



Optimizing the Empowerment of Productive Waqf to Improve the Quality of Education and Teachers' Welfare in Islamic Boarding Schools in Banten Province

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Received: August 29, 2025, *Revised:* December 28, 2025, *Accepted:* December 31, 2025,
Published: February 2, 2026

Abstract: This study aims to analyze the factors influencing healthcare workers' compliance with safe injection procedures, focusing on knowledge, attitude, facility availability, and supervision. A quantitative, cross-sectional research method was employed, involving healthcare workers from selected healthcare facilities. Data were collected using structured questionnaires and analyzed through inferential statistical tests to identify relationships between variables. The findings revealed that knowledge, attitude, facility availability, and supervision significantly affect healthcare workers' compliance. The discussion highlights that a combination of internal factors (knowledge and attitude) and external factors (facilities and supervision) forms the foundation of compliance behavior. In conclusion, improving safe injection practices requires comprehensive interventions that encompass competency enhancement, adequate facility provision, and strengthened supervision systems. The study's contribution lies in providing empirical evidence to inform patient safety policy formulation at both facility and national levels.

Keywords: attitude; compliance; public facilities; knowledge; supervision

Introduction

Waqf, or Islamic endowment, has historically been one of the most enduring and transformative instruments of socio-economic and educational development in Muslim societies (Rahman, 2021). In its earliest institutional forms during the Abbasid and Ottoman periods, waqf not only funded mosques and religious schools but also established hospitals, libraries, and public infrastructure. This unique philanthropic system enabled the preservation and dissemination of knowledge for centuries, often without direct reliance on state funding (Kozlowski, 2021). Historical evidence shows that some of the oldest universities in the world, such as Al-Azhar in Egypt and Al-Qarawiyyin in Morocco, sustained their educational activities largely through waqf-generated income. These institutions demonstrated how strategically managed waqf assets could maintain both financial independence and academic integrity, creating an educational legacy that spans more than a millennium (Ahmed et al., 2022).

In contemporary times, the relevance of waqf in education has not diminished; rather, it has evolved in response to the needs of modern economies and governance systems (Bachri & Rosyadi, 2024). Across the Muslim world, several countries have restructured their waqf management to align with principles of transparency, sustainability, and community participation. In Malaysia, for example, the introduction of corporate-style waqf governance has

facilitated the creation of productive waqf projects such as commercial buildings, agricultural enterprises, and investment portfolios, whose returns are channeled to support schools, universities, and teacher development programs (Zencirci, 2024). In Turkey, the reactivation of Ottoman-era waqf institutions in the 2000s has been accompanied by reforms integrating waqf into national development planning, including direct allocations for teacher training and rural education (Çizakça, 2014). Even in non-Muslim-majority contexts, such as South Africa and the United Kingdom, waqf-like endowments have been adapted to support multicultural education, with specific provisions for faith-based schooling and teacher welfare (Setia, 2018).

From a theoretical standpoint, waqf has been increasingly framed within the global discourse on sustainable development. The United Nations' Sustainable Development Goals (SDGs), particularly SDG 4 on Quality Education, highlight the necessity of innovative financing mechanisms to ensure equitable access and improved educational outcomes (Heleta & Bagus, 2021). Waqf, when managed productively, embodies the very principles promoted in these frameworks: long-term asset preservation, reinvestment of returns for public benefit, and community ownership of educational processes (Fadhilurrahman et al., 2025). Scholars have also emphasized the "multiplier effect" of waqf in education where investments in teacher welfare and institutional resources lead to better student performance, stronger community engagement, and sustainable local economies (Noviani et al., 2024).

Despite this international momentum, the application of waqf in education is uneven. In many parts of the Muslim world, waqf assets remain underutilized or managed passively, limiting their potential for transformative impact (Wahyudi, 2024). The gap often lies in managerial capacity, regulatory frameworks, and the absence of targeted strategies for human resource development in education particularly teacher welfare. In this respect, Indonesia presents both a challenge and an opportunity. With the world's largest Muslim population and a rich tradition of Islamic education through pesantren (Islamic boarding schools), the country possesses an extensive network of waqf assets (Mursyidah & Anwar, 2024). Yet, the potential of these assets to fund education sustainably, especially in terms of improving teacher welfare, remains underexplored.

