



Management, Empowerment, and Islamic Welfare: Evidence from Livestock Productive Waqf at Al-Azhar Institution Indonesia

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Abstract. Productive waqf has become a means to improve community welfare through various economic-based programs. This is inseparable from the role of waqf fund management by professional Nazir, accompanied by community empowerment. Al-Azhar Indonesia's livestock waqf program has shown good management and empowerment results, but it has not been clearly illustrated how much the influence of productive waqf management and empowerment on the welfare of *mauquf 'alaih*, especially measured in spiritual welfare or maqashid sharia. This study aims to prove that productive waqf management and empowerment affect the Islamic welfare through the livestock waqf program at the Al-Azhar Indonesia Institute. The research method uses descriptive quantitative methods with data collection methods through distributing questionnaires and interviews. The data analysis technique uses the Partial Least Square-Structural Equation Model (PLS-SEM) with Smart PLS software version 4. The results showed that the management and empowerment of productive waqf positively and significantly affected the Islamic welfare. The livestock waqf program run by the Al-Azhar Indonesia Institute can significantly improve material and spiritual welfare with the level of influence of management on the Islamic welfare of 0.333 or 33.3% while the level of influence of empowerment on the Islamic welfare is 0.617 or 61.7%. The level of welfare achieved during the livestock waqf program is seen in increasing income, worship, fulfilling primary needs, knowledge and skills, as well as health and education.

Abstrak. Wakaf produktif telah menjadi sarana untuk meningkatkan kesejahteraan masyarakat melalui berbagai program berbasis ekonomi. Hal ini tidak terlepas dari peran pengelolaan dana wakaf oleh nazhir profesional yang disertai dengan pemberdayaan masyarakat. Program wakaf ternak Al-Azhar Indonesia telah menunjukkan hasil pengelolaan dan pemberdayaan yang baik, namun belum tergambar dengan jelas sejauh mana pengaruh pengelolaan dan pemberdayaan wakaf produktif terhadap kesejahteraan mauquf 'alaih terutama diukur pada kesejahteraan spiritual atau maqashid syariah. Penelitian ini bertujuan untuk membuktikan bahwa pengelolaan dan pemberdayaan wakaf produktif berpengaruh terhadap kesejahteraan Islam melalui program wakaf ternak di Lembaga Al-Azhar Indonesia. Metode penelitian menggunakan metode kuantitatif deskriptif dengan metode pengumpulan data melalui penyebaran kuesioner dan wawancara. Teknik analisis data menggunakan Partial Least Square-Structural Equation Model (PLS-SEM) dengan perangkat lunak Smart PLS versi 4. Hasil penelitian menunjukkan bahwa pengelolaan dan pemberdayaan wakaf produktif berpengaruh positif dan signifikan terhadap kesejahteraan Islam. Program wakaf ternak yang dijalankan oleh

Lembaga Al-Azhar Indonesia mampu meningkatkan kesejahteraan material maupun spiritual secara signifikan dengan tingkat pengaruh pengelolaan terhadap kesejahteraan Islam sebesar 0.333 atau 33.3% sedangkan tingkat pengaruh pemberdayaan terhadap kesejahteraan Islam sebesar 0.617 atau 61.7%. Tingkat kesejahteraan yang telah tercapai selama program wakaf ternak dilihat dari aspek peningkatan pendapatan, ibadah, tercukupinya kebutuhan primer, ilmu pengetahuan dan keterampilan, serta kesehatan dan pendidikan.

INTRODUCTION

Waqf assets need to be managed productively to fulfill the community's needs and economic empowerment. Increased productive waqf management can also minimize poverty and become an aspect of development in various sectors of humanity, especially in the economy, and achieve community welfare (Idrus, 2020). Research proves that the 12% integrated waqf Islamic social finance source is more effective in changing low-income people to achieve economic prosperity in the community (Widiastuti et al., 2022). Implementing productive waqf management has been widely practiced in Indonesia, and it is the goal of community economic empowerment. This is proven in research by Rahman and Widyastuti (2020) that waqf allocated to the agricultural sector of the Penatarsewu Muhammadiyah Branch Management (PRM) has an impact on improving the welfare of farmers.

