# Increasing the Productivity of Waqf Land in Indonesia: Issues and Solutions

Suyoto Arief<sup>1\*</sup>, Akhmad Affandi Mahfudz<sup>2</sup>, Muhammad Iqbal Fasa<sup>3</sup>, Vina Fithriana Wibisono<sup>4</sup>, and Amatulloh Nur Afifah<sup>5</sup>

<sup>1,5</sup>Islamic Economics Law Department, Postgraduate Program, Universitas Darussalam Gontor, Ponorogo, Indonesia

<sup>2</sup>Faculty of Economy and Management, Universitas Darussalam Gontor, Ponorogo, Indonesia

<sup>3</sup>Faculty of Economics and Islamic Business, Universitas Islam Negeri Raden Intan, Lampung, Indonesia

<sup>4</sup>Faculty of Sharia, Universitas Darussalam Gontor, Ponorogo, Indonesia

Abstract: Waqf is one of the resources with enormous potential for Islamic economic growth in Indonesia. This is evident in the existence of waqf land reaching 420.000 hectares which has not been fully optimized, leading to the classification of the land as traditional work. The phenomenon showed the need to manage waqf land properly to ensure more productivity. Therefore, this study aimed to explore the appropriate strategy to manage waqf land in Indonesia with a focus on the problems and solutions. This was achieved using a qualitative method through the application of the Analytic Network Process (ANP). Primary data were collected through the assessment of the problems by the respondents and subsequently categorized using a numerical scale. The results showed that the six problems to be prioritized in ensuring productivity in waqf lands include human resources, literacy comprehension, management system, socio-cultural, legal certification, and government policy. Meanwhile, the solutions required to be prioritized in solving these problems include increasing the supervision term for waqf land, socialization within the community, nadzir competence, reducing the cost of certification, minimizing operational costs, and improving the standard of recruitment into nadzir. The results are expected to serve as an alternative approach to elevating the quality of management as well as addressing human resource, institutional, and regulatory challenges within the Indonesian waqf system.

**Keywords:** Strategy, Management, Productive Waqf Land, Problems and Solutions, Indonesia

\*Corresponding author: <a href="mailto:suyoto.arief@unida.gontor.ac.id">suyoto.arief@unida.gontor.ac.id</a>

Received: July 22,2023; Accepted:December 13, 2023; Published: December 30, 2023

#### INTRODUCTION

Waqf is one of the most important institutions with significant contributions to socio-economic and social development since the beginning of Islam (Syamsuri et al., 2020). It is also one of the instruments normally used to improve the welfare of people in the Sharia economy (Fitri & Wilantoro, 2018). Waqf has also become a more extensive instrument in Islam to motivate entrepreneurial spirit in managers due to its status as an asset and capital to be managed for community economic development. (Mu'allim, 2017) According to the enactments of the state with Number 41 in the year 2004, Waqf is defined as the legal action normally implemented to separate and/or submit part of the property of an individual for worship interest and general welfare either permanently or a period according to Sharia (Indonesia, 2004). This shows that waqf is significant in providing continuous charity and perpetual income flow for the needy.

Previous studies by Slamet (2020) and Satyawan showed that waqf supports different productive activities, redistributes welfare to the poor, and assists in developing the social, economic, and cultural life of the community (Slamet, 2020; Satyawan, 2018). A similar observation was made by Inayah that waqf is a potential economic instrument to increase the prosperity of the community as well as to support productive activities through maximum management. This showed that community welfare can be realized through the optimal and productive management of waqf (Rahman & Widiastuti, 2020). Moreover, several methods were applied to manage waqf and the most dominant was through the efforts people with the prioritization of transparency (Iman et al., 2020). Another study also argued that good, innovative, and professional management was required to maximize the potential of waqf (Syamsuri et al., 2021).

Waqf Information System provided in the year 2022 by the Ministry of Religion showed that the land was spread over 440,5 thousand points with a total area of 57,2 hectares in Indonesia. The cash potential was estimated to reach IDR 180 trillion (USD 11.525.904.000) per year but the cash acquired by the Indonesian Waqf Board (BWI) as of March 2022 was IDR 1,4 trillion (USD 89.657.400). The value was considered to be an increase compared to the IDR 855 billion (USD 54.752.763,60) recorded between 2018 and 2021 (BWI, 2022). The trend showed that the development of waqf sector experienced extraordinary growth in 2022. The significant increase was also reported by Resfa to have provided several benefits to the poor in the community (Fitri & Wilantoro, 2018). This led to the inference that waqf land has a very high potential to provide enormous benefits for the whole community when managed properly and professionally.

