



# Management of Movable Waqf Assets: A Study of Religious Institutions

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## Abstract

This research is motivated by the importance of professional management of movable waqf assets, such as ambulances, in order to ensure that they continue to serve their intended purpose (*ta'bid al-manfa'ah*). Although the ambulances at the Istiqamah Mosque have provided extensive social services, there are still administrative challenges regarding their legal status and the sustainability of their operational costs. This study aims to analyse the implementation of management functions and compliance with waqf regulations. The study employs a qualitative method using a case study design. Data were collected through observation, documentation and in-depth interviews with mosque administrators (*nazhir*) and representatives of the waqf donors. Data analysis followed the Miles and Huberman model. The results of the analysis show that, firstly, management has implemented the planning, organizing, actuating, and controlling framework in practice, but has not yet optimised it in terms of long-term maintenance budget planning. Secondly, from a positive law perspective, the management has not yet complied with the provisions of Article 10 of Law No. 41 of 2004 and Article 17 of Government Regulation No. 42 of 2006, as the assets have not been officially registered and do not yet have a Deed of Waqf. Thirdly, the main constraints are the reliance of operational costs on public donations and the *Nazhir's* lack of understanding of the administrative procedures governing movable waqf assets. This study recommends the need for competency certification for *Nazhirs* and the acceleration of asset legalisation to ensure the legal security of the waqf.

## INTRODUCTION

Terminologically, a waqf is a legal act by a waqif to set aside and/or transfer part of their assets for perpetual use or for a specified period, for the purposes of worship and/or the public good in accordance with Sharia law ([Undang-Undang No. 41 Tahun 2004](#)). Contemporary Islamic philanthropy has undergone a paradigm shift from its original traditional, consumption-oriented nature towards sustainable, productive and utilitarian empowerment ([Wijaya, 2025](#); [Aprullah et al., 2025](#)). Among the various Islamic social finance instruments, waqf occupies a highly strategic position due to its inherent characteristics, which require the preservation of the principal asset (*ta'bidul ashli*) whilst ensuring the continuous distribution of benefits (*dawamul manfa'ah*) for the public good ([Evrytanadha, 2024](#); [Zaldi & Tanjung, 2023](#)).

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Linguists use three terms to describe waqf: *al-waqf* (waqf), *al-habs* (to retain), and *at-tasbil* (charitable giving for the sake of Allah). The term *al-waqf* is the masdar (verbal noun) of the phrase *waqfu asy-syai'*, which means 'to retain something'. A waqf is the retention of an asset such that it cannot be inherited, sold or gifted, and the proceeds are given to the beneficiaries (Putra, 2022; Kamaluddin & Azhari, 2024). From a normative perspective, waqf in fiqh requires two fundamental principles: *ta'bidul ashl* (the perpetuity of the principal asset) and *dawamul manfa'ah* (the continuity of benefit) (Dzimar et al., 2026).

This principle was given legal recognition under Law No. 41 of 2004 on Waqf, which defines waqf as "a legal act by the waqf donor to set aside and/or transfer part of their property for perpetual use or for a specified period for the purposes of worship and/or public welfare in accordance with Sharia" (Article 1). However, its implementation in relation to movable property waqf, such as ambulances, presents a paradox: on the one hand, Article 16 of Law No. 41/2004 recognises vehicles as valid objects of waqf; on the other hand, administrative requirements (the Waqf Declaration Deed, registration of the *nazhir*) are often not met in practice (Rozalinda, 2015; Waskur, 2022).

From a normative-Sharia perspective, as formulated in the development of contemporary muamalah fiqh, the essence of waqf is to set aside assets from which benefits may be derived without damaging them physically, and to channel the proceeds or benefits towards charitable causes (Budiman, 2017; Sobriyah et al., 2025). In Indonesia, this principle has been given legal legitimacy through a national regulatory framework that affirms the status of waqf as a religious institution with the potential to promote public welfare and social security (Direktorat Pemberdayaan Zakat dan Wakaf, 2020).