Furthermore, productive waqf management in the Global Wakaf Institution with various allocations of waqf assets in social activity programs has provided benefits and welfare for the beneficiaries (Sutra, 2020). The implementation of productive waqf has also been carried out in many countries, one of which is Turkey, especially the city of Konya, which has developed productive waqf assets in the agricultural sector, the results of which show that the development of agriculture needs to be supported by a favorable natural environment and socio-political situation (Orbay, 2012). There are also research results that show that the agricultural sector will develop if there is a financing access program sourced from waqf assets and Islamic banks aimed at financing agriculture; this financing model can be based on muzara'ah waqf which is designed to overcome the problems that occur in financing the agricultural sector (Moh'd et al., 2017; Shafiai et al., 2015).

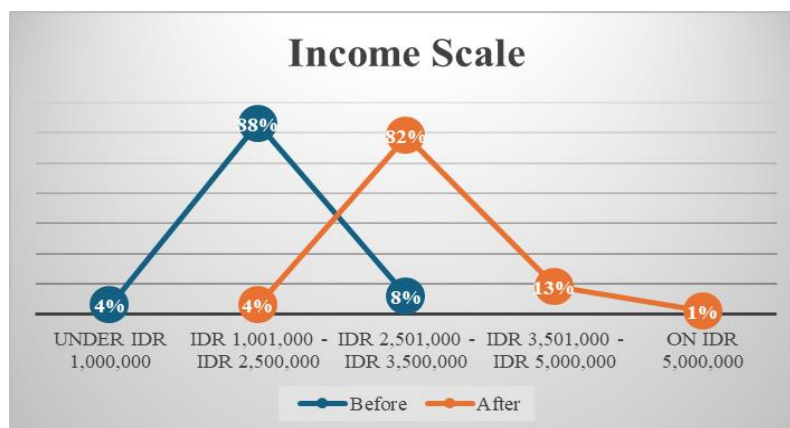
Community welfare will create a group that achieves maximum life goals and can develop abilities aligned with community needs. According to Ramadhanti et al. (2023), welfare in Islam is measured not only by the ability of the community to meet material needs but also by the spiritual needs that are met. Beik's (2016) research findings also developed a welfare and poverty measurement tool based on sharia principles called the CIBEST Model measurement tool. This CIBEST model proves that welfare and poverty are measured not only in the material sector but also through the spiritual sector, which is reviewed through maqashid sharia. Maqashid sharia is Allah's goal in the aspect of sharia, which helps provide benefits to humans with *dharuriyah*, *hajiyah*, and *tahsiniyah* needs that are fulfilled with the aim that humans can live as servants of Allah who are filled with goodness.

According to Imam Ghazali, the welfare and benefit of the people are related to the realization of *mabaadi' al-khamsa* in maqashid sharia, including aspects of religious protection (*hifdz ad-diin*), protection of reason (*hifdz al-'aql*), protection of the soul (*hifdz an-nafs*), protection of property (*hifdz al-maal*), and protection of offspring (*hifdz an-nasl*) (Fadllan, 2019). The welfare of this community can generally be measured annually to review the achievement level of success or decline that occurs.

Al-Azhar Waqf, established by Al-Azhar Islamic Boarding School Foundation, is a waqf institution that supports improving management and empowering *mauquf 'alaih*. Al-Azhar Waqf manages waqf assets by involving community participation and strives to develop productive waqf that demonstrates sustainable

Muslim economic empowerment, education, and *da'wah* (Rokhman, 2023). The productive waqf program of Al-Azhar waqf economic empowerment includes waqf of Al-Azhar Tahfidz Pesantren in Pamijahan, Mineral Water Waqf, and Livestock Waqf. One productive waqf, livestock waqf, offers many benefits for *mauquf 'alaih*. According to an interview with the head of the livestock waqf program, this program has helped *mauquf 'alaih* market livestock and provides financial assistance to manage livestock, and the income generated will be distributed according to a predetermined agreement.

