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**Potential for Digital-Based Productive Waqf Development (Case Study of *Datuk Sulaiman ModernIslamic Boarding School* and *Muhammadiyah Boarding School*) in Palopo City, South of Celebes**

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| **ARTICLE INFO** |  | **ABSTRACT**  **Purpose**: This study was to identify and analyze digital-based productive *waqf* management procedures according to existing regulations for the development of productive *waqf* in Islamic boarding schools in Palopo City.  **Design/Method/Approach**: This research uses empirical and qualitative descriptive research as the method; the approach of this research is a case study. The subjects/informants of this research are elements of leadership and management at Datuk Sulaiman Islamic Boarding School and Muhammadyah Boarding School by means of observation, interviews, and documentation as the core analysis of research data.  **Findings:** The result of this research is that Datuk Sulaiman Islamic Boarding School (PMDS) and Muhammadiyah Islamic Boarding School have great potential to realize an economic movement and independence with the concept of productive waqf in Islamic boarding schools. Supporting the management and optimization of existing (traditional) waqf by using productive waqf instruments and utilizing digital technology facilities that have developed the pesantren economy.  **Organally/Value**: This research is expected to provide the development of waqf efforts from the portrait of the fact that most of the management of waqf empowerment in Indonesia has not been touched productively and its management is through a digital base. |
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**INTRODUCTION**

Covid-19 pandemic has hit almost all countries in the world, including Indonesia, which not only has an impact on health, but has a significant impact in all sectors, such as social, educational, cultural, and the sectors of the national economy which also have an effect, a decline in the country's economic growth. As an instrument of Islamic philanthropy, waqf is an instrument of Islamic philanthropy that is engaged in raising funds or something material for social benefits by prioritizing *maqaashid sharia* values.

The management of waqf managed professionally is absolutely necessary in improving the national economy, both personally and institutionally. In the national banking industry in Indonesia, waqf is part of the basic objectives and functions of Islamic banking institutions that play a role in national economic development. In Article 4 paragraphs 3 and 4 of Law Number 21 of 2008 concerning Sharia Banking, and after referred say’s as Law No. 21/2008 of Sharia Banking, it is stated;[[1]](#footnote-1)

“……. (3) Islamic banks and Sharia Units may collect social funds originating from cash waqf and distribute them to waqf managers (nazhir) in accordance with the will of the waqf giver (wakif). (4) The implementation of social functions as referred to in paragraphs (2) and (3) is in accordance with the provisions of laws and regulations”.

The application and development of waqf instruments is developed productively by the people and the results can be channeled back to the people according to the purpose of the waqf. Productive waqf according to the values ​​of Islamic teachings as practiced from the time of the Prophet Muhammad until now.[[2]](#footnote-2) Waqf is managed productively able to overcome economic problems that are still not optimal. In addition, the *maqashidsharia* is according to *As-Syatibi* that through empowerment of productive waqf according to aspects of the concept of need.[[3]](#footnote-3)

The development and potential of productive waqf in Indonesia through the regulation of laws and other policies related to productive waqf, this encourages the empowerment of waqf that is more productive and of course must take advantage of the availability of technology in the current digitalization era. Prospects for *nadzhir* (the management of waqf) need to improve digital literacy skills in the field of waqf to meet community needs by collaborating between Islamic educational institutions and Islamic financial institutions.[[4]](#footnote-4)

Islamic boarding schools in history as icons of the first Islamic educational institutions and survived in the midst of society even during the COVID-19 pandemic. Islamic boarding schools have a big role in the socio-economic dynamics in society. In terms of quantity, Islamic Boarding Schools (Islamic Boarding) as Islamic educational institutions are able to experience special developments with appropriate development programs, of course, one of the instruments for developing financial resources is the empowerment of productive waqf.

