AZKA-PPZ
AKADEMI ZAKAT
AZJAF
AZKA INTERNATIONAL JOURNAL OF ZAKAT & SOCIAL FINANCE ISSN : 2735-1890 e-ISSN : 2716-6643
azka.zakat.com.my
Vol. 6 No. 2 (2025)
DOI: 10.51377/azjaf.vol6no2.209

EXPLORING WAQF MANAGEMENT MODELS IN TURKEY: IMPLEMENTATION POTENTIAL AND ADAPTATION BARRIERS IN INDONESIA

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A PEER-REVIEWED ARTICLE
(**RECEIVED** – 16TH JAN. 2025: **REVISED** – 22ND JUL. 2025: **ACCEPTED** –4TH SEPT. 2025)

ABSTRACT

This Effective waqf management is crucial for preserving waqf assets and maximizing their benefits to beneficiaries (maukuf alaih). The waqf management system in Turkey, which has been evolving since the Ottoman Empire, demonstrates significant progress through a development model that optimally utilizes waqf assets. This study aims to explore Turkey's waqf management model and assess its potential implementation in Indonesia, a country with substantial waqf potential. Employing descriptive qualitative methods and literature analysis, this research identifies key elements of the waqf management systems in both countries. The findings reveal that Turkey has a more structured and modern waqf management system, bolstered by supportive regulations and innovative models. Conversely, Indonesia's waqf management faces numerous challenges, particularly in regulation, management, and human resources. The potential adoption of the Turkish model in Indonesia appears promising, particularly for enhancing the efficiency and productivity of waqf assets. However, several obstacles must be addressed, including regulatory and policy difference cultural and social variations, infrastructure and technological readiness, and human resource capacity. These challenges require contextual adaptation and strategic collaboration among stakeholders to ensure the successful integration and sustainable development of waqf institutions in Indonesia.

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Keywords: Waqf; Waqf Management; Model Waqf Development; Turkey; Indonesia.

INTRODUCTION

Waqf represents a pivotal instrument in the economic development and welfare of Muslim communities. In the context of Indonesia, waqf holds substantial potential to significantly enhance socio-economic conditions, particularly in the realms of education, health, and religious affairs. Despite this potential, the management of waqf in Indonesia encounters several challenges. These challenges span legal and regulatory frameworks as well as the implementation of effective management practices. Addressing these issues is crucial to unlocking the full potential of waqf and ensuring its optimal contribution to the socio-economic development of the country (Wardy Putra et al. 2023).

The regulation of waqf in Indonesia encompasses both movable and immovable waqf assets and has had a significant impact on the development of waqf in the country. The waqf law, enacted in 2004, remains in effect today. However, experts in Islamic Economics and Finance in Indonesia argue that the current waqf regulations require revision to address emerging issues in waqf management. Key areas needing attention include the management of cash waqf and ownership issues concerning waqf land assets (Nisa, Medias, and Triyanto 2022; Waldelmi, Aquino, and Aljufri 2022; Fauzi et al. 2022).

Land waqf is a common practice in Indonesia, where people donate land for religious or charitable purposes. According to the Indonesian Ministry of Religious Affairs, as of 2024, there are 57,263.69 hectares of land waqf spread across 440,512 locations in the country (SIWAK (Sistem Informasi Wakaf) 2024). Despite this vast potential, much of the land waqf hasn't been fully developed or utilized for more productive purposes, leaving room for significant improvement in its management and impact.

Several studies on waqf in Indonesia have identified numerous challenges in managing productive waqf assets. Wardy Putra et al. (2023) noted that the management of cash waqf has not been effectively promoted or professionally handled, despite its substantial potential. Hasanah and Susetyo (2020), as well as Haneef, Bin Mustaffa Kamil, and Ayuniyyah (2017), found that issues persist in the areas of nazir (waqf managers), coordination between institutions, and the ability of waqf institutions to optimize assets. These problems need urgent resolution to fully harness waqf's potential in Indonesia. Learning from successful waqf management models in other countries, such as Turkey, could provide valuable insights and strategies for improvement (Wira and others 2023; Bulut and Korkut 2022; Azrak 2022).

Examining waqf management in countries like Turkey reveals significant achievements in developing waqf asset management. Through progressive and innovative policies, Turkey has transformed the landscape of waqf management, enhancing transparency and expanding the benefits to society. Therefore, studying Turkey's waqf development model can offer valuable insights for Indonesia, helping to improve waqf management in an effective and sustainable manner.

While there has been growing interest in waqf development in Indonesia, few studies have taken a closer look at how successful models from other countries, like Turkey, might be adapted to improve the waqf management in Indonesia.This research aims to delve into the development model of waqf asset management in Turkey and analyze its relevance as a solution for waqf management in Indonesia.

By understanding the principles, policies, and practices related to waqf management in Turkey, this study hopes to uncover valuable lessons that can be adopted and applied within the Indonesian context. This research holds significant relevance for the development of waqf in Indonesia. By gaining insights into Turkey's effective and sustainable waqf management model, the Indonesian government, financial institutions, and society can formulate better strategies for improving the management of waqf assets. This is expected to have a substantial positive impact on societal welfare and economic development in Indonesia.