The livestock waqf was established in 2020, with locations in West Nusa Tenggara and Bandung Regency, West Java. Al-Azhar-assisted village communities implement the livestock waqf program with local farmer groups to achieve a higher level of *da'wah* empowerment and improve the local economy. There are many changes in the number of *mauquf 'alaih* every year. To date, around 72 livestock waqf managers have felt the impact of positive economic changes due to their involvement in the livestock waqf program. The livestock waqf program was established due to the conditions of the farmers, who have no capital and cannot market their livestock. According to a preliminary review of interviews with the head of the Al-Azhar livestock waqf management, managing waqf funds to *mauquf 'alaih* has resulted in significant economic changes, especially in income. This shows that Al-Azhar livestock waqf manages and supports the livestock well.



Source: Research finding by authors, 2024 (processed data).

Figure 1 Income scale of *mauquf 'alaih* before and after participating in the Al-Azhar livestock waqf program

Figure 1 presents a significant increase in the income of *mauquf 'alaih* following their participation in the Al-Azhar livestock waqf program. The data reveals a substantial rise in income levels, with 4% increase in the income scale of IDR 1,001,000 - IDR 2,500,000; 82% increase in the income scale of IDR 2,501,000 - IDR 3,500,000; 13% increase in the income scale of 3,501,000 - IDR 5,000,000, and 1% increase in the income scale above IDR 5,001,000. These findings underscore the significant impact of the Al-Azhar livestock waqf program on the income levels of *mauquf 'alaih*.

Waqf in the livestock sector can improve the economy and income of the community, and the assistance provided will improve their knowledge aspects, all of this will achieve the welfare of the quality level of independence in society, especially for *mauquf 'alaih*. There is an analysis conducted at the Baitur Rahmah Sejahtera Sidoarjo Foundation that the variables in productive waqf utilization have a positive and significant effect on the welfare of *mauquf 'alaih* as measured also through the maqashid perspective of sharia (Ramadhanti et al., 2023). Diana and Masruchin (2022), in their research, also explained that the level of welfare can measure social activities based on community empowerment through maqashid sharia. This expression is also proven in Abdullah's research (2018) that waqf plays a role as a driver for Muslim-majority countries to achieve sustainable development goals (SDGs) based on maqashid sharia, which

means that maqashid sharia is an important principle that is used as a measuring tool to support the running of productive waqf.

The management and empowerment of productive waqf in the Al-Azhar livestock waqf program have been developed and implemented well. However, in its implementation, no index measures the impact of the management and empowerment of livestock waqf in Al-Azhar Waqf on the welfare of *mauquf 'alaih*. This research needs to be done because so far in the Al-Azhar Waqf institution, especially in the livestock waqf program, there is still no research that measures the level of influence of productive waqf management and empowerment on the welfare aspect of *mauquf 'alaih*, mainly measured in spiritual welfare or maqashid sharia in order to find out how much the level of welfare felt by *mauquf 'alaih*.

LITERATURE REVIEW

Productive Waqf Management

To achieve optimal waqf empowerment, waqf assets must be managed effectively by waqf institutions. Effectively managing waqf assets can invite the community to contribute to welfare and waqf institutions can operate well. According to Lestari and Thantawi (2016), the aspects of fundraising strategy and objectives, waqf administration, waqf donation services, investment in the financial and real sectors, and the distribution of waqf to the social sector can improve various aspects of the waqf sector, the management of waqf assets can be done optimally. Waqf managers must also pay attention to these three aspects to maximize the utilization of waqf assets: the benefits obtained by *mauquf 'alaih*, regulations, and supervision (Makhrus, 2018b).