From a historical and normative perspective, the interpretation of what constitutes a waqf among traditional Muslim communities is often limited to immovable property such as cemetery land, mosques and madrasahs (Hanna, 2015; Anas, 2023). However, developments in contemporary *fiqh muamalah* and the demands of social reality have led to a diversification of waqf assets, so that they now include movable property (movable waqf) (Mursyidah, 2022; Kahfi & Zen, 2024). This has been given legal recognition in Indonesia through Law No. 41 of 2004 on Waqf, in particular the articles which affirm the legal status of motor vehicles as valid movable waqf assets (kementerian Agama RI, 2004). Law No. 41 of 2004 explicitly states that movable property, such as money, precious metals, securities and vehicles, may be designated as objects of waqf. Vehicles, particularly ambulances, are a form of movable waqf that holds high strategic value as they provide direct benefits to the community's health and social services; ambulances are a manifestation of movable waqf that carries significant socio-economic relevance (Kasdi, 2016; Fahrurrozi, 2020). The provision of free ambulances through Islamic philanthropy schemes is directly linked to the theoretical framework of the *Maqashid al-Shari'ah*, particularly the pillars of the preservation of life (*hifzih an-nafs*) and the preservation of property (*hifzih al-mal*) (Shodiqin, 2021; Putra et al., 2023).

Although this waqf asset is in line with the *maqashid al-shari'ah* (*hifzih an-nafs*), the ambulances face operational and maintenance challenges which, if not managed through an appropriate system, risk undermining their long-term social benefits. This situation subsequently has implications for accountability and transparency, as without a structured system, the processes of accountability for performance and

reporting to donors and the public are difficult to measure and publicise, which risks eroding trust in the future (Aryana et al., 2021; Nassikhah, 2024).

Ambulances, as movable endowments, have unique characteristics that require special management to ensure the perpetuation of their benefits (*ta'bid al-manfa'ah*). As emphasised by Siregar & Setiawan (2020) The essence of the act of waqf is to preserve the principal and ensure that its benefits flow continuously. However, assets such as ambulances are subject to technical depreciation and incur high operating costs (Suryanovi et al., 2023). Without professional management, these assets risk becoming a burden on the trustees or even ceasing to function, which would mean the loss of the benefits of the waqf (Ryandono & Wahyudi, 2021). On the other hand, the issue of legality is also a matter of urgency that cannot be ignored. According to Article 17 of Government Regulation No. 42 of 2006 concerning the implementation of Law No. 41 of (2004), Every waqf asset must have a Deed of Waqf Declaration.

Given the demographic context of rural communities in West Sumatra, the provision of free medical transport is a crucial solution amidst the limitations of the state's health insurance scheme (Syahbania et al., 2025). However, the unique characteristics of movable property waqf, such as ambulances, present management complexities that are far more dynamic than those of traditional land waqf (Widiastuti et al., 2022; Munir, 2025). Ambulances are assets that depreciate rapidly in value, incurring daily operational costs such as fuel, drivers' wages, insurance and regular maintenance (preventive maintenance) (Fauzia, 2022; Faisal et al., 2024).

Based on empirical field research, a unique phenomenon has occurred at the Islamic community organisation. The local community, both those living in their home village and those living away from home, have successfully initiated a programme to procure an ambulance through a scheme of collective endowment or decentralised collective donations. The total value of these asset purchases amounted to Rp115,000,000, with funds raised in stages from April to August 2025. The following is a breakdown of the funds raised, as shown in Table 1:

**Table 1. Description of the Activity Report**

Donation Stage	Period	Total Donations (RP)	Amount Paid (RP)	Balance (RP)	Description
Stage I	April	11.188.000		11.188.000	
		45.062.000		56.250.000	
Stage II	May		(55.000.000)	1.250.000	The remaining balance after this payment is Rp1,250,000
		24.400.000		25.650.000	
Stage III	June		(25.000.000)	650.000	The remaining balance after this payment is Rp 650,000
		15.100.000		15.750.000	
Stage IV	July		(15.000.000)	750.000	The remaining balance after this payment is Rp 750,000
		9.750.000			
Stage V	August		(10.000.000)	500.000	The remaining balance after this

				payment is Rp 500,000
Total	105.500.000	105.000.000	500.000	The balance is 500,000

