

# Management of Movable Assets as Endowment According to Law no. 41 of 2004 Concerning Endowment (Case Study: Al-Ikhlas Mosque Ambulance, Hinai Village)

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**Abstract:** Endowment is action wakif law for separate or deliver part treasure object his For utilized forever or in term time certain in accordance its importance for religious purposes and/ or welfare general according to sharia. Research This discuss draft endowment object move according to Law No. 41 of 2004, management endowment object moving at the Al-Ikhlas Hinai Mosque, as well implementation Constitution the to management waqf ambulance car . Research This aiming know How endowment object move managed and to what extent the implementation of Law No. 41 of 2004 is applied . Research use method juridical-empirical with emphasize principle certainty law and welfare , and data obtained through observation and interview . The results show that man-agement The ambulance waqf was carried out by BKM Al-Ikhlas Mosque and utilized For Hinai community and its surroundings . However , its utilization Still nature consumptive and not yet productive . In addition , the ambulance has not registered with the Indonesian Waqf Board (BWI) because BKM's ignorance regarding procedure registration , so that No in accordance with provi-sions of Article 32 of Law No. 41 of 2004 concerning obligation registration endowment object move.

**Keywords:** Law No. 41 of 2004 concerning Endowment, Management, Movable Objects, Waqf

## 1. Introduction

Islam is a perfect religion and always provides ample opportunities for its adherents to do good deeds ( *'amal shalih* ) . The practice of waqf has long been carried out by the Indonesian people. Although usually the waqf is still in the form of land waqf and is used for worship facilities such as mosques and prayer rooms, or for educational places such as madrasahs and Islamic boarding schools, the waqf culture which is still consumptive needs to be reformulated so that the waqf assets of Muslims can become productive assets and have a significant beneficial impact for Muslims, especially in Indonesia (Rahman & Mushthofa, 2020) .

Productive waqf is a waqf donation management scheme from the community, namely by making the donation productive so that it can produce a sustainable surplus, for example by investing in halal and profitable sectors (such as property, agriculture, sharia business, or education). The results of this management are then used for social interests, such as education, health, economic empowerment, and others, in accordance with the objectives of the waqf . (SURJANTI, 2021) .

Waqf is a form of good deeds that is highly recommended in Islam. And Allah SWT has also stated the teachings of waqf in several verses of the Koran. Among them are in QS. Al Baqarah verse 267, which is as follows:

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يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِأَخِيذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ ﴿٣٧﴾

Meaning: "O you who believe, spend of the good things that you have earned and of what We have brought forth for you from the earth. Do not choose to spend the evil things, while you are not willing to take them, except by turning away from them.

Know that Allah is All-Rich and All-Praiseworthy. (RI, 2023)"

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

Meaning: " And Allah has permitted buying and selling and prohibited usury ."

Waqf is donating part of one's assets for the needs of the wider community by holding the assets for use. One of the institutions or social institutions of Islam that has socio-economic value is the waqf institution. As part of the teachings of monotheism, which means that everything culminates in the awareness of the existence of Allah SWT. The waqf institution is one form of manifestation of social justice in Islam. The principle of property ownership in Islam states that property is not allowed to be controlled by a certain group of people so as to cause social inequality (Asrofi & Halim, 2021) . Waqf is a form of worship activity that is highly recommended for Muslims because the reward of waqf will always flow even though the waqif has died. Historically, waqf is a maliyah instrument, which as a teaching is included in the sacred and holy sharia, but the understanding and implementation of waqf is included in fiqh (humanitarian efforts); Therefore, it can be understood that the practice and realization of waqf is closely related to the reality and interests of the people in each Muslim country (including Indonesia) (AH Nasution et al., 2022) .

In Islam, waqf is one form of charity that has important social and economic values which aims to provide economic benefits and welfare. Historically, waqf is part of muamalah regulated in Islamic law so that in practice it can only be said to be valid if it is carried out in accordance with the provisions of sharia.