According to Indra (2021), there is a theory that states that there are four management functions involved in the waqf management process:

- a. *Planning/al-takhtith*
This planning is carried out by setting goals and targets for activities, designing strategic outcomes, identifying the necessary resources, and designing success indicators to achieve these goals and targets. According to Setiawan et al. (2021), management can be considered optimal with proper planning.
- b. *Organizing/al-tanzhim*
This organization adjusts the required tasks and procedures, builds an organizational structure, and develops Human Resources (HR) through training related to waqf management. The organization's future success depends on the HR management of the waqf organization (Ilyas, 2017).
- c. *Leading/al-qiyadah*
In this part of leadership, efforts should include providing guidance and motivation to achieve optimal waqf management objectives and assigning tasks and directions appropriate to the work required. The nazir is responsible for the leadership in waqf management; therefore, high-quality leadership is required to run the waqf effectively.
- d. *Controlling/al-riqabah*
Evaluation of activity goals and targets, clarification, and problem solving can enable oversight.

Productive Waqf Empowerment

One sustainable and strategic utilization effort for waqf is productive waqf empowerment, which allows the community to use productive waqf products, such as land waqf, cash waqf, or cash waqf. In achieving effective and efficient community economic empowerment, several steps must be taken, according to research by Makhrus (2018a):

- a. Public Awareness
The first step, public awareness, is a powerful tool to drive economic change. It aims to shift community perceptions through training and implementation. By changing the community's perception, we can boost their motivation to improve their economic conditions.
- b. Organization formation.
Organizational formation can form management in the community to achieve significant changes. The organization's formation will create high cooperation and solidarity so that work and tasks become tidier and more accessible to organize.
- c. Cadreization
During the community empowerment program, regeneration is carried out through intensive mentoring and monitoring. This is useful for fostering broad knowledge among *mauquf 'alaih*. Increased knowledge will make it easier for *mauquf 'alaih* to carry out productive waqf empowerment.
- d. Technical support
Adequate facilities and infrastructure are available to meet the needs of the program. Complete facilities and infrastructure will support the achievement of the level of performance carried out by *mauquf 'alaih*, creating effective and efficient empowerment.
- e. System management
To encourage cooperation and solidarity in the empowered community, this system's management is focused on forming small groups. The small groups formed in the organization will provide cohesiveness between each other to achieve welfare for each *mauquf 'alaih*.

Maqashid Sharia as a Parameter of Islamic Welfare

Maqashid sharia is Allah's goal in the aspect of sharia, which helps provide benefits to humans with *dharuriyah*, *hajiyah*, and *tahsiniyah* needs that are fulfilled with the aim that humans can live as servants of Allah who are filled with goodness. According to Imam Al-Syatibi, the benefits to be achieved are divided into three levels, namely the level of *dharuriyat* needs, *hajiyat* needs, and *tahsiniyat* needs including (Jalili, 2021; Nasution and Nasution, 2020):

- a. The *dharuriyat* level is the primary level of need. If the needs of this primary level are not met, the safety of mankind will be threatened in this world and the hereafter. *Dharuriyat* is the level that determines the achievement of the benefit of the world and the hereafter. There are five categories of primary needs, including maintaining religion (*hifdzu 'ddin*), maintaining the soul (*hifdzu 'nafs*), maintaining the mind (*hifdzu 'aql*), maintaining honor and descent (*hifdzu 'nasl*), and maintaining property (*hifdzu 'maal*). Fulfillment of perfection at this level includes the implementation of mandatory worship ordered by Allah SWT.
- b. The level of *hajiyat* is the level of secondary needs; if these secondary needs are not met, they will not be threatened with safety but will feel difficulties in their lives. The purpose of this level is to achieve the needs of the *dharuriyat* level and continue to realize the benefit of the people. An example of its application is the alleviation of worship when sick. The legal aspects at this level will appear when there is an emergency in daily life.
- c. The *tahsiniyat* level is a tertiary level of need that, if not realized, will not threaten any of the five categories at the *dharuriyat* and *hajiyat* levels or cause hardship. This level aims to perfect the previous levels. Examples in the legal aspect of this level are giving charity to people who are more in need and the recommendation to free enslaved people.

