

Research Article

The Implementation of Article 43 of Law No. 41 of 2004 on Waqf in the Management of Productive Waqf Land Assets within the Muhammadiyah Organisation in Central Java

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ABSTRACT

The research was conducted due to a legal gap between Article 43 of the Waqf Law and its problematic implementation regarding institutional accountability and the professional capacity of the Nadir. The objective of the research is to analyse the implementation of Article 43 of Law No. 41 of 2004 on Waqf in the management practices of Muhammadiyah's productive waqf land assets in Central Java, with regard to legal compliance and institutional accountability. The benefit is to optimise the Muhammadiyah Organisation's waqf institution in the management in question. The research method employs a juridical-empirical approach within a socio-legal research framework, integrating normative legal analysis and empirical investigation. Data were obtained through observation, documentation, literature review, and interviews with representatives from the Ministry of Religious Affairs (KEMENAG), the Indonesian Waqf Board (BWI), the Indonesian Waqf Asset Management Agency (PPAIW), and the Nadir, as well as the management of the Muhammadiyah Central Java Regional Branch. Data analysis was qualitative, using content analysis. The research findings indicate that Muhammadiyah has implemented Article 43 of the Waqf Law regarding the management of waqf land, transitioning from a traditional model towards a semi-productive governance model supported by the strengthening of asset legality, institutional governance, the collection of cash waqf, and the development of a legal culture within social functions and public services. However, its implementation faces obstacles in the form of: disparities in managerial capacity, a low orientation towards productive investment, and an administrative accountability system that is not yet optimal. In conclusion, the Muhammadiyah organisation in Central Java has implemented the management of semi-productive waqf land; however, there is still a need to strengthen the legal status of waqf land assets and to optimise strategies for the management of productive waqf land based on community needs.

Keywords: Management of Waqf Land; Productive Waqf; Institutional Accountability; Muhammadiyah Waqf Institution.

A. INTRODUCTION

In the context of global Islamic economic and philanthropic developments, waqf is no longer understood merely as an instrument of religious worship, but also as part of social asset management (Sulthoni & Saad, 2018), which

plays a strategic role in the development of education, health, economic empowerment and community welfare (Hadi et al., 2025). In various Muslim countries, waqf management is undergoing a transformation towards a model of good waqf governance that emphasises the

professionalism of the waqf trustee (nadzir), administrative transparency, legal certainty regarding assets, the digitalisation of management, and institutional accountability (Himmawan, Ninglasari, & Mirzal, 2025). However, several studies show that waqf management in many countries still has a gap between normative regulations and institutional practices, especially in terms of weak asset documentation, low capacity of trustees, land disputes, and the sub-optimal development of productive waqf (Mujahidin et al., 2025). In the view of Murat Cizakca, the fundamental challenge in the current waqf management is not collecting assets anymore, but the shortcomings in governance and institutional control of nadzir to ensure the sustainability of waqf assets (Cizakca, 2000). In this regard, Habib Ahmed notes that the management of waqf requires an accountable institutional system so that waqf assets can provide sustainable social benefits, including within the waqf institutions of the Muhammadiyah Organisation, which are recognised globally, such as in Malaysia, Australia, Saudi Arabia and Uruguay (Ahmed, 2004).

Iqbal Imari et al., says that the Muhammadiyah organisation in Malaysia has also developed waqf management and ZISWAF-based economic empowerment programmes through its network of Special Branch Committees of Muhammadiyah (PCIM) and Special Branch Committees of 'Aisyiyah (PCIA) in Malaysia. These are part of transnational Islamic

philanthropy that supports education, da'wah and social services for the Muslim diaspora community (Imari et al., 2024). Based on these experiences and waqf management, Norma Md Saad et al. claim that cross-border waqf governance requires professional, accountable and integrated institutions so that the advantages of waqf may be perpetuated (Md Saad et al., 2017). The remark is in line with the research that found that the management of waqf in Malaysia today is still facing issues in terms of institutional coordination, legal monitoring and strengthening of waqf institutional governance. Moreover, Mohd Arif Mat Hassan et al. state that "the need to strengthen asset administration and the legal status of waqf land in modern waqf management is that the development of waqf land requires integration between the legal aspects of assets, land administration, and the institutional capacity of waqf managers" (Mat Hassan et al., 2021).

In the current legal era, the administration of waqf is directly related to the principle of protection of the public beneficiary, because the assets of waqf are by nature for public benefit (Wahanisa, Suhadi, & Niravita, 2022). Hence, the role of nadzir is not only as an administrative manager but also as a fiduciary institution that is accountable to protect the legality, productivity, and utility of waqf assets (Hamzani, 2014). According to Tamar Frankel, institutions that manage public assets should follow the notion of fiduciary obligation, which involves transparency, loyalty and accountability to people who benefit

from such assets (Frankel, 2011). This idea is very important in the context of waqf since the inadequate governance of waqf land assets can create social harm, waqf land conflicts, and the loss of economic advantages for the community (Islamiyati et al., 2019). Thus, waqf management should be considered as a part of a system for the preservation of the public interest, with the community as beneficiaries of the waqf having the right to professional, transparent and legally compliant asset management (Zafar & Ali, 2026).

