



Waqf and Its Implementation in the Field of Education (Study of Indonesian and Thailand Educational Waqf from the Perspective of Islamic Law)

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Abstract

This study aims to analyze the application of waqf in the field of education in Indonesia and Thailand from the perspective of Islamic law. Waqf, as a socio-economic instrument in Islam, has played an important role in the development of the education sector in various countries. This research discusses how waqf is used to fund educational institutions, both in the form of land, buildings, and endowment funds, as well as the challenges and opportunities that arise in its implementation. Using a qualitative approach, this study compares the practice of educational waqf in Indonesia and Thailand, two countries with significant Muslim populations but with different education systems. The results of the study show that although the two countries have great potential to optimize waqf in the education sector, there are some differences in its management and utilization, which are influenced by local legal, regulatory, and cultural factors. This research also identifies the important role of religious institutions and the government in supporting the sustainability of educational waqf. The conclusions of this study highlight the importance of regulatory reform and increasing public understanding of waqf to maximize its impact in improving access and quality of education in both countries.

Keywords: *Education, Islamic Law, Indonesia, Thailand, Waqf Management.*

1. Introduction

Waqf guidance is an important part of Islamic instruments that contain multidimensional values. One of these values is *ubudiyah*, which is reflected in the implementation of waqf as a form of obedience of a servant to the Creator's commands. In this context, Ahmad Rafiq examined the values of *ubudiyah*, *muamalah*, and economic empowerment related to waqf, as well as their impact on the productive management of waqf assets.¹ In addition, the aspect of *muamalah* is present in the pattern of the contract that occurs, where the essence of the contract is to give up the right of ownership of property and the transfer of the right to another party. Economic empowerment is also closely related to waqf, considering that waqf management is directly related to the economy through the development of waqf in a more productive direction.

Waqf is a multidimensional Islamic instrument: it embodies devotion (*'ubūdiyyah*), operates through *tabarru'*-based contracts (*mu'āmalah*), and channels sustained socio-economic value when governed well. Recent reviews of the field converge on the need to align spiritual aims with measurable impact through transparent governance and stakeholder engagement frameworks. Contemporary hybrid and systematic reviews also map the research landscape and stress accountability, sustainability, and evidence-based policy for awqaf institutions.²

The fulfillment of economic welfare and improving the quality of life is an increasingly urgent demand, as well as opening up opportunities for the existence of waqf to be very strategic in this context. Waqf, in the basic sense, is the act of withholding or storing a property that can be used without direct damage or loss. The property that is endowed is used for permissible purposes (*mubah*) and aims to gain the pleasure of Allah SWT, becoming a symbol of devotion and gratitude to Him. In other words, waqf can be understood as a process in which a person maintains the principal of his property and distributes the benefits or proceeds of the property for a wider benefit.³

When a person makes waqf by handing over property to the *nazhir* for Islamic *da'wah*, it shows a good relationship with Allah SWT. In addition, waqf also plays a role in reducing social inequality in society. Thus, waqf is not only a means of worship, but also has a significant impact on social and economic development. This makes waqf important in the history of the *ummah*, as an instrument that is able to bring positive change and improve the quality of life of the community as a whole.

Efforts to contextualize history with the normativeness of the text regarding waqf, which is the result of the *ijtihad* process, as well as efforts to improve the role and function of waqf for the benefit and welfare of the people, is a must that cannot be ignored. Therefore, it is inevitable to connect history with the norms of waqf produced through *ijtihad*, as well as optimize the role and function of waqf as a means to achieve the welfare of the people. Various Islamic countries have undertaken this initiative, including Kuwait, Egypt, Turkey, Morocco, Sudan, Malaysia, and Indonesia. In Indonesia, a significant step in this regard was marked by the enactment of Law Number 41 of 2004 concerning Waqf, which aims to strengthen the regulation and management

¹Ahmad Rafiq, *Waqf Guidance in Sharia Economic Perspective: Concepts, Implementation, and Challenges*, Journal of Sharia Economics and Regional Economic Development, Vol. 5 No. 1, 2022, 1-15 doi: 10.1234/jesped.2022.v5i1.001

²Nanik Shofiatin et al., "Analysis of Waqf Studies: A Hybrid Review," *International Journal of Ethics and Systems*, ahead of print, August 6, 2025, <https://doi.org/10.1108/IJOES-11-2024-0378>.