Many pesantren have not been literate and touched by digitalized information technology in the collection of management and distribution of waqf productively, in some pesantren they have not even been touched by productive waqf management due to the lack of digital literacy and have not made a breakthrough in economic expansion with the support of technological sophistication. As a case study focus on "Datuk Sulaiman Modern Islamic Boarding School" and "Muhammadiyah Boarding School" in Palopo City, South Celebes, and several Islamic Boarding Schools in South Celebes Province, such as the "Nurul Jadid" Islamic Boarding School in Bua district of Luwu and the “PPS Shohwatul Ummah” Islamic Boarding School in Matiro Bulu district of Pinrang, as a portrait of an Islamic boarding school has the potential for waqf to be developed, but there has been no touch of the waqf development program in a more productive direction.[[5]](#footnote-5)

In accordance with the scope of this research, at the Datuk Sulaiman Modern Islamic Boarding School, hereinafter abbreviated as PMDS, there is only traditional waqf, namely waqf land which is used as the location for the initial development of Islamic Boarding School there, the source of financial management is then managed from student school fees and development *Infaq*. At the Muhammadiyah Boarding School, hereinafter abbreviated as MBS, the management of productive waqf is centralized by the regional and district/city central Muhammadiyah board of waqf management where the management of productive waqf is in the facilities and infrastructure sector which is not directly managed by the special management of Muhammadiyah Boarding School even though it is under the auspices of *PPMuhammadyah*.

The "Nurul Jadid" Islamic boarding school has almost no waqf management at all, only waqf land for the land for the location of the pesantren, the rest comes from the assistance of the Regency Government and school fees for students. Similar to the "PPS Shahwatul Ummah" Islamic Boarding School in district of Pinrang, South Celebes, Waqf land for the construction of Islamic boarding schools, the rest of the management funds are from Infaq fees for students and some assistance from the local district government, all of which can actually be managed using technological facilities both from the aspect of waqf form, waqf collection sources, procedures, processes and empowerment towards a more productive.[[6]](#footnote-6)

Tracing the management of productive waqf in several Islamic boarding schools, such as the “*Darussalam Gontor*” Islamic Boarding School and the “*Nurul Hidayah*” Islamic Boarding School is an illustration of Islamic education and helps the surrounding community in the religious, economic and social fields."*Darussalam Gontor*" apart from being an Islamic educational institution that has potential, also participates in developing productive waqf activities which are quite popular to date and have received recognition from the Indonesian people.[[7]](#footnote-7) Meanwhile, "*Nurul Hidayah*" which is an Islamic Boarding School in the district of Penajam Paser Utara, East Borneo developed productive waqf through the agricultural sector.[[8]](#footnote-8)

Another view the professional productive waqf management is able to support all sectors hasn’t only education, business units, health, infrastructure, even to improve the welfare of human resources (HR) in an institution/organization. Such as Dewi Anggraeni who revealed the concept of managing the Waqf Foundation of the Indonesian Muslim University (YW-UMI) through a syar'i socio-historical approach which revealed that the management of productive waqf at YW-UMI into the waqf assets by utilizing three main pillars; Education, Sharia micro-enterprise, Health based on the concept of Islamic management that is Amanah, Fathonah, Tabligh, Siddiq, and Himayah. YW-UMI in order to maintain the existence of the Foundation which was formed from waqf carried out a waqf development strategy, instrument of marketing network partnerships with third parties, expansion and revitalization of old production equipment, and training programs for waqf managers (nadzir) whose expertise is based on requirements specifications.[[9]](#footnote-9)

Utilization of productive waqf in the field of education by Kasdi in his article review reveals that; first, to support the operational costs of education; second, providing prosperity to human resources for teaching and education personnel; third, funding for the development and maintenance of facilities; fourth, expansion of supporting facilities for sports buildings, football fields, and other sports facilities; fifth, escalating the quality of human resources by carrying out various trainings with orientation on aspects of increasing the level and quality of human resources; sixth, the construction of a mosque where the moral and reasoning of the people is developed, morals are developed through the deepening of divine and religious values.[[10]](#footnote-10)

Function of Islamic boarding in improving the welfare of the surrounding community by *Nufzatutsaniah* who explained the influence of the quality of waqf products for small and medium enterprises and the *Darunnajah Islamic Boarding School* in Jakarta as the manager (*nazhir*) of productive waqf can develop the quality of pesantren education and contribute to the poor local society.[[11]](#footnote-11)

The use of technology plays a significant role in the development and empowerment of productive waqf by *Siska Lis Sulistiani* through a normative juridical study examining the legal aspects of Sharia Fintech in fostering an increase in the collection of cash waqf funds. in the financial sector, it can be carried out and developed in a more productive direction by taking into account the aspects of the terms and pillars of waqf in accordance with the provisions of Islamic law and the policies implemented by the applicable positive law.[[12]](#footnote-12)

