

## Expanding The Benefits of Waqf for The Environment In Waqf Policy In Indonesia

Siska Lis Sulistiani<sup>1\*</sup>, Yandi Maryandi<sup>2</sup>, Amrullah Hayatudin<sup>3</sup>,

<sup>1</sup>Fakultas Syariah, Universitas Islam Bandung, Mahasiswa Master of Science in Psychology and Islamic Counselling International Open University, Indonesia

<sup>2,3</sup>Fakultas Syariah, Universitas Islam Bandung, Indonesia

\*Corresponding Author: [siska.sulistiani@unisba.ac.id](mailto:siska.sulistiani@unisba.ac.id)

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### Abstract

Waqf in Indonesia has been known since before Indonesia's independence with a narrow waqf nomenclature and limited to the purpose of religious facilities and education only. Waqf assets are widely known to be only in the form of land and buildings which are limited in their use and management so that they seem unattractive. In accordance with the results of the waqf literacy index of the Indonesian Waqf Agency (BWI) regarding the level of public understanding regarding waqf which is still minimal. Meanwhile, natural problems in Indonesia are increasing and require mitigation efforts from various aspects, one of which is waqf. The purpose of this study is to analyze the opportunities for expanding the benefits of waqf to protect the environment and minimize the impact of ecological disasters in Indonesia, through applicable regulations and policies. The research method used is a literature study through legal and policy study materials relevant to waqf. The results of this study indicate that the benefits of waqf can be expanded according to conditions and times without reducing the main standards that have been conveyed by the Prophet Muhammad in the hadith of Umar. In addition, the Waqf Law No. 41 of 2004 still needs to be changed, especially regarding the scheme for regulating and providing policies for the benefits of waqf for the environment, which can be collaborated with other financial sectors in accordance with sharia and legal provisions in Indonesia so that it can become one of the solutions to social problems in society

*[Wakaf di Indonesia sudah dikenal sejak sebelum Indonesia Merdeka dengan nomenklatur wakaf yang sempit dan terbatas pada tujuan sarana agama dan Pendidikan saja. Asset wakaf banyak diketahui hanya berbentuk tanah dan bangunan yang secara penggunaan dan pengelolannya yang terbatas sehingga terkesan tidak menarik. Sesuai dengan hasil indeks literasi wakaf Badan Wakaf Indonesia (BWI) terkait Tingkat pemahaman Masyarakat terkait wakaf yang masih minim. Sedangkan permasalahan alam di Indonesia semakin banyak dan memerlukan Upaya mitigasi dari berbagai macam aspek, salah satunya wakaf. Tujuan penelitian ini adalah menganalisis peluang perluasan manfaat wakaf untuk menjaga lingkungan dan meminimalisir dampak bencana ekologi di Indonesia, melalui regulasi dan kebijakan yang*

*berlaku. Metode penelitian yang digunakan adalah studi pustaka melalui bahan kajian hukum dan kebijakan yang relevan dengan wakaf. Hasil penelitian ini menunjukkan bahwa manfaat wakaf dapat diperluas sesuai dengan kondisi dan zaman tanpa mengurangi standar utama yang telah disampaikan oleh Nabi Muhammad dalam hadis Umar. Selain itu, Undang-Undang Wakaf No. 41 Tahun 2004 masih perlu dilakukan perubahan terutama mengenai skema pengaturan dan kebijakan manfaat wakaf bagi lingkungan yang dapat dikolaborasikan dengan sektor keuangan lain yang sesuai dengan ketentuan syariah dan hukum di Indonesia sehingga dapat menjadi salah satu Solusi permasalahan social kemasyarakatan*

**Keywords:** Wakaf, Lingkungan, Ekologi, Hukum, Kebijakan

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## INTRODUCTION

Indonesia is a country that has a lot of natural potential and human resource potential, so that the potential of natural resources in the form of forests, seas, mines, energy resources and biodiversity of flora and fauna. Indonesia's forests cover an area of 99.6 million hectares, or 52.3% of the total area of Indonesia (Muhammad Akbar Syawal, 2021). In addition, with the demographic bonus in Indonesia, a very serious effort is needed in managing the large potential. If efforts in managing nature and maintaining it are neglected, it will result in disaster. As Allah Ta'ala says:

*Do not cause damage to the earth after it has been properly regulated. Pray to Him with fear and hope. Indeed, the mercy of Allah is very close to those who do good." (QS Al A'raf: 56)*

In studies on waqf management, challenges in waqf administration often include aspects of professionalism and adequate administration (Munandar & Nopianti, 2022). A more effective approach to waqf management can integrate the ecological principles stated in QS. Al-A'raf:56, with the aim of increasing the positive impact of waqf on the ecosystem. For example, waqf intended for environmental conservation, such as reforestation or water resource management, reflects the integration of Islamic values with modern ecological practices.

