The Imperative for Productive Waqf at the Great Mosque of Semarang in Promoting Community Economic Development

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Abstract

Productive waqf represents an innovative model for optimizing waqf assets to strengthen social and economic resilience within Muslim communities. Despite its significant potential, the implementation of productive waqf in Indonesia remains limited, particularly in mosque-based institutions that often face challenges in professionalism and governance. This study aims to analyze the management system of the *Wakaf Produktif Center* (WPC) of the Great Mosque of Semarang, focusing on the implementation of nazhir's rights and obligations and its impact on community welfare. A descriptive qualitative approach was employed, grounded in the *good waqf governance* framework. Data were collected through semi-structured interviews with WPC administrators and shop tenants, field observations, and official document analysis. Data analysis followed the Miles and Huberman model, including data reduction, display, and verification. The findings reveal that WPC management aligns with Law No. 41 of 2004 on Waqf, emphasizing professionalism, accountability, and transparency. Productive waqf assets such as shop rentals and culinary centers have generated sustainable income that supports mosque programs and enhances the economic well-being of the surrounding community. The novelty of this research lies in identifying a replicable mosque-based productive waqf governance model adaptable to other regions. Scientifically, this study contributes to the development of a practical *good governance* model for productive waqf management in Indonesia. Future studies are recommended to examine the long-term effectiveness of the WPC model and employ quantitative approaches to measure its economic impact on beneficiaries.

Keywords: Asset management, Great Mosque, Nazhir, Waqf.

Abstrak

Wakaf produktif merupakan model inovatif dalam optimalisasi aset wakaf untuk memperkuat ketahanan sosial dan ekonomi umat. Meskipun potensinya besar, praktik wakaf produktif di Indonesia masih terbatas, khususnya pada lembaga berbasis masjid yang sering terkendala profesionalisme dan tata kelola nazhir. Penelitian ini bertujuan menganalisis sistem pengelolaan Wakaf Produktif Center (WPC) Masjid Agung Semarang, dengan fokus pada implementasi hak dan kewajiban nazhir serta dampaknya terhadap kesejahteraan masyarakat. Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan teori good waqf governance sebagai landasan analisis. Data diperoleh melalui wawancara semi-terstruktur dengan pengelola WPC dan penyewa toko, observasi lapangan, serta telaah dokumen resmi. Analisis data mengacu pada model Miles dan Huberman yang meliputi reduksi data, penyajian data, dan verifikasi. Hasil penelitian menunjukkan bahwa pengelolaan WPC telah sesuai dengan prinsip Undang-Undang No. 41 Tahun 2004 tentang Wakaf, dengan penerapan nilai profesionalisme, akuntabilitas, dan transparansi. Pemanfaatan aset wakaf produktif berupa sewa toko dan sentra kuliner mampu menciptakan pendapatan berkelanjutan untuk mendukung program masjid dan meningkatkan kesejahteraan ekonomi masyarakat sekitar. Kebaruan penelitian ini terletak pada identifikasi model tata kelola wakaf produktif berbasis masjid yang dapat direplikasi di daerah lain. Secara ilmiah, hasil penelitian ini berkontribusi pada pengembangan model good governance wakaf di Indonesia. Penelitian selanjutnya disarankan untuk mengkaji efektivitas WPC dalam jangka panjang dan mengintegrasikan analisis kuantitatif terhadap dampak ekonomi masyarakat penerima manfaat.

Kata Kunci: Masjid Agung Semarang, Nazhir, Pengelolaan Aset, Wakaf Produktif.

A. Introduction

Waqf, as defined in Chapter 1, Article 1 of Law No. 41 of 2004 on Waqf, is a legal act by which a *waqif* (donor) separates or transfers part of his or her property to be used permanently or for a specified period for religious or public-welfare purposes in accordance with Islamic law.[1] This definition affirms waqf's strategic role as a key instrument of Islamic social finance and philanthropy aimed at promoting sustainable welfare and reducing inequality.[2] Despite this strong legal and moral foundation, waqf management in Indonesia remains largely traditional and consumptive. According to data from the Badan Wakaf Indonesia (BWI, 2025), there are more than 451,000 waqf assets across the country, yet only around 9–10 % are managed productively.[3] This indicates a large discrepancy between the potential of waqf assets and their actual utilization, demonstrating the need for more professional, innovative, and productive management practices.

The major challenge in optimizing productive waqf lies in the managerial competence of the *nazhir* (waqf manager). The success of productive waqf initiatives depends heavily on the nazhir's capacity to plan, manage, and develop waqf assets in a professional manner.[4] Strengthening nazhir competence requires human resource development, fair remuneration systems, and supportive regulatory frameworks.[5] Habibaty (2017) emphasised that weak managerial capacity among nazhirs is one of the main causes of stagnation in waqf management,[6] while further recent studies show that productive waqf can serve as an effective strategy for community empowerment in the digital era.[7] These studies reveal that while the concept of productive waqf is widely promoted, the implementation gap particularly in mosque-based management—remains a persistent obstacle in realising its socio-economic potential.

Prior literature has shown that professional governance, transparency, and innovation are key determinants of productive waqf success. For example, research by Latif, Din & Mustapha (2018) in Malaysia demonstrated that good waqf governance significantly enhances sustainability of waqf projects. Similarly, Munawar et al. (2022) highlight that nazhirs require competencies not only in fiqh but also in entrepreneurship and business management. However, most of these studies focus on waqf institutions or national-scale organizations, leaving a research gap concerning mosque-based waqf institutions that directly

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[1] *Undang-Undang Wakaf No 41 Tahun 2004*, n.d.

[2] Saripah Abdul Latif, Nik Muniyati Nik Din, and Zaiton Mustapha, "The Role of Good Waqf Governance in Achieving Sustainable Development," *Environment-Behaviour Proceedings Journal* 3, no. 7 (2018), https://doi.org/10.21834/e-bpj.v3i7.1292.

[3] Setiawan bin Lahuri et al., "The Indexing of Resources toward Nazhir Waqf," *Jurnal Ekonomi & Keuangan Islam* 9, no. 1 (2023): 104–21, https://doi.org/10.20885/jeki.vol9.iss1.art8.

[4] W. Munawar et al., "Waqf Manager (Nazir) Empowerment and Competence in the Development of Productive Waqf," *Indonesian Journal of Social Research (IJSR)*, 4(1), April 2022.

[5] Y. Firmansah, "Profiling the Competency of Nazhir Waqf," *Proceedings of International Conference*, 2019.