In addition to its function as 'ubudiyah, waqf also functions as an effort to realize and maintain hablun min Allah and hablun min an-nas. In its function as worship, waqf is expected to be a provision for the life of the wakif (the person who makes the waqf) in the hereafter (Siregar et al., 2022) . On the other hand, waqf also has a social function, namely to improve welfare and goodness in society. With waqf, relationships between humans (hablun min an-nas) can be strengthened through efforts to help others, such as supporting education, health, and various social infrastructure that are beneficial to the wider community. Therefore, waqf not only brings a servant closer to Allah, but also plays an important role in creating problems for humanity in a sustainable manner. As stated in Article 2 of Law 41 of 2004 concerning waqf, waqf is valid if it is carried out according to sharia (Iqbal, Nur, 2022) .

Waqf objects are utilized for the benefit of worship, social, or public welfare in accordance with the purpose of waqf. Legal protection for waqf is essential to ensure that waqf assets are managed and utilized in accordance with the original intention of the waqif and sharia provisions. With adequate legal protection, waqf can function as an effective instrument in improving community welfare and encouraging sustainable social and economic development. Therefore, efforts to strengthen regulation and

supervision of the implementation of waqf must continue to be improved so that the benefits of waqf can be felt widely and sustainably (Attamimi, 2019) .

In Indonesia, there is still a gap between the great potential of waqf and its realization caused by low waqf literacy and also the regulatory system which is still not good enough. Although the potential of waqf is very large, its realization is still not optimal. In Waqf Law No. 41 of 2004 concerning Waqf, it is explained that waqf objects consist of 2 types: 1) waqf of immovable objects, and 2) waqf of movable objects. Article 49 paragraph 1 letter (a) also explains that the Indonesian waqf agency has the task and authority to "provide guidance to nazhir in managing and developing waqf assets (Baihaqi & Syam, 2023) .

Movable objects that can be endowed are not only limited to money, as stated in the Regulation of the Minister of Religion of the Republic of Indonesia Number 73 of 2013 concerning the Procedures for Endowment of Movable Objects Other Than Money. Article 9 paragraph (1) explains that "Movable objects other than money that can be endowed include: a) movable objects other than money that due to their nature can be moved or transferred; or b) movable objects other than money due to statutory provisions." Furthermore, Article 9 paragraph (2) states that "Movable objects other than money as referred to in paragraph (1), must be movable objects that cannot be used up due to their use, or due to their nature and have long-term benefits, including water and fuel oil whose supply is sustainable."

Vehicle endowment is a type of endowment that has long-term benefits. Like the endowment of ambulance vehicles, with the existence of ambulance endowments, people can get help to go to clinics and hospitals, this is very helpful especially for people who are unable to access health services due to limited transportation (Zainal, 2016) .

The existence of movable endowments has a positive impact on people who want to donate easily movable assets, such as money, electronic goods and vehicles. Movable assets that are donated must be registered as explained in Law No. 41 of 2004 article 32 that "PPAIW on behalf of the nazhir registers the waqf assets to the authorized agency no later than 7 (seven) working days since the waqf deed was signed". All objects that are donated must be registered, this is also emphasized in article 3 paragraph (1) of Government Regulation of the Republic of Indonesia No. 42 of 2006 concerning the Implementation of Law No. 41 of 2004 concerning waqf that "Waqf assets must be registered in the name of the Nazhir for the benefit of the party referred to in the waqf oath deed according to its designation. Furthermore, article 3 paragraph (2) also states that "The registration of waqf assets in the name of the Nazhir does not prove the Nazhir's ownership of the waqf assets. It is also mentioned in the Regulation of the Minister of Religion of the Republic of Indonesia Number 73 of 2013 concerning the Administration of Religion. How to Endow Movable Objects Other Than Money Article 26 paragraph (2) states that "after registering the endowment of movable objects moving other than money as referred to in paragraph (1), the nazhir is obliged to submit a copy of the legalized proof of registration to BWI (Kamil et al., 2024) .

Al-Ikhlas Mosque, Hinai Village is a mosque that manages a mobile waqf in the form of an ambulance that can be used by the surrounding community. Regarding the

ambulance waqf at the Al-Ikhlas Mosque, Hinai Village, where the ambulance waqf has not been registered with BWI but is already operating. Researchers have conducted pre-research with the Treasurer of the Al-Ikhlas Mosque, Hinai Village. Mr. Zulkarnain (40 years old) said:

*" The ambulance endowment at this mosque has existed since November 1, 2024 and this ambulance endowment has not been registered with BWI, because we do not understand how to register it."*

According to researchers, low literacy of waqf, lack of innovation and creativity in waqf programs and waqf of movable objects are also still new, not many people have donated these movable objects.