Furthermore, studies show that good management of natural resources is the responsibility of humans, which is in line with the interpretation of QS. Al-A'raf:56 in applying the principles of sustainability (Ulya et al., 2024). In this context, waqf can play an important role as an instrument in natural resource conservation. The benefits of waqf in supporting environmental conservation practices can be seen in various initiatives involving the participation of local communities to maintain the balance of nature and biodiversity.

In addition, the large number of human resources in Indonesia, especially Muslims, is an advantage in itself for exploring the potential for waqf in Indonesia. Considering that Indonesia is one of the most generous Muslim countries based on 2023 (Nabilah Muhammad, 2023). Based on data from the Ministry of Religion of the Republic of Indonesia, the data on waqf land is around 57,263.69 ha with 57% certified, but there is still a lot of data on waqf land that is not recorded (Siwak Kemenag, n.d.). The data shows that it is still possible for waqf data to continue to increase every year, both movable and immovable waqf assets. However, another obstacle in this waqf aspect is literacy or understanding of waqf in the community. Based on waqf literacy data conducted by the Indonesian Waqf Agency in 2020 (BWI, 2020), most people in Indonesia understand the purpose of waqf only on immovable assets in the form of land and buildings, which is around percent with the purpose of waqf for which many understand it, namely for places of worship and education only (Husniyah, 2019) so that this is one of the challenges that must be resolved by increasing waqf literacy. Philosophically, waqf allows for filling the space for *ijtihad* in the fields of Islamic economics and law, considering that in general the term used by the Prophet Muhammad in his hadith is *shadaqah jariah* (Wahbah Az-Zuhaili, 1998), as in the hadith from Abu Hurairah *radhiyallahu 'anhu*, he said that the Messenger of Allah *sallallahu 'alaihi wa sallam* said,

*“When a person dies, his deeds are cut off except for three things: ongoing charity, knowledge that is utilized, or the prayer of a pious child” (HR. Muslim no. 1631)*

Expanding the benefits of waqf that can be adjusted to the conditions of management and utilization of nature is something that should be, but it requires legal standing according to both positive law and Islamic law. Research related to waqf and nature is only on the aspect of the green waqf concept without special legal studies such as Green Waqf: Sustainable Surplus Perspective Balanced Scorecard Analysis (Moch Mahsun et al., 2022), Green Waqf Development Strategy in Supporting SDG 15 in Indonesia (Sri Rahayu Ningsih et al., 2022), Integrating Green Sukuk and Cash Waqf Linked Sukuk, the Blended Islamic Finance of Fiscal Instrument in Indonesia: A Proposed Model for Fighting Climate Change (Khairunnisa Musari, 2022). From this, there has not been a specific discussion of the legal standing of expanding waqf for nature according to positive law or Islamic law. The urgency of this research is important in filling the gap in ecological waqf literacy and providing information for legal considerations and policies in addressing ecological issues based on waqf.

## METHOD

This research is a doctrinal legal research using a literature study data collection method related to primary legal data such as laws and regulations on waqf, disaster regulations in Indonesia and other relevant policies. Then the data is processed and analyzed using qualitative descriptive methods using the theory and principles of Islamic law and positive law in Indonesia, to determine the opportunities for expanding the benefits of waqf legally.

## RESULT AND DISCUSSION

### General Concept Of Waqf In Law

Waqf is etymologically taken from Arabic in the Masdar form, namely *waqfan*, with synonyms in Arabic *habsan* which have the same meaning, namely stopping and holding.

