

## WAQF FUND MANAGEMENT MODEL IN THAILAND: CASE STUDY OF AL-HIDAYAH WAKAF FOUNDATION FOR EDUCATION AND SOCIAL DEVELOPMENT

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### ABSTRACT

This research aims to find out the management of waqf funds at the Al Hidayah Waqf Foundation for Education and Social Development, and the model of waqf funds management at the Al Hidayah Waqf Foundation for Education and Social Development, particularly in the management of Education in South Thailand. Research methods using qualitative descriptives, data analysis techniques using Fishbone diagrams, and data collection through interviews. The research results show that the Al Hidayah Wakaf Foundation for Education and Social Development has a waqf property of 15 million Baths or around 7 billion, to find out the waqf fund management model at the Al-Hidayah Waqf Foundation for Education and Social Development by providing education scholarships to foreign countries such as Indonesia, Malaysia, and Medina or Muslim-based countries.

Keywords: Waqf Model, Waqf Fund Management, Waqf in Southern Thailand

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## INTRODUCTION

Thailand is a Southeast Asian country, a Constituent Monarchy (a government established under a constitutional system that recognizes the King, Queen, or Emperor as head of state) (Rahayu et al., 2022). Islam was introduced to Thailand in the 10th or 11th century by Arab and Indian traders. Islam has been practiced in the Pattani region since the establishment of the 14th-century Pattani Islamic kingdom (Scupin, 1980). But since the rule of the Siamese kingdom. Until now, Muslims have been a minority and discriminated against by the Thai government. Muslims in Thailand are about 15 percent. Compared to Buddhists, about 80 percent. The majority of Muslims live in southern Thailand. About 1.5 million people, or 80 percent of the total population, live in Pattani, Yala, and Narathiwat. Three provinces that greatly color the dynamics in southern Thailand. Southern Thailand has five provinces: Pattani, Yala, Narathiwat, Satun, and Songkhla, with a total population of 6,326,732 (National Statistics Office, 2002). The majority of the Muslim population is found in four provinces: Pattani, Yala, Narathiwat, and Satun, which are about 71% urban and 86% rural, while in Songkhla, Muslims are about 19% male and 76.6% Buddhist. Thus, the majority of the Malay-speaking population, averaging 70%, is in the three provinces: Narathiwat 0.3%, Pattani 1.0%, and Yala, 3.0% (population census, Thailand, 2000) (Rahman et al., 2024; Gilquin, 2002).

During the visit of the Ministry of Religious Affairs student mobility program students on Thursday (29/11), that the total land that was donated was 300 more hectares in the area หมู่ 3 135/8 Khao Tum, Yarang District, Pattani 94160, Thailand which had been acquired by the Sharia corporation there, then donated to the Madinah Al-Islam Foundation led by a figure named Dr. Ismail Luthfi Japakkiya (Sodiqin, 2016). On this land, a residential

area (Property Development), Education (Fatoni University) is built, which is equipped with pre-facilities of the Mosque or Islamic Center, Sports area (Stadium), Hospital, Marriage Building, or Convention Center, Asean Mall Pattani. Being a non-Muslim country. Thailand does not have laws that specifically address the needs of waqf institutions. Currently, their waqf for the provinces is run under the supervision of provincial Islamic and mosque committees (Koto & Saputra, 2016).

The common practice in collecting waqf assets in the Thai area is that donors who do not donate or endow their land to the mosque (Huda et al., 2020). The recipient is the imam. In most cases, the trustees for waqf properties in Malay-Muslim areas consist of open land, apartments, and rubber or coconut plantations. All these properties are donated to the mosque. The income from these properties is used to maintain the mosque and religious school. The remainder will be deposited in the waqf account of the waqf committee. The purpose of waqf property collection is to bring waqf property towards sustainable development and poverty alleviation (Mohsin et al, 2016).

