

## Sustaining Tahfiz Schools Through Waqf: An Analysis of Islamic Social Finance in Yaha District Yala Province, Thailand

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### Abstract

**Objective:** This study explores waqf as a social finance tool supporting Tahfiz schools in Yaha District, Yala Province, Thailand, examining establishment backgrounds, management practices, administrative challenges, and sustainability strategies.

**Research Methodology:** A qualitative approach using in-depth interviews with five Tahfiz school principals was conducted between May-September 2023. Analysis followed four systematic stages: (1) Data Collection semi-structured interviews recorded and transcribed verbatim; (2) Initial Coding line-by-line transcript analysis identifying themes related to waqf establishment, management, and challenges; (3) Thematic Analysis, codes categorized into major themes including background, management structures, financial sustainability, and governance; (4) Cross-Case Analysis, comparison of patterns across institutions to derive comprehensive insights. Data validity was ensured through triangulation with archival records.

**Research Findings:** (1) Establishment Tahfiz schools emerge from community demand through conversion of private property into waqf and charity-based fundraising; (2) Management Practices governance follows family-based systems relying on volunteers, community funding, and informal administration; (3) Challenges absence of legal frameworks creates uncertainty regarding waqf properties, while financial instability persists due to inconsistent funding and minimal government support.

**Contributions:** Theoretically, the study enhances understanding of waqf as a social finance mechanism in alternative education financing. Practically, it highlights regulatory gaps and advocates for stronger governance frameworks. The research recommends improved waqf

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management practices and innovative fundraising models to ensure long-term sustainability of Tahfiz schools.

**Keywords:** Waqf, Islamic Social Finance, Tahfiz School

## Introduction

Social finance uses financial tools to address social and environmental challenges, generating positive social impacts alongside financial returns. It encompasses processes and institutions that finance public goods with private sector participation. Analysis assesses whether monetary benefits exceed costs (Andrikopoulos, 2020).

Waqf is an Islamic endowment holding land and real estate in perpetuity for family descendants and social provisions for the poor. Its aims include supporting religion, education, welfare, and economic empowerment. Income from mosque donations, zakah, sadaqah, and property is directed to charity (Brown, 2008). Waqf differs from other charity through its concept of continuous benefit by sustaining endowed assets (Abdur-Rashid, 2021).

Waqf management, in Muslim or non-Muslim countries, falls into two types: governmental agencies or non-governmental organizations. Both require effective management tools suitable to their environments (Noipom & Hassama, 2017).

Despite waqf's historical significance in Islamic education, Thai Tahfiz schools face sustainability challenges centered on three issues:

First, absence of legal recognition Thailand lacks legislation governing waqf properties, creating ambiguity regarding ownership, governance, and institutional status (Noipom & Hassama, 2017). Unlike Muslim-majority countries, Thai Tahfiz schools exist in a regulatory vacuum preventing government support access.

Second, financial precariousness—stitutions rely on informal donations and minimal tuition fees (THB 1,500-2,000 monthly), resulting in chronic underfunding, inadequate staff compensation, and economic vulnerability. The traditional waqf model has not been effectively implemented due to limited knowledge of Islamic financial instruments and lack of professional management. Third, governance fragility—most schools operate under family-based management systems that lack professional expertise, transparent accountability, and strategic planning capacity.

In Yaha District, Yala Province, these challenges are acute. Tahfiz schools preserve Islamic identity and Quranic education but struggle with underutilized waqf assets, absence of oversight, minimal community participation, and limited awareness of Islamic social finance mechanisms. The fundamental question is: How can Tahfiz schools effectively function as viable waqf institutions within Thailand's non-Muslim legal framework, and what Islamic social finance solutions can address their sustainability challenges? Without sustainable solutions, these institutions risk closure, threatening Islamic knowledge transmission in southern Thailand's Muslim communities.

Thailand lacks specific laws for waqf and zakah institutions. Currently, waqf properties in Yala, Pattani, and Narathiwat are managed by Provincial Islamic Committees and mosque committees (Praertchob, 1991).