Although the main term used by the Prophet Muhammad in the hadith is the word 'shadaqah', and the term waqf is not specifically found (Wahbah Az-Zuhaili, 2011). The scholars formulated a term that accommodates shadaqah jariah and the word shadaqah which cannot be sold and inherited with the term waqf (Wahbah Az-Zuhaili, 1998). In terms of terminology according to Mundzir Qahaf, the definition of waqf is to hold property either forever or temporarily, to be used directly or indirectly, and the results are taken repeatedly in the path of goodness, general or specific (Karim, 2023). According to the Waqf Law No. 41 of 2004, waqf is a legal act of a waqif to separate or hand over part of his property to be used forever for a certain period of time in accordance with its provisions for the purposes of worship and general welfare according to sharia (Sulistiani, 2021). The provisions for the validity of waqf must meet the aspects of the pillars and requirements according to Islamic law and in positive law. According to Islamic law, the pillars are divided into 4, namely: Shighat (statement or pledge of the waqif as a will to waqf part of his property), Wakif (person who waqfs property), Mauquf (goods or objects that are waqfed) and Mauquf 'Alaih (party given the waqf/allocation of waqf). Meanwhile, there are differences with the Waqf Law which states that the pillars of waqf consist of 6, namely: Wakif, Nadzir, Waqf assets, Waqf pledge, Allocation of waqf assets and Waqf period (Karim, 2023).

The difference in determining the standard of validity is due to looking at the aspects of benefits and harms. Considering that the waqf assets that are donated are in the form of assets of high value and many, it is necessary to have clear standards and management with the presence of nadzhir and the term of waqf so that this can reach the maximum point in managing waqf assets in Indonesia (Muhammad Khoirul Fkri & Rizky Andrian, 2023). The allocation of waqf or the purpose of waqf in accordance with the pillars and administrative requirements must be clearly stated so that these objectives can be monitored and maximized according to the mandate of the wakif to the nadzhir, in addition, to avoid misuse of the authority of the nadzhir as the manager of the waqf assets. Because not a few waqf disputes occur because the nadzhir has violated the mandate of the wakif when the waqf pledge was made.

### Concept Of Expanding The Benefits of Waqf for The Environment

Waqf in concept is to hold the core assets of waqf to be given as charity without eliminating the core assets in Indonesia, waqf has developed since long before the independence era, even after the declaration of Indonesian independence, the legal basis in the form of new laws and regulations was in 2004 after the fatwa on cash waqf from the MUI in 2001. And until now there has been no new regulation that is parallel to Law No. 41 of 2004 concerning waqf which is the highest legal umbrella in positive law in Indonesia. waqf regulation is very important, because at least in the last 5 years waqf innovation in Indonesia has developed well.

Waqf has a very important role in the economy, both in terms of social, financial, and development. In general, waqf is a gift of property made by someone with the aim of being used for the public interest, such as education, health, infrastructure, and community economic empowerment. Here are some of the urgencies of waqf in the context of economics:

#### 1. *Community Economic Empowerment*

Waqf can be used to finance various economic empowerment programs, such as skills training, micro-enterprises, and cooperatives. By using waqf funds, many people can

be given capital to start a business or develop an existing business. This in turn can reduce unemployment and improve community welfare.

### *2. Poverty Alleviation*

One of the main benefits of waqf in the economy is helping to alleviate poverty. For example, land or buildings that are donated can be used to build hospitals, schools, or orphanages that can provide services to the community at affordable costs or even free of charge. This can ease the burden on poor people who need access to basic services.

### *3. Improving Public Infrastructure*

Waqf can also be used to build public infrastructure that is very much needed by the community. Examples include financing the construction of mosques, schools, hospitals, or other public facilities. Infrastructure built with waqf funds can provide long-term benefits to the community, improve the quality of life, and improve welfare.

### *4. Alternative Financing Sources*

Waqf is an important alternative for long-term development financing. With good waqf management, waqf funds can be used to support various development projects that do not depend on government funds or foreign debt. This provides flexibility for more independent sustainable development.

### *5. Increasing Community Involvement in the Economy*

Waqf can also increase community participation in the economy. In the conventional economic system, many people feel marginalized or unable to contribute significantly. However, with waqf, everyone can play a role by donating part of their wealth for the common good, which then has a positive impact on all levels of society.

### *6. Supporting the Education Sector*

One sector that can develop rapidly through waqf is education. Waqf can be used to build schools, universities, or other educational institutions that provide wider and quality access to education. Thus, waqf is key to creating a more skilled and educated generation, which in turn improves the quality of human resources and the economic competitiveness of a country.