[6] D. M. Habibaty, "Kompetensi Nazhir Pada Wakaf Produktif Ditinjau Dari Undang-Undang No. 41 Tahun 2004 Tentang Wakaf," *Al-Awqaf: Jurnal Wakaf dan Ekonomi Islam*, 10(2), 154-161, 2017.

[7] N. Setiawan, "Exploring the Mediating Role of Good Waqf Governance," *Management Studies and Application Research*, 2025.

interact with local communities. This gap highlights the need for empirical studies that examine how mosque institutions, through competent nazhir governance, can transform passive assets into productive instruments for social welfare.

The Great investigation Mosque of Semarang provides a relevant and compelling case for such. Since 2011, the mosque has developed a *Wakaf Produktif Center* (WPC) that manages kiosks, shophouses, and business spaces. Over the past 14 years, WPC has evolved into a model of accountable and transparent waqf governance, where income generated from waqf assets supports religious, social, and educational programs. The success of WPC demonstrates that mosque-based institutions can become engines of community empowerment when supported by professional management. However, limited academic research has explored how the nazhir's rights and obligations are implemented in such mosque contexts, or how these affect the sustainability and inclusiveness of waqf benefits.

This study specifically aims to analyse the management of the WPC of the Great Mosque of Semarang, focusing on the implementation of nazhir's rights and obligations and its impact on community welfare. By employing a qualitative descriptive method and the *good waqf governance* framework, this study seeks to identify how professional management practices influence the long-term sustainability of productive waqf initiatives.[8]

The significance and novelty of this study lie in its contribution to strengthening the theoretical and practical discourse on productive waqf governance. Academically, the research enriches the literature by offering empirical evidence from a mosque-based productive waqf model, which has been underexplored in previous studies. Practically, it provides insights for policymakers, waqf authorities, and nazhir institutions to improve governance, accountability, and community empowerment through productive waqf. The findings from the WPC case can thus serve as a prototype for replicating sustainable waqf management models that align religious values with socio-economic development goals.

B. Research Methods

This research is qualitative research with an empirical research type or can also be called field research or *field research*[9]. which enables an in-depth exploration of productive waqf management practices in their natural context. This approach was chosen to allow the researcher to gain a comprehensive understanding of the operational dynamics, managerial challenges, and socio-economic impacts of productive waqf implementation. The fieldwork was conducted at the Waqf Productive Center (WPC) of the Great Mosque of Semarang, located in Gayamsari District, Semarang City, Central Java, Indonesia.

The research participants consisted of *nazhirs* (WPC administrators) responsible for managing waqf assets and several kiosk or shophouse tenants who serve as direct beneficiaries of productive waqf programs. Primary data were collected through semi-structured and in-depth interviews with key informants, including Mr. Arifin Sakura and Mr. Yus Prasetya. Additional insights were obtained from several kiosk and culinary tenants operating within

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[8] N. Setiawan, "Exploring the Mediating Role of Good Waqf Governance," *Management Studies and Application Research*, 2025.

[9] Arif, "Responsibilities and Rights of Waqf Nazhir."

the mosque compound. The interviews were complemented by direct observations of waqf asset management activities covering administrative processes, rental transactions, and maintenance operations to ensure data triangulation and contextual validity.

C. Results and Discussion

Productive Waqf and Its Development

Waqf comes from the verb "*stop*" which means to stop, hold back or be silent and comes from the plural form in Arabic, namely "*endowment*". From the meaning of stopping, it shows that the waqf property that has been donated is no longer private property but has become shared property and is known by the term "*forgiveness*".[10] Based on the Waqf Law Number 41 of 2004, assets that have been donated and pledged cannot be taken back because they are considered sacred and eternal waqf transfers and the owner has absolutely handed over his property, so after being donated, it cannot be taken back or transferred because waqf assets have ongoing benefits for the community.

From Abu Hurairah r.a., he said that the Prophet SAW said:

> "*If a person dies, then his practice is cut off except for three things (namely): Jariyah charity, knowledge that is used, or the prayer of a pious child.*" (HR.Muslim)[11].

Regarding the third legal basis which originates from Ijtihad, the law of waqf can be understood as a development of thought from the stipulation that waqf, although not directly mentioned in the original texts in the Qur'an and as-sunnah, there is no difference of opinion among scholars regarding the application of waqf.[12]

In the Qur'an, chapter Al-Imran verse 92 which means:

> "*You will not obtain virtue, until you spend some of the wealth you love. And whatever you spend on that matter, Allah is All-Knowing*"

The verse above encourages us to spend from the wealth we love most. "Spend" here means to donate. Dedicating part of our wealth to others is related to Q.S. Al-Baqarah verse 261, which reads:

> "*The parable of a person who spends his wealth in the way of God is like a seed that grows seven stalks, on each stalk there are a hundred seeds. Allah multiplies for whom He wills, and Allah is All-Wide, All-Knowing*"

The meaning of "spending his wealth" includes the understanding of charity, waqf, and blessings. For those who want to spend their wealth in the way of God, then God will multiply the reward and not only benefit the recipient but also bring blessings to the giver.[13]

The waqf commanded by the Prophet Muhammad (peace be upon him) was a productive waqf. During his time, Sayyidina Umar (ra) donated land in Khaibar, and the

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[10] Zaldi and Dhiauddin Tanjung, "Waqf in the Perspective of Positive Law and Islamic Law,"*Rayah Al-Islam* 7, no. 1 (2023): 449–62, https://doi.org/10.37274/rais.v7i1.685.

[11] Kitab Syarah Riyadhus Shalihin Volume 3 by Imam An-Nawawi

[12] Indonesian Waqf Board

[13] Yudi Permana, "Al-Kharaj: Journal of Islamic Economics, Finance & Business Waqf: Fiqh Review, Legal Basis, and Its Implementation in Indonesia Al-Kharaj: Journal of Islamic Economics, Finance & Business" 3, no. 2 (2021): 154–68, https://doi.org/10.47467/alkharaj.v3i1.307.

Prophet Muhammad (peace be upon him) ordered that the land be managed productively and the proceeds be distributed to the community. Therefore, waqf must return to its original meaning, namely, a productive waqf.

Productive waqf has proven to be an effective instrument for community empowerment in socio-economic aspects, but it needs to be continuously promoted so that its benefits reach a wider community. The pattern of managing waqf through productive enterprises can be implemented if the *nazhir* has skills in management. However, a common problem is that the *nazhir* is often held by individuals who are not qualified to manage waqf assets.[14] Productive waqf has proven to be an effective instrument for community empowerment in the socio-economic aspect, but it needs to be continuously encouraged so that its benefits reach a wider community.[15] Productive waqf is not only a solution for social worship, but also an alternative economic model that can strengthen the independence of the community if managed properly, structured, and transparently. Productive waqf has evolved from a passive asset into a source of sustainable business opportunities. The management model, which encompasses the agricultural sector, MSMEs, as well as blockchain innovation and stock waqf, has successfully created a foundation for economically sustainable businesses.[16] The progress of productive waqf is currently evident in various modern approaches, from digitalization and technological innovation to the professionalism of the *nazhir*.

