

Self-Endowment as a Human Capital Instrument in Encouraging Islamic Economic Development in Islamic Boarding Schools

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ABSTRACT

The practice of waqf in Islamic boarding schools (pesantren) has not only been manifested in the form of material assets but has also developed into self-waqf through the dedication of students' time, energy, and expertise. Self-waqf is a potential instrument for supporting human capital development from the perspective of Islamic economic development. However, studies examining the contribution of self-waqf to human resource development and pesantren-based Islamic economic development remain limited. This study aims to analyze the role of self-waqf in human capital development and its contribution to Islamic economic development within pesantren communities. The research employs a qualitative approach using a library research method through the analysis of relevant journals, books, and scientific publications. The findings indicate that self-waqf plays a significant role in shaping human capital through the development of skills, leadership, managerial experience, as well as the strengthening of spiritual and social values. Furthermore, self-waqf supports the sustainability of the pesantren economic ecosystem by creating productive, independent, and socially oriented human resources. Therefore, self-waqf can be considered a strategic instrument in promoting sustainable Islamic economic development based on pesantren institutions.

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1. INTRODUCTION

Waqf is an Islamic economic instrument that plays a significant role in supporting the social and economic development of society. Over time, waqf has become understood not only as a form of worship focused solely on spiritual aspects, but also as an instrument capable of promoting community welfare through various productive programs (Roziq & Ilma Ahmad, 2024). Proper waqf management can provide extensive benefits in the educational, economic, social, and religious sectors. In Indonesia, Islamic boarding schools (pesantren) are among the institutions with significant potential for waqf development due to their support from adequate human resources and close ties with the surrounding community. (Mahrus, Moh., 2024)

Pesantren are a crucial element in the development and management of waqf. Waqf cannot develop optimally without human resources who act as managers and implementers of various waqf-based programs. Waqf management has traditionally focused on material

assets such as land, buildings, and productive business units. However, waqf can also be realized in non-material forms through the contribution of an individual's energy, time, skills, and knowledge for the benefit of the community (M. Z. Ahmad et al., 2026). This form of waqf is known as self-waqf, which is often found in Islamic boarding schools (pesantren) through voluntary service activities by students and alumni to the institution. (Khairiyah., 2025)

On the other hand, modern economic development places human capital as one of the main factors determining development success. High-quality human resources will impact productivity, economic growth, and societal welfare (Syafi et al., 2025). From an Islamic economic perspective, human capital development is oriented not only toward increasing economic capacity but also toward the formation of character, morals, and Islamic values in line with sharia principles. Therefore, the existence of self-waqf in Islamic boarding schools is crucial because it not only provides spiritual benefits but also contributes to the sustainable development of human resources. (Khairiyah., 2025)

The presence of dedicated students who practice self-waqf serves as a form of social capital that supports the sustainability of various Islamic boarding school activities. Through their devotion, students gain experience, skills, leadership abilities, and values of responsibility that can enhance their human capital. Furthermore, self-waqf also contributes to the operational effectiveness of Islamic boarding schools and strengthens the human resource regeneration process needed for the development of Islamic educational institutions. (Z. A. Akbar, 2024)

However, discussion of self-waqf as an instrument for human capital development remains relatively limited. Most research focuses on self-waqf as a form of social and spiritual devotion, while studies linking it to Islamic economic development are scarce. Yet, self-waqf has significant potential to become a development instrument capable of simultaneously generating economic, social, and spiritual benefits (M. Z. Ahmad et al., 2023).

Therefore, in this paper, the author attempts to analyze and explain the role of self-waqf as an instrument for human capital development in encouraging Islamic economic development within Islamic boarding schools. Furthermore, this study aims to explain the contribution of self-waqf to improving the quality of human resources and its benefits for the sustainability of Islamic boarding school-based economic development (Shiddiq et al., 2022).