All religious matters, including waqf, zakat, and fitrah, are administered jointly by the Chularajmontri, the provincial committee for religious affairs, and the mosque committee. As for the position of waqf land in Thailand, it is outside the scope of Thai civil law (Yusuf, 1998). Fortunately, a case has been decided by the court of Narathiwat, southern Thailand, to accept the concept of waqf in Islamic law. Before discussing that, it is necessary to study the provisions of two laws regarding Muslim affairs in Thailand in general. The two laws are as follows:

The Royal Act Concerning Muslim Mosques, 1947. In Thailand, Islamic and state law have authorized the committee to manage mosques and property. Second, to ensure proper observance of Islam according to Malay culture. This provision

is very general. Under this law, mosque committees are formed to manage mosques. Before the demote is appointed, the mosque must be registered with the province's Muslim Religious Committee Council (MRCC). Details of mosques by province, mosque committee members, appointment letter of the imam, and khatib karus have been approved by MRCC and submitted to the governor. The appointment and dismissal of the imam, preacher, is usually made by the MRCC after seeking the approval of the people in the area. The Royal Act Concerning Muslim Mosques, 1947, regulates the scope of work of the mosque committee.

According to section 7(2) of the Patronage of Islam Act of 1945, any province that does not have a provincial Islamic committee for affairs, the national committee will monitor their Muslim affairs. The provinces with provincial Islamic committee affairs are as follows: 1. Pattani 2. Narathiwat 3. Yala 4. Satun 5. Songkhla 6. Krabi 7. Surat Thani 8. Nakorn Si Thammarat 9. Phattalung 10. Phuket 11. Trang 12. Ranong 13. Chonburi 14. Prachuab Khiri Khan 15. Sumut Prakran 16. Nakorn Nayok 17. Hat Yai 18. Nonthaburi 19. Bangkok 20. Chachuengseo 21. Ang Thon 22. Ayutthaya 23. Phanga (Haque, 2018).

Aside from being one of the spiritually significant aspects of Islamic teachings, waqf also emphasizes the importance of economic welfare (social dimension). Therefore, redefining waqf to have a meaning more relevant to the real conditions of welfare issues is very important in developing waqf. To increase and expand its benefits, of course, the central role is the management system applied (Johari *et al.*, 2024).

The problems in southern Thailand and Bangkok are different; in terms of insight, Bangkok is more advanced, while religion needs to be improved. The Wakaf Foundation also has an office in Bangkok and is also developing north of the Myanmar border. There is guidance for

converts, and there are also about 300 children. Every year, the Foundation chooses them among the best to get a scholarship to continue their Tarbiyyah school. After their high school graduation, they will be sent to Indonesia to continue their studies. Based on this description, the objectives of this study are: 1) To find out how the management of waqf funds of Al Hidayah Wakaf Foundation for Education and Social Development becomes material for research evaluation. 2) To find out the application of waqf fund management at the Al Hidayah Wakaf Foundation for Education and Social Development, so that it becomes a source/reference for further research.

## MATERIAL AND METHODS

As a manager, in fiqh, the nadzir has the authority to carry out an activity that allows the waqf object to develop and benefit the public even more, but by maintaining the conditions stated by the waqif in his waqf ikrar (statement) (Herawati & Mukhsin, 2020). As for the replacement of waqf assets and changes in their allocation, neither classical nor medieval fiqh regulates it in detail. The only discussion on this matter is in modern fiqh, which is that waqf nadzirs are allowed to develop assets productively in a planned manner, measured in daily activities and easily evaluated (Khoerudin, 2018).

There are two methods used in collection activities, including:

### 1. Direct Fundraising

The direct collection method is a method that uses techniques or ways that involve direct donor participation, namely forms of fundraising where the process and accommodation of donor responses can be done immediately or directly. Suppose the donor has an activity to donate after getting a promotion from the institution's fundraiser (Rohman & Wardana, 2021). In that case, it can be done immediately and efficiently, and all the information needed to donate is already available (Ninglasari,

2018). Examples of this method are: Direct mail, Direct advertising, Telefundraiser, and direct presentation.