Utilizing productive waqf as a financing alternative for micro, small, and medium enterprises (MSMEs) offers an approach that aligns with the principles of Islamic business law. Through a management model based on Sharia values such as justice, honesty, and the prohibition of usury, productive waqf not only provides access to capital but also supports sustainable business operations.[17]Therefore, the use of waqf as an alternative source of financing must be supported by transparent, accountable governance based on the principles of justice and welfare.

Identification results conducted by the Indonesian Waqf Board (BWI) indicate that the number of waqf assets spread throughout Indonesia reaches approximately 451,000 locations. Of these assets, only around 9 to 10 percent, or approximately 40,000 to 45,000 locations, are categorized as having economic value and the potential for productive management. However, by 2025, only around 2,000 waqf assets have been utilized productively in sectors such as agriculture, fisheries, livestock, and forestry. This indicates a significant gap between the available waqf potential and its optimal utilization.

In the modern era, productive waqf practices have evolved with various innovations. At the national level, the Cash Waqf Linked Sukuk (CWLS) program, launched by the

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[14] Achmad Arief Budiman, *Hukum Wakaf: Administrasi, Pengelolaan Dan Pengembangan* (CV. Karya Abadi Jaya, 2015).

[15]Rama Sutra, "Implementation of Productive Waqf Management in Global Waqf to Improve the Welfare of the Community,"*SAKINA: Journal of Family Studies* 4, no. 3 (2020): 1–13, http://urj.uin-malang.ac.id/index.php/jfs/article/view/492%0Ahttp://urj.uinmalang.ac.id/index.php/jfs/article/download/492/368.

[16]Arinal Haq Jarwadi, "Productive Waqf and Sustainability: Building a Business That,"*Al-Awqaf: Journal of Waqf and Islamic Economics* 18, no. 1 (2025): 2025.

[17]Digital In, Legal Perspective, and Islamic Business, "Accounting Management Business Research Media" 1, no. 1 (2025): 1–13.

government in 2020, has become a milestone in integrating waqf with Islamic financial instruments. This scheme allows cash waqf funds to be professionally managed in the form of state sukuk investments, with the proceeds being used for social, educational, and healthcare financing.[18] In addition, Islamic philanthropic institutions have also begun to develop contemporary waqf instruments, such as stock waqf, insurance waqf, and the integration of waqf with digital technology through platforms *crowdfunding*.[19]

Globally, productive waqf practices have proven to be a crucial pillar of the socio-economic development of the Muslim community. Malaysia, for example, has successfully developed productive waqf in the form of hospitals, universities, and business centers managed by the State Islamic Religious Councils (SIRC).[20] Likewise in Turkey, waqf institutions (*waqf*) has been the main driver of social infrastructure development since the Ottoman Empire era until now.[21] This shows that productive waqf is not merely an instrument of social worship, but also an alternative economic model that can strengthen the independence of the community if managed professionally, transparently, and accountably.

In Indonesia, the use of productive waqf is increasingly relevant as a financing alternative for Micro, Small, and Medium Enterprises (MSMEs). Based on Sharia principles such as fairness, honesty, and the prohibition of usury, productive waqf not only provides access to capital but also supports sustainable business operations.[22] Through good governance, waqf can transform from a passive asset into a sustainable funding source that supports community social, economic, and religious programs.

Thus, the development of productive waqf in Indonesia shows both great potential and serious challenges. The limited realization compared to the number of available assets underscores the need to improve competency *nazhir*, utilization of digital technology, and strengthening regulations so that waqf can truly become a strategic instrument in strengthening the welfare of the people and national economic resilience.[23]

Table 1. Development of National and Global Productive Waqf

Country	Main Forms of Productive Waqf	Main Description
Indonesia	CWLS, cash waqf, stock waqf, *crowdfunding* waqf	Integration of Islamic finance since 2020
Malaysia	Hospitals, universities, business centers (SIRC)	Managed by the State Religious Council (SIRC)

[18] Ministry of Finance of the Republic of Indonesia. (2020). *Cash Waqf Linked Sukuk as an Innovation in Sharia Financial Instruments*. Jakarta: Directorate General of Financing and Risk Management.

[19] Ascarya, A. (2021). *Waqf Development in Indonesia: Innovation and Regulation*. Bank Indonesia Working Paper.

[20] Hasan, Zulkifli, & Abdullah, M. (2018). *The Role of State Islamic Religious Councils in the Development of Waqf Assets in Malaysia*. Journal of Islamic Finance.

[21] Kuran, T. (2011). *The Long Divergence: How Islamic Law Held Back the Middle East*. Princeton University Press.

[22] Beik, I. S., & Arsyianti, L. D. (2016). *Productive Waqf as an Alternative Financing for MSMEs*. Journal of Islamic Economics, 7(2), 45–56.

[23] Indonesian Waqf Board (BWI). (2025). *Annual Report of Productive Waqf*. Jakarta: BWI.

Türkiye	Social infrastructure, education, and public services (*waqf*)	The tradition continues since the Ottoman era

Nazir and His Authority

According to BWI (Indonesian Waqf Agency), *nazhir* comes from Arabic, namely "*I'm full*" which means to guard, maintain, manage, and supervise. In waqf, *nazhir* means supervisor or guardian, namely the party entrusted with maintaining and managing waqf assets according to the waqf's stated purpose at the time of its issuance.[24] Law Number 41 of 2004 (Article 1 Paragraph 4) clarifies that a *nazhir* is a party who receives waqf assets from the waqif to be managed and developed according to their intended use. The *nazhir* 's position in the law demonstrates its crucial role in the waqf management system. Therefore, if there are waqf assets that are unproductive, experience a decline in value, or even a shift in the function of the waqf's intended use, then the source of the problem lies in the nazhir's weak performance.[25] The professionalism of the *nazhir* is found in the *nazhir* 's measurable work system.[26]

According to the majority of scholars, *nazhir* does not mention that *nazhir* is included in one of the pillars of waqf.[27] This means that the presence of a nazhir is not an absolute requirement for the validity of a waqf contract, but rather the mandate given to manage and administer the waqf assets after the waqf is granted. Imam Shafi'i emphasized that the pillars of waqf consist of only four elements:*waqf* (endowment giver), *mauquf* (endowed property), *mauquf 'alaih* (waqf recipient), and *sighat* (pronunciation and contract).[28] It is stated in the Waqf Law Number 41 of 2004 Article 11 that the nazhir has duties which include: a) administering waqf assets, b) managing and developing waqf assets in accordance with their objectives, functions and designations, c) supervising and protecting waqf assets, d) reporting on the implementation of duties to the Indonesian Waqf Agency.

