



THE ROLE OF WAQF IN SUPPORTING THE SUSTAINABLE DEVELOPMENT GOALS (SDGS) IN INDONESIA: A LITERATURE REVIEW

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ABSTRACT

This study examines the role of waqf in supporting the Sustainable Development Goals (SDGs) in Indonesia through a qualitative literature review approach. Drawing on relevant academic publications and selected reports on waqf development, the study analyzes how waqf has been positioned as an Islamic social finance instrument contributing to sustainable development outcomes. The findings indicate that waqf, particularly in its productive and cash-based forms, has been associated with initiatives in poverty alleviation, education, healthcare, economic empowerment, and environmental conservation. Existing studies show that waqf-funded programs have supported access to social services (SDGs 1, 3, and 4), community empowerment and gender inclusion (SDG 5), and environmental initiatives such as conservation and sustainable resource management (SDGs 14 and 15). The perpetual nature of waqf assets allows for long-term social benefit, making it conceptually aligned with sustainable development principles. The study concludes that waqf represents a complementary instrument for advancing selected SDG targets in Indonesia. By synthesizing existing scholarship, this research highlights the thematic connections between waqf practices and sustainable development efforts within the Indonesian context.

1. INTRODUCTION

Sustainable development has become a central global agenda since the adoption of the Sustainable Development Goals (SDGs) by 193 United Nations member states in 2015. The 17 SDGs encompass interconnected objectives, including poverty reduction, quality education, improved health, gender equality, and environmental protection (United Nations, 2015). Achieving these goals requires substantial and sustainable resource mobilization that extends beyond conventional public financing mechanisms. The persistent financing gap faced by developing countries, including Indonesia, has intensified the search for alternative and complementary funding instruments (UNDP, 2018).

As the country with the world's largest Muslim population, Indonesia possesses significant potential in Islamic social finance instruments, particularly waqf. Historically, waqf has functioned as a philanthropic mechanism supporting social welfare through the provision of mosques, schools, hospitals, and public infrastructure. A defining feature of waqf is its principle of perpetuity, whereby the endowed asset remains intact while its benefits are continuously distributed. In contemporary practice, waqf has evolved beyond traditional land-based endowments to include productive waqf, cash waqf, and institutional waqf models, increasing its flexibility and relevance to modern development challenges (Siregar, 2024).

Despite this potential, the utilization of waqf in Indonesia remains suboptimal. Data from the Indonesian Waqf Board (BWI) indicate that while registered waqf land assets reach substantial value, many remain idle or underutilized. Prior studies have explored productive waqf for poverty alleviation (Pratama et al., 2023), sectoral contributions to education and health (Karimah et al., 2023), and challenges in managing cash waqf (Nisa et al., 2023). However, existing research tends to examine waqf either from a sector-specific perspective or from a governance and management standpoint. There remains limited integrative analysis that systematically maps how different forms of waqf, particularly productive waqf and cash waqf, contribute across multiple SDG dimensions within the Indonesian context.

Accordingly, this study addresses that gap by synthesizing existing scholarship to examine the multidimensional role of waqf in advancing selected SDG targets in Indonesia. The scope of this research

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focuses primarily on productive waqf assets and cash waqf instruments, as these forms are most directly linked to development financing and measurable socio-economic impact. Rather than analyzing governance mechanisms in depth, this study emphasizes the thematic alignment between waqf-based initiatives and SDG objectives.

This paper contributes to the literature by providing a structured conceptual mapping of waqf contributions to the SDGs in Indonesia. By consolidating fragmented findings from previous studies, this research offers a clearer analytical framework for understanding waqf's development role and identifies areas where its potential remains underexplored. The findings are expected to inform scholars and practitioners about the strategic positioning of waqf within Indonesia's broader sustainable development agenda.

