

Optimizing Mosque-Based Cash Waqf for Real Sector Empowerment: Evidence from Medan, Indonesia

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Abstract: This study examines how Mosques in Medan manage waqf funds to support productive, empowering economic programs for the ummah. Using a qualitative case study approach, data were collected through in-depth interviews with mosque administrators, waqf practitioners, and related stakeholders, and analyzed using NVivo 12 to identify patterns, themes, and Mosque typologies in cash waqf management. The findings reveal that while many mosques in Medan have initiated cash waqf collection, few have successfully channeled these funds into sustainable economic empowerment initiatives. Key determinants of effective management include institutional structure, congregational engagement, collaboration with Islamic financial institutions, and digital support. Theoretically, this study contributes to the development of an integrative framework that positions mosques as socio-economic institutions within the broader discourse of Islamic economics. This study contributes to Islamic social finance literature by formalizing mosque typology as an institutional variable, thereby strengthening the conceptual link between mosque governance and economic empowerment. Practically, it proposes a typology-based Mosque replication model to enhance the sustainability and scalability of cash waqf-driven economic empowerment. This integrative approach offers a pathway for transforming mosques into centers of community-based economic justice and prosperity.

Keywords: Cash Waqf; Economic Empowerment; Mosque; *Maqāṣid al-Sharī'ah*; *Islamic Social Finance*

Introduction

Cash waqf has increasingly been recognized as a strategic financial instrument in promoting inclusive growth and strengthening the economic resilience of Muslim communities.^{1,2} Unlike traditional *waqf* assets such as land or buildings, cash waqf provides flexibility and accessibility, allowing individuals from diverse economic backgrounds to participate in philanthropic investment. This transformation signifies a major shift in the role of waqf (from a charitable, consumption-focused practice to a productive, investment-oriented mechanism that directly supports socio-economic empowerment).³ Within this transformation, mosques have begun to be viewed not merely as places of worship but as potential socio-economic institutions capable of managing, mobilizing, and distributing resources for community welfare. Such a paradigm reflects the essence of Islamic economics, which aims to integrate spiritual, social, and economic values in realizing justice and collective prosperity. The mosque-based cash waqf model also reflects the realization of maqāṣid al-sharī‘ah, particularly ḥifz al-māl (protection of wealth) and ḥifz al-nafs (protection of livelihood), aligning with the Islamic vision of socio-economic justice and ta‘āwun (social cooperation).

Waqf has played a significant role in promoting equity and social justice throughout Islamic history. During the Prophet’s time, notable waqf practices included the endowment of the Raumah well by Uthman ibn Affan and agricultural land in Khaybar by Umar ibn al-Khattab. The Prophet himself directly managed waqf and emphasized that endowed properties must not be sold, inherited, or gifted, but rather used for communal benefit⁴. The institution of waqf flourished further during the Abbasid and Ottoman periods, serving as a major source of funding for public services such as education, healthcare, markets, and housing for the poor⁵. At its peak, waqf functioned as a form of social security that not only alleviated state burdens but also strengthened societal solidarity. Legally, waqf holds a strong position within Islamic law, with most scholars agreeing on its legitimacy, supported by both the Qur’an and Hadith. Quranic verses such as QS. Al-Hajj: 77 encourages acts of charity, while Hadiths, such as the one narrated by Muslim about ongoing charity, beneficial knowledge, and righteous offspring, are widely interpreted to include waqf as a meritorious and enduring deed.

Several studies have highlighted the challenges and opportunities in the development of cash waqf. Ash-Shiddiqi noted that transparency and financial

¹ Professor Murat Cizakca and Faaiza Bashir, “Ottoman Cash Waqfs Revisited: The Case of Bursa 1555-1823,” *Foundation for Science Technology and Civilisation*, 2004.

² Ascarya and Atika Rukminastiti Masrifah, “Strategies Implementing Cash Waqf System for Baitul Maal Wat Tamwil to Improve Its Commercial and Social Activities,” *International Journal of Islamic and Middle Eastern Finance and Management* 16, no. 1 (January 2023): 130–53, <https://doi.org/10.1108/IMEFM-10-2020-0504>.

³ Leny Nofianti, Murniati Mukhlisin, and Andi Irfan, “Cash Waqf Innovation in Islamic Financial Institutions and Its Governance Issues, Case Studies: Indonesia, Malaysia, Türkiye,” *Journal of Islamic Accounting and Business Research*, ahead of print, June 11, 2024, <https://doi.org/10.1108/JIABR-12-2023-0420>.

⁴ H Nasution, *Pembaharuan Dalam Islam* (Bulan Bintang, 2001).

⁵ Cizakca and Bashir, “Ottoman Cash Waqfs Revisited: The Case of Bursa 1555- 1823.”

accountability are critical to building public trust.⁶ Further, strategic mosque-based waqf management can optimize socio-economic functions when coupled with competent human resources. Research by Ali et al. showed how mosque institutions in Malaysia have successfully mobilized community-based economic activities through integrated zakat and waqf programs.⁷ Meanwhile, studies by Effendi underscored the underutilized potential of mosques in Indonesia to channel waqf into sustainable economic projects⁸.

Despite its potential, the implementation of mosque-based cash waqf remains limited and underdeveloped, particularly in urban Muslim-majority contexts such as Indonesia.⁹ The primary research gap is the lack of a systematic, participatory model that integrates mosque institutions into productive waqf management to support real-sector empowerment. Previous studies have primarily examined the normative, legal, or macroeconomic dimensions of waqf. Micro-institutional factors such as governance quality, leadership, congregational involvement, and waqf literacy have received limited empirical attention.¹⁰ Moreover, existing literature tends to describe success stories without offering an explanatory framework of how different mosque characteristics or typologies influence waqf performance.¹¹ As a result, the relationship between cash waqf literacy, institutional governance, and economic empowerment outcomes remains conceptually fragmented and empirically untested. Addressing this gap is crucial for developing a grounded understanding of how mosques can function as sustainable socio-economic hubs within the contemporary framework of Islamic economics.

This study addresses that gap by examining and optimizing the implementation of mosque-based cash waqf to empower the real economic sector in Medan. The novelty of this research lies in both its methodological and theoretical contributions. Methodologically, the study employs qualitative data analysis using NVivo 12 software to construct mosque typologies and map relational patterns in waqf management—an analytical approach rarely applied in Islamic economic studies. Theoretically, it proposes an integrative model linking cash waqf literacy, institutional governance, and empowerment outcomes, with mosque typology and digital transformation serving as moderating elements. This framework advances Islamic economics by positioning

⁶ Muhammad Ash- Shiddiqy, Makhrus Makhrus, and Muhammad Ghafur Wibowo, “Cash Waqf Management for Education: Challenges, Solutions and Strategies,” *Shirkah: Journal of Economics and Business* 9, no. 2 (August 2024): 275–89, <https://doi.org/10.22515/shirkah.v9i2.723>.

⁷ Siti Nadiyah Mohd Ali et al., “Synergizing Community Empowerment: Unveiling the Holistic Framework of Waqf Zakat and Infaq-Funded Agricultural Mosque Projects,” *Environment-Behaviour Proceedings Journal* 8, no. 26 (October 2023): 131–36, <https://doi.org/10.21834/e-bpj.v8i26.5146>.