Unveiling the Essence of Waqf

Waqf is one of social finance institution in Islam, reflecting the community's commitment to social and spiritual duties. It transcends mere donation, serving as a system designed to ensure the longevity and blessings of the donated wealth. In this section we are explaining the brief consept of waqf in Islam. By exploring the concept of waqf from an Islamic perspective, we can understand its spiritual foundations, the management needed to protect waqf assets, and its social impacts. This paper aims to delve into these aspects, highlighting how waqf embodies both social awareness and spiritual obligation within the Muslim community.

Waqf represents not merely a material act but a profound expression of Muslim faith and adherence to Islamic teachings. It serves as a means for believers to draw closer to Allah (Rahman 2009; Arif 2010). In practice, waqf highlights the intrinsic connection between material wealth and spiritual blessings, embodying the principle that worldly assets are both a divine trust and a resource for communal benefit. Thus, waqf is pursued not only to seek the pleasure of Allah SWT but also as an act of service to humanity. This practice underscores the belief that wealth is not solely a private possession but a trust that must be managed effectively and efficiently for the benefit of the ummah (Humaira and Lestari 2021).

Effective management is crucial for ensuring the sustainability and perpetuity of waqf assets (Fanani 2011; Ibrahim, Zainuri, and Huda 2020). Nazirs, who are entrusted with the management of these assets, play a pivotal role in maximizing their benefits for the Muslim community. They must demonstrate exceptional managerial skills and moral integrity to steward waqf assets effectively. This involves not only transparent use of waqf funds but also the development of sustainable strategies to enhance the benefits derived from these assets (Ibrahim, Zainuri, and Huda 2020).

The practice of waqf extends beyond spiritual benefits for the waqif, offering substantial positive impacts on the broader community. It provides continuous rewards to the waqif while delivering significant advantages to individuals or groups utilizing the waqf (Kamal, 2015). This impact is evident in the development of social infrastructure, education, health, and assistance to those in need. Consequently, waqf serves not only as religious practice but also as a crucial instrument in enhancing communal welfare and promoting overall social well-being.

In waqf management, three key principles must be adhered to. Firstly, once waqf is dedicated, it cannot be revoked. This principle ensures the irrevocability of waqf, reinforcing its permanence and commitment. Secondly, waqf assets must generate benefits for the ummah. This highlights the social utility of waqf, aiming to contribute positively to the welfare of the community. Lastly, waqf assets must be perpetual, maintaining their utility indefinitely. It is essential for both the waqif (donor) and the Nazir (manager) to effectively manage waqf assets to ensure their sustainability and prevent their depletion. The expertise of the Nazir is particularly crucial in maintaining the longevity and productive use of these assets, emphasizing the need for skilled and ethical management in the waqf system.

Development of Waqf Property Management in Turkey

The management of waqf properties in Turkey has undergone significant evolution, reflecting both historical precedent and contemporary strategies aimed at maximizing societal benefit. Rooted in the Ottoman era, where waqf assets played a crucial role in funding public amenities, modern Turkey has implemented progressive policies to ensure efficient utilization and preservation of these assets (Demirhan, Susmus, and Gönen 2012). Numerous studies have examined the effectiveness of waqf during this period, highlighting its significant contributions to various societal sector including education, social services, religion, health, and the environment. Public facilities such as baths, kitchens, madrasas, libraries, hospitals, and water kiosks were constructed using waqf funds, benefiting the broader community. The lasting impact of waqf asset management from the Ottoman era remains evident today, underscoring the enduring legacy of these contributions (Iskandar & Sofuoglu, 2023).

During the Ottoman Empire, waqf management was handled by individual and institutional nazirs. Individual nazirs, appointed by the waqif, kadi, or Sultan, managed waqf assets to benefit the community and cover administrative costs. Institutional nazirs, appointed by the Sultan, oversaw large waqf establishments like mosques, madrasas, and soup kitchens, ensuring their effective operation for social and educational purposes.

The extensive growth of waqf assets has led to the establishment of numerous waqf entities, initiated both by individuals and by royalty from the court. Waqf establishments sponsored by royalty from the palace are specifically referred to as Sultan's waqf. These waqf assets have flourished in diverse forms of contribution, spanning not only urban centers but also rural villages (Mebarki, Tahir, & Fodhil, 2023).

The rapid expansion of waqf assets prompted the Sultanate government to reorganize their management. In 1826, the Evkaf Humayun Nezareti was established as the central institution tasked with overseeing all waqf assets (Yayla 2011; Genca 2014; Tural, n.d.; Akar 2009). This institution gradually took over the management of waqf assets previously administered by individuals and other entities. Its establishment was driven partly by concerns over the mismanagement of waqf resources by certain individuals, aiming to centralize and improve management practices. Under this centralized institution, the management of waqf assets saw an increase in revenue. The institution introduced several management models that were rarely utilized before, such as icaretetin, mukataa, gedik, and istibdal (Akar 2009). These models aimed to optimize the utilization of waqf assets and enhance their sustainability. The institution continued to manage waqf assets until the end of the Ottoman Empire, undergoing a name change during the Turkish Republic era while maintaining its role in overseeing waqf management.

