researcher employs a specific method to obtain certain data as a scientific approach. In this study, the type of research used is field research with a qualitative approach, where data is directly collected from sources using a qualitative descriptive approach, which aims to describe the actual situation(Abdussamad, 2022).

The data used in this study consisted of primary and secondary data. Primary data were collected through fieldwork conducted from May to July 2025 at the BWI Representative Office of Semarang City. Data were obtained through semi-structured interviews with eight purposively selected informants, comprising two officials from BWI Semarang City, three registered *nazhir*, two mosque administrators, and one beneficiary of a productive waqf program. The interview guide focused on the governance of waqf assets, institutional roles, the implementation of productive waqf, and the utilization of waqf assets for community economic empowerment. Each interview lasted approximately 45–90 minutes. Secondary data were collected from relevant regulations, official documents, institutional reports, books, and scholarly journal articles related to waqf governance. In addition to interviews, data were collected through observation and documentation. The data were analyzed using an interactive qualitative analysis process consisting of data reduction, data display, and conclusion drawing to identify patterns and explain the governance and utilization of waqf assets in Semarang City. (Murdiyanto, 2020).

Observation involves carefully observing and examining an object to obtain valid and relevant information. Interviews are conducted as a dialogue between the researcher and informants. To ensure the validity and relevance of the information, the researcher prepares a structured set of questions (*guided interview*). Documentation involves collecting data from various documents or archives, such as books, web sources, and journals related to this research.

The data obtained from interviews with the head of the Semarang branch of the Indonesian Waqf Board (*Badan Wakaf Indonesia* – BWI), BWI staff, and beneficiaries of waqf services are then processed and analyzed qualitatively. This means that all collected data is analyzed based on the statements given by informants during the interviews and from other relevant sources. From this analysis, conclusions are drawn using the inductive reasoning method, which follows a thought pattern that starts from specific observations and then formulates general conclusions(Rahardjo, n.d.).

C. Result and Discussion

Waqf is one of the principal Islamic philanthropic institutions that has historically contributed to the provision of religious, educational, and social services. Since the early development of Islam, waqf has functioned as a mechanism for preserving assets and generating sustainable public benefits. In the contemporary Indonesian context, however, the significance of waqf extends beyond its historical and religious foundations to include its role in productive asset management and community economic empowerment. Therefore, this study focuses not on the historical development of waqf itself, but on how waqf governance is implemented by the BWI Representative Office of Semarang City and how institutional practices influence the productive utilization of waqf assets (Lukman et al., 2024). This was followed by the construction of Al-Masjid an-Nabawi, which was designated for orphans and purchased by Prophet Muhammad (PBUH), who then endowed it as waqf. Later, Caliph Uthman ibn Affan also purchased a well and endowed it for the benefit of the Muslim community. Linguistically, the word *waqf* originates from the Arabic root *waqafa-yaqifu-waqfan*, meaning "to stop" or "to withhold." In *fiqh* (Islamic jurisprudence), waqf is defined as preserving the principal asset while allowing its benefits to be utilized. According to Islamic scholars (*fuqaha*), the concept of waqf is expressed using the terms *habs* and *waqf*. The verb form used is *habasa* or *ahbasa*, while the noun form is *waqafa* or *auqafa*.

Both terms carry the meanings of *al-imsak* (withholding), *al-man'u* (preventing), and *at-tamakkuts* (remaining/stabilizing). This implies withholding or preventing oneself from using, selling, or transferring the endowed asset, while ensuring its preservation. At the same time, waqf allows the continuous benefits of the asset to be utilized for charitable or religious purposes in accordance with the waqf's objectives, without deviating from its intended purpose.

The foundations or legal references for waqf in Islamic law are derived from the Qur'an and Hadith. As Allah SWT states in Surah Ali 'Imran verse 92: *"You will never attain perfect righteousness until you spend [in the way of Allah] from that which you love. And whatever you spend, indeed Allah knows it well."* This verse provides a general encouragement for *infaq* (spending wealth in charity), which includes the concept of waqf. It explains that those who spend their wealth in the way of Allah are like a single seed that grows seven ears, each bearing a hundred grains(Lestari et al., 2023).

