

# Legal Protection of Amal Usaha Muhammadiyah Assets at the Regional Leadership of Muhammadiyah Bukittinggi

Dinda Mariska<sup>1</sup>, Mairul<sup>2</sup>

<sup>1,2</sup> Faculty of Law, Law Studi Program, Muhammadiyah Sumatera Barat University  
Email: dindamariska28@gmail.com, mairulmz@yahoo.co.id

Muhammadiyah, as one of the largest Islamic organizations in Indonesia, manages thousands of strategic assets through its charitable endeavors (Amal Usaha Muhammadiyah or AUM) to improve community welfare. However, many of these assets face legal uncertainties and incomplete ownership documentation, creating a high potential for future disputes. This study aims to identify the factual conditions of legal protection for AUM assets under the Regional Leadership of Muhammadiyah (PDM) Bukittinggi and to analyze the main inhibiting factors in its implementation. This research utilizes an empirical legal approach with a descriptive-analytical method, employing field interviews and legal literature reviews for data collection. The results indicate that while the assets are actively utilized for educational, social, and religious purposes, formal legal documentation remains partially incomplete. This vulnerability is primarily constrained by the absence of uniform internal regulations and limited administrative human resources, although the organization has proactively implemented empirical security measures such as appointing nazhir waqf and transferring personal ownership titles to the official organization. In conclusion, achieving optimal legal protection requires the acceleration of asset legalization, the establishment of definitive internal guidelines, and consistent capacity building. These findings provide significant implications for improving the institutional governance of non-governmental organizations, ensuring asset security for sustainable community development.

**Keywords:** Legal Protection, Asset Management, Amal Usaha Muhammadiyah.

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**Corresponding Author:**

Dinda Mariska

Faculty of Law, Law Studi Program, Muhammadiyah Sumatera Barat University  
dindamariska28@gmail.com

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## 1. Introduction

Muhammadiyah is one of the largest Islamic social organizations in Indonesia, recognized for its extensive network and strategic assets distributed across various sectors, including education, healthcare, social services, and the economy. Since its establishment, the organization has consistently developed Amal Usaha Muhammadiyah (AUM) or Muhammadiyah's charitable endeavors, which serve as vital instruments to realize its mission of *dakwah amar makruf nahi munkar*. These assets, ranging from schools and hospitals to orphanages and waqf lands, play a crucial role in improving the welfare and intellectual life of the community [1]. The continuous growth of AUM demonstrates the organization's significant contribution to national development, making it one of the non-governmental entities with the largest asset ownership in the country [2].

Despite the immense benefits these assets provide, the massive scale of AUM ownership presents significant challenges, particularly regarding legal certainty and asset management. Currently, Muhammadiyah manages thousands of educational institutions, hundreds of health facilities, and millions of square meters of waqf land nationwide. This colossal accumulation of assets demands a robust and accountable management system supported by strong legal protection [3]. Without clear legal status, proper documentation, and standardized administrative procedures, these assets are highly vulnerable to potential disputes, misappropriation, or claims by unauthorized third parties [4]. Therefore, ensuring the

legal legality of these assets is not only a matter of administrative compliance but a critical necessity to secure the organization's long-term operations and prevent future conflicts.

Within this broader context, the scope of this research is specifically focused on the Regional Leadership of Muhammadiyah (Pimpinan Daerah Muhammadiyah or PDM) in Bukittinggi. PDM Bukittinggi manages a diverse portfolio of AUM assets scattered throughout the city and its surrounding areas, comprising both movable and immovable assets. The fixed assets primarily include land and buildings utilized for orphanages, educational institutions such as schools and madrasahs, as well as supporting facilities for social and religious activities. Meanwhile, the movable assets hold economic value and operational functions that sustain the daily activities of the organization [5]. The complexity of managing these various assets at the regional level provides a representative case study to evaluate the real-world application of asset protection regulations.