Following the collapse of the Ottoman Empire and the establishment of the Republic of Turkey, many waqf assets persisted. However, some of these assets were repurposed to establish and sustain several state-owned institutions or companies. A notable example is Vakıfbank, which originated from waqf funds and continues to operate today (Iskandar 2022).

The Turkish government's recent regulation shift regarding waqf has significantly expanded the scope and definition of waqf itself. Unlike the Ottoman era, where waqf was predominantly viewed as Muslim property dedicated to public welfare, the Republic of Turkey now recognizes waqf as private property with legal recognition for waqf purposes. Under the current waqf law, there is a provision for general use, allowing properties to be endowed for a wide range of purposes. This broader interpretation marks a departure from historical norms, reflecting a more inclusive approach to waqf management and utilization in contemporary Turkey.

The Current State of Waqf Assets in Turkey

Turkey's current landscape of waqf assets illustrates a dynamic interplay between historical continuity and modern management practices. Since the Ottoman era, waqf properties have served as crucial assets contributing to societal development across sectors like education, healthcare, and social welfare. Following the establishment of the Republic of Turkey, the concept of waqf underwent a transformation in legal interpretation. In Turkish civil law, waqf, or foundation as it is also known, constitutes a collection of assets endowed with legal personality. These are established through the dedication of suitable assets and rights for specific and defined purposes by individuals or legal entities.

Prior to the establishment of the Republic of Turkey, waqf played a pivotal role in supporting societal welfare through various charitable initiatives. However, with the advent of modernization in Turkey, significant changes have been introduced to the legal framework governing waqf. The Turkish Civil Code, alongside specialized legislation like the Waqf Law No. 5737 and its accompanying regulations, has reshaped the administration of waqf. These laws define foundations as legal entities and impose regulations aimed at enhancing transparency, accountability, and efficient management.

Today, waqf management in Turkey operates within a robust legal framework delineated by the Civil Code, Waqf Law, and related regulations. This framework provides guidelines for the establishment, functioning, and oversight of foundations, empowering them to make substantial contributions to societal development. Emphasizing legal personality and clear operational objectives for foundations underscores their role in advancing public welfare objectives. Fundamentally, while the terminology and legal mechanisms surrounding waqf in Turkey have evolved, the core principles of philanthropy and public benefit remain foundational. Current management practices, supported by rigorous legal provisions, strive to ensure the optimal utilization of waqf resources for the advancement of society. This commitment to charitable endeavors underscores Turkey's enduring legacy of societal support, extending from the Republican Era into contemporary times.

Over the past 25 years, Turkey has achieved significant progress in waqf development through public-private partnerships (Kamu-Özel Sektör İşbirlikleri or KÖİ), facilitated by the General Directorate of Waqf (Vakıflar Genel Müdürlüğü / VGM). These partnerships aim to enhance waqf asset productivity by involving private sector entities to provide additional capital. Two key models under this framework, Restore-Operate-Transfer (ROT) and Build-Operate-Transfer (BOT), have been instrumental in revitalizing waqf properties and maximizing their economic and social value.

The ROT model focuses on restoring existing waqf properties that are no longer in use. Projects approved by the Head of VGM and the Waqf Board undergo a tender process to select private institutions for restoration. Upon completion, the private entity operates the property and pays rent to VGM during a lease period, typically lasting up to 49 years, after which ownership reverts to VGM. This model is widely used for properties such as historic buildings and public baths (hamams), repurposing them into offices, hotels, educational facilities, and tourism-related establishments. From 2002 to 2021, approximately 392 waqf properties were restored and reactivated through the ROT model.

In contrast, the BOT model involves the construction of new buildings on waqf land or properties that require replacement. After completing the construction, the new structures are leased for commercial use, with the rent contributing to waqf income. These buildings, developed for diverse purposes such as hotels, dormitories, medical centers, and recreational facilities, revert to VGM ownership after the lease period. As of 2021, about 484 buildings have been constructed under this model, significantly diversifying waqf asset utilization across Turkey.

Both the ROT and BOT models effectively enhance the productivity and sustainability of waqf properties. By ensuring that assets are restored or developed and ultimately returned to VGM ownership, these models protect waqf assets from extinction while generating revenue. This income supports VGM's operational expenses, funds social assistance programs, and provides educational scholarships. These innovative approaches exemplify modern waqf management, balancing preservation with economic and social impact, and highlight Turkey's leadership in waqf asset optimization.

The Development of Waqf in Indonesia

Waqf in Indonesia has evolved significantly over time, demonstrating its capacity to adapt to the diverse needs of society. Initially, waqf was predominantly allocated for religious purposes, such as the construction of places of worship.