Islamic education in Indonesia has deep historical roots, particularly through the role of pesantren as traditional institutions that nurture not only cognitive knowledge but also spirituality, morality, and character (Hirzulloh, 2023). These pesantren are widely dispersed across the archipelago, with Banten Province being one of the regions with a high concentration of such institutions. Despite their crucial role in human development, pesantren frequently encounter structural financial constraints, especially concerning the welfare of teachers, many of whom serve with sincerity under modest economic conditions (Karim et al., 2023).

The urgency of sustaining Islamic education in pesantren is closely tied to the quality of human resources, particularly the teachers. They serve as the cornerstone of the educational and character-building process, yet their socio-economic welfare is often overlooked (Qadeer & Hussain, 2024). The mismatch between their responsibilities and economic compensation represents a systemic problem requiring strategic intervention. In this context, waqf as an Islamic philanthropic instrument offers an alternative and sustainable financing mechanism, particularly through productive waqf managed professionally (Ekawaty et al., 2025).

Empirical observations show that while many pesantren own waqf assets such as land, buildings, and other resources these are not fully utilized productively to support educational operations and teacher welfare. Conventional waqf management remains largely passive and consumptive, resulting in suboptimal benefit (Ambrose et al., 2021). However, with strategic and innovative management, productive waqf holds the potential to serve as a self-sustaining financial resource for Islamic educational institutions (Mahmud & Noordin, 2024). This aligns with global best practices where waqf is leveraged not merely as a static endowment but as a dynamic investment engine for education.

Previous studies have examined the role of productive waqf in Islamic education and social welfare. Bashori, for instance, found that productive waqf contributes significantly to pesantren economic development through agribusiness and micro-enterprises (Bashori et al., 2024). Huda and Syamsuri further noted that successful waqf management relies on governance quality and

coordination among nazhir (waqf managers), pesantren leadership, and stakeholders (Syamsuri et al., 2021). These findings resonate with international research, which consistently points to governance and stakeholder alignment as key determinants of waqf's educational impact (Mohsin & Muneeza, 2019).

However, existing literature both global and local tends to focus primarily on economic and technical management aspects of waqf, often excluding teacher welfare as a key variable (Kamarzaman et al., 2025). This gap is critical, considering that teacher welfare directly influences educational outcomes. In the global context, teacher welfare has been shown to correlate strongly with student achievement, retention of skilled educators, and overall institutional performance (Hanushek et al., 2019). Yet, in many Islamic education systems, including pesantren, teachers remain among the most undercompensated segments of the workforce, despite their pivotal role in community development.

Moreover, little research has focused specifically on the unique socio-religious and waqf characteristics of Banten Province. Historically, Banten has been a stronghold of Islamic scholarship and cultural heritage, with pesantren serving as both religious and socio-economic hubs. The province's strategic location, close to the capital Jakarta, also positions it as a potential model for integrating waqf-based financing into modern educational governance. However, the absence of comprehensive studies on how productive waqf can be leveraged for teacher welfare in Banten represents a missed opportunity for both academic discourse and policy innovation.

The novelty of this study lies in its integrative approach that positions productive waqf not only as an economic tool but as a strategic means of social transformation linking community-based Islamic philanthropy with education quality and teacher livelihood. Through the case of pesantren in Banten, this research aims to develop a replicable and scalable model that connects waqf empowerment with sustainable educational financing and human capital development. Such an approach aligns with the broader international agenda of fostering inclusive and sustainable education systems through innovative financing models.

The rationale for choosing this theme is grounded in the urgent need for an equitable and long-term financing scheme that supports teacher welfare in pesantren. Productive waqf is particularly relevant due to its strong legal foundation in Islamic law, its economic viability, and its alignment with the principle of sustainability (Saprida et al., 2024). By centering the discussion on teacher welfare, this research contributes to strengthening pesantren as community-based educational institutions vital to the future of the Muslim community (Rosita et al., 2024). In doing so, it also addresses the global call for more context-specific, culturally grounded approaches to educational financing.

The challenge of pesantren teacher welfare is not merely an economic concern but a systemic issue requiring a value-based and strategic approach. Productive waqf emerges as a promising solution, one that must be enhanced through managerial innovation, institutional collaboration, and policy support. This study addresses a gap in the existing academic discourse by highlighting the socio-educational dimension of waqf, emphasizing its potential to directly uplift educators and sustainably improve the quality of Islamic education in Banten Province. By bridging global theoretical insights with local realities, it offers a pathway for reimagining waqf as a cornerstone of sustainable and equitable Islamic education in Indonesia.