Based on the identified background and the pressing need for asset security, this study aims to comprehensively examine the legal protection of AUM assets at PDM Bukittinggi. Specifically, this research seeks to identify the factual conditions of legal protection concerning the completeness of documentation and clarity of ownership status. Furthermore, it aims to analyze the main inhibiting factors such as internal regulations, human resources, and management awareness that hinder the optimal protection of these assets. Ultimately, the objective of this research is to formulate strategic and actionable solutions to ensure that asset management is conducted in an orderly, safe, and sustainable manner, thereby supporting the organization's overarching mission.

## 2. Literature Review and Problem Statement

The concept of legal protection for organizational assets is fundamentally grounded in the principles of orderly, transparent, and accountable management, as mandated by the national legal framework, including Law Number 17 of 2013 concerning Societal Organizations and Law Number 41 of 2004 concerning Waqf. Theoretically, effective asset administration ensures legal certainty and the sustainability of organizational functions, drawing parallel principles from Government Regulation Number 27 of 2014 concerning the Management of State/Regional Property. Previous studies have extensively explored the legal standing of Muhammadiyah as a recognized legal entity capable of holding property rights [6], and have highlighted the broader administrative challenges in managing waqf assets [7]. Furthermore, literature on asset management emphasizes that systematic inventory and legal documentation are critical instruments for preventing disputes and optimizing economic and social benefits [8]. However, while these studies provide a strong normative foundation, they predominantly focus on macro-level regulations or general waqf management, often overlooking the specific structural and cultural complexities at the regional branch level.

Despite the existence of national regulations, a significant research gap remains in the empirical implementation of these laws within specific regional contexts, such as the Amal Usaha Muhammadiyah (AUM). At the regional level, there is frequently a lack of detailed, uniform internal technical guidelines, leading to inconsistent asset management practices that inherently weaken legal certainty. Existing literature has yet to adequately address how localized constraints specifically the capacity of human resources, the completeness of legal documents, and the legal awareness of asset managers interact to hinder asset protection. Based on this gap, the problem statement of this research is formulated as follows: What is the factual condition regarding the legal protection and ownership status of AUM assets under the Regional Leadership of Muhammadiyah (PDM) Bukittinggi, and what are the primary internal and external inhibiting factors that obstruct the optimal execution of this legal protection?

### 3. Method

This study employs an empirical legal research method (socio-legal research) with a qualitative approach to analyze the law as a living behavioral mechanism operating within society. This method was specifically chosen because of its ability to provide accurate and contextually stable results regarding the factual implementation of legal protection for organizational assets. By utilizing a descriptive-analytical framework, this approach allows for a comprehensive understanding of the legal complexities and administrative characteristics surrounding the assets of Amal Usaha Muhammadiyah (AUM) without relying on numerical data [9]. The qualitative paradigm is deemed highly suitable for this research as it facilitates an in-depth exploration of the compliance levels and specific conditions required for the asset management system to function optimally according to both internal organizational guidelines and national positive law.

The research procedures were systematically carried out through several structured steps, beginning with data collection, initial processing, application of analysis techniques, and final evaluation. The data collection technique primarily involved semi-structured interviews and comprehensive library research. The collected data subsequently underwent an initial processing phase consisting of editing to examine the completeness, clarity, and relevance of the data and classification, where the literature and field findings were categorized based on specific legal themes. The core analysis technique applied was the juridical-empirical approach. This approach rigorously evaluated the factual asset management practices at the Regional Leadership of Muhammadiyah (PDM) Bukittinggi against the parameters established by prevailing regulations, evaluating the assumptions of legal certainty and administrative compliance required to effectively secure the assets.