### *7. Financial Sustainability*

Well-managed waqf funds can provide sustainable benefits. Waqf assets, such as land, buildings, or other assets, can be used productively to generate income that is used for social or economic programs. These benefits can continue as long as the waqf assets are managed well, providing long-term benefits without having to rely on other resources. Overall, waqf not only provides social benefits, but also has a significant economic impact, especially in terms of improving community welfare, supporting infrastructure development, and creating more inclusive and sustainable economic opportunities.

In the modern era, addressing environmental issues through waqf has become increasingly important, especially in the context of the increasingly urgent global environmental crisis. Waqf, one of the instruments of Islamic social finance, can be used to support various programmes that benefit the environment. In this analysis, we will explore various aspects of the use of waqf in addressing ecological issues, with a focus on recent research.

Waqf is a relevant approach to supporting agroforestry. According to Vijaykumar et al. (VijayKumar et al., 2024), agroforestry can create habitats, increase biodiversity, and provide ecosystem services such as water regulation and carbon sequestration. Forest waqf allows communities to gain financial benefits while contributing to conservation efforts. Waqf institutions that manage forests can provide significant socio-economic benefits to

local communities, such as improved sustainable forest management and increased access to services (Candra et al., 2024).

Furthermore, waqf can also be used to support environmental education projects. Waqf can be a solution for sustainable environmental practices in many countries, especially less developed ones, due to community-level funding and education for sustainable environmental practices (Muhammad et al., 2025). By using waqf funds to develop educational programmes, people not only learn about the importance of preserving the environment but also learn how to actively participate in everyday life.

A study by Muhammad et al. shows that, in the context of climate change mitigation, waqf funds can be used to support various mitigation initiatives, including reforestation, water conservation, and renewable energy initiatives (Muhammad et al., 2025). By providing waqf funds to support these activities, not only will the negative impacts of climate change be mitigated, but local resilience to the impacts of environmental change will also be increased.

In addition, research on waqf-based waste management shows significant potential. Waste waqf enables communities to reduce waste accumulation and greenhouse gas emissions while also generating social and economic benefits, such as employment and community empowerment, according to Bayuni (Bayuni, 2025). This is in line with efforts to incorporate sustainability values into a more efficient waste management system.

More and more projects and research emphasise the use of waqf for ecological issues. Some of the challenges faced include low public awareness, inadequate regulatory frameworks, and limited community involvement. Therefore, to make environmental waqf initiatives more effective, policies are needed that support cooperation between the government, religious institutions, and civil society. This is an important step to ensure the success of environmental waqf projects. Overall, waqf has the potential to be a powerful tool in addressing ecological issues. By focusing on agroforestry, environmental education, climate change mitigation, and waste management, waqf can help create sustainable solutions to increasingly complex ecological challenges.

During the Mamluk Dynasty in Egypt, the term waqf was divided into three; first, Ahbas, namely waqf lands utilized for the vast Plantation business sector, the results of which (tsamarah) were used for the maintenance of mosques. Thus, ahbas, whose etymological meaning is 'retention' has been changed and given a special meaning. Ahbas means land waqf for Plantations, the results of which are used for management. Second, Awqaf hukmiyah, namely waqf lands in Egypt and Cairo (which are utilized commercially) the results of which are used for the maintenance of the holy city. Awqaf hukmiyah linguistically means state waqf (state) the results of which are utilized for the benefit of all residents of different ages and religions (non-Muslims) are also given the right to obtain the benefits of the state waqf. Third, Awqaf ahliyah, which is a waqf in the form of land or other objects whose benefits are donated in the form of social assistance from well-off family members to underprivileged and disadvantaged family members (Munzir Qahaf, 2006). From the use of this term, it makes it clear that the term waqf can be innovated according to existing conditions and needs, considering that the term waqf itself is also on the initiative of scholars. Different from the term used by the prophet in the hadith of Ibn Umar, namely shadaqah, but has the same essence or meaning.