Previous research was observed to have reported that only IDR 400 billion (USD 25.615.320) has been realized out of IDR 188 trillion potential (Setiawan, 2019). The argument was further supported by another study that a certificate had been provided for only 62% of the land out of the 420,000 hectares available in the country (Muliawan, 2019). This was associated with the implementation of traditional and consumptive management to waqf as observed in its predominant usage by three institutions including mosques, tombs, and madrasahs, as well as the minimal understanding concerning the productive application of the land (Kasdi, 2016). The basic problem identified in the process of managing waqf in Indonesia was the inability of nadzir to manage waqf and develop the skills to run the nadziran wheel (Faradis et al., 2020). This was associated with the issue of Human Resources (HR) including the low managerial ability of nadzir expected to take full responsibility for managing and developing waqf and its products professionally (Fitri & Wilantoro, 2018). Several cases of dishonesty and irregularities have been reported among these professionals (Hidayat, 2016). It was also stated that most nadzir were not ready to take risks (Zulfa, 2020) or have the capacity to optimally be responsible for waqf assets (BWI, 2022).

Another issue identified was institutional which was associated with the lack of appropriate records for the legal acts of waqf due to the influence of the old paradigm and several people without proper understanding of relevant laws (Hasan & Rajafi, 2018). A previous study also reported that the performance of BWI had not been optimal (Fitri & Wilantoro, 2018). Moreover, most of the land has not been developed effectively despite the expansiveness due to the small number of professional nazhir with a full comprehension of relevant laws in Indonesia (Hidayat, 2016).

Regulations or government was observed to be another potential force disrupting the optimal management of waqf to ensure productivity. The respondents agreed that the lack of socialization was one of the weaknesses in the management strategy in Indonesia. Therefore, socialization needs to be prioritized to promote productivity and increase nadzir professionalism (Satyawan et al., 2018). This can be achieved through an enhancement in the trust of wagifs as well as the mastery of human skills, technicality, and relationships by nadzir (Wibisono et al., 2022).

The background information showed the need for several strategies to solve the problems identified in managing waqf land in Indonesia to ensure full maximization and productivity. Therefore, this study aimed to explore these strategies in order to offer an alternative approach to elevate the quality of waqf land management in the country by addressing the human resources, institutional, and regulatory challenges.

## RESEARCH METHODS

## Research Design

The qualitative study was conducted to explore the appropriate strategy to ensure the productive management of waqf land in Indonesia. The Analytic Network Process (ANP) method was applied as the analytical tool and was processed using "Super Decisions Version 3.2" software. ANP is a multicriteria theory of measurement normally used to derive relative priority scales of absolute numbers from individual judgments or actual measurements normalized to relative form (Saaty, 2004b). It provides a general framework to deal with decisions without making assumptions about the independence of higher-level elements (Saaty,

2008). ANP can be used to show the most dominant influence and determine the priority order, make decisions, evaluate, and strategize (Ascarya, 2005).

The preference for ANP is due to several advantages such as the measurement of priorities based on ratios and proportions to capture relationships and influences needed to make accurate predictions and right decisions (Saaty & Louis G, 2006). It can also be used to organize the complexity and quantify an issue using a ratio scale as well as ensure the combination of several elements in a hierarchy or network (Saaty, 2004a). Moreover, the information in the ANP can be presented as variables for the respondents to rate numerically. For example, the solutions identified in this study were determined with due consideration for the complexity and priority scale of the problems (Tanjung and Devi, 2013).

### **Population and Sample**

Respondents were selected using a purposive sampling technique based on the criteria that the individuals selected understand the problems and solutions associated with the management of waqf land in Indonesia. This led to the selection of four people perceived to have satisfied the aforementioned criteria and considered competent enough to represent the entire population. Nurul et.al (2019) stated that the number of samples or respondents could not be used as a validity benchmark in ANP but rather the mastery and expertise in the field being studied (Septiana et al., 2019) Therefore, the respondents were competent specialists with the capacity to provide more accurate data as presented in the following table.