Table 2. Productive Waqf Management Development Model

Period	Nazir's Characteristics	Pattern of Authority and Responsibility
Pra-2004	Traditional Nazir, often comes from community leaders	Focus only on the preservation of land, mosques, and tombs
2004-2010	The beginning of the formalization of Law Number 41 of 2004	Start being introduced to good reporting, governance, and a more active role.

[24]Indonesian Waqf Agency, Definition of Waqf Nahzhir.

[25]D I Lembaga Et Al., "The Concept of Professional Waqf Nazhir and Its Implementation in the NU and Muhammadiyah Waqf Institutions by: Ali Khosim and Busro," No. 1 (N.D.): 49–74.

[26] House of Worship, "Management of Productive Social Waqf Assets: Professional Training for Waqf Administrators of Religious Institutions" 5, no. 1 (2024): 1–12, https://doi.org/10.21776/ub.gramaswara.2024.005.01.01.

[27]Nurodin Usman, "Subjects of Waqf: A Fiqh Study on Wakif and Nazhir" XI, no. 2 (2016): 145–66.

[28]Al-Syafi'i. (n.d.).*Al-Umm*. Beirut: Dar al-Ma'rifah.

2010-2016	Institutional development and training of BWI	Nazhir institutions are starting to appear, but in reality, they are still limited.
2017-2021	Entering the digital era, cash waqf literacy has increased	The demand for *nazhir* to be able to manage waqf productively
2022-present	Encourage professionalization, digitalization, and integration of the people's economy	Broader authority, such as: business management, fintech, banking and MSME cooperation

The table above shows that the development of waqf management by *nazhir* shows a very significant development in waqf management by following the modern era today.

In the management of productive waqf to fulfill its authority, the application of the principle *good governance* is a crucial requirement in optimizing the management of productive waqf.[29] Thus strengthening *good governance* must be accompanied by increased human resource capacity, digitalization of waqf information systems, and consistent and continuous regulatory supervision. This is stated in PP Number 42 of 2006 concerning the Implementation of Law Number 41 of 2004 concerning waqf in Article 25 which states, Nazhir is obliged to: a) manage and develop waqf assets in accordance with their objectives, functions, and designations, b) administer all waqf asset management and development activities, c) report the implementation of tasks to BWI periodically, d) maintain the preservation, sustainability, and value of waqf assets.[30]

However, despite the enormous potential of productive waqf, various challenges remain. First, regulatory aspects still require strengthening, as the implementation of waqf regulations in the field is often inconsistent, creating a gap between legal norms and management practices. Second, from a management perspective, most waqf assets are not optimally managed due to limited innovative business models and minimal use of digital technology in management. Third, the human resources factor of *nazhir* (Islamic waqf administrators) is also a major obstacle, as many *nazhir* lack managerial capacity and professional competence in investment or social entrepreneurship. Fourth, community support for productive waqf remains low, both in the form of literacy and participation in cash waqf, so the development of waqf assets has not been fully maximized.[31]

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[29] Mega Octaviany, "Anggraeni, Asyari, Mega Octaviany Al-Mashrafiyah Vol. 5, No. 1, April (2021)" 5, no. 1 (2021): 75–91.

[30] "Mauquf Alaih," 2006.

[31] Musyafa', A. Y. (2025). Productive waqf management strategies: Potential and challenges in Indonesia. Pro Justicia: Journal of Law and Social Affairs, 3(1), 45–60.https://jurnal.iairmngabar.ac.id/index.php/projus/article/view/1104

Productive Waqf Center of the Semarang Great Mosque Management Agency

Initially, the Great Mosque of Semarang was managed by the Regent of Semarang from generation to generation and was considered the "regent's mosque." However, after the implementation of Law Number 16 of 1950 concerning the formation of large urban areas within the provinces of Central Java, West Java, and the Special Region of Yogyakarta, Semarang Regency moved to the Semarang expansion area and had an impact on the management of the mosque and since then the management of the Great Mosque of Semarang is the Department of Religious Affairs of Semarang City (now the Ministry of Religious Affairs of Semarang City.

Sometime later, the Semarang Great Mosque Foundation was established to manage the mosque, changing its name to the Semarang Great Mosque Management Foundation. The foundation was established to ensure legal certainty and to secure and manage the mosque's assets, consisting of 119 hectares of waqf land. However, untrustworthy individuals led to a drastic decline in the management of the Semarang Great Mosque, leading to a lack of attention.

Along with the reform era, the mosque congregation proposed the formation of a new management at the Great Mosque of Semarang by involving independent communities, with the aim of being able to prosper the Great Mosque of Semarang with trust and responsibility. At that time, the incumbent Mayor, H. Sukawi Sutarip, SH. SE welcomed the community's intentions and approached the Department of Religious Affairs of Semarang City and the old Foundation, then the BP MAS (Semarang Great Mosque Management Agency) was formed whose existence was strengthened by a decree from the Mayor of Semarang and the inauguration of the first management was held at City Hall on December 30, 2002. In its development, the status of the management was confirmed by establishing the Semarang Great Mosque Management Agency Foundation, through the Decree of the Minister of Law and Human Rights of the Republic of Indonesia, Number: AHU-408.AHA.01.04. Year 2014.

Around 2006, the Minister of Religious Affairs of the Republic of Indonesia, H. Maftuh Basyuni, implemented the Productive Waqf program, in the form of assistance to waqf land managers to develop businesses in the trade industry. In its implementation, the Ministry of Religious Affairs appointed the Semarang City Community Welfare Agency (BKM) as one of the pilot projects for productive waqf management through a shopping center development program, located in Sawaah Besar Village, Gayamsari District, Semarang City, with certificate HM. No. 495, covering an area of 22,550 M2.[2.] Deed of Waqf Pledge Number: Kk.11.33.6/BA.03.2/381/2006. Certificate of Origin: Ownership Rights Number: 495/Sawahbesar/2000, dated July 7, 2000. Measurement Letter: Number: 22/Sawahbesar/2000, dated July 7, 2000.

