53 | **Tansiq :** Jurnal Manajemen dan Bisnis Islam, Volume 9, No. 1
Juanuari – Juni 2026: 53- 64

Women Entrepreneurs in Developing Family Waqf: A Qualitative Study from Madura

Masadah
UIN Sunan Ampel Surabaya, Indonesia
Email: masadah789@gmail.com

Abstract

Women's contributions to Islamic social finance are on the rise; however, in the development of family waqf, they have thus far been studied primarily as beneficiaries, donors, or managers, rather than as agents of institutional change. This study aims to explore how women social entrepreneurs act as institutional entrepreneurs in developing sustainable family waqfs within the socio-cultural context of Madura. A multi-case qualitative study design was employed, involving female family waqf initiators, family members, nazhirs, religious leaders, and community beneficiaries selected through purposive and snowball sampling. The findings reveal a three-stage institutional process consisting of the construction of legitimacy, institutional work, and institutional transformation. The women established legitimacy through religious commitment, kinship-based trust, moral authority, and community engagement before mobilizing family assets, coordinating stakeholder networks, and negotiating socio-religious norms to institutionalize productive family waqfs. These processes transform family waqfs into sustainable socio-economic institutions, characterized by governance innovation, community empowerment, intergenerational succession, and long-term social impact. This study proposes a Women's Institutional Entrepreneurship Model for Sustainable Family Waqf, which demonstrates that religious legitimacy and kinship-based trust are distinctive institutional resources that enable women to drive institutional change. This model expands Institutional Entrepreneurship Theory within the context of Islamic philanthropy while providing practical insights for developing gender-inclusive family waqf governance in Muslim communities.
Keywords: *Women Entrepreneur, family waqf, family law*

Introduction

The global discourse on Islamic social finance has shifted from emphasizing charitable redistribution toward promoting sustainable socio-economic transformation through productive instruments, particularly waqf. International organizations and scholars increasingly recognize that productive waqf contributes not only to poverty alleviation but also to inclusive economic growth, entrepreneurship, and the achievement of the Sustainable Development Goals (SDGs). Recent studies demonstrate that waqf has evolved into an institutional mechanism capable of financing microenterprises, strengthening community resilience, and fostering sustainable development beyond its traditional religious functions (Junarti et al., 2023).

Alongside this development, women's entrepreneurship has emerged as an important global research agenda. Rather than merely examining women's participation in business, recent scholarship highlights women's capacity to reshape institutions through entrepreneurial activities embedded within cultural and religious environments. Institutional support, social legitimacy, and local norms significantly influence women's entrepreneurial behavior, suggesting that successful women entrepreneurs frequently function as institutional entrepreneurs who initiate and sustain institutional change (Nurjanah et al., 2022). Recent studies in Saudi Arabia and other Muslim societies reveal that women navigate complex interactions among religious values, cultural expectations, and formal institutions to establish entrepreneurial legitimacy.

Within Islamic social finance, research on waqf-based entrepreneurship has also expanded considerably. Maulina (2025) demonstrates that entrepreneurial motivation in waqf initiatives is primarily driven by self-commitment, entrepreneurial competence, and family support, thereby introducing the concept of waqfpreneurs as emerging actors in productive waqf management (Mutmainah et al., 2025). Likewise, systematic reviews conclude that contemporary waqf research increasingly integrates entrepreneurship, governance, crowdfunding, and hybrid Islamic finance models. Nevertheless, existing studies predominantly concentrate on financing mechanisms, governance effectiveness, or institutional performance, while giving limited attention to the actors who initiate institutional transformation (Wahyudin et al., 2025).

Recent empirical evidence further illustrates the growing integration of family waqf and sociopreneurship. A qualitative study on mosque-based family waqf in Indonesia found that collaboration between nazhir and wakif families strengthens productive waqf by combining religious motivation with social entrepreneurship, thereby enhancing family economic resilience and community empowerment (Dakum et al., 2021). However, the study primarily focuses on institutional collaboration and productive asset management rather than examining how women emerge as institutional actors who shape governance, mobilize family resources, and negotiate socio-cultural legitimacy within family waqf.

Despite these advances, several important research gaps remain. First, studies on productive waqf generally position women as beneficiaries, donors, or supporting actors rather than as institutional entrepreneurs capable of transforming social norms and governance structures. Second, research on women's entrepreneurship in Muslim societies largely investigates commercial enterprises, digital entrepreneurship, or SMEs, with minimal attention to Islamic philanthropic institutions such as family waqf. Third, while family waqf has recently attracted scholarly attention, empirical evidence explaining how women mobilize kinship networks, negotiate cultural authority, and institutionalize family waqf remains scarce, particularly within communities characterized by strong kinship traditions and religious authority such as Madura (Johari et al., 2024).