Over time, its application broadened to encompass education and social health services, as evidenced by the establishment of Islamic boarding schools, madrasas, clinics, and orphanages. This expansion highlights the dynamic nature of waqf in addressing the increasingly complex needs of the community (Midia 2021; Rusli et al. 2023; Nugraha et al. 2022; Kulsum 2021). The historical practice of waqf in Indonesia is closely tied to the spread of Islam in the archipelago since the 12th century AD. Pre-Islamic practices resembling waqf also existed, rooted in local cultures, especially in regions like East Java and Sumatra, where waqf practices have been recorded since the 15th and 14th centuries AD (Departemen Agama 2003; Jaharuddin 2020).

During the colonial period, the government began to implement regulations for the administration and documentation of waqf. These regulations evolved post-independence, reflecting ongoing efforts to regulate and protect the institution of waqf. Notable regulations included Government Regulation No. 33 of 1949 and Government Regulation No. 8 of 1980, as well as Ministerial Decrees No. 9 and No. 10 of 1952. These measures aimed to align waqf procedures with Islamic principles (Midia 2021; Lubis, Wati, and Samri 2024; Faisal 2016).

In modern times, the government has further enhanced its focus on waqf by developing more structured management models. Law No. 41 of 2004 represents a significant milestone, reflecting the government's commitment to comprehensive waqf regulation and protection. The establishment of BWI under this law aims to improve waqf management for productive and religious social (Hermanto, Wulandari, and Meriyati 2021; Hidayatullah and Sidqi 2019). The collaborative efforts between the government and the community underscore the recognition of waqf assets' strategic role in socio-economic development. Innovative waqf management initiatives continue to be promoted, unlocking significant potential to empower communities and enhance general welfare (Kamal, Muslem, et al. 2022; Amullah Ghozdawani Wijaya et al. 2023; Kasdi 2015).

Waqf Development and Management Model in Indonesia

The development and management model of waqf in Indonesia has undergone significant evolution, reflecting the social, economic, and cultural changes within society (Syuhada' and Munir 2020). Historically rooted in the Islamic tradition of the archipelago, waqf practices have continually adapted to contemporary contexts. Alongside the conventional forms of waqf, such as the construction of mosques, Islamic boarding schools, and cemeteries, there is an increasing emphasis on modern approaches, particularly the concept of productive waqf and the integration of information and communication technology (Makhrus 2019).

Productive waqf management in Indonesia has undergone significant development, focusing on the sustainable utilization of waqf assets to bolster the economy. This initiative encompasses community economic empowerment through the optimization of waqf land for agriculture, plantations, and the advancement of education and health infrastructure (Syuhada' and Munir 2020; Nur Azizah, Bayinah, and Handoko 2023). Collaboration among waqf managers, businesses, and financial institutions ensures that waqf assets are managed transparently and in compliance with sharia principles. Waqf funds are directed towards profitable and sustainable investments, aiming to provide long-term benefits for societal welfare (Jubaedah 2017). The advent of digital transformation, such as the issuance of the Sharia Securities List (DES) for endowed Islamic stocks, has further enhanced the efficiency and accessibility of waqf management, promoting broader public participation. This approach not only fulfills religious obligations but also acts as a strategic tool for inclusive economic and social development (Hepy Kusuma Astuti 2022; Ziyad Ulhaq and Firda Anidiyah 2020). Consequently, productive waqf management in Indonesia is poised to significantly address social and economic challenges, supporting equitable and sustainable development ((Wardy Putra et al. 2023).

Conversely, the cash waqf model introduces a new paradigm in waqf asset management by integrating modern financial systems and utilizing Islamic financial instruments (Hartanto and Amir Sup 2021; Hasan 2010). This model includes mechanisms such as waqf shares, corporate cash-waqf, deposit products, waqf mutual funds, and wakalah with waqf funds, designed to enhance the impact of traditional waqf through improved efficiency, transparency, and sustainability. Strategic partnerships between waqf managers and the private sector, along with the use of technology, have improved the effectiveness of waqf fund management (Firdaus 2022; Jannah and Soemitra 2022; Nadya et al. 2019). The cash waqf model aims to make a long-term contribution to societal welfare, promote social inclusion, and ensure the flexible and equitable allocation of waqf funds in alignment with sharia principles (Nour Aldeen, Ratih, and Sari Pertiwi 2022).

In general, the development and management of waqf in Indonesia involve various strategies to ensure that waqf provides maximum social and economic benefits. While regulations do not mandate a specific model for waqf development, this study categorizes waqf development models in Indonesia into two primary types: productive waqf management and cash waqf models. Both models have been extensively applied across various sectors, including religion, social services, education, economics, and health.

Theoretical Comparison of Waqf Model

Based on the discussion above, both Turkey and Indonesia have made important strides in developing their waqf management systems. However, there are key differences in how waqf is administered in each country. These differences are shaped by several factors, including historical background, legal and political systems, the capacity of waqf managers (nazir), and the level of collaboration between waqf institutions.

Akar (2009) notes that the sustainability of waqf assets often depends on the competence of the nazir. Skilled and responsible managers play a vital role in ensuring that waqf assets are maintained and continue to benefit the intended recipients over the long term. In contrast, Indonesia faces challenges with coordination and institutional overlap. As Listiana, et al., (2024) explains, the dual oversight by the Indonesian Waqf Board (BWI) and the Ministry of Religious Affairs often leads to governance conflicts and inefficiencies.