⁸ Mamat Rachmat Effendi, “Development of Cash Waqf Benefits Synergy Foundation in the Economic Empowerment of the Ummat,” *Amwaluna: Jurnal Ekonomi Dan Keuangan Syariah* 5, no. 1 (December 2020): 29–39, <https://doi.org/10.29313/amwaluna.v5i1.6916>.

⁹ Abd. Karim Faiz and Arwin, “Reorienting Cash Waqf for Economic Development: A Maqāsid Sharia Perspective Study on the Indonesian Waqf Board (BWI) Case in Parepare,” *Mazahibuna*, May 25, 2023, 39–56, <https://doi.org/10.24252/mh.vi.33618>.

¹⁰ Ascarya and Masrifah, “Strategies Implementing Cash Waqf System for Baitul Maal Wat Tamwil to Improve Its Commercial and Social Activities.”

¹¹ Altis Puspa Gatari et al., “Strategy And Optimization of the Role of Productive Waqf in People’s Economic Empowerment,” *Journal of Islamic Economics and Philanthropy* 7, no. 3 (February 2025): 171–87, <https://doi.org/10.21111/jiep.v7i3.12784>.

mosques as dynamic socio-economic institutions that connect spiritual devotion with productive community development. Furthermore, by embedding the principles of *maqāṣid al-sharī'ah* within the empirical framework, this study affirms that mosque-based cash waqf not only serves economic efficiency but also fulfills the moral objectives of Islam in ensuring wealth protection (*ḥifẓ al-māl*) and fostering social solidarity (*ta'āwun*).

Empirical evidence from Medan underscores the urgency of this inquiry. Despite being home to more than 1,100 mosques and a predominantly Muslim population, only a small portion of mosques have implemented cash waqf programs with direct economic impact.¹² Most waqf funds are still allocated to ritual or operational activities, indicating limited managerial capacity, weak institutional governance, and low financial literacy among mosque administrators and congregants. Yet, a few exemplary cases—such as Al-Makruf and Nurul Islam mosques—have demonstrated how effective governance, transparency, and community participation can translate into sustainable economic programs. These variations suggest the need to understand mosque diversity through a typological approach to design more adaptive and replicable waqf management models.¹³

Through this analytical lens, the study makes a theoretical contribution by broadening the discourse on the institutional role of mosques in Islamic economics, emphasizing the linkages between waqf literacy, governance, and empowerment. Practically, it develops a replicable, typology-based model for optimizing mosque-based cash waqf management to strengthen institutional capacity, enhance transparency, and maximize the socio-economic impact of waqf. By integrating participatory, managerial, and digital aspects, this study provides a comprehensive framework for transforming mosques from passive recipients of charity into proactive centers of inclusive, sustainable economic empowerment for the Muslim community.

Research Method

Research Design

This study employs a qualitative case study approach to explore in depth the dynamics of cash waqf implementation for real-sector economic empowerment through mosque-based initiatives in Medan. The qualitative approach was chosen because it allows a contextual and holistic understanding of complex social and religious realities that quantitative methods may fail to capture. The case study design is particularly appropriate, as the research focuses on specific institutional contexts—mosques that have implemented or demonstrated potential for managing cash waqf—enabling the researcher to examine real-life processes, governance patterns, and community interactions in their natural settings. Compared to survey-based or econometric methods, this design provides richer interpretive insights into the socio-

¹² Badan Pusat Statistik, “Statistik Kota Medan 2024,” Pemerintahan, *Badan Pusat Statistik (BPS) Kota Medan*, 2024, <https://medankota.bps.go.id/>.

¹³ Badan Amil Zakat Nasional, “Laporan Pengumpulan Zakat,” Pemerintahan, *Badan Amil Zakat Nasional (Baznas) Kota Medan*, 2023, <https://baznas.go.id/medan>.

religious meanings and managerial practices underpinning mosque-based waqf management.

Data Sources

Primary data were obtained through purposive sampling, focusing on individuals directly involved in mosque-based cash waqf management. Informants included mosque administrators (*takmir*), treasurers, economic coordinators, and active congregants engaged in economic programs. Based on evaluations by the Medan branch of the Indonesian Ulema Council (MUI) and local government, 10 out of 36 “independent” mosques listed in the 2021 mayoral decree were identified as economically active, from which eight mosques were purposively selected as case samples. These include Al Muhajirin (Bumi Asri), Al Arif (Tasbih 2), Al Musabbihin (Tasbih), Baiturrahman (JIP 1), Al Hasanah (Menteng Raya), Nurul Islam (Karang Berombak), Ar Rivai (SM Raja), and Al Makruf (Sidorukun). The study focuses on identifying existing waqf practices, analyzing enabling and inhibiting factors, and formulating an adaptive model for sustainable mosque-based cash waqf. Due to the limited and sporadic nature of cash waqf initiatives, external stakeholders such as BWI, Islamic financial institutions, or government agencies were not included. This methodological scope ensures a focused examination of internal mosque dynamics, enabling the study to capture authentic and contextually grounded institutional realities.

Data Collection Technique

Three complementary qualitative methods were employed to ensure depth and credibility. First, in-depth semi-structured interviews were conducted to explore the experiences, motivations, and challenges of mosque actors in managing cash waqf programs, enabling respondents to share their perspectives openly within the study’s scope. Second, participatory observation was conducted to directly observe cash waqf collection, management practices, and economic activities organized by mosques, providing naturalistic insights into institutional behavior and community engagement. Third, document analysis—including financial records, activity proposals, and internal reports—served as supporting data to verify and triangulate information obtained from interviews and observations, while also offering a longitudinal perspective on mosque economic activities. Together, these three techniques established a triangulated framework that enhanced the study’s internal validity.

Data Analysis Technique

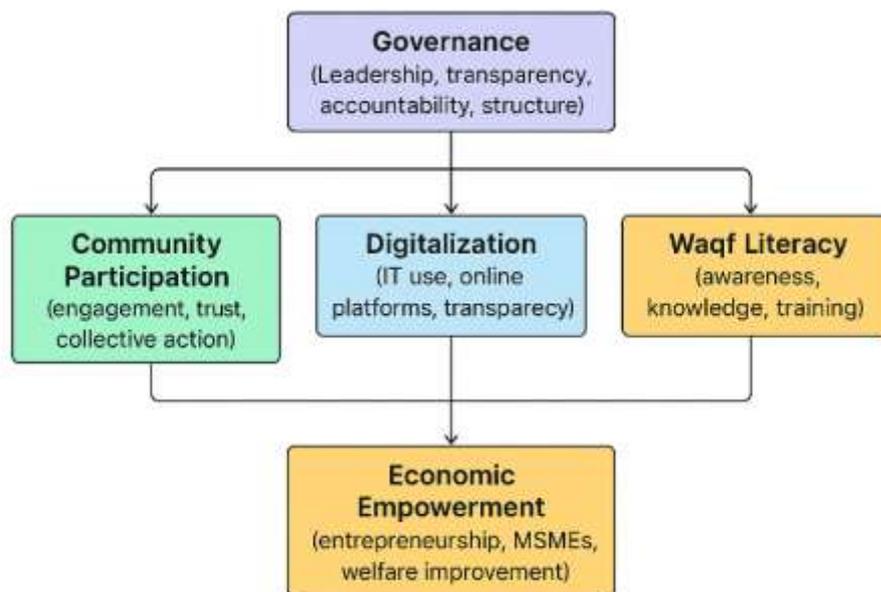
Data were thematically analyzed using NVivo 12, which aided in organizing, coding, and visualizing the qualitative data. Using NVivo added analytical value by facilitating systematic theme identification, mapping relationships among key categories, and ensuring transparency throughout the analysis process. After transcribing interviews, the researcher conducted iterative reading to identify initial codes, which were then grouped into broader thematic nodes representing governance, literacy, participation, and economic empowerment. The NVivo-assisted

process enhanced analytical rigor without overshadowing the interpretive depth of manual thematic analysis.