Method

This study employed a qualitative descriptive approach with a case study method, focusing on Islamic boarding schools (pesantren) in Banten Province. This approach was chosen to provide an in-depth understanding of how productive *waqf* is empowered to improve educational quality and teacher welfare (Palasenda & Salikurrahman, 2024). The case study method was considered relevant as it allows the researcher to explore the contextual dynamics of *waqf* management in *pesantren* through a naturalistic and comprehensive lens. Banten was selected as the research site due to its high concentration of *pesantren* and significant *waqf* potential, much of which remains underutilized in a productive manner (Sukmana et al., 2024).

The data sources consisted of both primary and secondary data. Primary data were obtained through in-depth interviews with *waqf* managers (nazhir), *pesantren* leaders, and teachers who

are beneficiaries of productive *waqf* programs (Cahyo, 2023; Suyatno, 2024). Informants were selected purposively based on their direct involvement in *waqf* governance and *pesantren* education. Secondary data were collected from *waqf* financial records, educational activity reports, and relevant academic literature on Islamic *waqf*, education, and teacher welfare. This combination of data sources aimed to construct a comprehensive understanding of the practices, patterns, and impacts of productive *waqf* empowerment (S. N. M. Ali et al., 2023; Fauzi et al., 2022).

Data collection techniques included participant observation, semi-structured interviews, and documentation review. Participant observation involved site visits to *pesantren* to observe daily activities and the operational management of *waqf* assets (Hatimah et al., 2024). Semi-structured interviews were conducted to elicit stakeholders' perspectives on the practice, challenges, and perceived impacts of productive *waqf* on education and teacher welfare. Documentation served to gather supporting evidence such as internal reports, photographs, financial records, and *pesantren*-based *waqf* regulations (Mayasari et al., 2023).

The data were analyzed using the interactive model of Miles and Huberman, consisting of three key stages: data reduction, data display, and conclusion drawing. Data reduction involved selecting, simplifying, and organizing data according to the research focus (Gupta et al., 2025; Khoei & Singh, 2024). Data display was carried out through thematic narratives and visual presentations to aid comprehension. Conclusion drawing was conducted inductively by identifying emerging patterns in the data and relating them to relevant theoretical concepts. This process was iterative and continuous until a valid and meaningful interpretation of the phenomenon under study was reached (Amadi, 2023; Thompson Burdine et al., 2021).

Results and Discussion

Profile of Pesantren and Waqf Management in Banten Province

Banten Province is one of the regions in Indonesia with a high concentration of Islamic boarding schools (*pesantren*), reflecting the strong religious traditions and the prominence of Islamic education in the area (Mas' udi, 2024). Based on field observations and documentation, the *pesantren* involved in this study exhibit diverse characteristics in terms of institutional size, student population, curriculum, and management systems (Syaharuddin, 2025). Most institutions are classified as salafiyah *pesantren*, focusing on traditional Islamic studies (*kitab kuning*), while others fall under the *khalafiyah* model, incorporating formal education curricula and integrated educational systems. In terms of *waqf* assets, the majority of *pesantren* own *waqf* land used for establishing dormitories and educational facilities. Additional assets identified include buildings, shops, agricultural land, and small-scale businesses such as cooperatives or *pesantren*-owned convenience stores, although many of these have not yet been managed productively. The total number and distribution of *pesantren* across Banten's regencies and municipalities is illustrated in Figure 1.

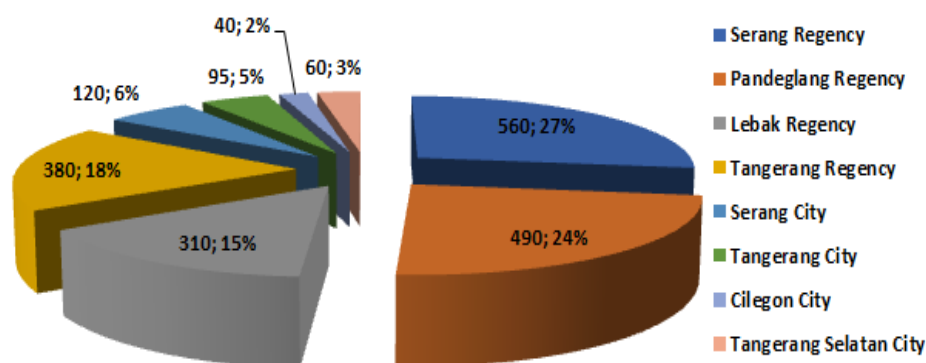


Figure 1. Distribution and Percentage of *Pesantren* in Banten Province

The systems of *waqf* management in these *pesantren* vary considerably. Some institutions still adopt traditional approaches, where *waqf* assets are managed informally by religious leaders