To better understand how these two countries manage waqf differently, this section offers a comparative analysis using four dimensions: legal structure, governance, innovation, and societal involvement. This framework helps highlight how institutional settings and practical strategies influence waqf performance.

Table 1: Comparative Overview of Waqf Management in Turkey and Indonesia

Aspect	Turkey	Indonesia
Legal Framework	Waqf Law No. 5737; Civil Code	Law No. 41/2004; Establishment of BWI

Waqf Authority	General Directorate of Foundations (Vakıflar Genel Müdürlüğü - VGM)	Indonesian Waqf Board (Badan Wakaf Indonesia - BWI)
Key Models	ROT, BOT, Public-Private Partnerships	Productive waqf, Cash Waqf, Digital Waqf
Private Sector Role	Actively involved in restoration, development, and leasing activities	Limited involvement; potential remains underutilized
Nazir Capacity	Professionally trained & centralized	Highly varied; includes many untrained Nazirs
Technology Integration	High (e.g., leasing platforms, digital asset management)	Moderate (with increasing adoption of digital tools)

From this comparison, it is clear that Turkey has made more progress in areas like private sector participation, technological adoption, and innovative management models such as BOT and ROT. In contrast, Indonesia is still working to improve coordination and capacity-building among nazir while exploring newer models like digital waqf. Despite some similarities in the legal and institutional frameworks, these key differences reveal how historical, structural, and organizational factors shape the development of waqf in each country.

METHOD

This research employs a qualitative approach to gain an in-depth understanding of the waqf asset development model in Turkey and its implications for waqf management in Indonesia. Data collection involved systematically reviewing and analyzing a total of 57 scholarly sources, including journal articles, book chapters, conference proceedings, and official reports. The literature was obtained from reputable academic databases such as Google Scholar, Scopus, Dergipark, and other reliable platforms. The inclusion criteria focused on publications that directly or indirectly discussed waqf models in Turkey and Indonesia.

Turkey was chosen as a comparative case due to its long-standing waqf tradition rooted in the Ottoman Empire and its contemporary application of modern waqf management frameworks, such as the Build-Operate-Transfer (BOT) and Restore-Operate-Transfer (ROT) models. This methodological approach aims to provide a comprehensive understanding of the various waqf development models in Turkey and assess their relevance and applicability within the Indonesian context. The findings are expected to offer meaningful contributions to the discourse on waqf reform and provide practical insights for policymakers, waqf practitioners, and scholars interested in strengthening waqf governance in Indonesia by drawing on comparative experiences.

FINDING

The Development of Waqf in Turkey and Indonesia

Based on the literature review, the development of waqf in Turkey and Indonesia has seen significant progress. In Turkey, waqf has a long-standing tradition that has been applied across various sectors to meet community needs over time. Historically, during the Ottoman era, the religious Turkish society witnessed the establishment of waqf in forms such as mosques, tekke (Sufi lodges), madrasas (educational institutions), and libraries, initiated by the Sultan and nobility. Conversely, in Indonesia before gaining independence, waqf primarily comprised places of worship, Islamic boarding schools (pesantren), and public cemeteries.

Historically, waqf in Turkey has a rich tradition spanning from the Seljuk Sultanate through the Ottoman Empire to modern Turkey. The longstanding legacy of waqf assets necessitates that the nazir, or manager, takes proactive steps to develop these assets for the benefit of the community. During the Ottoman period, the nazir, responsible for managing waqf, was appointed either by the waqif (founder of the waqf) or by the Sultan. In cases where the originally appointed nazir passed away, the Qadi (Islamic judge) sometimes played a role in appointing a successor. A crucial aspect contributing to the endurance of waqf assets in Turkey is the meticulous recording of these assets. Documentation of waqf pledges during the Ottoman era was termed as vakfiyye, ensuring that all waqf assets were recorded and registered in the Court. This practice allowed for transparency and accountability, ensuring that the status and existence of all waqf assets were well-documented and known.

After the establishment of the Republic of Turkey, waqf assets underwent a significant transformation, being treated as perpetual assets utilized for the country's investment and development. This approach sparked debates among academics and the public, as it shifted the perception of waqf assets from being solely for the benefit of the Muslim ummah to serving broader national interests. To regulate this transformation, the government introduced civil laws that formalized the management and utilization of waqf assets. Despite concerns about diluting the traditional religious identity of waqf assets, this policy led to tangible benefits, particularly through investments made from cash waqf assets. One notable example is the establishment of Vakıfbank, which effectively utilizes cash waqf for investment purposes, resulting in profit-sharing from these ventures.

Presently, waqf properties in Turkey are utilized across diverse sectors including tourism, housing, hospitality, education, health, and social services. Some properties are directly operated on for commercial purposes, while others are leased out for fixed periods. Revenues generated from commercialization and leasing activities contribute to the operations of the nazir and support socio-economic and educational initiatives. This approach has facilitated the sustainable management and utilization of waqf assets in Turkey, aligning them with contemporary economic and social needs while maintaining their historical significance.