## 2. Indirect Fundraising

The indirect method uses techniques or ways that do not involve direct donor participation, namely, forms of fundraising that do not provide direct accommodation for the donor's response immediately or at this time. This method, for example, is carried out using promotions that lead to forming a strong image of the institution, without being specifically directed to become a donation transaction at that time (Rosmala et al., 2019). Examples of this method are: Advertorials, Image campaigns, and organizing events (Maesaroh et al., 2024).

Along with the development of an increasingly advanced era, this collection effort must be taken seriously, accompanied by the right strategy, by every Ziswaf management institution organization. Some of the funds used by institutions to run programs and operations come from funds that enter through donors (Atabik, 2016). When the funds collected from donors are small, the institution cannot help and empower its mustahik (Huzzatul Fikriyah, 2019).

Waqf funds must be distributed, of course, by following Allah SWT's instructions, because Allah created wealth to support humans (Setiadi et al., 2021). Allah SWT's instructions on the distribution and utilization of wealth according to Ghazaly are as follows:

- a) Wealth is used for the benefit of one's own needs.
- b) Wealth is used to fulfill obligations to Allah SWT. There are two kinds of obligations to Allah: material obligations related to religious commitments, which are debts to Allah. Second, material obligations must be fulfilled for the family, namely the wife, children, and relatives. Indonesian society has always understood that the distribution of waqf assets is only for religious purposes, such as building

mosques, boarding schools, and other spiritual purposes. Such an understanding must be abandoned because waqf can be utilized for broader social interests, such as education, health, social services, and economic development through the empowerment of small and medium enterprises (Azka, 2023).

The following briefly describes some of the areas that can be developed so that the community can experience the desired welfare from the utilization of waqf (Devi, 2017; Munawar, 2021):

### 1) Education Field

Development in the field of education can be in the form of building Islamic boarding schools, madrasas, Islamic universities, research institutions for the community, and libraries. Then in terms of empowerment and development of curriculum, human resources, and appropriate technology research projects.

### 2) Health sector

One of the obstacles faced by underprivileged communities is the difficulty of getting adequate health care in hospitals due to lack of funds, for this reason, development in the health sector will greatly help those in need. The construction of hospitals, polyclinics, pharmacies, and medical equipment, as well as the empowerment and development of health human resources from waqf funds will ease the burden on the government in the health sector.

### 3) Social Services Division

Waqf funds, especially cash waqf, will help in the development of social services to build more adequate public facilities, places of worship, and representative religious institutions, then empower the poor through various trainings, and create various da'wah projects covering several fields.

### 4) SME Development Division

Developing small and medium enterprises (SMEs) will enable them to improve the competitiveness of their products and possibly reach foreign

markets. For this reason, it is necessary to prioritize the guidance and development of SMEs that use raw materials from natural resources and their supporting industries for domestic and foreign markets, such as agro-industry, ceramic crafts, and pottery (Azkia *et al.*, 2024). Furthermore, in relation to cash waqf, it provides greater opportunities for cash waqf institutions and nazirs to actively participate in providing capital facilities for SMEs. Assisting the marketing and promotion of SMEs and infrastructure development that supports people's economic empowerment can also be done by utilizing existing cash waqf funds (Ascarya *et al.*, 2022).

### **Research Methods**

This research uses a qualitative descriptive method, which is a type of research that produces findings that statistical procedures or quantitative methods cannot achieve. This study's qualitative descriptive research aims to describe specific facts clearly. Research with this qualitative descriptive method does not search for, explain, or test relationships. The research location is where the researcher conducts research, while the research time is the implementation of the research within a specific period. This research is located at the Al Hidayah Wakaf Foundation for Education and Social Development, namely at The Chang, Bang Klam District, Songkhla 90110, Thailand. The research was conducted from September 04, 2023, to October 01, 2023, and continued communication through Zoom Meeting after November.