2. METHOD

The method used in this research is qualitative. Qualitative research involves collecting various data sources and then analyzing them descriptively to gain a deeper understanding of a phenomenon (Wakhid, 2025). This method was chosen because it can explain various concepts, theories, and social phenomena contextually, particularly those related to self-waqf, human capital, and Islamic economic development. In this research, the authors employed a literature study (library research), which is research conducted by

reviewing various written sources relevant to the research topic. (Dellia Annasthasya, Isnaeni Alfindoria, Suciati Rahayu, 2025)

For data collection, this study utilized secondary data obtained from various scientific literature, such as journals, books, academic articles, proceedings, and other scientific publications related to waqf, self-waqf, human capital, Islamic development economics, and Islamic boarding schools (Wahid & Syafiul, 2024). The literature used primarily came from publications relevant to the research focus and supported the analysis of the role of self-waqf in human resource development and Islamic economic development. The use of secondary data aims to obtain a strong theoretical foundation and understand the various previous research results related to the topic under study. (F. M. A. Akbar, 2024)

A literature search was conducted through various academic databases, such as Google Scholar, Garuda, ResearchGate, and other scientific publication sources, using the keywords self-waqf, productive waqf, human capital, Islamic development economics, and Islamic boarding schools. Furthermore, the collected data and literature were selected based on relevance, source quality, and their relevance to the research objectives. Data collection techniques used a documentation method, namely by tracing, identifying, categorizing, and evaluating the various references used (Maulana & Al Azhar, 2023). After the data was collected, the author conducted a descriptive-qualitative analysis to draw conclusions regarding the role of self-waqf as an instrument for developing human capital in encouraging Islamic economic development in Islamic boarding schools. (Siti Qurotul A'yun, Bakhrudin All Habsy, 2025)

3. RESULTS AND DISCUSSION

A. SELF-ENDOWMENT IN ISLAMIC BOARDING SCHOOL PRACTICE

Islamic boarding schools (pesantren) are Islamic educational institutions that play a vital role in human resource development and community empowerment. In addition to serving as centers of education and da'wah (Islamic outreach), they also foster various social values, such as sincerity, mutual cooperation, responsibility, and devotion (Nasiruddin & Hidayati, 2022). One form of devotion that has developed within Islamic boarding schools is self-waqf, the donation of one's energy, time, skills, and abilities for the benefit of the institution and the community. Although the concept of self-waqf is not explicitly discussed in classical Islamic jurisprudence (fiqh), its practice has long been established within the Islamic boarding school tradition through the concept of khidmah (service to the institution and the community). (Khairiyah., 2025)

The substantial potential for self-waqf in Indonesia is inextricably linked to the large number of Islamic boarding schools (pesantren) spread across various regions. According to data from the Ministry of Religious Affairs of the Republic of Indonesia in 2025, the number of Islamic boarding schools in Indonesia reached more than 42,000. The distribution of Islamic boarding schools shows that Islamic boarding schools have a strategic position as

centers of Islamic education as well as human resource development that can support the social and economic development of the community(Nasirin & Hidayati, 2021).

Table 1. Number of Islamic Boarding Schools in Indonesia by Province (2025)

No	Province	Number of Islamic Boarding Schools
1	West Java	13.005
2	East Java	7.347
3	Banten	6.776
4	Central Java	5.294
5	Aceh	1.396
6	South Sulawesi	1.320
7	Lampung	1.225
8	West Nusa Tenggara	1.161
9	North Sumatra	959
10	South Sumatra	867
	Indonesia (Total)	± 42.000

Source: Ministry of Religion of the Republic of Indonesia, One Data Ministry of Religion (2025).

The data in Table 1 shows that West Java, East Java, and Banten are the provinces with the largest number of Islamic boarding schools (pesantren) in Indonesia. This large number of Islamic boarding schools indicates the significant potential of human resources involved in various educational, da'wah, and community empowerment activities. In this context, the practice of self-endowment (wakaf) is a crucial form of social capital because it enables students and alumni to actively contribute through the dedication of their energy, time, and expertise to support the sustainability of Islamic boarding schools(Syafi et al., 2025).

Self-endowment is a crucial element in the sustainability of Islamic boarding school activities. In practice, students and alumni who make self-endowments are involved in various activities, such as teaching, assisting with administration, managing Islamic boarding school business units, and supporting various social and community empowerment

programs. These contributions not only contribute to the institution's operational effectiveness but also strengthen the Islamic values that are characteristic of Islamic boarding schools. Therefore, self-endowment can be viewed as a form of active human resource participation in supporting the sustainability of Islamic educational institutions.

Research conducted by (Shalahuddin et al., 2025) shows that the practice of khidmah plays a significant role in shaping the integrity, independence, and leadership skills of students. Meanwhile, research by (Khairiyah., 2025) explains that self-waqf not only impacts individual character development but also serves as an institutional mechanism supporting the sustainability of Islamic boarding schools. Thus, self-waqf not only benefits the individuals who practice it but also contributes to strengthening the Islamic boarding school institution as a whole (M. Z. Ahmad et al., 2026).