The initial funding for the program was obtained from the Ministry of Religious Affairs assistance fund of two billion and was used for the physical construction of shops and the construction project began around the beginning of 2007 and was handled directly by the Semarang City BKM (Community Welfare Agency). The project implementer was a team formed by the Semarang City BKM which finally completed the construction project around mid-2007. The shop building for the productive waqf pilot was finally inaugurated on September 6, 2007 or coincided with the 4th of Sha'ban 1428H by the Minister of Religious Affairs of the Republic of Indonesia, H. Maftuh Basyuni.

After operating and the productive waqf managed directly by the Semarang City BKM, it ultimately received minimal interest, due to the perceived lack of professionalism in managing the productive waqf. Of the 28 shop units, only 3 were rented. On May 23, 2011, the community concerned about the Semarang Great Mosque's land endowment urged the Head of the Semarang City Ministry of Religious Affairs to hand over the management of the productive waqf to a more professional party. With mediation by the mayor of Semarang, the management of the productive waqf was handed over to BP MAS (Semarang Great Mosque Management Agency) based on a report signed at the Semarang Mayor's official residence by the BKM and BP MAS, witnessed directly by the Mayor of Semarang and community leaders.

The handover of productive waqf management was in the form of the physical building only, while the remaining cash was still with the Semarang City BKM. As a first step, BP MAS formed a productive waqf management team. From here, the name of the location was changed from the original Productive Waqf to the Productive Waqf Center belonging to the Great Mosque of Semarang (WPC MAS). The WPC MAS team carried out the first phase of renovations or the repair phase to repair damage caused by the building's long lack of maintenance. The second phase of renovations, which involved changing the facade of WPC MAS, was funded by loan funds. The number of shops, which originally only had 28 units, increased by 4 units, to 32 units. It turned out that the changes and efforts made by WPC MAS so far seemed successful in attracting interest and increasing tenant interest. Next, the WPC MAS management team offered culinary businesses the opportunity to rent the vacant land in the front (sofa-marwa block). As a result, in 2021, investors consecutively entered to rent and build culinary centers, namely: Mas Budi, Kafe Bae, Bakso Sobat, and Soto Grafika. Later, Soto Graphic was replaced by Yuk Mriki

Figure 1. Kiosk area owned by WPC MAS

Productive Waqf Management

In order to achieve the objectives and functions of waqf, as stated in Article 22 of the Waqf Law, waqf assets are allocated for: a) means and activities of worship, b) means and activities of education and health, c) assistance to the poor, abandoned children, orphans, and scholarships, d) progress and improvement of the people's economy, e) progress of other general welfare that does not conflict with sharia and legislation. It is understood that *nazhir* must be competent in managing productive waqf so that the benefits of productive waqf can be optimal.[32]

In 2011, the Semarang Great Mosque Management Board opened new doors and initiated a significant step in waqf management by optimizing the use of the mosque's waqf assets by acquiring and managing a shopping complex previously managed by the Mosque Welfare Agency (BKM). These assets were then developed into a Productive Waqf Center (WPC) area, which is managed more professionally and with greater focus.

This initiative opens up new opportunities to maximize the socio-economic function of waqf. Management is based on the principle of productivity, meaning that proceeds from the rental of shophouses and other facilities are used to support religious activities, mosque maintenance, and community empowerment programs. The relatively stable number of shop tenants reflects the effectiveness of the productive waqf managed by BP MAS.

The waqf asset management strategy is implemented by assessing the community situation and following the interests of the surrounding community. The waqf assets are then developed based on observations of community interests. The business model involves leasing land and shops, with funds circulating from the shop rentals and the proceeds being used to develop more productive waqf assets and to improve the mosque's prosperity.

The Productive Waqf Center is located at the front end of the Soekarno-Hatta Artery Street, Semarang (west of the 44.501.18 gas station belonging to the Semarang Great Mosque), and the rear end is located at Karang Ingas Semarang, Sawah Besar Village, Gayamsari District, Semarang City. The total land area currently owned by WPC MAS is 22,550 m2. with the number of blocks owned being 12 blocks.

The procedures for those who wish to rent or are prospective tenants of a kiosk/unit/shop are as follows:

1. Fill out the kiosk rental application and approval form
2. Submit a photocopy of your ID card
3. Complete the payment according to the rental price agreement
4. Sign the rental agreement

The mechanism for determining rental prices is as follows:

1. It has been previously determined through a meeting and agreement of the management of the Productive Waqf Center of the Great Mosque of Semarang (WPC MAS)
2. Based on building type, area, and location

[32]Habibaty, "Nazhir Competence in Productive Waqf Reviewed from Law No. 41 of 2004 Concerning Waqf."

In terms of rights, in addition to the Waqf Produktif Center manager who has the right to manage the waqf, the tenant also has the right to rent a kiosk or shop, namely:

1. Obtaining a suitable rental place
2. Achieve safety and cleanliness
3. Extend the lease
4. Get information
5. Get repairs if something needs to be repaired or is broken[33]

When facing conflicts or issues, the Productive Waqf Center of the Great Mosque of Semarang (WPC MAS) will resolve them through amicable deliberation to find the best solution for both parties. For example, some issues that arise will be brought to a discussion forum by the management to find a solution before being presented to the tenant. The competence of the *nazhir* is a key factor in the successful management of productive waqf.[34] This is found in the role of the Semarang Great Mosque Management Board as a *nazhir* who actively develops waqf assets, awareness of the importance of professional waqf land management is a good goal, considering that waqf land is a strategic asset that can be used for empowerment and development of the community in various sectors of life.[35]

The rights of *nazhir* are regulated in the Waqf Law Number 41 of 2004, namely *nazhir* is entitled to receive a maximum of 10% of the net proceeds from the management and development of waqf assets, however, the Semarang Great Mosque Management Board demonstrates a management commitment based on the spirit of sincerity, although legally entitled to receive a maximum of 10% of the proceeds from the management of waqf assets, BP MAS chose not to take this right. All proceeds from the management of productive waqf are allocated entirely for the development of facilities, religious programs, and services for the congregation of the Semarang Great Mosque as a form of moral and social responsibility to the community. The Productive Waqf Center has succeeded in managing the proceeds from shop rentals innovatively in developing the waqf assets it manages. One of the strategic steps that has been implemented is the use of proceeds from shop rentals to establish a cattle business unit with the number of cattle currently owned is 9. WPC itself contributed around 1 billion for the cattle fattening program with a breakdown of funds for purchasing cattle, land, buildings, and grass. For planting grass, land with an area of 8,000 m2 is used.[2] with the type of grass planted being elephant grass.[36]

From a fiqh perspective, a *nazhir* is the party entrusted with managing waqf assets, although according to Islamic scholars, a nazhir is not included in the pillars of waqf. Scholars agree that a *nazhir* has certain rights as a consequence of the responsibilities he assumes, namely:

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[33] Interview with Mr.Yus Prasetyo at The Administrator of The grea Mosque of Semarang on 30 August 2025

[34]Nurul Qolbi, Qurroh Ayuniyyah, and Irfan Syauqi Beik, "Analysis of Productive Waqf Management Strategy at Baitul Waqf: Analytic Network Process (ANP) Approach,"*JIIP - Scientific Journal of Educational Sciences* 5, no. 11 (2022): 4939–48, https://doi.org/10.54371/jiip.v5i11.1109.