Data collection techniques are the most strategic step in research because the goal is to obtain processed data and produce conclusions (Amin *et al.*, 2023). Qualitative research is research in which data collection is carried out in natural conditions, and data collection techniques can be combined (Raharjo, 2011). Data collection is done through interviews. The interview process in this study can be adjusted to the conditions in the field.

However, it still follows the interview guidelines as a reference so that the interview process continues to run in accordance with the objectives of this research. The resource persons in the research were waqf managers at the Al Hidayah Wakaf Foundation for Education and Social Development.

The data analysis technique of this research was carried out using the Fishbone Diagram method. A fishbone diagram is a visual tool for identifying, exploring, and graphically describing all the causes associated with a problem in detail. According to Scarvada (2004), the basic concept of the fishbone diagram is that the fundamental problem is placed on the right side of the diagram or at the head of the fishbone skeleton. The causes of the problem are depicted on the fins themselves. The problem cause categories often used as a starting point include materials, methods, mother nature/environment, and measurement. These six causes of problems are often abbreviated as the 6Ms; other causes of the 6M problem can be selected if necessary. Brainstorming techniques can be used to find the causes of problems, both from the 6M as described above and other possible causes (Pande, Holpp, 2001 in Scarvada 2004). This fishbone diagram is generally used to identify problems and determine the causes of the emergence of these problems. Besides identifying problems and determining their causes, this fishbone diagram can also be used in the change process (Asmoko, 2013).

## **RESULTS AND DISCUSSION**

### **Waqf Fund Management of Al-Hidayah Wakaf Foundation For Education And Social Development**

Waqf management at the Al-Hidayah Wakaf Foundation for Education and Social Development uses a centralized model system that manages the Foundation itself, and special individuals manage its waqf. However, the Al-Hidayah Wakaf

Foundation for Education and Social Development has produced/made contributions such as education, health, recitation places, and so on. Based on this, Al-Hidayah Wakaf Foundation for Education and Social Development continues to improve optimal services with the aim of developing programs and expanding the benefits of its waqf results to improve the education of children in Southern Thailand.

Waqf assets are assets given by the waqif to the nazir to be managed by its designation. The term *banda* or waqf property in fiqh literature is called *mauquh bih*. This waqf asset is one of the pillars to implement waqf (Munawar, 2021). Al-Hidayah Wakaf Foundation for Education and Social Development already has about 4 to 5 waqf assets located in various areas, such as Hat Yai, Bangkok, the northern Thailand-Myanmar border, and in other provinces, about 2 hours from Al-Hidayah Wakaf Foundation for Education and Social Development.

For the management of funds at the Al-Hidayah Wakaf Foundation for Education and Social Development, with the beginning of an empty land, which was then built into a foundation institution to benefit children's education in Southern Thailand. The establishment of the Al-Hidayah Wakaf Foundation for Education and Social Development, with buildings that include waqf money, especially from Foundation members. By improving human resources through education, from secondary level to university level.

Al-Hidayah Wakaf Foundation for Education and Social Development is a waqf institution that develops education, social, and economic programs in Thailand, specifically for the people of Southern Thailand. The education program developed at the Al-Hidayah Wakaf Foundation For Education And Social Development provides significant scholarships to children in Southern Thailand, especially by sending Thai children out of the country to Islamic-based

countries such as Indonesia, Malaysia, and to Medina, where the Al-Hidayah Wakaf Foundation For Education And Social Development has produced around 800 people from undergraduate to doctoral degrees.

Al-Hidayah Wakaf Foundation for Education and Social Development develops education in southern Thailand, Bangkok, and northern Thailand on the border with Myanmar. The Al-Hidayah Wakaf Foundation also has programs to develop schools and school communities under the auspices of the Al-Hidayah Wakaf Foundation for Education and Social Development throughout Thailand.