Although public enthusiasm for philanthropy is very high, the governance of the ambulance waqf at the Istiqamah Mosque faces fundamental challenges in terms of legal administration and financial sustainability. Previous research on the management of transport waqfs has shown that the management of social service transport requires the allocation of a measured depreciation reserve to ensure the future renewal of assets (Supriyanto, 2014; Fauzia, 2022). Previous research by Ihsanuddin (2024) at the Baiturrahman Grand Mosque in Banda Aceh stated that effective waqf management requires standardised systems of administration, supervision and reporting. Similar findings were reported by Salam (2015) in his research on the Management of Transport Waqf at the Al-Azhar Waqf Institution. The research concluded that the successful management of movable waqf assets, such as buses, depends heavily on strategic planning, professional management and measurable maintenance mechanisms, including the allocation of specific funds for maintenance and insurance.

Research by Anggraini et al., (2024) indicates that the main challenges in waqf management include sub-optimal regulations, low levels of waqf literacy, limited capacity among waqf trustees, and underutilisation of technology, which result in a reduction in the optimal benefits derived from waqf assets. In this context, this study is relevant as it examines the significant gap between the theoretical framework of Good Waqf Governance and the reality of the management of movable waqf assets at the local level.

The importance of administrative compliance by officially registered trustees to avoid civil disputes (Fatiya et al., 2025; Magfirah, 2026). At the Istiqamah Mosque, the management operates this ambulance entirely free of charge as a community service, without charging residents for petrol or the driver's services; funding relies solely on the regular collection of donations from special ambulance donation boxes placed in residents' homes. On the other hand, ownership of the assets listed in the Motor Vehicle Ownership Certificate is still registered in the name of an individual (private owner), and the management has not yet processed the Waqf Declaration Deed due to bureaucratic obstacles and a lack of understanding of waqf regulations.

The research gap in this study lies in the contradiction between the very high level of social benefit (benefit-oriented) at the local level and the low level of formal administrative legal compliance (juridical compliance), as well as the vulnerability of the long-term financial sustainability of the scheme for the management of movable waqf assets at the level of rural mosques. Much of the literature on waqf focuses on the governance of professional waqf institutions operating at a national level, whilst research into micro-level governance based on local communities and drawing on Minangkabau traditional wisdom remains very limited (Assril et al., 2025).

The novelty of this research lies in its exploration of a model for integrating the values of Minangkabau local wisdom (*Adat Basandi Syarak, Syarak Basandi Kitabullah*) with the framework of modern waqf governance (Good Waqf Governance) in the independent management of operational risks and the depreciation of movable waqf assets by rural communities. The practical implications of this research are to provide a blueprint for governance for the

hundreds of mosque administrators in West Sumatra who manage community ambulances, so as to avoid future legal disputes and ensure the long-term sustainability of their social benefits.

## METHODS

This study employed a descriptive qualitative method with a case study approach (Engkizar et al., 2025; Gergen, 2020; Mortelmans, 2019). The research was conducted at the Istiqamah Mosque in West Sumatra, from July 2025 to February 2026. The primary research instrument was the researcher as a *human instrument*, supported by interview guidelines, observation sheets, and documentary analysis. Primary data were obtained through in-depth interviews with the mosque's management (Chairperson, Deputy Chairperson, Secretary) and representatives of the wakif (donors). Secondary data were collected from financial reports, ambulance usage records, and the mosque's archives. All data were transcribed and analyzed thematically with the assistance of NVivo 10 software. Thematic analysis using NVivo is considered effective for identifying detailed and in-depth patterns in qualitative interviews (Allsop et al., 2022; Edwards-Jones, 2014; Engkizar et al., 2024, 2026; Zamawe, 2015). The overall research process is illustrated in the research flow diagram presented in Figure 1:

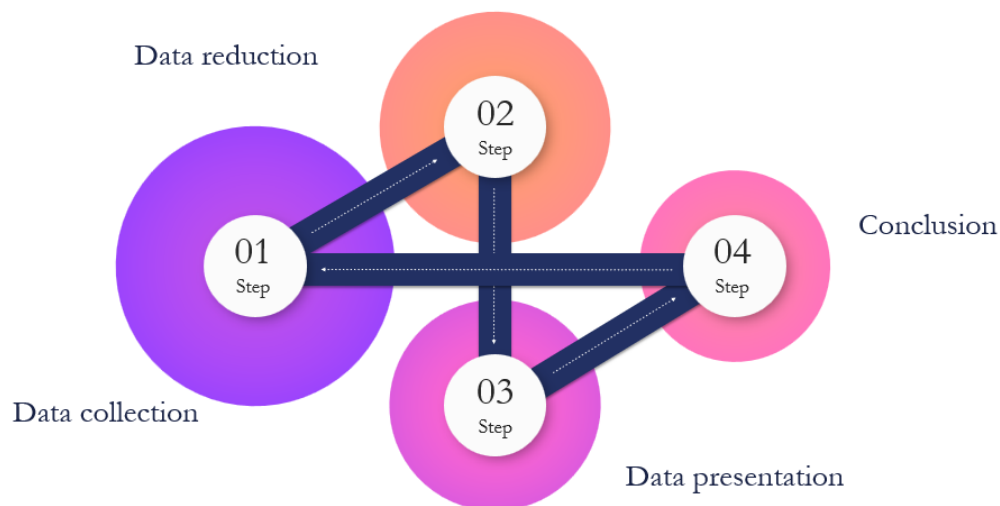


Fig 1. Research Procedures

## RESULT AND DISCUSSION

### The Application of Management Functions (POAC) to the Ambulance Waqf

This study was conducted at a community mosque in West Sumatra, Indonesia, which functions as a spiritual centre and manages waqf assets. The findings indicate that the management of the ambulance waqf has applied fundamental management functions, though with distinctive local characteristics and not yet achieving optimal effectiveness.

Based on the analysis of data from in-depth interviews, the researchers developed a thematic classification based on the classical management functions of Planning, Organizing, Actuating and Controlling. During the planning phase, the decision to procure ambulances was based on the local community's urgent need for easily accessible medical transportation, as the following interview.

*It seems that our community really needs an ambulance, given the vast size of this area and its large population... perhaps this is the largest area in the entire village... which is why a proposal has emerged from our community (informants 1)*

A bottom-up planning approach driven by the urgent need for emergency medical services in rural areas (*hifz an-nafs*). However, this bottom-up approach to planning still leaves gaps in positive law. De facto ownership of the assets constitutes a collective waqf, but de jure the vehicle documents are still in private names, as another informant explained:

*As it happens, the ambulance... isn't a personal endowment, but a community-funded endowment... the registration documents are still in my personal name; we haven't transferred the title yet because the vehicle hasn't been in our possession for a year yet (informants 2)*

This planning approach, based on the community's actual needs, aligns with the principles of *Maqashid al-Shari'ah*, particularly in safeguarding life (*hifz an-nafs*) and providing social health security in rural areas (Putra et al., 2023). However, the failure to transfer asset ownership to the mosque or the *nazhir* institution creates legal uncertainty. Regulatory-wise, every waqf asset should ideally be registered directly through a Waqf Declaration Deed to mitigate the risk of future disputes (Magfirah, 2026).

The organization of ambulance managers at the Istiqamah Mosque still relies on an informal structure based on the mosque's existing leadership. Managers are appointed verbally, as stated in the interview:

*As for the official letter, there was no written copy; it was simply handed over directly by the chairperson to us, the executive board members including the vice chairperson and me, the secretary and we were immediately responsible for the driver's matters (informants 3)*

This ex-officio governance model, which operates without an official Decree, demonstrates that the organization functions on the basis of social capital and a strong trust-based foundation. However, from the perspective of modern waqf management, the absence of a formal structure and the lack of legal recognition for *nazhirs* registered with the Ministry of Religious Affairs or the Indonesian Waqf Board can hinder professionalism and the consistency of long-term oversight (Ihsanuddin, 2024; Anggraini et al., 2024).

