

Analysis of Problems and Solutions for Low Cash Waqf in Indonesia Using Analytic Network Process Approach

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Paper was presented at the 7th Indonesian Conference of Zakat (ICONZ) 2023
November 07-08, Muhammadiyah University Jakarta, South Tangerang, Indonesia

ABSTRACT

The aim of the study is to examine the problem factors that influence the weakness of cash waqf and alternative solutions for managing cash waqf in detail and comprehensively both internally and externally in Indonesia. This study used the Analytical Network Process (ANP) and was mapped using the Problem-Solution Model by processing respondent data, which consists of seven experts and seven practitioners. The ANP framework is divided into four aspects, namely human resources, institutional, government and society. The four aspects are then divided into three clusters, namely the Problems, the Solutions and the Strategies internally and externally. The study invokes the attention of government, nazhir and society to improve cash waqf collection. They have to give proper attention to support cash waqf by increasing the management system, professionalism, literacy, and budget. They should focus on strategies and solutions to cope with those problems internally and externally. This study adds to the scarce literature on problems, solutions and strategies to cope with the problems of cash waqf using ANP methods in detail and comprehensively. The study contributes to the literature on the issue of the low cash waqf by reconfirming (or otherwise) findings of previous studies.

Keywords : Cash Waqf, Problem and Solution, Strategy, Analytical Network Process (ANP).

INTRODUCTION

For centuries, philanthropic institutions have played a large part in western and Islamic traditions. One of them in the Islamic world is waqf that is able to compete with western society (Babacan, 2011) where waqf has spread during the Crusades, at least in England, Oxford University was built on the Islamic waqf model (Cizakca, 1998) and non-Muslims during the Ottoman period also have adopted the idea of waqf, they prefer to practice waqf rather than their own tradition (Ambrose, Aslam, & Hanafi, 2015).

Waqf is one type of eternal charity (Sadeq, 2002), whose basic goal is to draw closer to Allah, the same as charity in the hope of reaching heaven (Anderson,

2014). Throughout Islamic history, waqf has an important position in the development, welfare and development of Muslims (Ambrose et al., 2015; Hassan, Amuda, Parveen, 2017), as a proven Islamic philanthropic tool in fulfilling social security (Pati, 2020) and plays an important role in empowering the community (Abdullah M., 2018). Waqf makes a significant contribution from time to time, especially since Muslims are the largest religious community which is predicted to experience the fastest development of the entire population in the world (Mannan, 2018).

According to data from the National Sharia Finance Committee (KNKS) published in 2019, cash waqf in Indonesia still has enormous potential to

be explored. Data says that Indonesia can obtain a waqf value of 217 trillion or equivalent to 3.4% of Indonesia's GDP (Purnamasari, 2021). According to the Minister of Finance as of December 20, 2020, a total of Rp. 328 billion of cash waqf had been collected (Kemenkeu-RI, 2021). Meanwhile, the Indonesian Waqf Agency (BWI) stated that the potential for cash waqf and through cash was Rp. 180 trillion annually and the accumulation of cash waqf reached Rp. 819.36 billion, cash waqf of Rp. 580.53 billion and cash waqf of Rp. 238.83 billion (BWI, 2021). Meanwhile, according to the World Giving Index by the Charities Aid Foundation in October 2018, Indonesia was the most generous country and was ranked the highest with a score of 59%. As many as 46% of Indonesians are very generous towards foreigners, 78% are happy to donate money, and 53% are willing to work as volunteers (KNKS, 2019).

The waqf system can contribute significantly to the modern economy (Cizacka, 1998) because it can have an economic effect or a multiplier effect of social benefits (Rahman & Sohel, 2019), especially cash waqf because its flexibility has opened up more opportunities for Muslims without fixed assets so that they can maximally productive in order to increase the role to overcome the crisis that occurred in Indonesia (Hadiyati, Indrawan, Iqbal, & Madihah, 2018). Various studies of cash waqf have been carried out including according to Ali, Lubis & Hasim (2016) that the realization of collecting cash waqf is still far from its potential and the distribution of waqf is still not maximized because some have not felt the benefits (Ibrahim, Amir & Masron, 2013; Asmara & Abubakar, 2019 ; Hadiyati et al., 2018) even though the largest Muslim population in the world should be a pilot country. On the other hand, Nordin & Mustaffa (2013) stated that the cause of the low number of waqf is the lack of awareness and information about waqf in the Muslim community, the

lack of public trust in the endowments of donors to waqf institutions in Indonesia (Fadilah, 2015) and the lack of roadmap and planning. strategic so that the potential for development waqf is not realized worldwide even though future developments in Muslim countries (Khamis & Salleh, 2018) depend on waqf (Abdullah M., 2018).

Khamis & Shalleh (2018) regarding the high awareness of cash waqf that can play an important role in achieving business growth and Kachkar (2017) about the Cash Waqf Refugee Micro Finance Fund (CWRMF) model to address the challenges of microfinance institutions in the future. However, there are not many studies that discuss problems and alternative solutions for cash waqf management in detail and comprehensively both internally and externally. Therefore, it is necessary to conduct research to fill the gap from previous studies so that it is hoped that this research will contribute to the development of cash waqf which is currently developing in Indonesia.