Waqf has essential pillars (*rukun*) and conditions that must be fulfilled for it to be valid (assyiva noor, n.d.), as for the pillars Wakaf has four pillars, namely the person making the waqf (Al-Waqif). The object that is endowed (Al-Mauquf). The person who receives the benefits of the waqf (Al-Mauquf 'Alaihi). The wording or declaration of Waqf (Sighah). As for the conditions in Wakaf itself, they are the conditions of the person making the waqf (Al-Waqif). In this case, the conditions for the waqif have four types, namely: First, the person making the waqf must fully own the property they wish to endow. What is meant is being free to endow the property to whomever one wishes. Second, a person must be of sound mind because it is invalid to make a waqf while being insane or mentally ill. Third, they must have reached adulthood, also known as being baligh. The minimum age of maturity for someone is seventeen years. Fourth, the person making the waqf under this last condition is someone who is capable of acting legally (rasyid). In that sense, it means mastering and understanding the process of waqf(Inkubasi et al., 2022).

According to classical Islamic jurisprudence, the validity of *al-mauquf* (the endowed property) depends on several conditions. First, the endowed asset must have recognized economic value (*māl mutaqawwam*). Second, it must be clearly identified and its ownership must be certain, so that an unidentified (*majhūl*) asset cannot be validly endowed. Third, the asset must be legally owned by the *wakif* (donor) at the time of the endowment. Fourth, the asset should be durable and capable of generating continuous benefits without being consumed or destroyed by its use, thereby fulfilling the principle of perpetuity that characterizes waqf. The beneficiaries of waqf (*al-mauquf 'alaihi*) may be either specifically designated (*mu'ayyan*), such as particular individuals or institutions, or non-specific (*ghayr mu'ayyan*), such as the poor, educational institutions, or public welfare. In both cases, the purpose of the waqf must be lawful (*mubāḥ*) and directed toward charitable or public benefit in accordance with Islamic law. The declaration of waqf (*ṣīghah*) must also satisfy several requirements. It should clearly express the donor's intention to establish a permanent endowment (*ta'bīd*), take legal effect immediately (*tanjīz*), and not be made contingent upon invalid or contradictory conditions. Once these requirements are fulfilled, the endowed asset is dedicated permanently for the intended charitable purpose and may no longer be transferred, inherited, or disposed of for private ownership, while its benefits continue to be administered by the *nazhir* in accordance with the objectives of the waqf. (Antasari & Azwari, 2024).

When waqf is viewed from the perspective of its beneficiaries (Suryadi & Yusnelly, 2019), then waqf can be distinguished into two types. Wakaf ahli, also known as Wakaf Dzurri, is a type of wakaf intended for specific individuals, whether one person, several people, the family of the wakif, or others. For example, if someone bequeaths property to their son or grandson, then the waqf is valid and the benefits go to the beneficiaries mentioned in the waqf declaration. This type of donation has two benefits: it not only provides rewards for the charitable act of waqf but also strengthens the bonds of kinship among the family members who receive the waqf property. Khairi waqf, waqf specifically intended for religious purposes or for general social welfare, such as the construction of mosques, schools, bridges, hospitals, orphanages, and so on. In its use, this type of waqf offers quite significant advantages compared to professional waqf. This is not limited to certain beneficiaries. This type of waqf aligns with the general purpose of waqf, which is for the benefit of the wider community(Lukman et al., 2024).

The management and utilization of waqf property referred to is the process of supervision, implementation, and achievement of the waqf's objectives. In other words, the management of waqf assets is an activity in carrying out duties and responsibilities as well as supervising waqf assets so that their implementation is in accordance with the waqf pledge (Hasanah, 2012). Nazhir is a person responsible for managing waqf assets in accordance with the waqf pledge. Waqf supervision is carried out by waqf supervisors who have several tasks, including understanding the structure of the waqf institution. Monitoring the activities of the waqf institution. Assessing risk management. Taking action in case of a loss. Rejecting the adhered standard of care. Collecting and analyzing financial information. Limiting high-risk activities. Coordinate with international Nazhir if necessary. In other words, the utilization of waqf assets is the process of making waqf assets productive in a way that benefits either through the nazhir or in collaboration with other parties to achieve the goals of the waqf(Asti Nur Wilda Ariza et al., 2024).

As is known in Islam, there are principles of waqf management in Islam, including the principle of welfare, which encompasses several aspects such as independence, education, and health. Other important aspects within this welfare principle include the aspect of economic independence of the community to improve the economic status of families and society. The principle of professional management, this principle is used so that everyone involved in the management of waqf has the same attitude and mindset to achieve the goals of waqf effectively. Based on the characteristics of the Prophet Muhammad (PBUH), which are Shidiq, Amanah, Tabligh, and Fathonah. The principle of the continuity of benefits, focusing on this principle is the utilization of waqf property for the benefit of the community. The substance is to hand over property to obtain its benefits for the common welfare, even damaged waqf property can be monetized and then used for the benefit of the community again, according to scholars. The principle of social justice serves as the foundation for the welfare of the community; this principle refers to the concept of creating a prosperous, thriving, and happy society(Amarudin et al., 2024).