In Indonesia, the improvement of waqf management is mandated by Law No. 41 of 2004 on Waqf. Article 42 states that the nadzir is obliged to manage and develop waqf assets according to their purpose, function and designation. Meanwhile, article 43 states that the management and development of waqf assets must be carried out productively according to the sharia principles (Rosyid et al., 2024). Normatively, these laws show that the state views the professionalism and legality of the nadzir as a vital factor in waqf management (Triatmo et al., 2020). However, in fact, there is still a gap between legal norms and institutional implementation related to the role of the trustee, especially in the certification of waqf land, asset inventory, the development of productive waqf, and the administrative supervision of trustees (Hakimah et al., 2022).

The problems are particularly important when seen in relation to the Muhammadiyah waqf institution which is one of the major Islamic

organisations in Indonesia, which has considerable waqf holdings scattered in several regions. Muhammadiyah is known as a moderate Islamic organisation that promotes da'wah through education, healthcare, social services, and community empowerment. The development of Muhammadiyah cannot be separated from the role of the nadzir as the managing body for religious social funds, including waqf funds, which is more effective than individual nadzir (Sulthoni & Saad, 2018). The development of the Muhammadiyah movement in a global context is characterised by the expansion of the network for managing social-religious assets which includes land waqf in Southeast Asia, Australia and the Middle East (Hakim, 2021); (Ilham, 2021); (News UMS, 2022). Haidar Nashir explained the expansion of the Muhammadiyah movement in a global context is characterised by the expansion of the network for managing social-religious assets which includes land waqf in Southeast Asia, Australia and the Middle East (Hakim, 2021); (Ilham, 2021); (News UMS, 2022). In practice, Muhammadiyah vigorously propagates the fiqh of waqf through religious study circles, education, and religious events that encourage the community to endow land as a form of worship and social contribution (Afriansyah & Nurmalina, 2025).

The awareness of the public has resulted in the increase of Muhammadiyah's waqf land assets year by year. According to SIMAM (Muhammadiyah Asset Management Information

System) data, in 2020 Muhammadiyah possessed 19,830 waqf land with a total size of 24,794 hectares. As of September 2023, there were 20,465 locations with a total area of 214,742,677 m². However, this increase in assets has not been entirely matched by enhanced governance and legal certainty in relation to waqf holdings. There is so much endowment land not yet registered in the SIMAM database, estimated at 40%, and thousands of properties have not been handed to the Muhammadiyah Organisation. Meanwhile, in 2021, approximately 25% of Muhammadiyah's endowment land was not recorded in PWM Special Region of Yogyakarta (Firdaus & Wibowo, 2020). This circumstance suggests that there are major problems in the execution of Article 43 of the Waqf Law, especially in terms of asset management, legal clarity, and the professionalism of waqf management.

Moreover, the governance challenges are exacerbated by the presence of still unused Muhammadiyah waqf land (Islamiyati, Musyafah, & Andikatama, 2025), the occurrence of asset disputes (Sati & Tambunan, 2025), and deficient administrative record-keeping. Several studies show that a part of Muhammadiyah's waqf land is still handled traditionally and hasn't been allocated to the creation of productive waqf. These situations indicate that the management of waqf is not only faced with administrative problems but also the problem of legal compliance of the waqf trustees (nadzir) to carry out their fiduciary duties in managing waqf assets

as regulated in Articles 42 and 43 of Law No. 41 of 2004 about Waqf. From the perspective of safeguarding the public interest, this weak governance has the potential to diminish the social benefits of waqf assets and hinder the fulfilment of the waqf's objectives for the welfare of society.

Recent studies on Muhammadiyah waqf show two major patterns. First, the study focuses on institutional governance, legality of assets and optimisation of the use of waqf property. Sati and Tambunan studied the management of Muhammadiyah waqf assets from the perspective of *maqāṣid al-sharī'ah* and found that institutional capacity, the professionalism of the nazhir, and organisational governance greatly influence the success of productive waqf development (Sati & Tambunan, 2025). However, this research emphasised more on normative elements and welfare of the community, without studying the implementation of the norms of positive law in managing productive waqf. Medias, Pratiwi, and Pratiwi have pointed out a number of challenges in the development of Muhammadiyah waqf in Indonesia, such as limitations in human resources, asset administration and the professionalism of managers. However, they did not analyse how legal provisions regarding the management and development of waqf assets are applied in institutional practice (Medias, Pratiwi, & Umam, 2019). Kurniawati and Saroni studied the strengthening of the management of the Muhammadiyah land waqf in Blora through the

issue of legal certainty, especially the certification and legalisation of waqf land (Kurniawati & Saron, 2022). Meanwhile, Kurniawan and Wahdini argue that most of the problems related to Muhammadiyah waqf are about certification, registration of assets, and the institutional capability of the nazhir (Kurniawan & Wahdini 2025). The focus of this research is still on the protection of the legal status of assets, and has not been touched on the implementation of productive waqf management as in Article 43 of Law No. 41 of 2004. At the same time, Rappe found that the management of Muhammadiyah waqf land in South Sulawesi is still dominated by traditional social functions and is faced with various institutional problems (Rappe, 2019). Meanwhile, Firdaus and Wibowo show that the management of Muhammadiyah waqf land in Bantul has been quite effective, although there are some assets that have not been optimally utilised (Firdaus & Wibowo, 2020). Both studies discuss the issues and effectiveness of waqf asset management, but do not directly associate these with the execution of the requirements on productive management and growth of waqf as prescribed by Article 43 of the Waqf Law .