Before independence and through the early 2000s, waqf assets in Indonesia were predominantly utilized for social and religious purposes, encompassing mosques, surau, madrasa, and cemeteries. However, from the 2000s onwards, there has been a notable shift in viewing waqf as a community asset with potential for broader productivity across various sectors. The issuance of a fatwa by the Indonesian Ulema Council (MUI) permitting cash waqf marked a significant milestone in expanding the scope of waqf activities in Indonesia.

Presently, waqf management in Indonesia has become increasingly dynamic and innovative. The Indonesian Waqf Board (BWI) plays a pivotal role in overseeing and facilitating professional and transparent waqf management practices. Numerous waqf institutions have embarked on initiatives to develop waqf assets into productive ventures spanning property, education, healthcare, and economic sectors. Examples include the establishment of hospitals, schools, and rural markets through productive waqf projects.

Furthermore, advancements in digital technology have significantly bolstered the development of waqf in Indonesia. Digital platforms dedicated to waqf donations have proliferated, simplifying participation in both cash and asset-based waqf endeavours. These technological innovations enhance the efficiency and transparency of waqf fund collection, fostering broader community engagement and support for waqf initiatives.

The Indonesian government has actively bolstered the development of waqf through enhanced regulations and policies aimed at fostering public involvement. Clearer regulatory frameworks and supportive policies, such as tax incentives for waqf donors and educational campaigns emphasizing the benefits of productive waqf, underscore the government's commitment to promoting waqf as a pivotal economic and social tool.

Today, waqf in Indonesia transcends its traditional role as a religious practice, now recognized as a potent economic instrument capable of enhancing societal welfare and mitigating social inequalities. With improved and innovative management practices facilitated by institutions like the Indonesian Waqf Board (BWI), waqf is poised to make substantial contributions to national development. By harnessing its potential across diverse sectors such as education, healthcare, and economic infrastructure, waqf initiatives are expected to play a pivotal role in advancing Indonesia's socio-economic landscape.

Waqf Management Models in Turkey and Indonesia

Based on the literature, Turkey has advanced the development of waqf through collaborations between public and private institutions, particularly using the ROT (Restore, Operate, Transfer) and BOT (Build, Operate, Transfer) models. These cooperation models involve partnering with private entities possessing capital to invest in waqf lands that have been neglected. Under such agreements, private investors undertake the restoration or construction of buildings on waqf properties. In return, they operate these properties by paying rent to the nazir or the Turkish General Directorate of Foundations (VGM), which manages waqf properties in Turkey.

Typically, lease periods for these properties range from 10 to 20 years, with provisions for extensions upon mutual agreement. At the end of the lease period, the restored or newly constructed property is transferred back to the VGM. This approach has successfully revitalized waqf properties in Turkey that lacked the resources for maintenance and restoration. Many of these restored properties, known for their historical significance, are repurposed as hotels or tourist attractions, preserving their cultural and architectural heritage.

Both the ROT and BOT models have demonstrated effectiveness in enhancing waqf management and utilization in Turkey. They have significantly contributed to the growth and optimal use of waqf assets, aligning historical preservation with contemporary economic needs.

Table 2: Number of Waqf Property Projects by ROT and BOT Model

Waqf Property Projects	Properties ROT model	Properties BOT model
Trade Center and shops	110	177
Tourism Facilities	54	75
Socio-cultural Facilities	118	23
Housing	83	39
Health Facilities	2	11
Facilities whose function has not yet been determined	3	-
Mosques	1	-
Offices	7	-
Education Centers	8	-
Refueling Station	-	14
Dormitories	-	75
Sports Facilities	-	14
Training Facilities	-	45
Port	-	1
Water Supply Facilities	-	2
Parking Lot	-	3
Factory	-	3
Circuit	-	1
Recreation Area	-	1
Others	6	-
Total	392	484

The table reveals that waqf property in Turkey showed important trends in waqf management through the ROT and BOT models. The BOT model is primarily used for developing new commercial properties like trade centers and shops, which could serve as a guide for Indonesia in enhancing its waqf-based commercial projects. Additionally, the dominance of the BOT model in tourism facilities highlights its potential in developing waqf properties for tourism and heritage sectors, which could boost economic growth while preserving cultural assets. On the other hand, the ROT model is prevalent in socio-cultural and housing projects, suggesting that rehabilitating existing waqf assets is a cost-effective approach, especially for socio-cultural and residential purposes. For Indonesia, this could mean prioritizing the ROT model in sectors were preserving or upgrading current assets is more practical, such as in education and housing. However, for specialized projects like healthcare and dormitories, the BOT model offers a viable path for creating new infrastructure to meet social needs.