Al-Hidayah Wakaf Foundation for Education and Social Development develops social programs that regulate the development of the Thai Community, currently only fostering converts in the northern Thailand area. Al-Hidayah Wakaf Foundation for Education and Social Development also has an economic program that develops waqf property, namely land. If the land is passive, then it is rented out so that the Foundation can get results from it every month. Al-Hidayah Wakaf Foundation for Education and Social Development also operates an apartment where the Foundation can get a budget from these activities.

The Al-Hidayah Wakaf Foundation for Education and Social Development program is funded by alums or staff. All Al-Hidayah Wakaf Foundation for Education and Social Development assets are rented out to the community. Every month, the Foundation can get the proceeds from these assets. Moreover, some are used for education, training, and other religious activities. Assets that are rented out include land, rented houses, and apartments. Leasing these waqf assets is intended to develop other waqf assets and help the organization's operations in the sustainability of waqf management in education.

### Waqf Fund Management Model in Al-Hidayah Wakaf Foundation For Education And Social Development

The following are the results of the Fishbone Diagram data management that can be used to describe the waqf fund management model in Al-Hidayah Wakaf Foundation for Education and Social Development.

Table 1. Causal Issues for Waqf Management

No	Factors observed	Problems that occur
1	Human Resources	1. There is no fixed budget in Al-Hidayah Wakaf Foundation for Education and Social Development. 2. Do not have human resources, only use volunteers
2	Education	1. Lack of understanding and insight in the generation of children in Southern Thailand especially. 2. Lack of awareness in education in children in Southern Thailand
3	Religion Level	1. Lack of teachers in religious guidance 2. Lack of awareness in the religious field
4	Literation	1. There is no permanent waqif in Al-Hidayah Wakaf Foundation for Education and Social Development. 2. Waqf assets may not be included in business affairs

In Table 1, this is part of the factors observed with the problems at the Al Hidayah Wakaf Foundation for Education and Social Development. The waqf management model at the Al Hidayah Waqf Foundation for Education and Social Development can help develop education in Southern Thailand. Based on data obtained through interviews, the waqf management of the Al Hidayah Wakaf Foundation for Education and Social Development is operated with the help of alumni or staff from the Foundation who utilize empty waqf land for waqf management for the education of children in Southern Thailand, in particular.

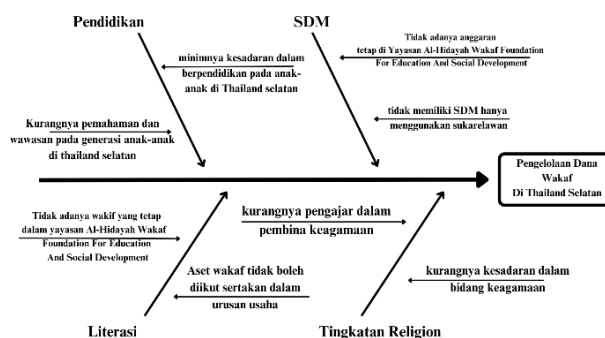


Figure 1. Fishbone Chart for the problem of Waqf fund management in Southern Thailand

Figure 1 shows the management of waqf at the Al Hidayah Wakaf Foundation for Education and Social Development using the Fishbone Diagram method. The results of the Fishbone Diagram management show that improving waqf management at the Al Hidayah Waqf Foundation for Education and Social Development is very important for educating children in Southern Thailand, in particular. Based on data obtained through interviews with the head of waqf management at the Al Hidayah Wakaf Foundation for Education and Social Development.