or descendants of the waqif (*waqf* donor), often without formal documentation or structured business planning. Conversely, other *pesantren* have begun adopting more modern management practices by establishing special *waqf* management bodies or cooperatives, preparing financial reports, and building collaborations with external stakeholders such as the Indonesian *Waqf* Board (BWI), the National Amil Zakat Agency (BAZNAS), or Sharia-compliant business partners. The degree of professionalism in *waqf* management significantly affects the extent to which these assets can be transformed into sustainable revenue sources.

The role of *nazhir* (*waqf* managers) is critical to the effectiveness of *waqf* asset management. In some *pesantren*, *nazhir* are part of the institutional leadership, equipped with both religious understanding and managerial competence, enabling them to develop *waqf* assets strategically. However, in other institutions, the *nazhir*'s role remains largely administrative, with limited access to training or mentorship in asset management (Shah et al., 2024). The *pesantren* leadership plays a decisive role in shaping *waqf* policies, covering aspects of planning, execution, and evaluation. Meanwhile, community involvement generally takes the form of symbolic participation or donations, with limited direct engagement in the institutional management or oversight of *waqf*. This situation reflects a considerable opportunity to strengthen synergy between *pesantren*, *nazhir*, and the community to optimize the collective and sustainable utilization of productive *waqf* assets (Huda et al., 2024).

Forms and Schemes of Productive Waqf Empowerment

Various initiatives to empower productive *waqf* have begun to be implemented by a number of *pesantren* (Islamic boarding schools) in Banten Province, albeit in varying scales and models. One of the most common practices is the utilization of *waqf* land for productive agricultural activities, such as rice farming, vegetable cultivation, or horticultural plantations. The yields are used to support *pesantren* needs or sold in local markets. Additionally, some *pesantren* have established cooperatives as *waqf* -based business units providing goods and services for students and surrounding communities. Several institutions have even launched retail ventures such as grocery stores, canteens, or sharia-compliant mini-markets, professionally managed to generate consistent income (Palasenda & Salikurrahman, 2024). While these initiatives are not yet widespread, they clearly demonstrate that productive *waqf* has substantial potential to serve as a reliable economic pillar for *pesantren* (Zaki et al., 2022).

