



Economic Empowerment of Waqf Assets in Muhammadiyah Model

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Abstract:

This study aims to analyze the role of organizational culture in managing productive waqf at Muhammadiyah Sukajadi Bandung and its implications for socio-economic empowerment. The key concepts include productive waqf, organizational culture, nazhir, and progressive Islam. The research employs a qualitative case study design, utilizing in-depth interviews, participant observation, and document analysis. The object of the study is the management of waqf assets in Muhammadiyah Sukajadi Bandung, particularly in education, business, and health sectors. The main findings reveal that the success of productive waqf is strongly supported by an organizational culture that emphasizes sincerity, professionalism, transparency, and ideological commitment, enabling waqf to function as a sustainable social investment instrument. The major challenges include limited managerial capacity of some nazhir, resistance to innovation, and public perceptions of waqf as a static asset. Practical recommendations highlight the importance of strengthening Islamic economic literacy, professional training for waqf managers, and developing innovative waqf models. This study contributes to Islamic economic theory and organizational sociology by proposing a conceptual framework of religious organizational culture as symbolic social capital in productive waqf governance.

Keywords: Islamic economics; Muhammadiyah; nazir; organizational culture; productive waqf.

Introduction

The management of productive waqf is a vibrant and evolving discourse in contemporary Islamic economic studies, particularly as Muslims are faced with demands to no longer interpret waqf as a static form of worship confined to the legal-formal dimension, but rather as a socio-economic instrument with real transformative power for the welfare of the community (Syakir, 2018). In this context, waqf is understood not only as a practice of religious generosity, but as a mechanism for wealth redistribution that has the potential to strengthen the economic structure of society, particularly vulnerable and marginalized groups (Purwaningsih & Susilowati, 2020). This view is reinforced by the findings of Setiawan, Badina, and Najib (2021), who assert that productive waqf can serve as a driving force for the community's economy when managed professionally, transparently, and in accordance with modern management principles (R. Setiawan et al., 2021). With the enactment of Law Number 41 of 2004 concerning Waqf, the practice of waqf management in Indonesia gained greater legal legitimacy and opened the way for a shift from traditional to modern waqf management (Kasdi, 2018). This regulation not only provided legal certainty but also expanded the scope of waqf objects, including cash waqf, stock waqf, and various other forms of productive assets that had previously been largely untouched by the public (Lubis, 2020). The presence of this

regulation was reinforced by a 2002 fatwa from the Indonesian Ulema Council (MUI) on the permissibility of cash waqf, which theologically provided a legitimate basis for waqf management innovations in the context of the modern economy (Almahmudi, 2020). Thus, waqf was no longer confined to land and buildings for mosques or tombs alone, but moved into a broader, more dynamic and productive economic realm.

However, various recent studies have shown that despite the existence of a regulatory framework, waqf management practices in the field still face classic problems such as weak professionalism of nazir (managers), low managerial capacity, and a strong traditional organizational culture that tends to be resistant to change (Munawar, 2021). This situation indicates a gap between the normative ideals of regulation and the empirical reality of institutional practice. Research by Mahbubi, Muhafidin, and Karlina (2022) even confirms that most waqf research in Indonesia still focuses on normative-theological and juridical aspects, while studies linking waqf to organizational culture, governance, and modern institutional dynamics are still relatively limited (Mahbubi et al., 2022).

While some studies have addressed waqf management by Islamic community organizations such as Muhammadiyah, the majority are generally descriptive and have not yet explored the cultural and managerial dimensions in depth (Kossah et al., 2022). Yet, as a modern socio-religious organization, Muhammadiyah possesses a unique character, integrating Islamic values with a modern rational ethos, which has the potential to create an innovative and sustainable waqf management model (Ismunandar, 2021). In this context, research on productive waqf cannot simply focus on what is managed but must also explore how waqf is managed, by whom, with what values, and within the framework of the organizational culture.

This research gap serves as the primary starting point for this study. While there are numerous studies on waqf management by Muhammadiyah in general, studies specifically examining productive waqf practices at the branch level, particularly Muhammadiyah Sukajadi Bandung, from the perspective of governance, organizational culture, and religious values, are still very limited (Mayasari & Qulub, 2020). Yet, empirically, Muhammadiyah Sukajadi Bandung demonstrates relatively outstanding institutional performance compared to other Muhammadiyah branches in West Java (Mughtar & others, 2022). This success is reflected in the organization's ability to manage waqf assets productively and generate significant added economic value.