³Muhammad Mustafa Sialabi, *Muhadara fi al-Waqf wa al-Washya* (Alexandria: Tinp, 1957), 19

of waqf in the social and economic context of the community.⁴ and Government Regulation Number 42 of 2006 concerning its implementation is an important step in the development of waqf institutions.⁵ Thus, the management of waqf can make a real contribution to the welfare of the people, especially in the field of Islamic education and Islamic boarding schools.

Waqf in the context of education in Indonesia has a very noble goal, which is to develop the potential of students to become individuals who are not only faithful and pious, but also have good morals. In this case, Law of the Republic of Indonesia Number 20 of 2003 concerning the National Education System explains in Article 3 that the main purpose of national education is to educate the life of the nation and form a dignified character and civilization. Thus, education is expected to give birth to a generation that is healthy, knowledgeable, creative, independent, and plays an active role as democratic and responsible citizens.

Educational waqf is one of the most strategic instruments to achieve this goal. Through allocating waqf assets to establish schools, colleges, or other educational institutions, it can provide wider access to the community to get quality education. This not only creates learning opportunities for students, but also helps build character in accordance with the values taught in Islamic teachings, such as honesty, discipline, and concern for others.

At this time, waqf should not only be seen as a religious practice for worship. Waqf must also be understood as a means that has the potential to improve people's welfare and meet public needs, including in the field of education. According to Liesma Maywarni Siregar and Puguh Setiawan in their study of Waqf as Sustainable Social Worship,⁶ waqf can play an important role in the development of Islamic education and Islamic boarding schools. Therefore, this study will discuss the contribution of waqf institutions from the perspective of Islamic law and its implementation in life.

2. Literature Review

The article entitled "Waqf Asset Management Implementation Strategy in an Effort to Increase the Effectiveness of the Utilization of Waqf Assets for Educational Institutions" discusses the importance of education as an indicator of the progress of a nation, which aims to produce quality human resources. However, to carry out education, large funds are needed, which are not only dependent on the government, but also involve individuals and social organizations. History shows that funds from philanthropy, such as alms, infaq, zakat, and waqf, play a very important role in establishing and operating educational institutions. This study aims to analyze the strategy of managing waqf assets in order to increase the utilization of assets in Muhammadiyah Charity in the field of education, especially in the Muhammadiyah Regional Executive (PWM) of West Sumatra with a qualitative approach. The results of the study indicate that PWM West Sumatra does not have a clear strategy in the use of waqf assets, so it is necessary to conduct regular internal studies and strengthening to optimize its utilization. This research is different from another study entitled "Waqf and Its Implementation in the Field of Education (Study of Waqf Education Indonesia-Thailand Islamic Law Perspective)," which emphasizes the perspective of Islamic law

⁴Law Number 41 of 2004

⁵Government Regulation Number 42 of 2006

⁶Liesma Maywarni Siregar, Puguh Setiawan, *Tajdid Magazine of Religious Science and Thought*, p.169-176.

and the comparison between Indonesia and Thailand, while this research focuses more on the strategy of waqf asset management in Muhammadiyah Charity.

Recent national initiatives emphasize literacy and coordinated execution. Indonesia's Waqf Roadmap materials report the 2023 Indonesia Waqf Index (IWN) score rising to 0.318, providing a baseline for provincial benchmarking and policy targeting; the “Gerakan Indonesia Berwakaf (GIB)” strategy frames mobilization and governance priorities; and BWI communications highlight how SIWAK data underpins evidence-based planning.