The purpose of this research is to see and explore the potential of resources both from the human, literacy, and financial aspects. This can also be seen from one of the samples of Islamic boarding schools in the location data source in this study, “Datuk Sulaiman Modern Islamic Boarding School (PMDS)” in Palopo City which in quantity experienced an increase in the number of students even though during the COVID-19 pandemic it was recorded that in year 2020 the number of students was 1,219 people. And in 2021, from total number of students is 1,517 people, compared year 2019 the number of students is 1,145 people. At the Muhammadiyah Boarding School Islamic Boarding School, the potential for an increase in the quantity aspect of the number of students has increased since it was inaugurated in year 2019, the number of boarding students has reached 174 people. So more many number of Islamic boarding school students continues to experience a significant increase, the authors assume that by making Islamic Boarding Schools a means of developing productive waqf with technological sophistication, it has great potential in its function of realizing economic movement and independence in the midst of people's lives.

The function of pesantren according to Law number 18 of 2019 concerning Islamic Boarding Schools, hereinafter referred to as Law No. 18/2019 of Islamic Boarding Schools in article 43 states that;[[13]](#footnote-13)

“Islamic Boarding in carrying out the function of community empowerment, Islamic boarding schools carry out activities in preparing independent and skilled human resources so that they can play an active role in development”

The purpose of this study also provides an overview of Islamic boarding schools that are developing and advancing institutionally and financially from the use of productive waqf which are managed professionally on a digital basis. Islamic Boarding Schools (Ponpes) have the opportunity to establish and manage productive waqf on the basis of digitalization of waqf (e-waqf), both originating from waqf asset land which was originally used traditionally and other sources of financial income for pesantren that can be managed in a more productive direction.

The current portrait of Islamic boarding schools in managing Islamic philanthropy (Zakat, Infaq, Shadaqah, Waqf) still shows that waqf management is managed traditionally and unprofessionally, digital-based productive waqf that utilizes the availability of technology is a challenge for pesantren, in addition to supporting factors and opportunities that are also owned by Islamic boarding.[[14]](#footnote-14)Support for development and transformation procedures towards digital at this time, so that various strategies are needed to be developed by Waqf Management Institutions in general, one of which is through the development of money-productive waqf based on fintech platforms.[[15]](#footnote-15)

In accordance with the mandate of Law No. 41/2004 Waqf in article 43 paragraph 2; "Management and development of waqf assets as referred to in paragraph 1 is carried out productively."[[16]](#footnote-16) The implementation and development of digital waqf is also accompanied by the issuance of the MUI Fatwa on cash waqf,[[17]](#footnote-17)Government Regulation Number 1 of 2008 concerning Guidelines for the Management and Development of Waqf Assets.[[18]](#footnote-18)

**MATERIALS AND METHODS**

The type of research is empirical research with a qualitative descriptive method, where the approach of this research is a Case Study approach with the aim of providing an intensive and holistic interpretation of interpretation and analysis of a limited unit (individual/group/institution) at a certain level to provide insight into the current situation (real).[[19]](#footnote-19)

The source of the data in this reseacrh came from the two Islamic Boarding School, like the administrators of the *Modern Datuk Sulaiman Islamic Boarding School* (PMDS) and the *Muhammadiyah Boarding School* as the main material in the form of the results of interview guidelines and recordings via audio and visual during observations to see the potential for waqf that existed in both. Then legal materials such as Law no. 41/2004 concerning Waqf, Government Regulation no. 42/2006 as the implementation of the Law on Waqf and MUI Fatwa No. 106/ DSN MUI/X/2016 concerning Cash Waqf.

The informants in this research were elements of the leadership and management at the Datuk Sulaiman Islamic Boarding School (PMDS), and Muhammadiyah Boarding School as the focus of the research data subject. The collection and processing of data in this study is to describe the source of data from informants divided into instrument methods, observation, interview and discussion.[[20]](#footnote-20)Such as observation and interview, direct observations to the field with the aim of seeing the aspects of waqf in the research location were collected as material to describe the findings in this study. The analysis of the processed data of this research is “content analysis”, which will be described in as much detail as possible the data material in a description of the results of the analysis of the findings.