## Research Objectives

This study aims to achieve the following objectives:

- 1) To explore the background of Tahfiz schools (Waqf Institutions) in Yala Province.
- 2) To examine the forms of waqf management in Tahfiz schools (Waqf Institutions) in Yala Province.
- 3) To identify the issues faced by Tahfiz schools (Waqf Institutions) in Yala Province.
- 4) To propose Islamic social finance solutions for enhancing the sustainability of Tahfiz institutions.

## Literature Review

### *Waqf and Its Impact on Society*

Waqf allows individuals or organizations to donate assets indefinitely to support welfare activities in Muslim communities. As public property with inherent perpetuity, waqf cannot be sold, mortgaged, or inherited. Since inception, waqf has benefited society and contributed to public welfare projects (Usman & Ab Rahaman, 2020; Abdul Shukor et al., 2019; Abdullah, 2020; Asni et al., 2020; Laallam et al., 2020).

However, existing studies focus predominantly on Muslim-majority contexts with supportive legal frameworks, overlooking waqf institutions in non-Muslim legal systems. The perpetuity principle becomes problematic without legal recognition, leading to property disputes, succession conflicts, and inability to formalize endowments. Many contemporary waqf institutions fail to generate sustainable revenue or suffer from mismanagement.

In the modern era, waqf is a significant Islamic social finance tool alongside zakah and sadaqah (Obaidullah & Shirazi, 2017). Throughout Islamic civilization, waqf facilitated education, infrastructure, healthcare, and poverty alleviation from the Prophet Muhammad's time until the Ottoman Empire's fall (Shaham, 1991).

However, the Islamic Golden Age context characterized by Islamic governance, sophisticated legal systems, and substantial wealth cannot be replicated in modern secular or non-Muslim states. Contemporary revitalization efforts must adapt waqf principles to modern legal frameworks, professional management standards, and transparent governance while maintaining Shariah compliance.

### *Roles in Socioeconomic Development and Education*

Kahf (1989) states waqf is integral to achieving Islam's developmental goals of *falah* (well-being) in this world and the hereafter. Chapra (1979) explains Islam's socioeconomic goals include economic well-being within moral norms, universal brotherhood and justice, equitable income distribution, and individual freedom. However, a gap exists between theological ideals and operational realities. Educational waqf institutions need not only spiritual commitment but professional financial

planning, strategic asset management, and sustainable business models.

#### *Types of Waqf*

Scholars divide waqf into three categories: waqf khas (specific welfare), waqf am (general welfare), and hybrid waqf (Yon et al., 2008). Kahf (2016) and Obaidullah (2008) categorize waqf as religious (mosques, cemeteries), philanthropic (public goods), and private (for descendants). Ijarah (rent) is a permissible financing method where waqf assets are leased to generate income while ensuring continuous benefits (Al-Bakri, 2014).

#### *Islamic Financial Tools for Waqf Sustainability*

Islamic social finance offers various Shariah-compliant instruments: Musyarakah (profit-sharing partnership) enables joint ventures with investors or cooperatives. Mudarabah (trustee profit-sharing) involves waqf providing capital while skilled managers operate businesses (Obaidullah, 2008). Cash waqf pools smaller contributions into Shariah-compliant investments (Mohd Thas Thaker & Allah Pitchay, 2018). Istibdal permits replacing unproductive assets with productive ones. Digital platforms and crowdfunding enable wider donor reach and transparent funding mechanisms.

#### *Previous Studies on Tahfiz Schools*

Aman et al. (2024) examined cash waqf governance in Malaysian tahfiz institutions, emphasizing internal control systems in human resources, documentation, collection and distribution, and reporting practices. Mohamad Akhir et al. (2023) assessed the integration of waqf and ijarah instruments for Tahfiz school sustainability in Malaysia, proposing a sustainability model through economic development. In Thailand, Noipom and Hassama (2017) studied waqf in Satun Thailand, Waqf in Thailand exists in various forms, mainly property waqf including mosque buildings, Islamic schools, agricultural land, and rental houses. Cash waqf is also found as part of the process to purchase waqf properties. These properties are managed by mosque committees but are not required to report to the Provincial Islamic Committee. Consequently, information on waqf value is unavailable anywhere.