METHOD

This research is a type of descriptive quantitative research that aims to prove objectively that productive waqf management and empowerment affect the Islamic welfare of *mauquf 'alaih*. The data collection technique in this study was to interview the head of the livestock waqf program manager and distribute questionnaires. The questionnaire was distributed to *mauquf 'alaih* or members of the Al-Azhar livestock waqf in Bandung. Sampling in this study used a saturated sampling technique, where all individuals in the population of 72 members were sampled (Wahab and Junaedi, 2022). The research was conducted from January 2024 to May 2024. The data analysis technique uses the Partial Least Square (PLS) method. According to Sumardi (2019), there are three steps in analyzing the PLS method: the relationship between variables, path analysis, and the PLS evaluation model. The PLS evaluation model is carried out by assessing the measurement model evaluation (outer model) and structural model evaluation (inner model).

RESULTS AND DISCUSSION

Results of Data Analysis Test

Measurement model analysis is carried out by looking at the validity and reliability of the model. Model validity is measured based on the value of convergent validity and discriminant validity. Convergent validity is assessed using indicator loading parameters and AVE values. Meanwhile, discriminant validity is assessed based on the cross-loading of each construct. Furthermore, the measurement model reliability assessment is carried out by looking at construct reliability. Construct reliability assessment is measured using composite reliability and Cronbach's alpha parameters.

Results of Data Analysis Test

Measurement model analysis is carried out by looking at the validity and reliability of the model. Model validity is measured based on the value of convergent validity and discriminant validity. Convergent validity is assessed using indicator loading parameters and Average Varians Extracted (AVE) values. Meanwhile, discriminant validity is assessed based on the cross-loading of each construct. Furthermore, the measurement model reliability assessment is carried out by looking at construct reliability. Construct reliability assessment is measured using composite reliability and Cronbach's alpha parameters.

Table 1 Outer model analysis result in the research of Management, Empowerment, and Islamic Welfare: Evidence from Livestock Productive Waqf at Al-Azhar Institution Indonesia

| Construct | Items | Construct Validity | | Construct Reliability | |
|-------------|-------|--------------------|---------------------------|-----------------------|------------------|
| | | Loading Factors | Avarage Varians Extracted | Composite Reliability | Cronbach's Alpha |
| Management | PG01 | 0.845 | | | |
| | PG02 | 0.784 | | | |
| | PG03 | 0.884 | | | |
| | PG04 | 0.767 | | | |
| | PG05 | 0.770 | 0.685 | 0.924 | 0.923 |
| | PG09 | 0.867 | | | |
| | PG10 | 0.759 | | | |
| | PG11 | 0.833 | | | |
| Empowerment | PB1 | 0.818 | | | |
| | PB2 | 0.898 | 0.637 | 0.891 | 0.885 |
| | PB3 | 0.822 | | | |

Table 1 Outer model analysis result in the research of Management, Empowerment, and Islamic Welfare: Evidence from Livestock Productive Waqf at Al-Azhar Institution Indonesia (continued)

| Construct | Items | Construct Validity | | Construct Reliability | |
|-----------------|-------|--------------------|---------------------------|-----------------------|------------------|
| | | Loading Factors | Avarage Varians Extracted | Composite Reliability | Cronbach's Alpha |
| Islamic Welfare | PB4 | 0.777 | 0.656 | 0.939 | 0.934 |
| | PB5 | 0.741 | | | |
| | PB7 | 0.718 | | | |
| | KS1 | 0.836 | | | |
| | KS2 | 0.831 | | | |
| | KS3 | 0.848 | | | |
| | KS4 | 0.826 | | | |
| KS5 | 0.804 | | | | |
| KS6 | 0.850 | | | | |
| KS7 | 0.797 | | | | |

Source: Research finding by authors, 2024 (processed data).

