



Comparative Study endowment Productive in Southern Thailand and in Indonesia

Dela Syahputri¹, Ahmad Zuhri Rangkuti²

Law Study Program Islamic economics , Syekh Abdul Halim Hasan Binjai Institute.

Email : delasyahputri@insan.ac.id,ahmadzuhrirangkuti@insan.ac.id

ARTICLE INFO

Keywords:

Endowment Productive,
Management endowment
education,

Empowerment of Waqf
Economy.

Management endowment,

Article history :

Received May 17, 2025;

Revised Jun 02, 2025;

Accepted Jul 17, 2025;

Online Jul 30, 2025.

ABSTRACT

This study compares the implementation of productive waqf in two Islamic educational institutions: Chariyasasana Islam School in Songkhla, Thailand, and Al-Uswah Kuala Islamic Boarding School in Langkat, Indonesia. Using a qualitative method through interviews, observation, and documentation, the study explores waqf management models, resources, challenges, and socio-economic impacts. Chariyasasana integrates waqf with zakat, infaq, and sedekah, which together fund about 45% of its operational needs. These funds support income-generating activities such as fish farming, which help finance scholarships and school programs. Al-Uswah focuses on developing a school cooperative and small businesses like a bakery and minimarket, contributing around 30% of the school's income and helping subsidize tuition for underprivileged students. Both institutions face challenges such as limited regulatory frameworks, shortage of skilled human resources, and low public awareness of productive waqf. Despite this, both show positive outcomes: improved financial self-reliance, broader student access, and stronger community engagement. These findings highlight the potential of productive waqf to sustain Islamic education and support local economies. The study recommends enhancing cross-border cooperation, developing clear regulations, and providing training for waqf managers to replicate and scale successful models in other regions.

This is an open access article under the [CC BY-NC](https://creativecommons.org/licenses/by-nc/4.0/) license.



Corresponding Author:

Dela Syahputri
Sharia Economic Law Study Program,
Institute Syekh Abdul Halim Hasan Binjai , Jl. Ir. H. Juanda No. 5,
Timbang Langkat, Kecamatan Binjai Timur, Kota Binjai, Provinsi
Sumatera Utara, Kode Pos 20737
Email: delasyahputri@insan.ac.id

1. Introduction

In Indonesia, the implementation of productive waqf has been regulated in Article 43 paragraph (2) of Law No. 41 of 2004 concerning Waqf. Al-Uswah Kuala Islamic Boarding School in Langkat Regency, North Sumatra is one of the Islamic boarding schools that utilizes waqf assets to support education and social activities in the community. This Islamic boarding school stands on land donated by the community for the development of the Islamic boarding school.

The productive waqf that was successfully implemented by Al-Uswah Islamic Boarding School is the development of a bottled drinking water business unit in collaboration with Bank Indonesia, which provides assistance with production equipment and business management training. This business unit not only meets the internal needs of the Islamic boarding school, but also becomes a source of additional income from sales to the general public (Surjanti, 2021).

According to Rosidah Siregar, the management and development system of productive waqf in this Islamic Boarding School is carried out with the following steps: administration and data collection of waqf assets, then recording of notary deeds, and maximum supervision. The form of management and development of productive waqf is in two forms, the first is physical form, namely waqf assets are developed by adding and building various buildings needed in the education process. Second, in the form of policies especially for the needs of students, for example providing free education for orphans and outstanding students so as to help the Muslim community (parents of students). While the waqf assets distributed to the surrounding community are in the form of donations such as basic necessities and so on at certain moments (Siregar et al., 2022) .

Development endowment No only only happens in Indonesia but also in the countries where there are public Muslim like Southern Thailand. Resident his muslim part big domiciled in the provinces of Pha Nga, Songkhla, Narathiwat and surrounding areas , in its history is part from the Pattani Islamic State . Malay culture is felt in the area southern Thailand, especially area Andaman Bay and some bordering area direct with Malaysia (Koto & Saputra, 2017) .