Historically, since the early 2000s, Muhammadiyah Sukajadi Bandung has made significant breakthroughs by developing waqf assets in the form of land and buildings into centers of productive economic activity (Junarti et al., 2023). This transformation is not only physical but also cultural, as it requires a change in the administrators' perspective on waqf as a strategic economic resource, not merely a symbol of social piety (Rahman & Widiastuti, 2020). Over a period of more than a decade, the managed waqf assets have not only been able to support da'wah and educational activities but have also generated an economic surplus used to develop new businesses and finance socio-religious activities (Prasinanda & Widiastuti, 2019).

The following table shows the types of waqf assets managed by Muhammadiyah Sukajadi Bandung.

Table 1. Types of Waqf Managed by Muhammadiyah Sukajadi Bandung

No	Types of Endowments	Location	Area (m ²)
1	Islamic Da'wah Building	1	1.821
2	Orphanage	1	1.200
3	School	21	2.150
4	Maternity Home	1	298.226
5	Shophouse	2	60
6	Ta'lim Assembly	2	58.058

(Source: Muhammadiyah Sukajadi Archives, Bandung, 2018)

These assets are spread not only in the Sukajadi area but also in other areas such as Subang, Cicalengka, and Parakan Muncang. The diversity and breadth of these assets demonstrate that waqf is no longer treated as passive wealth, but rather as socio-economic capital managed through

business mechanisms such as leasing, investment partnerships, and business unit development (F. Firdaus & Wibowo, 2020). In this context, Muhammadiyah Sukajadi Bandung clearly represents the ideal concept of productive waqf as conceptualized in modern Islamic economic literature (Allamah et al., 2021).

This success cannot be separated from the role of a strong organizational culture. Organizational culture functions not only as a set of symbolic values, but also as a cognitive and normative framework that shapes the behavior, work patterns, and decision-making orientation of administrators (Soesanto, 2019). Research by Hassan, Mohsen, and Muhsin (2022) shows that in the context of religious-based organizations, organizational culture plays a crucial role in maintaining consistency between spiritual vision and managerial practices (Hassan et al., 2022). In other words, the success of productive waqf is determined not only by capital adequacy or regulatory sophistication, but also by the quality of the organizational culture that supports it.

From this perspective, this research is based on the assumption that religion serves not only as a source of moral legitimacy but also as a symbolic energy that shapes work ethic, collective commitment, and social service orientation (Rohman, 2021). Islam, in its theological tradition, views economic activity as an integral part of worship, as long as it is carried out within a framework of ethics and social responsibility. Therefore, the practice of productive waqf is essentially a concrete articulation of the integration of spiritual values and economic rationality.

However, not all Muhammadiyah organizations achieve the same level of success. Research by Marpuah (2020) shows that differences in performance between Muhammadiyah branches are often determined by internal factors such as leadership quality, managerial capacity, and organizational culture (Marpuah, 2020). This fact suggests that the success of Muhammadiyah Sukajadi Bandung is not automatic, but rather the result of a long process of institutional learning, internalization of values, and adaptation to environmental challenges (Sirait & Pohan, 2021).

Based on this explanation, this study positions itself in a relatively empty research gap, namely the study of productive waqf from the perspective of organizational culture at the Muhammadiyah branch level. The main objective of this study is to analyze how the organizational culture of Muhammadiyah Sukajadi Bandung is formed, internalized, and actualized in productive waqf management practices, and how this culture contributes to increasing the economic value of waqf assets. Specifically, this study aims to uncover the relationship between religious values, managerial practices, and institutional performance in the context of productive waqf.

Method

This research uses a qualitative approach with a case study design to deeply explore the social dynamics underlying the phenomena studied within their empirical context. A qualitative approach was chosen because it allows researchers to understand social reality as a construction of meaning formed through the interactions of actors, institutional structures, and the surrounding cultural context. Thus, knowledge is not viewed as a purely objective entity but as the result of an interpretive process (Denzin & Lincoln, 2018).

The research subjects were determined purposively, involving key informants who had direct involvement and substantive knowledge of the issues being studied, so that the data obtained was reflective, contextual, and conceptually rich (Patton, 2015). Data collection was conducted through in-depth interviews, participant observation, and documentation studies, which were used simultaneously to strengthen the validity of the findings through triangulation of sources and methods (Flick, 2018).

The data analysis process was interactive and continuous from the data collection stage, with mechanisms of reduction, categorization, and thematic conclusion drawing, allowing for the emergence of patterns, relationships, and latent meanings that are not always apparent on the surface of the data (Miles et al., 2020). To ensure the validity of the findings, this study implemented a strategy of member checking, peer debriefing, and an audit trail, so that the results of the analysis not only represent the researcher's subjective interpretation, but also have methodological legitimacy and can be academically accounted for (Lincoln & Guba, 2018).