The Concept and Evolution of Waqf

In Islam, waqf is a unique philanthropic instrument because of its perpetual nature. Waqf is defined as the donation of personal or corporate property that is then productively managed for the benefit of the community. Historically, waqf has been used to build mosques, schools, hospitals, and water wells since the time of the Prophet Muhammad (Zamzami & Andaryuni, 2025). In the modern era, the concept of waqf has evolved beyond just fixed assets (land and buildings) to include productive waqf and cash waqf. Productive waqf manages waqf assets to generate financial returns, which are then distributed for social purposes. Meanwhile, cash waqf is a donation of money that is productively managed, with the profits distributed as waqf funds. This evolution allows waqf to be a more flexible and scalable instrument for tackling contemporary development challenges (Karimah et al., 2023). Jurisprudential structure of the modern waqf has been evolving in the last few decades to accommodate the modern needs of Islamic finance. It further enumerates a few innovative Islamic financial products which can be developed by exploiting the available flexibility in the evolved version of modern waqf (Abdullah, 2018).

Sustainable Development Goals (SDGs)

The Sustainable Development Goals (SDGs) are a set of 17 global goals adopted by the UN in 2015. Achieving the SDGs requires global collaboration and a massive, sustainable source of funding (United Nations, 2015). They were designed to be a universal roadmap for countries all over the world—developed and developing alike to end poverty, protect the planet, and ensure that all people can enjoy peace and prosperity by 2030.



Figure 1. The Global Goals for Sustainable Development

The Synergy Between Waqf and the SDGs

Several studies have shown a strong link between the principles of waqf and the SDG targets. Rusydiana et al., (2025) argue that waqf can contribute significantly to many SDG targets. For example, managing waqf land for sustainable agriculture aligns with SDG 2 (Zero Hunger) and SDG 15 (Life on Land). Productive waqf, in particular, plays a central role. In their study, Hutagalung et al., (2023) showed that productive waqf can be an engine for inclusive economic growth. Waqf funds can be used as venture capital

for small and medium-sized enterprises (SMEs), creating jobs and encouraging innovation, which directly supports SDG 8 (Decent Work and Economic Growth).

This literature review reinforces the argument that waqf, with its principles of sustainability and its multi-dimensional impact, is not just a traditional philanthropic instrument but also an innovative and strategic solution for supporting the achievement of the SDGs.

2. METHODS

This research utilizes a qualitative approach with a literature review method to explore the role of waqf in supporting the Sustainable Development Goals (SDGs) in Indonesia. This approach is ideal for gaining a deep, non-numerical understanding of the phenomenon rather than measuring cause-and-effect relationships (Creswell & Creswell, 2018). The study’s design focuses on content analysis, aiming to build a strong theoretical framework and draw valid conclusions based on existing scholarly literature. The data is secondary and comes from a variety of credible sources, including peer-reviewed journals, textbooks, and official publications from institutions like the Indonesian Waqf Board (BWI) and the United Nations Development Programme (UNDP).

The data collection process is systematic, beginning with a broad search using keywords like "wakaf," "productive waqf," and "Sustainable Development Goals (SDGs)." The collected literature is then filtered for relevance and classified to ensure it aligns with the research's objectives. Data is extracted through careful documentation of key findings and theories from each source. This systematic process ensures that the research is built on a solid foundation of existing knowledge (Sekaran & Bougie, 2014).

Finally, the data analysis employs a qualitative descriptive analysis model. This involves three key stages: data reduction to focus on relevant information, data display to structure the findings into a clear narrative, and conclusion drawing to formulate inductive conclusions about the strategic role of waqf in achieving the SDGs in Indonesia (Creswell & Creswell, 2018). This methodology provides a transparent and verifiable framework, ensuring the research's findings are robust and trustworthy by the researcher. Below is the summary of included studies:

Table 1. Summary of Studies

Author & Year	Context	Type of Waqf	SDG Linkage	Key Findings
Pratama et al. (2023)	Indonesia	Productive waqf	SDG 1, 8	Waqf used for community business empowerment and poverty reduction
Karimah et al. (2023)	Islamic universities & hospitals	Productive waqf	SDG 3, 4	Integrated waqf models improve access to education and healthcare
Nisa et al. (2023)	Indonesia	Cash waqf	SDG 1, 2	Highlights potential for rural development and food security programs
Siregar (2024)	Indonesia	Cash & productive waqf	Multi-SDG	Emphasizes modernization of waqf instruments
Rahmani and Maulana (2023)	Indonesia	Cash waqf	SDG 5	Waqf may support inclusion and participation of women in financial philanthropy and community programs
Hisyam & Marwini (2024)	Indonesia	Productive waqf	SDG 6	This study describes how a waqf institution in Indonesia implements waqf