In Indonesia, from the period following independence until the 2000s, waqf properties were primarily allocated for purposes such as mosques, Islamic boarding schools, and burial grounds. However, recent studies indicate a shifting trend towards utilizing waqf assets more productively, particularly through cash waqf initiatives. Productive waqf ventures involving land in Indonesia have yet to reach their full potential. According to data from the Waqf Information System (SIWAK) 2024, approximately 75.76% of waqf land in Indonesia is allocated for mosques, mushalla (prayer rooms), and tombs. While acknowledging the cultural and religious significance of these allocations, it is suggested that further enhancing the productivity of waqf land could significantly amplify the benefits derived from these properties.

Building on the comparative insights from Turkey's successful implementation of the ROT and BOT models, it becomes evident that Indonesia could benefit from adopting similar approaches tailored to its local context. While the Turkish model demonstrates how structured public-private partnerships can revitalize waqf assets and generate long-term socio-economic returns, Indonesia has yet to institutionalize such mechanisms in waqf development. The strategic use of BOT for constructing new facilities and ROT for restoring existing ones offers a clear framework for unlocking the value of waqf land beyond its traditional functions. However, implementing such models in Indonesia would require not only regulatory support but also capacity building for waqf managers and incentives for private investors. This contrast highlights the gap between legal recognition and practical realization of productive waqf in Indonesia, which must be addressed through a combination of policy reform, institutional strengthening, and cultural transformation.

Despite the enactment of Law No. 41/2004 on Waqf and the establishment of supporting institutions such as BWI (Indonesian Waqf Board), productive waqf in Indonesia remains underutilized. Several interrelated challenges contribute to this situation. First, there is a general lack of understanding among the public and waqf managers (nazhir) about the concept and mechanisms of productive waqf, which leads to a preference for traditional, non-income-generating uses such as mosques and cemeteries. Second, many nazhir lack the financial, managerial, and legal capacity to develop waqf assets into productive ventures. Third, waqf land is often fragmented, undocumented, or embroiled in legal disputes, making it difficult to attract investment or integrate it into broader development plans. Lastly, there is limited collaboration between the government, private sector, and waqf institutions to implement innovative models like those used in Turkey. Without addressing these institutional, legal, and socio-cultural constraints, Indonesia's productive waqf sector will likely continue to fall short of its transformative potential.

Barriers and Opportunities for Adopting the Turkish Waqf Model in Indonesia

Based on the literature, the author has not found evidence of the application of the ROT (Restore-Operate-Transfer) and BOT (Build- Operate-Transfer) models in the development of waqf properties in Indonesia. The success of these models in the waqf sector in Turkey presents an opportunity for their potential application in Indonesia. However, the implementation of these models requires careful consideration of regulations and policies, public perception, and the legal framework and supervision of waqf in both countries.

This study has identified several obstacles to implementing the ROT and BOT models in Indonesia. These challenges include:

1. Legal Framework

The current regulatory framework for waqf in Indonesia does not adequately support the implementation of management schemes such as ROT and BOT. Presently, regulations regarding the BOT scheme are confined to the Guidelines for the Management of Regional Property using the BOT model and do not specifically address collaborations involving waqf properties. These regulations remain rigid and do not permit the utilization of waqf assets in ways that diverge from their intended purposes. However, considering the principle of maslahah, certain waqf assets could yield greater benefits if utilized in specific sectors aligned with the prevailing context and conditions. Additionally, the intricate licensing and bureaucratic processes present substantial obstacles to the implementation of ROT and BOT models.

The adoption of Turkish waqf models in Indonesia faces several regulatory barriers that hinder their effectiveness and integration. These challenges stem from a combination of legal, institutional, and social factors. Existing regulations, particularly Law No. 41 of 2004, lack clarity regarding the use of waqf properties by third parties. Additionally, the requirement for notaries to be both Muslim and certified in waqf competencies limits the pool of eligible officials, complicating the establishment of waqf deeds.

The conflicting roles between the Indonesian Waqf Board and the Ministry of Religious Affairs create inefficiencies in governance and oversight (Listiana et al., 2024). Moreover, the involvement of multiple levels of government in the transfer and management of waqf assets further exacerbates these complexities. Therefore, there is a pressing need for legislative revisions and adjustments to better accommodate and facilitate these models, enabling more productive management of waqf assets and maximizing their societal benefits.

The involvement of multiple levels of government in the transfer and management of waqf assets further exacerbates these complexities. Therefore, there is a pressing need for legislative revisions and adjustments to better accommodate and facilitate these models, enabling more productive management of waqf assets and maximizing their benefits to society.

2. Public Engagement

In Indonesia, both the public and waqf managers (nazir) may lack a comprehensive understanding of the potential and mechanisms of the ROT and BOT models. The successful implementation of these models necessitates extensive education and socialization efforts to enhance comprehension and readiness for adopting these methods. Additionally, public distrust and the reluctance of nazir to engage with the private sector present significant challenges. There is apprehension that private sector involvement could undermine control over waqf assets and conflict with the social and religious objectives inherent in waqf. This concern stems from the perception that the private sector's profit-oriented approach may be misaligned with the philanthropic and religious values underpinning the Waqf. Consequently, it is essential to intensify education and outreach initiatives to foster a better understanding of the benefits and operational aspects of the ROT and BOT models.

