

Korespondensi

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Salam

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summary review editing

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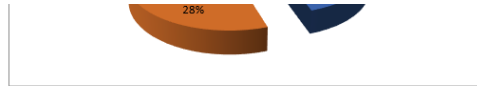


Figure 1. waqf land utilization in Indonesia
Source: Badan Wakaf Indonesia (2018)

Utilizing waqf in a more productive direction is definitely through developing the business sector (Thaker & Pritchay, 2018), entrepreneurship (Mohammad, 2015), social and economy (Zainol et al., 2014). Investment activities are carried out in order to develop, utilize, and provide added value and increase the value of benefits to waqf assets. The profit from the waqf investment (cash waqf on other productive waqf concepts) can be channeled to its destination. Waqf is also able to become a strategic financing model in the socio-economic sector (Majid, 2023).

On other hand, *Baitul maal wa tamwil* (BMT) is the Islamic micro finance institution, with unique model of management, provide in *social inclusion* and *financial inclusion* (Ascarya et al., 2017). BMT with its commercial and social roles, is expected to be able to help overcome problems related to social and economic conditions in micro and small enterprises. As a commercial function, Adnan & Ajija, (2015) explained that BMT effectively can reduce the poverty. The unique BMT management as a microfinance institution, which consists dealing with Islamic social finance, as zakah, shadaqah, and waqf (Ascarya & Sakti, 2022).

This study explains the optimization of BMT as a nazhir in the development of productive waqf by looking at aspects of the problems that exist in the development of waqf fund collection carried out by BMT. Implementation as a reference for stakeholders in making decisions on productive waqf management through Islamic microfinance institutions, practitioners and academics.

Tambahi minimal 5 referensi artikel jurnal terdahulu yang terkait dengan penelitian Anda. Dan jelaskan perbedaan penelitian Anda dengan beberapa penelitian terdahulu.

Literature Review

Waqf

The definition of the waqf is efforts to withhold something from mentashoruf assets to be taken advantage of while maintaining the integrity of the goods (Az Zuhaili, 1985). Historically, waqf activity was in Muhammad SAW, there was a Jew named Mukhairiq, gave seven gardens before dying in the battle of Uhud (Al Yusuf, 2007). During the Ottoman government, there was a law regarding waqf in 1280 Hijriyyah. The law regulates the recording of waqf, administration and establishment of waqf infrastructure, as well as efforts to achieve waqf objectives (Al Hasani, 2007).

Miss Tira
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