In Law No. 41 of 2004, Article 32 states that "PPAIW on behalf of Nazhir registers waqf assets with the authorized agency no later than 7 (seven) working days since the waqf deed was signed". And it is also clarified in Article 3 paragraph (1) of Government Regulation of the Republic of Indonesia No. 42 of 2006 concerning the Implementation of Law No. 41 of 2004 concerning waqf that "Waqf assets must be registered in the name of Nazhir for the benefit of the party referred to in the waqf pledge deed in accordance with its designation (Usman, 2021) . Furthermore, Article 3 paragraph (2) also states that "The registration of waqf assets in the name of Nazhir does not prove Nazhir's ownership of the waqf assets.

Based on the explanation above, there is a discrepancy between Law No. 41 of 2004 concerning Waqf and Government Regulation of the Republic of Indonesia No. 42 of 2006 concerning the Implementation of Law No. 41 of 2004 concerning Waqf with what happened at the Al-Ikhlas Mosque in Hinai Village because the object that was donated in the form of an ambulance has not been registered with the BWI.

## **2. Materials and Methods**

This research is a type of empirical legal study based on the principles of legal certainty and public welfare. The focus of this study lies in examining how the law is applied in society and the resulting social impacts, while still upholding the values of justice, social utility, and legal certainty (Batubara, S.A., Tanwin, M.S., & Yosephine, 2021). These principles require that laws be enforced consistently and without discrimination, thereby fostering a sense of security and justice among the public. To achieve this, the research adopts a juridical-empirical approach, aiming to understand how law operates in practice and how it interacts with the behavior, perceptions, and values of the community (Muhammad, 2004).

In collecting data, this study employed field research techniques, including observation, interviews, and documentation. Direct observation was conducted to examine the management of movable waqf objects—specifically, the use of an ambulance waqf at the Al-Ikhlas Mosque in Hinai Village—based on the provisions of Law No. 41 of 2004. Interviews were held with the Treasurer of the Mosque and several local residents who had used the ambulance service, to gain insights into the practical implementation and management of the waqf asset. Documentation data was gathered from written records, biographies, and relevant policy and regulatory texts. The collected data were then analyzed using qualitative descriptive analysis, where information was identified, categorized, and interpreted in relation to Islamic legal norms, positive law, and local customary practices.

Additionally, the analytical process also involved triangulation, combining multiple data sources to ensure validity and reduce bias. By integrating empirical findings with normative frameworks, this research aims to provide a comprehensive understanding of

how waqf law is practiced in real-life contexts, particularly in relation to the governance of movable assets. This approach ensures that the legal analysis remains grounded in both doctrinal principles and lived community realities.

### 3. Results and Discussion

#### 3.1 *The concept of movable property waqf according to Law no. 41 of 2004 and the challenges faced*

Waqf is a legal act of a waqif to separate and/or hand over part of his property to be used forever or for a certain period of time according to his interests for the purposes of worship and/or public welfare according to sharia (ME Nasution, 2019) . The legal basis for the regulation of waqf is regulated in Law Number 41 of 2004 concerning Waqf and which is the legal basis for the management and implementation of waqf and is an effort to provide legal certainty in the management of waqf which does not only apply to waqf of immovable objects but also waqf of movable objects. The existence of this Law is to make it easier for the public to make waqf and ensure that waqf objects are used for the public interest in accordance with sharia objectives. It has been stated that according to Law Number 41 of 2004 concerning Waqf, movable waqf assets include money, precious metals, securities, vehicles, intellectual property rights, lease rights, and other movable objects in accordance with sharia (Habibullah, 2024) .

In Government Regulation Number 42 of 2006 concerning the Implementation of Law Number 41 of 2004 concerning Waqf, vehicles that can be donated include ships, airplanes, and motor vehicles. Vehicles can be used as objects of waqf because they have many benefits and vehicles are eternal objects, meaning they are not easily used up even though they have been used many times. For example, a vehicle used as an object of waqf is an ambulance. Vehicle waqf is the same as waqf of other objects, because the principle of this vehicle waqf is to take advantage of the vehicle that is donated as a means of transportation. This vehicle can be two or more wheels that can be used or felt by the general public, especially Muslims. Vehicles that are commonly used as *mauquf* include ambulances, pick-ups, mini buses that can be used to transport sick people or corpses.

