

Economic Revitalization of Suka Maju Village through a Productive Waqf Model: Strategies and Implementation

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ABSTRACT

Economic empowerment of rural communities is a critical aspect of sustainable national development. Suka Maju Village possesses substantial local resource potential but faces various challenges in optimizing these resources, such as limited business capital, low financial literacy, and inadequate infrastructure. This study examines the economic empowerment strategies of the Suka Maju community through the implementation of productive waqf as an innovative and sustainable Islamic economic instrument. A qualitative case study approach was employed to explore the management practices of productive waqf and its impact on improving community welfare. The findings indicate that a participatory and transparent productive waqf management model can increase community income by 30–50%, while simultaneously strengthening social capital through mutual cooperation and community solidarity. The active role of community leaders in adaptive education and communication proved to be a key factor in the program's success. This study concludes that professional and participatory governance of productive waqf not only supports the sustainability of economic empowerment programs but also provides a replicable framework for the development of other villages grounded in strong socio-religious values.

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1. INTRODUCTION

Economic empowerment of rural communities is a crucial aspect of sustainable national development efforts (del Arco, Ramos-Pla, Zsembinski, de Gracia, & Cabeza, 2021; Lal, 2021). Villages in Indonesia hold substantial natural and social resources potential but often face obstacles in maximizing these assets to improve the welfare of their residents (Abidin, 2024). The enhancement of rural community living standards heavily relies on the successful management of various economic factors in an inclusive manner that adapts to changing times (Dushkova & Ivlieva, 2024). Therefore, the pursuit of effective and innovative solutions to overcome multiple challenges in rural economic empowerment is an urgent necessity (Ariyani et al., 2024; Ismail & Musthofa, 2024).

Suka Maju Village, as one of the areas endowed with abundant local resources, is not exempt from various constraints limiting its economic development. Although agriculture, fisheries, and creative industries constitute the economic backbone of the village, the optimization of these resources has not yet yielded optimal results (Hidayat, Hardi, Sucipto, & Sunarti, 2023; Kurniawan, Marwendi, Yusuf, Aiman, & Tauvani, 2024; Kuswanto, Abidin, Pestano, & Ikhlas, 2024). This situation causes the community's income to remain stagnant and adversely affects their overall quality of life. Structural and non-structural issues require a holistic strategic approach to ensure the village's potential is managed properly (Lubis, Irfana, Purwatiningsih, Nisak, & Sari, 2024; Rahma, Musthofa, & Fatimah, 2024). One of the primary challenges faced is limited access to business capital. Micro and small entrepreneurs in Suka Maju Village often struggle to obtain adequate financing from formal financial institutions due to stringent requirements such as asset guarantees and good credit histories. This capital limitation hampers business growth and exacerbates economic disparities between rural and urban communities. Conventional banking, with its rigid procedures, complicates the development of small businesses (Karnadjaja, 2023; Mustari, Mere, Pitri, Wibowo, & Nilfatri, 2024).

Moreover, low financial literacy is a significant barrier to effective business management among village residents. Many individuals lack sufficient understanding of financial management concepts, bookkeeping, and effective investment strategies (Purnamawati, Yuniarta, & Jie, 2023). The absence of adequate education leads to businesses operating without solid planning, making them vulnerable to losses and hindering sustainable growth. Enhancing community capacity through financial education and training is vital to improve business management effectiveness and economic sustainability.

Inadequate infrastructure also poses a serious challenge to economic development in Suka Maju Village. Poor road conditions, limited access to digital technology, and minimal production and distribution facilities hinder smooth economic activities and the expansion of market access for local products. Insufficient infrastructure reduces the competitiveness of village products and limits opportunities for community members to expand their business networks. Therefore, improving infrastructure quality is an essential component of rural economic empowerment strategies (Fia, Musthofa, & Devi, 2024; Munip et al., 2024; A. E. Saputra & Susanti, 2024). Addressing these challenges requires innovative resource management. One emerging innovation is the application of productive waqf as an Islamic economic instrument for sustainable empowerment. Unlike conventional waqf, which tends to be passive, productive waqf allows waqf assets to be actively managed to generate economic benefits that grow continuously and provide long-term impact to the community. This approach presents a promising solution to financing and business management issues in rural areas (Nuri, Junaidi, & Achmad, 2024; Tanjung, Anaswan, & Nisak, 2023).