Madura represents a particularly relevant setting for addressing these gaps. The island possesses strong family cohesion, deeply rooted Islamic traditions, influential religious leadership, and enduring kinship values that simultaneously create opportunities and constraints for women's public leadership. While women actively contribute to household economies and local community development, their role in initiating and institutionalizing family waqf has received little scholarly attention (Maryani et al., 2023). Understanding how women negotiate religious legitimacy, family authority, and community trust in developing productive family waqf therefore offers valuable insights into the interaction between gender, institutions, and Islamic social finance within a culturally embedded context.

Accordingly, this study aims to explore how women sociopreneurs act as institutional entrepreneurs in developing family waqf in Madura. Specifically, it investigates the institutional strategies employed by women to mobilize family assets, construct legitimacy, negotiate socio-cultural and religious norms, and transform conventional family waqf into sustainable socio-economic institutions (Maryam et al., 2023). Drawing upon the perspective of Institutional Entrepreneurship, this study seeks to explain the mechanisms through which women generate institutional change within family waqf governance.

This research makes three important contributions to the international literature. First, it extends Institutional Entrepreneurship Theory by demonstrating how institutional change emerges through women-led sociopreneurship within Islamic philanthropic institutions rather than conventional business organizations. Second, it enriches the growing literature on family waqf by positioning women as central institutional actors responsible for governance innovation, resource mobilization, and long-term sustainability. Finally, the study offers a contextually grounded yet internationally relevant model of women's institutional entrepreneurship that may inform policymakers, waqf institutions, and Islamic social finance organizations seeking to strengthen gender-inclusive governance and sustainable family waqf ecosystems across Muslim societies.

Method

This study employed a qualitative multiple-case study design to explore how women sociopreneurs function as institutional entrepreneurs in developing family waqf in Madura, Indonesia. A qualitative approach was selected because the phenomenon under investigation involves complex social interactions, institutional negotiations, and culturally embedded meanings that cannot be adequately captured through quantitative measures. The research focused on several women-led family waqf initiatives across four regencies in Madura (Bangkalan, Sampang, Pamekasan, and Sumenep) to allow analytical comparison across different socio-cultural contexts while maintaining contextual depth. Primary data were collected through semi-structured in-depth interviews, non-participant observations, and document analysis. Participants were selected using purposive sampling followed by snowball sampling to identify information-rich cases. The inclusion criteria comprised: (1) women who initiated or managed family waqf programs; (2) family members involved in waqf decision-making; (3) nazhir or waqf administrators; (4) Islamic religious leaders (kyai or ustadz) familiar with the waqf initiatives; and (5) community leaders or beneficiaries who had direct experience with the programs. Data collection continued until theoretical saturation was achieved, resulting in approximately 25–30 key informants representing diverse institutional perspectives.

The primary research instrument was the researcher, supported by an interview protocol developed from the concepts of Institutional Entrepreneurship, women's sociopreneurship, and family waqf governance. Interview questions explored participants' motivations, institutional strategies, legitimacy-building processes, resource mobilization, negotiation of gender and religious norms, and the sustainability of family waqf initiatives. Observational field notes documented organizational practices, community interactions, and governance processes, while institutional documents—including waqf deeds, organizational reports, meeting minutes, and promotional materials—were used for data triangulation. Data were analyzed using the interactive model of Miles, Huberman, and Saldaña (2014), consisting of data condensation, data display, and conclusion drawing/verification. Open coding, axial coding, and selective coding were employed to identify patterns and develop higher-order categories explaining women's institutional entrepreneurship. To enhance methodological rigor, the study applied source triangulation, method triangulation, member checking, peer debriefing, and an audit trail, thereby strengthening the credibility, dependability, confirmability, and transferability of the findings. The multiple-case design further improved analytical generalization by enabling cross-case comparison and the identification of recurring institutional mechanisms across different family waqf settings.

Result and Discussion

Women as Institutional Entrepreneurs: Constructing Legitimacy for Family Waqf

The findings indicate that the emergence of women as institutional entrepreneurs in family waqf did not originate from formal organizational authority but from their ability to establish social, religious, and familial legitimacy. Across the cases, female sociopreneurs were initially recognized as trusted family members who had consistently demonstrated commitment to religious activities, community welfare, and household economic management. Rather than challenging existing patriarchal structures, these women strategically embedded their initiatives within accepted Islamic values, enabling them to gain moral authority before proposing family waqf programs (Zaenurrosyid et al., 2024). Initial coding identified five dominant categories: religious motivation, family trust, moral leadership, community legitimacy, and institutional recognition.