Second, emerging research is starting to examine innovations in waqf governance via economic empowerment and digital transformation strategies. Rohim, Athoillah, Solehudin, and Astarudin suggest the paradigm of integration of zakat and waqf in the context of adaptive social policy for the empowerment of

rural communities. While this research highlights the importance of Islamic philanthropic instruments in socio-economic development, it does not provide details on the execution of legal rules in the management of waqf assets at the nazhir organisational level (Rohim et al., 2026). Also, Amirsyah, Junarti, Alhabshi and Mardika highlight the application of SIMAM technology in managing Muhammadiyah waqf as one of the strategies to modernise administration and improve institutional accountability (Amirsyah et al., 2025). Although making an important contribution to the digitalisation of waqf management, this research focuses on organisational technological innovation and has not yet examined its relationship with the fulfilment of legal obligations regarding the management of productive waqf.

Based on this comparison, this study takes a different approach from previous research. Whilst earlier studies have largely focused on aspects of institutional governance, legal certainty regarding assets, economic empowerment, management effectiveness, and the digitalisation of waqf administration (Ali, 2024), this study specifically analyses the implementation of Article 43 of Law No. 41 of 2004 on Waqf in the practice of managing productive waqf land assets within the Muhammadiyah Organisation of Central Java. Thus, the novelty of this research lies in its focus on the relationship between legal norms governing the management and development of productive waqf assets and the empirical

practices of waqf land management within the Muhammadiyah context, thereby elucidating the degree of alignment between ‘law in the books’ and ‘law in action’ in the management of productive waqf.

Nevertheless, these studies still have limitations. Most studies have placed greater emphasis on aspects of management effectiveness, the digitisation of fund-raising, land certification, or waqf administrative issues, and have not specifically analysed the implementation of Article 43 of Law No. 41 of 2004 from the perspective of legal compliance by waqf trustees (nadzir) and the institutional governance of Muhammadiyah waqf. Furthermore, no study has been found that specifically examines the relationship between legal compliance, the performance of waqf trustees, the protection of public interests, and the optimisation of the management of Muhammadiyah waqf assets in Central Java—one of the regions with the largest Muhammadiyah waqf assets in Indonesia. Consequently, there is a research gap in the form of a lack of studies that integrate an analysis of the implementation of Article 43 of the Waqf Law with an empirical approach to waqf trustees’ legal compliance, the protection of public interests, and the institutional governance of Muhammadiyah waqf.

Based on the above, this study focuses on analysing the implementation of Article 43 of Law No. 41 of 2004 in the practice of managing Muhammadiyah endowment land assets in

Central Java during the period 2023–2025. This research is important because problems with certification, asset inventory, waqf land disputes, and weak nadzir administration indicate a gap between legal norms and waqf management practices at the institutional level. The research problem poses three main questions: (1) how is Article 43 of Law No. 41 of 2004 implemented in the practice of managing Muhammadiyah Central Java’s waqf land assets; (2) Muhammadiyah’s Waqf Governance in the Management and Development of Waqf Land Assets; and (3) What is the optimal model for the management of productive waqf land within the Muhammadiyah Organisation?

The objective of this research is to analyse the implementation of Article 43 of Law No. 41 of 2004 on Waqf in the management practices of productive waqf land assets of Muhammadiyah in Central Java, in relation to legal compliance and institutional accountability. The benefits of this research lie in optimising the Muhammadiyah Organisation’s waqf institution in the management in question.

The novelty of this research lies in the analysis of the implementation of Article 43 of the Waqf Law through a legal compliance approach and institutional waqf governance. This research not only examines the normative aspects of waqf management but also analyses the interrelationship between asset legality, land administration, trustee accountability, the digitalisation of waqf management, and the

protection of public interests as beneficiaries of the waqf. Furthermore, this study proposes a model for optimising the management of Muhammadiyah waqf based on strengthening the capacity of waqf trustees, the digitalisation of waqf asset administration, and the strengthening of the legal oversight system for the management of productive waqf land, thereby enhancing the sustainability of the social benefits of waqf for the community.

B. RESEARCH METHODS

This study is a field study employing an empirical-juridical approach designed within the framework of socio-legal research. This approach is used to simultaneously integrate normative and empirical analysis in examining the implementation of Article 43 of Law No. 41 of 2004 on Waqf in relation to the management of waqf land assets within the Muhammadiyah Organisation of Central Java. The normative approach is used to examine legal provisions regarding the management and development of waqf assets based on the Waqf Law, its implementing regulations, and the regulations of the Indonesian Waqf Board. Meanwhile, the empirical approach is applied to study the practice of waqf land management by nazhirs of Muhammadiyah, covering the effectiveness of implementation, institutional impediments, and legal concerns occurring in practice. This integrated approach presents law as a norm and social practice (law in action) that is alive within

society (Creswell & Creswell, 2023); (Denzin, 2017).