Data Trustworthiness Verification

To ensure the trustworthiness of findings, the study applied Lincoln and Guba's in 1985 four criteria: credibility, transferability, dependability, and confirmability. Credibility was established through triangulation of data sources, member checking, and prolonged engagement in the field. Transferability was ensured by providing thick contextual descriptions of the mosque settings. Dependability was maintained through systematic documentation of procedures and audit trails, while confirmability was achieved by grounding interpretations in verifiable empirical data stored in written and digital formats. Collectively, these measures ensure the study's scientific integrity and replicability.

Figure 1. Conceptual Map of Mosque-Based Cash Waqf Governance and Empowerment Framework



Results

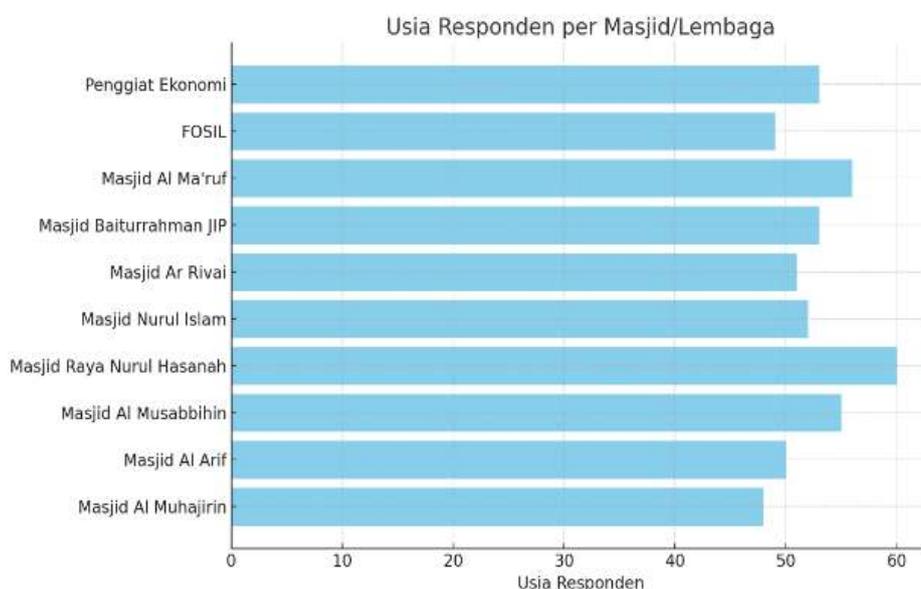
This section presents the research findings derived from qualitative data analysis using NVivo 12. All data were processed through a thematic analysis approach as outlined by Braun and Clarke¹⁴, involving stages such as transcription, coding, and theme development. The findings are structured to answer the research questions, objectives, and theoretical frameworks previously outlined in Chapters I and II, while adhering to the methodological procedures detailed in Chapter III. One of the key findings relates to the role of mosques in economic empowerment through cash waqf, reflecting the concept of institutional empowerment in Islamic economics. Meanwhile, the strategies for cash waqf distribution—implemented through mosque cooperatives and business units—align with the Islamic Social Finance approach, which aims to

¹⁴ V Braun and V Clarke, *Thematic Analysis: A Practical Guide* (Sage Publications, 2021).

achieve the objectives of *maqāṣid al-shariah*, particularly in terms of protecting wealth (*ḥifẓ al-māl*) and enhancing community welfare.

The researcher conducted interviews with 8 mosque management boards (BKM) and 2 external institutions— Fellowship Forum and Islamic economic activists—to gather relevant data. The selected mosques consisted of four located in residential housing complexes and four in settlement areas, all of which are classified as independent mosques under the Medan Mayor’s flagship program. In 2021, a total of 36 independent mosques were established, as outlined in the Mayor of Medan’s Decree No. 451.2/20.K/VI2021 concerning the Empowerment Team for Places of Worship to Realize Independent Mosques in Medan. The demographic profiles of the respondents are presented below based on the contents of the analyzed interview transcripts.

Figure 2. Respondent Demographics



Source: Authors’ analysis, 2024

The bar chart above illustrates the demographic background of informants involved in this study, drawn from both mosque institutions and supporting organizations in Medan. Informants included mosque leaders such as chairpersons and secretaries of MPB (Mosque Prosperity Boards) from various housing complexes and residential areas, including Al-Muhajirin, Al-Arif, Al-Musabbihin, Raya Al Hasanah, Nurul Islam, Ar-Rivai, Baiturrahman, and Al-Makruf. Their ages ranged from 34 to 68 years, and mostly from professional backgrounds with academic qualifications such as SH, S.Kom, M.Si, MT, MA, and doctoral degrees. Each informant offered insights into the current practices of cash waqf management and the role of mosques in driving community-based economic empowerment. Their active roles within the mosque’s institutional structure made them key representatives in reflecting the operational and strategic landscape of mosque-based economic programs.

In addition to the mosque informants, two key external contributors were involved: one from Fellowship Forum of Sumatera Utara, a regional zakat and waqf

institution, and another from an Islamic economics academic practitioner. These individuals held leadership or advisory roles and brought broader perspectives from outside the immediate mosque environment. Their input helped contextualize the mosque’s activities within the larger framework of Islamic social finance and economic empowerment in Medan. The informants’ diverse professional experiences and educational backgrounds enriched the research findings by offering multifaceted views on the implementation, challenges, and institutional strategies of mosque-driven cash waqf initiatives. Overall, these respondents played a crucial role in deepening the understanding of how mosques function as socio-economic institutions in an urban Indonesian context.

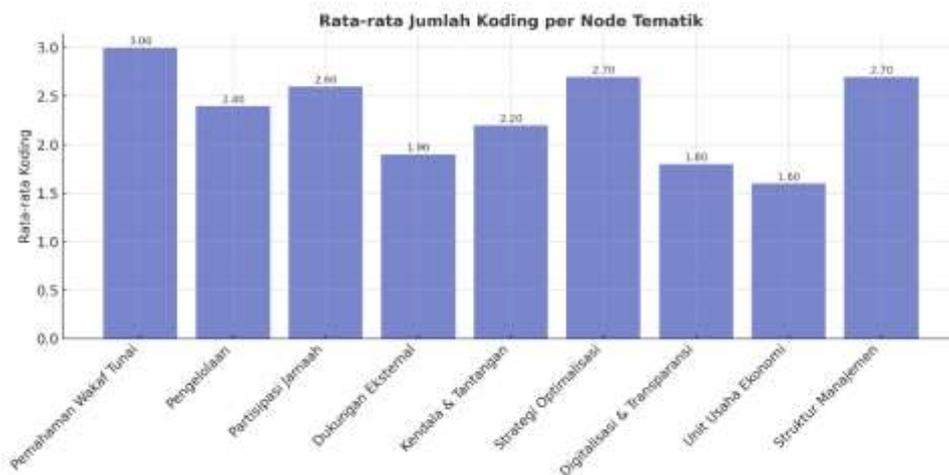
1. The Potential for Implementing Mosque-Based Cash Waqf in Empowering the Real Economic Sector in Medan

Based on thematic coding of in-depth interviews with key informants, six major interrelated themes were identified, reflecting the dynamics of cash waqf implementation in mosques across Medan. This descriptive statistical analysis is based on 10 interview transcripts involving mosque management and related institutions. The analysis comprises nine thematic nodes coded in NVivo 12: *Understanding of Cash Waqf, Management, Congregational Participation, External Support, Barriers & Challenges, Optimization Strategies, Digitalization & Transparency, Economic Business Units, and Management Structure*.