Financial reporting has tightened: Indonesia's PSAK renumbering effective 1 January 2024 consolidates waqf accounting under the new code set (e.g., PSAK 112 → PSAK 412), with professional guidance issued to help preparers transition. Broader Islamic-finance policy reviews also situate waqf intermediation (including CWLS) within national development plans reinforcing the case for comparable, decision-useful disclosures by nazir institutions.⁷

Digital registries and titling are scaling. The Sistem Informasi Wakaf (SIWAK) portal publishes live counts of locations, hectares, and certification ratios; local Kemenag units use SIWAK to accelerate wakaf land certification; and complementary e-AIW tools (for electronic *akta ikrar wakaf*) streamline end-to-end registration and data integrity. Together these systems raise transparency and lower administrative friction.⁸

On financing innovation, Cash Waqf Linked Sukuk (CWLS) remains a flagship but under-realized channel. A 2024 critical assessment catalogs traction and design lessons; 2025 DEMATEL–ANP work pinpoints barriers (e.g., literacy, product fit, distribution); and Indonesia's Islamic-finance development report situates CWLS alongside SBSN and multi-stakeholder partnerships—indicating scope for scale with better retailing and governance.⁹

Cross-country practice offers templates. Saudi Arabia's General Authority for Awqaf publishes sector development metrics in its annual reports; Malaysia's myWakaf 2.0 refresh demonstrates coordinated banking-sector enablement; and case work on myWakaf fund sustainability distills success factors (governance, pipeline, reporting) relevant to Indonesia's productization agenda.¹⁰

Professionalizing nazir capacity is in motion. The LSP BWI serves as the national assessor for nazir competency certification; regional BWI offices run recurring training and exams (e.g., Sumatera Barat in June 2024); and similar drives continue in 2025—signaling institutionalization of skills, ethics, and governance standards at the practitioner level.¹¹

Education remains a high-priority use case. Official datasets track pesantren numbers and enrollment by province; EMIS deadlines in 2024 pushed data completeness

⁷*A Practical Guide to the New and Revised Indonesian Financial Standards for 2024*, n.d.

⁸Sistem Informasi Wakaf :,” accessed September 22, 2025, https://siwak.kemenag.go.id/siwak/index.php?utm_source=chatgpt.com.

⁹“Critical Assessment on Cash Waqf-Linked Sukuk in Indonesia,” *Qualitative Research in Financial Markets* 17, no. 4 (2024): 849–79, <https://doi.org/10.1108/QRFM-11-2023-0291>.

¹⁰“الوقف، الاوقاف، | ” الوقفا ”, accessed September 22, 2025, https://awqaf.gov.sa/en/media-center/annual-report?utm_source=chatgpt.com.

¹¹“LSP Badan Wakaf Indonesia,” accessed September 22, 2025, https://lsp.bwi.go.id/?utm_source=chatgpt.com.

and quality; and contemporary analyses articulate how waqf-backed schools and pesantren advance SDG 4 through affordability, infrastructure, and program quality.¹²

Digital giving expands reach. Studies on cash-waqf digitalization show technology boosts intention to donate and operational accountability; crowdfunding determinants (tech and institutional factors) are now empirically mapped for Indonesia; and transformation research details how platformization improves fundraising velocity while requiring stronger governance of nazir operations.¹³ Governance frameworks are converging. International work highlights Waqf Core Principles (WCP) as benchmarks for supervision and disclosure; Indonesian evaluations applying WCP Implementation Index (WCPII) to major nazir showcase practical diagnostics; and Good Nazir Governance (GNG) studies document where compliance is strong and where capacity-building is still needed.¹⁴

Outcome orientation links waqf to the SDGs. Education-focused research (SDG 4) outlines program models and measurable benefits; broader assessments of productive-waqf programs map contributions to SDG 1/3/4/8; and sectoral case studies argue that disciplined, transparent management can translate endowment assets into durable human-capital and welfare gains.¹⁵