[35]Lembaga et al., "The Concept of Professional Waqf Nazhir and Its Implementation in the NU and Muhammadiyah Waqf Institutions by: Ali Khosim and Busro."

[36] Interview with Mr. H.Zainal Arifin at The Administrator of The grea Mosque of Semarang on 25 July 2025

1. Rights to compensation or wages
2. The right to act on behalf of waqf
3. The right to develop waqf assets
4. The right to legal protection

These are all rights accorded to a *nazhir*, according to the views of Islamic scholars and the Imams of the four schools of thought. According to Islamic scholars, these rights represent a form of respect for their crucial role in managing and maintaining the ongoing benefits of waqf. All of these rights are fundamental aspects that support the professionalism of a *nazhir*, therefore, fulfilling their rights is not merely a moral obligation.

The Productive Waqf Center (WPC) management policy is to regulate and determine the policy direction related to the future development of the Productive Waqf Center business, as well as its supervisory function. The WPC's obligations as the Semarang Great Mosque Management Agency (Nazhir) have a strategic role in waqf management, encompassing administrative, operational, and development aspects. These obligations include managing and supervising waqf assets, implementing orderly administration, optimizing the use of waqf assets for the benefit of the community, and periodically reporting and coordinating with the Indonesian Waqf Board.[37] The WPC BP MAS management in carrying out its obligations has complied with the obligations mandated in the waqf regulations, namely covering the following aspects:

1. Management

   The WPC management manages waqf assets by developing strategies and following the interests of the surrounding community, planning well-thought-out programs oriented toward sustainability. This planning includes identifying potential waqf assets, selecting appropriate productive business models, and assessing their utility. In this regard, the management of the Productive Waqf Center of the Great Mosque of Semarang (WPC MAS) must be adept at analyzing the situation on the ground and within the community, as they must respond to community interests.
2. Administration

   In administration, WPC administrators maintain accurate records of all waqf assets under management, such as waqf registration, waqf assets, and kiosk tenants. This record-keeping includes asset legality, transaction records, and operational documentation.
3. Development of waqf assets

   In developing productive waqf assets, the WPC management strives to develop them in productive activities such as utilizing waqf land for shop rental business units, then the results from shop rentals are reinvested by developing cattle farming, and even rented out when fulfilling events such as during school holidays, holidays and every event needed by the community as well as other creative economic activities.
4. Reporting to relevant parties

[37] Sylvianie, “Ulumuddin: Journal of Islamic Sciences.”

Regarding reporting, the WPC MAS management routinely reports to BP MAS on asset developments, ongoing work programs, and ongoing transactions. These reports are submitted monthly. The WPC's regular reporting provides an effective control mechanism for preventing fraud and strengthening accountability in the management of productive waqf.

The obligations of *nazhir* in the context of fiqh literature are stated that *nazhir* has a very large responsibility in maintaining, managing, and developing waqf assets in accordance with sharia to provide sustainable benefits to the community. Therefore, the obligations of *nazhir* are: 1). Maintaining and preserving waqf assets, the Waqf Productive Center management has the responsibility to maintain and preserve waqf assets such as buildings and land. If anything is damaged, the Waqf Productive Center management will make repairs or renovations. 2). Managing waqf productively and transparently, the Waqf Productive Center management always strives to develop the waqf assets it manages. 3). Not using waqf assets for personal interests, the Waqf Productive Center management to avoid undesirable things, there is a special and routine report once a month to the Semarang Great Mosque Management Board.

Those are some of the obligations or tasks fulfilled by BP MAS, and it is important to know that to bring about a new movement in maximizing the management of the Productive Waqf Center, the BP MAS management is holding a regeneration for young people who are believed to be able to bring WPC MAS to be more advanced and developed with the hope of being able to contribute and find new ideas that are innovative and relevant to this digital era in developing productive waqf assets and becoming a new hope for the community and congregation of the Great Mosque of Semarang.

In managing productive waqf, it is not free from challenges and obstacles or constraints faced, one of which is there are several shop tenants who are not trustworthy, for example, late payment of rent and not paying rent, therefore the management of the Productive Waqf Center as the manager enforces its obligations by collecting, if it can no longer be controlled and cannot be resolved then it will be released just like that. For the challenges faced when seen from the struggle of the Semarang Great Mosque Management Board from the beginning, namely limited capital or supporting funds, but all of that has been overcome. Another challenge is having to work harder which means having to increase the capacity of Human Resources in question is *nazhir* to carry out waqf management in a modern, accountable, and sharia-compliant manner, as well as the challenge that must be faced is increasing evaluation in each management and improving existing evaluations.