The implementation of waqf has a broad meaning as reflected in the opinions of several fiqh scholars regarding the understanding of waqf implementation, including Abu

Hanifah. The opinion expressed is that if someone endows their wealth, specifically endowing the profits from their wealth, then the system of waqf is only applicable in three cases: waqf for mosques, waqf that has been decided by a court, and waqf bequests. The mosque endowment referred to is when someone endows property for the specific benefit of a mosque, or builds a structure for mosque activities, resulting in the property no longer being owned by the endower; instead, the property or structure becomes the property of Allah Swt.

The purpose of waqf decided by the court is the existence of a dispute over property or land that cannot be returned by the waqif or their heirs. If through a court decision it is determined to be waqf property, it is treated the same as waqf property such as a mosque waqf. As with a testamentary waqf, which is when someone bequeaths their property before their death to become waqf property according to its intended purpose, this is referred to as a testament. that Giving property is the same as lending property. In this case, the waqf institution is the same as the credit and loan institution. The only difference between waqf and loans is that in waqf, the object is the waqif, whereas in loans, the object is the borrower, that is, the person who uses the property and has the right to use the object they possess(Rahmadoni et al., 2022).

Imam Malik, unlike the opinion of Abu Hanifah, holds that when someone wants to endow property, the act of endowment has legal provisions, as endowment falls under Islamic law and regulations. Endowment for a mosque even has a specific time period, and it is not forever. And it can be endowed forever, for a year, or for a period determined by the Waqif. If the end of the waqf period has arrived, the waqif can reclaim their waqf property(Anisa & Kurnia, 2024).

Imam Syafi'i opined that the certainty of waqf is indicated in the sighat (statement) of the waqif, and the fulfillment of the pillars and conditions of waqf. Unlike some opinions from Abu Hanifah and Imam Malik, Imam As-Syafi'i holds that when someone endows their property as waqf, it means holding the property indefinitely. Therefore, Imam Malik's opinion is not justified by limiting the duration of waqf. In the understanding of this scholar's opinion, waqf property is property that has long-term benefits, not something that becomes damaged or expires after use. Imam Ahmad Bin Hanbal, according to him, waqf occurs due to two things, namely because of actions and words. The term "action" here refers to Urf' or custom, such as when someone wants to endow a piece of land for a mosque, it is done by building the mosque, and it is expressed in the form of an action. And in words, both clear and unclear, with the hadith saying wakaftu (I have made a waqf). If the waqif has endowed property, then the rights fully belong to the waqf, and the waqif has no authority to manage or alter it. With the intention in the name of Allah SWT, and for the benefit of the community. The implementation of waqf is regulated by law, namely Government Regulation Number 28 of 1997 concerning the waqf of private land, Law Number 41 of 2004, and the Compilation of Islamic Law(Ahmad Rezy Meidina & Mega Puspita, 2023).

Waqf Governance and Community Economic Empowerment: Evidence from the Indonesian Waqf Board (BWI) Representative Office of Semarang City

Based on Law Number 41 of 2004 concerning Waqf, the Indonesian Waqf Board (BWI) is determined to develop and advance waqf in Indonesia(Putri, 2024). BWI was not created to take over existing waqf assets. On the contrary, BWI was established to nurture nazhir to manage waqf assets in a better and more efficient way, so that they can provide more benefits to the community in the form of social services, economic empowerment, and public infrastructure development. The issuance of Law No. 41 of 2004 concerning waqf on October 27, 2004, followed by the issuance of Government Regulation No. 42 of 2006 on the implementation of Law No. 41 of 2004 on December 15, and the Presidential Decree of the Republic of Indonesia No. 75 of 2007. The Indonesian Waqf Agency was established, chaired by KH. Tholhah Hasan, on July 13, 2007, and continued into the second period with Presidential Decree No. 111 of 2011 on June 9, 2011(Fauzi, 2024).