The findings reveal that mosque-level implementation of cash waqf is not only influenced by the congregation’s understanding and participation but also heavily dependent on managerial capacity, external institutional support, and the ability to overcome emerging challenges. Additionally, efforts toward digitalization and transparency are noted as key strategies to build trust among congregants and improve management efficiency.

The presence of economic business units and a structured management system further supports the empowerment potential of cash waqf for community welfare. The interactions among these themes highlight the importance of a holistic and collaborative approach to sustainably optimize the potential of cash waqf.

Figure 3. Average Number of Codes per Thematic Node



Source: Authors’ analysis, 2024

From the graph above, we observe that the *Understanding of Cash Waqf* has an average of 3.00 codes, with a standard deviation of 1.05. The minimum value is 1.0 and the maximum is 4.0, with most values falling around the 25th percentile: 2.25, median: 3.0, and 75th percentile: 4.0. *Management* recorded an average of 2.40 codes (SD: 1.07), ranging from 1.0 to 4.0. *Congregational Participation* averaged 2.60 codes (SD: 0.97), with a minimum of 1.0 and a maximum of 4.0. *External Support* showed a lower average of 1.90 (SD: 0.88), and *Barriers & Challenges* averaged 2.20 (SD: 0.42), indicating a need for enhanced institutional synergy. *Optimization Strategies* had an average of 2.70 codes (SD: 0.95), and *Digitalization & Transparency* averaged 1.80 (SD: 0.79). Meanwhile, *Economic Business Units* showed an average of only 1.60 (SD: 0.97), with a minimum value of 0.0, highlighting a developmental gap in this area.

The bar chart indicates that Understanding of Cash Waqf, Management, Optimization Strategies, and Management Structure received the highest average scores (above 3.0), suggesting these aspects were most emphasized by informants. Conversely, themes such as *External Support* and *Economic Business Units* had relatively lower averages, suggesting that these areas need greater attention in future waqf development strategies.

a. Understanding of Cash Waqf and Its Implications

Qualitative analysis of in-depth interviews with the Mosque Prosperity Board (BKM) and leaders from selected independent mosques in Medan shows varying levels of understanding of the concept and implementation of cash waqf. These differences indicate the level of Islamic financial literacy and the preparedness of institutions to adopt and manage cash waqf effectively.

The findings are grouped into three main categories—High, Moderate, and Low understanding—each with different implications for mosque-based economic empowerment in the real sector:

1. High Level of Understanding

- a) RO03 – Al Musabbihin Mosque: Demonstrates advanced understanding through training in productive waqf and simulation programs. This reflects institutional and individual readiness to adopt innovative asset management practices.
- b) RO06 – Ar Rivai Mosque: Actively understands and participates in cash waqf programs. Their conceptual grasp is evident in empowerment-based social initiatives, highlighting the synergy between economic literacy and social awareness.
- c) RO08 – Al Ma'ruf Mosque: Shows both conceptual and practical understanding of cash waqf as a productive financial asset. Initiatives have been launched to raise internal community awareness of cash waqf's potential to support mosque economic activities.

2. Moderate Level of Understanding

- a) RO02 – Al Muhajirin Mosque: Has basic knowledge of cash waqf but lacks technical understanding of fundraising mechanisms, management, and institutional governance. This highlights untapped potential requiring further assistance.

- b) R007 – Nurul Islam Mosque: Knowledge is based on public sermons without structured implementation tools. The absence of a designated *nazhir* or management body limits waqf development.
- c) R009 – Baiturrahman JIP Mosque: Familiar with the term and shows good intentions to build internal education programs. However, institutional and regulatory support remains insufficient for effective implementation.

3. Low Level of Understanding

- a) R004 – Al Arif Mosque: Gained basic knowledge through participation in events by the Indonesian Waqf Board (BWI), but this has not translated into concrete programs. Technical guidance and institutional capacity-building are needed to unlock potential.
- b) R001 – Raya Nurul Hasanah Mosque: Lack of access to information and education on cash waqf has resulted in no initiatives or related programs. This case reflects stagnation in financial literacy at the institutional mosque level, limiting progress in waqf-based economic empowerment.

b. Management and Its Implications

Cash waqf management serves as a key indicator of how effectively mosques fulfill their social mandates in a professional and accountable way. Based on qualitative analysis using NVivo 12, four dominant elements were identified in the management of cash waqf: the preparation of periodic financial reports (13 times), manual transaction recording (11 times), involvement of *nazhir* in decision-making (9 times), and the existence of a fund monitoring mechanism (8 times). Mosques that regularly prepare cash waqf financial reports demonstrate a high level of accountability and a commitment to maintaining the trust of the congregation. However, most mosques still rely on manual bookkeeping methods, which are prone to data inconsistencies and limited reporting capacity. The role of the *Nazhir* as the waqf trustee is often underutilized, especially in investment planning and evaluating fund utilization. Meanwhile, only a few mosques have adopted a sustainable fund monitoring system.

The implication of this management pattern shows that although awareness of the importance of transparency and governance exists, implementation capacity still faces technical and structural challenges. A more integrated and technology-based management system is required to improve efficiency and strengthen the legitimacy of cash waqf in the eyes of both congregants and the public.

R003 - Al Musabbihin Mosque. Cash waqf management is carried out collaboratively by involving the Mosque Management Board (BKM), internal *nazhir*, and active congregants. The collected funds are directed towards productive activities such as business units and social assistance. Although still simple, the mosque has begun organizing its financial reporting system. This inclusive approach reflects a willingness to build accountability through shared responsibility. The system still needs improvement in terms of documentation standardization. The collaborative model ensures that fund utilization aligns with community needs. Despite some limitations, this mosque represents a promising example of participatory waqf management.

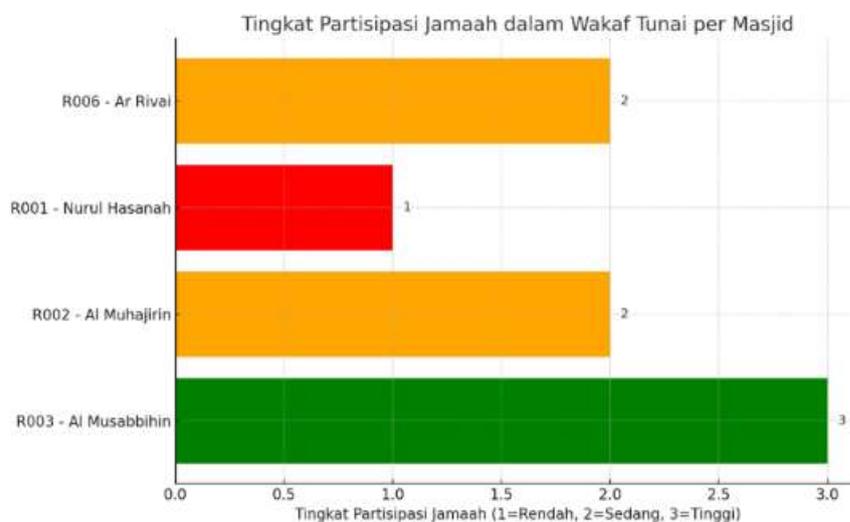
R002 - Al Muhajirin Mosque. Management is still in the initial planning stage. Although there is enthusiasm to develop cash waqf, there are no established Standard Operating Procedures (SOP) or administrative tools to support accountable management. The lack of a structured system results in limited progress in implementation. Financial reporting and fund monitoring have yet to be initiated. The absence of clear documentation hinders transparency. Stakeholders acknowledge the importance of governance but are constrained by a lack of capacity and institutional support. As such, further assistance is needed to operationalize their vision for waqf development.