Religious motivation emerged as the strongest driver of institutional legitimacy. Almost all participants described family waqf as an act of continuous charity (ṣadaqah jāriyah) that would preserve family assets while generating long-term social benefits. Their entrepreneurial initiatives were therefore framed as religious obligations rather than economic projects. This framing significantly reduced resistance from family members because waqf was perceived as strengthening Islamic values instead of redistributing family wealth (Cahyandari et al., 2025). During the coding process, respondents consistently associated entrepreneurial activities with religious responsibility, producing the overarching theme of religious legitimacy as institutional capital.

> ”At the beginning, my brothers questioned why I wanted to dedicate part of our family land as waqf instead of dividing it among the heirs. I did not immediately discuss the business plan. Instead, I invited them to attend religious gatherings where local kyai explained the virtues of productive waqf. After several months, they gradually understood that this was not about losing property but about preserving its benefits for future generations.(Aqib, 2025)”

The interview demonstrates that legitimacy was constructed gradually through religious persuasion rather than coercion. Women positioned themselves as facilitators who translated Islamic teachings into practical family decisions. This process reflects institutional entrepreneurship, in which actors reshape existing norms by employing culturally legitimate narratives instead of directly confronting established institutional arrangements. Beyond religious legitimacy, family trust functioned as another critical mechanism. Participants repeatedly emphasized that they were entrusted with financial management long before initiating family waqf. Their reputation for transparency, responsibility, and prudent household management became an essential resource for mobilizing support. In many cases, husbands, siblings, and parents approved waqf proposals not because of formal authority but because the women had accumulated long-term interpersonal credibility. This finding suggests that institutional change within family waqf is deeply rooted in relational trust rather than hierarchical power.

> ”I have managed our family's finances for nearly fifteen years. When I proposed allocating part of our agricultural income to establish a productive waqf, my husband immediately supported the idea because he already trusted how I managed our resources. That trust became more valuable than any legal document.(Darmi, 2025)”

Similarly, community legitimacy was built through sustained engagement in social and religious activities. Female sociopreneurs actively participated in Qur'anic study circles, women's Islamic organizations, neighborhood associations, and charitable programs long before establishing family waqf initiatives. These activities enabled them to develop extensive social networks and positive reputations, facilitating broader acceptance of their leadership. Community members increasingly viewed them not merely as entrepreneurs but as moral leaders committed to collective welfare. ”People accepted her leadership because they had known her for years through religious gatherings and social assistance programs. When she introduced the family waqf initiative, nobody considered it a personal business project. Instead, we believed she genuinely wanted to create lasting benefits for the village.(Jaitunna, 2025)”

Religious leaders also played a decisive role in strengthening institutional legitimacy. Rather than acting as decision-makers, local kyai functioned as providers of symbolic endorsement, confirming that productive family waqf was consistent with Islamic teachings. Such endorsement reduced uncertainty among family members and enhanced the credibility of women's initiatives. Several participants explained that formal waqf documentation was only pursued after obtaining moral approval from respected religious authorities. Consequently, institutional recognition emerged through the interaction between women's entrepreneurial agency and existing religious institutions, illustrating the collaborative nature of institutional entrepreneurship in Madurese society.

Overall, these findings demonstrate that women become institutional entrepreneurs not by occupying formal leadership positions but by strategically constructing legitimacy through religious narratives, interpersonal trust, community engagement, and symbolic support from religious authorities. The thematic coding suggests a sequential process in which religious motivation generates family trust; family trust strengthens community legitimacy; community legitimacy attracts institutional recognition; and institutional recognition enables women to initiate family waqf as a new institutional practice. This process highlights that institutional transformation in family waqf begins with the accumulation of legitimacy, positioning women as credible agents of change capable of mobilizing both family resources and community support within culturally embedded Islamic institutions.

Institutional Work through Women's Sociopreneurship

Following the establishment of social and religious legitimacy, women sociopreneurs engaged in institutional work by mobilizing family resources, coordinating community actors, and creating collaborative governance arrangements for family waqf. The findings reveal that institutional entrepreneurship was not manifested through individual leadership alone but through continuous efforts to align family interests, religious values, and community expectations. The coding process generated five interrelated themes: asset mobilization, network building, religious negotiation, resource orchestration, and collaborative governance. These themes illustrate how women actively transformed family waqf from a private philanthropic intention into a collective institutional endeavor.

The first form of institutional work involved mobilizing family assets. Rather than relying solely on inherited land, women encouraged family members to diversify waqf assets by incorporating productive resources such as agricultural land, livestock, small retail businesses, and rental properties. Several participants explained that family waqf became economically sustainable because productive assets generated recurring income for religious and social programs. Importantly, this transformation required careful negotiation among heirs, as productive waqf was often perceived as reducing immediate inheritance rights. Women therefore adopted gradual communication strategies, emphasizing long-term family welfare instead of short-term financial sacrifice.