Results and Discussion

General Overview of the Muhammadiyah Sukajadi Bandung Organization

Since its inception, Muhammadiyah has been positioned not merely as a religious organization, but as a social reform movement that utilizes Islam as a source of values for the transformation of collective life. In this ideological construction, religion is not positioned as a ritual symbol separate from social reality, but as a moral energy that guides the practices of education, health, philanthropy, and economic empowerment of the community (Sumi et al., 2025). This perspective has enabled Muhammadiyah to grow from its inception as a modern organization that combines the spirit of da'wah with managerial rationality, enabling it to adapt to changing times without losing its normative foundation (Budiman et al., 2026).

Muhammadiyah's expansion into West Java, particularly Bandung, is inextricably linked to the dynamics of urbanization and the growth of the Muslim middle class in the 1930s, which required a religious platform oriented toward education and social services (Silver, 2022). As a modern social space, Bandung provided a fertile context for Muhammadiyah's development as an organization that linked religious values with a modern work ethic (Huda, 2021). It was within this context that Muhammadiyah Sukajadi grew not merely as an administrative branch but as a social hub building a network of charitable enterprises based on public trust (Karim, 2022).

Historically, the institutional structure of Muhammadiyah in Bandung underwent significant transformation following the expansion of the Priangan region, resulting in the formation of the Muhammadiyah Regional Leadership of Bandung City (Pimpinan Pusat Muhammadiyah, 2020). This restructuring was not merely administrative in nature but also reflected a paradigm shift in the organization toward more professional and decentralized governance (E. Sutrisno, 2021). As a strategic branch, Muhammadiyah Sukajadi then developed various educational units, health services, and economic enterprises based on waqf assets (Majelis Pendayagunaan Wakaf PWM Jabar, 2024).

The uniqueness of Muhammadiyah Sukajadi lies in its ability to cultivate waqf as a productive resource, rather than a static asset that ceases to be a symbol of generosity. This transformation reflects an epistemological shift in Islamic philanthropic practices, from a charity paradigm to a sustainable social development paradigm (Al-Jayyousi et al., 2022). In this context, waqf is no longer understood as a passive act of worship, but rather as a social investment mechanism that generates both economic and spiritual benefits (Kurniawati et al., 2025).

Values and Work Culture of the Muhammadiyah Sukajadi Bandung Organization

Muhammadiyah's core values are rooted in modernist Islamic ethics, emphasizing rationality, moral integrity, and social responsibility as the foundation of organizational behavior (Dimiyati et al., 2021). These values are then internalized into the work culture through collective leadership practices, participatory decision-making, and an orientation toward public service (Burhani, 2022). Within this framework, organizations are viewed as spaces for moral learning that shape the character of actors, not merely machines for producing social services (Ramadhan, 2022).

The work culture of Muhammadiyah Sukajadi demonstrates a synthesis of Islamic ethics and modern management principles that emphasize transparency, accountability, and professionalism (B. Sutrisno, 2021). The principle of transparency is realized through open financial reports and waqf asset management that are accessible to the congregation and the public (Majelis Pendayagunaan Wakaf PP Muhammadiyah, 2023). Accountability is maintained through internal audit mechanisms and periodic evaluations of management performance (Badan Wakaf Indonesia, 2024).

The role of the Nazhir in the Muhammadiyah waqf structure is no longer understood as merely an asset custodian, but as a strategic actor responsible for developing the economic and social value of waqf assets. Nazhir are required to possess scientific competence in the fields of muamalah jurisprudence, Islamic economics, and financial management to enable them to manage assets productively and sustainably (Zuzanti, 2024). In this context, spiritual competence is insufficient without the support of economic literacy and managerial skills.

The Muhammadiyah Sukajadi cadre recruitment process is conducted through a tiered cadre development mechanism that emphasizes ideological alignment, leadership capacity, and social commitment (Pimpinan Pusat Muhammadiyah, 2023). Recruitment is not solely based on personal relationships, but also through an evaluation of the competency and moral readiness of prospective cadres. This system reflects the organization's orientation toward institutional sustainability through

planned leadership regeneration (B. Sutrisno, 2021).