R006 - Ar Rivai Mosque. This mosque has started to apply a more professional approach to cash waqf governance. Support from its foundation has facilitated the establishment of clear policies and management structures. Financial reporting is conducted regularly and shared with the congregation. This transparency builds trust and encourages further participation in waqf contributions. The mosque demonstrates a growing capacity for structured and strategic fund utilization. The presence of institutional backing strengthens their management system. Overall, this case illustrates how organizational support can enhance the credibility of mosque-based waqf.

R004 - Al Arif Mosque. Cash waqf management has not yet been formally established in this mosque. There is no clear distinction between ordinary social funds and waqf funds. This lack of separation leads to the underutilization of the cash waqf's potential. Financial documentation is minimal, and governance mechanisms are absent. The current system lacks clarity, making it difficult to ensure accountability. Despite having community support, the absence of formal procedures restricts waqf development. A clearer institutional framework is needed to optimize the mosque's role in economic empowerment through waqf.

c. Congregational Participation and Its Implications

Figure 4. Visualization of the Frequency of Constraints and Challenges in the Implementation of Cash Waqf in Mosques



Source: Authors' analysis, 2024

Congregational participation is a key indicator of the successful implementation of cash waqf programs within mosques. Findings from this study indicate that the level of community involvement varies across mosques, depending on factors such as financial literacy, leadership of mosque administrators, and the activeness of religious-social programs. The following is a thematic analysis of congregational participation based on in-depth interviews with respondents from several independent mosques in Medan:

1. RO03 - Al Musabbihin Mosque – Shows high congregational participation in cash waqf activities due to intensive education and interpersonal engagement by the mosque administrators. Social programs linked to the potential of cash waqf have raised collective awareness among congregants to actively participate.
2. RO02 - Al Muhajirin Mosque – Displays a relatively good level of participation, mainly due to the presence of religious study sessions and the administrators' effort to build effective two-way communication with the community.
3. RO01 - Nurul Hasanah Grand Mosque – Shows a relatively low level of participation. This is attributed to a lack of information and minimal socialization from the mosque administrators regarding the concept and benefits of cash waqf.
4. RO06 - Ar Rivai Mosque – Shows increased congregational participation following internal outreach efforts conducted regularly through Friday sermons and Islamic study circles (*majelis taklim*).

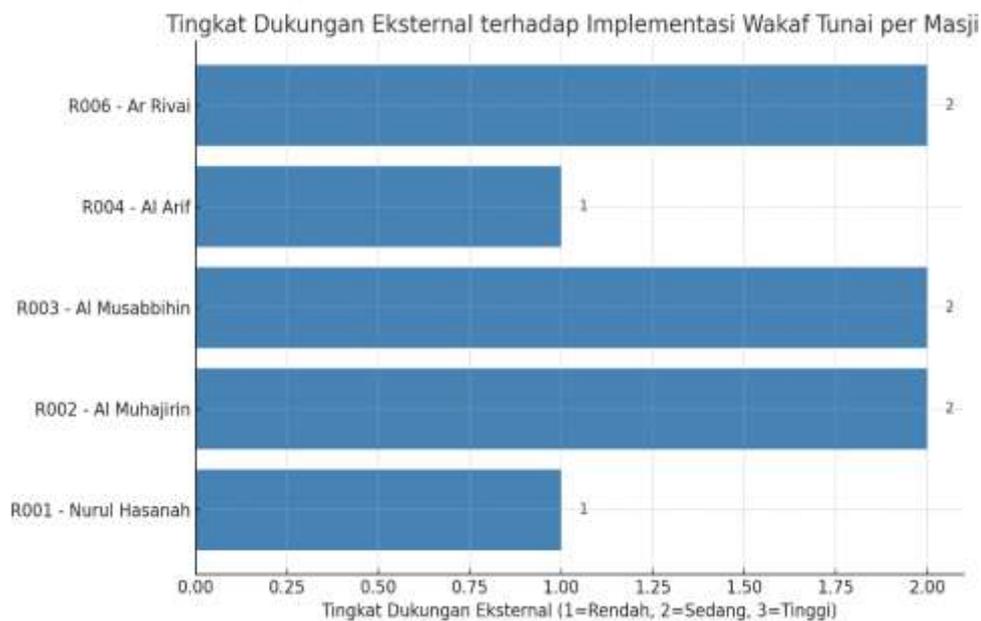
Based on the above figure, congregational participation serves as an essential indicator of the successful implementation of cash waqf programs within mosques. The analysis from in-depth interviews reveals varying levels of congregational involvement across different mosques.

The bar chart categorizes the level of participation into three scales: low (1), medium (2), and high (3). Al Musabbihin Mosque (RO03) scored the highest (3), reflecting very active participation. This is the result of intensive efforts by the administrators through continuous education and effective interpersonal communication. Social programs integrated with cash waqf have fostered collective awareness among congregants, forming a strong support base. Al Muhajirin Mosque (RO02) and Ar Rivai Mosque (RO06) each received a participation score of 2, which falls in the medium category. In both mosques, participation increased alongside religious study programs, Friday sermons, and Islamic study gatherings. However, they have not yet achieved optimal collective involvement due to limitations in the continuity of education and a lack of strong institutional support. Nurul Hasanah Grand Mosque (RO01) recorded the lowest participation score (1), indicating very limited congregational involvement. This is due to insufficient outreach about the benefits of cash waqf and weak initiatives by the administrators in establishing communication with the congregation.

From these findings, it can be concluded that the successful implementation of cash waqf largely depends on communication strategies, the quality of education, and the intensity of religious-social programs conducted by the mosque. Mosques that are able to connect the concept of cash waqf with the needs of the congregation and convey it through cultural and spiritual approaches tend to have higher levels of participation.

d. External Support and Its Implications

Figure 5. Visualization of the Frequency of Constraints and Challenges in the Implementation of Cash Waqf in Mosques



Source: Authors' analysis, 2024

The implementation of cash waqf within mosque environments is inseparable from various internal and external challenges. Broadly, these constraints include limited waqf literacy, weak institutional structures, and insufficient regulatory and technical support. Below is a summary of the constraints and challenges identified by each mosque respondent, along with the implications of these conditions in the context of empowering the Muslim community's economy.