Law Number 41 of 2004 concerning Waqf explains that waqf objects may not be traded and also may not be used as collateral, may not be confiscated, inherited, granted, exchanged and transferred. Because this has violated the rules of the Waqf Law and is not in accordance with sharia principles regarding waqf, and the waqf will be void.

The challenges faced in managing vehicle endowments are risks related to the sustainability of the endowment. In its management, there is a potential risk that arises in vehicle endowment assets that can result in the instability of the endowment value, because the nature of vehicles has an economic period that runs out (wear period) and has a high risk in its development, so efforts are needed to manage risks that may occur in the future.

#### 3.2 *How to Manage Waqf for Movable Property at the Al-Ikhlas Hinai Mosque*

Waqf is a legal act of a waqif to separate and/or hand over part of his property to be used forever or for a certain period of time according to his interests for the purposes of worship and/or public welfare according to sharia (Rahman & Mushtofa, 2020) . The

definition of waqf compiled by scholars and contained in fiqh books refers to the Prophet's Word which states that principal assets must be retained (not used up because they are used) and what is given in charity is the results and/or benefits. Therefore, one of the conditions for waqf is that the object of waqf must be permanent, not used up because it is consumed or used.

In Law No. 41 of 2004 concerning Waqf, it is explained that waqf objects consist of 2 types: 1) waqf of immovable objects, and 2) waqf of movable objects. Vehicle waqf is a type of waqf that has long-term benefits such as the ambulance car waqf at the Al-Ikhlās Mosque in Hinai Village which can be used by the community to get help for treatment at clinics and hospitals, this is very helpful especially for people who are unable to access health services due to limited transportation.

Law No. 41 of 2004 concerning Waqf grants full authority to manage waqf assets to Nazhir as stated in the Law that "Nazhir is obliged to manage and develop waqf assets in accordance with their purpose, function and designation". And in Government Regulation No. 42 of 2006 concerning the Implementation of Waqf, it is emphasized that "Waqf assets must be registered in the name of Nazhir for the benefit of the parties referred to in the AIW in accordance with their designation.

The management of movable property endowments at the Al-Ikhlās Mosque in Hinai Village, such as ambulances, has not been registered, as stated by Mr. Akmal, the chairman of BKM, who said: "The ambulance car endowment here has not been registered. Until now, I am not aware of the Law, and in the future it will be studied for the future".

This statement was also supported by Mr. Zulkarnain as Treasurer regarding the registration of the ambulance car endowment that: "For now, there is none, because it is still new, so we don't know how to register the moving endowment, because around here, those who can get moving endowments have not registered with the authorized agency."

Based on the statement above, the ambulance car endowment at the Al-Ikhlās Mosque in Hinai Village has not been registered with the authorized agency because of their ignorance to register the endowment of movable objects. Low endowment literacy, lack of innovation and creativity in the endowment program and endowment of movable objects are also still new, not many people have endowment of movable objects.

In managing the movable waqf assets at the Al-Ikhlās Mosque in Hinai Village, the management is handed over to BKM. The movable waqf managed at the Al-Ikhlās Mosque in Hinai Village is an ambulance. In using this ambulance, it is not only used in the Hinai area but also outside Hinai as stated by Mr. Zulkarnain as Treasurer who said that: "The ambulance is focused on serving the community who need the ambulance. Because the ambulance is prioritized for the community of hamlet I and hamlet II. However, because it is considered to be for all peaceful people, so for people outside of peaceful people, it is also allowed or outside Hinai".

Based on the results of the interview above, it can be seen that the ambulance is not only used by the Sukadamai community, but also by people outside Sukadamai or outside Hinai.

The ambulance car endowment is managed to ease the burden on people who do not have access to seek medical treatment at clinics and hospitals, so that in terms of the

cost of using an ambulance, there is no set tariff for using an ambulance, as stated by Mr. Zulkarnain as Treasurer, who said that: "For the Sukadamai community, they are only charged for fuel, if they don't pay, it's okay. Fares outside of hamlet 1 and hamlet 2 are charged according to your heart's desire. However, if outside Hinai, they will only be charged for fuel and driver. If outside of Langkat, the fee is around Rp. 350,000.00-400,000.00".