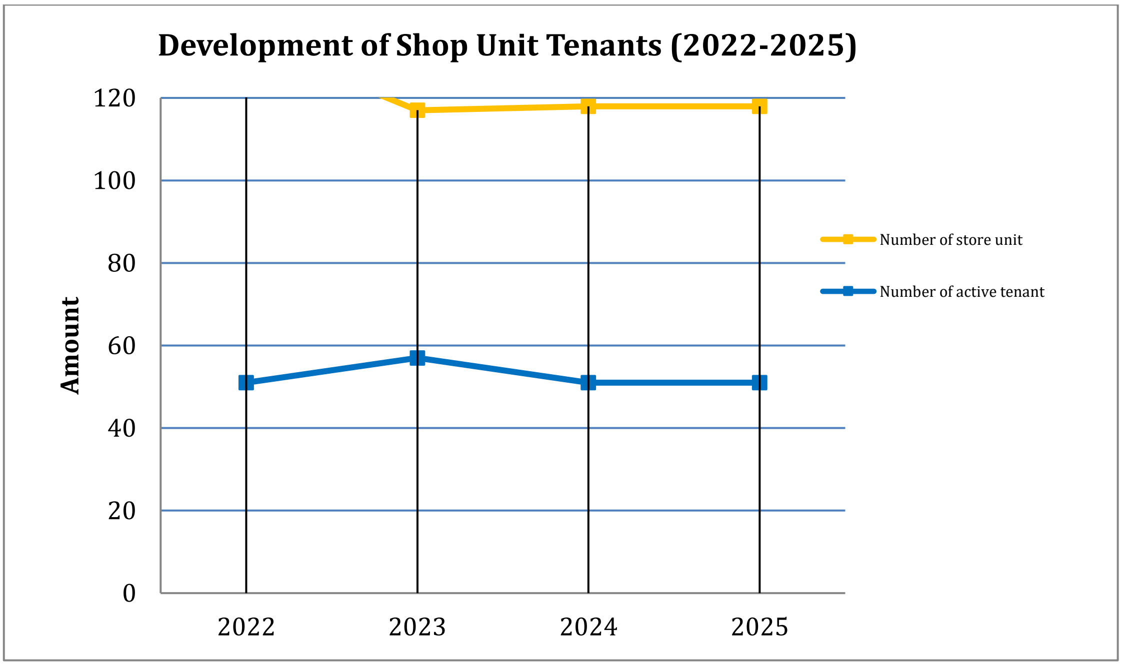

Chart 1. Shop Unit Tenants

From the graph above, the number of shops decreased due to the mapping or renumbering of all blocks in the WPC. It can be concluded that it is not the number of shop units that decreased, but because of the mapping that affected the number of shops, which now stands at 118 shops. The number of shop tenants from 2022-2025 is relatively stable because the number never dropped drastically (not following a sharp downward trend) below 51. In 2023 there was a small spike with (+6 tenants), but after that returned to normal numbers. It can be said that the waqf management is quite consistent so that it can maintain tenant interest in the long term. One of the advantages of renting at the Waqf Productive Center of the Great Mosque of Semarang (WPC MAS) is the cheaper and more affordable price.

The public's understanding of waqf, which was previously understood as a passive charity, has now begun to shift to become a strategic instrument in socio-economic empowerment and this understanding has become a positive dynamic in waqf literacy.[38] In practice, the community began to assess the performance of nazhir not only based on the regional aspect, but the community could see a professional and transparent waqf management system.

Researchers wanted to understand the community's response, particularly to those involved in the utilization of waqf assets, because the success of the *nazhir* 's responsibilities is not solely measured by administration and reporting. This specifically concerns those directly involved in the utilization of WPC assets, including shop tenants. Here are some community responses:

[38]Okta Khusna Aisi, "Productive Waqf Management Strategy: Potential and Challenges in Indonesia" 05, no. 01 (2025): 43–52.

"I'm happy to be able to rent a shop managed by WPC, and I've been here for 12 years. The management is excellent, and I've had no issues or problems during my rental. Other facilities provided by WPC include a prayer room and an outdoor bathroom. I hope WPC continues to run smoothly and be blessed." (Interview with a shop tenant with the initials E, a travel and expedition business owner)

The interview results above demonstrate that shop tenants can remain in business for a relatively long time, thanks to trustworthy, professional *nazhirs*, strong faith and piety, extensive knowledge of waqf, and leadership qualities. These qualities are crucial in gaining and maintaining public trust.[39]

"With this shop rental, I can rent a shop to sell and occupy this shop. I have been renting since 2016 and pay rent annually. Currently, I rent 6 kiosks. With that, I can sell and earn income. Sometimes people deliberately "drop by" here because they are regular customers. WPC MAS in conducting visits or supervision sometimes every day, sometimes once a week on a sudden (unpredictable) basis. In handling problems, they are very responsive and immediately follow up. I see that WPC is getting more advanced and I hope that it can develop further" (Interview with shop tenant initials R, bag and similar business)

In the contemporary economic structure, the distribution and optimization of the productive use of waqf assets is believed to be able to provide a stimulus for sustainable economic growth in society.[40]The conclusion from the interviews above is that the WPC has carried out its duties in accordance with regulations, namely productive management and granting rights to tenants without harming beneficiaries, thus contributing to the local economy. This is because, to date, the community *nazhir*, who oversees the land, is also involved, as the community indirectly witnesses the results of this productive waqf management. To achieve the objectives and functions of waqf as stipulated in Article 22 of the Waqf Law, waqf assets are allocated for several purposes: (a) facilities and activities of worship, (b) facilities and activities of education and health, (c) assistance to the poor, abandoned children, orphans, and scholarships, (d) progress and improvement of the people's economy, and (e) advancement of public welfare that does not contradict sharia or legislation. Consequently, nazhir must possess the competence to manage productive waqf so that its benefits can be maximized.

In 2011, the Semarang Great Mosque Management Board initiated a major transformation in waqf governance by optimizing the mosque's waqf assets through the acquisition and management of a shopping complex previously under the Mosque Welfare Agency (BKM). These assets were later developed into the Productive Waqf Center (WPC), a professionally managed and economically focused area.

This initiative opened new opportunities to enhance the socio-economic function of waqf. The management adopted the principle of productivity, meaning that revenues from shop and facility rentals are used to fund religious activities, mosque maintenance, and

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[39]Pekalongan Regency, "Keywords: Productive Waqf, Pekalongan Regency, Waqf Management." 8, no. 1 (2024): 61–69.

[40]Masriyah et al., "The Role of Productive Waqf in Community Welfare."

community empowerment programs. The consistent number of tenants demonstrates the effectiveness of productive waqf management by the Mosque Management Board. The waqf management strategy involves assessing community needs and developing business models aligned with local interests. Revenues generated from leasing land and shops are reinvested in further developing productive waqf assets, ensuring long-term sustainability.

The Productive Waqf Center (WPC) is located along Soekarno-Hatta Artery Street, Semarang, covering an area of 22,550 m² across 12 blocks. Prospective tenants must complete a rental application, submit an ID copy, make payment according to the agreed price, and sign the rental agreement. Rental prices are determined through management meetings based on building type, area, and location. WPC tenants are entitled to (1) a proper rental space, (2) safety and cleanliness, (3) lease renewal, (4) information transparency, and (5) necessary maintenance or repair. When conflicts occur, the WPC resolves them amicably through deliberation to achieve mutually beneficial solutions. The nazhir's competence is central to successful waqf management as seen in the Semarang Great Mosque Management Board's professionalism and sincerity (lillahi ta'ala), despite being legally entitled to receive up to 10% of net proceeds per Law No. 41 of 2004, they voluntarily forgo this right to reinvest all earnings for community welfare and mosque programs. The WPC's innovation includes using rental income to establish a cattle-fattening business unit, investing approximately 1 billion IDR in purchasing cattle, land, and feed crops (notably elephant grass cultivated on 8,000 m²). From a fiqh perspective, nazhir has specific rights — compensation, authority, development rights, and legal protection — which underscore their vital role in sustaining waqf assets.