The research data consists of primary and secondary data. Primary data was obtained through in-depth interviews with officials from the Central Java Muhammadiyah Waqf and Property Council, the Indonesian Waqf Board, the Ministry of Religious Affairs, and other relevant parties. The interviews were conducted using a semi-structured approach with questions covering understanding of Article 43 of the Waqf Law, practices in the management of productive waqf land, administrative and certification systems, monitoring patterns, management obstacles, and strategies for optimising waqf assets. Secondary data was obtained through a literature review of primary legal materials, books, scientific journals, previous research findings, and Muhammadiyah institutional documents. Data collection was carried out through interviews, observation, documentation, and literature review. Data validity was ensured through source triangulation and methodological triangulation by comparing the results of interviews, observations, documents, and numerical data regarding the number, area, and status of waqf land assets (Given, 2008).

Data analysis employed a content analysis method conducted qualitatively and supported by numerical data to strengthen the research arguments. The analysis stages were carried out systematically through data reduction, data presentation, and drawing conclusions. Data reduction was carried out by selecting and

grouping data relevant to the research focus. Subsequently, the data was presented in the form of systematic descriptions and numerical data to facilitate interpretation of the implementation of waqf asset management. The final stage involved drawing conclusions by linking empirical findings with applicable legal provisions to obtain an overview of the effectiveness of the implementation of Article 43 of the Waqf Law within the Muhammadiyah Organisation of Central Java (Miles, Huberman, & Saldaña, 2020).

C. RESULTS AND DISCUSSION

1. Implementation of Article 43 of Law No. 41 of 2004 on Waqf within the Muhammadiyah Organisation of Central Java

The research findings indicate that the implementation of Article 43 of Law No. 41 of 2004 on Waqf within the Muhammadiyah Organisation of Central Java began with the strengthening of the legal status of waqf land assets. This process was carried out through a waqf declaration in front of the Waqf Declaration Deed Officer (PPAIW), the appointment of a nazhir by the Indonesian Waqf Board (BWI), and the certification of waqf land at the National Land Agency (BPN) (Sugiarto, 2025). These phases illustrate that the legal position of waqf assets is the main basis of waqf governance for Muhammadiyah. This practice is in compliance with Articles 42 and 43 of the Waqf Law which states that the nazhir is responsible for managing, developing and protecting waqf assets in

conformity with sharia principles and appropriate legal laws.

The research empirically discovered that the process of legalisation of waqf land starts with an agreement between the wakif and Muhammadiyah nazhir on the purpose and use of waqf land. Then, after the consent is obtained, the process continues with the signing of the declaration of waqf in front of PPAIW which is located at the Office of Religious Affairs (KUA). The wakif, the nazhir and two witnesses are present during this process. The PPAIW is the approved person to record and issue the Deed of Waqf Declaration (AIW) (Mamad, 2025). Then, the nazhir gets an appointment letter from the BWI and then continues with the land certification process at the BPN (Sutrisno, 2025). This series of procedures provides evidence that the management of Muhammadiyah endowments is carried out according to the official legal mechanisms established by the state.

From the perspective of legal compliance theory, the steps taken to legalise endowment land indicate an institutional legal awareness within Muhammadiyah in implementing endowment regulations. Satjipto Rahardjo explains that the effectiveness of the law is greatly influenced by the level of social and institutional compliance in the practical implementation of legal norms (Rahardjo, 2006). Based on this theory, Muhammadiyah's compliance with the procedures for the legalisation of waqf land indicates that waqf law is

not merely understood as a formal norm, but is also implemented as an instrument of social and institutional protection.

The legal status of waqf land is considered important as it is directly linked to the protection of waqf assets from potential disputes, encroachment, or claims by heirs following the waqf donor's death (Farkhan, 2025); (Hendrawati & Islamiyati, 2018). Research has found that the certification of waqf land is the most dominant preventive measure undertaken by Muhammadiyah to ensure the sustainability of waqf assets (Sudirman & Ramadhita, 2020). The waqf certificate does not serve as proof of the nazhir's personal ownership, but rather as a kind of state certification of the nazhir's management status over the waqf land (Emha, Silviana, & Musahadi, 2022). Thus, the certification is to give legal clarity of the status of the land, its limits, extent and usage of waqf assets (Noor, 2017). The research findings are in line with the research by Wibisono, Mujiburohman, & Khasanah which states that the certification of land waqf can be achieved through capacity building for nazhirs to achieve the national legalisation of land waqf and to ensure long-term legal certainty (Wibisono, Mujiburohman, & Khasanah, 2025).

The research also shows that the government policies in the form of waiving certification fees, save for surveying and stamp duty charges, considerably facilitate the certification procedure of waqf land (Asroriyatun, 2025). In practice, the source of finance for

certification is gained from the collection of cash waqf, infaq, sadaqah, zakat and help from the local government (Sigit, 2025). These findings demonstrate that the management of Muhammadiyah waqf involves collective community participation. Such participation constitutes an important form of social capital in supporting the implementation of Article 43 of the Waqf Law.