Based on the results of the interview above, the cost of using an ambulance is not set at a rate for its use because the ambulance is a waqf to help the community and does not burden the community in terms of costs.

This statement was also supported by Mr. Akmal as Chairman of BKM that: "For rates outside Hinai, if you arrive in Medan, you will be charged Rp. 400,000.00. For drivers here, there are five drivers who can take people who want to use an ambulance. The driver who drives the ambulance also does not set how much he should be paid because this is in the context of helping the community. There is even a driver who was paid Rp. 100,000.00 but he refused it and returned it to the Mosque treasury."

Based on the statement above, the use of ambulances outside Hinai is subject to this fee because if it is outside Hinai, more fuel is used. However, the driver who delivers the community also does not set a rate so that it is not too burdensome for the community.

The management of the ambulance car endowment in Hinai Village is used for the benefit of the ambulance car as stated by Mr. Zulkarnain as Treasurer that: "We use the money from using the ambulance to pay for fuel, the driver, and car needs such as oil changes, washing the ambulance, and the rest we put into the mosque cash, which is also what we will use to pay the ambulance tax."

Based on the statement above, the management of money from the ambulance is managed for the benefit of the ambulance so that the ambulance can still be used for a long time. Because the ambulance requires maintenance to continue to operate properly.

The conclusion is that the waqf of movable objects of the ambulance car in the Al-Ikhlas Mosque, BKM is tasked with managing the waqf of the ambulance and the ambulance is not only used for the Hinai community but can be used by people outside Hinai. BKM does not set a tariff for using the ambulance because the ambulance is there to help people who need access to get treatment at hospitals and clinics. Usually people who are in Hinai pay as much as they can and people who are outside Hinai pay Rp. 350,000.00-400,000.00. And the money is used to pay the driver, fuel money (BBM), and the rest is put into the Mosque treasury which will also be used to pay taxes on the ambulance. So that the management and development of the waqf of movable objects of the ambulance car in the Al-Ikhlas Mosque is not productive, the use of waqf of movable objects which is mostly still used for consumptive needs so that the waqf is far from the productive category. The ambulance at the Al-Ikhlas Mosque has also not been registered with BWI due to the BKM's ignorance regarding how to register it.

### ***3.3 Principles of Legal Certainty and Public Interest Related to the Management of Movable Asset Waqf at the Al-Ikhlas Hinai Mosque***

Principle comes from the Arabic *asasun* which means basis, base and foundation. In terminology, principle is a basis or something that becomes the basis for thinking or

having an opinion (Masyita, 2012) . The principle of legal certainty in Islamic law is explained that before there is a text there is no law for the actions of people who are sane. Before there is a text that prohibits it, there is no demand or law for the perpetrators.

The legal basis for legal certainty is QS Al-Isro' verse 15 which reads: And the Lord Canaan The Most High The Lord Nabeel Allah is the Most Gracious. Meaning: " We will not punish (anyone) until We send a messenger ."

It is also explained in QS Al-Maidah verse 95, O Allah Allah is the Most Gracious O Allah Allah is the Most Gracious. Meaning: Allah has forgiven past deeds "

The conclusion from the verse above is that the principle of legal certainty is that no act can be punished except for the force of the statutory provisions that apply to this act. This principle of legal certainty is related to Law No. 41 of 2004 concerning Waqf which regulates the procedures for waqf, including the requirements for waqf, waqf objects and the waqf declaration process. This law provides legal certainty for waqf and the community directly related to waqf property.

The principle of benefit is a principle that emphasizes the importance of actions that bring goodness, benefits and are useful for individual human life and society even though there is no provision for this in the Al-Quran and Hadith.

This principle of welfare is related to Law No. 41 of 2004 concerning Waqf, the management of waqf of movable property is carried out in a professional, efficient manner, and emphasizes the importance of maintaining the sustainability of waqf property so that it can provide long-term benefits to the community.