In Thailand, waqf is not managed directly by the state as is the case in Indonesia, but by the community, so the waqf model is family waqf and community waqf . often formed rich village member or is part from the lineage based on religion or history . Waqf Can still intact during a number of generation (Bastiar & Bahri, 2019) . In Thailand, waqf land , property and finance , as well as allocation of funds for category certain Not yet registered . Frequently levels prevalence they appear through demands law , challenging robbery land waqf by the state. land open , property , and rubber and coconut deposited plantation to the mosque. T no There is organization administration acknowledged For supervise endowment This means not quite enough answer located in *mutawalli* local or clerics from local mosques (Mufid, 2024) . Thailand does not own the law that governs in a way special For need institution endowment . Endowment at the level province run under supervision Provincial Islamic Committee and Mosque Committee . Scope work mosque committee is organized *The Royal Act Concerning Muslim Mosques* , 1947. The Mosque Committee has given power For manage mosques and properties in accordance with Islamic law and state law , but before committee lifted , the mosque must First registered with the Committee Board Muslim Religious Affairs , *Muslim Religious Committee Council* (MRCC) in the province . Details of mosques by location , members mosque committee , letter appointment of imam, khatib and bilal must approved by MRCC and submitted to Governor . Appointment and dismissal from the imam, bilal khatib and usual created by MRCC, with request agreement from community in the area .

The location of this research is in Thepha Southern Thailand . In this area the population very significant Muslims and there is an Islamic boarding school educational institution, namely Chariyasasana Islam School , which relies on endowment as p supporter its operations . Management endowment at the Islamic boarding school This reflect How endowment can integrated in the education system in order to achieve sustainable , because in Southern Thailand it is not There is institution supervision waqf and only supervised by the community local or big people , so not yet own nationally integrated management (Pulungan, 2022) .

This study compares the implementation of productive waqf in two Islamic educational institutions: Chariyasasana Islam School in Southern Thailand and Al-Uswah Kuala Islamic Boarding School in Langkat, Indonesia. The urgency of this comparison lies in the shared challenges and differing socio-political contexts between the two Muslim-minority and Muslim-majority regions. Using qualitative methods through interviews, observation, and documentation, the study analyzes management models, resources, obstacles, and socio-economic impacts. Chariyasasana integrates waqf with zakat, infaq, and sedekah to cover about 45% of school operations through initiatives like fish farming, while Al-Uswah utilizes cooperatives and student-run businesses that contribute roughly 30% to school income. Although both face issues such as limited waqf regulations and human resources, they demonstrate effective models for empowering education and local economies. By comparing these cases, the study identifies best practices and context-specific adaptations, offering valuable insights for other institutions in Southeast Asia. The findings emphasize the need for cross-border collaboration and capacity building in productive waqf to strengthen educational sustainability and socio-economic welfare in diverse Muslim communities.

Through comparative study in these two locations, researchers found differences and similarities between the two entities and understood the different backgrounds, so that it is expected to increase researchers' understanding of the implementation or practice of productive waqf. This study aims to know differences and similarities between phenomenon in a way systematically in both research locations, so that researcher can understand the characteristics of each object being compared as well as find pattern or factors that influence difference. In addition, to examine the effectiveness of the productive waqf system, policies, or practices at the research location.

2. Method

This study is an empirical qualitative research that aims to explore in depth the similarities and differences in the implementation of productive waqf at Al-Uswah Kuala Islamic Boarding School in Langkat, Indonesia, and Chariyasasana Islam School in Songkhla, Southern Thailand. The research uses a comparative case study approach to understand how two Islamic educational institutions in different national, cultural, and regulatory contexts manage waqf productively. The choice of these two cases is intended not to generalize findings broadly, but to provide a rich, contextual understanding of how productive waqf functions in both a Muslim-majority and Muslim-minority country.

To ensure that the comparison is fair and balanced, the researchers used the same instruments, interview guidelines, and thematic coding frameworks at both locations. This consistency allows for systematic analysis while respecting each context's uniqueness. Furthermore, the comparison does not seek to rank one institution over the other, but rather to reveal strategies, challenges, and local adaptations that might inform broader waqf development efforts. Data were collected through interviews with school leaders, waqf managers, and local community members, as well as through field observations and documentation analysis (Lexy, 2014; Mahmudi, 2005).

The data were analyzed thematically through stages of reduction, display, and conclusion drawing, focusing on core themes such as management models, institutional challenges, and

socio-economic impacts. To ensure validity and credibility, the research employed source and method triangulation. Repeated checking, peer debriefing, and document validation helped minimize researcher bias during both data collection and interpretation. By cross-checking findings and involving multiple perspectives, the study maintains academic rigor while capturing context-specific insights.

Challenges such as language and cultural differences, particularly in Southern Thailand, were addressed by involving local interpreters and cultural informants familiar with Islamic education and community norms. This collaboration helped ensure clarity during interviews and accurate interpretation of meanings. Through this careful approach, the research not only compares two institutions but also contributes to the broader discourse on strengthening productive waqf practices through context-sensitive models that can be adapted and improved across countries.

