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PRODUCTIVE WAQF MANAGEMENT AS A SOURCE OF ISLAMIC EDUCATION FINANCING NON-STATE BUDGET

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ABSTRACT
This study aims to analyze the productive waqf management process as a source of Islamic education financing outside the state budget in madrasah. Islamic education financing in Indonesia faces a structural challenge, namely high dependence on state allocations that limits institutional independence. Productive waqf emerges as a strategic solution, yet previous studies have predominantly examined waqf in the context of Islamic banking and social finance rather than as an operational financing mechanism in madrasah, this gap motivates the present study. This study employs a qualitative approach with a library research design through systematic review of scientific journals, institutional reports, and waqf management policy documents. The results indicate that productive waqf management in madrasah operates through three dominant functions: structured planning, active implementation of agricultural and plantation business units, and routine supervision directly involving institutional leaders. The key success factors are the consistency of planning and leadership commitment in supervision, while the limited professional capacity of nazhir and the not yet fully productive waqf assets remain as structural obstacles. These findings contribute to the achievement of SDG 4 on quality and inclusive education, as productive waqf-based financing enables madrasah to deliver quality education independently and sustainably.

INTRODUCTION

The financing of Islamic education in Indonesia remains a persistent structural challenge. Madrasah, as one of the primary pillars of the national education system, continue to face significant fiscal pressure due to their heavy reliance on state budget allocations (APBN/APBD). This dependency not only limits institutional autonomy but also creates vulnerability in the sustainability of educational programs, particularly when government funding is delayed or insufficient. In many cases, operational costs such as facility maintenance, teacher honoraria, and learning program

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support cannot be fully covered by state subsidies alone, forcing madrasah to seek alternative financing sources or burden students with additional fees.

Productive waqf has emerged as one of the most promising Islamic social finance instruments to address this financing gap. Unlike consumptive waqf, productive waqf involves the active management of waqf assets, such as agricultural land, plantation units, or commercial properties, to generate sustainable income that can be channeled toward educational operations. Several studies have demonstrated that when managed professionally, productive waqf can serve as a reliable complementary financing source that reduces institutional dependence on the state budget while maintaining the accessibility and affordability of education for students from low-income families.

Previous studies on productive waqf have largely focused on its role within Islamic banking, social finance, and poverty alleviation frameworks. Rohmana et al. (2025) examined waqf-based financing in higher education institutions, while Mulyono (2024) explored the optimization of waqf for Islamic educational development in a general institutional context. Similarly, Suyatno (2023) analyzed productive waqf management in Islamic boarding schools in Kampar Regency, and Usman and Ab Rahman (2023) studied waqf-based funding mechanisms in Malaysian higher education. While these studies provide valuable theoretical and empirical foundations, they have predominantly addressed waqf at the macro or higher education level, with limited attention to its practical application as an operational financing mechanism within madrasah at the basic and secondary education levels.

This gap is significant because madrasah occupy a unique institutional position: they operate under the supervision of the Ministry of Religious Affairs, serve predominantly lower-middle income communities, and carry both academic and religious education mandates. These characteristics create specific financing needs and constraints that differ substantially from those of general schools or universities. To date, no study has comprehensively examined how productive waqf functions as an integrated management system, encompassing planning, implementation, and supervision, that directly supports madrasah operational financing outside the state budget.

This study addresses that gap by analyzing the productive waqf management process as a source of non-state budget Islamic education financing in madrasah, as well as identifying the management factors that most determine its success and the structural obstacles that hinder its development. The novelty of this study lies in its focus on the management cycle of productive waqf at the madrasah level, integrating planning, implementation, and supervision functions within a single analytical framework oriented toward educational financing sustainability. The findings of this study are expected to contribute both theoretically, by enriching the literature on Islamic education financing management, and practically, by providing a replicable model for madrasah that seek to develop independent financing through productive waqf.

RESEARCH MOTHODS

This study employs a qualitative approach with a library research design. This approach was chosen because the study does not aim to measure variables statistically, but rather to explore and describe how productive waqf management functions as a source of non-state budget Islamic education financing in madrasah. Data were collected through systematic documentation, namely by gathering and analyzing scientific journals, institutional reports, waqf management policy documents, waqf pledge deeds, and asset development records relevant to the research focus. The primary sources reviewed include national and international journals indexed in Scopus, Web of Science, and SINTA, published between 2020 and 2025.

Data analysis was conducted thematically through three stages: data reduction, data presentation, and conclusion drawing. In the reduction stage, relevant documents were selected and filtered based on their alignment with the themes of productive waqf management and Islamic education financing. In the presentation stage, findings from various sources were organized into coherent thematic patterns covering planning, implementation, supervision, success factors, and structural obstacles. Finally, conclusions were drawn by synthesizing the identified patterns and relating them to existing theoretical frameworks on waqf management and educational financing sustainability.