Table 1 shows the results of the measurement model analysis (outer model) in terms of the construct validity and construct reliability values, namely the loading factors, Average Variance Extracted (AVE), composite reliability, and Cronbach's alpha. According to Ghazali's theory (2014), the recommended loading factor must be greater than 0.7 to meet the valid criteria in each research indicator. Then, a valid construct can also be assessed from the AVE value, which must be 0.5 to explain more than half of the variance of each indicator.

The analysis results show that the correlation between constructs and variables has met convergent validity because it has a loading factor value of more than 0.7. Then, all latent variables or constructs in this research model have an AVE value higher than 0.5, which means that all constructs in this research model can explain more than half the variance of their indicators. According to Ghazali (2014), construct reliability can be declared to meet the assumptions if it has a composite reliability value and Cronbach's alpha above 0.7. Table 1 shows that each latent variable's composite reliability and Cronbach's alpha values are above 0.7. Therefore, it is concluded that all latent variables in this study are declared to have met the criteria for construct reliability.

After testing the validity and reliability of the measurement model (outer model), further analysis of the structural model (inner model) is carried out. Testing the structural or inner model is conducted to see the R-Square value for each endogenous latent variable and review the path coefficients analysis. If the R-Square value of 0.25 means a weak model, 0.50 means a moderate model, and 0.75 means a robust model (Ghozali, 2014).

Table 2 R-Square coefficient value in the research of Management, Empowerment, and Islamic Welfare: Evidence from Livestock Productive Waqf at Al-Azhar Institution Indonesia

| Variable | R-Square | R-Square Adjusted |
|-----------------|----------|-------------------|
| Islamic Welfare | 0.881 | 0.878 |

Source: Research finding by authors, 2024 (processed data).

Table 2 reveals a significant R-Square value of 0.881 for the endogenous latent variable. This indicates that the exogenous latent variable, specifically management and empowerment, can effectively elucidate the endogenous variable, Islamic welfare, by 88.1%. Other variable factors beyond the research model influence the remaining 11.9%. The R-Square value of 0.881, exceeding the 0.50 threshold, underscores the robustness of the model.

The next step is to look at the value in the path coefficients analysis using the bootstrapping method. The bootstrapping method is used to test each relationship in the PLS-SEM model. Bootstrapping uses a statistical value of 5% alpha and T-statistics of 1.96. The significance test and hypothesis results are seen from the T-Statistics value > 1.96, meaning H0 is rejected and H1 is accepted. The probability value can be seen from the P-value < 0.05, so H0 is rejected and H1 is accepted.

Table 3 Path coefficient output in the research of Management, Empowerment, and Islamic Welfare: Evidence from Livestock Productive Waqf at Al-Azhar Institution Indonesia

| | Original Sample (O) | Sample Mean (M) | Standar Deviation (STDEV) | T Statistic (IO/STDEVI) | P Values |
|-------------------------------|---------------------|-----------------|---------------------------|-------------------------|----------|
| Management > Islamic Welfare | 0.333 | 0.331 | 0.157 | 2.125 | 0.034 |
| Empowerment > Islamic Welfare | 0.617 | 0.622 | 0.154 | 4.015 | 0.000 |

Source: Research finding by authors, 2024 (processed data).

Based on the results of the path coefficient output, it can be concluded that the influence of exogenous latent constructs on endogenous latent constructs, as well as the significance of the influence of each variable by looking at the parameter coefficient value (original sample). The parameter coefficient for the management variable is (original sample) 0.333, which means that there is an effect between productive waqf management on Islamic welfare. These results can be interpreted that productive waqf management has a positive effect on Islamic welfare with a statistical t-value of 2.125 significance (t-table 5% significance = 1.96). Therefore, the t-statistic value is greater than the t-table of 1.96 (2.125 > 1.96). Moreover, this assumption is also in accordance with the parameter significance value (p value) of 0.034 or lower than 0.05.

The magnitude of the parameter coefficient for the empowerment variable is (original sample) 0.617, which means that there is an effect between productive waqf empowerment on Islamic welfare. These results can be interpreted that productive waqf empowerment has a positive effect on Islamic welfare with a statistical t-value of 4.015 significance (t-table of significance 5% = 1.96). Therefore, the t-statistic value is greater than the t-table of 1.96 (4.015 > 1.96). Moreover, this assumption is also in accordance with the parameter significance value p value of 0.000 or lower than 0.05.