Reissued presidential decree dated October 19, 2014 No. 177 of 2014 BWI for the third period chaired by Maftuh Basyuni. BWI is headquartered in the capital city, and if necessary, can establish representatives in provinces, regencies, or cities. The Semarang representative office of BWI has its secretariat at the Islamic Center complex, Jalan Untung Suropati, Kalipancur, Ngaliyan District, Semarang City, Central Java. BWI members are appointed and dismissed by the president. They serve for three years and can be reappointed for one additional term. BWI members number between twenty to thirty people who come from community elements. BWI selects and dismisses BWI representatives. The Minister of Religious Affairs submits candidates for the first term to the President, and the selection committee formed by BWI chooses candidates for the subsequent term. The BWI organization consists of the Advisory Council and the Executive Board. Each is led by a chairperson elected by the members. The Executive Body is responsible for task execution, and the Advisory Council is responsible for oversight(Nasution et al., 2025).

The management of waqf is regulated by Law Number 41 of 2004 concerning waqf, (badan wakaf indonesia, 2020) Here are some provisions regarding the management of waqf: Article 2, the Nazhir is obligated to manage and develop the waqf assets in accordance with their purpose, function, and allocation. In managing waqf property, the Nazhir can collaborate with other parties. In managing and developing waqf assets, Nazhir receives a reward from the net results of the management and development of waqf assets, which does not exceed 10% (ten percent). Further provisions regarding the remuneration of Nazhir will be regulated in separate BWI regulations(Fahassin & Taqiyuddin, 2023).

Article 3, the management and development of waqf assets by the Nazhir as referred to in Article 2 paragraph (1) shall be carried out in accordance with sharia principles and regulations. The management and development of waqf assets as referred to in paragraph (1) are carried out productively. In the case where the management and development of waqf property as referred to in paragraph (1) require a guarantor, a sharia guarantor institution shall be used. Article 4, in managing and developing waqf property, Nazhir is prohibited from changing the allocation of waqf property except with written permission from BWI. Permission as referred to in paragraph (1) can only be granted if the waqf property cannot be used according to the allocation stated in the waqf declaration. Article 5, BWI has the right to dismiss and replace the Nazhir if the Nazhir fails to perform their duties and/or violates the prohibitions in the management and development of waqf assets in accordance with the provisions of the legislation(Arifin & Syufa'at, 2024).

The dismissal and replacement of the Nazhir as referred to in paragraph (1) shall be carried out by BWI after a comprehensive audit conducted by an independent party appointed by BWI. Before BWI issues a decision to dismiss and replace the Nazhir, the Nazhir is given the right to defend themselves both verbally and in writing, directly or indirectly. If Nazhir is not proven to have committed any wrongdoing, BWI will restore his rights as Nazhir. The management and development of waqf assets carried out by another Nazhir due to the dismissal and replacement of the Nazhir, are conducted while still considering the designated allocation of the waqf assets and the purpose and function of the waqf. Article 6, BWI manages and develops waqf assets from foreign individuals, foreign organizations and legal entities on a national or international scale, and abandoned waqf assets(Azahra & Maulana, 2024).

Waqf is one form of continuous charity in Islamic teachings, which means donating an asset for the benefit of the community by transferring the ownership rights of an object to a forum or rightful person, who can then use it for useful and continuous purposes. Assets that are endowed as waqf are not allowed to be sold, inherited, or transferred to others. As a substitute, the proceeds from this endowment can be utilized for social, educational, health activities, and one of them In the context of economic empowerment (Faridatun Nadya Imaniah et al., 2024).

Waqf has a very significant role because it can be used as an instrument to enhance the welfare of the community, create jobs, and reduce poverty. Here is an explanation of how waqf can be utilized for the development of economic empowerment. Waqf for the development of economic empowerment is one of the crucial instruments in enhancing the welfare of the community through sustainable economic empowerment. With perfect and innovative management, waqf can serve as a highly effective source of power to reduce poverty, create jobs, and strengthen the community's economy. Moreover, the concept of productive waqf that involves income-generating assets is key to development (miftahul jannah, 2023).

The benefits and functions of Waqf in the economic development of the community aim to determine the importance of Waqf in achieving its objectives. Here are the benefits of waqf for the economy and society, such as improving economic welfare, providing capital for micro and small enterprises, and developing social and economic infrastructure. The function of waqf in the economic development of the community is for social and economic empowerment. For the reduction of poverty rates and the creation of significant job opportunities and the development of economic assets. There are several models of waqf management for economic empowerment, so that waqf can be used optimally and needed effectively. That is cash waqf, productive land waqf such as rice cultivation, and lastly, waqf for business capital(Azahra & Maulana, 2024).