Compared to previous studies, the results of this research indicate more advanced progress in the legalisation of waqf. Several previous studies have shown that much of the waqf land in Indonesia remains uncertified due to the public's limited legal understanding, weak administration, and the limited capacity of the nazhir (Anwar, 2020). However, Muhammadiyah has developed a more systematic system for the inventory and documentation of waqf assets through the Waqf and Property Council. Thus, the implementation of Article 43 of the Waqf Law in Muhammadiyah is not only oriented towards the aspect of worship but also towards strengthening the legal governance and administration of waqf assets.

2. Muhammadiyah's Waqf Governance in the Management and Development of Waqf Land Assets

The research findings indicate that the management of Muhammadiyah's waqf land assets is carried out through the stages of planning, organisation, implementation and supervision (Furqon, 2025). This approach demonstrates that Muhammadiyah applies

modern management principles in the administration of waqf. In practice, waqf management is not carried out individually by a single nazhir, but is implemented through an institutional system involving various fields and professional staff in accordance with the needs of waqf asset development.

At the planning stage, Muhammadiyah identifies the objectives of the waqf based on the waqf donor's declaration and the needs of the community (Mamad, 2025). Research indicates that the planning of waqf management involves experts in the fields of education, health, economics, and social affairs. If waqf land is designated for education, management is carried out by involving professionals in the field of education. Similarly, if waqf land is designated for a hospital or health services, its management involves health experts. This model demonstrates a professional orientation in the governance of Muhammadiyah's waqf. George R. Terry explains that the planning function in management aims to determine the organisation's objectives and the strategic steps to achieve them (Terry, 1972). Based on this theory, the management of Muhammadiyah's waqf demonstrates a well-developed institutional planning framework, as each waqf asset is mapped according to its potential and the social needs of the community.

The next stage is organisation. Muhammadiyah has established several specialised divisions to support waqf management, including the asset inventory

division, the waqf certification division, the dispute resolution and counselling division, and the empowerment and publications division (Sugiarto, 2025). This division of departments indicates that Muhammadiyah's waqf governance has evolved towards a modern organisational model based on the division of labour. With this structure in place, waqf management has become more coordinated and is no longer dependent on specific individuals. From a waqf governance perspective, the establishment of this institutional structure demonstrates Muhammadiyah's efforts to build professional and sustainable waqf governance (Furqon, 2025). Monzer Kahf explains that modern waqf governance must be based on professionalism, transparency, and the sustainability of socio-economic benefits (Kahf, 1998). Based on this theory, Muhammadiyah has developed a relatively more advanced system of waqf governance compared to traditional patterns of waqf management, which are generally individualistic and unstructured.

At the implementation stage (actuating), the management of Muhammadiyah's waqf land is directed towards various social sectors and public services (Furqon, 2025). According to data from the Secretariat of the Central Leadership of Muhammadiyah for the 111th Anniversary of Muhammadiyah in 2023, there are 172 Muhammadiyah-'Aisyiyah universities, 5,345 schools/madrasahs, 122 hospitals, 231 clinics, and 440 Muhammadiyah Islamic boarding schools supported by waqf asset management.

Furthermore, data from the Muhammadiyah Asset Management Information System (SIMAM) for 2023 indicates that endowed land assets for mosques and prayer halls amount to 214,742,677 m² (Afandi, 2022). These figures demonstrate that the implementation of Article 43 of the Waqf Law within Muhammadiyah has evolved into an instrument for strengthening public services based on Islamic philanthropy. Waqf land is utilised not only for religious ritual functions but also for education, health, social welfare, and the community's economic development. Consequently, Muhammadiyah's waqf makes a significant contribution to social development within the community.

Research also indicates that approximately 72% of Muhammadiyah's waqf land assets are allocated to the education sector (Sugiarto, 2025). This situation shows that in the usage of waqf, education becomes the main priority of Muhammadiyah. Muhammadiyah schools, madrasahs, universities, and Islamic residential schools are the tangible manifestations of the implementation of endowment in the sphere of education. The utilisation of endowment wealth for education is a manifestation of the fact that endowments are not only considered acts of worship but also a means of building communities via the increase of human capital.

However, the management of productive, economic-based endowments is shown to be limited (McCarthy et al., 2008). Based on data from the field, the management of productive

waqf at present is 20-30 per cent and most of it is still concentrated in the field of education (Sugiarto, 2025). This means that the execution of Article 43 of the Waqf Law, has not yet succeeded in realising the economic production orientation of waqf as demanded by the law (Muntaqo, 2015).

The limited development of productive waqf is due to several factors. Firstly, understanding of productive waqf remains limited among both Muhammadiyah administrators and the general public. Secondly, the majority of waqf trustees remain focused on asset maintenance rather than the development of productive enterprises. Thirdly, limited human resources in the fields of management and investment mean that the management of economic waqf is not yet optimal. This finding is consistent with previous research stating that waqf management in Indonesia is still dominated by consumptive and socio-religious patterns (Putriyani et al., 2021). Nevertheless, Muhammadiyah has demonstrated progress towards a semi-productive waqf model through the construction of schools, hospitals, commercial buildings, and the leasing of assets for community economic activities. Thus, Muhammadiyah's waqf management can be categorised as a transitional model from traditional waqf management towards modern productive waqf management.