> ”Our family initially owned three rice fields. Instead of donating all of them, we agreed to dedicate only one field as waqf. The harvest income was then used to finance scholarships and mosque maintenance. After seeing the benefits, other family members voluntarily contributed additional assets.”(Halima, 2025)

This quotation illustrates that institutional entrepreneurship was realized through incremental rather than radical change. Women introduced family waqf as a manageable initiative that minimized perceived risks while demonstrating tangible social outcomes. As community confidence increased, additional family assets were voluntarily incorporated into the waqf portfolio. The second theme concerned building social and institutional networks. Women sociopreneurs recognized that sustainable family waqf could not depend solely on family resources. They therefore established partnerships with nazhir institutions, Islamic boarding schools (pesantren), women's religious organizations, local cooperatives, and village administrations. These collaborations expanded access to technical expertise, legal assistance, and broader community participation. The findings indicate that women functioned as network brokers who connected actors with different institutional roles while maintaining trust among stakeholders. Field observations further revealed that regular coordination meetings became important arenas for institutional learning. Women encouraged transparent discussions regarding asset utilization, financial reporting, and beneficiary selection. Such practices gradually strengthened organizational accountability and increased public confidence in family waqf governance.

Another significant finding relates to religious negotiation, particularly in addressing cultural assumptions regarding women's leadership. Although participants acknowledged that traditional Madurese society often associates religious authority with men, they did not attempt to replace male authority. Instead, women strategically collaborated with respected kyai, senior family members, and male nazhir to reinforce the religious legitimacy of their initiatives. Through this collaborative approach, women's leadership was interpreted as complementary rather than confrontational, enabling institutional change without generating social conflict.

> ”In Islam, what matters is competence and trustworthiness in managing waqf. We encouraged these women because they demonstrated responsibility, transparency, and commitment to community welfare. Their leadership does not replace religious authority; it strengthens the implementation of Islamic values through productive waqf. (Ali, 2025)”

This finding indicates that women exercised institutional entrepreneurship through negotiated legitimacy, whereby religious authority and female leadership reinforced rather than competed with one another. Such collaboration reduced resistance from conservative family members and facilitated wider community acceptance. The final theme concerns resource orchestration and collaborative governance. Beyond mobilizing assets and networks, women coordinated financial resources, volunteer participation, professional expertise, and community support into an integrated governance system. Regular financial reporting, participatory decision-making, and clear allocation of waqf revenues were consistently observed across cases. These governance practices enhanced transparency while strengthening collective ownership of family waqf initiatives. Beneficiaries also reported increased trust because information regarding income generation and expenditure was openly communicated during family and community meetings.

Collectively, these findings demonstrate that women's sociopreneurship extends beyond managing charitable activities to performing institutional work that reshapes relationships among families, religious institutions, and local communities. The thematic analysis suggests a dynamic process in which asset mobilization enables network formation; network formation facilitates religious negotiation; religious negotiation strengthens collaborative governance; and collaborative governance institutionalizes sustainable family waqf practices (Zaidi & Suhirman, 2023). This sequence illustrates that women act not merely as managers of philanthropic assets but as institutional entrepreneurs who strategically coordinate diverse actors and resources to establish new governance arrangements for family waqf within the socio-cultural context of Madura.

Reframing Institutional Entrepreneurship through Women's Sociopreneurship in Family Waqf

The findings demonstrate that women's role in developing family waqf extends beyond managerial or philanthropic functions. Instead, women emerge as institutional entrepreneurs who reshape the norms, governance structures, and social expectations surrounding family waqf. Classical Institutional Entrepreneurship Theory argues that institutional change is initiated by actors capable of mobilizing resources, creating legitimacy, and influencing institutional arrangements despite being embedded within existing structures (Nurjanah et al., 2022). However, the foundational literature has largely examined institutional entrepreneurs in corporate, governmental, or professional organizational settings, where legitimacy is frequently derived from formal authority, organizational resources, or regulatory power. The present study reveals a different institutional pathway: women in Madura exercise institutional entrepreneurship primarily through religious legitimacy, kinship-based trust, and moral authority, rather than through formal organizational positions (Ibrahim et al., 2024). This finding broadens the scope of Institutional Entrepreneurship Theory by demonstrating that institutional change in Islamic philanthropy is rooted in culturally embedded social capital instead of bureaucratic authority.