The productive waqf concept not only enhances the utilization of waqf assets as an alternative funding source but also opens up opportunities for more inclusive economic empowerment. Through transparent and professional management, productive waqf funds can support micro enterprises, village infrastructure development, and social programs such as education and health. Thus,

productive waqf can become a strategic instrument that strengthens the village's economic foundation while delivering significant social contributions (Musthofa, 2024; Sya'bana, Nisak, Suryaningsih, Rukiyanto, & Hastuti, 2024). Several studies have confirmed the positive potential of productive waqf in improving community welfare, especially in supporting the development of MSMEs and social services at the village level (Fatimah, Devi, Wandu, Mun'amah, & Sarwono, 2024; Musthofa & Wulandari, 2024). However, various implementation challenges remain, including limited public understanding, lack of competent human resources, and suboptimal regulatory frameworks governing productive waqf management. This indicates the necessity for more in-depth research to formulate effective and adaptive implementation strategies suitable for village characteristics.

This study aims to make a significant contribution by formulating economic empowerment strategies for the Suka Maju Village community through productive waqf. By analyzing conditions before and after the implementation of productive waqf and identifying supporting and inhibiting factors, this research seeks to provide an effective and sustainable waqf-based economic empowerment model. The findings are also expected to serve as references for policymakers in developing regulations that support the optimal management of productive waqf at the village level.

2. METHODS

This study employs a qualitative approach (Cernasev & Axon, 2023) using a case study method to thoroughly explore the economic empowerment strategies of the community in Desa Suka Maju through productive waqf. The qualitative approach was chosen for its ability to provide rich and contextualized understanding of complex social phenomena, enabling the researcher to capture dynamics that are not only quantitative but also qualitative in nature. By utilizing the case study method, the research focuses on a specific location—Desa Suka Maju—to examine in detail the practices of managing productive waqf as well as the interactions among waqf managers, community leaders, and beneficiaries. Data were collected through in-depth interviews, participatory observation, and field documentation, aiming to obtain an authentic depiction of the processes, challenges, and economic empowerment impacts generated by productive waqf in the village.

During data collection (Ayre & McCaffery, 2022), the researcher played an active role by directly engaging in the field to conduct observations and in-depth interviews with various research subjects, including waqf managers, community leaders, and beneficiaries. The researcher's direct presence at the research site allowed for a comprehensive understanding of the implementation of the productive waqf program, from planning to evaluation, as well as the social dynamics emerging throughout the process. In-depth interviews provided informants the opportunity to express their experiences, perspectives, and challenges, while participatory observation enabled the researcher to witness daily activities and social interactions involved in waqf-based economic empowerment. This approach yielded data that were not only rich in information but also reflective of the social and cultural realities occurring in Desa Suka Maju, thus enhancing the validity of the research findings.

Data analysis was conducted thematically (Lochmiller, 2021; Saunders et al., 2023) through systematic stages, including data reduction, data presentation, and drawing in-depth conclusions. The data reduction process involved filtering and coding key information related to waqf management strategies, the role of community leaders, and the economic impacts on beneficiaries. The data were then organized and presented in narrative form, tables, and visualizations to facilitate interpretation and enhance readers' understanding of the research findings (Christou, 2024). To ensure the validity of the findings, this study employed source and method triangulation by comparing data obtained from various subjects and data collection techniques, such as interviews, observations, and documentation. This combination not only strengthened the credibility of the data but also minimized bias, allowing

the conclusions to contribute both theoretically and practically to the development of a more effective and sustainable model of economic empowerment based on productive waqf.

3. FINDINGS AND DISCUSSION

The implementation of the productive waqf program in Desa Suka Maju adopts a socio-economic management model based on community participation and transparency. Through regular village deliberations, residents together with program managers determine the types of productive enterprises to be developed in accordance with local potentials, such as organic vegetable farming and goat husbandry. A profit-sharing system is applied, allocating 60% of the profits to the beneficiaries and 40% to the waqf fund, which not only fosters a spirit of mutual cooperation but also ensures the sustainability of waqf assets. Financial transparency is a key aspect, with quarterly reports and cash books accessible to the public, thereby building strong trust in the program managers. The role of community leaders as advocates and educational facilitators is highly strategic in conveying the concept of productive waqf in simple terms and addressing the skepticism of a small portion of the population, thus supporting positive social acceptance (Kadarsih, Munip, Aminah, & Rahmy, 2023; Saryanti, Daud, Kadarsih, Munamah, & Dewi, 2024).