Economic empowerment of the community is for the benefit of the community, or to enhance the overall capabilities of the community by developing their potential through the efforts they undertake. Based on the decision of the Director General of Islamic Community Guidance No. 200 of 2024 regarding the technical assistance for community economic empowerment in 2024, the implementation goal is to enhance the economic capacity of families through financial management, family business units, and family economic improvement. Improving family quality through guidance for a harmonious family and support. The development of collaboration and partnerships at both the national and regional levels for the community economic program. Enhancing the role of the religious affairs office in empowering family economies at the sub-district level. The mechanism for implementing waqf for economic empowerment is outlined in the decision of the Director General of Islamic Community Guidance Number 201 of 2024 regarding the implementation guidelines for the 2024 community economic empowerment program, which includes providing business capital assistance through program submission, program selection, and types of assistance in the community economic empowerment program. Next, after receiving capital assistance for community economic empowerment, the applicants must attend several training sessions that need to be completed and attended, including business plan preparation training, marriage secrets training (berkah), entrepreneurship training, business accountability report preparation training, sakinah family guidance, and zakat and waqf literacy classes. Next, the mentoring phase is guided by religious counselors at the religious affairs office in each sub-district (A. Zaenurrosyid et al., 2025)

Stated in BWI Regulation Number 4 of 2010 article 9 paragraph 2 regarding the direct distribution of benefits from the management and development of waqf assets, namely community development and empowerment programs with an economic aspect, including micro-business training and capital assistance, traditional market organization, and the broad development of agricultural enterprises(Sabdo & Fajar, 2023).

A type of waqf used to generate sustainable economic and social benefits for the community without diminishing the principal value of the donated assets. The forms of productive waqf include cash waqf, land and property waqf, and business waqf. In other words, the cash waqf is a form of investment or is channeled to business partners to obtain profits and benefits. The land waqf referred to is a waqf that can be utilized for economic improvement such as agriculture, housing development, and commercial purposes (Produktif & Asytuti, 1997). Productive waqf has many benefits for the community. Some of these benefits include empowering the economy of the community to increase income and living standards through the management of productive waqf assets, continuing social programs funded by productive waqf so they can run longer and have a wider impact, and other benefits such as improving infrastructure and social facilities managed to generate profits like hospitals, schools, and historical places of worship (Zainuri et al., 2022).

To realize productive waqf, there are several conditions that must be met, including that the waqif does not limit the amount of waqf they donate solely for religious purposes, as required, and there is a need for socialization for nazhir and waqif in productive waqf. The manager nazhir possesses an entrepreneurial spirit. To have an entrepreneurial spirit developed without being burdened by the waqf they manage. The existence of transparency in the management of productive waqf. The strategic steps taken by the Islamic Religious Council in the development of waqf assets have fostered collaboration among various stakeholders, both the government as the regulatory and supervisory body, and the private sector in the construction and financing of the apartment buildings that will eventually be rented out. This is about working together. Institutions such as Hajj Savings, Islamic banks, and other cooperatives with the *mudarabah* principle. The development of productive waqf in Indonesia still faces many obstacles due to the lack of socialization of cash waqf as part of productive waqf and the lack of professionalism in the management of productive waqf (Sholihah & Ulum, 2023).

As the potential of productive waqf as a financial source that can enhance community access to business capital. Through Productive Waqf, Waqf funds can be used to provide loans to individuals or groups who want to establish or develop small businesses. This helps reduce poverty and create jobs in the local community. Achieving sustainable and inclusive economic development. Productive waqf helps the community increase income, expand access to financial services, and enhance economic independence through the development of micro, small, and medium enterprises. The role of the nazir in productive waqf is different from that in direct waqf. In direct endowments, the nazir only needs to be trustworthy, but in productive endowments, he not only needs to be trustworthy but also professional in managing the endowment assets. This is because in productive endowments, the beneficiaries do not come into direct contact with the endowed property, but the endowed property is used productively to generate profits and benefits that can be felt and enjoyed by the beneficiaries, who are the source of funds. Therefore, each nazir must have special expertise to manage the assets in productive waqf. For example, the Waqif endowed his property to the Nazir in the form of an oil palm plantation. So that the waqf property can provide economic benefits and benefits for the Mauquf Alaihi, the Nazhir must possess the necessary knowledge, experience, and skills to develop and manage the palm oil plantation (Wakaf et al., n.d.)