LITERATURE REVIEW

Waqf Theory

Etymologically, waqf or waqf comes from an Arabic word that comes from the verb wa-qa-fa, which means to stop, be silent, maintain or hold back. The word waqf contains the meaning of holding property to be donated and not being transferred (Zuhaili, 1985). Terminologically in Islamic jurisprudence, waqf can be defined as an act of refraining from the use and giving of any assets where someone can utilize or use the proceeds for charitable purposes (Mannan, 2018) and according to the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), waqf defined as “making property permanent against any disposition leading to the transfer of ownership, and donating the proceeds of such property to the beneficiary” (AAOIFI, 2017).

Waqf from an economic point of view is the act of removing a number of assets as well as other resources, from consumption and investing them in profitable productive assets or income for future consumption by individuals or groups of individuals (Saifuddin, F, et al, 2014). Waqf is one of the perpetual voluntary practices that benefit Muslims even after death (Ambrose et al., 2015; Mahat, Jaaffar, & Rasool, 2015). Waqf activities can be divided into at least five different categories based on its duration, beneficiaries, waqf's object, economic substance and management scheme.

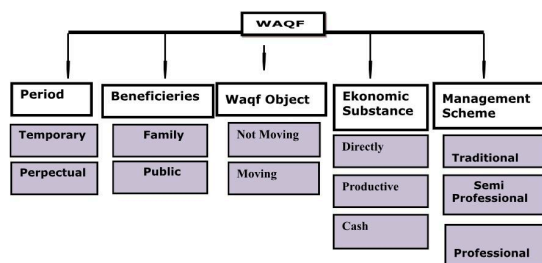


Figure 1 : Waqf Classification

Source: Ascarya et al, (2016)

Shari'ah Laws of Waqf

According to Zuhaili (1985), Shari'ah laws of waqf, is as follows:

1. Waqf from Al-Qur'an and Hadits
A Never will you attain the good [reward][138] until you spend [in the way of Allāh] from that which you love. And whatever you spend - indeed, Allāh is Knowing of it. (Al Imran : 92). When a man dies all his good deeds come to an end except three: ongoing charity (sadaqah jariyah), beneficial knowledge and a righteous son who prays for him" (Sunan An-Nasa'I, Hadith no: 3681)
2. Majelis Ulama Indonesia (MUI)
In 2002, the MUI issued a fatwa regarding the permissibility of cash waqf and later ratified Law Number 41/2004 concerning Waqf

and Government Regulation Number 42/2006 concerning the Implementation of Law Number 41 of 2004, which among other things regulates cash waqf (Fahrurroji, 2019).

Cash Waqf Theory

Cash waqf means the contribution of an amount of money by a founder with a purpose of dedicating its usufruct in perpetuity to prescribed purposes (Mohsin, 2008). Imam Zufar, who had approved of the cash waqf for the first time, had envisaged that the corpus should be invested through mudarabah (Rahman & Sohel, 2019). Therefore, the intention of waqf is mainly for the welfare and development of the Muslim community (Man & Abdulwaheed, 2011) which is in line with maqasid al-shariah which must cover all human life (Abdullah M., 2018).

The waqf especially cash waqf can be done in two ways. First, direct cash waqf received by nazhir can be utilized directly for social oriented activities, such as to build school, mosque and hospital. Secondly indirect cash waqf received by nazhir could be first used for profit oriented activities, and then the profits could be utilized for social oriented activities benefitted the mauquf alaih (waqf beneficiaries). The second type is preferable since it ensures the sustainability (Ascarya et al., 2016).

History of Waqf

Cash waqf system became the most popular in the Turkish Ottoman Empire (Ascarya et al, 2016) and was approved by the Ottoman courts in the early 15th century and more than a quarter century of cash waqf established in the city of Bursa lasted more than a quarter century (Cizakca, 1998) . More than half of the Ottoman waqf were in cash, reflecting a concern for protecting individual wealth (Toraman, Tuncsiper, & Yilmaz, 2007).

The development of waqf began before Islam entered Indonesia, although it has the same sharia dimensions but its practice and application is not in accordance with sharia (Affandi & Nufus, 2010). The practice of waqf can be seen especially in Islamic kingdoms in Indonesia (before Indonesia became a unitary state) such as the kingdoms of Aceh, Demak, Banten and Cirebon where many waqf assets are used as public facilities, especially those related to places of worship and religious development (Nasution, 2008).

Cash waqf has been practiced in Indonesia before the issuance of regulations by the government (Siswantoro, Rosdiana, & Fathurahman, 2018). In 2001, it was introduced again when Islamic economists saw that many waqf assets were not utilized optimally (Rusydiana et al., 2021).