1. R001 – Masjid Raya Nurul Hasanah faces challenges related to low cash waqf literacy among both congregants and mosque administrators. The absence of a dedicated unit and minimal training opportunities are the primary obstacles hindering implementation efforts.
2. R002 – Masjid Al Muhajirin struggles with the lack of legal frameworks and Standard Operating Procedures (SOPs) for managing cash waqf. The administrators also encounter difficulties in obtaining consistent support from the congregation.
3. R003 – Masjid Al Musabbihin, despite initiating a cash waqf management program, still faces issues in sustaining congregational participation and accessing professional guidance.
4. R004 – Masjid Al Arif lacks a formal nazhir (waqf manager) structure and faces skepticism from some congregants regarding the legitimacy of cash waqf. These issues are compounded by limited outreach and educational efforts.
5. R006 – Masjid Ar Rivai is challenged by the need to scale up its programs and consolidate various units under its foundation. Although its internal management is relatively well-organized, further development requires stronger internal coordination.

The success of cash waqf implementation in mosques significantly depends on the quality and continuity of external support. Such support includes guidance from national waqf institutions, training facilitation from government agencies, and collaborations with Islamic financial institutions and academics.

The bar chart above illustrates the varying levels of external support received by the five mosques studied. Masjid Al Musabbihin (R003) recorded the highest level of external support, with a score of 2. This is attributed to the mosque's active communication with Islamic economic actors and prior experience receiving assistance in designing a cash waqf program. Masjid Al Muhajirin (R002) and Masjid Ar Rivai (R006) each scored 1, indicating limited support, such as access to general information or occasional consultations with Islamic financial institutions or related government agencies. However, these forms of support are not yet intensive or systematic.

In contrast, Masjid Raya Nurul Hasanah (R001) and Masjid Al Arif (R004) did not record any significant external support. The lack of engagement with external institutions has resulted in stagnant cash waqf initiatives and minimal institutional development. This underscores that external support is not merely complementary but a strategic component that determines the direction and sustainability of cash waqf management at the mosque level.

These findings imply the need for a collaboratively designed policy framework involving local governments, national waqf institutions, and Islamic economic stakeholders to establish a structured and inclusive support ecosystem, thereby strengthening the mosque's productive role through the cash waqf scheme.

2. The challenges faced in the implementation of cash waqf in mosques to support real sector empowerment

Figure 6. Visualization of the Frequency of Constraints and Challenges in the Implementation of Mosque-Based Cash Waqf



Source: Authors' analysis, 2024

The implementation of cash waqf in mosque environments is inseparable from various internal and external constraints and challenges. In general, these constraints include limited literacy, weak institutional structures, and a lack of regulatory and technical support. The following is a description of the constraints and challenges found in each of the respondent mosques in the study, along with the implications of these conditions in the context of empowering the Muslim economy:

1. RO01 - Nurul Hasanah Grand Mosque – Faces the challenge of low cash waqf literacy among congregants and administrators. The main obstacles hindering implementation initiatives are the absence of a dedicated unit and the lack of training.
2. RO02 - Al Muhajirin Mosque – The main challenge stems from the lack of legal instruments and SOPs for managing cash waqf. The administrators also face difficulties in obtaining consistent support from congregants.
3. RO03 - Al Musabbihin Mosque – Although they have begun cash waqf management initiatives, challenges persist in ensuring consistent congregational participation and limited access to professional assistance.
4. RO04 - Al Arif Mosque – The primary obstacle is the absence of a formal *nazhir* structure and skepticism among some congregants regarding the legitimacy of cash waqf. This is exacerbated by limited socialization and education efforts.
5. RO06 - Ar Rivai Mosque – The challenge lies in scaling up the program and consolidating units under the foundation. Although the management is relatively good, further development still requires stronger internal coordination.

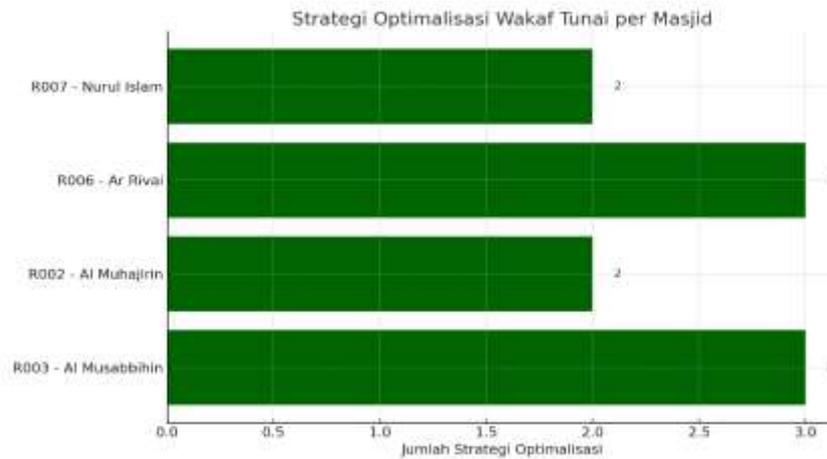
The implementation of mosque-based cash waqf in Medan faces various structural and non-structural challenges. Thematic coding results using NVivo 12 indicate four main issues most frequently mentioned by informants, namely: lack of professional human resources in waqf management (12 mentions), low waqf literacy among congregants (11 mentions), absence of internal regulations governing cash waqf (10 mentions), and low congregational participation (9 mentions). These data are visualized through the following bar chart.

The lack of trained human resources in waqf management results in suboptimal fund management, which is often reactive rather than strategic. Many mosque administrators have a limited understanding of productive waqf concepts, asset management, or relevant Sharia-based investments. Low waqf literacy also hampers congregational participation, as they lack understanding of the urgency, mechanism, and benefits of cash waqf. When a mosque does not have internal regulations such as SOPs, working guidelines, or clearly defined job descriptions, the risk of inconsistency and dependence on certain individuals becomes high. Low congregational participation also poses a separate challenge, as the success of cash waqf implementation heavily depends on community support. Therefore, these four challenges must be addressed in a structured manner through training programs, waqf literacy campaigns, development of internal regulations, and the strengthening of social relations between mosque administrators (BKM) and congregants. The implications of these challenges affect the sustainability of cash waqf programs.

Without systemic improvements, mosque-based cash waqf initiatives are at risk of becoming short-term programs without lasting impact.

3. The effective strategies for optimizing mosque-based cash waqf in this context

Figure 7. Diagram of the Number of Cash Waqf Optimization Strategies Implemented per Mosque



Source: Authors' analysis, 2024

The optimization strategies for mosque-based cash waqf are a vital component in ensuring the sustainability and effectiveness of waqf programs implemented by mosques. Based on in-depth interviews with mosque administrators in Medan, a variety of strategic approaches have been identified. These range from strengthening internal institutional capacity, fostering external collaborations, to innovating digital systems for fundraising and management. The following findings are from each respondent mosque regarding the strategies they have implemented and their implications for the development of mosque-based cash waqf:

1. R003 – Al Musabbihin Mosque has developed its optimization strategy through an educational approach and the establishment of community-based business units. Routine training sessions and engagement of local Islamic financial experts form a significant part of their empowerment strategy.
2. R002 – Al Muhajirin Mosque focuses its strategy on establishing an economic management team and integrating financial digitalization through the use of QR Codes, making cash waqf contributions more accessible and efficient.
3. R006 – Ar-Rivai Mosque enhances optimization by promoting collaboration between the mosque and Islamic financial institutions. Furthermore, they strengthen legal-formal aspects, such as drafting waqf deeds and establishing an internal nazhir (waqf manager) structure.
4. R007 – Nurul Islam Mosque applies a persuasive approach toward congregants and engages local community groups to integrate cash waqf with community empowerment programs, including skills training initiatives.