## **Research Methodology**

This study employs a qualitative research approach, deemed most suitable for exploring and understanding complex social phenomena within their natural contexts (Creswell, 2013). The research design integrates multiple data sources and systematic analytical procedures to ensure rigor and validity.

#### **Research Design and Philosophical Underpinnings**

The study adopts an interpretive paradigm, recognizing that understanding waqf management requires deep engagement with participants' lived experiences (Merriam & Tisdell, 2015). This approach aligns with research objectives exploring background, examining management, identifying issues, and proposing solutions—all requiring rich contextual data.

#### **Sampling Strategy**

Purposive sampling selected information-rich cases providing deep insights (Patton, 2015). Inclusion criteria were: (1) schools self-identifying as Tahfiz institutions with Quranic memorization curriculum; (2) properties operated as waqf; (3) location in Yaha District, Yala Province; (4) principals with minimum two years of experience; (5) willingness to participate. Five Tahfiz schools were selected, representing different scales (enrollment 25-78 students), establishment periods (1998-2015), and asset types.

### **Data Collection**

Semi-structured interviews were conducted between July-September 2023, lasting 60-90 minutes at school premises. The interview protocol covered: (1) background and establishment; (2) management structures and decision-making; (3) challenges and potential solutions. Interviews were conducted in Bahasa Melayu, recorded digitally with informed consent, and transcribed verbatim.

## **Research Findings**

The findings are presented systematically according to the four research objectives, with each finding supported by interview excerpts, documentary evidence, and relevant scholarly references.

### **Objective 1: Background and Establishment of Tahfiz Schools as Waqf Institutions**

#### **Finding 1.1: Community-Driven Establishment Motivated by Religious Education Needs**

All five Tahfiz schools in this study were established in response to community demand for accessible Quranic memorization education. The establishment pattern follows community recognition of educational gaps, particularly for families unable to afford sending children to established institutions in Yala city or abroad. As one principal explained: "*In the southern part of Thailand, especially in Yala When we traced back to thirty years back, there were very few number Tahfiz schools. During that time Markaz Yala was the only one Tahfiz school located in Yala city. And most of the Ustaz that served in the Yala community now had graduated from Markaz. After they complete the syllabus and have been through training, they came back to their community in the village and established Tahfiz schools like my case*" (Principal A, Interview, May 2023).

The finding also resonates with broader Islamic education literature showing that pondok (traditional Islamic schools) throughout Southeast Asia historically emerged from grassroots community initiatives rather than centralized institutional planning (Kraince, 2007). The religious obligation (fard kifayah) to preserve Quranic knowledge within Muslim communities provides strong ideological motivation transcending economic incentives (Hefner, 2009).

#### **Finding 1.2: Two-Stage Waqf Property Accumulation Process**

The establishment process consistently follows a two-stage pattern. First, a founder (typically the principal) or family member donates private land to create the initial waqf property. This land transfer, while representing the waqf establishment intention, rarely includes formal legal

documentation. Of the five schools studied, only one possessed a written waqf deed, and none had registered their waqf status with any government authority. The informal land transfer typically involves verbal declaration before community witnesses during mosque announcements or family gatherings. As Principal B described: “*My father donated his paddy farm, almost three hectare to establish the Tahfiz school. We gathered the community made the announcement at Friday prayer that this land would be waqf for Thafiz schools. Every one know it's now for Education*” (Principal B, Interview, June 2023).