Cash Waqf Management In Indonesia

The process of managing cash waqf allocations can be classified into three phases: collection, investment and allocation. The first two stages aim to obtain funds that will be used in community empowerment. The third phase is an important step in which Nadzir manages waqf wealth to obtain the desired profit. At this time, Nadzir must manage the allocation of waqf funds properly (Affandi & Nufus, 2010). The money will be managed by Nadzir, who will be responsible for channeling the funds (Jalil & Ramli, 2008).

According to Berakon, Aji & Hafizi (2021), operationally cash waqf is. The process of managing cash waqf allocations can be classified into three phases: collection, investment and allocation. The first two stages aim to obtain funds that will be used in community empowerment. The third phase is an important step in which Nadzir manages waqf wealth to obtain the desired profit. At this time, Nadzir must manage

the allocation of waqf funds properly (Affandi & Nufus, 2010). The money will be managed by Nadzir, who will be responsible for how waqf is used to finance various types of activities and fixed assets such as education, construction of schools, hospitals, bridges, roads, ports, mosque maintenance, social services, water works, workers and contribute to improving financial system stability, better income distribution, reduction channeling the funds (Jalil & Ramli, 2008).

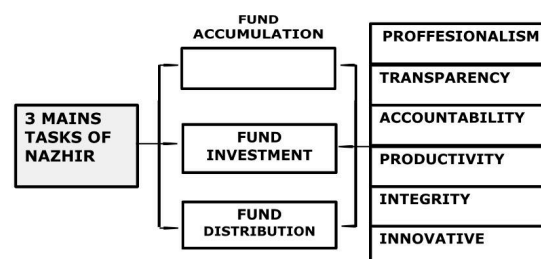


Figure 2 Nazhir's Responsibilities

Source : Author based on Maysita & Febrian (2004), Khamis & Shalleh (2018), Nasiri, Noori & Salleh, 2019.



Figure 3 Cash Waqf Benefits

Source : Author based on many journals

Problems and Solutions Cash Waqf

Many problems that occur in the management of cash waqf must be solved to ensure that it achieves the expected results. These problems are divided into 3 aspects: Government, Human Resources, and Society (Hadiyati et al., 2018). Meanwhile, according to Khamis & Salleh (2018), waqf institutions must produce strategies and critically evaluate all

strategies to implement the best action plans to get the best results. Institutions that do not meet the requirements are the most critical challenge in waqf management as has been discussed in a number of studies (Nurrachmi, 2012).

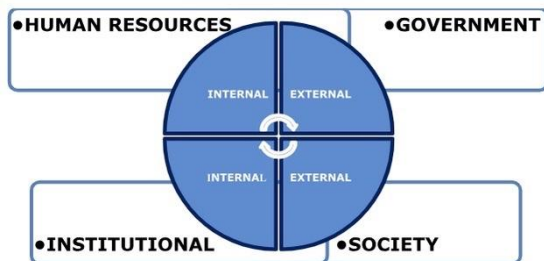


Figure 4 Problem Solution Cash Waqf Internally and Externally

Source : Author based on many journals

Internal Problems

Human Resources

1. *Lack of Professional*

According to studies by Nurarachmi (2012), Nordin & Mustaffa (2013), Ascarya et al. (2017), Huda et al. (2017), Khamis & Shalleh (2018), Hadiyati et al. (2018), Fauzi et al. (2018), Firdaus et al. (2019), Nasiri et al. (2019) Khan et al. (2020), Rusydiana et al. (2021), stated that the ability of professional human resources to collect, distribute and have innovations to manage waqf funds is still limited so that waqf can be managed productively while still being guided by the principles of sharia law which the original value of waqf should not change and the limited number of resources people involved in the management and development of waqf so that it is not possible to collect effective cash waqf funds.

2. *Lack of Incentive*

According to Khamis & Shalleh (2018), there is no competition among personnel to improve their

performance. Everyone is in his/her comfort zone and there is no motivating factor for him/her to improve him/her for better performance in the future.

3. *Inadequate Education*

According to Hadiyati et al. (2018) states that only few nazhir with higher education who are able to manage waqf funds productively by referring to the principles of sharia law and the rest don't have academic background equally with the criteria of waqf institution.

4. *Dishonesty*

In Islam, trust is related to reliability, trustworthiness, loyalty, integrity and honesty (Fauzi, Yahya, Hanayasha, Haron, & Zahrin, 2019). There are several cases where waqf assets are misused and mishandled (Ihsan & Shahul, 2011). Ironically, Rashid (2008) points out that the general perception of people managing waqf assets is one related to dishonesty, corruption and mismanagement.

5. *Out of Focus*

Most people still consider it not their main profession and this can affect Nazhir's performance. They only have the responsibility of managing waqf after carrying out their main duties as employees in the workplace (Huda et al., 2017). As a result, everything cannot be done, half-assed and the occurrence of deviations from the vision and mission (Ascarya et al., 2017).

6. *Ineffective & Inefficient*

The practice of waqf has not been fully orderly, negligence often occurs at the managerial and operational levels so that it is inefficient (Babacan, 2011) and also some internal management problems (Khamis & Salleh, 2018). Nazhir's low dedication causes

resource inefficiency in the long term (Ascarya et al., 2017).