No Respondents **Position** Dr. Rifki Ismail, SP, M.A Deputy Director of Bank Indonesia & Assistant Secretary General of the IFSl Dr. Hendri Tandjung, Ph.D Member of Indonesian Waqf Board Prof. Dr. Irfan Syauqi Beik, Ph.D Member of Indonesian Waqf Board Ir. Dr. Imam Teguh Saptono, M.M Director of Global Waqf

**Table 1: List of Respondents** 

Source: Author's own

#### **Data Collection and Analysis Techniques**

Primary data were obtained through observations and in-depth interviews with respondents considered to be competent in solving problems. These respondents include experts, practitioners, regulators, and stakeholders in Indonesian waqf institutions. Meanwhile, secondary data were retrieved from several literature studies such as research journals, books, official websites, and others. The data were analyzed using the stages in ANP including model construction, model quantification, and analysis synthesis. The first stage, model construction, was initiated with the compilation of theoretical and empirical literature reviews as well as the questions to ask the respondents and practitioners during in-depth interviews. The second stage, *model quantification*, focused on applying pairwise comparisons to elements in the cluster of question items in the ANP questionnaire to determine those with greater influence or more dominance. The magnitude of the difference was further assessed through a numerical scale of 1-9 in order to determine the data to be used as input in Super Decision software to produce an output in the form of a super-matrix. The final stage, analytic synthesis, was used to calculate the Geometric Mean (GM) and Rater Agreement (RA) (Ascarya, 2005). All these stages are generally summarized in the following figure:

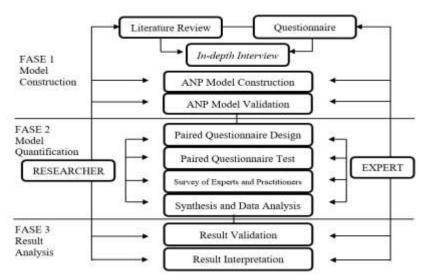


Figure 1: Research Stage

Source:(Ascarya, 2022)

Geometric Mean (GM) was used to assess the individual opinions of the respondents on a group of questions asked through Pairwise comparison. The responses provided were subsequently combined to form a consensus. Meanwhile, Rater Agreement (RA) was applied to show the level of conformity or agreement between the respondents (R1-Rn) on a problem in one cluster and this was achieved using Kendall's Coefficient of Concordance (W;  $0 \le W \le 1$ ). The criterion was that W=1 was perfect agreement, match, or compatibility between the assessment or opinion of the respondents. Meanwhile, the closeness of the W value to 0 showed the existence of some discrepancies in the responses or answers provided by the respondents (Ascarya, 2011).

# RESULTS AND DISCUSSION **ANP Construction**

The information extracted using the methods previously explained showed that the problems associated with the product management of waqf land were internal and external with some other sub-problems. A similar trend was also observed for the solutions and strategies. Therefore, a conceptual framework was developed with due consideration for the network structure in ANP as shown in the following figure:

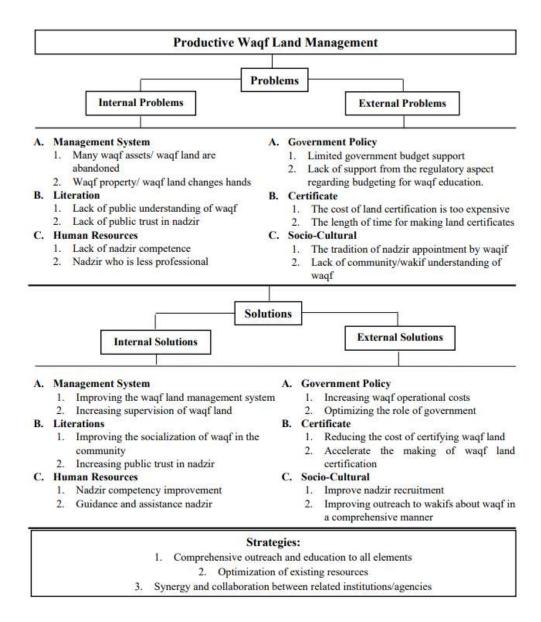


Figure 2: Network Structure in ANP

Source: Interview Result and Author's own

The model presented in Figure 2 was validated and applied as input in super decision software version 3.2 as presented in the following figure. This was achieved through the three stages of formulating clusters, elements, and a network.