In practice, the management implements a zero-cost policy for residents. To cover high operating costs, the management has implemented an innovative community-based retail fundraising initiative

*As for the donation boxes in residents' homes, we've designated the funds from the start specifically for ambulance operations... We collect the donations once a month... We've authorized the mosque's youth to handle the collection (informants 2)*

This innovative approach demonstrates that contemporary community-based fundraising (retail Islamic philanthropy) can ensure the availability of daily cash flow for social operations (Wijaya, 2025; Aprullah et al., 2025). This policy of free ambulance services actualizes the role of mobile waqf as an instrument of community welfare with a direct impact (Kahfi & Zen, 2024; Siregar & Setiawan, 2020).

Supervisory functions are carried out through periodic physical maintenance of vehicles and digital financial reporting, as explained below:

*We have a schedule for oil changes, tire replacements... Oil changes are usually done once a month. These maintenance costs are drawn from a special operational budget... (informants 2)*

Although routine physical maintenance has been scheduled, the biggest challenge in managing movable assets such as ambulances is the high rate of economic depreciation (Suryanovi et al., 2023). The administrators have not set aside specific investment funds for future unit renovations (depreciation costs), which are essential for ensuring the ongoing sustainability of the waqf's benefits (*ta'bid al-manfa'ah*) (Salam, 2015; Ryandono & Wahyudi, 2021). In addition, the reporting system which currently relies on WhatsApp groups and simple Google Forms needs to be improved to meet standard accountability requirements for waqf financial reporting (Nassikhah, 2024).

Based on the analysis of data from the in-depth interviews presented, the management of waqf ambulances at the research site is classified into four classical management functions, namely planning, organising, actuating and controlling. In terms of planning, the procurement of these waqf ambulances employs a bottom-up approach initiated directly by the Islamic community organization. This initiative was driven by the urgent need for emergency medical services in rural areas, which, in this context, aligns with the *Maqashid al-Shari'ah* principle of the preservation of life (*hifz al-nafs*). Nevertheless, this planning aspect still leaves a gap in positive law; although under Sharia law the ownership status constitutes a collective community endowment, formal legal evidence such as the Motor Vehicle Ownership Certificate is still registered in the name of an individual civilian and does not yet have an official Endowment Declaration Deed.

Furthermore, the effectiveness of this planning function is supported by organisational aspects, which, unfortunately, are still managed informally. The organisational structure ranging from the positions of vice-chairperson and secretary to the coordination of ambulance drivers is determined verbally by the chairperson without any clear written decision, either from the internal management or from the Ministry of Religious Affairs. This ex-officio governance model indicates that the organisation operates entirely on the basis of the principle of voluntary service (social capital) and strong trust amongst the management (Resilience, 2025).

Despite its limitations in terms of organisational formality, the operational function (actuating) of this waqf ambulance demonstrates innovation in decentralised retail fundraising strategies. The management utilises a method of distributing special donation boxes for the ambulance to every resident's home, which are then collected on a regular monthly basis by young people from the mosque. This community-based fundraising strategy has proven effective in ensuring a stable cash inflow, enabling the management to maintain a policy of providing a completely free service (zero-cost policy) for all local residents.

Finally, in terms of the controlling function, physical maintenance such as routine oil changes and tyre replacements is carried out periodically using a specific budget allocation from the accumulated tactical funds. The operational oversight and public accountability aspects of this ambulance management system are also considered adaptive, as they have incorporated digital tools such as data entry via Google Forms and daily reporting, which is communicated transparently and in real time to the public via a residents' WhatsApp group.