In terms of research samples and data sources, this study utilized a combination of primary and secondary data specifically selected based on their relevance and authoritative characteristics. The primary data was sourced directly from field research at PDM Bukittinggi, prominently involving key informants such as the Executive Secretary of the PDM Bukittinggi Office, to obtain factual, real-time insights regarding documentation status, legal impediments, and ownership clarity. Furthermore, the analysis was deeply grounded in specific legal parameters consisting of primary legal materials, including Law Number 28 of 2004 concerning Foundations, Law Number 41 of 2004 concerning Waqf, and Government Regulation Number 27 of 2014 on State Treasury. These parameters, supported by secondary literature such as academic journals and legal doctrines [10], were utilized as the fundamental basis for evaluating the validity and accountability of the current asset protection mechanism.

### 4. Results and Discussion

The factual condition of Amal Usaha Muhammadiyah (AUM) assets within the Regional Leadership of Muhammadiyah (PDM) Bukittinggi demonstrates a vast and highly complex distribution. Normatively, this extensive distribution carries critical implications: it necessitates strict adherence to positive law, specifically regarding legal entity property rights and waqf regulations as mandated by Law Number 41 of 2004 and Government Regulation Number 27 of 2014. While previous literature prominently highlights the administrative challenges and macro-level regulations of waqf management, this study offers a distinct scientific contribution by providing empirical evidence at the grassroots regional level. It reveals that despite formal administrative deficiencies, regional managers proactively bridge the legal vulnerability gap through adaptive empirical defense mechanisms, such as the strategic legal transfer of assets from personal names to the official Muhammadiyah entity. This finding enriches existing literature by demonstrating how localized organizational awareness operates as a practical substitute for incomplete formal legal documentation.. The distribution of these assets highlights the extensive scale of organizational

management required, which inherently carries potential legal vulnerabilities if not properly documented, as detailed in Table 1

**Table 1.** Distribution of AUM Assets in Bukittinggi City and Agam Regency

No	Region	Asset Type	Quantity
1	Bukittinggi City	Aisyiyah Kindergarten	5
2	Bukittinggi City	Madrasah Tsanawiyah (MTs)	1
3	Bukittinggi City	Muhammadiyah Vocational School (SMK)	1
4	Bukittinggi City	Higher Education Institution	1
5	Bukittinggi City	Mosque	1
6	Bukittinggi City	Orphanage	2
7	Agam Regency	Madrasah Tsanawiyah (MTs)	1
8	Agam Regency	Kindergarten	13
9	Agam Regency	Madrasah Diniyah Awaliyah (MDA)	13
10	Agam Regency	Mosque	2
11	Agam Regency	Mushala	1
12	Agam Regency	Orphanage	3

To ensure legal certainty and operational sustainability, PDM Bukittinggi has actively implemented a systematic asset inventory framework. In principle, the ownership of these assets falls under the authority of the Central Board of Muhammadiyah, while the daily management is systematically delegated through a tiered system involving PDM, Branches (PCM), and Sub-branches (PRM) according to their respective scopes. However, the legal documentation status varies significantly across different asset categories. Table 2 provides a comprehensive overview of this inventory, identifying the specific legal security measures applied to safeguard the organization's wealth.

**Table 2.** Inventory and Legal Security of AUM Assets at PDM Bukittinggi

No	Asset Type	Ownership Status	Manager	Legal Document Status	Form of Legal Security
1	Educational (Kindergarten, SMK, Higher Education)	Assets Central Board of Muhammadiyah	PDM, PCM, and PRM	Partially complete and certified	Tiered management and organizational supervision
2	Religious (Mosques and Mushalas)	Assets Central Board of Muhammadiyah	PDM and PCM	Partially uncertified	Appointment of <i>nazhir waqf</i>
3	Social (Orphanages)	Assets Central Board of Muhammadiyah	PDM and PCM	Partially incomplete	Appointment of <i>nazhir waqf</i> and supervision
4	Waqf Land for AUM	Central Board of Muhammadiyah	PDM, PCM, and PRM	Not fully certified as waqf	<i>Nazhir waqf</i> and administrative security