Institutional

1. *Weak management system*

One of the important factors that have caused the maximum potential of waqf has not been achieved is the poor management of cash waqf institutions (Firdaus et al., 2019), the limited number of professional waqf institutions (Hadiyati et al., 2018) and the lack of transparency (Shukor, et al., 2018). Poor waqf governance system, the inability of waqf institutions (Ascarya et al., 2017). Waqf institutions do not have qualified personnel, limited expertise in database management systems, inadequate documentation, and irregularities in rules and regulations, the manager (Nazhir) is on average still traditional (Nasution & Aris, 2020).

2. *Bad reputation*

According to Maysita, D, et al, (2005) said that the most people do not trust existing institutions to manage cash waqf funds and control their investment. Errors or mistakes in waqf management cause a bad reputation for waqf institutions (Ascarya et al., 2017). Most of people will contribute to organizations that provide the best services (Trussel & Parsons, 2007).

3. *Low Sharia Compliance*

Government regulations are not sufficiently socialized so that it leads to the implementation of uncontrolled waqf (Huda et al., 2017) although the cash waqf regulations have been legalized in 2002, but on the other hand the implementation are nothing. The reason is because the existing law is not motivated by the urgent needs of the community. Thus, the

urgency of the application of law is not understood jointly between regulators and executors (Hasim, Lubis, & Ali, 2016). Then the weakness of standard reporting standards, so that the information is less accurate and there is low compliance in waqf management (Ascarya, Sukarna & Sukmana, 2017).

4. *Low Technology*

Most institutions rely on conventional means to collect cash waqf, such as through personal promotion among friends and colleagues, in front of banks and, mostly in mosques (Aziz, A, et al, 2014). Besides that, there is also no standard information technology system that supports, the unavailability of a comprehensive wakif database, poor quality of network or technology and operational management of applications, networks and database systems (Ascarya et al., 2017).

5. *Misuse (misappropriation)*

Misuse is a violation of the law (Jahar, 2019) which still often occurs such as a lack of understanding or economic factors (Huda et al., 2017), for example, the use of waqf funds for personal interests (Ascarya et al., 2017), inadequate supervision sufficient to cause long-term losses for the institution (Utomo et al., 2020), illegal assignments, waqf disputes, unregistered waqf assets, misappropriation of waqf assets and not having Sharia (Rahman & Sohel, 2019) as well as corruption. or abuse (Listiana et al., 2020). According to Babacan (2011), one of the reasons behind the decline of the Ottoman waqf system was related to corruption.

6. *High Operational*

According to Ascarya et al, (2017), the obstacle in raising cash waqf is greater time and energy which can have various impacts, one of which is the uncertainty of the Budget Plan, where the longer the completion of the construction of waqf assets, the greater will be. According to Haron et al. (2016), institutions also face large promotion costs when offline (radio, television and newspapers) compared to online (facebook, instagram, twitter and website).

External Problem

Government Problem

1. *Weak of Governance*

According to Hadiyati et al. (2018), there is no good governance in government organizations (which make regulations, standard procedures and poor coordination) and limited human resources in the Indonesian Waqf Board (BWI). According to Shirazi (2014) stated that the roadmap is not clear and strategic planning so that it remains unrealized despite the enormous development potential of waqf.

2. *Lack of Socialization*

Lack of government attention for providing waqf education and supports (Widiastuti et al., 2020). Inadequate socialization of waqf law, for example. many villagers are not familiar with cash waqf (Huda et al., 2019).

3. *Weak of Regulator*

The regulation of cash waqf in Indonesia does not provide justification in terms of supervision and governance of cash waqf (Utomo et al., 2020) because the regulator has not been effective in overseeing the management and reporting of funds. Meanwhile, according to Listiana et al., (2020)

there is a dual role of the state, where the state competes with the private sector, but with the position and authority of the waqf which is not balanced in its activities. According to Haneef et al, (2009), the laws related to the implementation of waqf in most countries are not comprehensive. The issuance of Law Number 41 of 2004 concerning Waqf is considered not yet able to make waqf management based on movable assets become familiar in the community (Aris & Nasution, 2020). The Indonesian Waqf Board does not have an active or authoritative power that can empower it to control waqf institutions throughout the country.

4. *Lack of infrastructure*

Lack of advice and infrastructure make so many difficulties in collecting and managing cash waqf (Hadiyati et al., 2018).

5. *Low of Budget*

According to the research results of Huda et al., 2019) in reality the government budget is lacking. The government has not allocated an adequate budget for the socialization and education of waqf to the public (Ascarya et al., 2017).

6. *Unstructured Program*

Educational programs by the Government are not well structured and do not have a sustainable waqf education program (Ascarya et al., 2017).