Hidayah et al. (2023) found that a limited understanding of waqf principles significantly contributes to public scepticism regarding the management of waqf assets in Indonesia. His research highlighted that many Indonesians remain unaware of the existence and practice of efficient waqf management systems within the country. This lack of awareness not only affects public confidence in the institutions managing waqf but also poses a major challenge to adopting foreign waqf models, such as those practiced in Turkey.

The research emphasizes that public perception plays a crucial role in determining the success of implementing external waqf models. In the case of Indonesia, the general lack of knowledge about modern waqf management practices creates barriers to integrating Turkish waqf models, which are seen as more structured and effective. Without proper awareness and education, efforts to adopt and adapt these models will likely face resistance or limited engagement from the broader public. Hidayah's findings suggest that increasing public understanding of waqf principles and management practices could serve as a foundational step toward the successful implementation of Turkish waqf models in Indonesia, by addressing the scepticism that currently undermines these efforts.

Furthermore, robust guarantees and oversight mechanisms are crucial to ensure that private sector involvement adheres to waqf principles, thereby addressing public and nazir concerns and fostering trust.

3. Operational Mechanisms

The limited managerial capacity and resources of waqf managers in Indonesia constitute significant barriers to the effective implementation of the ROT and BOT models. Waqf managers (nazir) often lack the necessary managerial and technical expertise required for the successful execution of these models. Additionally, the ROT and BOT models are relatively new to Indonesia, having been introduced by the government only through a 2016 Government Regulation. The limited experience and understanding of these models have resulted in slow and suboptimal adoption. Moreover, insufficient funding presents a considerable constraint, as large-scale projects requiring substantial initial capital struggle to attract private investment. The difficulties in securing adequate financial resources further impede the implementation of such projects. Consequently, there is a need for intensified efforts in fundraising and attracting investors to support waqf initiatives effectively.

4. Institutional Governance

The current legal framework for waqf in Indonesia lacks a comprehensive delineation of the rights and obligations between waqf managers and private entities involved in ROT and BOT models. Clarifying these rights and obligations is crucial to prevent potential disputes and ensure legal certainty. Additionally, effective oversight mechanisms and transparency in the management of waqf assets are essential to ensure that these models adhere to waqf principles. It is imperative that the government designates a responsible party to supervise these projects, ensuring that their implementation aligns with the agreed terms and conditions.

To address these challenges, it is necessary to enhance the managerial and technical capacities of waqf managers through ongoing training and education. Furthermore, the government and relevant institutions must foster a more favorable investment climate by providing incentives to attract private sector investment in waqf projects. Stronger and clearer regulatory support is also required to facilitate the effective implementation of the ROT and BOT models in Indonesia. Overcoming these obstacles demands a collaborative effort among the government, waqf institutions, the community, and the private sector. Regulatory reform, capacity building, and continuous education and socialization are critical steps toward ensuring the successful adoption of the ROT and BOT models.

CONCLUSION

The conclusion of this study highlights that both Turkey and Indonesia have made significant progress in the development of waqf, despite their differing historical contexts and implementation strategies. In Turkey, waqf has been practiced since the Seljuk and Ottoman Sultanates, with waqf properties historically used for various purposes such as places of worship, education, and libraries. Following the establishment of the Republic of Turkey, waqf properties began to be utilized as endowments for investment and development. Although this approach was initially controversial, it has yielded positive outcomes, particularly through cash waqf investments and the establishment of institutions like Vakıfbank.

In contrast, Indonesia saw significant changes in waqf development starting in the 2000s, marked by the introduction of productive waqf, especially cash waqf. Today, waqf management in Indonesia is more dynamic and innovative, with the Indonesian Waqf Board (BWI) playing a crucial role and the adoption of digital technology facilitating waqf donations. The Indonesian government further supports this development through clear regulations and policies that encourage public participation, positioning waqf as a potent economic instrument capable of enhancing societal welfare.

However, the adoption of waqf management models such as those implemented in Turkey, specifically the ROT and BOT models, encounters various obstacles in Indonesia. Key challenges include unsupportive regulations, differing perceptions and desires of nazir (waqf managers) and the community, limited capacity and resources of waqf managers, and inadequate legal and supervisory frameworks.

To overcome these challenges, several measures are necessary. Regulatory reform is essential to create a supportive legal environment for innovative waqf management models. Additionally, capacity building for waqf managers is crucial to enhance their skills and resources. Continuous education and socialization efforts are also needed to raise awareness and acceptance of these models among all stakeholders. As practical steps, Indonesian stakeholders should consider establishing pilot ROT/BOT waqf projects in urban areas to demonstrate feasibility and impact. Technical training programs should also be provided for nazir, focusing on project management and collaboration with the private sector. Finally, legal reforms should aim to simplify procedures for public-private waqf partnerships, allowing for more efficient and scalable initiatives. By addressing these issues, Indonesia can improve the productive management of waqf assets, thereby maximizing their benefits to society.

ACKNOWLEDGEMENT

The authors gratefully acknowledge the contributions and support of all parties involved in this study. Their valuable input and cooperation are deeply appreciated.

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