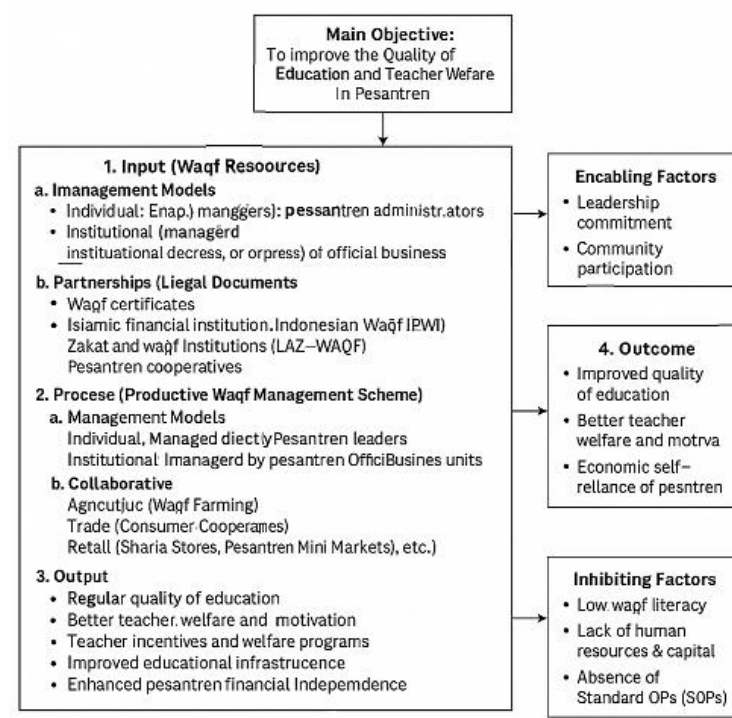


Figure 2. Productive *Waqf* Empowerment Framework

In terms of management schemes, three primary models were identified: individual, institutional, and collaborative. The individual model is typically found in smaller *pesantren*, where the *waqf* assets are managed directly by the school's leader or a trusted associate, often without a formal organizational structure (Cahyo, 2023). The institutional model is adopted by *pesantren* that have established internal business units, cooperatives, or *waqf* boards to systematically and transparently manage their assets. Meanwhile, the collaborative model involves partnerships with third parties such as Islamic financial institutions, zakat and *waqf* organizations (LAZ/WAQF), or local business actors to develop the *waqf* assets into economically productive enterprises. The collaborative model tends to offer greater potential in terms of scale and sustainability, but it also requires more advanced administrative preparedness and managerial capacity (Bibri, 2021).

Nonetheless, several technical and managerial challenges hinder the implementation of productive *waqf* in *pesantren*. On the technical side, limited access to production facilities, markets, and agricultural technologies often constrains land-based *waqf* ventures. Many *pesantren* lack proper financial bookkeeping systems or business management expertise. From a managerial standpoint, gaps often exist between the strategic vision of school leaders and the operational capabilities of those executing the programs (Chatzipanagiotou & Katsarou, 2023). Moreover, the absence of standardized Standard Operating Procedures (SOPs) for internal *waqf* management leads to sporadic and unsustainable practices.

Another major challenge is the limited local regulatory support and institutional synergy. Although national *waqf* regulations exist, their implementation at the regional level remains suboptimal (Nafar, 2019). Many *waqf* managers in *pesantren* lack sufficient understanding of legal aspects related to asset status, institutional legitimacy, or procedures for collaboration with external entities. This has resulted in restricted access to productive financing and management training, which could otherwise be provided by institutions such as the Indonesian *Waqf* Board (BWI), the Ministry of Religious Affairs, or local departments for cooperatives and micro-enterprises. Therefore, more serious policy interventions and multi-stakeholder support are required to ensure the sustainability and professionalization of productive *waqf* as a strategic funding source for Islamic education and teacher welfare enhancement in *pesantrens*.

Impact of Productive Waqf on the Quality of Pesantren Education

The empowerment of productive *waqf* has significantly contributed to enhancing the quality of education in *pesantren*, particularly in the provision and development of teaching and learning facilities (Abubakar & Rahman, 2021). Many *pesantren* have utilized income from *waqf*-based businesses to construct or renovate classrooms, expand libraries, and provide more modern and interactive learning media. These improved facilities directly impact the comfort and effectiveness of the learning process for students (*santri*). Moreover, a more conducive learning environment has positively influenced teachers' motivation to teach and fostered greater interest in learning among the *santri*.

Another notable impact is the improvement in the quality of educational programs and the increase in student enrollment. With additional funding generated from productive *waqf* management, *pesantren* have been able to organize various capacity-building initiatives such as integrative curriculum training, literacy and numeracy reinforcement programs, and more structured tahfidz (Qur'anic memorization) programs. The availability of financial resources has also enabled the recruitment of more qualified teaching staff and the implementation of extracurricular activities that support character development (Leiva-Olivencia et al., 2021). These improvements in educational quality have attracted more prospective students from various regions, resulting in a steady increase in student enrollment over the years (Amelia & Tambunan, 2024).

In addition to infrastructure and curriculum development, the proceeds from productive *waqf* have also supported scholarship programs for underprivileged students and teacher competency enhancement through training (Palasenda & Salikurrahman, 2024). Scholarships play a crucial role in promoting inclusive education, ensuring that no student is denied access due to financial constraints. On the other hand, teacher training has focused on improving pedagogical methods, classroom management, and the integration of technology into teaching factors that significantly

contribute to the overall quality of teaching and learning outcomes (Nugroho, 2024). This combination strengthens human resource capacity in pesantren, both in terms of student achievement and teacher performance.

The long-term impact of optimizing productive *waqf* is also evident in the changing public perception of pesantren. While traditionally regarded as conservative religious institutions with limited facilities and curricula, many *pesantren* are now increasingly viewed as modern, adaptive, and economically self-reliant Islamic educational institutions. This shift in perception has strengthened public trust, encouraging more parents to enroll their children in *pesantren* and fostering greater community participation, including through new *waqf* contributions. Thus, productive *waqf* not only improves internal educational quality but also generates broader external impact by enhancing the reputation and public image of *pesantren* institutions (Darajatun, 2025).