Society

1. *Low of Trust*

According to Maysita, D, (2005) that most people do not trust existing government institutions to manage cash waqf funds and control their investment activities, especially because the management

of cash waqf will involve large amounts of funds which can lead to dishonesty. Mohsin, (2009) said that some donors are reluctant to provide waqf or cash waqf to nazhir because they lack of trust, and prefer to manage it themselves. Jalil et al., (2019) said that the low behavior of giving a wakif which can be associated with loss of trust due to inefficient accounting as well as socio-cultural factors, according to Rusydiana & Devi (2014) found that the lack of trust in donors causes public awareness to provide small cash waqf.

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3. *Low of literacy*

In Indonesia, the ineffectiveness of collecting cash waqf funds is due to the lack of public waqf literacy and lack of awareness to learn and expand knowledge of cash waqf (Siswantoro & Dewi, 2002; Mokthar, 2016; Hadiyati et al. (2018). Public knowledge is still low. about cash waqf and most of people still think that waqf is a limited only fixed property (Nurrahmi, 2012; Nordin & Mustaffa, 2013; Mahat, 2015; Sanusi & Shafiai, 2015; Osman, Mohammad & Fadzili, 2016; Thaker, 2018; Mahdiah, Hasanah, & Nursyamsiah, 2019; Hadiyati et al., 2018 ; Rusydiana et al., 2021).

4. *Wrong Perception*

One of wrong perception is still assuming that waqf is limited to the form of fixed assets such as land and buildings and they don't trust and feel insecure because they are not informed by the waqf

institution about the distribution of their donations (Shukor et al., 2017) and most people entrust their waqf to someone who is considered respectable in their environment (Rusydiana et al., 2021). Many Muslims still think that waqf only requires fixed assets such as land and buildings (Jalil, 2019; Nursyamsiah, 2019; Hadiyati et al., 2018; Rusydiana et al., 2021). The misunderstanding is that waqf only goes through land not in the form of money, because land waqf has 3 conditions, namely perpetuity, immortality, irrevocability, (cannot be canceled) and inalienability (things cannot be revoked) (Chowdury et al., 2011; Aziz et al., 2013; Sanusi, Soliha., 2015; Widiastuti et al., 2020).

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 8. *Unstructured Program*
Educational programs by the Government are not well structured and do not have a sustainable waqf education program (Ascarya et al., 2017).
 9. *Lack of Information*
Lack of information and promotion of waqf among the community so that their understanding is quite narrow (Thaker, 2018). This is supported by the research of Huda et al. (2017) which states that knowledge about waqf is still low, this shows that government regulations are not sufficiently socialized significantly in the Indonesian Muslim community.
 10. *Lack of Faith*
Waqf income is low due to limited understanding of waqf compared to land waqf or other forms of charity. The underlying factor is the lack of religious knowledge, access to information media, or studies on waqf in the community (Qurrata et al., 2020). The religious factor is the most powerful factor influencing their intention to make cash waqf (Mokthar, 2016; Musa & Salleh, 2018; Haidlir et al., 2021).
 11. *Unsatisfactory*
Not according to expectations, one of the causes is the breakdown of

communication between the institution and the waqf or perhaps lack of information (Jalil et al, 2019).

Society

Internal Solution

Human Resources

1. *Training & Scholarship*

Training is a complementary program to support human resource development and increase quality institutional (Ascarya et al., 2017; Rusydiana & Devi, 2014). Effective training must be carried out for existing waqf employees (Khamis & Salleh, 2018).

2. *Rewards and Punishments*

According to Dessler (2008), performance appraisal is the process of setting work standards, assessing employee performance and providing them with constructive feedback for motivation and individual development goals. This process also deals with all kinds of rewards and punishments, which were identified as the most important elements influencing employee motivation and shaping their work attitudes and behavior.

3. *Religious Needs*

The Giving of waqf and the highest responsibility in Islam is to Allah (Masruki & Shafii, 2013). Da'wah activities should be socialized to society with the Indonesian Da'wah Council in providing waqf information to the public (Nordin & Mustaffa, 2013; Huda et al., 2018).

4. *Management Needs*

According to Affandi & Nufus (2010) that the allocation system for cash waqf returns needs to be professionally. Therefore, a structured investment resource

program is needed in collaboration with other professional to overcome the weakness of human resources in the management of cash waqf (Ascarya et al., 2017).

5. *Coordination & Consolidation*

Cooperation between institutions so that the potential for cash waqf can be increased as much as possible with more intensive communication (Firdaus et al., 2019).

6. *Effectiveness Improvement*

Management can ensure effectiveness and efficiency in the operation of waqf funds. Waqf management institutions need efforts and take smart actions in making policies based on their work programs (Widiastuti et al., 2019).

Institutional

1. *Competence & Professionalism*

Professional Nazhir (Institutions) are expected to have the capability (competence) and can be trusted (integrity) so that they are able to manage waqf assets for their best interests (Mohsin et al, 2016). The professionalism and strong governance in managing mutual funds will significantly improve waqf management (Fauzi et al., 2019). Nazhir's professionalism has a significant multiplier effect on the results of waqf management, both for the creation of new businesses, accumulation of assets, and distribution of productive waqf results that are able to drive the real sector economy and at the same time support social costs (Nasution & Aris, 2020). They must have sufficient knowledge about waqf, including fiqh, finance, management, organization, and other aspects so nazhir will be able to lead the waqf organization to

create many benefits (Wulandari et al., 2019; Fawwas et al., 2020).