Administratively, the WPC maintains accurate records of waqf assets, tenants, and transactions, while regularly reporting to the Indonesian Waqf Board. Development activities include rental businesses, livestock programs, and other creative economic ventures. Monthly reports strengthen transparency and accountability. In practice, nazhir obligations include maintaining assets, managing them productively and transparently, and avoiding personal benefit. BP MAS also encourages youth regeneration to introduce innovation and adapt to the digital era. However, WPC still faces challenges, including tenant defaults, limited capital, and the need for stronger human resource capacity and management evaluation. The number of tenants remains stable from 2022–2025, averaging 118 shops, reflecting consistent waqf management. Community perspectives reveal satisfaction and trust due to transparent management and responsive problem-solving. Tenants reported stable businesses and improved income, demonstrating that productive waqf strengthens both economic empowerment and community welfare.

While the results demonstrate effective productive waqf management, a deeper discussion through specific waqf management theories provides a more comprehensive understanding of the findings. According to Hasan (2020) in The Management of Productive Waqf: A Framework of Islamic Social Finance, productive waqf management requires the integration of strategic planning, governance, transparency, and sustainability as outlined in the Waqf Management Cycle Theory, which encompasses asset identification, mobilization, investment, and distribution. The practices of the Semarang Great Mosque Productive Waqf Center (WPC) align with these principles, particularly in governance and reinvestment mechanisms, yet lack a formalized investment diversification strategy that could further enhance long-term sustainability.[41] Moreover, Abdullah and Ismail (2021) emphasize that nazhir professionalism is the most critical determinant of waqf success, requiring continuous training, supervision, and performance evaluation.[42] The Semarang case reflects these aspects through professional administration and sincere commitment, but the regeneration of young nazhirs highlights a need for systematic capacity-building programs to ensure managerial continuity and adaptation to modern waqf practices.

Comparatively, previous studies such as Aziz et al. (2019) on productive waqf in Malaysia revealed that digital transformation and transparent financial reporting significantly enhance public trust and fund growth.[43] The Semarang WPC, although already transparent, could adopt digital governance and integrated reporting systems to strengthen accountability and attract wider participation. Similarly, Raimi and Patel (2020) discussed how productive waqf can function as a microeconomic catalyst through social entrepreneurship and inclusive economic participation.[44] The WPC model demonstrates parallel potential in promoting community empowerment, confirming the role of productive waqf as a strategic instrument for socio-economic development.

The novelty of this study lies in its focus on mosque-based productive waqf management with a distinctive moral–spiritual approach that emphasizes nazhir sincerity rather than profit maximization. Unlike prior models that concentrate solely on institutional efficiency or financial outcomes, this study reveals that ethical and faith-driven management can simultaneously achieve sustainability and social impact. Scientifically, the findings contribute empirical evidence that nazhir ethics and integrity significantly enhance public trust and community economic resilience. Furthermore, this study provides a replicable framework for other mosque institutions to optimize the socio-economic potential of waqf. Future research is recommended to integrate quantitative assessments such as Social Return on Investment (SROI) and to examine the influence of digital waqf governance on transparency, accountability, and the long-term growth of waqf assets

D. Conclusion

The results of this study indicate that the management of the Productive Waqf Center (WPC) by the Semarang Great Mosque Management Board (BP MAS) demonstrates a high level of compliance with the obligations of *nazhir* as stipulated in Law No. 41 of 2004 and Government

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[41] Hasan, M. (2020). *The Management of Productive Waqf: A Framework of Islamic Social Finance. Journal of Islamic Accounting and Business Research*, 11(3), 555–574. https://doi.org/10.1108/JIABR-02-2019-0035

[42] Abdullah, M., & Ismail, A. (2021). *Nazhir Professionalism and the Sustainability of Waqf Management in Indonesia. International Journal of Islamic and Middle Eastern Finance and Management*, 14(4), 789–806. https://doi.org/10.1108/IMEFM-08-2019-0339

[43] Aziz, N. A., Johari, F., & Rahman, A. (2019). *Digital Transformation of Waqf Management in Malaysia: Enhancing Transparency and Accountability. ISRA International Journal of Islamic Finance*, 11(2), 280–295.https://doi.org/10.1108/IJIF-02-2018-0023

[44] Raimi, L., & Patel, A. (2020). *Revitalizing Waqf for Social Entrepreneurship and Economic Empowerment. International Journal of Islamic Economics and Finance Studies*, 6(2), 75–98. https://doi.org/10.25272/ijisef.2020.6.2.06

Regulation No. 42 of 2006. The WPC has successfully carried out administrative duties, productive asset management, financial reporting, and the distribution of waqf benefits in a transparent, accountable, and systematic manner. The institution's approach ensures that waqf assets are not only maintained but also developed to generate sustainable socio-economic benefits for the surrounding community.

A notable finding is that the WPC voluntarily forgoes the legal right of *nazhir* to receive a maximum of 10% of the waqf management proceeds. Instead, all revenues are reinvested into developing additional productive ventures and enhancing the welfare of the mosque, thereby expanding the positive impact on both the community and shop tenants. This practice represents a significant innovation in mosque-based waqf management, illustrating that ethical-spiritual motivation and professional governance can coexist to produce tangible community benefits, a nuance not widely documented in previous studies on productive waqf management.

The WPC management model offers a replicable example of implementing productive waqf based on the principles of good governance, demonstrating accountability, transparency, and responsiveness to community needs. By consistently prioritizing community interests, the WPC acts as a bridge of hope for local economic development, providing tenants and the wider community with opportunities to benefit from the effective utilization of waqf assets. This model contributes to the academic literature by presenting a mosque-centered, ethically motivated framework for productive waqf that integrates professional management practices with moral accountability.

Based on these findings, it is recommended that the WPC further enhance its management by developing an integrated digital reporting system that allows real-time public access to waqf asset information, thereby increasing transparency and accountability. Additionally, establishing a dedicated communication forum for tenants could facilitate community participation, allowing tenants to provide input and suggestions for improving waqf management in ways that serve the common good. The study underscores the potential of mosque-based productive waqf institutions to contribute not only to local socio-economic development but also as a model for national waqf policy and community empowerment initiatives. Continued evaluation, capacity building, and innovation are essential to ensure that the WPC at the Great Mosque of Semarang remains sustainable, adaptive, and impactful in the long term.

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