**RESULT AND DISCUSSION**

**Modern Datuk Sulaiman Islamic Boarding School(PMDS)**

Datuk Sulaiman Modern Islamic Boarding School is an Islamic Education Institution characterized by “Islamic Boarding” (traditional educational institutions with students/students living in the Islamic boarding area. PMDS is a popular Islamic boarding school in “Tana Luwu”, South of Celebes, a place to study religion characterized by da'wah, religion, and the state).Was founded on August 17, 1982 with 4 scholars of “Tana Luwu” like K.H Muhammad Hasyim, K.H Syarifuddin Daud, K.H Drs. Ruslin, and Prof. K.H Said Mahmud Lc.MA. Finally became the Datuk Sulaiman Modern Islamic Boarding School with 2 types of male and female Islamic Boarding Schools exactly a year after the establishment of Datuk Sulaiman Modern Islamic Boarding School.

Until now, PMDS students and students have reached the number of thousands of Student (Santri) and have spread to various regions both inside and outside the region; in accordance with the style of Islamic boarding school education that is striking is "da'wah" for community empowerment. The coaches and teachers who teach at PMDS Palopo ± 150 people with teacher status, teaching qualifications for S3, S2 and S1. PMDS Palopo teachers and coaches are known to be actively involved in various socio-religious institutions and educational institutions. The students currently studying at PMDS Palopo are not only from Tana Luwu, but also from outside the region and other provinces.

**Muhammadiyah Boarding School**

The word "Boarding School" is a foreign term (read; English) to refer to Islamic Boarding Schools; Muhammadiyah Boarding School (MBS) Palopo is one of the foundations for junior high school level boarding schools that has an inter-provincial axis road in the city of Palopo. In 2018, during the STIE Muhammadiyah Palopo graduation ceremony, the Muhammadiyah leaders of the Palopo region in particular and Muhammadiyah residents in general were to establish a pesantren which would later give birth to intellectual and intellectual scholars. After a few moments of giving the mandate, the Regional Leadership of Muhammadiyah, Dr. AbubakarMalinta and all Muhammadiyah members formed a founding team chaired by Ir. H. AfryHiray. In 2019, the Palopo Muhammadiyah Boarding School was officially established which was inaugurated directly by the central leadership of Muhammadiyah Drs. Goodwill Zubir.

**The Potential of Waqf in *Datuk Sulaiman Modern Islamic Boarding School* and *Muhammadiyah Boarding School* in Palopo City**

The results of the data analysis presented from the search for the both show that there is potential from several aspects that can be used as waqf instruments, the main aspect in developing productive waqf is from the internal side, the waqf asset itself as the name, both in the form of land, building facilities and infrastructure. Learning facilities either sourced from traditional waqf or waqf with money as well as donation fees and school fees for students who stay and study at the Islamic Boarding School.

All of the potentials possessed by the two Islamic boarding schools are basically similar, only the difference in the style of these two Islamic boarding schools is in the management of waqf, where Datuk Sulaiman Modern Islamic Boarding Schoolwaqf assets in the form of land waqf (traditional) and Muhammadiyah Boarding Schoolwaqf assets are traditionally managed by the Muhammadiyah Waqf Council. Regarding the existing potential, the two Islamic Boarding Schools can develop productive waqf that comes from the transfer of financial resources (infaq, shadaqah, school fees) to be developed through the mechanism of cash waqf investment or cash waqf. At Islamic financial institutions waqf management already exists and runs with the term Cash Sukuk Linked Waqf and the implementation of Presidential Regulation no. 82 of 2021 related to the perpetual funding of pesantren to carry out the functions and objectives of pesantren in accordance with Law no. 18/2019 concerning Islamic Boarding Schools.

**Implementation of Law No.41/2004 concerning Waqf/Government Regulation No.42 of 2006 and No.25 of 2018 concerning Implementation of Law No.41/2004 about Waqf and Indonesian Council of Ulama Fatwa No. 106/ DSN-MUI/X/2016 Regarding Cash Waqf**

***Undang-Undang Nomor No 41 Tentang Wakaf Dan PP No.42 Tahun 2006 Tentang Pelaksanaan UU No.41/2004***

Implementation of the implementation of Law No. 41 of 2004 concerning waqf (Government Regulation/PP No. 42 of 2006 and PP No. 25 of 2018) The issuance of Government Regulation (PP) No. 42 of 2006 and PP No. 25 of 2018 as evidence of the State guarding and pay attention to the development of waqf instruments as an instrument of economic development in the welfare of Indonesian social life. The mandate of Article 22 of Law No. 4/2004 Waqf Chapter concerning the Designation of Waqf Assets; "In order to achieve the purpose and function of waqf, waqf property can only be allocated to:[[21]](#footnote-21)

1. Facilities and activities of worship
2. Education and Health facilities and activities
3. Assistance to the poor, abandoned children, orphans, scholarships
4. Economic progress and improvement of the people and/or other welfare progress that does not conflict with sharia and statutory regulations.