2. *Accountability and Transparency*

Accountability is very important because it will affect the legitimacy of waqf management institutions, which are carried out in the form of audits, both internally and externally by public accountants. Transparency is carried out by providing periodic reports which include recording, reporting of waqf statistics, monitoring and setting performance standards. The impact of good transparency on waqf institutions, for example, Muslims will believe in placing their waqf in institutions and eventually collect a lot of waqf funds (Kahf, 2014; Ambrose et al., 2015; Wulandari et al., 2019; Fawwas et al., 2020; Utomo et al., 2020; Rusydiana et al., 2021).

3. *SOP (Company Operational Standard)*

Should have systematic, administrative and management procedures that will strengthen the waqf mechanism in providing lasting benefits and benefits. (Mahat et al., 2015) supported by sophisticated and reliable supporting facilities or platforms to facilitate management in waqf management (Wulandari et al., 2019).

4. *Technological Innovation*

Current technological developments have changed people's perceptions of waqf because the use of technology has facilitated the implementation of waqf to be more user friendly (Ibrahim, Amir, & Masron, 2013) moreover cash waqf has a concept that is quite flexible, dynamic and open so that it is more comfortable in terms of innovation and development (Rusydiana et al., 2021), using the latest technology

for database management, such as e-waqf, bank waqf and online waqf, this will attract the interest of the private sector community to take part in waqf revitalization (Khamis & Shalleh, 2018; Sanusi & Shafiai, 2015).

5. *Collaboration*

In order to donate cash waqf, in order to encourage continuous participation of existing wakifs, waqf institutions can collaborate in offices targeting married people and those with high incomes (Shukor et al., 2017). Institutions must have a wide network and access to all regions in Indonesia and collaborate with leading organizations (eg NU, Muhammadiyah, Persis, etc.), Islamic Boarding Schools, Sharia Commercial Banks, and Sharia Investment Institutions, so that the program cash waqf is implemented maximally (Maysita & Febrian, 2004).

6. *Supervision and Coaching*

Supervision and guidance on the implementation of waqf are carried out by the Minister by involving the Indonesian Waqf Board (BWI) by taking into account the suggestions and considerations of the Indonesian Ulema Council (Masruki & Shafii, 2013). Waqf institutions must be able to design cash waqf management controls that detect human error in decision making, either errors in managing or dishonesty (Maysita, D, et al, 2005). Osman et al, (2016) suggests that waqf institutions should carry out more religious guidance (tazkirah) regarding the benefits and benefits of giving cash waqf to Muslims in the regions and nationally.

External Solutions

Government Solution

1. *Regulatory Support*

The government is the key to the success of cash waqf, because the government regulates the function of waqf based on sharia standards and includes accurate financial, accounting and managerial aspects. The government has full responsibility to safeguard the interests of cash waqf (Lahsasna, 2010). Ensuring that the implementation of the waqf law must be used as effectively and efficiently as possible for social interests and religious affairs (Jahar, 2019). To avoid fraud, the government must have a supervisory board that will protect the beneficiaries so that the use of waqf funds does not violate sharia law (Ambrose et al, 2015).

2. *Optimization of Socialization*

Socialization and education to the public about the urgency of the use of waqf for the common good in creative and productive ways needs to be done regularly (Ascarya et al, 2017). Conducting socialization of waqf through all forms of online media and in collaboration with various parties. (Huda et al, 2018).

3. *Synergy Between Institutions*

Cooperation to create innovative programs using waqf funds; each institution needs to support each other and maintain good relations and communication, it's not about competition but about building Indonesia through passion togetherness using waqf funds (Hidayat, 2020).

4. *Infrastructure Improvement*

The government must provide infrastructure support to waqf institutions (Hadiyati et al., 2018), for example infrastructure in the construction of educational

facilities, health, roads and so on. (Widiastuti et al., 2020).

5. *Strengthening the Indonesian of Waqf Board (BWI)*

According to Satyawati, Firdaus, & Possumah (2018), institutional strengthening of the Indonesian Waqf Board (BWI) must be increased where BWI does not have active or authoritative powers that can empower it to control waqf institutions throughout the country. BWI's administrative function of waqf is meaningless unless it is empowered with independent authority over violations in waqf management (Jahar, 2019).

6. *Coordination*

Cooperation between institutions so that the potential for cash waqf can be increased as much as possible (Firdaus et al., 2019). BWI also coordinates with Islamic banks by utilizing financial technology (Fintech) and launches a Digital Sharia Banking System to facilitate online cash waqf transactions so that it is expected to make it easier for endowments, especially millennials (Berakon et al., 2021).

Society

1. *Education*

According to Thaker (2018), if we want to make people aware about cash waqf, we need to provide education and information for the public to understand the concept of cash waqf and its benefits. The Ministry of Religion provides additional knowledge in the form of infographics, pocket books, and so on regarding cash waqf for Islamic Banks and human resources (Utomo et al., 2020).