The Effect of Productive Waqf Management on Islamic Welfare in Al-Azhar Waqf Livestock

The magnitude of the parameter coefficient for the management variable is (original sample) 0.333, which means the effect between productive waqf management on Islamic welfare. These results can be interpreted that productive waqf management has a positive effect on Islamic welfare with a statistical t-value of 2.125 significance (t-table of 5% significance = 1.96). Therefore, the t-statistic value is greater than the t-table of 1.96 (2.125 > 1.96). Moreover, this assumption is also in accordance with the parameter significance value (p value) of 0.034 or lower than 0.05.

The results of the research hypothesis show that management has a positive and significant effect on the Islamic welfare. This shows that productive waqf management affects the Islamic welfare of *mauquf 'alaih*. The results of this study are from research conducted by Novitasari (2018) that shows that the waqf benefit distribution program can increase the welfare index of *mauquf 'alaih* and reduce the material poverty index. With the management of waqf assets in the cash waqf benefit distribution program, *mauquf 'alaih* can meet their families' material and spiritual needs. It is also proven in this study that the level of impact on the welfare of *mauquf 'alaih* after participating in the livestock waqf program has been measured. This

aspect of welfare is reviewed from the maqashid sharia levels of *dharuriyat*, *hajiyat*, and *tahsiniyat*. The results show that *mauquf 'alaih* have improved their spiritual and material welfare after participating in the Al-Azhar livestock waqf program.

This research is also confirmed by the results of Rahman and Widiastuti's research (2020) that the management model in the productive waqf management of PRM Penatarsewu uses a *mukharabah* agreement with a 60:40 profit sharing system, and the results have an impact on improving the welfare of farmers based on maqashid sharia indicators. This opinion is also corroborated by the research equation of Syamsuri et al. (2022), which explains that there is an effect of productive land waqf management on community welfare as evidenced by the Waqf Land variable (X) having a T count greater than the T table ($4.646 > 1.984$) and a significance level (Sig.) lower than 0.05 ($0.00 < 0.05$). This indicates that the greater the potential of productive land waqf management, the greater the effect on community welfare.

The most influential indicator on the exogenous latent variable of management, namely PG03, has a value of 0.884. This value is reviewed at the loading factor value to determine the resources needed during management. This is in accordance with the provisions for becoming a member of the livestock waqf set by the nazir, one of which is that prospective members of the livestock waqf are accustomed to taking care of cows and sheep and are accustomed to doing business or sales. From this review, providing professional resources in specific fields, especially in the livestock sector, is very important. This is also supported by the research opinion of Hayati and Yulianto (2021) that human resources in a company must be managed professionally to realize harmony between employee competence and company demands and goals. One of the processes of developing and improving employee competence can be carried out through education and training activities, which will increase employee productivity. Allah SWT also says in Q.S. Zumar: 9, which reads:

أَمَّنْ هُوَ قَائِمٌ أَنَاءَ اللَّيْلِ سَاجِدًا وَقَائِمًا يَحْذَرُ الْأَجْرَةَ وَيَرْجُوا رَحْمَةَ رَبِّهِ ۗ فَلَنْ هَلْ يَسْتَوِي الَّذِينَ يَعْلَمُونَ وَالَّذِينَ لَا يَعْلَمُونَ ۗ إِنَّمَا يَتَذَكَّرُ أُولُو الْأَلْبَابِ

It means: *Is he who payeth adoration in the watches of the night, prostrate and standing, bewareing of the Hereafter and hoping for the mercy of his Lord, (to be accounted equal with a disbeliever)? Say (unto them, O Muhammad): Are those who know equal with those who know not? But only men of understanding will pay heed.*

Tafsir Al-Mishbah explains that Allah SWT distinguishes between people with knowledge and people who do not know. Therefore, people armed with knowledge and education will achieve the goals that were planned before (Shihab, 2017).