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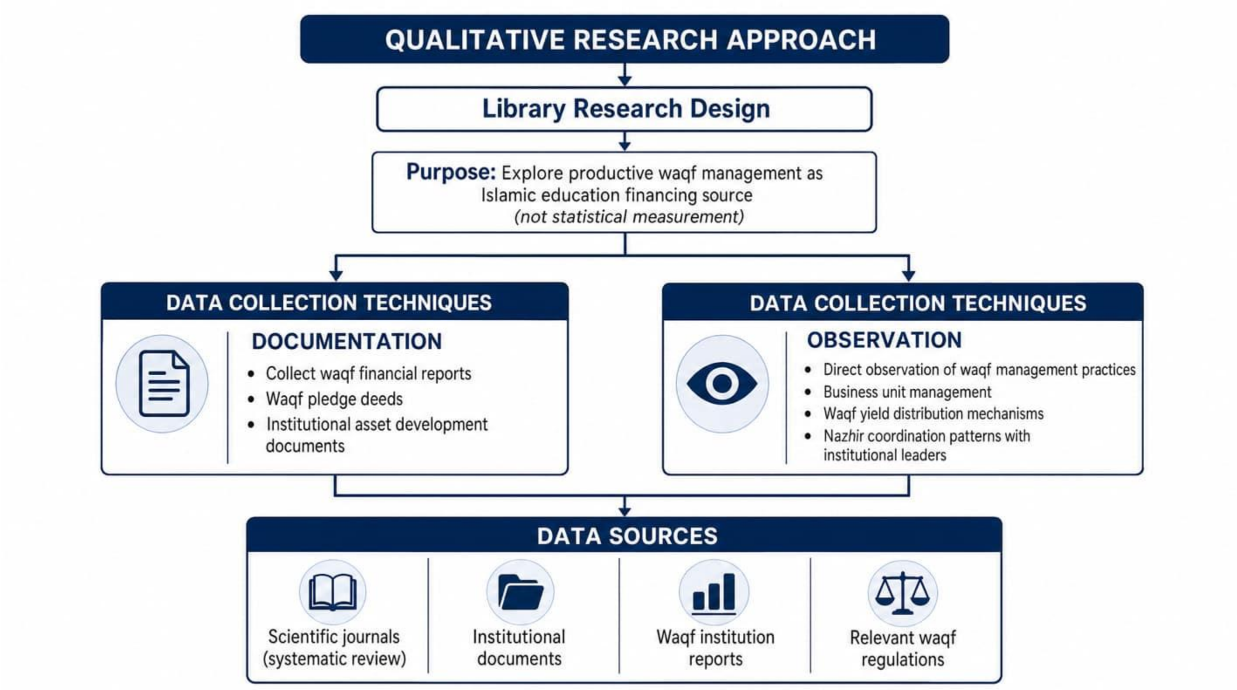

Figure 1. *Research Methodology Framework*

RESULT AND DISCUSSION

TThe Productive Waqf Management Process as a Source of Non-State Budget Islamic Education Financing in Madrasah

The findings of this study indicate that productive waqf management in the madrasah under study operates through three dominant management functions: planning, implementation, and supervision. In the planning dimension, the madrasah has carried out a structured process of determining the direction of waqf asset utilization, covering income targets from business units, waqf yield allocation schemes, surplus reinvestment mechanisms, and identification of untapped asset potential. At the implementation level, agricultural and plantation business units serve as the primary instruments driving waqf asset productivity, generating income that directly contributes to covering part of the madrasah's operational needs, ranging from facility maintenance to learning program support. The supervision function operates routinely and directly involves institutional leaders, who actively monitor business unit development, ensure recorded and properly allocated yields, and periodically evaluate management effectiveness.

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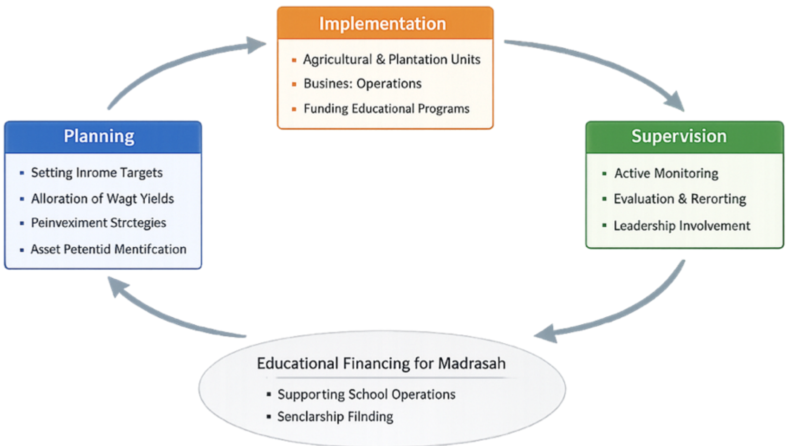