2. *Socialization/Promotion*

Potential factors that influence the collection of cash waqf are promotion and resources (Haron et

al., 2016). Promotion of waqf is still low because people are more interested in zakat, therefore the introduction of the concept of waqf as well as the provisions for the implementation of cash waqf must be widely promoted by fostering a culture of "giving" and "helping others". Promotion can be done through TV, radio, mosques, public, companies, etc. (Wulandari et al., 2019; Thaker, 2018). According to (Aldeen, Ratih, & Pertiwi, 2021), there are 4 main elements that must be considered for promotion, namely:

- (a) Interesting content in cash waqf advertisements;
- (b) Information that is easily understood by all levels of society;
- (c) Ease of access to information on broad cash waqf; and
- (d) Sharing reliable information about cash waqf.

3. *Education Curriculum*

The millennial generation has a very large population of 88 million (Andika, 2020) by including waqf in the curriculum. (Ascarya et al., 2017) since elementary school (Sukmana, 2020). As the millennial generation is famous for its wasteful behavior with money, it is very important to seek a deeper understanding of cash waqf from the point of view of millennials so that waqf institutions can run well procedures to increase millennial participation in waqf activities. that prioritizes economic development (Aldeen, Ratih, & Pertiwi, 2021).

4. *Ease of Information & Services*

There is an effective delivery of information, especially in the language used and the provision of infrastructure facilities to easily access waqf programs for the community, especially wakif (Nordin & Mustaffa, 2013; Fawwaz et al., 2020; Haidlir et al.,

2021). Information that can be accessed by wakif is the main factor influencing charitable donation decisions (Trussel & Parsons, 2007; Ab Shatar et al., 2021), for example digital banking as a banking service application that can be accessed using technology and information systems without distance and distance. time limit (Berakon et al., 2021).

5. *Da'wah*

The higher the religious a person's religion, the more likely he will try to endow money. This is in accordance with what Stanford & Brewer (2011) said about the magnitude of the influence of religion on different people, the degree of religion reflects the attitudes and behavior of different people. Religiosity and knowledge are also significant in influencing the behavior of cash waqf (Haidlir., 2021).

6. *Campaign*

The development of creative campaign models by utilizing various media is also considered necessary because sometimes waqf program campaigns are still traditional and less attractive to young people. Targeted proactive campaigns are carried out in public places such as schools, mosques, universities, offices. On the other hand, an effective waqf campaign can also be carried out through online platforms or social media. The more promotions, the better the public's understanding. (Azis, 2020; Thaker, 2018; Setyanti, 2015; Fawwaz et al., 2020).

Cash Waqf Management Strategy

Internal Strategy

1. Technology Application

According to a survey by the Indonesian Internet Service Providers Association (2018), the penetration of Internet users in Indonesia increased in 2018 reaching 171.17 million from the previous year in 2017 of 143.26 million. A total of 14.1% of the Indonesian population accesses the internet every day through their personal smartphones with a span of more than 3-4 hours. (APJII, 2018).

According to Maysita, D, et al, (2005), based on the survey results, using a specially designed computer program then simulating several scenarios of implementing cash waqf to formulate several policy concepts that apply in Indonesia. The combination of Fintech that utilizes rapid advances in information and communication technology, such as cellphones, computers, etc. can increase the ability of cash waqf, especially in social finance (Yoshida, 2019). Besides that, it can also apply Islamic financial technology.

2. Application of Risk Management

According to Clontz & Havens (2015) explains that non-profit institutions are faced with risks in the process of carrying out daily activities and in the process of achieving missions, where these risks may have negative or positive results. Therefore, Rozalinda (2012) emphasizes that cash waqf requires the right risk management strategy to support its growth to be as good as the performance of Islamic banking so that the value of cash waqf remains constant and is not eroded by inflation.

3. Institution/Project Development

Planned project development should not be concentrated in urban areas but rural areas should be

introduced to cash waqf. Thus, urbanization in developed countries can be reduced (Nurrahmi, 2012).

4. *Expansion & Innovation*

A new mechanism that allows sustainable contributions in the form of money could be of great help in developing idle waqf land (Pitchay et al., 2015). This strategy is related to several waqf objects that need expansion and innovation. Waqf objects that are common in Indonesia are in the form of land and most of them are not productive. Seeing this condition, productive waqf needs to develop, one of which is cash waqf. Nazhir is also an object that will be expanded and innovated because most nazhir in Indonesia choose individuals not in the form of institutions (Huda et al., 2017).

5. *Behavioral Identification*

According to Pitchay et al., (2015) stated that it is necessary to identify and understand the factors that influence the behavioral intention of the Muslim community to contribute cash waqf. These findings can assist in providing information needs to waqf institutions regarding the relevant factors that influence the intention of waqf donors to contribute to cash waqf that can assist in increasing waqf collection among the Muslim community. (Osman, Mohammed, & Fadzil, 2016).