The process of legitimacy construction identified in this study also complements the concept of institutional work, which emphasizes the purposive actions undertaken by actors to create, maintain, or transform institutions. Previous studies have generally interpreted institutional work as strategic activities performed within organizations or professional fields. By contrast, this research illustrates that institutional work in family waqf is initiated within the family itself before extending into the wider community. Women gradually constructed legitimacy through religious gatherings, family deliberations, charitable engagement, and collaboration with respected kyai (Mahsun et al., 2022). These activities generated trust that subsequently enabled broader institutional transformation. Rather than confronting prevailing gender norms, women strategically aligned entrepreneurial initiatives with Islamic values and local cultural expectations. Consequently, institutional change emerged through negotiation and collaboration instead of conflict, suggesting that institutional entrepreneurship in Muslim family philanthropy is fundamentally relational and culturally negotiated.

These findings differ from recent studies on women's entrepreneurship in Muslim societies, which primarily emphasize structural barriers, access to finance, digital inclusion, or institutional support. For example, contemporary research has shown that women entrepreneurs often face regulatory constraints and gender-based discrimination, while entrepreneurial success depends largely on institutional quality, access to resources, and supportive public policies (Budiarti & Wahyuni, 2020). Although these factors remain relevant, the present study demonstrates that, within family waqf, legitimacy is acquired less through market mechanisms or governmental intervention than through religious credibility and family trust (Mutmainah et al., 2025). In this sense, entrepreneurial agency is socially embedded within religious and kinship institutions, highlighting dimensions that remain underexplored in mainstream entrepreneurship literature.

The findings likewise extend recent discussions in Islamic social finance. Existing research on productive waqf has predominantly focused on governance quality, financial sustainability, digitalization, accountability, and institutional performance. These studies generally assume that effective governance depends on professional management systems (Cahyandari et al., 2025), legal frameworks, and organizational capacity. While such institutional arrangements remain essential, this study indicates that governance reform begins much earlier—with the emergence of trusted institutional actors capable of mobilizing families and communities around a shared religious vision. Governance, therefore, should be understood not merely as an administrative outcome but also as a social process of legitimacy formation, initiated by actors who possess moral credibility within their communities (Iman et al., 2021).

Another important contribution concerns the literature on family waqf. Previous studies have examined family waqf primarily from legal, inheritance, governance, or sustainability perspectives, often treating the family as a relatively homogeneous decision-making unit. The present findings reveal a more dynamic process in which women actively negotiate inheritance expectations, mediate relationships among family members, and translate religious principles into collective action. Rather than functioning as passive participants in family philanthropy, women become institutional intermediaries who reconcile competing interests while preserving family cohesion (Ishak et al., 2025). This finding enriches family waqf scholarship by demonstrating that institutional continuity depends not only on legal mechanisms but also on relational leadership and gendered forms of social capital.

The Madurese context further deepens the theoretical implications of these findings. Madura is widely characterized by strong kinship structures, deep religious commitment, and respect for traditional authority (Johari et al., 2024). Conventional assumptions might predict that these socio-cultural characteristics limit women's capacity to exercise leadership in public religious institutions. However, the findings suggest the opposite. Rather than constituting barriers, these cultural institutions became strategic resources through which women constructed legitimacy. Religious authority was not displaced but incorporated into the entrepreneurial process through collaboration with kyai, family elders, and community leaders. This pattern demonstrates that institutional entrepreneurship is highly context-dependent and that actors embedded within conservative social environments may generate institutional change by working through existing cultural institutions rather than attempting to replace them (Zaenurrosyid et al., 2024). Such evidence contributes to the growing recognition that institutional change in non-Western societies often follows pathways distinct from those described in organizational studies originating in Western contexts.

The principal novelty of this study lies in its proposition that religious legitimacy and kinship-based trust constitute the primary institutional resources enabling women to act as institutional entrepreneurs in family waqf. Whereas the prevailing literature emphasizes formal authority, market influence, or organizational power as the basis for institutional entrepreneurship, this research identifies moral legitimacy, family cohesion, and culturally embedded religious networks as equally powerful drivers of institutional transformation (Apriantoro & Septianozakia, 2024). This conceptual shift expands Institutional Entrepreneurship Theory by introducing an Islamic philanthropic perspective in which institutional agency is generated through moral and relational capital rather than hierarchical authority alone.

From a global perspective, these findings have implications beyond Indonesia. Muslim-majority countries such as Malaysia, Brunei, Pakistan, Bangladesh, Türkiye, and several Gulf states are currently seeking more sustainable models of waqf governance while simultaneously promoting women's participation in economic and social development. The evidence from Madura suggests that integrating women into family waqf governance should not be viewed merely as an issue of gender inclusion but as a strategy for strengthening institutional legitimacy and long-term sustainability. Accordingly, the study contributes to international debates on gender-inclusive Islamic social finance, demonstrating that women can serve as transformative institutional actors whose entrepreneurial agency reinforces both religious values and sustainable community development. This perspective broadens comparative discussions on Islamic philanthropy and offers a culturally grounded framework that may inform future research across diverse Muslim societies.