These optimization strategies are essential for ensuring the continuity and expansion of the socio-economic impact of mosque-based waqf programs. Findings from in-depth interviews with mosque administrators reveal that the strategies vary,

spanning from internal reinforcement efforts to the expansion of external collaboration networks.

The bar chart above illustrates the number of core strategies identified in each respondent mosque. Both Al Musabbihin Mosque (R003) and Ar Rivai Mosque (R006) apply three main strategic approaches. Al Musabbihin emphasizes educational initiatives, congregational training, and the formation of community-driven business units. Meanwhile, Ar Rivai prioritizes strengthening legal frameworks, building partnerships with Islamic financial institutions, and consolidating the internal nazhir structure. Al Muhajirin Mosque (R002) implements two primary strategies: the formation of an economic management team and the use of QR Codes for cash waqf collection. On the other hand, Nurul Islam Mosque (R007) adopts a community-based approach through skill-building programs and local partnerships.

The implications of these findings indicate that mosques capable of combining internal and external strategic approaches tend to be better prepared to carry out sustainable institutional functions of cash waqf. Therefore, optimizing strategies must be supported by professional governance, consistent community education, and productive collaborative networks.

The following discussion interprets these empirical findings in light of Islamic social finance theory, highlighting how mosque typologies, governance, and digitalization intersect to shape economic empowerment outcomes.

Discussion

The qualitative exploration of mosque-based cash waqf management in Medan reveals a heterogeneous yet promising institutional landscape. Empirical evidence suggests that mosques differ markedly in governance capacity, leadership orientation, and congregational engagement, producing divergent outcomes in waqf management. These variations determine whether waqf functions merely as a short-term charitable activity or evolves into a sustained mechanism of community-based development finance. Moving beyond descriptive findings, this discussion interprets the results through three analytical lenses that integrate empirical observations with theoretical insights: (1) mosque typologies as emergent institutional models, (2) governance–literacy–digitalization as an integrated pathway to credibility and scale, and (3) the repositioning of mosques from charity-based entities toward nodes of Islamic development finance.

Mosque Typologies and Institutional Governance

The qualitative exploration of mosque-based cash waqf management in Medan reveals a heterogeneous yet promising institutional landscape.¹⁵ Empirical evidence suggests that mosques differ markedly in governance capacity, leadership orientation, and congregational engagement, producing divergent outcomes in waqf

¹⁵ Mustopa Kamal, “Pengelolaan Wakaf Uang Di Indonesia,” *Istinbath | Jurnal Penelitian Hukum Islam* 16, no. 2 (December 2021): 135, <https://doi.org/10.36667/istinbath.v16i2.133>.

management.¹⁶ These variations determine whether waqf functions merely as a short-term charitable activity or evolves into a sustained mechanism of community-based development finance.¹⁷

The analysis demonstrates that mosque typologies—defined by structural scale, governance formality, leadership style, and socio-economic constituency—act as institutional determinants of waqf performance.¹⁸ Large urban mosques characterized by formal organizational structures, internal nazhir units, and transparent reporting systems exhibit a higher propensity to transform cash waqf into productive economic ventures.¹⁹ Conversely, smaller or informally managed mosques typically employ waqf as supplementary operational or ritual funding.²⁰

This finding substantiates earlier arguments by Ascarya and Masrifah in 2019 and Ali et al. in 2020, who identified institutional governance as a critical variable in waqf effectiveness. However, the present study advances the literature by conceptualizing mosque typology not merely as a descriptive category but as an explanatory institutional construct mediating the relationship between waqf resources and socio-economic empowerment. In doing so, it extends institutional governance theory within Islamic finance by embedding mosque typology as a key analytical variable that bridges micro-level organizational realities with macro-level development outcomes.

Typology-based differentiation also enables more precise policy interventions: capacity building and regulatory support should be adapted to the institutional profile of each mosque rather than applied uniformly. For instance, large congregational mosques may require frameworks for strategic partnerships with Islamic banks or cooperatives, while smaller neighborhood mosques benefit from standardized governance templates, basic waqf literacy training, and simplified financial management systems.

Governance–Literacy–Digitalization Nexus

A second major analytical theme concerns the interdependence between governance quality, congregational literacy, and the use of digital technology in waqf management. NVivo analysis identified recurrent coding on “management,” “understanding of waqf,” and “digitalization,” signifying their mutual reinforcement in shaping successful waqf practices.

Mosques that exhibited professional governance structures, waqf-literate congregants, and digital transparency mechanisms consistently demonstrated higher

¹⁶ Resa Laila, Happy Novasila Maharani, and Dede Nurohman, “Implementasi Program Waqaf Tunai Dalam Pengentasan Kemiskinan Di Indonesia,” *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah* 6, no. 10 (October 2024), <https://doi.org/10.47467/alkharaj.v6i10.2863>.

¹⁷ Ahmad et al., “Strategi Pengelolaan Wakaf Uang Dalam Mengembangkan Eduwisata Halal (Studi Masjid Ki Marogan Palembang),” *Journal of Religion and Social Community | E-ISSN : 3064-0326* 1, no. 3 (February 2025): 150–54, <https://doi.org/10.62379/jrsc.v1i3.252>.

¹⁸ Ascarya and Masrifah, “Strategies Implementing Cash Waqf System for Baitul Maal Wat Tamwil to Improve Its Commercial and Social Activities.”

¹⁹ Maghfiroh and Ananda, “Implementasi Pengelolaan Dana Wakaf Tunai Pada Koperasi Masjid Sabilillah.”

²⁰ Gatari et al., “Strategy And Optimization of the Role of Productive Waqf in People’s Economic Empowerment.”

levels of participation and more strategic fund utilization. This study extends prior works by positioning digitalization as a mediating factor that operationalizes accountability and amplifies institutional credibility. Tools such as QR-code donations, online dashboards, and accounting software not only streamline transactions but signal modernity and transparency, building public trust.

Comparatively, studies such as Saiti et al. in 2021 on the global cash waqf model and Asni et al. in 2024 on Kedah's istibdal-based waqf reform demonstrate that digital transparency accelerates institutional legitimacy. Similarly, Nofianti et al. in 2024 highlight how integrated digital ecosystems in Indonesia, Malaysia, and Turkey improve waqf performance through data-driven governance. By aligning with these global trends, this study introduces the concept of digital credibility—a measurable mechanism linking governance and participation in the mosque-based waqf ecosystem.

Repositioning Mosques as Development Finance Nodes

The third analytical theme addresses the structural and normative repositioning of mosques from traditional charity-based institutions toward development-oriented financial actors. The Medan cases illustrate incremental but meaningful shifts through mosque-led cooperatives, micro-loan schemes, and entrepreneurship support programs. These initiatives embody the transformation of mosques into community-based intermediaries within Islamic social finance.

Historically, the Ottoman and Turkish vakıf systems demonstrated the feasibility of such transformations under strong legal and administrative structures. Malaysia's integrated zakat-waqf model also underscores the importance of professional coordination and digital monitoring. Applying these insights to Indonesia requires adaptive, typology-based reforms rather than wholesale replication, considering local autonomy and socio-religious diversity.

This repositioning reinforces the broader Islamic economic vision: mosques function as development finance nodes that bridge spiritual devotion with productive community empowerment. Within the framework of *maqāṣid al-sharī'ah*, particularly *ḥifẓ al-māl* (protection of wealth) and *ḥifẓ al-naḥs* (protection of livelihood), such transformation aligns with the principles of justice, cooperation (*ta'āwun*), and collective prosperity.