The form of management and utilization of productive waqf results in the people's economy sector at BWI Semarang City

The findings indicate that the BWI Representative Office of Semarang City has not assumed the role of *nazhir* and therefore does not independently manage waqf assets. Instead, waqf assets in Semarang City are predominantly administered by registered *nazhir* operating under legally established foundations. Within this institutional arrangement, BWI Semarang City functions primarily as a regulatory and supervisory body by providing guidance to *nazhir*, monitoring compliance with waqf regulations, facilitating institutional coordination, processing *nazhir* registration and renewal, approving changes in the status or allocation of waqf assets in accordance with applicable regulations, and providing recommendations to the government on waqf-related policies. Productive utilization of waqf assets, including their use for MSME activities, traditional markets, and mangrove-based environmental and economic initiatives, is implemented by the respective *nazhir* institutions rather than through direct management by BWI Semarang City. These findings demonstrate that BWI Semarang City performs a governance and oversight function, while the operational management and productive development of waqf assets remain the responsibility of foundation-based *nazhir*. (Azahra & Maulana, 2024).

Creating guidelines for the management and development of waqf assets. However, based on the discussion results conveyed by Cholidah Hanum as BWI Semarang City, they perform their duties and responsibilities, but there are several things that BWI Semarang City cannot do to perfect their tasks and authority, namely managing and developing waqf assets on their own at the regional or national scale. This is because the BWI Kota Semarang does not have waqf assets that are managed independently or officially. However, the duties and authorities, among others, have been fulfilled or carried out all this time(Faridatun Nadya Imaniah et al., 2024).

This can be concluded by the author that based on the duties and authorities issued by BWI, it does not align with its implementation in the city of Semarang. Because it does not have waqf property managed in a personal manner. Becoming an obstacle in the management of waqf assets to achieve its goals effectively. The proceeds from the endowment are utilized in various fields, including people's economy. Several programs being implemented include the provision of land for MSMEs around the waqf land, mangrove planting, and the planned launch of the Cash Waqf Movement program to support community economic empowerment. Based on Law Number 4 of 2010 concerning guidelines for the management and development of waqf property in Chapter IV, Article 8, the distribution of benefits from the management and development of waqf property can be carried out in two ways, namely directly and indirectly. The direct distribution of benefits from the management and development can be carried out by the Nazhir of each waqf property owned and the distribution of the benefits from the management and development of waqf assets is indirectly given to institutions that collaborate with BWI for community empowerment to meet professional criteria and eligibility(Fahassin & Taqiyuddin, 2023).

It can be conveyed by Cholidah Hanum, with the existence of Law Number 4 of 2010 concerning guidelines for the management and development of waqf assets in Chapter IV Article 8 regarding the distribution of benefits from the management and development of waqf assets. BWI Semarang City does not fully own waqf assets that are managed and developed personally. However, BWI Kota Semarang assists in guiding the Nazhir to provide benefits from the management and development of waqf assets properly and correctly through existing regulations. Both the direct and indirect distribution of the benefits from the management and development of waqf assets cannot be owned by BWI Semarang city. This can be concluded by the author through analysis that the BWI of Semarang City did not implement the adjustment of regulations set by the BWI Central Number 4 of 2010, as there were no waqf properties managed and developed personally. However, it successfully helped the nazhir provide regulations appropriately. What is done with legislation by providing the benefits of the distribution, management, and development of waqf assets directly for community empowerment. What is done by the Nazhir of each foundation with legal entity status(Putri, 2024).

Table 1. Waqf Land in Semarang City by District

District	Certified Waqf Land (Plots)	Area (ha)	Uncertified Waqf Land (Plots)	Area (ha)	Total Plots	Total Area (ha)
Gunungpati	35	2.52	250	11.89	285	14.42
...	...	...	...	...	...	...
Semarang Timur	4	0.08	0	0.00	4	0.08
Total	921	64.22	850	37.76	1,771	101.99

Source: Waqf Information System (SIWAK), Directorate of Waqf Empowerment, Directorate General of Islamic Community Guidance, Ministry of Religious Affairs of the Republic of Indonesia (Kemenag, 2025)

Table 1 shows that Gunungpati District has the largest concentration of waqf land in Semarang City, comprising 285 waqf plots with a total area of 14.42 ha. Of these, 35 plots (2.52 ha) have been certified, while 250 plots (11.89 ha) remain uncertified. In contrast, Semarang Timur District has the smallest amount of waqf land, consisting of four certified plots covering 0.08 ha. Overall, Semarang City has 1,771 waqf plots covering 101.99 ha, of which 921 plots (64.22 ha) have been certified and 850 plots (37.76 ha) remain uncertified. These data indicate that although the certification of waqf land has progressed considerably, a substantial proportion of waqf assets still lacks legal certification, highlighting the need to strengthen land administration and governance to support productive waqf management.