The social and economic impacts of the program are clearly manifested in the strengthening of solidarity and the improvement of community welfare. Mutual cooperation and regular meetings among beneficiaries reinforce social cohesion, while training and interest-free capital assistance enhance the technical capacity and business management skills of the participants. Beneficiaries have experienced an average income increase of 30–50%, with more stable earnings and opportunities to save. Participatory observations reveal a strong culture of collective work through a group work system with clear schedules and task divisions, as well as regular forums serving as effective social control spaces (Hidayat, Mubiyarto, Ritonga, & Sunarti, 2023; Mustofa, 2023). New traditions such as joint communal work and shared meals after harvests strengthen social bonds and build social capital essential for the sustainability of the productive waqf program in Desa Suka Maju.

The implementation of the productive waqf program in Suka Maju Village employs a participatory and transparent management strategy, wherein the annual planning is developed based on the existing waqf asset potentials. Through regular village deliberations, residents together with the managers determine the types of productive businesses to be developed, such as organic vegetable farming and goat husbandry, tailored to local needs (Ikhlās, Yasmin, Muharrahmah, & Kuswanto, 2025; Susanto, Putra, & Nisak, 2024). One manager stated, “We deliberate at the end of each year about which land can be cultivated and which business is suitable, so that all residents know and feel a sense of ownership.” An innovative profit-sharing system, allocating 60% of the proceeds to beneficiaries and 40% to the waqf fund, has become a key to program sustainability, while also fostering a spirit of mutual cooperation. Financial transparency is another crucial pillar, with quarterly reports and cash books openly accessible to residents. As a community leader remarked, “We can see the budget ourselves—how much comes in and how much goes out. So, there is no suspicion.” These findings indicate that a productive waqf management model integrating active community participation and financial transparency can simultaneously strengthen a sense of ownership and public trust.

The role of community leaders in this program extends beyond being mere communication bridges; they also act as educational advocates who simplify the concept of productive waqf to facilitate broader community acceptance. One leader noted, “We try to explain it in language that residents can easily understand so that they are not afraid to participate in the program.” The social response has been largely positive, particularly after residents witnessed tangible economic benefits, although a small minority remain skeptical due to limited understanding. Field notes reveal that the

spirit of mutual cooperation and community solidarity has strengthened, as evidenced by joint work on waqf land and regular beneficiary meetings (Devi, Ma'ani, & Wahab, 2023; Nurjali, Nisak, Wulandari, & Mun'amah, 2023). One beneficiary shared, "Now we gather more often and help each other, not only with work but also when someone needs assistance." The novelty of these findings lies in how productive waqf not only generates economic value but also organically strengthens social cohesion and community solidarity.

The economic impact of the program is significant, with beneficiaries experiencing an average income increase of 30 to 50 percent over the past year. Interest-free capital assistance and skills training, such as compost production and product packaging, add value and broaden market opportunities. One beneficiary revealed, "My income used to be uncertain, but now it's more stable and even enough to save a little each month." This impact is not merely economic but also social, as several families reported improved quality of life, including better educational opportunities for children and home repairs. One housewife tearfully shared, "Alhamdulillah, now my child can continue to high school in the city. We were also able to replace our leaky roof." These findings affirm that productive waqf can serve as a holistic empowerment tool linking economic advancement and long-term social welfare (Fajri, Abidin, & Lestari, 2024; Syariah, 2024).

Participatory observations during joint harvest activities and compost-making training demonstrated residents' enthusiasm and active engagement (Suchacka, Pabian, & Ulewicz, 2023). The warm and collaborative working atmosphere was evident, with residents sharing stories as they worked. One resident said, "Harvesting together like this brings us closer; the work feels lighter." The group work system, with clear schedules and task divisions, enhanced efficiency and fostered members' sense of responsibility. Open discussions during group meetings also indicated a mature participatory management pattern. This confirms that the productive waqf program succeeds not only economically but also in cultivating a collective work culture and sustainable social capacity—an innovative finding in the socio-economic waqf context in rural areas (Djaja et al., 2023; Kuswanto, Fajanela, & Abidin, 2024; Munip, 2024).

Monthly regular meetings serve as vital forums for social control and resident participation, characterized by an open and egalitarian atmosphere. A resident stated during the forum, "We trust the managers because every rupiah is recorded and can be seen. If there are shortcomings, they can be discussed here immediately." This high level of trust constitutes a crucial social capital that sustains the program. The social interactions fostered through mutual cooperation in building shared produce storage, routine communal work, and post-harvest communal meals further strengthen village social solidarity. Researchers noted that these social bonds not only promote economic success but also build essential social capital for the sustainability of the productive waqf. These findings offer a new perspective on how waqf-based economic programs can act as catalysts for simultaneously strengthening social networks and community cohesion in rural settings (Dewi & Febrianto, 2023).