Figure 2. *Productive Waqf Management Process*

These three functions do not operate in isolation but form an integrated management cycle that maintains waqf asset continuity while ensuring that yields can be channeled as a consistent and sustainable financing source. Although the madrasah has not yet achieved full financial independence, as it still receives partial government assistance, the contribution of productive waqf has meaningfully reduced its fiscal dependence on state allocations. This pattern confirms that productive waqf in the context of Islamic educational institutions does not need to immediately replace state funding entirely, but can function as a financial buffer that gradually strengthens institutional resilience outside the state budget channel.

This finding is consistent with previous studies. Suyatno (2023) demonstrated that productive waqf management in Islamic boarding schools in Kampar Regency successfully generated sustainable income through structured agricultural business units, with leadership commitment identified as the most critical governance factor. Similarly, Rohmana et al. (2025) found that waqf-based financing in higher education institutions contributes significantly to operational sustainability when integrated within a long-term institutional financial strategy. Mulyono (2024) further affirmed that the optimization of waqf assets in Islamic educational institutions requires not only asset development but also consistent managerial oversight to prevent function deviation. The present study extends these findings by demonstrating that the same management principles, structured planning, active business unit operation, and leadership-driven supervision, are applicable and effective at the madrasah level, an institutional context that has received comparatively less attention in the waqf management literature.

Theoretically, these findings align with the productive waqf management framework proposed by Widiastuti et al. (2022), which emphasizes the integration of benefit, opportunity, cost, and risk dimensions in Islamic social finance governance. The three management functions identified in this study, planning, implementation, and supervision, correspond directly to the core components of this framework, wherein planning addresses opportunity and benefit optimization, implementation activates productive asset potential, and supervision manages cost efficiency and risk mitigation. Furthermore, the direct involvement of madrasah leaders in the supervision function reflects the principle of amanah-based governance, which Islamic waqf management theory identifies as a foundational pillar distinguishing successful waqf institutions from those that experience asset stagnation or function deviation.

The implications of these findings are twofold. Theoretically, this study contributes to the literature on Islamic education financing management by demonstrating that productive waqf can function as an integrated management system, not merely a supplementary fund, when its planning, implementation, and supervision functions are operationalized coherently at the institutional level. Practically, the management model identified in this study offers a replicable framework for other madrasah seeking to develop independent financing sources. Madrasah with available waqf land assets can adopt a similar approach by establishing agricultural or plantation business units as an initial

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step, while simultaneously strengthening nazhir capacity and developing a medium to long-term asset productivity roadmap. At a broader level, this model directly supports the achievement of SDG 4 on quality and inclusive education, as productive waqf-based financing enables madrasah to provide quality educational services without financially burdening students, while also contributing to SDG 1 in poverty alleviation by expanding educational access for the most vulnerable communities.

Management Factors Determining the Success and Obstacles of Productive Waqf Management in Madrasah

The results of this study identify three management factors that most determine the success of productive waqf in madrasah as a non-state budget financing source. First, the consistency of planning that positions waqf assets as an integral component of the institution's long-term financial strategy, rather than an incidental addition. Second, the commitment of leaders who are actively involved in supervision, ensuring that the control function is not merely delegated without substantive oversight. Third, the institutional willingness to operate business units in a real and continuous manner, even when the scale remains limited to the agricultural and plantation sectors, a pragmatic choice aligned with available resource capacity.