The Distribution Pattern of Productive Waqf Proceeds for People's Economy Sector.

The distribution of waqf proceeds is carried out by Nazhir, who manages the waqf land. BWI Semarang City does not directly manage waqf assets but provides assistance in the form of land allocation for MSMEs (Micro, Small, and Medium Enterprises) and the organization of traditional markets. The waqf assets donated by the waqif serve as a mandate entrusted to the Nazhir to manage, oversee, and develop for productive use(Arifin & Syufa’at, 2024).

As part of its function and benefits, waqf assets contribute to economic empowerment by enhancing social and economic conditions, improving household income, creating job opportunities, and reducing poverty. This is in line with BWI Regulation No. 4 of 2010 on guidelines for waqf asset management and development, which includes economic programs such as business development assistance for micro-enterprises, traditional market structuring, and agricultural sector expansion. Referring to Law No. 4 of 2010, Article 9, which outlines economic programs for waqf asset management and development, BWI Semarang City does not provide direct financial assistance or benefits from waqf proceeds for micro-businesses. However, it facilitates their growth by providing land for trading activities. In other words, BWI Semarang City offers infrastructure support to help micro-businesses expand(Zaenurrosyid, 2024).

Regarding traditional markets, the distribution of waqf proceeds is implemented through a *muḍārabah* (profit-sharing) arrangement, whereby profits generated from commercial activities in the traditional market are shared according to the agreed contractual terms. In addition, the productive utilization of waqf land in Semarang City includes mangrove plantation initiatives in coastal areas. Besides generating income through the sale of mangrove-based products, these initiatives provide environmental benefits by reducing coastal erosion and mitigating tidal flooding in vulnerable coastal communities. These findings indicate that the contribution of BWI Semarang City lies primarily in strengthening governance, institutional coordination, and support for *nāẓir*, while the implementation of productive waqf programs remains the responsibility of the respective *nāẓir* institutions. This collaborative governance model demonstrates the potential of waqf to promote both community economic empowerment and environmental sustainability. (Aryana, 2022).

The success of programs such as Waqf Goes to Campus and Sukuk investment proves that productive waqf is not just a concept but a real solution for shared prosperity. Essentially, the utilization of waqf proceeds for economic empowerment is carried out by Nazhir. However, in Semarang City, the management of waqf proceeds is handled by Nazhir within legally recognized foundations. One of the key programs implemented by BWI Semarang City is waqf land empowerment, which is not only focused on economic development but also extends to education, social welfare, and healthcare. Nevertheless, economic empowerment remains a priority for BWI Semarang City, as it plays a crucial role in improving the economic well-being of families and the community in Semarang today (Mustafa & Hikmah, 2023).

The distribution pattern for the utilization of waqf proceeds is designed not only as a goal but also as a solution for the community, enabling beneficiaries to make the most of the waqf proceeds they receive. As stated by Bagas Heradhyaksa, the distribution of waqf proceeds is not merely a catalyst for economic growth but also a mechanism for continuous development, leading to new productive waqf assets. An example of this can be seen in the Sultan Agung Waqf Foundation, which utilizes waqf assets such as hospitals, food stalls, and other economic empowerment initiatives (A. Zaenurrosyid et al., 2025). These assets are then further developed and utilized to create new waqf lands, ensuring that the benefits of waqf continue to expand. Based on this, the author concludes that the distribution pattern for the utilization of waqf proceeds implemented by BWI Semarang City, particularly in the economic management and empowerment division, does not fully align with BWI Regulation No. 4 of 2010, Article 9, Paragraph 2. This is because the majority of the community in Semarang City only possesses waqf land assets and does not receive micro-business capital assistance or improvements to traditional markets. However, it still aligns with the regulation in terms of economic empowerment programs, such as micro-business development, the provision of business land, job creation, and poverty reduction in Semarang City (Kediri & Mikro, 2023).

The Role of Nazhir in Productive Waqf for Economic Empowerment

The role of Nazhir is very influential in the management of waqf assets for the economic empowerment of the community. There are several functions and benefits of waqf for economic empowerment, including its benefits such as improving social and economic welfare, providing capital assistance for micro, small, and medium enterprises, and developing social and economic infrastructure. The function of waqf for economic empowerment is for social and economic empowerment for reducing poverty rates and creating significant field job opportunities, for the development of economic assets Waqf for economic empowerment has also become very important for the economy of the community and is returned to the community (Choeri, 2022).