### **Challenges in Management**

The main challenges in managing the movable waqf in the form of an ambulance at the Istiqamah Mosque in west sumatera stem from institutional aspects and human resource capacity. To date, the asset managers have not been

officially registered as *nazhirs* with the Ministry of Religious Affairs or any authorised body, but remain mosque administrators working on a voluntary basis. This informal status is exacerbated by the administrators' limited understanding and knowledge of modern waqf governance, waqf accounting and strategies for developing movable assets. Owing to the lack of a clear remuneration system, the management of these ambulances relies entirely on a spirit of mutual cooperation and empirical experience, which may affect the consistency and professionalism of management in the long term.

In addition to issues relating to the capacity of the administrators, serious obstacles were also identified in the administrative and legal aspects of the asset. The ambulance, which is the subject of the waqf, has not yet been issued with a Waqf Declaration Deed by the Waqf Declaration Deed Issuing Officer. The absence of this legal document means that the waqf status of the ambulance does not yet have definitive legal force, either in the eyes of religion or the state. Furthermore, the vehicle registration certificate for the ambulance is still administratively registered in the name of the previous owner and has not yet been transferred to the name of the mosque or the waqf trustee organisation. This situation creates a high degree of legal uncertainty and leaves the asset vulnerable to the risk of disputes or unilateral claims in the future (Wulandari & Apriyanto, 2025)

From an economic and managerial perspective, the operational sustainability of the ambulance service is hampered by funding uncertainty. The mosque's management relies heavily on irregular sources of funding, namely monthly voluntary donations from the community and Friday collection boxes, the amounts from which fluctuate. This funding model poses a significant risk, given that ambulances, as movable assets, depreciate rapidly and require substantial periodic maintenance costs. To date, the management has not set aside a specific reserve fund for major repairs or allocated funds for long-term investment in the procurement of replacement units; consequently, this social service is vulnerable to disruption in the event of sudden breakdowns.

Operational challenges are compounded by financial oversight and reporting mechanisms that remain very rudimentary. The system for monitoring ambulance usage has so far relied solely on self-reporting by volunteer drivers via cash books or Google Forms, without any independent verification or internal audit. In terms of financial accountability, the reporting of these waqf funds does not yet adhere to official regulatory standards such as PSAK 112 on Waqf Accounting. The nature of mosque management, which remains heavily characterised by a trust-based approach rather than a rule-based one, makes it difficult to accurately measure objective transparency regarding financial performance and the sustainability of asset benefits.

## CONCLUSION

This study successfully achieved its objective of analysing the implementation of management functions and the level of regulatory compliance in the management of the waqf ambulance at the Istiqamah Mosque in west sumatera. The findings indicate that, in practice, the Planning, Organising, Actuating, Controlling, management functions have been effectively implemented through community initiatives and innovative retail fundraising via monthly donation boxes, which have enabled the provision of free healthcare services to rural residents.

Nevertheless, formal legal aspects and managerial sustainability remain sub-optimal due to assets still being registered in private names, the absence of a Deed of Waqf, and the lack of a budget allocation for long-term investment to cover depreciation.

As a recommendation and practical application of these findings, mosque administrators are encouraged to expedite the process of securing the administrative legal status of assets by obtaining certification of the *nazhir's* competence and transferring vehicle ownership to the name of the institution or mosque to ensure they have permanent legal standing. Furthermore, mosque management is advised to begin adopting modern accounting standards based on PSAK 112 and to consistently set aside a portion of operational funds as a long-term maintenance reserve to ensure the operational sustainability of the ambulances. This research can serve as a blueprint for the governance of community-based ambulances in other rural areas, whilst also providing an initial data foundation for future researchers to examine issues relating to the management of movable waqf assets within different contexts and dimensions.

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### **Author contribution**

**Fadila Rahmadani:** Writing-Preparation of original manuscript, Conceptualization, Methodology, **Emrizal:** Visualization, Investigation, Improve Content, **Nil Firdaus:** Data accuracy and analysis, Improve Language, **Dodon Alfiaender:** Data accuracy and analysis, Improve Language

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### **Ethical clearance**

The research company has agreed to carry out the research and is willing if the results of this research are published.

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