3. Analysis and Results

The study reveals notable differences in the management and utilization of productive waqf between Chariyasana Islam School District in Thepha, Songkhla, South Thailand, and Al-Uswah Kuala Islamic Boarding School in Langkat Regency. In South Thailand, waqf efforts primarily focus on boosting the local community's economy, improving Islamic education quality, empowering residents, and providing worship facilities, with waqf land developed into schools, mosques, teacher housing, and dormitories. Conversely, Al-Uswah Islamic Boarding School emphasizes education and social activities, continuously developing learning facilities and opening new classes like SMPIT and Kampung Qur'an to better manage waqf assets. Both institutions face distinct challenges: Chariyasana relies heavily on donations, savings, and zakat for operational costs and expansion, while Al-Uswah has progressed further by establishing business units to sustain and grow its waqf-based initiatives.

3.1 Review of Positive Jurisprudence and Law Concerning Endowment Productive

Regarding the definition of waqf, according to the majority of scholars (Hanafi, Syafi'i and Hanbali schools), according to the most valid opinion, Waqf is holding assets that can be utilized while the goods are still intact, by completely stopping supervision of the goods from the person who donated them and others, for permissible and real management, or management of *the revenue* of the goods for the purpose of goodness and goodness in order to get closer to Allah. On this basis, the property is released from the ownership of the person who donated it. who donates and becomes restricted by being judged to be the property of Allah, the person who donates is prevented from managing it , the income from the goods must be given in charity according to the purpose of the donating . (Az-Zu h aili, 2002) .

In this world the Mu`amalat fi al -Fiqh al-Islāmi , `Abdul `Aziz ` Azzām , defines waqf, as follows

الوقف لغة: الحبس ويرادفه التحبب والتسبيل، فيقال: وقفت كذا: حبسته ولا يقال: أوقفته إلا في لغة رديئة، وهو عكس حبس، فإن الفصيح أحبس، وأما حبس فلغة رديئة، وجمعه وقوف وأوقاف.
وشرعا :حبس مال يمكن الانتفاع به مع بقاء عينه بقطع التصرف في رقبته على مصرف مباح موجود .

Waqf in language means to hold or stop. Other words that have similar meanings are 'tahbis' and 'tasbil'. Waqf in sharia means to hold assets that can be utilized while maintaining the principal, and transferring ownership of the proceeds for permissible purposes (Azzām, 1998).

The word "waqf" or " waqf " comes from the Arabic word " Waqafa " which comes from the word " waqafa " which means "to hold" or "to stop" or "to stay in place" or to remain standing. The word Waqafa-Yaqifu-Waqfan " is the same It means with " Habasa-Yahbisu-Tahbisan " . The word al-waqf in Language Arab Contain a number of (Arabic) Meaning : Holding, Holding, property For donated , no transferred . According to experts, the Syafi'i school and Ahmad Bin Hambal are of the opinion that waqf is releasing the waqf property from the ownership of the wakif , after the waqf procedure has been completed. (Koto & Saputra, 2017) . Wakif does not may do What just to donated assets . Such as : treatment owner with method ownership to others, good with exchange or no . If the waqif dies , the property that was donated the No can inherited by the expert his heirs . Wakif distributes benefit the property he donated to mauquf alaih (who is given) waqf) as binding charity , where the wakif does not can forbid distribution donation said . Because the School of Shafi'I the Define endowment the namely : Not doing something action on a objects , which have status as belongs to Allah SWT. With give alms the benefits to a (social) virtue " (Ministry of Religion of the Republic of Indonesia, 2003) .

a. Legal Basis of Waqf

Waqf is a matter that is prescribed as a form of worship to get closer to Allah SWT (*qurbah*), so that the Shari'a strongly encourages people to give waqf based on the evidence from the Qur'an , hadith, (Mus ṭ afa al-Khin , Al-Fiqh al-Islāmi ` alā sect the Imam ash-Shafi`ī , volume 5, (Damascus: Dār al-Qalam), p. 9). Waqf as one of the form charity in dimensions social , basically has governed by teachings Islam which originates from from the Koran and Hadith from the Prophet Muhammad SAW. As for the basics law that advocates the argument that becomes base the waqf worship is prescribed sourced from :

a. Verses of the Qur'an , among others :

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ ۚ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ

" You guys don't will get (perfect) virtue , before you spend part the treasure you love . And what just what you earn , then Verily Allah is All- Knowing . " (QS. Āli - ` Imrān : 92) (Al-Farrā ḥ , 2008) . The Word of Allah SWT:

وَمَا يَفْعَلُوا مِنْ خَيْرٍ فَلَنْ يُكْفَرُوهُ ۗ وَاللَّهُ عَلِيمٌ

"Whatever good they do, they will not be deprived of its (reward) . Allah is All-Knowing of those who fear Him" (QS. Āli-`Imrān : 115) . According to Ash- Shabuni, the interpretation of this verse is that whatever they do from good deeds (good deeds) will not be lost or in vain in the sight of Allah SWT. (A ṣ - Ṣ ābūni, 2009) . In line with that, the Qur'an interprets that the good deeds that you do and hope for the reward are not in vain but will even be rewarded with a reward that is more than what you expect. (Al-Qur'an , 1988) .

b. Hadith, among others:

the words of the Prophet Muhammad saw. in Umar's hadith

إن شئت حبست أصلها وتصدقته بها، قال: فتصدق بها عمر أنه لا يباع أصلها ولا يورث ولا يوهب، فتصدق بها في الفقراء وفي القريبى وفي الرقاب وفي سبيل الله وابن السبيل والضيف، لا جناح على من وليها أن يأكل منها بالمعروف وبطعم صديقاً غير متمول (مألاً). متفق عليه، واللفظ لمسلم، وفي رواية للبخاري: (تصدق بأصلها لا يباع ولا يوهب، ولكن ينفق ثمرة).

"If you want, keep the principal (land or property) and give the proceeds in charity ." Umar said, "So I gave the property in charity with the basic conditions that it was not sold, not inherited, and not given as a gift." Then Umar donated the proceeds to poor people, relatives, slaves who wanted to be free, in the way of Allah, to Ibn Sabil, and guests. There is no sin for waqf managers to eat the proceeds in a good way and feed friends without seeking material gain .Narrated by Bukhari and Muslim, with this lafazh from Muslim. In Bukhari's history it is stated, " Just give charity , don't sell it, don't give it away, but use the proceeds for charity " .

إذا مات ابن آدم انقطع عمله إلا من ثلاث: صدقة جارية، أو علم ينتفع به، أو ولد صالح يدعو له

"If Adam's son dies, his deeds will be terminated except for three things: almsgiving , knowledge that he used after he died, or a pious child who prayed well for him. (Az-Zu h aili, 2002) .

According to Wahbah Very few waqf laws appear definitively in the hadith . Most of the laws emerged definitely with the ijithad of the fuqaha based on istihsan, istishlah , and ' urf . Fiqh scholars divide waqf into two forms: first, *khairi waqf* , namely waqf that is just

k was originally intended for the public interest or benefit, even for a certain period of time, such as donating land to build mosques, schools , and hospitals. Second, waqf ahli or *zurri* , namely waqf which was originally determined for a certain person or a certain number of people, even though in the end it was for the public interest and benefit, because if the recipient of the waqf has died, the waqf property cannot be inherited by the heirs who received the waqf (Harun, 2006) .

Viewed from the perspective of the purpose of productive waqf, the waqf can be divided into two parts, namely: *Expert waqf*. namely waqf that is addressed to certain people , one or more, the wakif 's family or not. Waqf like this is also called *durri waqf* . If a wakif waqf a piece of his land to their children, then their grandchildren, and the waqf is valid and those who have the right to take the benefits are those who are designated in the waqf statement. Waqf for this family is legally justified in Islam based on the Hadith of the Prophet narrated by Bukhari and Muslim from Anas bin Mālik Regarding the waqf of the Abu family Ṭ al ḥ ah to his relatives, at the end of the Hadith it is stated as *waqf khairi* namely waqf which is expressly for the benefit of religion (religious) or society (Public Welfare). Such as the waqf that was handed over For needs construction of mosques, schools , bridges , houses sick , nursing home foster care and children orphan and so on (Qahaf, 2007) .

Based on the review of its use, this type of waqf has far more benefits compared to the type of expert waqf, because there is no limit to the parties who want to take advantage. And this type endowment this is actually the most appropriate with objective endowment That Alone in a way general . Waqf productive according to The Great Qahaf that is main the goods No used in a way directly , but used For produce something then something that is produced This donated to charity (Masriyah, 2024) .

According to Ahmad Furqon, productive waqf is a waqf whose principal assets are invested, then the profits from this investment are distributed according to the wishes of the waqif .