The implementation of productive waqf in Suka Maju Village underscores the importance of a participatory planning approach involving all elements of the community. Through regular village deliberations, this program is not merely an administrative decision but reflects the comprehensive aspirations and needs of the community. This participatory approach facilitates the identification of local potentials, such as fertile land and resources, which are then developed into relevant productive enterprises like organic vegetable farming and goat husbandry. These findings indicate that community-based empowerment is more effective when the planning process is rooted in active community participation, thereby avoiding a top-down model that often fails to accommodate actual needs on the ground.

Furthermore, community involvement in the management of productive waqf strengthens a sense of ownership and responsibility, which is crucial for the program's sustainability. A fair and

transparent profit-sharing mechanism, allocating 60 percent of the business proceeds to beneficiaries and 40 percent for development, creates a balance between individual and collective interests. This model demonstrates that the principle of equitable distribution is not merely theoretical but can be realized in the practical management of social assets. It simultaneously reinforces solidarity and mutual cooperation (*gotong royong*), which have long been the main social pillars within the village community (A. A. Saputra, 2023). Transparency and accountability constitute the foundational pillars of the success of productive waqf in Suka Maju Village. Financial reports and business progress, openly disclosed every three months, not only increase community trust in the managers but also minimize internal conflicts that frequently impede social programs. This practice of transparency represents a significant innovation compared to traditional waqf management, which tends to be closed. Consequently, this study strengthens the literature on professional and transparent waqf governance as a determining factor for the success of productive waqf programs.

The role of community leaders as social mediators and educators is key to broadening public understanding and acceptance of productive waqf (Mohamad Rohana et al., 2024). These leaders not only connect managers with residents but also facilitate knowledge transfer and reduce skepticism among those unfamiliar with this new concept. Participatory educational strategies involving discussions and field demonstrations have proven effective in increasing trust and participation. These findings highlight the importance of an inclusive and adaptive communication approach as an integral part of the success of community-based empowerment programs (Asyari et al., 2024).

However, skepticism among some residents, caused by limited information and experience, remains a significant obstacle (Vasin, 2023). This study identifies the need for continuous and innovative communication strategies, such as utilizing local media and adaptive educational modules, to bridge this understanding gap. A novel aspect emerging from this research is the emphasis on communication that fosters long-term emotional relationships between managers and the community, rather than merely delivering formal information. This underscores that socio-economic transformation requires ongoing learning and adaptation processes (Suprayitno, Iskandar, Dahurandi, Hendarto, & Rumambi, 2024). The impact of the productive waqf program extends beyond significant economic improvement—evidenced by a 30-50 percent increase in beneficiaries' income—to strengthening the village's social capital. Collective activities such as *gotong royong* and joint harvesting enhance social cohesion and create a safe social space for dialogue and solidarity. This strong social capital becomes a strategic asset in building a resilient and productive community and forms an essential foundation for economic and social sustainability. These findings contribute new insights into how socio-economic programs based on waqf can simultaneously reinforce social bonds and improve welfare.

Finally, the success of this program confirms that integrating Islamic values into a professional, transparent, and participatory waqf management system can serve as an innovative and transformative empowerment model. This approach shifts the waqf paradigm from a static asset to a dynamic and inclusive socio-economic instrument. This study offers a significant contribution to the literature on waqf management by affirming that good governance and active community participation are keys to addressing sustainable development challenges at the village level while opening opportunities for replicating similar models in other regions.

4. CONCLUSION

This study demonstrates that the economic empowerment strategy for the community of Suka Maju Village through productive waqf successfully addresses various obstacles that have previously hindered rural economic development, such as limited business capital, low financial literacy, and

inadequate infrastructure. By adopting a participatory and transparent approach, the productive waqf program inclusively empowers the community through active management of waqf assets, resulting in an average income increase of 30–50 percent while simultaneously strengthening the village's social capital via mutual cooperation and community solidarity. The novelty of this research lies in the implementation of a productive waqf management model that integrates Islamic values, principles of equitable distribution, and adaptive communication mechanisms that foster long-term emotional bonds between managers and the community, distinguishing it from traditional waqf models that tend to be passive and closed. The implications of this study affirm that professional and participatory waqf governance not only supports the sustainability of waqf-based economic empowerment programs but also provides a replicable framework for other villages, promoting sustainable development grounded in community empowerment and socio-religious values.

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