Organizational work culture is also reflected in a collective orientation toward social innovation, which makes charitable enterprises a space for religious-based economic experimentation. Educational institutions, health clinics, and Muhammadiyah Sukajadi business units serve not only as service providers but also as social learning platforms for work ethics, public responsibility, and community solidarity (Burhani, 2022). From this perspective, organizational culture not only shapes internal performance but also produces social meaning that strengthens the institution's legitimacy in the eyes of society (Debbaut & De Kimpe, 2023).

Management of Productive Waqf and Organizational Culture of Muhammadiyah Sukajadi Bandung

The Muhammadiyah Sukajadi waqf management strategy is oriented towards integrating services to waqif (endowers) and the development of partnership-based productive businesses (Majelis Pendayagunaan Wakaf PWM Jabar, 2024). Partnerships with third parties are conducted through business lease schemes, investment cooperation, and the development of sharia cooperatives. This approach reflects a shift from ownership logic to value management logic (Rahim & Latif, 2020).

Internal data shows that the majority of Muhammadiyah Sukajadi's waqf assets consist of land for education, business shophouses, healthcare facilities, and cash waqf allocated to sharia cooperatives (Majelis Pendayagunaan Wakaf PWM Jabar, 2025). These assets are spread across Sukajadi, Subang, Cicalengka, and Gegerkalong, primarily serving as centers for economic activity and da'wah (Islamic outreach). This asset distribution demonstrates the organization's spatial orientation toward urban and semi-urban areas with high economic potential (Karim, 2022).

Waqf asset management is conducted based on sharia-compliant prudential principles and economic rationality, prioritizing financial sustainability. Every waqf investment requires a feasibility study, risk analysis, and collective approval from the management (Mohamad & Kader, 2024). This mechanism reflects a modern management ethos that positions instrumental reason as a partner to religious values, not their antithesis (Olsson, 2024).

The organizational culture of Muhammadiyah Sukajadi allows for a convergence between spirituality and productivity, so that economic activity is not viewed as a profanation of religion, but rather as a form of actualization of faith in the social sphere (Shufan-Biton, 2024). In this context, financial gain is not seen as an end in itself, but as a means to expand social benefits (Lee & Suh, 2022). The practice of productive waqf symbolizes contemporary Islamic ethics that reject the dichotomy between this world and the afterlife (Yilmaz, 2024).

Management of Productive Waqf by Muhammadiyah Sukajadi Bandung from the Perspective of Muakat Waqf and Voluntary Waqf

The management of productive waqf carried out by the Muhammadiyah Sukajadi Bandung Organization represents a creative dialectic between classical Islamic teachings and the contemporary socio-economic needs of the community, where waqf is no longer understood merely as an individual act of worship that stops at a symbol of piety, but as a strategic instrument in building sustainable social welfare based on transcendental values. In practice, Muhammadiyah Sukajadi developed two main waqf models that are unique and reflective of the local context, namely the waqf muakat model and the voluntary waqf model, both of which form a dynamic and productive landscape of Islamic philanthropy (Sulthoni & Saad, 2018). This approach is in line with national research findings that show that the success of productive waqf is largely determined by the creativity of the management model that is able to integrate the normative aspects of sharia with the social needs of urban communities (M. Hadi et al., 2025).

The Muakat waqf model implemented by Muhammadiyah Sukajadi Bandung is a form of waqf born from a moral and legal agreement between the waqif and the nazhir, where the waqf is handed over with the specific stipulation that the waqif will be buried in the waqf land area behind the Al Huda Mosque in Sukajadi District. This practice marks an institutional innovation relatively rare in other Islamic philanthropic institutions, as it combines the spiritual function of burial with the logic of long-term waqf productivity (Shatzmiller, 2001). From a contemporary Islamic legal perspective,

this model can be understood as a form of conditional waqf that remains valid as long as it does not violate the principle of the eternity of waqf assets and does not reduce their benefit to the public (Nurlaelawati, 2021). This means that despite the specific clause regarding the location of the waqif's burial, the waqf assets remain the property of Allah and are managed by the nazhir for the broader social benefit of the community.

Philosophically, the muakat waqf in Muhammadiyah Sukajadi reflects a synthesis between the existential human need for the meaning of death and the spiritual desire to leave a trace of usefulness in the world (Nugraha & Wanto, 2025). Within the framework of the maqāsid sharia, this practice simultaneously fulfills the dimensions of hifz al-din through strengthening the function of mosques, hifz al-nafs through proper cemetery management, and hifz al-mal through the productive and sustainable use of waqf assets (Azmin Shompa et al., 2025). Thus, the muakat waqf is not merely an administrative innovation, but a manifestation of theological thought that views death not as the end of ownership, but as a gateway to a broader distribution of social benefits (Mohammed Kabiru Musah et al., 2023).