Second, the community pools funds through organized charitable campaigns (locally termed “Makan Tae Waqaf”) to construct initial infrastructure. These campaigns typically last one day to one week depending on capital needs, and rely on voluntary contributions rather than systematic fundraising strategies. Initial capital raised ranged from THB 350,000 to THB 850,000 across the five cases, used primarily for land leveling, constructing basic classroom buildings, and establishing prayer halls (musolla). After initial establishment, fundraising activities largely cease, with schools depending on tuition fees and sporadic individual donations.

This two-stage process reflects findings by Noipom and Hassama (2017) that Thai waqf properties typically originate from individual rather than institutional initiative, and lack formal legal documentation due to absence of legal waqf recognition. The pattern also corresponds with Hoexter (1998) historical documentation that waqf establishment in various Islamic contexts often began informally through community consensus before later formalization—though in Thailand, the formalization stage never materializes due to legal limitations.

## **Objective 2: Forms of Waqf Management in Tahfiz Schools**

### **Finding 2.1: Family-Based Governance Model with Dual Leadership Structure**

All five schools employ family-based governance featuring centralized decision-making and dual leadership: (1) Private School License Holder—legally registered proprietor ensuring regulatory compliance; (2) Principal (Mudir)—lead Quranic teacher overseeing curriculum, operations, and Islamic education quality. Founders or close relatives occupy both positions (three schools: founder holds both roles; two schools: siblings/nephew as license holder, founder as principal).

Decision-making authority rests primarily with the principal-founder, who controls curriculum design, recruitment, admissions, finances, asset management, and strategic planning. Formal governance bodies are absent. Community consultation occurs informally with respected elders, though final authority remains with the principal-founder. As Principal C explained “*I discuss major decisions with elders who contributed during establishment, but ultimately, the responsibility is mine. I founded this school, manage it daily, and will be accountable before Allah for its success*” (Principal C, Interview, July 2023).

This model diverges from professional waqf management literature advocating board governance, stakeholder representation, and operational-oversight separation (Obaidullah & Shirazi, 2017). However, it aligns with Ismail et al.'s (2015) finding that 76% of Malaysian Tahfiz institutions employ family-based management, paralleling Southeast Asian Islamic education traditions where pondok founders exercise lifetime authority (Hefner, 2009). The model reflects Islamic concepts of barakah (spiritual blessing) associated with founding scholars and practical constraints of limited governance capacity in rural areas.

#### Finding 2.2: Informal Financial Management with Minimal Documentation

All five schools operate informal financial systems with minimal documentation. None maintain formal accounting systems, audited statements, or detailed budgets. Records consist of notebooks tracking monthly tuition and occasional donations. Revenue sources include: (1) Monthly tuition (THB 1,500-2,000 per student) 65-80% of income; (2) Individual donations (sadaqah/zakah), seasonally variable 15-25%; (3) Waqf asset income—two schools with rubber plantations generate THB 15,000-30,000 annually 5-10%. Expenditures prioritize: (1) Teacher stipends (THB 3,000-8,000 monthly, below market rates); (2) Basic operations; (3) Student welfare; (4) Minimal infrastructure maintenance. All principals report persistent deficits requiring personal subsidies or emergency fundraising. Principal D stated: "*At the end of most months, expense exceed income. I use personal Saving or ask my family to help cover shortfalls. Since there is no reserve fund*" (Principal D, Interview, August 2023).

This finding is consistent with Noipom and Hassama (2017) observations about informal waqf management in Thailand. However, this contrasts starkly with waqf management best practices literature emphasizing professional accounting, transparent reporting, and strategic financial planning (Kahf, 2003; Abdul Shukor et al., 2019).

### Objective 3: Issues and Challenges Faced by Tahfiz Schools as Waqf Institutions

#### Finding 3.1: Legal Ambiguity and Absence of Formal Waqf Recognition

The primary challenge is Thailand's absence of legal recognition for waqf status. None of the five schools possess legally recognized waqf documentation, creating cascading problems: (1) Property rights uncertainty—communities recognize land as waqf informally, yet no legal mechanism prevents heirs from claiming inheritance rights, risking disputes upon founder death; (2) Inability to formalize endowment structures—schools cannot establish perpetual trusts or registered foundations under Thai law while maintaining Islamic waqf principles; (3) Exclusion from government support—lacking legal recognition as religious charitable institutions, schools cannot access funding available to registered Islamic or formal private schools; (4) Tax ineligibility—donors receive no tax deductions, reducing incentive for substantial contributions.