Based on the fishbone chart above, four causal factors of waqf fund management in Thailand are man, method,

material, and environment. The following are details of the four factors:

1. Human Resources (Man)
  - a) There is no fixed budget at Al Hidayah Wakaf Foundation for Education and Social Development. This human resource is aimed at children in Southern Thailand. Because no fixed budget continues to rotate, the Al Hidayah Wakaf Foundation for Education and Social Development has difficulty carrying out activities related to the education of children in Southern Thailand, in particular.
  - b) Not having human resources and only using volunteers: This challenge in the Al Hidayah Wakaf Foundation for Education and Social Development relies only on volunteers from alums or staff at the Al Hidayah Wakaf Foundation for Education and Social Development.
2. Education (Methode)
  - a) Lack of understanding and insight in the generation of children in Southern Thailand; Because seeing from the situation of the generation of children in Southern Thailand in particular has not been noticed, the Al Hidayah Wakaf Foundation for Education and Social Development opens up opportunities to be able to continue until the bachelor's degree is very much and the insight of children in Southern Thailand only learns until school graduation, so there is no other insight, and there is no desire to be able to continue education until the bachelor's degree, because their language factors are still minimal.
  - b) Lack of awareness in education in children in Southern Thailand; Because of the lack of insight and knowledge on children's education in Thailand, and the number of children who do not want to go to school, especially in northern Thailand.
3. Religion Level (Material)
  - a) Lack of religious mentors; Due to the limited human resources owned by the Al Hidayah Wakaf Foundation for Education and Social Development with a lack of mentors in northern Thailand on the Myanmar border, the Al Hidayah Wakaf Foundation for Education and Social Development only relies on staff or volunteers from alumni.
  - b) Lack of awareness in the religious field; The problem in the South with Bangkok is different, so in Bangkok in terms of insight it is very advanced but in the religious field it needs to be improved again. And the Foundation also has an office in Bangkok and is also developing in the north of the border with Myanmar. There is guidance for converts and children around 300 people.
4. Literation (Environment)
  - a) There is no permanent waqf in the Al Hidayah Wakaf Foundation for Education and Social Development Foundation; The Al-Hidayah Wakaf Foundation for Education and Social Development Foundation initially collected assets from alumni, but the assets cannot continue, so the Foundation must continue to look for donors or volunteers who donate to the Al-Hidayah Wakaf Foundation for Education and Social Development Foundation. However, it is permissible if the public wants to donate to the Al-Hidayah Wakaf Foundation for Education and Social Development Foundation.
  - b) Waqf assets may not be included in business affairs; In the regulations in Southern Thailand in particular, the Al Hidayah Wakaf Foundation for Education and Social Development Foundation is not allowed to participate in profitable activities such as trade. Because in the domestic regulations of

Thailand as a legal entity listed in the law and the deed of establishment, it is not allowed to interfere in business affairs, or those that can be profitable.

## CONCLUSION AND IMPLICATION

Management of waqf can provide extraordinary benefits for the benefit of the community. The potential of waqf at the Al-Hidayah Wakaf Foundation for Education and Social Development is very large in Southern Thailand in particular, considering that the education of children in Southern Thailand is still very common. Based on the results of the research that has been carried out, the following conclusions can be drawn:

1. Management of waqf at the Al-Hidayah Wakaf Foundation for Education and Social Development uses a centralized system that manages the Foundation itself and the waqf is managed by special individuals. Because this Foundation was founded by seeing the situation of children of the Southern Thai generation, this has not been noticed and in terms of opportunities to be able to continue their education to university, in Thailand there is no institution that takes care of being able to continue school. And, the quality of education in Thailand is still very low according to some people who have experience abroad. So, the competitors of education in Southern Thailand are still below education abroad such as Indonesia and Malaysia, especially in the field of religion. The insight of children in Southern Thailand is only to study until they graduate from school, so there is no other insight.
2. The fund management model at the Al-Hidayah Wakaf Foundation for Education and Social Development can provide educational scholarships to overseas countries such as Indonesia, Malaysia and even to Medina or Muslim-based countries. The waqf

management model at the Al-Hidayah Wakaf Foundation for Education and Social Development can help develop education in Southern Thailand.

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