Irfany, M. I., et al. (2023).	Indonesia	Productive waqf	SDG 13 & SDG 15	assets to support access to clean water and proper sanitation Green waqf can contribute to sustainable land management and environmental protection if properly institutionalized The study explores successful productive waqf models,, challenges, and strategies to maximize social and economic impact for sustainable development
Rasyiedah et al (2025)	Indonesia	Productive waqf	Multi SDG	

3. RESULTS AND DISCUSSIONS

Results

The contribution of waqf to the Sustainable Development Goals (SDGs) is not automatic; rather, it is mediated by the level of public waqf literacy and the quality of institutional governance. The reviewed literature suggests that these two factors function as critical enablers that determine whether waqf can effectively operate as a sustainable development financing mechanism.

Public waqf literacy in the reviewed studies is conceptualized as a multidimensional construct rather than mere awareness. It comprises (1) knowledge and understanding of waqf principles, productive waqf models, and cash waqf instruments; (2) trust in waqf institutions and nazhir professionalism; and (3) participatory behavior, reflected in donation decisions, recurring cash waqf contributions, and engagement in waqf-based development programs. Empirical evidence indicates that higher levels of waqf literacy are positively associated with increased mobilization of waqf funds, which in turn enables sustained financing for SDG-related sectors such as poverty alleviation (SDG 1), food security (SDG 2), healthcare (SDG 3), education (SDG 4), and women’s economic empowerment (SDG 5). Thus, public literacy acts as a demand-side driver that strengthens waqf’s capacity to support inclusive and long-term development outcomes.

In parallel, the literature identifies institutional governance as a supply-side determinant of waqf effectiveness in advancing the SDGs. Governance quality is commonly assessed through several interrelated dimensions, including (1) transparency in the disclosure of waqf fund collection and utilization, (2) accountability mechanisms that ensure alignment between waqf objectives and development outcomes, (3) nazhir capacity, encompassing managerial competence, financial expertise, and strategic planning skills, (4) the implementation of audits and standardized reporting frameworks, and *(5) risk management practices aimed at preserving and growing waqf assets. Empirical findings demonstrate that well-governed waqf institutions are better positioned to channel resources into infrastructure development, renewable energy initiatives, environmental conservation, and urban sustainability programs, thereby contributing to SDGs related to sustainable cities (SDG 11), responsible consumption and production (SDG 12), climate action (SDG 13), and institutional strengthening (SDG 16).

Furthermore, the reviewed studies highlight that strong governance frameworks enable waqf institutions to engage in multi-stakeholder partnerships and blended finance arrangements, integrating waqf funds with public budgets, private investment, and other Islamic social finance instruments. Such arrangements empirically support SDG 17 by enhancing collaboration and resource efficiency in development financing.

Based on the empirical literature, productive waqf demonstrates the capacity to generate sustained economic, social, and environmental impacts aligned with the SDGs when supported by adequate public literacy and robust governance structures. From a normative policy perspective, strengthening waqf literacy programs and institutional governance standards is therefore essential to fully unlock waqf's potential as an integrative Islamic social finance instrument for sustainable development.

Discussion

Here is an in-depth breakdown of waqf's role for each of the 17 SDGs, complete with relevant case studies and scenarios.