The Impact of Productive Waqf on the Welfare of Pesantren Teachers

Productive *waqf* has demonstrated a strategic role in improving the welfare of *pesantren* teachers, particularly through the provision of additional incentives or monthly allowances sourced from the management of *waqf* assets (Agustina, 2025). In many pesantren, teachers have long served with minimal compensation, with some receiving no fixed salary at all. Through income generated from productive *waqf* whether from agriculture, retail, or cooperatives some *pesantren* are now able to provide regular supplemental allowances. This represents not only a form of appreciation for teacher dedication but also a crucial step in maintaining teaching staff stability amid growing economic demands (Zerrad & Schechter, 2025).

Beyond direct incentives, several *pesantren* have initiated economic empowerment programs for teachers by utilizing surplus income from *waqf* operations. These initiatives include entrepreneurship training, small business capital support, and the delegation of management rights over *waqf*-based business units such as canteens or pesantren-owned shops. These programs not only increase teachers' incomes but also foster entrepreneurial spirit and economic self-reliance among educators (Ofor-Douglas, 2024). Such programs are especially vital in *pesantren* that do not receive government subsidies and rely heavily on community-based funding.

The improved welfare of teachers has led to noticeable increases in motivation, loyalty, and teaching quality (Murwaningsih, 2024). Teachers who feel valued and economically supported are more enthusiastic about teaching, participating in training programs, and contributing to curriculum development and extracurricular activities (İleritürk, 2023). Their loyalty to the *pesantren* also tends to increase, as reflected in low turnover rates and a stronger commitment to the institution's long-term planning. Indirectly, this contributes to the sustained quality and consistency of *pesantren* education.

Several case studies and teacher testimonials illustrate that productive *waqf* programs are not merely economic initiatives but also social solutions that touch on the psychological and spiritual well-being of educators. For instance, a senior teacher at *Pesantren X* in Serang Regency shared that for the first time in over two decades of teaching, he was able to save money from monthly *waqf* cooperative allowances. Another teacher reported that entrepreneurship training based on *waqf* gave him valuable new skills that benefited his family beyond the *pesantren* environment. Such testimonies reinforce the evidence that productive *waqf* can serve as a transformational instrument in building a just, empowered, and sustainable *pesantren* education ecosystem.

Critical and Comparative Analysis with Previous Studies

This study reveals that the optimization of productive *waqf* in Islamic boarding schools (*pesantren*) across Banten Province has made a significant contribution to improving educational quality and teacher welfare. These findings are consistent with national-level research, such as Sukmana, which demonstrated that productive *waqf* management at a pesantren in East Java successfully generated surpluses to finance students' education showing measurable impacts with strong local relevance (Sukmana et al., 2024). At the international level, Elkady in Qatar also found that integrating *waqf* into the Islamic education system for non-formal institutions can create a sustainable alternative funding model affirming that initiatives in Banten are not only locally significant but also aligned with global trends in modern *waqf* management (Elkady, 2024).

However, the differences in approach between international contexts and Banten are striking. In global studies, waqf management is often supported by state regulation and institutionalized modern management systems (R. Hassan et al., 2022). For instance, in Malaysia and Brunei, waqf models are developed with corporate structures, strong governance, and formal accountability opening space for innovation and professionalism in asset management (Maulina et al., 2023). In contrast, in Banten, the approach to productive waqf management remains semi-traditional and heavily reliant on the leadership figure of the pesantren. This creates both strengths and weaknesses: high levels of communal trust enable rapid mobilization of waqf assets, but sustainability is at risk when leadership capacity declines.

Further analysis indicates that in several regions such as East and Central Java developing pesantren-based waqf cooperatives has created a more systematic approach, supported by institutional structures that enhance productivity and long-term sustainability (Rusydia et al., 2025). In Banten, productive waqf management is still in an early stage, limited to ad hoc strategies that often depend on the personal networks of pesantren leaders. Comparative studies such as Japar on Muhammadiyah, Malaysia, and Brunei reveal how clear regulations, innovative management, and transparency in waqf governance can generate broader socio-economic impacts (Japar, 2024).

One strength of the Banten waqf empowerment model is its flexibility in adapting to the unique social contexts of each pesantren each institution manages its assets based on available human resources, asset types, and social networks. As a result, productive waqf initiatives emerge more organically and are better tailored to local needs. However, weaknesses arise from the absence of standard operating procedures and clear success indicators. Many successful pesantren are led by visionary figures with strong external networks, while others lag due to limited resources and institutional capacity (Thoha, 2024).