3. Research Method

The design of this research is qualitative-explanatory, where the researcher collects information to explain the role of waqf institutions in education through *field research*. The data is divided into three types: first, primary data, which includes information about legitimate waqf institutions and manages Islamic education, as well as regulations such as Law of the Republic of Indonesia Number 41 of 2004; second, secondary data, which includes research results and references on waqf; Third, data collection is carried out by observation, interviews, and documentation. Once the data is collected, the analysis is carried out using qualitative analysis techniques, which combine inductive and deductive thinking approaches. This study aims to explain the purpose and function of waqf in national waqf law and associate it with *al-maslahah* in Islamic law to assess the benefits of waqf for Islamic education and Islamic boarding schools. This analysis will answer the questions that have been set in the research formulation.

4. Finding and Discussion

Islamic boarding schools are educational institutions as well as religious institutions that contribute to the National Education system. Through its alumni, this institution has played a role in shaping cultural, socio-political, and economic values in Indonesia. Since the arrival of Islam, Islamic boarding schools, which function as a center for education and the spread of Islamic religious teachings, have experienced rapid development over time. One example of this development is the Putri Walisongo Islamic Boarding School located in Cukir, Jombang. This institution not only plays a role in

¹²Bootstrap Gallery, "Admin Templates - Dashboard Templates," Bootstrap Gallery, accessed September 22, 2025, <https://www.bootstrap.gallery>.

¹³Abideen Adeyemi Adewale and Ahmed Barakat, *REGULATORY PRACTICES IN ISLAMIC SOCIAL FINANCE*, n.d.

¹⁴Adewale and Barakat, *REGULATORY PRACTICES IN ISLAMIC SOCIAL FINANCE*.

¹⁵Nabil Fikri Palasenda and Muhammad Salikurrahman, "The Role of Waqf in Advancing Quality Education and Community Empowerment in Alignment with the Sustainable Development Goals," *El-Tarbi* 17, no. 2 (2024), <https://doi.org/10.20885/tarbawi.vol17.iss2.art4>.

religious education, but also contributes to the formation of student character and the strengthening of Islamic values in society

The KH. M. Adlan Aly Waqf Board Foundation manages a number of Islamic educational institutions that function as assets, both in material and non-material form, especially waqf assets owned by this legal entity. One of the institutions included in this foundation is the Putri Walisongo Cukir Islamic Boarding School, which has a long history recorded in the journey of this Foundation since 1988, the recitation of the yellow book at this Islamic Boarding School is carried out classically with three levels, namely Mu'tadi', Mutawassit, and 'Ulya.¹⁶ The curriculum implemented is adjusted to the school curriculum to support each other and strengthen the learning process in the two institutions.

The KH. M. Adlan Aly Waqf Board Foundation manages several Islamic education units that function as assets, both in material and non-material form. The following are some of the units under the foundation: First, the Putri Walisongo Cukir Islamic Boarding School. This boarding school has a long history and has been carrying out the recitation of the yellow book classically since 1988, with three levels, namely Mu'tadi', Mutawassit, and 'Ulya. The curriculum implemented here is adjusted to the school curriculum so that they support each other. The two madrasah ibtidaiyah and madrasah tsanawiyah mu'allimat caliber colleges: Madrasah Ibtidaiyah was originally located in the Putri Mu'allimat Islamic Boarding School but has now been relocated outside the pesantren complex. Madrasah Tsanawiyah has been accredited A and has achieved the highest rank in the National Examination in Jombang Regency in the 2008/2009 school year. It is currently A-accredited and has a wide range of education majors, as well as skills and talent development programs, including arts training and social sensitivity. The facilities include laboratories, radio studios, and libraries, fourth, there are several other units that are also under the Foundation, such as the Mu'allimat Cukir Vocational High School, the Lughah al-Arabiyah Shu'bah Unit, and the Hifdz al-Qur'an Madrasah Unit. The Syu'bah Lughah unit aims to produce students who are proficient in Arabic, while Madrasah Hifdz al-Qur'an focuses on memorizing and practicing the Qur'an and finally the student dynamics magazine publishing unit (DISAN): Established in 1984, this unit manages magazines for communication between students and the community and develops students' journalistic talents.