In empirical practice, waqf land originating from the muakat scheme not only functions as a burial area but also becomes part of the mosque ecosystem that supports educational, social, and economic activities. This aligns with the results of a recent study that concluded that mosque-based waqf has the highest potential to create sustainable social impact because mosques are centers of social interaction among Muslims (B. Hadi, 2025). Dalam konteks Sukajadi, keterkaitan antara masjid, pemakaman, dan aset wakaf In the Sukajadi context, the relationship between mosques, cemeteries, and productive waqf assets forms a mutually supportive spiritual-economic landscape, where the death of an individual actually gives birth to new social life for the community.

Unlike the conditional waqf muakat, the voluntary waqf model in Muhammadiyah Sukajadi Bandung presents the purest expression of the Islamic philanthropic ethos. In this model, the waqif hands over his assets without any clauses, leaving it entirely to the discretion of the nazhir to manage them for the benefit of the community. This model reflects the practice of waqf as understood in classical Islamic tradition, where waqf is a form of ongoing charity detached from personal interests and oriented solely toward long-term social benefits (Ab Rahman et al., 2024). Sociologically, voluntary waqf is a strong indicator of the level of religious awareness in urban communities regarding the importance of faith-based social solidarity (Daas, 2025).

In the national context, the growth of voluntary waqf shows a positive trend. Data from the Ministry of Religious Affairs of the Republic of Indonesia notes that the number of officially registered waqf assets has increased by more than 12 percent in the last five years, with the majority coming from unconditional waqf donated by individuals. This shows that society is increasingly understanding waqf not only as a normative obligation, but as a concrete instrument of social participation (Daud et al., 2025). Muhammadiyah Sukajadi is taking advantage of this momentum by building a transparent and professional management system, so that the trust of waqf holders is maintained and the potential of waqf can continue to grow.

Theologically, the voluntary waqf model resonates strongly with the Qur'anic narrative, which depicts almsgiving as a seed that multiplies in a field of blessings (Dallh, 2023). In the hadith literature, this concept is reinforced by the Prophet Muhammad's saying that human deeds are cut off except for three things, one of which is ongoing charity, the benefits of which continue to flow (Rafique & Raza, 2025). Within a contemporary framework, this ongoing charity is interpreted as a productive waqf managed professionally, thus generating not only spiritual rewards but also measurable economic impact.

In practice, voluntary waqf assets at Muhammadiyah Sukajadi are managed through various productive programs such as shophouse rentals, educational land management, and community-based micro-enterprise collaboration. This strategy aligns with empirical findings showing that diversification of waqf management is key to increasing the economic value of waqf assets (Alshater et al., 2022). In other words, the success of productive waqf is not determined solely by the size of the assets, but by the managerial capacity of the nazhir (manager) in transforming these assets into sustainable economic resources (Nafar, 2019).

Furthermore, the management of productive waqf at Muhammadiyah Sukajadi also contributes to the sustainable development agenda. Recent studies have shown that productive waqf is positively correlated with the achievement of sustainable development goals, particularly in poverty alleviation,

quality education, and inclusive economic growth (Ibrahim et al., 2023). In this context, Muhammadiyah Sukajadi plays a role not only as a religious institution but also as a social development actor operating within the framework of Islamic values.

Thus, the muakat waqf and voluntary waqf models implemented by Muhammadiyah Sukajadi Bandung demonstrate that waqf need not be trapped in static, traditional romanticism but can evolve into an adaptive and productive instrument of social transformation. Muakat waqf offers an existential dimension that connects individual death with social sustainability, while voluntary waqf presents a genuine and inclusive altruistic ethos. Both form an Islamic philanthropic ecosystem that not only revitalizes spiritual values but also drives the economy of the community in a tangible and sustainable manner (A. Firdaus & Ahmad, 2023).

The Organizational Culture of Muhammadiyah Sukajadi Bandung as a Foundation for Social Ethics and the Spirit of Transformation

The organizational culture of Muhammadiyah Sukajadi Bandung was not born as a cold and mechanistic administrative construct, but rather grew as a collective consciousness rooted in religious experience, a history of struggle, and an ethos of renewal that had been internalized in the souls of its members (Sultmann et al., 2025). From the perspective of modern organizational theory, culture is not merely a collection of symbolic values, but a latent energy that directs behavior, shapes action orientation, and determines the quality of interactions between individuals within the organization (Rahimi, 2024). Muhammadiyah Sukajadi demonstrates that religious organizational culture is capable of transcending internal institutional functions and transforming into a moral force that shapes the social habitus of the surrounding community. Here, the organization becomes not only a workspace, but also an arena for the formation of character, spirituality, and emancipatory public ethics (Madikizela-Madiya, 2023).