*It was narrated from Ibn 'Umar ra, that 'Umar Ibn Khattab obtained land (garden) in Khaibar, then he came to the Prophet SAW, saying, "O Messenger of Allah, I have obtained land that I have never obtained wealth that is better for me than that land, so what do you command (me) regarding it?". The Prophet SAW replied, "If you want, you hold the principal and you give (the*

*results) in charity". Ibn 'Umar said, "So 'Umar gave the land in charity (by requiring) that the land not be sold, not given as a gift, and not inherited, namely to the poor, relatives, riqab (slaves), sabilillah, guests and ibnu sabil. It is not sinful for the person who manages to eat from (the results of) the land in a ma'ruf (fair) manner or feed a friend, without making it a property right.*

This innovation to expand the benefits of waqf can also be done based on the following usul principle:

*Changes in law, depending on changes in time and place.*

This principle creates an opportunity for Muslim scholars to be able to answer the challenges of the times through innovation in Islamic social financial instruments like waqf. In Article 16 of Law no. 41 of 2004 concerning Waqf, that waqf assets consist of: Immovable objects such as land and buildings, and movable objects. Movable objects are assets that cannot be used up through consumption, including money, precious metals, securities, vehicles, intellectual property rights, rental rights, and other movable objects in accordance with sharia provisions and applicable laws and regulations such as manuscripts, books and books.

This principle indicates that the application of Sharia law, including the use of waqf, needs to be adapted to the dynamics of social, economic and environmental conditions that are constantly changing. In the development of waqf, the application of this principle shows that waqf functions as a dynamic financial resource that needs to adapt to the changing economic needs of society. Although studies on the direct impact of urbanisation on waqf are still limited, a number of literature indicate that urbanisation presents economic challenges that can be overcome through innovative approaches, as stated by Wang et al. (Lin & Wang, 2016) This indicates that the changes brought about by urbanisation create opportunities for innovation in the management and utilisation of waqf, including in efforts to increase income through productive projects.

Furthermore, in environmental studies, the application of waqf in the field of green technology demonstrates a legal response to current challenges. In line with the statements made by Shi and Li, green technology innovation has the potential to drive sustainable economic growth while supporting environmental protection efforts (Shi & Li, 2022). This is in line with the principle that emphasises that the law must adapt to evolving ecological norms and global economic challenges, including climate change and resource constraints. From an ecological perspective, the implementation of waqf for environmental initiatives shows significant potential, with the development of the 'green waqf' model as a clear example. Research conducted by Lin and Wang reveals the significant impact of urbanisation on air quality, including increased pollution that requires effective intervention (Lin & Wang, 2016). In this context, waqf has the potential to be used as a source of funding for environmental restoration projects that are essential for ecosystem sustainability. Sustainable tree planting programmes funded by waqf have the potential to improve air quality and reduce the negative impacts of pollution.

The principle of 'تغيير الأحكام بتغيير الزمان والمكان' encourages the integration of the 'eco-waqf' concept, which focuses on the preservation of natural resources and provides economic and social benefits to the community. Waqf can be directed to support sustainable agricultural practices or investments in renewable energy, which not only provide financial benefits but also create a positive impact on the environment.

Regarding the expansion of the benefits of waqf, it is closely related to the mauquf 'alaih (purpose of the waqf) or the purpose of the waqf. Mauquf 'alaih must not conflict with the values of worship, this is in accordance with the nature of waqf practice as a part of worship. In the case where the wakif does not determine the allocation of the waqf property, the nazhir can determine the allocation of the waqf property which is carried out in accordance with the objectives and functions of the waqf. Waqf must be utilized within the appropriate limits and permitted by Islamic law. Because basically, waqf is a practice that brings humans closer to God, especially for good purposes, one of which is aimed at preserving nature and the surrounding environment (Husnul Hatimah et al., 2022).

This objective is important, because of the many benefits of waqf, most are allocated to aspects of worship and education only (Siwak Kemenag, n.d.). The expansion of the objectives of waqf for nature can be based on Articles 4 and 5 of the Waqf Law No. 41 of 2024 that waqf aims to utilize waqf property according to its function, and waqf functions to realize the potential and economic benefits and waqf objects for the benefit of worship and to advance public welfare. In the context of the benefits of waqf for nature, there is the intention of the waqf, so education and socialization are needed for the waqf regarding the importance of the benefits of waqf for nature conservation, so that according to Al-Mahally, the Wakif must be a person who is "*shibhatu ibarah and abliyatut-tabarru*", the waqf must be legally competent in acting. So the waqf cannot be someone who is under guardianship, a child and must meet the general requirements as in the case of mu'amalah (tabarru') (Moch Mahsun et al., 2022). In addition to the awareness of the waqf regarding the purpose of waqf for nature, there needs to be a professional waqf nadzir who has a vision regarding this ecological problem. Given that one of the obstacles in waqf management in Indonesia is the lack of professionalism of nadzir in managing waqf assets and their supervision (Muhammad Abdulah Subekhi, 2021).