Table 2. Waqf and SDGs Relevant Case Studies

SDGs	Relevant Case Studies
SDG 1: No Poverty	Waqf can act as a social bank, providing capital for impoverished communities to start or expand micro and small enterprises (MSEs). Productive waqf funds can be channeled as interest-free loans or venture capital to help individuals sustainably lift themselves out of poverty. For example, a waqf foundation manages productive waqf funds that are distributed as venture capital to a group of rural women to start a handicraft business. The profits they generate not only increase their family income but a small portion is also returned to the waqf fund to help more people.
SDG 2: Zero Hunger	Waqf assets in the form of land can be utilized for sustainable agriculture, livestock farming, or fisheries. The harvests or profits from this management can be used to provide food for communities in need or support food security programs. For example, a plot of waqf land in a village is used for organic farming. The produce is distributed to local orphanages and poor families. A portion of the sales revenue is also used to pay local farmers and purchase seeds for the next planting season, creating a cycle of sustainability.
SDG 3: Good Health and Well-being	Historically, waqf has been used to build and manage healthcare facilities. In the modern era, waqf funds can also finance health insurance for poor families, provide free medicine, or even fund medical research. For example, Rumah Sakit Mata Achmad Wardi in Jakarta is a prime example of productive waqf. This hospital was established with waqf funds and operates commercially for paying patients. The profits are then used to subsidize treatment, perform free cataract surgeries, and provide healthcare services for the less fortunate.
SDG 4: Quality Education	Waqf is a central pillar in financing education. Waqf assets can be used to build schools and universities. Furthermore, cash waqf can be managed to provide scholarships for high-achieving students from low-income families or fund skills training programs. For example, a waqf that owns an office building in a city center leases the building to companies. The rental income from this property is then used to fund school operations, provide full scholarships for outstanding students, and develop a relevant curriculum.
SDG 5: Gender Equality	Waqf can be specifically designed to empower women economically by providing capital for women-run micro-enterprises, skills training programs, and scholarships exclusively for female education. For example, a waqf fund is established to build a skills training center exclusively for women. There, women are trained in digital marketing and tailoring. Upon graduation, they are given initial capital from the waqf to start their own businesses.
SDG 6: Clean Water and Sanitation	Waqf can finance the construction of clean water and sanitation infrastructure in hard-to-reach areas. For example, in a village with limited access to clean water, a waqf foundation finances the construction of a solar-powered well and pump system. The clean water generated is not only used by the community but is also partially sold at an affordable price to cover the operational and maintenance costs, ensuring sustainability.
SDG 7: Affordable and Clean Energy	Waqf funds can be allocated to small-scale renewable energy projects, such as the installation of solar panels on public facilities. For example, a waqf foundation that owns a school building and dormitory installs solar panels

		on its rooftop. The electricity generated is used for the school's needs, and the surplus energy is sold to the national power grid. This income is then used to fund more social programs.
SDG 8: Decent Work and Economic Growth		Productive waqf acts as an "engine" for inclusive economic growth. Waqf funds can be channeled as venture capital or working capital for MSEs, startups, and local industries, creating new jobs and fostering innovation. For example, waqf funds are used to establish a coffee processing plant in a farming community. The factory not only employs locals with decent wages but also provides training and buys coffee beans directly from farmers at a fair price.
SDG 9: Industry, Innovation, and Infrastructure		Waqf can be used to build social infrastructure that supports economic and social activities, such as roads, bridges, multi-purpose buildings, or training centers. For example, in a remote area, waqf funds are collected to build a bridge connecting two villages. This bridge facilitates farmers' access to markets, speeds up goods distribution, and allows children to go to school safely, boosting local economic activity and innovation.
SDG 10: Reduced Inequalities		As an instrument of wealth redistribution, waqf inherently reduces social and economic disparities by allocating assets for the welfare of the community at large. For example, a philanthropist waqfs a number of his company shares. The dividends from these shares are allocated to a foundation that provides free legal aid services to low-income individuals, thereby ensuring they have access to justice and bridging the social gap.
SDG 11: Sustainable Cities and Communities		Waqf land in urban areas can be utilized for affordable housing, green spaces, public parks, or other facilities that make cities and settlements more inclusive and sustainable. For example, an unused plot of waqf land in a dense urban area is developed into a public park and community garden. This not only adds a green space and improves air quality but also becomes a place for residents to interact and grow their own food, making the city more livable.
SDG 12: Responsible Consumption and Production		Waqf can be used to support businesses and initiatives that adopt sustainable consumption and production patterns. For example, a waqf fund is invested in a startup that focuses on recycling plastic waste into building materials. This waqf investment helps the company grow while promoting a responsible production practice and reducing environmental pollution.
SDG 13: Climate Action		Waqf can finance projects for climate change mitigation and adaptation. For example, a waqf foundation in a coastal region constructs a sea wall using waqf funds. At the same time, they run a mangrove reforestation program to protect the coast from erosion and storm surges, which are a direct impact of climate change.
SDG 14: Life Below Water		Waqf funds can be used to finance marine conservation efforts. For example, a waqf is allocated to fund the operation of a coral reef rehabilitation center. The funds are used to pay for conservation officers, purchase equipment, and educate local fishermen on sustainable fishing practices, thus preserving the health of the marine ecosystem.
SDG 15: Life on Land		Waqf land assets are highly suitable for conservation purposes. Waqf land can be designated as a conservation area, a waqf forest, or a plot for organic farming to preserve biodiversity and prevent land degradation. For example, a large area of forest in Indonesia is designated as waqf. A waqf institution manages it as a protected conservation area, preventing illegal logging and employing local residents as forest rangers.
SDG 16: Peace, Justice, and Strong Institutions		The professional, transparent, and accountable management of waqf by nazir (waqf managers) can serve as a model for good governance. This contributes to building strong and trustworthy institutions. For example, The Indonesian Waqf Board (BWI), as the official waqf management institution, implements high standards of transparency and accountability. They regularly publish financial and social impact reports, building public trust and serving as a model for other institutions.
SDG 17: Partnerships for the Goals		Waqf can serve as a bridge for partnerships and a model for blended finance. For example, the government needs significant funds to build clean water