Theoretical Contribution

This study contributes substantively to the theoretical enrichment of Islamic social finance by introducing, extending, and integrating several key conceptual frameworks that explain the institutional dynamics of mosque-based cash waqf management. The first major theoretical contribution lies in extending institutional governance theory within Islamic finance by formalizing mosque typology as an explanatory institutional construct. Previous studies have largely emphasized governance quality, managerial professionalism, and accountability as isolated predictors of waqf performance (Ascarya & Masrifah, 2019; Ali et al., 2020). However, this study transcends such descriptive accounts by demonstrating that the organizational form, leadership structure, and socio-economic constituency of

mosques collectively constitute a typological framework that mediates the relationship between institutional governance and developmental outcomes. The conceptualization of mosque typology, therefore, introduces a middle-range theoretical model that bridges micro-level institutional realities—such as managerial capacity and congregational engagement—with macro-level socio-economic impacts, particularly the empowerment of the real sector. This extension enables a more nuanced understanding of how different mosque forms (e.g., large congregational mosques versus smaller community-based mosques) exhibit varying potentials for institutional transformation and economic participation, thereby expanding the analytical scope of Islamic social finance theory beyond normative or prescriptive discussions.

The second theoretical contribution involves reconceptualizing digitalization as a mediating mechanism that strengthens institutional credibility, transparency, and participation within the governance framework of cash waqf management. While prior scholarship has typically treated digital tools as instrumental or administrative aids, this study posits that digitalization performs both technical and symbolic functions within the institutional ecosystem of mosque-based waqf. Technically, digital applications—such as QR-based donation systems, online reporting dashboards, and automated accounting tools—reduce transaction costs, mitigate information asymmetry, and strengthen managerial accountability. Symbolically, digital transparency functions as an indicator of modernity and trustworthiness, signaling credibility to both congregants and external stakeholders. This dual functionality enriches theoretical discourse by positioning digitalization as an independent variable that mediates and amplifies the effects of governance reforms and waqf literacy on institutional legitimacy and scalability. In doing so, the study refines existing theories of institutional governance in Islamic finance by incorporating technological mediation as a core dimension of organizational credibility—a concept aligned with recent cross-country evidence on digital waqf ecosystems in Malaysia, Turkey, and Indonesia.

The third dimension of theoretical contribution lies in the repositioning of mosques as development finance nodes within the broader architecture of Islamic economics. By empirically demonstrating that mosque-led waqf initiatives can evolve beyond traditional charity into structured mechanisms of community-based financial intermediation, the study advances a paradigm shift that redefines the mosque's socio-economic role. Within this framework, mosques are no longer perceived merely as spiritual or philanthropic centers but as localized financial intermediaries capable of mobilizing social capital and channeling it toward productive, equity-based ventures. This reconceptualization situates the mosque as a vital institution in achieving *maqāṣid al-sharī'ah*, particularly through the protection and productive utilization of wealth (*ḥifẓ al-māl*) and the enhancement of communal welfare (*ḥifẓ al-naḥs*). Theoretically, this repositioning enriches institutional theory in Islamic economics by highlighting how religious legitimacy, when embedded within governance and financial innovation, can generate endogenous development mechanisms that align moral values with economic outcomes.

Collectively, these theoretical developments establish a clear distinction between the novelty and advancement of the present research. The novelty lies in the introduction of mosque typology as an analytical variable and the theorization of digitalization as a mediating construct within institutional governance. In contrast, the contribution lies in refining and extending existing Islamic social finance theories by integrating governance, digitalization, and institutional transformation into a coherent explanatory model. By bridging micro-institutional realities with macro-developmental aspirations, this study contributes to a deeper understanding of how mosque-based cash waqf can function as a transformative instrument of inclusive economic development within the evolving landscape of Islamic social finance.

Conclusion

This study set out to examine how mosque-based cash waqf can serve as a vehicle for empowering the real economic sector in Medan. The findings reveal that while mosque institutions possess substantial latent potential as local economic actors, this potential remains underutilized due to institutional fragmentation, inadequate managerial capacity, and limited community participation. In addressing the first research objective—identifying existing practices and challenges of mosque-based cash waqf—the study finds that many mosques remain at a basic conceptual level, with implementation largely driven by individual initiatives rather than institutional systems. The second objective—analyzing institutional, human resource, and governance factors affecting the success of cash waqf—is addressed by identifying four key constraints: low waqf literacy, weak governance capacity, absence of standardized internal regulations, and limited professionalization among mosque administrators. The third objective—to formulate effective strategies for optimizing cash waqf toward real-sector empowerment—is fulfilled by highlighting that the integration of internal organizational reforms (specialized economic teams, structured training, and digital record-keeping) with external collaborations (partnerships with Islamic financial institutions, cooperatives, and digital donation platforms) provides a viable pathway toward sustainability and scale.

From a theoretical perspective, this study contributes to the Islamic social finance literature by conceptualizing mosque typology as an explanatory institutional variable that shapes the effectiveness of waqf implementation. This perspective moves beyond descriptive analyses of mosque-based programs and establishes a middle-range theoretical framework connecting institutional form, governance quality, and community engagement to economic empowerment outcomes. Furthermore, the study proposes an integrative governance–digitalization model, arguing that technological transparency mechanisms—such as QR-based waqf collection and digital accounting—mediate and amplify the effects of governance reforms and waqf literacy. This framework provides a testable theoretical proposition for future empirical validation across diverse Islamic institutional settings.

In terms of practical and global policy implications, the findings underscore that the Medan model—characterized by mosque-led economic initiatives supported by digital transparency, governance strengthening, and community participation—

offers valuable lessons for other Muslim-majority contexts. Countries in Southeast Asia, South Asia, and Sub-Saharan Africa that share similar mosque-centered community structures can adapt this model to local conditions. The replication of this model requires typology-sensitive strategies: large congregational mosques may serve as innovation hubs and training centers, whereas smaller neighborhood mosques can focus on localized micro-enterprise or cooperative schemes. Policymakers and national waqf authorities should therefore promote standardized yet flexible frameworks, digital infrastructure, and legal instruments to institutionalize productive waqf management at the grassroots level.

Finally, future research should deepen and extend this work in three directions. First, comparative cross-country studies are needed to explore how mosque-based waqf models operate across diverse legal and socio-economic contexts, enabling the generalization and refinement of the typology framework proposed in this study. Second, longitudinal mixed-method research could measure the actual socio-economic impacts of mosque-led waqf programs on household income, employment, and local entrepreneurship. Third, future research should examine the integration of waqf with other Islamic financial instruments—such as *zakat*, *sadaqah*, and Islamic microfinance—to develop hybrid models of social investment. By advancing these research frontiers, scholars and practitioners can further establish mosque-based cash waqf as a credible pillar of inclusive economic development, both in Indonesia and across the wider Muslim world.

In conclusion, the findings of this study also hold significant relevance for the broader agenda of Sustainable Islamic Development Goals (iSDGs). By aligning mosque-based cash waqf practices with principles of inclusive growth, poverty alleviation, and social equity, this model operationalizes the spirit of *maqāṣid al-sharī'ah* within a sustainable development framework. Strengthening mosque governance, digital transparency, and community empowerment thus not only enhances economic resilience but also contributes directly to achieving the iSDGs—particularly those related to ethical finance, social justice, and the equitable distribution of wealth in Muslim societies.

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