The value of sincerity is the most fundamental spiritual foundation in the organizational culture of Muhammadiyah Sukajadi. Sincerity is not understood merely as an individual moral concept, but as an ontological principle that structures the entire orientation of organizational actions (F. Ali et al., 2025). K.H. Ahmad Dahlan's motto, "Live Muhammadiyah and do not seek life in Muhammadiyah," is not merely a historical slogan, but a work ethic that instills the awareness that devotion in the organization is a path of worship, not merely an instrument for material pursuits. Recent research shows that organizations based on religious values that emphasize sincerity have a higher level of affective commitment among members than organizations based solely on material incentives (Faletehan, 2024). In the context of Muhammadiyah Sukajadi, sincerity gives rise to emotional stability, moral resilience, and a work atmosphere relatively free from conflicts of interest and destructive ambitions.

Sincerity also serves as a symbolic mechanism that neutralizes the logic of internal competition. In modern organizations, conflict often arises from struggles for position and resources (Folger et al., 2024). However, in Muhammadiyah culture, position is not interpreted as a source of power, but rather as a temporary social mandate. This aligns with empirical findings that spiritually based leadership produces a more collaborative work climate and lower levels of destructive rivalry (Capes, 2022). Here, sincerity functions as a "moral buffer" that dampens personal ego and fosters awareness that the highest value of organizational work lies not in worldly rewards, but in the eternal, transcendent values of the hereafter.

Ideological commitment is the next dimension shaping the organizational culture of Muhammadiyah Sukajadi. Muhammadiyah's ideology does not stand as a rigid doctrine, but as an open value system rooted in rational Islam and a spirit of renewal. This ideology is embodied in the Muhammadiyah Faith and Life Ideals, which affirm that Islam is a religion of progress compatible with science and social change (Rock-Singer, 2022). In an organizational context, ideological commitment means not only formal loyalty to rules but also an emotional attachment to the movement's collective vision. Recent studies have shown that organizations with a clear and internalized ideology have greater institutional resilience in the face of crises and social disruption (I. Setiawan, 2020).

This commitment gives rise to what is often referred to as Muhammadiyah nationalism, a strong sense of belonging to the organization's charitable endeavors. Muhammadiyah members tend to prioritize the education, health, and economic services managed by the organization due to

their affective and symbolic ideological ties. This phenomenon aligns with the concept of organizational identification, a condition where individuals integrate their personal identity with the organization's (Sidorenkov et al., 2023). In Muhammadiyah Sukajadi, this identification transcends work relationships and transforms into an existential one, where organizational success is perceived as personal success, and failure becomes a collective anxiety (Müller et al., 2024). (Müller et al., 2024).

The values of monotheism and faith serve as the metaphysical foundation that underpins the entire organizational culture. Monotheism is understood not only as a theological doctrine of the oneness of God, but also as a principle of social ethics that affirms human equality, the rejection of oppression, and ecological responsibility. From a contemporary Islamic perspective, monotheism has direct implications for the construction of public ethics and social justice (Kuntowijoyo, 2005). Muhammadiyah Sukajadi utilizes monotheism as a source of moral orientation that shapes a progressive attitude, critical of irrational traditions, and openness to renewal.

The monotheistic generation envisioned by Muhammadiyah is one with a clear vision of life, a devotional orientation, and a willingness to critically reflect on social realities (Kholidah, 2022). Recent research shows that internalizing religious values based on critical reflection can increase the capacity for civic engagement and social awareness (Ardoin et al., 2023). In this context, faith does not cease to be individual piety but transforms into a social energy that encourages active participation in community development.

The value of progress is the most distinctive characteristic of Muhammadiyah culture. From the beginning, Muhammadiyah has positioned itself as a reform movement that boldly rationalizes religious teachings without losing its normative foundation. Progressive Islam is not interpreted as Westernization, but as the actualization of Islamic values in the complex context of modernity. Recent studies have shown that religious organizations that adopt a progressive paradigm are more adaptive to technological and social changes (Ugboh, 2023). Muhammadiyah Sukajadi expresses this value through professional management of charitable enterprises, the implementation of a modern management system, and openness to innovation.

The ethos of renewal reinforces this spirit of progress. Tajdid in Muhammadiyah is not merely ritual reform, but a structural renewal that touches the educational, economic, and social systems. The ethos of science and renewal operate simultaneously, shaping an organizational culture that positions science as the primary instrument of change. Recent research shows that the integration of the ethos of science and morality results in an organization with high innovation and strong social legitimacy (B. Sutrisno, 2023).