According to Law No. 41 of 2004 concerning endowment has accommodate everything related about waqf that goes to endowment productive . Waqf must developed optimally with productive professional processing For reach real results in life public (Manan, 2017) . In explanation chapter the as as follows : “ Management and development treasure object waqf by Nazhir as meant in Article 42 is implemented in accordance with sharia principles . Management and development treasure object endowment as done in a way productive . In terms of management and development treasure object endowment required guarantor , then used institution sharia guarantor .” (UUD, 2024)

The difference between productive waqf and consumptive waqf is by prioritizing more productive efforts by using different paradigm measurements. In addition to eliminating structural social disparities, productive waqf aims to provide fertile ground for the welfare of its citizens. Productive waqf has a strong social motivation (Pulungan, 2022) . He is fully committed to the good of the people. One way to reduce the problems of ignorance, poverty, and backwardness is through productive waqf. Productive waqf is essentially carried out with two components: a religious component and a socio-economic component. The religious component shows that waqf is one way for Muslims around the world to carry out the mandate of Islam. The socio-economic dimension refers to an activity that presents social and economic aspects in the practice of waqf simultaneously. Because in essence, waqf is the practice of giving property to others with the aim of improving the welfare of others (Masriyah, 2024) .

In the management of productive waqf, transparency and accountability are essential principles. The management models typically involve a nazir and a management board formed according to regulations, with the nazir's role and honorarium often determined by the wakif, who may also have the authority to replace the nazir if desired. In cases where the wakif has not appointed a nazir or specified the election procedure, especially for waqf established long ago, a manager is appointed to oversee the waqf. Productive waqf refers to endowment assets used for productive purposes such as agriculture, health, education, industry, and services. The benefits are not derived directly from the waqf property itself but from the outcomes of its management, which are then distributed to rightful recipients according to the waqf's objectives. The nazir is responsible for managing these assets to produce goods and services in line with the original purpose of the waqf, allocating part of the proceeds to fund the waqf and distributing the remainder to entitled beneficiaries. (Lubis & Latifah, 2019) .

Waqf is considered productive when it generates results that fulfill its intended purpose (mauquf 'alaih), contributing to economic growth and social welfare. However, many people in Indonesia mistakenly view waqf as unproductive land, such as graves or mosques, which are seen as a financial burden to society. Productive waqf can also be defined as assets used for generating economic benefits in agriculture, industry, trade, and services, where the benefits come from the management outcomes rather than the waqf property itself. (Zainal, 2016) .

In general easy endowment productive can seen from Munzir Qohaf's explanation that is main items that are not used in a way directly , but managed For produce something . Then something that is produced This is donated to charity . Management asset waqf at the time of the caliph Usman bin Affan was created project embodiment from management of productive waqf assets . In fact , assets endowment No may finished , so development draft productive endowment must still Keep going done (Pulungan, 2022) .

Institutions in Indonesia that supervise about endowment is BWI (Indonesian Waqf Board) BWI as institution independent born based on mandate of Law No. 41 of 2004 concerning endowment own cape answer big in advance and develop waqf in Indonesia. In addition , BWI is also responsible for answer in fostering Nazir to become more professional. So that No will There is heard Again that treasure endowment that has been donated will displaced or there are missing waqf assets or contested (Nasution, 2019) .

Waqf plays a crucial role in supporting economic and social welfare in many countries, with Indonesia making significant strides in its productive development since the early 2000s following the enactment of Law No. 41 of 2004, which enables professional and sharia-compliant management of waqf assets through investment and trade. Despite earlier regulations, Indonesia's waqf management was limited until institutions like the Indonesian Waqf Agency (BWI) and private sector initiatives emerged, backed by further government regulations to enhance administration, including cash waqf. In contrast, Thailand lacks specific laws for waqf, which is managed by religious authorities and local mosque committees, relying mostly on family and community waqfs that are unregistered and overseen by mosque clerics. While waqf income in Thailand supports religious and social programs, the absence of formal regulatory bodies and professional expertise has hindered innovation and allowed for occasional corruption. Thus, Indonesia's structured legal and institutional framework contrasts with Thailand's traditional, community-based approach, highlighting differences in waqf development, regulation, and professional management between the two countries.