As stated by Mr. Bagas Heradhyaksa, the role of Nazhir in empowering the community's economy has several functions and benefits. The development of social and economic aspects of the community can be achieved by utilizing the potential of waqf land in Semarang, which offers many advantages for economic empowerment. However, the Semarang City BWI (Indonesian Waqf Board) has not yet become a capital provider for MSMEs (Micro, Small, and Medium Enterprises); instead, it assists MSMEs in improving their livelihoods through community economic empowerment by opening land and creating job opportunities. The reason behind this is that the Semarang City BWI has not yet fully assumed the role of Nazhir.

Semarang City already has infrastructures for social and economic development, such as sports fields, gas stations, and land provisions for MSMEs to operate near waqf land designated as places of worship. It can be concluded that the Semarang City BWI has not fully carried out its functions and benefits. Some functions and benefits remain unimplemented or not yet optimal, particularly in providing capital assistance to MSMEs. The absence of such financial support has been a challenge because the Semarang City BWI has not yet fully become a Nazhir, and the current management of Nazhir in Semarang is in the form of foundations or legally recognized entities. However, other functions and benefits have been implemented, and efforts are being made to develop them further for greater productivity (Ja'far Baehaqi, 2022).

Waqf land in Semarang has great potential for productive use. However, realizing waqf as a productive asset requires moving beyond its traditional allocation solely for places of worship and burial. Providing guidance to Nazhir to develop an entrepreneurial mindset is essential for maximizing the potential of waqf assets (Vina Fithriana Wibisono et al., 2022). Transparency is also a crucial aspect of waqf management. As stated by Mr. Bagas Heradhyaksa, LL., M., in order to realize productive waqf, it is necessary to determine the allocation of waqf assets not only for places of worship and cemeteries but also for social, health, and economic infrastructure. Additionally, Nazhir should be trained to develop an entrepreneurial mindset so that waqf assets can be utilized productively and further expanded. Monitoring the waqf assets managed by Nazhir is also important, particularly in preparing administrative reports to ensure transparency in waqf asset management. It can be concluded that realizing productive waqf requires ensuring the legitimacy of the waqf itself. This aligns with the idea that waqf land in Semarang has limitless productive potential and should continuously be developed as it should be(Fakultas et al., n.d.).

D. Conclusion

The governance and utilization of waqf proceeds in the field of community-based economy by the Indonesian Waqf Board (BWI) of Semarang City offer numerous benefits for the welfare of society, particularly in economic empowerment. Based on this, the author has drawn several conclusions the governance and utilization of waqf proceeds in Semarang follow a clear structure and operate in accordance with legal regulations. This includes managing, supervising, and guiding Nazhir (waqf managers) to optimize and develop waqf assets, particularly productive waqf land. Nazhir is responsible for reporting waqf assets to BWI Semarang City, ensuring balanced cooperation between BWI staff and Nazhir in managing each waqf asset. The management of waqf must adhere to Islamic teachings and principles, including welfare, sustainable benefits, social justice, professional management, and accountability. This ensures that waqf asset management is conducted properly and effectively. The distribution pattern of waqf proceeds for community economic empowerment has been highly beneficial to waqf recipients. It has enabled micro and small businesses to grow, created job opportunities, and reduced poverty by transforming waqf land into productive waqf. This includes providing land for micro-business owners to operate and expand their businesses while generating employment opportunities for the people of Semarang City. The role of Nazhir in economic empowerment is significant, as it directly impacts waqf management for community economic development. This includes fulfilling the functions and benefits of waqf in enhancing social and economic conditions, developing infrastructure, and providing financial assistance to micro, small, and medium enterprises (MSMEs). However, BWI Semarang City has not fully optimized the use and function of waqf for economic empowerment due to the challenge that it has not entirely assumed the role of Nazhir in managing waqf land assets in Semarang City. To achieve productive waqf, several measures must be taken, including ensuring that waqf is not limited in form or purpose solely to places of worship and cemeteries. Instead, waqf land should be developed for social, economic, and health infrastructure. Additionally, Nazhir should be trained to cultivate an entrepreneurial mindset to optimize waqf productivity. Furthermore, Nazhir must be supervised in administrative matters through regular reports submitted to BWI Semarang City to ensure transparency in waqf management, making it more productive.

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