An evaluation of policies and strategies supporting productive waqf development in Banten also reveals significant gaps. Local government support remains symbolic and does not address the real needs of pesantren such as asset management training, partnerships with financial institutions, or tax incentives for waqf donors. In contrast, Aceh and Yogyakarta have enacted local regulations specifically on productive waqf, providing a legal foundation that strengthens innovation, including cross-institutional collaboration (Said & Hadiningdyah, 2025). The absence of such instruments in Banten limits inter-institutional potential and slows the growth of waqf-based enterprises.

Internal strategies within pesantren also play a crucial role in program success or failure. Pesantren that conduct internal audits, develop business plans, and establish formal business units tend to manage waqf more productively. Conversely, those lacking transparent governance are prone to stagnation or internal conflict due to ambiguous asset management (Hachigian, 2014). This underlines that the success of waqf empowerment is not determined solely by the size of assets but by the governance system in place.

From a theoretical standpoint, modern productive waqf management increasingly integrates business planning and risk management an approach identified by Diah Oktaviani as key to the socio-economic sustainability of productive waqf. The combination of formal processes such as adaptive business planning and risk mitigation is believed to enhance public trust and broaden impact (Oktaviani, 2024). If adopted in Banten, this concept could provide a viable pathway to strengthen currently informal community-based initiatives.

In academic discourse, more holistic theoretical models such as those developed for waqf at public universities in Malaysia also emphasize the importance of governance and accountability in ensuring the growth and sustainability of educational waqf institutions (Ismail et al., 2023). This methodology offers a conceptual blueprint that could be adapted by larger pesantren in Banten to strengthen governance, accountability, and stakeholder engagement.

Furthermore, contemporary innovations such as waqf digitalization, crowdfunded waqf, and waqf-based incubators as reviewed by Saputra show the potential of waqf to enhance youth competence development and broader participation in the digital economy (Medhacitto, 2024). Such models remain uncommon among pesantren in Banten, but they could serve as disruptive approaches relevant to engaging younger donors and millennial philanthropists.

From the perspective of Muslim community empowerment in Indonesia, Syafik

Muhammad & Imam Purnomo Aji emphasize that productive waqf as an economic empowerment strategy requires a strong theological foundation, sustainable benefits, and managerial awareness, along with solutions to implementation challenges (Muhammad & Aji, 2024). This approach can serve as both a normative and practical framework for developing an inclusive and adaptive productive waqf ecosystem in Banten.

In addition, the optimization of waqf in the context of digitalization is emerging as a global trend. Sudi et al. revealed that waqf digitalization and waqf sukuk schemes play an important role in the development of the Islamic economy, aligning with the need for transparency and efficiency in modern waqf management (Sudi et al., 2024). Without digital frameworks, pesantren in Banten risk falling behind in attracting donors and building transparent reporting systems.

Finally, studies on productive waqf as a driver of socio-economic empowerment in Indonesia by Saputra highlight the role of cross-sectoral synergy and the capacity of nazhir as key factors in ensuring the sustainability of productive waqf (Saputra, 2025). In Banten's context, strengthening collaboration among institutions pesantren, local government, and Islamic financial institutions is essential to transform potential into systematic impact.

Theoretical Framework and Global Context

In the contemporary landscape of Islamic philanthropy, *productive waqf* has undergone a profound transformation from a predominantly passive charitable endowment to a professionally managed, sustainable financing mechanism (Fatah et al., 2023). This evolution aligns with broader global shifts in educational financing, where institutions, particularly within the Muslim world, face declining public subsidies alongside escalating demands for quality. Recent studies underscore that when waqf assets are invested in Shariah-compliant productive ventures such as real estate, agribusiness, and microenterprises, they can yield a relatively stable long-term revenue stream (H. Ali, 2024). This approach enables educational institutions to achieve financial autonomy while expanding their social outreach and community service capacities.