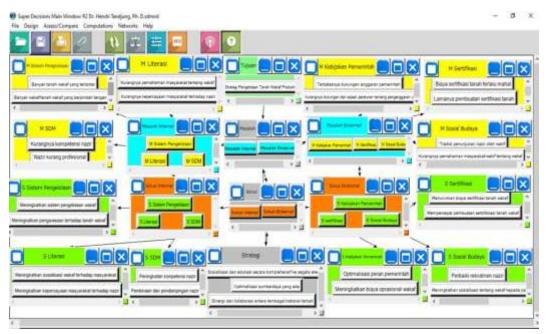


Figure 3: ANP Model in Super Decision Software Version 3.2

Source: Super Decision Software

# **Problem and Solution Synthesis**

Problem clusters were synthesized to determine those to be prioritized in formulating a "strategy for productive waqf land management in Indonesia". The results from each respondent with the consensus value obtained using the average GM calculation are presented in Figure 4. ANP synthesis calculations showed that internal problems had the highest priority with a weight value of 0.6725 while external problems had the least with 0.3275. Furthermore, internal solutions were also mostly prioritized 0,7833325 and external solutions had the least with 0,2166675.

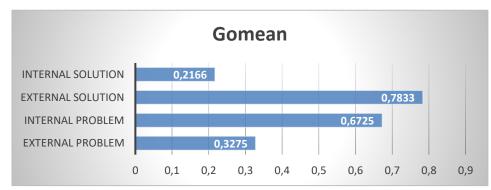


Figure 4: Problem and Solution Priority Composition Based on Geometric Mean Value

Source: Super Decision Software

Figure 4 shows that government, institutions, and related agencies are required to focus more on internal problems in order to achieve productive waqf land management. There is also the need to determine the appropriate internal and external solutions. This was further confirmed through the total prioritization of elements from problems, solutions, and strategies needed based on geometric mean value as presented in the following graph.

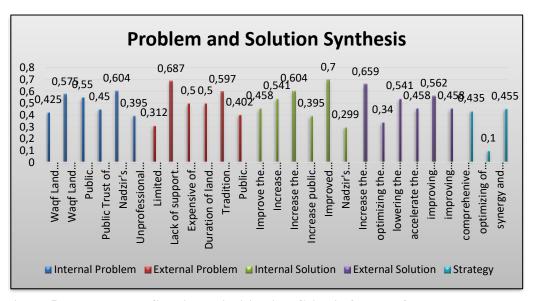


Figure 5: Problem and Solution Prioritization Criteria for Waqf Land Management Source: Interview result and Author's own

## Synthesis of All Elements in ANP

Conclusions were drawn on priority rankings obtained from synthesizing all clusters. This was necessary to determine the elements of problems, solutions, and strategies to be prioritized mostly and applied as a basis for policymaking.

ELEMENT	GEOMEAN	RANK	$\mathbf{W}$	
Problem				
Internal Problem	0.6725	1	250/	
External Problem	0.3275	2	25%	
Internal Problem				
Management System	0.1345675	3		
Literacy	0.3255325	2	44%	
HR	0.5399	1		
Management System				
A lot of waqf property/waqf land	0.425	2		
abandoned			25%	
Waqf property/waqf land changes	0.575	1	23 /0	
hands				

**Table 2. Results of ANP Synthesis** 

Literacy			
Lack of public understanding about	0.55	1	
waqf	0.55	1	25%
Lack of public trust in nadzir	0.45	2	2370
HR	0.15		
Lack of competence nazhir	0.6041675	1	
Unprofessional nadzir	0.3958325	2	25%
External Problem			
Government policy	0.2652525	3	
Certification	0.289395	2	44%
Socio-cultural	0.44535	1	
<b>Government policy</b>			
Limited government budget support	0.3124975	2	
Lack of support from regulatory	0.6875025	1	100%
aspects regarding budgeting for			100%
waqf education			
Certification			
The land certification fee is too	0.5	1	
expensive	0.5	2	100%
How long does a land certificate take?	0.5	2	
Socio-cultural			
The tradition of appointing nadzir	0.5972225	1	
by waqif	0.3712223	1	25%
Lack of public understanding/waqif	0.4027775	2	
about waqf			
Solution			
Internal Solution	0.7833325	1	100%
External Solution	0.2166675	2	
<b>Internal Solution</b>			
Management System	0.40178	1	56%
Literacy	0.353415	2	
HR	0,2448	3	
Management System			
Improve waqf land management	0.4583325	2	25%
system			
Increase supervision of waqf land	0.5416675	1	
Literacy			
Increase the socialization of waqf in the community	0.6041675	1	100%
Increase public confidence in nazhir	0.3958325	2	