"The embodiment of the purpose of the waqf function is explained in Article 42 of Law no. 41/2004 "Nadzhir is obliged to manage and develop waqf property in accordance with the purpose of its function and designation (Article 22 of Law No. 41/2004)"

The explanation of article 42 which in essence is what Nadzir's performance is like and how is explained in article 43 paragraphs 1 and 2 of Law no. 41/2004 Waqf Chapter on Management and Development of Waqf Assets states; "(1) The management and development of waqf assets by nadzhir as referred to in article 42 is carried out in accordance with sharia principles, (2) the management and development of waqf assets as referred to in paragraph (1) is carried out productively".

Related to Nazhir's role in managing productive waqf, it is regulated in government regulation No. 42/2006 where Nazhir is divided into 2, namely: individual nadzhir and organizational nadzhir. Until 2021 through a seminar workshop on Islamic Financial Institutions Recipient of Cash Waqf hereinafter referred to as (LKS-PWU) as a portrait of the percentage of nazhirwaqf in Indonesia. The percentage of productive waqf management is also comes from the Sharia Micro Waqf Board which has been registered with BWI in accordance with government regulation No.25 of 2018 implementation of Law No.4/2004 Waqf.

***Waqf in theIndonesian Council of Ulama (MUI) Fatwa No. 106/ DSN-MUI/X/2016 concerning Cash Waqf***

The role of the MUI Fatwa No. 16/DSN-MUI/X/2016 On the other hand, the Indonesian Ulama Council as the “Legal Advisor Council” responded to the development of productive waqf by issuing a fatwa on cash waqf and calling on the Indonesian people to waqf productively. With the DSN-MUI fatwa, the space for the economic development of the people, especially waqf, will be opened which, if carried out massively, will indirectly boost the economy of the Indonesian nation. The MUI fatwa explains; (MUI 2002); "Cash Waqf / Waqf al-Nuqud) is a waqf that is carried out by a person, group of people, institutions or legal entities in the form of cash."[[22]](#footnote-22)

1. Included in the definition of money are securities.
2. Cash waqf is legal (maybe).
3. Cash waqf can only be channeled and used for things that are permitted by syar'i.
4. The principal value of Cash Waqf must be guaranteed for its sustainability, it may not be sold, donated, and/or inherited.

***Fintech Platform as an Application for Financial Institutions for Productive Waqf Management***

Fintech Platforms and Islamic Financial Institutions as a means of productive waqf management in managing waqf funds in accordance with regulations, so Islamic Financial Institutions-Cash Waqf Recipients (LKS-PWU) as Professional Managers in managing productive waqf (money waqf and cash waqf) in accordance with the mandate of the Law Law Number 21 of 2008 concerning Sharia Banking Article 4 paragraph 3 states "Sharia Banks and Sharia Units (UUS) can collect social funds originating from cash waqf and distribute them to waqf managers (nazhir) in accordance with the will of the waqf giver (wakif)".[[23]](#footnote-23)

At the National Seminar for the 8th International Sharia Economic Festival (ISEF) presenting 2 Seminar Workshops entitled "Workshop on Islamic Financial Institutions Recipient of Cash Waqf and International Waqf Conference, discussing and reviewing the existence of Islamic financial institutions as Professional Nazhir (mandate government regulation no. 42/2006) with Financial Technology (Fintech) as a means of channeling and distributing waqf fromwaqf giver(wakif) to waqf recipient (MauqufAlaih). In the workshop seminar Islamic Financial Institution-Recipient of cash waqf (LKS-PWU) and Indonesian Waqf Board (BWI) explained the legal aspects to the technical stage of distributing cash waqf for productive needs, especially Islamic educational institutions that can function as Wakif and MauqufAlaih (Implementation of Internal and External Waqf).