In addition to supporting Islamic boarding school operations, self-waqf also plays a role in maintaining the sustainability of institutional values and traditions. Through the process of devotion, values, experiences, and knowledge are transferred from the previous generation to the next. This makes self-waqf a means of cadre development capable of maintaining the identity, organizational culture, and quality of human resources in the long term (M. Z. Ahmad et al., 2026).

B. SELF-ENDOWMENT AS HUMAN CAPITAL

In modern development economic theory, human capital is one of the main factors determining the success of economic development. Human capital encompasses the knowledge, skills, experience, health, and values possessed by individuals, thereby increasing productivity and the quality of life of society. Therefore, investment in human resources is a crucial strategy for creating sustainable economic growth. (Monica, 2023)

From a human capital perspective, self-endowment can be understood as a form of non-material investment focused on developing individual capacity through experience, learning, and social contribution. Human capital encompasses knowledge, skills, experience, and values that enhance individual and organizational productivity. Therefore, the involvement of students in various community service activities at Islamic boarding schools can be viewed as a process of sustainable human capital formation. (Oltular, 2025)

Research (Chamidi, 2023) shows that active involvement in productive activities can improve managerial, leadership, and entrepreneurial skills. However, self-endowment not only results in increased economic competence but also fosters character, integrity, discipline, and social responsibility (Budi Santoso et al., 2024). From an Islamic economic perspective, these aspects are crucial for human capital development, as they focus not only on economic productivity but also on the formation of good morals and ethics. Furthermore, the service-based learning process in Islamic boarding schools provides hands-on experience (experiential learning) that is difficult to obtain through formal education. Research (Farah Qalbia, 2023) shows that community-based education has a significant impact on improving individual capacity. Through self-endowment practices, students not only learn theoretically but also gain real-world experience in managing organizations, leading activities, and

interacting with the community. This fosters more adaptive, productive human capital, and fosters strong institutional loyalty(Abidin & Ilma Ahmad, 2023).

C. IMPACT ON ISLAMIC ECONOMIC DEVELOPMENT

Islamic economic development is not solely oriented towards economic growth but also emphasizes equitable welfare, social justice, and the welfare of the community. In this context, Islamic boarding schools (pesantren) play a strategic role as educational institutions and centers for community economic empowerment. Through waqf management, productive business units, and community empowerment programs, Islamic boarding schools are able to create an economic ecosystem based on Sharia values.(Alfiani Bintang Fajari, 2023)

Self-waqf contributes significantly to the economic development of Islamic boarding schools. The involvement of students in various operational activities allows Islamic boarding schools to optimize their human resources, thereby reducing operational costs and increasing the efficiency of institutional management. This situation demonstrates that self-waqf functions as both social and human capital, supporting the economic sustainability of Islamic boarding schools.(Farah Qalbia, 2023)

The role of waqf as an instrument of Islamic economic development is also evident in the continued increase in national waqf. Data from the Indonesian Waqf Board (BWI) shows that national cash waqf collections have experienced significant growth in recent years. This reflects growing public awareness of the use of waqf as an instrument for economic development and community welfare(Arifin et al., 2024).

Table 2. Development of National Waqf in Indonesia 2020–2025

Indicators	Year 2020	Year 2024–2025	Development
National Cash Waqf Value	Rp819 Billion	> Rp3 Trillion	Increased by over 266%
Certified Nazir	--	6,682 Nazhir	Strengthening waqf governance
Active Waqf Projects	Dominantly socio-religious	Hundreds of Projects	Increased utilization of productive waqf
Waqf Utilization	Limited to local benefits	Social, education, health, and productive economy	More diverse and productive
Contribution to the Community Economy	Rp819 Billion	Supporting broader community economic empowerment	Greater economic impact

Source: Indonesian Waqf Board (BWI), National Waqf Data 2024–2025

According to Table 3, the value of national cash waqf increased from IDR 819 billion in 2020 to over IDR 3 trillion in 2024–2025. Furthermore, there are 6,682 certified nazhirs and hundreds of active waqf projects, demonstrating the increasingly strong governance and utilization of productive waqf in Indonesia. This data reinforces the fact that waqf has significant potential to support Islamic economic development, including through the growing practice of self-waqf within Islamic boarding schools (pesantren)(Umam & Nasiruddin, 2021).