This conceptual reform has also spurred the emergence of increasingly innovative waqf management models (Maulida & Rusydiana, 2025). In Malaysia, public universities have operationalized *cash waqf* through digital platforms to finance scholarships and research; in Turkey, the General Directorate of Foundations leverages a portfolio of real estate and heritage assets to fund public education and healthcare; while in Indonesia, the adoption of *fintech* solutions for *waqf tunai* (cash waqf) and *waqf saham* (share waqf) has broadened participation beyond traditional wealthy donor bases, engaging middle-income communities in the waqf ecosystem (Mahamood & Ab Rahman, 2015). This democratization of waqf participation represents a critical shift in Islamic philanthropy, transforming it from an elite-centric tradition into a more inclusive and community-driven institution.

The success of productive waqf, however, is contingent not merely on well-structured investment schemes but on the quality of its governance. Comparative cross-country analyses reveal significant variations in governance models: Malaysia's semi-corporate system benefits from strong state integration; Brunei adopts a centralized model under the Ministry of Religious Affairs; while in Indonesia, Muhammadiyah has developed a decentralized governance structure, albeit facing challenges in transparency and coordination. Emerging research emphasizes that "Good Waqf Governance" combining efficiency, accountability, and innovation must be contextually adapted to the legal, cultural, and institutional environment of each jurisdiction (Malib et al., 2024).

International discourse increasingly situates waqf within the broader framework of the *Sustainable Development Goals* (SDGs), particularly SDG 4 on inclusive and quality education (Khan & Hassan, 2019). Waqf is now recognized not only as a tool for financing physical infrastructure but also as a strategic vehicle for investing in human capital most critically, the welfare of teachers, who are the core agents in educational transformation (Taifur & Ab Rahman, 2025). A growing body of empirical work has shown that targeted waqf schemes can alleviate income disparities among educators, enhance job satisfaction, and ultimately improve learning outcomes. The present study makes a unique contribution by reframing productive waqf from a purely asset-based perspective toward a human-capital-centered approach, where teacher welfare

is not a peripheral consideration but a central objective of waqf policy and management.

Historically, waqf shares structural similarities with the Western *trust* system, yet it is distinguished by its perpetual nature and explicit orientation toward public benefit (Kuran, 2018). Throughout Islamic history from the Mamluk era to the Ottoman Empire waqf played a pivotal role in funding madrasahs, hospitals, and various public services (Kasdi et al., 2022). However, historical records also highlight instances where waqf was co-opted by political elites for power preservation, underlining the critical necessity of ethical governance to ensure that waqf serves public rather than private interests (Freer, 2018).

The present research positions itself within a global intellectual current that demands an integration of modern governance frameworks, digital technology, and sustainability principles into Islamic philanthropic practice (Yahya et al., 2023). By situating its analysis in the pesantren of Banten Province, Indonesia, this study treats the region as a “social laboratory” for developing a productive waqf governance model that not only sustains institutional operations but also directly elevates the economic welfare of teachers. The model is designed to be locally grounded yet internationally relevant capable of replication in other Muslim-majority contexts where Islamic educational institutions possess significant religious legitimacy but suffer from structural financial constraints (Arar et al., 2022).

In doing so, this research contributes not only to the scholarly literature on waqf but also to the broader global discourse on innovative, faith-based approaches to sustainable education financing. It bridges classical Islamic philanthropic principles with contemporary development imperatives, demonstrating how productive waqf, when governed effectively and directed toward human capital, can become a catalyst for systemic educational transformation (Khalidin, 2024).

Conclusion

This study reaffirms that the implementation of safe injection practices constitutes a fundamental pillar in ensuring patient safety, preventing healthcare-associated infections, and enhancing the overall quality of health services. The findings demonstrate that healthcare workers’ compliance with safe injection protocols is shaped by a combination of knowledge, attitude, facility availability, and supervisory mechanisms. While a considerable proportion of healthcare workers exhibit high compliance, notable variability persists due to disparities in resource availability and the frequency or quality of monitoring.

Conceptually, this research advances the understanding of the interplay between individual-level factors and institutional or environmental conditions in determining adherence to medical safety standards. It highlights that compliance is not merely a matter of professional competence but also a reflection of systemic support and organizational culture.

The contribution of this study is twofold. Theoretically, it enriches the body of literature on the determinants of compliance in safe medical procedures by integrating cognitive, behavioral, and contextual dimensions into a unified analytical framework. Practically, it offers evidence-based insights for policymakers, healthcare administrators, and public health practitioners to design more targeted interventions encompassing training programs, infrastructure improvement, and strengthened supervisory systems that can sustainably improve compliance rates. Furthermore, the findings hold global relevance, as safe injection practices represent a core indicator of healthcare systems committed to patient safety and quality care.

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