Toward a Women's Institutional Entrepreneurship Model for Sustainable Family Waqf

The findings enable the development of a conceptual explanation that extends beyond the individual cases examined in this study. Rather than portraying women merely as successful managers of productive waqf, the evidence demonstrates a systematic institutional process through which women initiate, consolidate, and sustain family waqf. This process consists of three interconnected stages: legitimacy construction, institutional work, and institutional transformation, which collectively generate sustainable family waqf governance (Mukhlishin et al., 2025). Unlike previous studies that predominantly focus on governance effectiveness or financial performance, the present study explains how institutional change actually emerges through women's sociopreneurial agency. Consequently, this research proposes a Women's Institutional Entrepreneurship Model for Sustainable Family Waqf, positioning women not only as participants but as principal architects of institutional change within Islamic philanthropy.

The first stage, legitimacy construction, represents the foundation of institutional transformation. The findings indicate that women accumulated legitimacy through religious commitment, family trust, community engagement, and moral leadership before introducing family waqf initiatives. This sequence differs from conventional institutional entrepreneurship literature, where legitimacy is frequently associated with formal authority, professional expertise, or organizational status. Instead, legitimacy in family waqf is socially embedded and relational, emerging through continuous interaction within families and local religious communities. Such evidence demonstrates that institutional agency in Islamic philanthropy originates from moral credibility and shared religious values rather than organizational hierarchy (Junarti et al., 2023). This expands the understanding of legitimacy by integrating religious and kinship institutions into the broader framework of institutional entrepreneurship.

The second stage, institutional work, illustrates how legitimacy is transformed into collective action. Women mobilized family assets, established collaborative networks with nazhir, pesantren, cooperatives, and religious leaders, negotiated cultural expectations, and coordinated resources to develop productive waqf enterprises (Syarifuddin, 2024). Previous research on productive waqf has largely examined governance mechanisms after institutions have been established. In contrast, this study emphasizes the pre-governance process through which institutional actors actively create the conditions necessary for sustainable governance. Institutional work therefore becomes a dynamic process of relationship-building, resource orchestration, and value negotiation, illustrating that governance structures are produced through social interaction rather than administrative design alone.

The third stage, institutional transformation, demonstrates how sustained institutional work gradually reshapes governance systems and community welfare. The findings reveal that productive family waqf evolved into an integrated ecosystem characterized by transparent governance, intergenerational succession planning, entrepreneurial empowerment, and continuous social investment. This transformation extends the existing literature on family waqf, which has generally concentrated on legal arrangements, inheritance protection, or asset preservation. Instead, the present study conceptualizes family waqf as an adaptive social institution capable of continuously generating economic, religious, and social value through entrepreneurial innovation. Sustainability, therefore, is not simply the continuity of waqf assets but the institutional capacity to reproduce social benefits across generations.

The proposed model also enriches the literature on women's sociopreneurship. Existing studies commonly describe women sociopreneurs as creators of social enterprises that balance economic and social objectives. While this characterization remains valid, the findings suggest that women operating within Islamic philanthropy assume a broader institutional role. They simultaneously function as moral leaders, family negotiators, governance innovators, and community mobilizers. Their entrepreneurial activities are directed not only toward producing social value but also toward transforming institutional norms governing family resource allocation, religious participation, and collective responsibility (Ascarya et al., 2022). Accordingly, sociopreneurship in the context of family waqf should be understood as a process of institutional innovation rather than merely social enterprise creation.

The study further contributes to the expanding field of Islamic Social Finance by integrating three bodies of literature that have rarely been examined together: Institutional Entrepreneurship, Women's Sociopreneurship, and Family Waqf. Previous studies have generally investigated these themes independently, resulting in fragmented theoretical explanations. By linking these perspectives, the present research demonstrates that sustainable family waqf depends not only on sound governance or financial resources but also on institutional actors capable of mobilizing legitimacy, coordinating stakeholders, and embedding religious values into organizational practices (Hakim & Sarif, 2021). This interdisciplinary integration represents a significant conceptual contribution because it positions family waqf within broader discussions of institutional change and social innovation.

The practical implications of the proposed model are equally significant. For waqf authorities, Islamic philanthropic organizations, and policymakers, the findings indicate that strengthening family waqf requires greater investment in women's institutional capacity, rather than focusing exclusively on regulatory reform or financial management. Capacity-building initiatives should therefore include leadership development, governance training, financial literacy, mediation skills, and community networking for women involved in family waqf. Religious leaders and Islamic educational institutions may also play an important role by reinforcing theological narratives that recognize women's contributions to institutional leadership (Huda & Santoso, 2022). Such strategies can improve public trust while promoting more inclusive and sustainable waqf governance systems.