In addition to increasing internal efficiency, self-waqf also supports the development of various productive business units within Islamic boarding schools. Through the involvement of students in entrepreneurship, production, marketing, and business management, Islamic boarding schools are able to create added economic value that benefits both the institution and the surrounding community. Research shows that Islamic boarding schools are able to create a multiplier effect in the form of opening up job opportunities, growing micro-businesses, and increasing community economic activities based on sharia. (Alfiani Bintang Fajari, 2023)

From the perspective of Islamic development economics, this situation reflects inclusive development, as it engages various segments of society in the development process. *Pesantren* (Islamic boarding schools) do not merely produce graduates with religious competence; they also cultivate productive and self-reliant human resources capable of contributing to the economic development of the community(Shiddiq et al., 2022).

D. MAQASID SYARIAH ANALYSIS

In the Maqashid Syariah perspective, all economic activities must be directed towards creating benefits (maslahah) and preventing harm (mafsadah). Therefore, the practice of self-waqf in the Islamic boarding school environment must be implemented while still paying attention to the balance between the interests of the institution and the rights of the individuals who provide service. Service must not eliminate a person's basic rights, whether in economic, health, education or social life aspects.(Monica, 2023)

Sharia maqashid principles such as protecting religion (hifz al-din), protecting the soul (hifz al-nafs), protecting the mind (hifz al-aql), protecting offspring (hifz al-nasl), and protecting property (hifz al-mal) must be the basis for implementing self-waqf(Shiddiq et al., 2022). Thus, the devotion of students should not become a form of labor exploitation, but rather a means of developing personal capacity that benefits both individuals and institutions. (Nanda Ega Rupita, 2025)

Furthermore, the maqashid sharia approach emphasizes the importance of transparency, fairness, and sustainability in human resource management. Therefore, Islamic boarding schools need to ensure that the practice of self-waqf is carried out voluntarily, has a clear purpose, and provides balanced benefits for the institution and the individuals

involved. Research shows that integrating maqashid sharia principles into modern waqf management can increase justice, accountability, and the sustainability of the community's economic development.(Wahyudi et al., 2025)

Furthermore, the maqashid sharia approach emphasizes the importance of transparency, fairness, and sustainability in human resource management. Therefore, Islamic boarding schools need to ensure that the practice of self-waqf is carried out voluntarily, has a clear purpose, and provides balanced benefits for the institution and the individuals involved. Research shows that the integration of the principles of maqashid sharia in modern waqf management is able to increase justice, accountability, and sustainability of the economic development of the community(Umam & Nasiruddin, 2021).

CONCLUSIONS AND SUGGESTIONS

Self-endowment is a form of devotion that has developed within Islamic boarding schools (pesantren) through the dedication of one's energy, time, skills, and abilities for the benefit of the community and the sustainability of the institution. The practice of self-endowment not only serves as a form of worship and reinforcement of Islamic values, but also serves as a crucial instrument in supporting the operation of the Islamic boarding school. Through the involvement of students and alumni in various educational, administrative, entrepreneurial, and community empowerment activities, self-endowment can strengthen the sustainability of the institution while preserving the traditions and values of the Islamic boarding school that have developed over the years(Z. I. Ahmad et al., 2022).

From an Islamic development economic perspective, self-endowment plays a significant role in the formation of human capital. Students' involvement in service activities provides experience, knowledge, skills, leadership abilities, and social responsibility that can improve the quality of human resources. Thus, self-endowment not only benefits the individual who undertakes it but also creates productive, independent, and highly integrated human resources. This demonstrates that self-endowment is a form of non-material investment that can support sustainable economic development(M. Z. Ahmad et al., 2023).

Furthermore, self-endowments also have a positive impact on the economic development of Islamic boarding schools and the surrounding communities. By optimizing their human resources, Islamic boarding schools can improve the efficiency of institutional management, develop productive business units, and strengthen community economic empowerment. Self-endowments can create added economic value not only for the Islamic boarding school but also provide broader benefits to the community through job creation, increased economic activity, and strengthening the Sharia-based economy(Z. I. Ahmad, 2022).

In its implementation, self-endowments must remain guided by the principles of Maqasid Sharia, which emphasize welfare, justice, transparency, and sustainability. Therefore, self-endowments must be carried out voluntarily while still respecting the fundamental rights of individuals to avoid labor exploitation. By implementing these principles, self-endowments can be an effective instrument for developing human capital,

strengthening Islamic boarding school institutions, and encouraging inclusive, equitable, and sustainable Islamic economic development(Hidayati et al., 2025).

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