The conclusion of the seminar results can be used as a reference that in the context of accelerating economic development with waqf instruments as Wakif and MauqufAlaih (Implementation of Internal and External Waqf). In the context of accelerating economic development with productive waqf instruments can be done by anyone, anywhere and anytime.

An example of the ease of waqf through the fintech platform is that all can waqf in general in the "LinkAja Syariah" application, a feature of the PT. Fintek Karya Nusantara is able to raise (crowdfunding) waqf funds in general directly to the intended Waqf Board and registered bodies in collaboration with the “LinkAja Syariah” platform.Other schemes can also be applied to the Islamic Banking Industry Financial Institution management model. The concept is that in Islamic Banking there is a Special Waqf Account or financial management sourced from Ziswaf (Zakat, Infaq, Shadaqah, Waqf), direct telephone interview with Mr. Khemal as the Branch Manager of Muamalat Bank Palopo city.[[24]](#footnote-24)

At theIslamic Financial Institutions-Cash Waqf Recipients(LKS-PWU) coaching workshop for Bank Syariah Indonesia (BSI) and CIMB Niaga Syariah, it was shown that the professional level Waqf fund management scheme in the financial sector still carries the concept of digitizing waqf management. Financial institutions can become NazhirWaqf Professionals who are ready and advanced in managing the benefits of funds from the Wakif To MauqufAlaih, with the product contract scheme of this Islamic financial institution, the waqf managed funds of the Wakif can be optimized.

***PMDS and MBS Islamic Boarding School Financial Resources and Process for Productive Waqf Instruments***

Taking view of the potentials number of students and some of the waqf assets that already exist in the form of land as well as PMDS and MBS school building facilities in the city of Palopo are very likely to develop their institutions through productive waqf programs.

PMDS can appoint Nazhir Individual Waqf in a professional Islamic boarding school according to BWI standards to manage the financial resources of the pesantren in the form of managing benefits in a productive direction, of course. Nazhir is the one who will gradually be provided with technical aspects regarding professionalism in managing which will be sworn in and mandated by BWI to manage waqf in their respective institutions, and can also apply to Islamic Financial Institutions that have been appointed by BWI with the special “Nazhir” LKS-PWU mechanism for cash waqf or cash waqf.

At the MBS Islamic Boarding School where the organizational management aspect is controlled by Central Manager Muhammadiyah which has formed a waqf assembly at the management level of each regional representative, especially Palopo City, chaplain Mr. Amril, MH as the director of the Muhammadiyah Boarding School in an interview session via telephone he said: "Management of waqf funds or related to waqf in Muhammadiyah there is a waqf assembly that manages Muhammadiyah waqf assets, so if there is a waqf it is directly controlled by the waqf assembly, we (read; MBS) also receive waqf in the form of money for the development of the tahfidz program directly to MBS to deposit funds and made a kind of waqf pledge letter until now the program is running, if for waqf land or assets that are sold and then donated to MBS it is managed by the Muhammadiyah Waqf Council, one of the members of the assembly of ust Hafid (chairman of STIEM Palopo City).[[25]](#footnote-25)

Statements from Mr. Amril and Mr. Hafid as members of the central administrator Muhammadiyah PalopoWaqf Council also responded to MBS's opportunity to increase the conversion of financial source income from waqf because in essence there has been waqf management at the institution. To maximize productive waqf managed by MBS. (Recorded interview with Mr. Hafid as a member of the central adminitrator Muhammadiyah Waqf Council Palopo City.[[26]](#footnote-26)

**CONCLUSIONS**

The condition of the Datuk Sulaiman Islamic Boarding School and the Muhammadyah Bording School whose waqf management is not yet productive and has been touched by sophistication of digitalization technology has the opportunity to develop waqf programs in terms of collection, management, and distribution in a productive direction by utilizing digital technology.

The digital waqf platform developed by digital applications and financial institutions as well as the Indonesian Waqf Board as waqf legitimacy can accommodate the need for management and distribution of waqf according to the wishes of the wakif (who gave the waqf). Along with the development of the era of waqf also transformed into a more flexible form, cash waqf with a temporary and permanent waqf pledge can meet the development of financial inclusion of Islamic Boarding Schools. Research and development of waqf is also important to be disseminated in literacy and actualization, so that the development of philanthropy continues to develop over time.■

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