3. A Model for Optimising the Management of Productive Waqf Land within the Muhammadiyah Organisation

Muhammadiyah has developed the collection of cash waqf as a strategy to strengthen

waqf management (Islamiyati, Musyafah, & Andikatama, 2025). Cash waqf is carried out through public fundraising in the form of monetary waqf, infaq, sadaqah, and zakat to purchase land or develop existing waqf assets (Huda, 2013). This strategy emerged in response to rising land prices and the need to develop Muhammadiyah's charitable enterprises. In practice, the collection of cash waqf is carried out through Muhammadiyah's organisational network at the regional, district, branch, and local levels (Sugiarto, 2025). Research indicates that the high level of public participation in waqf fundraising is influenced by Muhammadiyah's social and religious legitimacy. Public trust in Muhammadiyah is a key factor in the success of waqf fundraising.

From a sociological perspective, public participation in waqf is influenced by the religious belief that waqf constitutes a form of ongoing charity (*amal jariyah*) that yields continuous rewards. Consequently, the public is relatively enthusiastic about supporting the waqf collection programmes carried out by Muhammadiyah. These findings indicate that the implementation of Article 43 of the Waqf Law depends not only on state regulations but also on the strength of social and religious values within society. From a social capital perspective, public trust is a key factor in the success of Muhammadiyah's waqf governance. Francis Fukuyama explains that social trust is a crucial element in fostering collective cooperation and the success of social

institutions (Fukuyama, 1995). Based on this theory, Muhammadiyah's success in mobilising cash waqf demonstrates that the organisation possesses strong social capital within the community.

The cash waqf funds are subsequently used for the construction of schools, hospitals, clinics, Islamic boarding schools, community centres, and community economic facilities (Islamiyati, Musyafah, & Andikatama, 2025). Furthermore, the cash waqf funds are also used to expand existing waqf assets through the purchase of additional land. This model indicates that Muhammadiyah's waqf is beginning to move towards enhancing the productivity of assets and the sustainability of the waqf's socio-economic benefits.

Nevertheless, the development of productive waqf still faces obstacles regarding the management and professionalism of the *nazhir* (Putriyani et al., 2021). The majority of waqf management remains focused on the construction of social and religious facilities rather than the development of productive economic investments. Consequently, the management of Muhammadiyah's waqf can be categorised as semi-productive, as its economic benefits are still predominantly directed towards supporting social and religious charitable activities.

Research findings indicate that the supervision of Muhammadiyah's waqf land management is carried out through internal and external mechanisms. Internal supervision is

conducted by the Muhammadiyah Leadership and the Waqf and Endowment Council, whilst external supervision is carried out by the PPAIW, BWI, religious figures, waqf donors, heirs, and the community (Junarti et al., 2023). This oversight indicates that the management of Muhammadiyah waqf does not operate in isolation but is embedded within a system of institutional and social controls. Oversight of Muhammadiyah waqf management relates not only to legal compliance but also to the alignment of management practices with Sharia principles and the needs of the community (Mamad, 2025). Religious leaders and the community play a vital role in providing social legitimacy to waqf management. Furthermore, waqf donors and heirs also participate in monitoring the alignment of waqf land use with the established waqf declaration. However, the administrative accountability system for the management of Muhammadiyah's waqf remains suboptimal.

From a management theory perspective, supervision is a vital function to ensure that programme implementation proceeds in accordance with the organisation's objectives and legal provisions. George R. Terry explains that supervision aims to evaluate work performance and implement corrective actions should any deviations be identified (Terry, 1972).

Reporting on waqf management is still largely based on reports of social benefits and the success of physical development, and has not yet been systematically incorporated into written

administrative reports. This situation indicates that institutional accountability remains a challenge in the implementation of Article 43 of the Waqf Law. From the perspective of modern organisational governance, accountability is a crucial element for maintaining transparency and public trust. Richard L. Daft explains that oversight and accountability are necessary to ensure that all organisational activities proceed in accordance with established objectives and standards (Daft, 2010). Based on this theory, strengthening the reporting and accountability systems is a critical need for Muhammadiyah in developing modern waqf governance.

Nevertheless, a harmonious relationship between the nazhir, the wakif, and the community is a key factor in maintaining the stability of Muhammadiyah's waqf management. Waqf asset management is carried out by taking into account the needs of the community and avoiding social conflict. Therefore, the implementation of Article 43 of the Waqf Law within Muhammadiyah not only reflects compliance with state law but also strengthens social functions, da'wah, and community empowerment based on Islamic values.

Based on the research findings, the implementation of Article 43 of Law No. 41 of 2004 on Waqf within the Muhammadiyah Organisation of Central Java indicates that the management of waqf land has moved towards a productive model, although its application is not yet fully uniform. The management of waqf land in

rural regions still uses non-productive models of religious and social activities, such as mosques, prayer halls, cemeteries, and the creation of social facilities for the community. On the other hand, in urban areas, waqf management has developed into a productive model through leasing of assets, creation of educational facilities, health services and community centred economic activities. Hal ini sejalan dengan penelitian sebelumnya oleh Riyanto yang menyatakan bahwa pengelolaan aset waqaf sangat dipengaruhi oleh kondisi masyarakat dan kebutuhan masyarakat (Riyanto, 2018).