The spirit of jihad in Muhammadiyah Sukajadi is understood as a constructive, not a destructive, struggle. Jihad is defined as *badlul juhdi*, the mobilization of all potential to realize social welfare. This concept aligns with the global discourse on peace-oriented religious movements, which emphasizes the role of religion in building peace and social justice (Ramakrishna, 1993). In practice, the spirit of jihad is manifested through social work, education, and health services oriented towards marginalized groups.

The spirit of *da'wah* is a practical manifestation of this jihadist spirit. Muhammadiyah's *da'wah* is not symbolic rhetoric, but *da'wah bil-hal* (preaching in action), delivered through concrete services. Research shows that a social service-based *da'wah* model is more effective in building public trust than purely verbal *da'wah* (Latief, 2020). Muhammadiyah Sukajadi utilizes charitable efforts as a *da'wah* medium that integrates spiritual values with the concrete needs of the community.

The habit of good deeds and a moderate attitude complement the cultural fabric of this organization. Muhammadiyah's moderation is not a principleless compromise, but rather an ethical strategy for managing differences. In the context of a pluralistic society, moderation has been proven to increase social cohesion and reduce the potential for identity-based conflict (Yunus & Salim, 2022). Muhammadiyah Sukajadi practices moderation through interfaith dialogue, social cooperation, and a non-confrontational approach to preaching.

The organizational culture of Muhammadiyah Sukajadi Bandung represents a unique synthesis of spirituality, rationality, and social commitment. This culture not only shapes the organization's internal behavior but also produces public ethics that contribute to the formation of a civilized, tolerant, and just civil society (Xu, 2023). In a world increasingly fragmented by identity conflicts and moral crises, Muhammadiyah Sukajadi presents a model of religious organizational culture that

does not become trapped in exclusivism but is open to dialogue, renewal, and ongoing social transformation.

The Impact of Productive Waqf and Organizational Culture on the Economy in Muhammadiyah Sukajadi Bandung

The management of productive waqf developed by Muhammadiyah Sukajadi Bandung cannot be separated from the broader framework of Islamic management, which places values as the foundation and ethos of institutional practice. The entire waqf governance process rests on five prophetic ethical principles: amanah (moral awareness) as a means of maintaining public trust; fathonah (intellectual competence) as a means of rational and innovative asset management; tabligh (information transparency and social accountability); shiddiq (integrity) as a guarantee of honest management; and himayah (commitment to protecting the sustainability of waqf assets from being eroded by short-term pragmatic interests). In this context, waqf is no longer understood as merely a passive philanthropic practice, but rather as a living, dynamic moral economic system that generates sustainable social added value (Fahmi et al., 2025).

Institutionally, Muhammadiyah Sukajadi manages waqf assets through three main pillars: education, business, and health. However, empirical reality shows that the education pillar is the epicenter of productive waqf. Education serves as a strategic locus because it allows for cross-subsidies, where a portion of the surplus from education fees is allocated to improving infrastructure, strengthening the quality of learning, and providing scholarships for students with academic potential but limited financial resources (Ávila et al., 2023). This scheme reflects the social rationale of productive waqf, where the accumulation of social capital is not aimed at private capital accumulation, but rather at expanding access and social mobility for vulnerable groups.

The organizational culture of Muhammadiyah Sukajadi is embodied in the slogan "Ta'awun untuk negeri," a phrase that is not merely a rhetorical symbol, but rather an ethical tool that shapes the orientation of institutional movement. From a theological perspective, ta'awun is understood as a manifestation of obedience to the divine command to help one another in goodness and piety, so that every waqf economic activity is never separated from the dimension of social worship (Syahidin & Parhan, 2023). From a historical dimension, the spirit of ta'awun is rooted in KH Ahmad Dahlan's practical interpretation of Surah Al-Ma'un, which is not read as a ritual text, but rather as an ethical call to free the people from the shackles of poverty, backwardness, and structural inequality (Mohamed et al., 2024). Thus, productive waqf in Muhammadiyah Sukajadi becomes a concrete articulation of transformative Islamic liberation theology.

From an institutional perspective, ta'awun is also interpreted as Muhammadiyah's global commitment to addressing cross-border humanitarian issues, both through disaster relief domestically and through the development of educational institutions in international regions such as Bangladesh (Mhd Sarif & Ismail, 2023). This dimension demonstrates that waqf is not merely local in nature but has a cosmopolitan horizon that positions Islam as a global moral force. Even within the national context, ta'awun serves as an instrument of internal political moderation, where differences in ideological views must not undermine the cohesion of charitable endeavors, which are the backbone of the organization's sustainability (Daniel Rusyad et al., 2022).