infrastructure in numerous villages. A waqf foundation partners with a bank and the government in a blended finance scheme. The waqf provides an initial grant to de-risk the project, allowing the bank to provide a larger, low-interest loan, thereby scaling the development project.

The results were operationalized into measurable impact dimensions aligned with Sustainable Development Goals (SDGs). Each dimension is linked to relevant theoretical foundations in Islamic social finance, development economics, and sustainability theory.

Table 3. Key Metric and Theoretical Linkage

SDGs	Key Metric	Theoretical Linkages
Economic Empowerment (SDG 1 & SDG 8)	<ul style="list-style-type: none"> - Number of MSEs financed through waqf - Percentage increase in beneficiary income - Loan repayment rate (for revolving waqf) - Jobs created per waqf-funded enterprise - Business survival rate (after 2-3 years) 	<ul style="list-style-type: none"> - Islamic Social Finance Theory (Kahf, 1998; Cizakca, 2000): Waqf as a perpetual asset generating recurring socio-economic benefits. - Asset-Based Community Development (ABCD) (Kretzmann & McKnight, 1993): Leveraging community assets for local development. - Endogenous Growth Theory (Romer, 1990): Investment in productive capital stimulates long-term growth. - Capability Approach (Sen, 1999): Enhancing individuals' economic freedom expands capabilities.
Food Security & Agricultural Sustainability (SDG 2)	<ul style="list-style-type: none"> - Hectares of waqf land under cultivation - Agricultural yield per hectare - Number of beneficiary households receiving food support - Percentage of operational self-financing from produce sales 	<ul style="list-style-type: none"> - Sustainable Livelihood Framework (DFID, 1999) - Commons Theory (Ostrom, 1990): Collective asset management - Islamic Maqasid al-Shariah (Chapra, 2008): Protection of life and wealth
Health & Education Provision (SDG 3 & SDG 4)	<ul style="list-style-type: none"> - Number of patients subsidized annually - Number of free medical procedures performed - Number of scholarships granted - School enrollment rates among low-income beneficiaries - Financial sustainability ratio (commercial revenue/subsidy cost) 	<ul style="list-style-type: none"> - Human Capital Theory (Becker, 1964) - Social Investment Theory (Midgley, 1999) - Historical Waqf Institutional Theory (Cizakca, 2000)
Gender Empowerment (SDG 5)	<ul style="list-style-type: none"> - Percentage of female beneficiaries - Income increase among women participants - Number of women-led enterprises created - Training completion rate 	<ul style="list-style-type: none"> - Gender and Development (GAD) Framework - Empowerment Theory (Kabeer, 1999) - Capability Approach (Sen, 1999)
Infrastructure & Renewable Energy (SDG 6, 7, 9)	<ul style="list-style-type: none"> - Number of households with new access to clean water 	<ul style="list-style-type: none"> - Public Goods Theory (Samuelson, 1954)