Finally, the proposed Women's Institutional Entrepreneurship Model for Sustainable Family Waqf possesses considerable relevance beyond the Indonesian context. Many Muslim-majority countries are seeking innovative approaches to strengthen waqf governance, expand women's participation in Islamic social finance, and achieve the Sustainable Development Goals through community-based institutions. The institutional pathway identified in Madura—where legitimacy construction enables institutional work, which subsequently produces institutional transformation and sustainable social impact—offers a transferable analytical framework for comparative research across different socio-cultural settings. Rather than presenting Madura as an exceptional case, this study demonstrates that culturally embedded forms of women's institutional entrepreneurship can become a globally relevant mechanism for advancing inclusive governance, sustainable philanthropy, and resilient community development. Through this contribution, the article advances a new conceptual perspective that bridges gender studies, institutional theory, and Islamic social finance, thereby providing a stronger theoretical foundation for future international research on family waqf.

Conclution

This study demonstrates that women play a far more strategic role in family waqf than has been acknowledged in the existing literature. Rather than functioning merely as beneficiaries, donors, or managers of philanthropic activities, women emerge as institutional entrepreneurs who initiate and sustain institutional change through sociopreneurial practices. The findings reveal a sequential institutional process comprising legitimacy construction, institutional work, and institutional transformation. Women first establish legitimacy by mobilizing religious values, kinship-based trust, moral authority, and community engagement. Building upon this legitimacy, they perform institutional work by mobilizing family assets, coordinating multi-stakeholder networks, negotiating religious and cultural norms, and developing collaborative governance arrangements. These processes ultimately transform family waqf into a sustainable socio-economic institution characterized by governance innovation, community empowerment, intergenerational continuity, and long-term social impact. The study therefore demonstrates that institutional entrepreneurship within Islamic philanthropy is fundamentally relational, culturally embedded, and driven by moral legitimacy rather than formal organizational authority.

Bibliography

Apriantoro, M. S., & Septianozakia, S. (2024). The Potential of Productive Waqf: Research Stream and Future Direction. *Pakistan Journal of Life and Social Sciences*, *22*(1), 1291–1306. https://doi.org/10.57239/PJLSS-2024-22.1.0087

Aqib, K. (2025). *Interview*.

Ascarya, A., Hosen, M. N., & Rahmawati, S. (2022). Designing simple productive waqf models for Indonesia. *International Journal of Ethics and Systems*, *38*(3), 380–401. https://doi.org/10.1108/IJOES-07-2020-0101

Budiarti, & Wahyuni, I. (2020). the Study of Social Juridic Against Implementation of Wakaf in Makassar. *Jurnal Ilmiah Al-Syir'ah*, *18*(1), 28–49. https://doi.org/10.30984/jis.v18i1.960

Cahyandari, R., Sukono, Riaman, & Zamri, N. (2025). Model of Discrete-Time Surplus Process for Scheme of Productive Waqf Integration with Sustainable Fishermen's Welfare Benefits Based on Several Threshold Levels: Systematic Literature Review. In *Sustainability (Switzerland)* (Vol. 17, Issue 2). https://doi.org/10.3390/su17020802

Dakum, Machfiroh, A. S., Zahra, F., Nurmuhamad, F., Pratama, G. A., & Sulistyo, W. (2021). Peningkatan Pemahaman Hukum dan Produktifitas Wakaf di Pimpinan Ranting Muhammadiyah (PRM) Danurejo Kecamatan Mertoyudan Kabupaten Magelang. *Jurnal Pengabdian Hukum Indonesia*, *3*(2), 172–182. https://doi.org/10.15294/jphi.v3i2.38316

Darmi. (2025). *Interview*.

Hakim, I., & Sarif, M. (2021). The Role of Productive Waqf in Community Economic Empowerment: A Case Study of Muhammadiyah Regional Board of Lumajang, East Java, Indonesia. *Journal of King Abdulaziz University, Islamic Economics*, *34*(2), 41–54. https://doi.org/10.4197/Islec.34-2.3

Halima. (2025). *Interview*.