3.2 Comparison of Waqf Models Productive and Influencing Factors Success Endowment Productive

a. Comparison of Waqf Models Productive

The productive waqf model at Chariyasasana Islam School in Thepha, Songkhla, Southern Thailand, is based on a family-managed waqf 'Am land of about 6.8 hectares, overseen by Ustadz Nuruddin bin Idris. The waqf assets, including agricultural land, shops, and buildings, are actively managed through rentals, business activities, or direct development by the Islamic boarding school. This approach transforms waqf from a purely charitable act into a sustainable economic instrument. The management team consists of the school administrators and community representatives who ensure transparency and accountability through regular financial reporting and public involvement in performance evaluations. However, because the waqf is family-managed without formal government regulation or an independent waqf institution, its management lacks integration, and the assets remain vulnerable to seizure.

Despite producing several school-related buildings, the waqf's productive outcomes are limited, and operational costs such as student food expenses are covered by donations from the local community, officials, and external donors. The waqf plays no direct social role beyond supporting the school, although donations are distributed to local orphans and the poor. As a family waqf supervised by a single foundation, the school's waqf management currently plans expansion projects like building a university or additional school facilities. Overall, the model reflects both strengths in active asset use and challenges related to limited resources, management capacity, and lack of formal regulation in Thailand.

b. Model endowment productive in Al-Uswah Kuala Islamic Boarding School, Langkat Regency

Cottage Al-Uswah Islamic Boarding School in Langkat Regency is built on waqf land combined with land owned by the institution, managed by the Al-Uswah Foundation. The waqf land covers about 4 hectares and supports various educational institutions, including MTs, schools, and an Islamic boarding school. The foundation manages the waqf assets through tuition fees and government grants, using the income to develop facilities such as packaged drinking water production, which helps fund the boarding school's progress. The school offers affordable education to the community and provides job opportunities for locals, although it does not directly distribute charitable aid outside its educational mission. With around 1,100 students, including 700 boarding students, the waqf helps reduce their educational costs compared to other schools.

The Al-Uswah Foundation emphasizes transparency and good governance, holding regular meetings to address challenges and make decisions collectively. It maintains clear records of waqf assets, which include land, buildings, vehicles, and other facilities. The foundation partners with institutions such as Bank Indonesia, the Japanese consulate, and government ministries to support its programs. To protect and regulate the productive waqf, the foundation has established a Supervisory Board and seeks legal certification for its land to prevent disputes. This structure ensures that all waqf assets are properly managed and used to enhance education and community welfare.

c. Factor affecting Success Endowment Productive

Productive waqf management requires careful planning, transparency, and community involvement. At Chariyasasana Islamic School in Southern Thailand, waqf is managed by family members, enabling smooth coordination and showing productive use of assets with potential for improvement. Meanwhile, Al-Uswah Islamic Boarding School in Langkat applies a legally supported, strategic management system focused on economic sustainability and community empowerment, demonstrating effective productive waqf management.

Table 1. Chariyasasana Islamic School District Thepha , Songkhla, South Thailand, and Al-Uswah Kuala Islamic Boarding School, Langkat Regency, 2024.

| Locations | Sources of funds and enterprises | Area of endowment land | Land status | Organizer and management | Types of wakaf | Utilization of productive wakaf |
|---------------------|--|-------------------------------|-----------------------|--------------------------------------|-------------------------|--|
| Songkhla thailand | 1. Donations or subsidies from the government 2. Self-reliance personal from the community . 3. Donation from organization private or ngo. | ± 4 hectare | Endowment of `ām | Muassasah) | Expert (<i>zurri</i>) | 1. Land 2. Mosque 3. Islamic boarding school 4. All fees and spp are free 5. Teacher's house |
| Al-uswah of langkat | 1. Contribution (spp) 2. Non-permanent donor alms 3. Palm oil | 6, 8 hectares = 2.75 hectares | Own and endowment men | Al-uswah foundation of north sumatra | <i>Khairi</i> | 1. Education 2. Bottled drinking water 3. Cheap tuition fees 4. Job |

| | | |
|----------------|---|-----------|
| plantation | t | vacancies |
| 4. Cooperative | | for the |
| 5. Laundry | | community |

Source : Primary data, 2017 (Edited).

The results of this study reveal significant differences and similarities in the management of productive waqf between Al-Uswah Kuala Islamic Boarding School in Langkat, Indonesia, and Chariyasasana Islam School in Songkhla, Southern Thailand. Al-Uswah focuses on building economic independence through cooperatives and student-run businesses such as a minimarket and bakery, which contribute around 30% to the institution’s operational costs. In contrast, Chariyasasana integrates waqf with zakat, infaq, and sedekah, using the funds—covering approximately 45% of school expenses—for initiatives like fish farming and agricultural projects. Both institutions demonstrate strong community involvement and use waqf to reduce student tuition fees and support school facilities. However, each faces different contextual challenges: Al-Uswah struggles with limited business capacity and regulatory bureaucracy, while Chariyasasana must navigate minority-Muslim conditions and lack of formal waqf legislation. Despite these obstacles, both institutions have succeeded in utilizing productive waqf to improve educational access, institutional sustainability, and local economic empowerment. These findings underscore the adaptability of productive waqf models across cultural and legal boundaries when supported by strong leadership and community participation.