HR			
Improved competence of nadzir	0.70000025	1	100%
Nadzir's coaching and mentoring	0.29999975	2	
External Solution			
Government policy	0.4355525	2	75%
Certification	0.4538825	1	
Socio-cultural	0.110565	3	
Government policy			
Increase the operational costs of	0.6597225	1	25%
waqf			
Optimizing the role of government	0.3402775	2	
Certification			
Lowering the cost of certifying	0.5416675	1	25%
waqf land			
Accelerate the making of waqf land	0.4583325	2	
certification			
Socio-cultural			
Improve nadzir recruitment	0.5625	1	25%
Improving socialization to waqif	0.4375	2	
about waqf comprehensively			
Strategy			
Comprehensive socialization and	0.43548	2	75%
education to all elements			
Optimization of existing resources	0.1089425	3	
Synergy and collaboration between	0.455575	1	
related institutions/agencies			
C T . 1 1 1 1 1			

Source: Interview result and Author's own

The W value for the problem cluster was found to be 25% and this showed that the level of agreement between the respondents was low. This could be associated with the provision of quite a variety of answers by each of the respondents in the process of determining the order of priority in this cluster. The heterogeneity was observed to have contributed to the low W value recorded in the cluster.

## The Internal Problems and Solutions

ANP results presented in Table 2 showed that the internal problem to be prioritized was Human Resources (HR). This was found to be in line with the observation of Siti (2020) that there were limited experts and professionals to manage waqf. The study also showed that there was a lack of human resources willing to take full responsibility for the management and development of the products due to the inability of the nadzir to take risks, limiting the productivity of the land. This was observed to be prevalent despite the need for adequate and skillful HR to maximize the resources towards providing benefits to the community (Rohmaningtyas & Herianingrum, 2017; Zulfa, 2020).

The main human resource personnel associated with the management process are nadzir. A competent nadzir is usually required to have good managerial skills for effective and efficient management of waqf (Fitri & Wilantoro, 2018). This is the reason low competence normally leads to problems (Zainal, 2016) considering the role of nadzir in maintaining and preserving the benefits as well as managing and developing waqf property according to purpose and designation (Ansari, 2019). Moreover, the position is very fundamental and strategic to the utilization and maximization of land resources (Sirojudin Munir, 2015)

Several efforts were observed to be required in increasing the productivity of waqf land. These include focusing on the ability of nadzir in the process of handing over wagf assets, specifically in relation to management, development, and utilization of the resources as well as the honesty to carry out the mandate. There is also the need for complete management at the district or city level, improvement in the dissemination of relevant information to the public about the management, development, and productive use of waqf property by scholars, and the implementation of routine inventory of waqf land in strategic locations (Fathurrohman & Sobarna, 2013).

The lack of public understanding of waqf was another important factor identified to be a major problem. This was due to its ability to cause several challenges such as administrative conflicts associated with the appointment of nadzir or candidates for wakif by the community only based on trust without a statement on paper (Nizar, 2017).

#### The External Problems and Solutions

ANP results showed that the external problem mostly prioritized in Indonesia was waqf paradigm. The concept was explained as the limitation of waqf to only inanimate objects which led to a lack of productivity and low participation of the community in the developmental process. This was observed from the fact that most waqf land was used for graves, mosques, and madrasas without any economic value (Zainal, 2016). Most people were also observed to have associated these resources only with worship purposes (Hidayat, 2016) leading to low consumption and lack of productivity (Rochmiyatun, 2018) The trend was further confirmed by the SIWAK data from the Ministry of Religion that 44.17% of waqf land were intended for mosques, 28.40% for prayer rooms, 10.69% for schools, 4.45% for graves, 3.59% for Pesantren, and 8.70% for other social activities.

The public does not understand the law of waqf which is good and right, both in terms of the pillars and conditions (Furqon, 2016; Baharuddin & Iman, 2018). Moreover, the community culture was observed to be less supportive of the implementation of productive waqf land management in addition to limited socialization (Rochmiyatun, 2018). This shows that the socialization of waaf needs

to be improved because most people in the community or waqif possess a traditional understanding of waqf as only a platform to worship or as graveyards. Therefore, there is a need for comprehensive socialization and education both in terms of regulations in Islam and legislation. The effort is required to ensure professional, competent, knowledgeable nadzir is selected by the community to manage waqf land (Ali et al., 2018).