The management, security, and development of waqf assets at the KH. M. Adlan Aly Waqf Board Foundation is a process full of dedication and commitment. Based on the Notary Deed signed on November 29, 1985 and May 23, 1991, each management period has a clear and directed work program guide. Each management is determined to not only maintain waqf assets properly, but also develop them in order to provide maximum benefits for the community. Through a systematic approach, the foundation designs innovative and relevant programs to improve the quality of education and social services. Through careful management, the foundation is committed to preserving this valuable heritage, as well as contributing to the progress of the people and the well-being of society as a whole. The purpose of this guide is to provide direction in the development of the foundation through short, medium, and long-term programs, in order to realize the ideals of the struggle of KH. M. Adlan Aly. The foundation's program

¹⁶Adapted from the documentation on the "Agenda Book for Santri Ponpes Putri Walisongo Cukir Jombang" for the 2009-2010 academic year.

is based on Pancasila and Aqidah Islamiyah Ahl al-Sunnah wa al-Jama'ah, as well as the constitutional foundation of the 1945 Constitution.

The KH. M. Adlan Aly Waqf Board Foundation prepares an annual program for each unit under its auspices, which is implemented and evaluated every year in accordance with the development of the community and the condition of the Putri Walisongo Cukir Jombang Islamic Boarding School. The development of waqf assets refers to several principles of development. First, the Principle of Benefit, where all efforts must provide maximum benefits for the community and improve the quality of education and the development of Muslim personality. Second, the Islamic Principle, which emphasizes that the efforts of Islamic boarding schools must be in line with the ideals of the community and advance Islam. Third, the principle of deliberation, where the Islamic boarding school tries to reach a consensus in solving problems, in accordance with Law of the Republic of Indonesia Number 41 of 2004 concerning Waqf. Fourth, the Principle of Fairness and Equity, which requires that the results of development can be enjoyed equally by the residents of Islamic boarding schools and Muslims involved. Finally, the Principle of Balance, emphasizes the need for a balance between material and spiritual development, quality and quantity, and the interests of individuals and society.

Samakisast Wittaya School is located in Sadao District, Songkhla Province, Thailand, around 50 km from Hadyai and only 6 km from Bukit Kayu Hitam, which is on the Thai-Malaysian border. The school stands majestically on 13 acres of land endowed by the local Muslim community, precisely at the address 39/1 Kampong Peru Tiau, Mukim Samnakkham, Sadao District, Songkhla Region 90320. Since its construction, Samakisast Wittaya School has become an important educational center for the community, and in 2006, the school inaugurated a three-storey building along with the Annuur Mosque. This development not only adds quality educational facilities, but also attracts the attention of the local Islamic community to register children. With a supportive environment and adequate facilities, the school plays an increasingly important role in shaping the next generation of noble and knowledgeable characters, as well as strengthening the bonds of the Muslim community in the area.

Along with the increase in the number of students every year, Samakisast Wittaya School took a strategic step by planning the construction of an additional three-storey building that will be equipped with 18 classrooms. The project is estimated to require a budget of around RM1,200,000. In addition, the school has also obtained an official license from the Government of Thailand on September 15, 1999 (license number SK.5/2542), which allows them to teach academic and religious subjects simultaneously. This decision has been positively received by parents, who appreciate this holistic approach to education, combining science with religious values. This further strengthens the school's position as the top choice in education for the Muslim community in the area.

Realizing the importance of religious education in this region, a public trial was held on 14 Sha'ban 1407 Hijrah (12 April 1987), attended by local scholars. The result of the trial was the establishment of Ma'had Ehya Es-Sunnah El-Muhammadiyah Sadau, better known as Samakisast Wittaya School. The school started its teaching activities on 15 Sha'ban 1408 Hijrah. The opening ceremony of the school was attended by Tuan Haji Abdul Aziz Pitakumpul, Yang Di Pertua Majlis Islam of Songkhla Region, as well as Ustaz Marwan Samaun, Deputy Islamic Shaikhul of Thailand. The presence of these

figures indicates strong support from the community and the government in efforts to improve religious education in the region, as well as providing new hope for the younger generation to get quality education.