Principals expressed significant anxiety about succession and continuity. Principal E, stated: *"What happens when I die? My children say they will continue, but legally, the land is still registered in my name. Other relatives might make claims. There is no legal document protecting this land as permanent waqf for education"* (Principal E, Interview, September 2023). This finding directly validates Noipom and Hassama (2017) central argument that Thailand's absence of waqf legislation creates fundamental operational insecurity for Islamic endowment institutions. It also demonstrates the practical consequences of the regulatory gap identified in cross-national studies comparing Muslim-minority and Muslim-majority waqf frameworks (Cizakca, 2000).

### ***Finding 3.2: Financial Instability and Inadequate Sustainable Revenue***

Five schools faced chronic financial instability due to overdependence on low tuition fees and unpredictable donations. Key issues include: (1) Below-market teacher salaries of THB 3,000-8,000 monthly versus THB 15,000-25,000 for government teachers, limiting recruitment of qualified educators; (2) Deferred maintenance of roofs, buildings, and equipment; (3) Insufficient funds for library materials, technology, and professional development; (4) Vulnerability to financial crises from unexpected expenses.

Schools with waqf assets (land, rubber plantations) fail to optimize revenue. Rubber plantations remain underutilized due to insufficient capital, limited agricultural expertise, and lack of cooperative partnerships. Vacant land generates no income. *"We have extra land, almost one hectare, but no money to develop it. We discussed renting to farmer, but no formal agreements"* (Principal B, Interview, June 2023).

These findings align with Abdul Shukor et al. (2019), showing inadequate waqf utilization stems from limited financial management capacity and risk aversion. Ahmed (2004) notes that waqf institutions without professional management consistently underperform in revenue generation.

### ***Finding 3.3: Governance Limitations and Professional Capacity Gaps***

The family-based governance model fosters community trust but shows significant capacity limitations: (1) Lack of strategic planning schools operate reactively without long-term plans; (2) Minimal external accountability no independent oversight or auditing; (3) Limited specialized expertise principals have strong Islamic knowledge and teaching skills but lack training in financial management, organizational development, or legal compliance; (4) Succession uncertainty institutional knowledge concentrates with founders, creating risks; (5) Constrained community participation members feel excluded beyond donations, reducing collective ownership. *"I know we should have better organization, proper accounting, strategic plans. But where do we get training? Who has time? when we are teaching full day and worried about next expenses? Governments schools have support systems, training programs. We have nothing"* (Principal A, Interview, May 2023).

This substantiates Obaidullah and Shirazi's (2017) argument that professional waqf management requires institutional support infrastructure currently absent in many contexts. It validates Ismail et al.'s (2015) finding that Malaysian Tahfiz schools with professional management (trained administrators, formal boards) demonstrated better financial performance and sustainability than informally managed institutions.

#### **Objective 4: Islamic Social Finance Solutions for Tahfiz Institution Sustainability**

##### *Finding 4.1: Contextually Appropriate Ijarah Applications*

Analysis reveals potential for contextually adapted ijarah (leasing) applications: (1) Agricultural ijarah, schools with rubber plantations or paddy fields could establish formal lease agreements with farmers or cooperatives, generating steady income; (2) Building rental, schools could lease excess classroom space to community organizations, tutoring centers, or vocational programs during holidays or evenings; (3) Equipment leasing, schools could acquire educational equipment through Islamic leasing, spreading costs over time.