Expanding the benefits of waqf for nature, especially in addition to preserving nature to avoid the dangers of natural damage such as natural disasters and other disasters caused by human behavior. Land waqf can be used as green open space such as plantations, jogging tracks, green parks, city forests, or other forms that support nature conservation. As in Article 22 of the Waqf Law No. 41 of 2004 concerning the allocation of waqf assets, namely facilities and activities of worship, facilities and activities of education and health, assistance to the poor, abandoned children, orphans, scholarships, progress and improvement of the people's economy, and/or other general welfare progress that does not conflict with sharia and laws and regulations (Râbiṭah Al-‘Âlam Al-Islâmî, 2010). Although the existing regulations do not specifically and definitively regulate the benefits of waqf intended for nature conservation and efforts to prevent natural disasters, the existing regulations are global in nature and can be the main basis for expanding the benefits of the waqf. Collaboration between related institutions such as the Indonesian waqf agency, waqf managers, the Ministry of Religion, BNPB, and other local governments, should be able to synergize in maximizing waqf assets, especially land waqf. Existing land waqf can not only be built as a mosque, but can also be built into city forests, parks, and other green open areas. From this, it can increase the public's enthusiasm in waqf by campaigning that the green areas are waqf assets from the waqif who has donated them for the benefit of the surrounding environment that is beneficial for the community, animals, plants and other benefits.

Waqf teaches concern and morals for fellow humans and other creatures. Concern and helping each other are principles and pillars in Islam. As the Messenger of Allah was also sent to perfect human morals as in the following hadith:

*"Indeed, I was sent only to perfect the nobility of morals." (HR Al-Baihaqi from Abu Hurairah Radhiyallahu 'Anhu)*

Waqf teaches about social concern to preserve nature amidst deforestation efforts in Indonesia. Therefore, socialization related to these benefits must be carried out massively for the good of humans and the surrounding environment.

A comparative analysis of ecology-based waqf solutions in Indonesia and other countries such as Malaysia, Turkey, Brunei, and Singapore shows that the waqf approach can serve as an effective instrument in achieving sustainable development goals (SDGs). In Indonesia, the concept of waqf has shown significant development with an emphasis on land use for environmental purposes. This includes the application of forest waqf, which plays a role in environmental sustainability and the rehabilitation of degraded forest areas. Research conducted by Rusydiana et al. (Rusydiana et al., 2023) shows that waqf has significant potential in supporting sustainable initiatives, particularly in the context of SDGs, with a focus on SDG 15 related to terrestrial ecosystems and forestry.

In Malaysia, waqf serves as an instrument to support environmental conservation. Ali and Kassim (Ali & Kassim, 2020) argue that waqf has the potential to be integrated into forest conservation and regeneration programmes, with the aim of protecting threatened environments.

Research by Setiawan (Setiawan et al., 2021) shows that plant species diversity can be maintained through the application of an appropriate waqf model. In addition, this study explains that the island of Borneo, which is divided between Indonesia, Brunei, and Malaysia, requires collaboration to maintain ecological sustainability.

Brunei and Singapore apply the principle of waqf as part of their strategy to support conservation efforts. The waqf approach implemented in Brunei is based on the principle of sustainability, which allows waqf funds to be used for projects related to the environment (Ali & Kassim, 2020). In Singapore, waqf institutions contribute to environmental data collection and research, which in turn improves the management of green areas in the city.

Turkey, with its rich history in waqf institutions, shows that a waqf model focused on the green economy has successfully created a platform for collaboration between the public and private sectors in natural resource management. This example can provide significant insights for Indonesia, Malaysia, and other countries in their efforts to improve the effectiveness of waqf programmes to support environmental sustainability.

Therefore, despite variations in implementation and context between Indonesia and other countries, the use of waqf as a tool to address ecological issues shows significant potential in various regions. Effective waqf models demonstrate significant contributions to environmental conservation and sustainable socio-economic development.