These disparities show that the implementation of Article 43 is highly reliant on the institutional ability of waqf trustees, human resources, the level of Islamic economic knowledge, and socio-economic conditions of the local population. This finding is consistent with the theory of legal compliance which argues that the success of legal implementation is governed not only by formal legal norms but also by the competence of implementing institutions and the legal culture of the society (Febrian et al., 2020). This is in line with Lawrence M. Friedman's Legal System Theory, which posits that the success of law enforcement is contingent on the interrelated legal structure, legal substance and the legal culture of the community (Friedman, 1975). The culture of mutual cooperation and public trust are the main factors in the support of the implementation of Article 43 in the context of Muhammadiyah waqf . This result supports prior

research conducted by Lestari et al. which stated that the professionalism of the waqf administrators is the main determinant for the successful management of productive waqf (Lestari et al., 2023).

The management of Muhammadiyah waqf in theory shows the implementation of the governance concepts in the waqf management. The notion of governance stresses the significance of transparency, accountability, involvement, efficacy, and institutional coordination in managing public assets (Setyowati, Abubakar, & Rodliah, 2017). The management of Muhammadiyah's waqf land is carried out through the stages of planning, organising, mobilising, and monitoring, involving various elements, such as the Waqf Utilisation Council, PPAIW, the Indonesian Waqf Board (BWI), local government, religious leaders, and the community. This institutional structure demonstrates that Muhammadiyah does not manage waqf on an individual basis, but rather through a modern organisation with a clear division of institutional tasks and functions. As Jimly Asshiddiqie (2010) argues, modern institutional governance demands a clear framework of coordination and responsibility to fulfil organisational goals efficiently. This strengthens the opinion that the modern religious organisational methods have more ability to generate productive waqf compared with the traditional management models focused on individual nadzir. This is also corroborated by the

research of Zafar and Jafar which shows that institutional governance has a major influence on the success of productive waqf management (Zafar & Jafar, 2026).

Furthermore, the application of Article 43 of the Waqf Law also involves the legalisation of waqf assets through land certification. Muhammadiyah said the legal status of assets is a requirement before constructive development can take place. Legal compliance with the national waqf legal system is comprised of the waqf administrative process, registration of waqf declarations at the PPAIW, issuance of the Deed of Waqf Declaration, appointment of a nadzir by the BWI and certification by the National Land Agency (Setyowati, Purbasari, & Fauzan, 2018). In the perspective of compliance theory, compliance with rules is not only designed to complete administrative requirements, but also to promote legal certainty and asset protection (Fitri, 2021), including waqf land assets. According to Satjipto Rahardjo, legislation is one way of defending social interests, to establish order and certainty in society (Rahardjo, 2006). Thus, the certification of waqf land is not only administrative but also an instrument for asset protection against disputes, third-party intrusion or disagreements among successors. This finding is in line with the results of research from Muslim Marpaung and Irma Suryani Lubis which states that the low rate of waqf land certification is the main cause of the weak development of productive waqf in Muslim nations (Marpaung & Lubis, 2025).

The management of Muhammadiyah's waqf also illustrates a paradigm change from charity to empowerment-oriented. Waqf is now not just a means of religious worship, but also a tool of economic Empowerment and Social Development of the community. This can be seen in the utilisation of waqf assets for education, hospitals, health clinics, agriculture, empowerment of MSMEs, and the provision of social services for the community. This transition is in keeping with the modern waqf management paradigm which considers waqf as a tool for sustainable economic development. Monzer Kahf stresses that productive waqf has strong potential as a tool for the economic growth of the community if it is managed properly and with a productive focus (Kahf, 1998). The implementation of waqf in Muhammadiyah strengthen earlier research which states that the creation of productive waqf can increase social welfare and help the attainment of the Sustainable creation Goals (SDGs) (Hadyantari, 2022).

However, according to this study, the management of productive waqf in Muhammadiyah is still facing significant challenges. Most of waqf assets are still under semi-productive administration and real investment-based management and growth of economic assets are still relatively restricted. Based on research data, only approximately 20–30% of waqf assets are handled productively, particularly in education and health sectors. This

situation points to a mismatch between the principles of Article 43 of the Waqf Law and the reality of its implementation on the ground. The primary elements that cause this condition are the inadequate human resources of waqf trustees, poor literacy of productive waqf, weak business management capabilities, and lack of investment capital assistance. This fact is reinforced by research by Umu Syaidah and Bambang Suyadi, who state that the primary challenge of producing waqf in underdeveloped countries is not the paucity of assets, but the frail institutional ability of the nadzir (Syaidah & Suyadi, 2026).