The conclusion of the principle of legal certainty and the principle of welfare related to the management of movable property waqf (ambulance) according to Law No. 41 of 2004 concerning Waqf is that the principle of legal certainty and the principle of welfare are important foundations in the management of movable waqf. The principle of legal certainty ensures that the management of movable waqf (such as ambulances) is carried out in accordance with applicable laws, including regulations on registration and supervision. Meanwhile, the principle of welfare ensures that the management of movable waqf is always directed to achieve the greatest possible benefits for the community, especially in terms of worship, education, health, and social welfare.

### ***3.4 Implementation of Law No. 41 of 2004 regarding the Management of Waqf for Movable Objects (Ambulance) at the Al-Ikhlash Hinai Mosque***

With the existence of Law No. 41 of 2004 concerning Waqf both in the implementation and management of waqf assets, especially the requirements and pillars of waqf, certification documents and waqf oath deeds, types of waqf and many others. As stated in Article 32 that "PPAIW on behalf of nazhir registers waqf assets to the authorized agency no later than 7 (seven) working days since the waqf deed was signed". And it is also clarified in Article 3 paragraph (1) of the Government Regulation of the Republic of Indonesia No. 42 of 2006 concerning the Implementation of Law No. 41 of 2004 concerning Waqf that "Waqf assets must be registered in the name of Nazhir for the benefit of the party referred to in the deed of waqf pledge in accordance with its designation. The existence of this regulation is to avoid problems with movable waqf assets, for example, if the waqif has died then his heirs bring up the ambulance that has

been donated, he wants to take the ambulance because of the unclear ambulance, the absence of a waqf pledge and the certification of the ambulance which is carried out is merely a conveyance, a talk without any clear letter and evidence. That is why it is important for waqf assets to be registered to avoid such problems.

Moreover, the absence of official registration for movable waqf assets such as ambulances does not only risk ownership disputes but also limits the government's ability to monitor, supervise, and optimize the use of these assets for public benefit. This lack of formal recognition hinders legal protection for the waqf property and weakens the position of the Nazhir in defending the asset's status should future legal challenges arise. In contrast, research by (Yusuf, 2020) and (Amalia, 2020) similarly found that properly registered waqf assets were less prone to legal conflict and were better integrated into regional development programs. These findings further emphasize that formal administrative compliance is not merely bureaucratic, but serves as a vital safeguard for the sustainability and utility of waqf-based services. The case of Al-Ikhlâs Mosque thus illustrates a broader systemic issue in waqf governance, where legal frameworks exist, but implementation on the ground remains weak due to social and institutional barriers.

The reality in the field is that waqf of movable objects such as ambulances at the Al-Ikhlâs Mosque in Hinai Village has not been registered with the BWI due to the ignorance of the waqf managers in registering it, with the ignorance of the Nazhir and wakif, many waqf assets are not registered, while in Law No. 41 of 2004 Article 32 states that "PPAIW on behalf of the Nazhir registers waqf assets to the authorized agency no later than 7 (seven) working days since the waqf deed was signed".

#### 4. Conclusions

Based on observations and analysis, movable assets such as vehicles are valid waqf objects under Law No. 41 of 2004 and Government Regulation No. 42 of 2006, as they are durable and can be used repeatedly. In this context, the ambulance owned by Al-Ikhlâs Mosque in Hinai Village qualifies as a waqf asset and is used to serve both local and surrounding communities. The Mosque Management Board (BKM) does not set a fixed fee but accepts voluntary donations, except for users outside the village who are charged IDR 350,000–400,000 to cover operational costs. However, the repeated collection of fees for waqf use raises legal concerns, as waqf assets must remain charitable in nature. If found inconsistent with the waqf's purpose, such practices could lead to administrative or even criminal sanctions under existing waqf laws, although this article has yet to explore those implications in depth.

However, in its implementation, the management of the ambulance car endowment at the Al-Ikhlâs Mosque is still considered consumptive and has not touched on the productive aspects as expected in the development of endowments. This is because the car is only used for health services without any effort to develop sustainable or productive utilization. In addition, the fact that the ambulance has not been registered as an endowment asset at the Indonesian Endowment Board (BWI) is an important issue. The BKM's ignorance of the registration procedure has resulted in the failure to fulfill the provisions in Article 32 of Law No. 41 of 2004 which states that the PPAIW on behalf of the nazhir is required to register endowment assets with the authorized agency no later than seven working days after the endowment deed is signed. This condition shows that the implementation of the law has not been optimal due to the lack of legal literacy from the endowment management.

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