### **Endowments and Nature Conservation**

Endowments have great potential to support nature and environmental conservation programs. In this context, endowments not only function as a means to meet the socio-economic needs of the community, but also as an important instrument in maintaining environmental sustainability and conserving natural resources. Here are some reasons why endowments are very important in nature and environmental conservation:

### *1. Supporting Forest and Greenland Conservation*

Endowed land can be used for nature conservation programs, such as the establishment of national parks, protected forest areas, or other green areas. With land endowments, various parties can ensure that natural areas with high ecological value are protected from land conversion that can damage the ecosystem. This is very important for maintaining biodiversity and reducing the impact of climate change. Example of application: Endowed land that is maintained can be a place for planting trees or restoring damaged ecosystems.

### *2. Sustainable Ecotourism Development*

Sustainable ecotourism programs can be built by utilizing endowment funds. Through ecotourism, communities can be economically empowered while still preserving nature. Waqf funds can be used to develop environmentally friendly tourist attractions and educate visitors about the importance of nature conservation. Example of application: Management of natural tourism areas with sustainable principles that support the preservation of flora and fauna while providing economic benefits to local communities.

### *3. Natural Resource Restoration*

Waqf can be used for natural resource restoration programs, such as the restoration and rehabilitation of critical land, water conservation, and protection of natural habitats. Waqf land can be used for tree planting or water management programs that aim to prevent erosion, flooding, or other natural damage. This is an important step in restoring the balance of damaged ecosystems. Example of application: Use of waqf funds to plant trees or build small dams that aim to control erosion and improve the sustainability of natural resources.

### *4. Funding for Environmental Research and Education*

Waqf can also be directed to support education and research related to nature and environmental conservation. Waqf funds can be used to establish educational institutions or research centers that focus on developing solutions to environmental problems, such as pollution, climate change, or loss of biodiversity. Example of application: Establishment of institutions or educational programs on nature conservation, which can provide knowledge and skills to the community or students on how to preserve the environment sustainably.

### *5. Community Empowerment in Conservation*

Waqf funds can be used to empower local communities who are directly involved in nature conservation activities. Communities who have knowledge and skills in natural resource management can be given training and support to carry out environmentally friendly activities, such as sustainable agriculture, village forest management, or waste management programs. Example of application: Training programs for farmers or local communities on how to farm environmentally friendly without damaging nature, or how to manage organic waste to become compost that is useful for agriculture.

### *6. Reducing Dependence on Destructive Natural Resources*

Waqf programs can be directed to reduce dependence on natural resources that are unsustainable or environmentally damaging. For example, waqf funds can be used to support renewable energy innovations, such as solar or wind power plants, which are not only environmentally friendly but can also increase community energy resilience. Application examples: Waqf investment in renewable energy projects for villages or areas that previously depended on fossil fuels, such as solar power plants.

### *7. Marine and Fisheries Resources Conservation*

Waqf funds can also be used to support marine and coastal conservation. Coral reef protection programs, marine ecosystem rehabilitation, and sustainable fisheries

management can be funded by waqf funds. This is important for maintaining marine biodiversity and supporting the economic life of communities that depend on the fisheries sector. Application examples: Funding for coral reef restoration programs, or the development of marine conservation areas to protect endangered marine species.

#### *8. Building Environmental Awareness and Concern*

Waqf can also be used for environmental awareness campaigns at the community level, such as through seminars, training, or counseling on the importance of nature conservation. By increasing public knowledge and awareness, waqf can play a role in creating a culture that cares about environmental sustainability. Example of application: Funding environmental education activities, such as campaigns on plastic reduction or forest conservation.

## **CONCLUSION**

Waqf in Indonesia is a much-needed social financial instrument, especially in collaborating social financial instruments and Islamic businesses, so that it can expand the benefits of waqf, especially for nature conservation and prevention of natural disasters and others. Waqf Law No. 41 of 2004 specifically does not relate to waqf for nature conservation or natural disaster prevention facilities, but innovation in strengthening waqf in all sectors is contained in Article 22 of Waqf Law No. 41 of 2004, namely that waqf can be used for the advancement of other public welfare that does not conflict with sharia and laws and regulations. The allocation of the waqf must be in line with the intention of the waqf registered in the waqf pledge deed, if the waqf asset is in the form of movable objects such as cash waqf, it can be done through LKS-PWU so that it can produce a cash waqf certificate, and if the waqf asset is in the form of immovable waqf assets such as land and buildings, the assets can be registered with the manager to the PPAIW at the local KUA and certified to the National Land Agency.

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