Another problem identified was waqf land certification which was considered very important to ensure legal certainty and guarantee the integrity of the land for all time (Hidayat, 2016). Therefore, land certificates need to be collected from the National Defense Agency (BPN) for the productive management of waqf and to facilitate data collection related to the developmental processes (Nizar, 2017). The length of time to obtain waqf land certificates was also observed to be a separate obstacle for nadzir (Muslich, 2016). The problem was caused by complicated bureaucratic paths associated with obtaining permits to change a piece of land into waqf, limiting the management process. This showed the need for a fast and easy bureaucratic flow to support the activities of nadzir (Ali et al., 2018). Furthermore, the cost of obtaining waqf land certification is too high and unaffordable (Fitri & Wilantoro, 2018) The collection of this certificate from the National Defense Agency has been identified as one of the requirements to ensure productivity (Hosen, 2016) and avoid land disputes (Alfaruqi, 2016). The trend showed that the cost associated with the certification should be reduced in order to increase productivity.

The seriousness and complete commitment of all stakeholders are necessary to achieve effective and efficient management of quite large waqf land located in strategic locations (Siregar, 2012). The stakeholders identified include BWI, the Ministry of Religion, Sharia Financial Institutions, the National Defense Agency, the Indonesian Ulama Council, and other agencies with clear roles to avoid overlapping and accumulation of tasks (Ali et al., 2018). The vastness of waqf land in Indonesia requires synergy from all parties to optimize the productive empowerment of these national assets (Hidayat, 2016).

The development of a strategy to manage waqf resources in Indonesia generally requires examining the problems that have been grouped into different categories by previous studies. These include internal factors such as management systems, literation, and human resources as well as external factors consisting of government policy, certification, and socio-cultural aspects. Some of the strategies recommended to be implemented by waqf manager or nadzir to solve these problems include comprehensive socialization, optimization of existing resources, and collaboration between related institutions. This showed that the problems and solutions identified have been used to formulate the appropriate strategies to manage waqf land in Indonesia towards ensuring higher productivity. The recommendations can be used by waqf institutions and fully supported by relevant government policies and regulations to produce a more measurable and organized management mechanism.

#### CONCLUSION

In conclusion, the important variables identified to be important in developing productive waqf land management strategy were management systems, literacy, and human resources as observed from the results of interviews conducted and previous research. The results of this study are briefly explained as follows:

The problems found in the management of waqf land in Indonesia were found to be numerous but the top priority were (1) human resource issues in the form of the lack of competence by nadzir, (2) literacy problems due to the lack of public understanding of waqf, (3) management system problems associated with the transfer of several waqf properties or land, (4) socio-cultural problems in the tradition used in appointing nadzir by waqif, and (5) certification problems due to high cost and long duration.

The solutions considered capable of solving these problems were prioritized to include (1) increasing supervision of waqf land, (2) socialization in the community, (3) nadzir competencies, (4) reducing the cost of waqf land certification, (5) increasing waqf operational costs, and (6) enhancing nadzir recruitment process. The main strategies recommended to improve waqf land management in Indonesia were to ensure synergy and collaboration between related institutions, comprehensive socialization and education to all elements, as well as optimization of existing resources.

This study provides a framework to formulate solutions and strategies for the effective management of waqf land by different relevant institutions in Indonesia. It is recommended that future studies focus more on the domain of ethics education in waqf management. Future investigations can also focus on professionals associated with managing waqf institutions, providing a more targeted sample for in-depth analysis. Moreover, the scope of research needs to be expanded using a more comprehensive, multidimensional questionnaire in order to enhance the breadth and depth of the indicators.

#### REFERENCES

- Alfaruqi, M. T. (2016). Proses Persertifikatan Tanah Wakaf: Studi di Kecamatan Widodaren, Kabupaten Ngawi [UIN Sunan Kalijaga Yogyakarta]. https://doi.org/10.1017/CBO9781107415324.004.
- Ali, K. M., Yuliana, M., & Abdullah, Z. (2018). Aspek-aspek Prioritas Manajemen Wakaf di Indonesia. AL-FALAH: Journal of Islamic Economics, 3(1). https://doi.org/10.29240/jie.v3i1.345
- Ansari. (2019). Pengelolaan Harta Wakaf: Studi Komparasi Nahdlatul Ulama dan Muhammadiyah Kabupaten Banyuwangi. *Jurnal Istidlal*, 3(2).
- Ascarya. (2005). Analytic Network Process (ANP): Pendekatan Baru Studi Kualitatif. Pusat Pendidikan Dan Studi Kebanksentralan, Bank Indonesia, 1-
- Ascarya. (2011). The Persistence of Low Profit and Loss Sharing Financing in