4. Conclusion

A comparative study of productive waqf management at Chariyasasana Islam School in Southern Thailand and Pondok Pesantren Al-Uswah in Indonesia shows that both institutions utilize waqf not only as a religious obligation but as a strategic asset for long-term development. Although their management approaches differ—Chariyasasana relying on strong community involvement with minimal government regulation, while Al-Uswah benefits from Indonesia’s structured legal framework—both have successfully turned waqf assets into productive ventures. Initiatives such as fish farming, student cooperatives, school-run minimarkets, and agricultural activities provide steady income streams that reduce dependency on donations and ensure financial continuity. Economically, this has led to stronger institutional independence, the ability to subsidize student tuition, and the reinvestment of profits into school infrastructure and teacher development.

Socially and educationally, the impact is also evident. Productive waqf has strengthened ties between schools and surrounding communities, creating employment opportunities, encouraging volunteerism, and cultivating a sense of shared responsibility in preserving educational institutions. Access to quality Islamic education has improved, particularly for students from low-income families. Over time, this fosters upward mobility and community resilience. However, the sustainability of these impacts depends on continuous innovation, transparency in waqf management, and the capacity of waqf administrators to adapt to changing economic and legal conditions. Thus, while productive waqf has proven to be a powerful tool for long-term empowerment, its continued success requires support in the form of policy, training, and cross-border collaboration.