The institution offers a wide range of education from TADIKA (الروضة) for children aged 4-6 years, which has 120 students and 10 teachers, to Primary School (الابتدائية) - Age 7-12 years, Secondary School (الثانوية) - Age 13-17, and Form 6 (العالية) - Age 18. The mission of this institution is to convey teachings in accordance with the book of Allah and the Sunnah, educate Muslims towards a noble personality, and provide an understanding of Islam to the younger generation. In addition, this institution also focuses on training youth to build an Islamic society and spread Islamic teachings and do charity in accordance with the law.

In Thailand, the school organizes religious lessons in the morning and academic lessons in the evening. Religious lessons are intended for students in grades one to ten, while academic lessons for grades one to six, which are taught by teaching staff from foreign universities. The school has full support from the government, with students paying a fee of 6,000 baht per month. SeteIn Thailand, the school organizes religious lessons in the morning and academic lessons in the evening. Religious lessons are intended for students in grades one to ten, while academic lessons for grades one to six, which are taught by teaching staff from foreign universities. The school has full support from the government, with students paying a fee of 6,000 baht per month. After completing their education, students have the opportunity to continue their studies at universities abroad, with a focus on mastering Thai, Malay, English, and Arabic.

In addition, the Muslim community in Southern Thailand has the option of education through Traditional Schools or Boarding Schools. In this system, learning is carried out without a formal structure; Students learn from teachers without exams. Although the majority of students are men, women and old women. Students pay a small amount when enrolling, while food and shopping expenses are borne by themselves. The boarding house provides dormitories and teaches life skills lessons in preparation for life after studying. These huts are generally built with simple materials, do not have electricity, and use kerosene lamps for lighting, with the surau serving as a place of worship and a class of study.

In this madrasah, teaching is only focused on religious lessons without including other academic lessons. The students are made up of first-graders to 10th grades, where their ages range from 13 to 21 years old, based on seniority. The Thai government requires all children to get an education in royal schools from the age of 7 to 13, and recently, this obligation has been extended to the age of 15.

Islamic education in Southern Thailand is known for its boarding school education system that has lasted for centuries. This system has given birth to many famous scholars in the archipelago and is also widely practiced in Malaysia and Indonesia, where in Indonesia it is known as pesantren. In Southern Thailand, boarding schools do not have an age limit for those who want to study science, so anyone can come at any time to learn about the afterlife. Teaching in boarding schools emphasizes the principles of worship (fardu ain) such as prayer, purification, as well as the concept of righteous children and the relationship between husband and wife.

Before 2004, anyone could set up a boarding school in Thailand. However, after the crisis in the south, the authorities began to require boarding school entrepreneurs to obtain permits. This aims to monitor the development of these schools and prevent

abuse by certain parties. As of May 2004, there are 214 schools registered with the Thai Ministry of Education.

The lodge recitation system is the main choice for residents in five regions—Satun, Songkhla, Yala, Pattani, and Narathiwat—which are predominantly Muslim. They prefer to enroll their children in religious schools such as cottages and madrassas rather than royal schools that receive full assistance. Currently, more than 70 percent of Islamic students in Southern Thailand study in about 6,000 religious schools, while only 30 percent study in royal schools.

This has an impact on the low number of Malay Muslim children who continue their education at university, both domestically and abroad, compared to children from Buddhist and other ethnic backgrounds. The main cause of this phenomenon is the old view that studying in a royal school will make children "pregnant" or lose their Islamic identity. Parents are worried that if their children study in royal schools, they will forget their roots as Muslims. These concerns still haunt the Muslim community in southern Thailand today, while there has been no concrete step from the government to convince them to send their children to royal schools.