### Phenomena and Explanations

The phenomenon that emerges from the analysis results is explained by assessing whether the pattern is consistent with what is predicted based on the theory and conceptual framework used. Substantively, the assets are managed with excellent good faith to serve the community; formally, however, there are notable administrative deficiencies. Field investigations revealed that some assets remain uncertified or lack

complete legal documentation due to bureaucratic and technical constraints. To effectively mitigate these vulnerabilities, PDM Bukittinggi has strategically appointed *nazhir waqf* to secure uncertified waqf lands, ensuring they remain under organizational supervision. Furthermore, a highly significant protective measure involves the legal transfer of assets previously registered under personal administrators' names to the official name of the Muhammadiyah organization. A prime example of this is the ownership transfer of the Baitul Jalal Mosque in Bukittinggi, which successfully prevented potential future disputes. This phenomenon is highly consistent with the principles of accountability and asset security stipulated in Government Regulation Number 27 of 2014 concerning State Treasury, reflecting the organization's adaptive legal strategy [11].

### Comparison with Previous Research and Inhibiting Factors

To strengthen the validity of the results, the findings of this study were compared with previous relevant studies in the literature. The effort to optimize legal protection for AUM assets in PDM Bukittinggi currently faces several structural and cultural obstacles:

1. Internal Regulations:

There is a distinct absence of detailed and uniform technical guidelines at the regional level. This regulatory vacuum leads to inconsistent asset management practices across different units, which inherently weakens legal certainty. This finding aligns with broader legal literature highlighting that regional asset management often suffers from fragmented regulatory interpretations, demanding strict standardization to prevent inefficiencies [12].

2. Human Resources:

The availability and quality of human resources significantly impact the accountability and legality of asset management. The administration of waqf assets, in particular, strictly requires professional and trustworthy *Nazhir* as mandated by Law Number 41 of 2004 concerning Waqf [13]. Current limitations in administrative personnel hinder the acceleration of the asset certification process. This is consistent with previous human resource studies emphasizing that organizational success and asset security are heavily dependent on the competence and capacity of the personnel managing them [14].

3. Management Awareness:

Conversely to the administrative challenges, field findings reveal a remarkably high level of awareness among PDM Bukittinggi administrators regarding the importance of legal documents. Managers have proactively sought to fulfill legal requirements and secure their respective units, which acts as a strong, organic internal driver for sustainable asset protection.

Based on the series of findings and interpretations obtained, preliminary conclusions were drawn to provide a temporary overview of the implications of the research results. It is evident that while PDM Bukittinggi has executed robust empirical defense mechanisms such as accelerating ownership transfers and utilizing organizational oversight achieving optimal legal protection remains a work in progress. It urgently requires the formulation of definitive internal regulations and systematic human resource capacity building to definitively bridge the gap between factual asset utilization and formal legal compliance

## 5. Conclusion

This study directly answers the problem formulation regarding the factual conditions and primary inhibiting factors of AUM asset legal protection at PDM Bukittinggi. First, the factual condition reveals a dichotomy: while assets are substantively protected and actively utilized for the organization's mission through empirical measures such as appointing *nazhir waqf* and successfully transferring personal ownership titles

to the official Muhammadiyah entity the formal legal certification remains partially incomplete. Second, the primary inhibiting factors obstructing optimal formal protection are structural: the distinct absence of standardized, detailed internal technical guidelines at the regional level and significant limitations in administrative human resource capacity.

Theoretically, this research contributes to the socio-legal discourse on organizational asset management by demonstrating that localized legal awareness and proactive internal oversight can temporarily mitigate formal regulatory vulnerabilities. It expands upon previous studies by illustrating how national asset laws are empirically negotiated and maintained through cultural commitment at the regional grassroots level, even when administrative resources are lacking.

Practically, the findings urge PDM Bukittinggi and similar non-governmental regional entities to transition from a reliance on empirical good-faith management to institutionalized legal compliance. It is imperative to formulate definitive internal asset management guidelines, accelerate formal certification processes, and invest strategically in targeted administrative capacity building for nazhir waqf and asset managers. Adopting digital-based inventory systems is also recommended to ensure long-term, sustainable institutional asset security.

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