From a governance perspective, weaknesses in written reporting and audits of waqf management indicate that institutional accountability still needs to be strengthened. Waqf management reporting in some regions is still based on 'benefit reports' and has not yet fully adopted modern document-based administrative systems and financial audits. Yet, in the principles of good governance, accountability and transparency are key indicators of sound organisational management. According to Mardiasmo, public accountability requires organisations to manage resources openly and be accountable to the public (Mardiasmo, 2018). The absence of written reports risks weakening both internal and external oversight of waqf asset management. Therefore, the modernisation of the administrative system and the digitisation of waqf management have become urgent necessities in improving the quality of Muhammadiyah's waqf

governance. This finding contrasts with several waqf management models in Malaysia and Turkey, which have implemented integrated digital governance and waqf audit systems (Puad, Rafdi, & Shaha, 2014).

The success of Muhammadiyah's waqf management is heavily influenced by the community's social capital. The high level of community participation in the collection of cash waqf, infaq and sadaqah demonstrates that public trust in Muhammadiyah is a key factor in the development of waqf assets. In social capital theory, social trust is the primary capital in building collective community participation. Robert D. Putnam explains that social capital can enhance institutional effectiveness through relationships of mutual trust and strong social networks (Putnam, 1993). The high level of community participation in fundraising indicates that Muhammadiyah has successfully established social legitimacy as a waqf management institution trusted by the community. Therefore, the success of Muhammadiyah's waqf management is influenced not only by legal and economic aspects but also by the social-religious strength that has developed within the Indonesian Muslim community. This finding reinforces research indicating that religious social capital has a significant influence on the success of Islamic social finance (Tahira et al., 2025).

In practical terms, the results of this study have important implications for the development of national waqf policy. Firstly, the government

needs to strengthen professional training for waqf trustees based on business management and sharia investment. Secondly, a more modern and integrated waqf supervision and audit system needs to be established. Thirdly, strengthening synergy between the BWI, the Ministry of Religious Affairs, Islamic community organisations, and sharia financial institutions is a key factor in enhancing waqf productivity. Fourth, the development of productive waqf should be directed towards strategic sectors that support public welfare, such as food security, education, health, and the economic empowerment of the Muslim community. The theoretical implications of this research indicate that the implementation of Article 43 of the Waqf Law cannot be understood merely as a normative obligation, but must be understood as a process of transforming waqf governance towards a professional, productive, and sustainable system of managing socio-religious assets.

Thus, this study affirms that the Muhammadiyah waqf management model constitutes a hybrid form of waqf governance, namely waqf management that combines aspects of legal compliance, religious values, modern organisational governance, and a focus on social welfare. This model demonstrates that the implementation of Article 43 of the Waqf Law within Muhammadiyah is not solely focused on economic productivity, but also preserves the social, da'wah, and public welfare dimensions. This finding simultaneously expands the scope of

waqf management studies in Indonesia, as it demonstrates that the success of productive waqf is determined not only by business aspects but also by social legitimacy, organisational culture, and the integration of Islamic values into the institutional governance of waqf.

D. CONCLUSION

This study shows that the implementation of Article 43 of Law No. 41 of 2004 on Waqf in the management of waqf land assets within the Muhammadiyah Organisation of Central Java has been carried out through the strengthening of asset legality, institutional governance, the collection of cash waqf, and the development of social functions and public services based on waqf. Muhammadiyah prioritises the legal status of waqf land as the primary foundation of management through waqf declarations, land certification, asset inventory, and relatively structured institutional oversight. Waqf management has also evolved from traditional patterns towards a semi-productive model that supports education, health, and community empowerment. Nevertheless, the implementation of Article 43 has not yet been fully optimised because the development of economically-based productive waqf remains limited, the managerial capacity of waqf trustees is uneven, and the institutional administrative and accountability systems have not yet been fully digitised. Thus, this study affirms that the success of Article 43's implementation is not solely determined by the

existence of legal norms, but is also influenced by institutional capacity, the legal compliance of waqf trustees, community social capital, and the organisation's ability to establish professional and sustainable waqf governance. The main contribution of this study lies in the development of a hybrid waqf governance perspective that integrates legal compliance, modern institutional governance, religious values, and a focus on protecting the public interest in the management of Muhammadiyah waqf.

Theoretically, this study reinforces the understanding that the implementation of waqf law must be understood as a social and institutional practice requiring support from a legal culture, organisational accountability, and social legitimacy within the community. Practically, the research findings highlight the importance of strengthening the capacity of waqf trustees, modernising the administration of waqf assets, developing a more accountable oversight system, and expanding the orientation towards productive waqf based on community economic empowerment. However, this study has limitations as the research focus was confined to the Muhammadiyah Organisation in Central Java using an empirical qualitative approach; consequently, it does not include comparisons between religious organisations or quantitative measurements of the effectiveness of productive waqf management. Furthermore, this study has not yet examined in depth the aspects of

digitalisation in waqf governance and technology-based models for productive waqf investment.

Given these limitations, future research could be directed towards a comparative study of waqf management across religious organisations, an analysis of the effectiveness of productive waqf models based on sharia investment, and the development of digital governance systems in the management of waqf assets. Further research is also essential to measure the relationship between the professionalism of waqf trustees, institutional accountability, and the success rate of productive waqf development in a more empirical and quantitative manner. Thus, the future development of waqf studies will not only contribute to the strengthening of waqf law but also to the transformation of the governance of socio-religious assets into one that is adaptive, professional, and oriented towards the sustainable welfare of society.

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