- Islamic Banking: The Case of Indonesia. Journal of Indonesian Economic and Business Studies, 1(1).
- Ascarya. (2022). The Role of Islamic Social Finance During COVID-19 Pandemic in Indonesia's Economic Recovery. International Journal of Islamic and Eastern Finance and Management, 15(2), https://doi.org/10.1108/IMEFM-07-2020-0351
- Baharuddin, A. Z., & Iman, R. Q. (2018). Nazir Wakaf Profesional: Standarisasi dan Problematikanya. Li Falah: Jurnal Studi Ekonomi Dan Bisnis Islam, 3(2).
- BWI. (2022). Waqf Land Data. https://www.data.bwi.go.id/
- Faradis, J., Hardjito, A., & Widayanti, I. (2019). Peran Pemerintah Dalam Optimalisasi Tanah Wakaf. Jurnal Badan Wakaf Indonesia, 12(Juni 2019), 10-23.
- Faradis, J., Hardjito, A., & Widayanti, I. (2020). Peran Pemerintah dalam Optimalisasi Tanah Wakaf. Al-Awqaf: Jurnal Wakaf Dan Ekonomi Islam, 12(1), 10–26. https://doi.org/https://doi.org/10.47411/al-awqaf.v12i1.9
- Fathurrohman, H. T., & Sobarna, H. A. (2013). Model Pengelolaan Wakaf Produktif (Produk Penelitian Profil Institusi Wakaf Di Kota Bandung Sebagai Objek Pembinaan Wakaf Produktif).
- Fitri, R., & Wilantoro, H. P. (2018). Analisis Prioritas Solusi Permasalahan Pengelolaan Wakaf Produktif (Studi Kasus Kabupaten Banjarnegara). Al-Muzara'ah, 6(1), 41–59. https://doi.org/10.29244/jam.6.1.41-59
- Furgon, A. (2016). Model-model Pembiayaan Wakaf Tanah Produktif. Economica: *Jurnal Ekonomi Islam*, 5(1).
- Hasan, S., & Rajafi, A. (2018). Pengelolaan Tanah Wakaf Masjid di Kota Manado. Jurnal Aqlam, 3(2).
- Hidayat, A. (2016). Wakaf Produktif (Implementasi UU No. 41 Tahun 2004 tentang Wakaf). Bill Dalil, Jurnal Hukum Keluarga Islam, https://doi.org/https://doi.org/10.32678/bildalil.v1i01.115
- Iman, N., Santoso, A., & Kurniawan, E. (2020). Online based waqf management system in Indonesia: A new model in management of waqf administration. *International Journal of Innovation, Creativity and Change, 10*(11), 164–180.
- Indonesia, P. R. (2004). Wakaf. Bwi.Go.Id, 1, 1–40. https://www.bwi.go.id/wpcontent/uploads/2019/09/Undang-undang-No.-41-2004-Tentang-Wakaf.pdf
- Kasdi, A. (2016). Reinterpretasi Konsep Wakaf Menuju Pengembangan Wakaf ZISWAF: Produktif. Jurnal Zakat Dan Wakaf, 2(1),http://journal.stainkudus.ac.id/index.php/Ziswaf/article/view/1540
- Mu'allim, A. (2017). Ijtihad Ekonomi dalam Pengelolaan Aset Wakaf. Jurnal Al 'Adalah, 14(2), 291–310.
- Muliawan, J. W. (2019). Konsep 3 in 1 Akuisisi Lahan Pada Tanah Wakaf *Indonesia*. Kompas.Com.
- Muslich, A. (2016). Peluang dan Tantangan dalam Pengelolaan Wakaf. Jurnal Muaddib, 6(2).
- Nizar, M. A. (2017). Development of Productive Waqf in Indonesia: Potential and Problems Development. MPRA (Munich Personal RePEc Archive), 97967.
- Rahman, I., & Widiastuti, T. (2020). Model Pengelolaan Wakaf Produktif Sektor Pertanian Untuk Meningkatkan Kesejahteraan Petani (Studi Kasus Pimpinan