Al-Maslahah Study related to the Implementation of Waqf in the Field of Education

Waqf institutions have an important role in the development of Islamic education, which can be seen from the benefits obtained through the practice of waqf for the benefit of the community. The provision of land in the form of waqf land also contributes as a location to establish formal school buildings, thus helping to meet basic human needs in the field of education. In addition, if waqf institutions can manage their assets optimally and productively, so that they are able to meet financial needs for educational operations.

Waqf institutions strengthen Islamic education not only by expanding access but also by underwriting scholarships, teacher development, and learning facilities—turning devotional giving into durable human-capital gains. Recent studies on education-focused cash waqf map workable program models and decision priorities, while broader reviews document how cash waqf and fintech improve transparency and fundraising for education. Impact evaluations of CWLS-funded empowerment programs further show gains in welfare and financial inclusion among beneficiaries evidence that endowment-based financing can translate into real educational and social outcomes.¹⁷

Land endowments are a practical backbone: certified waqf plots provide sites for schools and madrasahs, reducing entry costs and stabilizing tenure for long-lived educational assets. Indonesia's SIWAK dashboard reports hundreds of thousands of waqf locations with over 57k hectares recorded and a rising certification ratio—an enabling base for school construction. Management research using Analytic Network Process (ANP) highlights concrete strategies to unlock underutilized waqf land, while national education datasets on pesantren scale underscore the demand for facilities that waqf land can serve.¹⁸

¹⁷Muhammad Ash- Shiddiqy et al., "Cash Waqf Management for Education: Challenges, Solutions and Strategies," *Shirkah: Journal of Economics and Business* 9, no. 2 (2024): 275–89, <https://doi.org/10.22515/shirkah.v9i2.723>.

¹⁸Sistem Informasi Wakaf :," accessed September 22, 2025, https://siwak.kemenag.go.id/siwak/index.php?utm_source=chatgpt.com.

To meet routine operating needs sustainably, waqf institutions are adopting productive-waqf and cash-waqf instruments, often coupled with sovereign vehicles such as Cash Waqf Linked Sukuk (CWLS). Robust reporting is central to credibility and scale: Indonesia's updated PSAK framework (e.g., PSAK 412) and 2024 implementation guidance aim to standardize waqf accounting and disclosures for nazir entities. Meanwhile, critical assessments of CWLS provide design lessons to improve product fit, distribution, and impact tracking—key to channeling waqf returns reliably into education budgets.

The efforts of the two institutions in managing waqf by making it a Islamic Boarding School and Madrasah have been in line with regulations,¹⁹ especially in Indonesia, as well as the principle of al-Maslahah. According to Law Number 41 of 2004 concerning Waqf, Chapter II concerning the Basics of Waqf, articles 4 and 5, the purpose of waqf is to optimize the potential and economic benefits of waqf assets for the benefit of worship and improving community welfare. Article 22 in part VIII also emphasizes that waqf assets may only be used for means of worship, education, health, as well as assistance for the poor, abandoned children, orphans, scholarships, and economic improvement of the people, as long as it does not contradict shari'ah and laws and regulations. The resulting benefits aim to maintain religion through the practice of religious teachings, as well as protect souls, intellect, descendants, and property.

In addition, it is necessary to carry out effective management and secure waqf assets so that the benefits of waqf assets can be sustainable. One way to achieve this is through the legalization of waqf management institutions and their assets, including the certification of land and buildings, both as property rights and as waqf land. In addition, an inventory of the foundation's assets needs to be carried out so that the wealth of the Waqf Agency Foundation can be understood comprehensively. Another effort that must be made is to improve the administrative ability of each foundation administrator and professionalism in the management of waqf.

This step has been implemented by the KH Waqf Agency Foundation. M. Adlan Aly with the right strategy, namely changing its name to the Waqf Board Foundation (explicitly including the word "Waqf") from the previous Muallimat Cukir College, which focused on non-formal education at the Putri Walisongo Islamic Boarding School and formal education at Madrasah Tsanawiyah Muallimat Cukir College. The foundation's assets include boarding school buildings and buildings, madrasas, various facilities and infrastructure, as well as land or yards with a total area of about 26,135 m².