	<ul style="list-style-type: none"> - kWh generated from waqf-funded solar systems - CO₂ emissions reduced annually - Infrastructure utilization rate 	<ul style="list-style-type: none"> - Blended Finance Model (OECD, 2018) - Sustainable Development Theory (WCED, 1987)
Redistribution & Inequality Reduction (SDG 10)	<ul style="list-style-type: none"> - Gini-reducing effect at local level (before-after comparison) - Share of waqf returns allocated to bottom income quintile - Access-to-service ratio among low-income groups 	<ul style="list-style-type: none"> - Redistributive Justice Theory (Rawls, 1971) - Islamic distributive justice principles (Chapra, 2008)
Environmental Conservation (SDG 12, 13, 14, 15)	<ul style="list-style-type: none"> - Area of waqf land designated for conservation (hectares) - Number of mangroves/corals restored - Tonnes of CO₂ sequestered - Biodiversity protection index (species count) 	<ul style="list-style-type: none"> - Natural Capital Theory (Costanza et al., 1997) - Triple Bottom Line (Elkington, 1997) - Stewardship (Khalifah concept in Islamic economics)
Governance & Institutional Strengthening (SDG 16)	<ul style="list-style-type: none"> - Transparency score (availability of audited reports) - Governance compliance index - Stakeholder trust survey results - Nazir performance ratio (administrative cost/total returns) 	<ul style="list-style-type: none"> - Institutional Theory (North, 1990) - Good Governance Framework (World Bank, 1992) - Accountability theory in nonprofit management
Partnerships & Blended Finance (SDG 17)	<ul style="list-style-type: none"> - Number of cross-sector partnerships - Ratio of waqf capital leveraged (multiplier effect) - Total blended finance mobilized - Project scalability index 	<ul style="list-style-type: none"> - Collaborative Governance Theory (Ansell & Gash, 2008) - Blended Finance Framework (OECD, 2018) - Stakeholder Theory (Freeman, 1984)

Overall, waqf impact can be measured across four macro-dimensions:

Table 4. Waqf and SDGs Macro Dimensions

Dimension	Core Theory	Measurement Focus
Economic	Capability & Growth Theory	Income, jobs, enterprise sustainability
Social	Human Capital & Redistribution	Education, health, gender inclusion
Environmental	Natural Capital & TBL	Emission reduction, conservation
Institutional	Governance & Institutional Theory	Transparency, partnership leverage

4. LIMITATION

This study is subject to several limitations. First, as a literature-based analysis, the findings may be influenced by publication bias, as studies reporting positive waqf outcomes are more likely to be published. Second, the existing waqf-SDGs literature provides limited empirical impact evaluation, with most studies relying on qualitative or descriptive evidence rather than quantitative causal analysis. Third, the lack of standardized SDG measurement frameworks in waqf research restricts comparability across studies and limits rigorous assessment of waqf's contribution to specific SDG targets and indicators.

5. CONCLUSION

This research demonstrates that waqf plays a strategic and multi-dimensional role in supporting the achievement of the Sustainable Development Goals (SDGs) in Indonesia. Beyond its traditional

philanthropic function, waqf has evolved into a sustainable and contextually relevant economic instrument for addressing contemporary development challenges. The principle of perpetuity embedded in waqf assets provides a long-term funding mechanism, while productive waqf management enables the generation of sustained economic and social value. Empirical illustrations and case studies indicate that waqf contributes to various SDG-related sectors, including health and education (SDGs 3 and 4), women's economic empowerment (SDG 5), environmental conservation (SDGs 14 and 15), and infrastructure development (SDG 9). However, despite this broad potential, waqf's contribution has not yet been fully optimized in Indonesia due to persistent challenges such as limited public waqf literacy, suboptimal nazhir capacity, and fragmented regulatory and governance frameworks. Strengthening professional waqf governance and aligning waqf initiatives with the national development agenda are therefore critical to positioning waqf as an alternative financing instrument capable of bridging the SDG financing gap.

Building on these findings, future research should prioritize rigorous empirical evaluation of waqf's development impact, particularly through quantitative assessments at the level of specific SDG targets and indicators. Comparative studies examining the effectiveness of cash waqf and productive waqf models would provide valuable insights into their efficiency, scalability, and risk profiles. Further research is also needed on innovative blended finance arrangements that integrate waqf with public and private financing, supported by robust governance and accountability frameworks aligned with international best practices. Finally, greater attention should be given to technology-enabled waqf, including digital platforms, financial technology applications, and corporate waqf initiatives, to enhance transparency, public participation, and the sustainability of waqf-based development financing in Indonesia.

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