- Ranting Muhammadiyah Penatarsewu Sidoarjo). Jurnal Ekonomi Syariah Teori Dan Terapan, 7(3), 486. https://doi.org/10.20473/vol7iss20203pp486-498
- Rochmiyatun, S. (2018). Problematika Pengelolaan Tanah Wakaf Produktif Berbasis Masjid: Studi Kasus terhadap Tanah Wakaf Masjid di Kota Palembang. Jurnal Nurani, 18(1).
- Rohmaningtyas, N., & Herianingrum, S. (2017). The Significance of Waqf in Historical and Theoretical Studies. Journal of Islamic Economics Science, *1*(1).
- Saaty, T. L. (2004a). Decision Making-The Analytic Hierarchy and Network Processess (AHP/ANP). Journal of System Science and Systems Engineering, 13(1), 1–35. https://doi.org/10.1007/s11518-006-0151-5
- Saaty, T. L. (2004b). Fundamentals of the Analytic Network Process-dependence and Feedback in Decision-making with a Single Network. Journal of System Science and Systems Engineering, 13(2). 129–157. https://doi.org/10.1007/s11518-006-0158-y
- Saaty, T. L. (2008). Decision Making with the Analytic Hierarchy Process. Int. J. 283–290. https://doi.org/10.1016/0305-Services Sciences, *1*(1), 0483(87)90016-8
- Saaty, T. L., & Louis G, V. (2006). Decision Making with The Analitic Network Process: Economic, Political, Social, and Technological applications with Benefits, Opportunities, Costs and Risks. In Springer. RWS Publication.
- Satyawan, D. (2018). Analisis Strategi Pengelolaan Wakaf Produktif Di Indonesia. Jurnal Komunikasi Bisnis Dan Manajmen, Vol. 5(No. 2), 49–64.
- Satyawan, D., Firdaus, A., & Possumah, B. T. (2018). Analisis Strategi Pengelolaan Wakaf Produktif di Indonesia. Al-Kalam: Jurnal Komunikasi, Bisnis Dan Manajemen, 5(2), 49–64. https://doi.org/DOI: http://dx.doi.org/10.31602/alkalam.v5i2.1712
- Septiana, N. I., Muar, R., & Rozi, A. F. (2019). Analisis Masalah dan Solusi Prioritas Pengembangan UMKM. Jihbiz: Jurnal Ekonomi, Keuangan Dan Perbankan Syariah, 3(1), 1–16. https://doi.org/10.33379/jihbiz.v3i1.785
- Setiawan, S. R. D. (2019). Potensi Besar Wakaf Produktif Belum Tersosialisasi Dengan Baik. Kompas.Com.
- Siregar, I. (2012). Pembaruan Hukum Perwakafan di Indonesia. Jurnal Tsaqafah, 8(2).
- Sirojudin Munir, A. (2015). Optimalisasi Pemberdayaan Wakaf Secara Produktif. Jurnal Ummul Quro, 4(2).
- Syamsuri, Arief, S., Fedro, A., & Wibisono, V. F. (2020). Critic Analysis of Responsibility Practices of Wagf Institution: Reason Condition from Pondok Modern Darussalam Gontor. Tsaqofah, *16*(1), 1-20.https://doi.org/https://doi.org/10.21111/tsaqafah.v16i1.3572
- Syamsuri, Lahuri, S. bin, Bakri, W., & Fatoni, A. (2021). Strategy for Improving the Quality of Waqf Institutions Through Good Waqf Governance. Journal of Islamic Economic Law, 5(1). https://doi.org/https://doi.org/10.21111/aliktisab.v5i1.6200
- Tanjung, H., & Devi, A. (2013). Metodologi Penelitian Ekonomi Islam. Gramedia

# Publishing.

- Wibisono, V. F., Syamsuri, S., & Rohman, M. Z. (2022). Profesionalisme Nadzir dalam Meningkatkan Kepercayaan Wakif di Lembaga Wakaf. Jurnal *Iqtisaduna*, 8(2), 240–249. https://doi.org/10.24252/iqtisaduna.v8i2.32105
- Zainal, V. R. (2016). Pengelolaan dan Pengembangan Wakaf Produktif. ZISWAF: Jurnal Zakat Dan Wakaf, 9(1).
- Zulfa, S. N. (2020). Pengelolaan Tanah Wakaf Produktif Untuk Kesejahteraan Umat Islam Dalam Perspektif Undang-Undang Nomor 41 Tahun 2004. Dinamika, Jurnal Ilmiah Ilmu Hukum, Vol. 26(No. 2), 208–222.