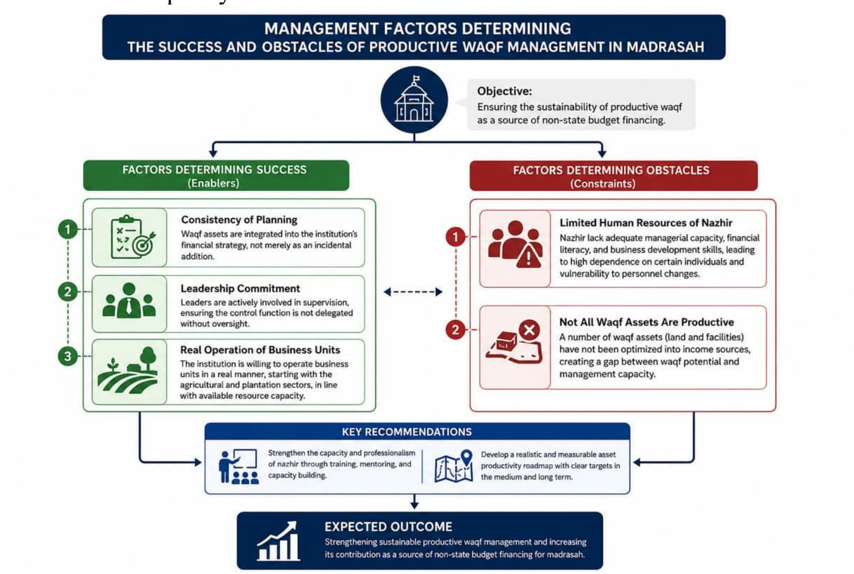

Figure 3. *Management Factors*

These success factors are not independent variables but operate as a reinforcing system. Consistent planning without leadership commitment in supervision tends to produce strategies that are well-designed but poorly executed. Conversely, strong supervision without structured planning risks producing reactive management that lacks long-term orientation. The combination of all three factors creates a governance environment in which waqf assets are managed with strategic clarity, operational discipline, and institutional accountability, conditions that are necessary for productive waqf to function as a reliable financing source over time.

This finding corroborates the conclusions of Ainulyaqin et al. (2023), who identified leadership consistency and structured planning as the primary determinants of productive waqf success in Islamic boarding schools in Subang. Naz'aina et al. (2023) similarly found that accountability mechanisms embedded in institutional leadership structures significantly improve waqf governance outcomes. At the international level, Usman and Ab Rahman (2023) observed that Malaysian higher education institutions with strong waqf governance frameworks, characterized by professional management and transparent accountability systems, demonstrated considerably higher levels of waqf asset productivity compared to those with informal or fragmented governance structures. These comparative findings

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reinforce the conclusion that the success of productive waqf is not primarily determined by the scale of assets available, but by the quality of the management system through which those assets are governed.

Theoretically, the three success factors identified in this study reflect core principles of Islamic institutional governance. Planning consistency corresponds to the principle of long-term stewardship, leadership commitment reflects amanah-based accountability, and the willingness to operate real business units embodies the productive orientation that distinguishes active waqf governance from passive asset holding. Taken together, these principles constitute what Zunaidi et al. (2023) describe as the foundational conditions for aligning productive waqf management with the broader objectives of Sustainable Development Goals, particularly in the domains of education quality and social equity.

Nevertheless, two structural obstacles were also identified that have the potential to constrain the further development of productive waqf management in the madrasah studied. The first is the limited professional capacity of nazhir. Nazhir as waqf managers are required to possess not only moral commitment but also managerial competence, financial literacy, and the ability to develop business units professionally. In this institution, limitations in nazhir human resource capacity cause waqf management to remain highly dependent on the initiative of specific individuals, making its sustainability vulnerable to personnel changes. This condition reinforces the finding of Rusniawan et al. (2025), who identified nazhir professionalism as the most critical variable in a sustainable productive waqf management ecosystem, and highlights the urgent need for systematic capacity building programs targeting nazhir in madrasah contexts. The second obstacle is that not all waqf assets owned by the madrasah have been successfully made productive. A number of land and facility assets remain unutilized as income-generating resources, indicating a gap between the waqf potential available to the institution and the management capacity to convert it into productive assets. To bridge this gap, what is needed is not only the strengthening of nazhir human resources, but also the preparation of a realistic and measurable asset productivity roadmap with clear medium and long-term achievement targets within a comprehensive waqf management framework.

CONCLUSION

This study concludes that productive waqf management in madrasah operates through three dominant management functions, namely planning, implementation, and supervision, which together form an integrated cycle capable of generating sustainable income as a complementary financing source outside the state budget. The key success factors rest on the consistency of planning, leadership commitment in supervision, and the willingness to operate real business units, while the limited professional capacity of nazhir and the not yet fully productive nature of all waqf assets remain structural obstacles that require serious attention. Theoretically, this study contributes to the literature on Islamic education financing by affirming that productive waqf can function as an integrated institutional management system at the madrasah level, extending existing frameworks on amanah-based governance and long-term waqf asset stewardship. Practically, the management model identified offers a replicable framework for madrasah seeking financial independence, while also supporting the achievement of SDG 4 on quality and inclusive education and SDG 1 on poverty alleviation through expanded educational access.

This study is limited by its library research design, which relies on existing documents and journals rather than direct field data, and focuses solely on agricultural and plantation business unit models without examining other productive waqf instruments. Future research is encouraged to conduct empirical mixed-method studies across multiple madrasah settings and to explore contemporary waqf instruments such as cash waqf, sukuk waqf, and digital waqf platforms as complementary mechanisms for broadening madrasah financial independence.

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