Muhammadiyah Sukajadi's productive waqf development strategy is systematically formulated through strengthening partnerships with third parties, expanding marketing networks, rejuvenating production equipment, professional training for nazhirs (manazirs), and diversifying cash waqf investments into religious infrastructure development and Sharia-based MSMEs. The planned hospital establishment even symbolizes the expansion of productive waqf into the healthcare sector, which has been empirically proven to have a significant multiplier effect on community welfare (Raja Adnan et al., 2022).

From a global comparative perspective, waqf practices in Egypt, Saudi Arabia, and Jordan demonstrate that waqf can support public education and health systems, although its contribution to national prosperity remains relatively limited (Elmahgop et al., 2025). In the United States, the Kuwait Awqaf Public Foundation serves as an example of a modern, professionally managed waqf institution, yet it still faces limitations in reaching the structural roots of poverty (Khan & Jareen, 2015). This confirms that waqf is not a single solution, but rather a complementary instrument within

a broader socio-economic architecture.

In Indonesia, the potential for waqf is enormous but has not been optimally utilized. Data from the Ministry of Religious Affairs shows that there are more than 403,845 waqf land locations covering an area of 1.56 billion square meters, but only around 10 percent have high economic potential. In Muhammadiyah Sukajadi itself, there is 1,821 square meters of productive waqf land that serves as a basis for developing charitable enterprises. However, the reality on the ground shows that most waqf is still managed traditionally, limited to religious purposes, and not yet integrated into productive investment systems (Kasdi et al., 2022).

The main problem lies in the paradigm of the community, which still views waqf as a static and sacred object, rather than a dynamic socio-economic asset. However, in waqf jurisprudence, the nazhir is required not only to be morally trustworthy but also to be professionally managerial, possessing the capacity for planning, monitoring, and asset development (Qurrata et al., 2025). When the nazhir lacks these competencies, waqf tends to stagnate and lose its transformative potential.

In this context, Muhammadiyah Sukajadi's productive waqf serves as an example of civil society practice that bridges religious ethics and modern economic rationality. Consistent with Chapra's view that Islamic institutions must be dynamic and contribute to human development, waqf in Muhammadiyah Sukajadi serves as a relatively fair, sustainable, and values-based welfare redistribution mechanism (Chapra, 2008). Waqf not only creates physical facilities such as schools and hospitals, but also forms a social ecosystem that fosters solidarity, participation, and a collective awareness of social responsibility.

In an Indonesian economic landscape marked by structural disparities between the rich and the poor, productive waqf offers a middle ground that avoids the trappings of pure capitalism or bureaucratic etatism. Waqf provides an ethical space where social, spiritual, and economic capital intertwine within a system oriented toward sustainable living together (Abubakar & Rahman, 2021). Thus, productive waqf at Muhammadiyah Sukajadi is not merely a philanthropic practice, but rather a small civilizational project that affirms that the economy can be built without losing lives, and that development can be carried out without sacrificing human dignity.

Conclusion

This study answers the main question of how the organizational culture of Muhammadiyah Sukajadi Bandung shapes the practice of productive waqf management and the extent to which these practices contribute to increasing the economic value and social welfare of the community. The main findings indicate that the success of waqf management is not solely determined by the availability of assets or a regulatory framework, but primarily by the quality of the organizational culture that integrates the values of sincerity, ideological commitment, managerial professionalism, and a progressive Islamic ethos. In this context, productive waqf is practiced as a moral economic system that combines modern rationality with Islamic spirituality, thereby generating an economic surplus that is allocated to education, health, and social empowerment. Theoretically, this study enriches the body of Islamic economics and organizational sociology by demonstrating that religious organizational culture can serve as symbolic capital, strengthening institutional governance and socio-economic performance. Practically, these findings emphasize the importance of strengthening the capacity of nazhir through managerial training, transparency and accountability, and innovative waqf models such as waqf muakat and voluntary waqf so that waqf does not become trapped in a static function but becomes an instrument of sustainable development. This research is limited by its focus on only one branch of Muhammadiyah, which limits the generalizability of the findings and is highly contextual. Therefore, further research is recommended, including comparative studies across branches of Islamic philanthropic organizations and integrating quantitative approaches to measure the economic impact of waqf more objectively and quantitatively.

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