Huda, M., & Santoso, L. (2022). Implementation of Corporate Waqf Core Principles in the Development of Waqf in Indonesia. In *Academic Journal of Interdisciplinary Studies* (Vol. 11, Issue 5, pp. 114–124). repository.iainponorogo.ac.id. https://doi.org/10.36941/ajis-2022-0129

Ibrahim, A., Fitria, A., & Fithriady, F. (2024). Exploring the Potential of Incorporating Waqf into Sharia Insurance Products in Indonesia. *Interdisciplinary Journal of Management Studies*, *17*(3), 749–765. https://doi.org/10.22059/ijms.2023.362110.676029

Iman, N., Santoso, A., & Kurniawan, E. (2021). Critical Assessment of the Productive Waqf Innovation Linkage Literature: Lessons for Waqf Asset Management Institutions in Indonesia. *Review of International Geographical Education Online*, *11*(6), 920–932. https://doi.org/10.48047/rigeo.11.06.109

Ishak, A. H., Amira Mohamad, S. N., Ab Manan, S. K., Yahaya, M. H., Wan Daud, W. N., & Sharif, D. (2025). The critical success factors of waqf land development for sustainable agriculture. *Social Sciences and Humanities Open*, *11*.

https://doi.org/10.1016/j.ssaho.2024.101244
Jaitunna. (2025). *Interview*.
Johari, Wahidin, Maghfirah, Zulkifli, Mawardi, & Maulidizen, A. (2024). The Role of Temporary Waqf in Improving the Social Welfare of the Muslim Community. *Journal of Ecohumanism*, *3*(8), 2578–2587. https://doi.org/10.62754/joe.v3i8.4908
Junarti, Mardika, I. H., Alhabshi, S. M., & Amirsyah. (2023). The Muhammadiyah Waqf Organization: Prospects and Challenges. In *Contributions to Management Science: Vol. Part F1204* (pp. 511–522). https://doi.org/10.1007/978-3-031-27860-0_47
Mahsun, M., Djalaluddin, A., Asnawi, N., Wahyuni, N., Danila, N., & Ali, M. M. (2022). Green Waqf: Sustainable Surplus Perspective Balanced Scorecard Analysis. *Karsa*, *30*(2), 266–297. https://doi.org/10.19105/karsa.v30i2.8472
Maryam, S., Alfida, A., & Rianti, F. (2023). A Scientometrics Analysis of Publication Mapping in Sharia Economics and Finance in Indonesia and Malaysia. *International Journal of Information Science and Management*, *21*(2), 1–18. https://doi.org/10.22034/ijism.2023.1977597.0
Maryani, Arifin, Z., Fathoni, M. K., Triana, N., Sasnifa, P., Bin Ahmad, S., Hidayati, R., & Ramlah. (2023). Islamic Philanthropy: Implementation of Regulations And Utilization of Waqf Proceeds in Jambi. *Jurnal Hukum Islam*, *21*(1), 159–180. https://doi.org/10.28918/jhi_v21i1_07
Mukhlishin, Ramadhan, J., & Hayatullah, I. K. (2025). Zakat and Waqf Synergies to Accelerating Sustainable Development. *Journal of Sustainable Development and Regulatory Issues*, *3*(1), 29–54. https://doi.org/10.53955/jsderi.v3i1.56
Mutmainah, L., Nurwahidin, N., & Huda, N. (2025). Optimizing productive waqf for halal tourism development. *Journal of Islamic Accounting and Business Research*. https://doi.org/10.1108/JIABR-02-2023-0062
Nurjanah, Rahmatsyah, & Mutakin, A. (2022). Fatwa Lajnah Bahtsul Masail NU Concerning Istibdâl Wakaf and Their Relevance with Renewal of Islamic Law. *Al-Istinbath: Jurnal Hukum Islam*, *7*(2), 509–530. https://doi.org/10.29240/jhi.v7i2.3707
Syarifuddin, F. (2024). Productive WAQF business models through the integration of Islamic social and commercial finance. *Edelweiss Applied Science and Technology*, *8*(4), 620–655. https://doi.org/10.55214/25768484.v8i4.1440
Wahyudin, Y., Mahipal, M., Wahyudin, M. Y., & Wahyudin, M. N. H. (2025). Waqf Model for Mangrove, Seagrass, and Coral Ecosystem Services Management of Coastal and Marine Resources Conservation Area for Human Welfare. *Egyptian Journal of Aquatic Biology and Fisheries*, *29*(1), 2203–2242. https://doi.org/10.21608/ejabf.2025.412258
Zaenurrosyid, A., Sholihah, H., & Nurhidayatuloh. (2024). The Islamic philanthropy model based on maslah } ah } principles for developing Islamic campus in Java. *Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan*, *24*(2), 279–304. https://doi.org/10.18326/IJTIHAD.V24I2.279-304
Zaidi, M., & Suhirman, G. (2023). Al-Waqf Al-Muntij Wa Al-Iltiqa' Bayna Al-Islam Al-Taqlidi Wa Al-Islam 'Abra Al-Waṭani Fi Lombok Indonesia. *Journal of Indonesian Islam*, *17*(2), 538–563. https://doi.org/10.15642/JIIS.2023.17.2.538-563