Successful ijarah implementation requires prerequisites: (1) Asset documentation, clearly documented waqf assets with boundary delineation; (2) Contract templates, Shariah-compliant lease agreements adapted to Thai legal context; (3) Partner identification, systematic processes for identifying reliable lessees; (4) Price determination fair market-rate assessment methods; (5) Conflict resolution, clear procedures for addressing payment defaults or disputes.

This builds on Hassan et al.'s (2020) research demonstrating successful ijarah implementation in Malaysian waqf institutions, while recognizing Thai contexts require additional adaptations due to legal framework differences. This resonates with Mohd Thas Thaker and Allah Pitchay's (2018) emphasis that financial instruments must adapt to institutional capacity and local conditions rather than generic application. *Finding*

##### *4.2: Community Cooperative Partnership Through Musyarakah*

Three schools identified potential musyarakah (partnership) arrangements with community cooperatives for developing commercial activities on waqf land: (1) Joint agricultural ventures cooperatives provide capital and expertise for rubber cultivation or vegetable farming, with shared profits; (2) Commercial property development partnerships to develop rental housing or small shops near commercial areas, with schools contributing land and cooperatives providing construction capital; (3) Halal food businesses partnerships to establish small-scale halal food production (packaged snacks, processed agricultural products) using school kitchen facilities and cooperative market access.

Principals expressed cautious openness to partnerships while emphasizing needs for: (1) Clear Shariah compliance certification from recognized Islamic authorities; (2) Written, legally binding agreements protecting school interests; (3) Transparent profit-sharing mechanisms; (4) Exit clauses for unsuccessful partnerships; (5) Community oversight ensuring accountability.

This aligns with Ayub's (2007) analysis of successful musyarakah applications in Islamic development finance while recognizing Kahf's (2003) partnership risk cautions. The emphasis on Shariah compliance verification reflects principals' religious scrupulousness and community accountability concerns documented in broader Islamic education literature (Hefner, 2009).

## Discussion

The study highlights the significant role of waqf-based Tahfiz schools in Yaha District, Yala Province, Thailand, while addressing the challenges and opportunities in their management. The discussion focuses on key areas, including financial sustainability, governance issues, and potential solutions using Islamic social finance mechanisms.

### *Challenges in Waqf-Based Tahfiz Schools*

One of the main issues identified is the absence of a clear regulatory framework for waqf institutions in Thailand, as the country lacks specific laws governing Islamic endowments (waqf) (Noipom & Hassama, 2017). This regulatory gap creates administrative and financial uncertainties for Tahfiz schools, which function primarily on donations, community funding, and informal management structures (Creswell, 2013). Additionally, since Tahfiz schools are not recognized as government-funded institutions, they rely heavily on tuition fees and voluntary sadaqah (charity) contributions (Abdul Shukor et al., 2019). This results in financial instability, making it difficult for schools to sustain operations.

### *Limitations in Traditional Waqf Management*

The family-based governance model used by most Tahfiz schools limits professional administration and long-term financial planning. Waqf assets, such as land and buildings, are often underutilized due to a lack of structured investment strategies (Obaidullah & Shirazi, 2017). Many waqf properties remain idle or underdeveloped, which restricts their potential to generate sustainable revenue.

## Research Conclusions

The background of Tahfiz schools in Yala province reveals that their establishment was driven by community demand. Most principals, who graduated from Markaz, went on to establish Tahfiz schools in their hometowns. The process of building these schools involves two key steps: converting private land into waqf property and conducting charity events to pool funds from voluntary donations. The management of Tahfiz schools often follows a family-based model, where a family member or relative is appointed as the license holder, while the main instructor assumes the role of principal.

Several issues were identified in the management of Tahfiz schools, including a lack of participation from waqf contributors and the absence of specific waqf laws in Thailand. To address these challenges, further studies are needed to explore potential ways to utilize Islamic social finance concepts to promote Tahfiz schools. Future research should focus on the detailed management of waqf,

the impacts of waqf on people's lives, and the possibility of enacting waqf laws in Thailand. Ultimately, these studies should aim to propose an effective and suitable management system for Tahfiz schools.

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