The Effect of Productive Waqf Empowerment on Islamic Welfare in Al-Azhar Waqf Livestock

The magnitude of the parameter coefficient for the empowerment variable is (original sample) 0.617, which means that there is an effect between productive waqf empowerment on Islamic welfare. These results can be interpreted that productive waqf empowerment has a positive effect on the Islamic welfare of *mauquf 'alaih* with a statistical t-value of 4.015 significant (t-table of 5% significance = 1.96). Therefore, the statistical t-value is greater than the t-table of 1.96 ($4.015 > 1.96$). Moreover, this assumption is also in accordance with the parameter significance value (p value) of 0.000 or lower than 0.05.

The results of the research hypothesis not only confirm the positive and significant effect of empowerment on Islamic welfare but also align with existing research. For instance, Almas (2018) has also highlighted the strategic step of productive waqf empowerment to achieve community welfare, which includes optimizing the role of nazir, human resource development, improving nazir welfare, and enhancing waqf-related regulations. This convergence of findings with established research lends further credibility to our study.

The findings of this study are also supported by the research of Iballudin et al. (2022) that the empowerment of productive waqf to achieve community welfare can be through sheep farming programs. This empowerment can increase innovation in the sheep farming sector. There is a flow in running this empowerment program, including assessment or analyzing the conditions and potential of the community, program design by designing solutions to conditions, implementation and assistance by creating community self-help groups, monitoring and evaluation, and exit strategy, namely a form of cooperation with other institutional partners.

This is also reinforced by Munawar and Mufraeni (2021) results that economic empowerment has a positive and significant effect on community welfare. This explains that the construct of economic empowerment as measured by worship guidance, Islamic character building, mentoring and monitoring, and knowledge and skills has a significant effect on community welfare by 40.4%, while the remaining 59.6% is influenced by other variables not examined in the study.

There is an indicator value that has the most influence on the exogenous latent variable of empowerment, namely PB2, with a value of 0.898, which is reviewed at the loading factor value with the business training statement. This review shows that business training in livestock waqf has been running effectively to create optimal productive waqf empowerment. This is also supported by the research opinion from Zahrudin et al. (2023) that empowerment needs a business training program to achieve the community's economic potential, improve the community's welfare, and especially create more economically independent villages. Allah SWT has said in Q.S An Nisa: 29, which reads:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

Its means: *O you who have believed, do not consume one another's wealth unjustly but only [in lawful] business by mutual consent. And do not kill yourselves [or one another]. Indeed, Allah is to you ever Merciful.*

This verse is explained in the book Tafsir Al Misbah. The meaning of *tijarah* includes two meanings: carrying out Allah's worship orders and seeking wealth or meeting needs through halal Islamic commerce, as recommended by Allah SWT.

CONCLUSION

Productive waqf management and empowerment have a positive and significant effect on the Islamic welfare of *mauquf 'alaih*, which means that members of livestock waqf have achieved a significant level of material and spiritual welfare with a large value of the level of influence of management on the Islamic welfare of *mauquf 'alaih* of 0.333 or 33.3% while the value of the level of influence of empowerment on the Islamic welfare is 0.617 or 61.7%. The level of welfare achieved during the livestock waqf program is seen from the aspects of increasing income, worship, fulfilling primary needs, knowledge and skills, as well as health and education.

The findings of the research on productive waqf management and empowerment strengthen the theory that productive waqf is an Islamic economic instrument that is not only social in nature but also has high economic potential. The results of this study provide strategic directions for waqf managers (*nazhir*), waqf institutions, and policy makers in improving the effectiveness of productive waqf programs. Further research is expected to increase the number of respondents to include all members of the Al-Azhar livestock waqf, both in Bandung and NTB, in order to review the overall impact on the welfare of *mauquf 'alaih*. In addition, it is also expected to use other research tools such as the Central for Islamic Business and Economic Studies (CIBEST).

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