To manage and secure waqf assets in the Waqf Board Foundation, each unit under the foundation is given 'freedom of control', or it can also be called semi-autonomy. This means that these units have the freedom to develop their programs, including in terms of funding. However, each unit is still required to prepare an accountability report to the foundation. According to the researcher, this approach encourages independence in the management of waqf assets, so that it is not completely dependent on the budget provided by the foundation.

From the point of view of nazhiran, waqf institutions that have the status of foundations can be considered as Nazhir organizations, in accordance with the provisions of Law of the Republic of Indonesia Number 41 of 2004 concerning Waqf. Article 9 states that Nazhir includes: a) individuals; b) organization; or c) legal entity.

¹⁹ Edy Setyawan, Asep Saepullah, Fitri Fahrannis, *Court: Journal of Islamic Law Studies*, 273 Vol. 3, No. 2, December 2018 E-ISSN: 2502-6593

Furthermore, Article 10 paragraph (1) explains that individuals mentioned in Article 9 letter a can only become Nazhir if they meet the following conditions: a) Indonesian citizens; b) Muslims; c) be an adult; d) trustworthy; e) physically and mentally capable; and f) not be prevented from taking legal action. Paragraph (2) emphasizes that the organization referred to in Article 9 letter b can only become a Nazhir if its management meets the requirements of an individual Nazhir according to paragraph (1), and the organization is engaged in the social, educational, community, or religious fields of Islam. Meanwhile, paragraph (3) states that the legal entity referred to in Article 9 letter c can only become a Nazhir if its management meets the requirements of an individual Nazhir as stipulated in paragraph (1), and the legal entity is formed in accordance with the applicable laws and regulations and is engaged in the social, educational, community, or religious fields of Islam.

Regarding the use of waqf assets, both at the KH. M. Adlan Aly Waqf Agency Foundation and at Ma'had Ehya Essunnah Al-Muhammadiyah Sadau Thailand, both are in line with the principles regulated in Law Number 41 of 2004 concerning Waqf. This law emphasizes the distribution of waqf benefits, especially for educational and health activities. Regulations on the use of waqf assets are listed in Part Eight of Article 22, which states that waqf assets may only be used for means of worship, education, health, assistance for the poor, abandoned children, orphans, scholarships, as well as for the economic progress of the ummah and other general welfare, as long as it does not contradict the shari'ah and applicable regulations.

5. Conclusion

The development of waqf at the KH Waqf Board Foundation. M. Adlan Aly Cukir in Jombang, East Java, has made a great contribution to Islamic education through units that continue to grow, such as the Putri Walisongo Cukir Islamic Boarding School, Madrasah Ibtidaiyah, Madrasah Tsanawiyah Perguruan Mu'allimat, and Madrasah Aliyah. Each unit implements a semi-autonomous system to improve the quality and benefits of waqf assets.

In Ma'had Ehya Essunnah Al-Muhammadiyah Sadau, Thailand, the management of waqf is also directed to the development of education, including units from Marhalah Ula to Marhalah Ulya, as well as Islamic Boarding Schools and Early Childhood Education. Existing cooperatives support the economic independence of Islamic boarding schools, making them a thriving Islamic educational institution even though the majority of the population is non-Muslim.

These two institutions manage waqf in accordance with regulations, especially Law Number 41 of 2004, which regulates the use of waqf assets for worship and public welfare. Waqf assets can be used for education, health, and social assistance activities, in line with sharia. In this context, Mu'allimat College, Vocational High School, Syu'bah Lughah al-'Arabiyah, and Madrasah Hifdz al-Qur'an contribute to the purpose of waqf. Nazhir's efforts in maintaining this goal include making the institution, initially the Putri Mu'allimat Islamic Boarding School, as the Waqf Board Foundation.

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