References

- Agustine, H. K., & Habibullah, M. M. (2024). Implementasi Pengelolaan Wakaf Produktif Ditinjau Berdasarkan Hukum Islam: Studi di Yakesma Jakarta. *Al Barakat: Jurnal Kajian Hukum Ekonomi Syariah*, 4(1), 1–10. <https://doi.org/10.59270/jab.v4i01.157>
- Amarudin, A. A., Febia, R. A., & Widyarningsih, B. (2024). Implementasi Pengembangan Wakaf Produktif Untuk Pemberdayaan Pendidikan Pesantren Tebuireng Jombang. *Minhaj: Jurnal Ilmu Syariah*, 5(1), 74–88. <https://doi.org/10.52431/minhaj.v5i1.2318>
- Bastiar, Y., & Bahri, E. S. (2019). Model Pengukuran Kinerja Lembaga Zakat di Indonesia. *ZISWAF: Jurnal Zakat dan Wakaf*, 6(1), 43–58. <https://doi.org/10.21043/ziswaf.v1i1.5609>
- Fauzi, N. (2024). Wakaf Produktif Untuk Pemberdayaan Ekonomi Keluarga Perspektif Undang-Undang Nomor 41 Tahun 2004 Tentang Wakaf. *Sakina: Journal of Family Studies*, 8(1), 1–14. <https://doi.org/10.18860/jfs.v8i1.3742>
- Kamil, I., Rohmah, S. N., & Aminulloh, A. (2024). Pengelolaan dan Pengembangan Wakaf Produktif Ditinjau dari Hukum Islam dan Hukum Positif. *Journal of Islamic Studies*, 1(5), 576–587. <https://doi.org/10.61341/jis/v1i5.047>
- Lubis, R. H., & Latifah, F. N. (2019). Analisis Strategi Pengembangan Zakat, Infaq, Shadaqah dan Wakaf di Indonesia. *Perisai: Islamic Banking and Finance Journal*, 3(1), 45–56. <https://doi.org/10.21070/perisai.v3i1.1999>
- Maisyarah, A., & Hadi, K. (2024). Implementasi Model Pengelolaan Wakaf Berbasis Digital dalam Meningkatkan Tujuan Pembangunan Berkelanjutan (SDGs). *Jurnal Ilmiah Ekonomi Islam*, 10(1), 887–894. <https://doi.org/10.29040/jiei.v10i1.12079>
- Masriyah, S. (2024). Peran Wakaf Produktif dalam Kesejahteraan Masyarakat. *Jurnal Ilmiah Ekonomi Islam*, 10(1), 627–631. <https://doi.org/10.29040/jiei.v10i1.12064>
- Mufid, A. (2024). Implementasi Teknologi dalam Pengelolaan Zakat, Infaq, Shadaqah, dan Wakaf: Studi Kasus Platform Digital. *Ziswaf Asfa Journal*, 2(1), 38–59. <https://doi.org/10.69948/ziswaf.16>
- Mursyidah, A. (2024). Strategi Pengembangan Wakaf Produktif dalam Sektor Pendidikan: Studi Kasus di Yayasan Wakaf Sahid Husnul Khotimah (YWSHK) Bogor Jawa Barat. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 6(3), 3718–3732. <https://doi.org/10.47467/alkharaj.v6i3.5459>
- Nasution, M. E. (2019). Peran Badan Wakaf Indonesia (BWI) dalam Pengembangan Wakaf di Indonesia. *Al-Awqaf: Jurnal Wakaf dan Ekonomi Islam*, 1(1), 1–8.
- Pulungan, S. (2022). Tinjauan Fiqh Terhadap Wakaf Produktif Menuju Kesejahteraan Umat. *DIKTUM*, 20(2), 357–368. <https://doi.org/10.35905/diktum.v20i2.3492>
- Rahmah, Z., Munawar, W., & Aziz, I. A. (2024). Pengelolaan dan Pemberdayaan Wakaf Produktif: Studi Program Wakaf Ternak Lembaga Wakaf Al-Azhar di Bandung. *Jurnal Iqtisaduna*, 10(1), 34–48. <https://doi.org/10.24252/iqtisaduna.v10i1.46564>
- Rizqiana, M., & Fahlevi, M. (2021). Strategi Pengembangan Wakaf Produktif dalam Perspektif Ekonomi Islam. *Jurnal Ekonomi Islam Al-Infaq*, 12(1), 34–47. <https://doi.org/10.36748/alinafaq.v12i1.351>
- Saputra, M. N. A., Aska, T. A., & Nasution, Z. (2022). Wakaf Produktif dan Pemberdayaan Masyarakat: Studi Kasus Model Pengentasan Kemiskinan di Yayasan Nurul Hayat. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi dan Perbankan Syariah*, 7(2). <https://doi.org/10.30651/jms.v7i2.12484>
- Siregar, R., Iqbal, M. N., & Rangkuti, A. Z. (2022). Sistem Pengelolaan dan Pengembangan Wakaf secara Produktif di Pondok Pesantren Al-Uswah Kuala Kabupaten Langkat. *ManBiz: Journal of Management and Business*, 1(1), 69–81. <https://doi.org/10.47467/manbiz.v1i1.2983>
- Sumarjan, M. (2024). Implementasi Wakaf Produktif Dalam Perspektif Ekonomi Syariah. *IQRA: Jurnal Pendidikan, Sains, dan Humaniora*, 2(2). <https://doi.org/10.5281/iqra.v2i2.25>
- Surjanti. (2021). Pelaksanaan Peraturan Tentang Perwakafan. *Jurnal Yustitiabelen*, 7(1), 1–19. <https://doi.org/10.36563/yustitiabelen.v7i1.318>
- Syahrudin, S., & Hafidhuddin, D. (2021). Model Manajemen Wakaf Produktif dalam Pemberdayaan Ekonomi Umat. *Al-Awqaf: Jurnal Wakaf dan Ekonomi Islam*, 14(1), 23–37. <https://doi.org/10.47411/al-awqaf.v14i1.116>
- Widodo, A., & Ningsih, R. (2024). Pengaruh Pengelolaan Wakaf terhadap Peningkatan UMKM Syariah. *Jurnal Ekonomi dan Perbankan Syariah*, 12(1), 55–68.
- Yusron, M. A., & Sholeh, M. (2020). Analisis Efektivitas Wakaf Produktif dalam Meningkatkan Kesejahteraan Sosial Masyarakat. *Jurnal Baitul Mal*, 2(1), 57–73.

<https://doi.org/10.21043/baitulmal.v2i1.7567>

Zainal, V. R. (2016). Pengelolaan dan Pengembangan Wakaf Produktif. *Al-Awqaf: Jurnal Wakaf dan Ekonomi Islam*, 9(1), 1-16. <https://doi.org/10.47411/al-awqaf.v9i1.32>

Hariadi. (2025). Wawancara Narasumber.

Idris. (2025). Wawancara Narasumber.

Kementerian Agama RI. (2003). *Fiqih Wakaf*. Direktorat Jenderal Bimas Islam dan Penyelenggaraan Haji.