6. *Sharia Finance Development*

One of the subsystems that can support community empowerment programs implemented by the government is by optimizing Islamic financial sources including waqf (Irawan, 2019). According to Haneef, A., et al. (2015) states that overcoming the practical challenges of microfinance, it is necessary to develop integrated microfinance, the IWIM

(Integrated Waqf-Islamic Microfinance) model. The IWIM model aims to address challenges related to capital scarcity, inadequate human resources, the absence of a Takaful program and proper integrated project financing. Sharia Microfinance provides interest-free loans (Qard Hasan) or a mudharabah (profit sharing).

External Strategy

1. *Improvement of Regulations*

The government should focus on various types of waqf innovation through comprehensive and updated laws and regulations and should also understand the role of waqf before designing socio-economic development policies. And there are no guidelines regarding the current waqf accounting treatment, then waqf institutions can receive different treatment regarding waqf received from waqf (Sukmana, 2020). Besides that, the authority must assign at least one expert from BWI to each waqf institution to ensure its credibility and respective efficiency (Aldeen et al., 2021).

2. *Optimization of the National Movement of Cash Waqf (GNWU)*

GNWU is a program launched to increase the role of waqf in the economy and the welfare of society as well as improve waqf management in Indonesia. An important target of this movement is to increase cash waqf because according to the Indonesian Waqf Agency (BWI), waqf in Indonesia is dominated by immovable property, mostly land, while cash waqf granted during 2011-2018 was only about 0.14% of the total amount. potential (Haidlir et al., 2021).

3. *Mobilization of Waqf Fund*

Mobilization of funds from donors based on sustainability and investing them in productive assets that provide results or income for the future consumption of individuals or groups by taking into account the policies and guidelines provided by donors (Ratnasari et al., 2019). Fund mobilization is realized for the development of waqf property and educational development, for example funding relevant research, providing free books and improving educational programs (Rahman & Sohel, 2019) and then also invested by Nazhir into various halal and productive business sectors, for example the development of cash waqf in the products of Islamic financial institutions or building a trading area whose facilities and infrastructure are built on waqf land and from waqf funds (Fajariah, Sudana, & Rusydiana, 2020).

According to Haron et al., (2016), the benefits of waqf funds can be allocated for "Family Rehabilitation" of the poor by improving the welfare of the poor and can be channeled through the development of education and culture

4. *Development of Benefits Distribution*

Benefit distribution management can be more efficient and well controlled by the use of state-of-the-art technology (Widiastuti et al., 2020). The distribution of productive waqf results will be able to move the real sector economy and at the same time support social costs. The concept of productivity aims to maximize the role and function of waqf, where one aspect that is emphasized is to increase income

distribution (Nasution & Aris, 2020). With the distribution of waqf benefits, it is hoped that it can be used to increase individual productivity so as to increase the feasibility of waqf beneficiaries (Utomo et al., 2020).

5. *Development of Waqf System/Model*

According to Maysita, D, 20015 said that the cash waqf model system consists of 6 sectors, namely:

- a. The money waqf fundraising sector is in charge of collecting cash waqf funds from waqf and then distributing them to investment portfolios
- b. The Islamic finance portfolio sector is tasked with investing in cash waqf efficiency and effectiveness. The collected cash waqf will be invested by Nazir, a fund manager, in an Islamic finance portfolio. In general, this portfolio is divided into four types, namely Sharia Mutual Funds, Sharia Capital Market Index, Sharia Banking Products (Mudharaba Deposits), Sharia Bonds.
- c. The global fund management sector is tasked with investing cash waqf funds in global financial portfolios known as global fund management such as Amanah Funds, Lariba Funds, Islamic Indexes, etc.
- d. Direct investment in large and medium-sized companies.
- e. A manager or Nazir, allocates the collected funds to large companies in the form of shares where the profits obtained are dividends or capital gains.

6. *Improvement of Waqf Administration*

Organizing waqf administration to ensure that waqf is used as effectively and efficiently as

possible for social and religious matters. The most significant changes related to the law in defining waqf are reflected in the authority of waqf managers (Jahar, 2019). In making waqf effective, waqf administration needs to be planned for both primary (target) and secondary projects (Nurrahmi, 2012).

Previous Studies

Many studies on cash waqf has actually been done, but there are still very few studies that discuss various problems in detail and comprehensively regarding the management of cash waqf and alternative solutions. Rusydiana et al. (2021) examines the causes and dominant factors that hinder the development of cash waqf in Indonesia, using the IFE-EFE Matrix and SWOT methods, while offering solutions to solve it. The results in an analysis that the strength of cash waqf is due to its convenience and no cost, while its weakness are the lack of socialization to the community and the lack of professional nazhir human resources.

According to Fauzi et al, (2019) which examine the impact of trust in managing cash waqf fund and secondly to provide a significant input to the existing waqf practitioners on how trust perceives the donor behavior towards cash waqf contribution. This study provides important suggestions for waqf regarding of trustworthiness of wakif behavior towards its contribution to cash waqf, such as the existence of professionalism and governance that are interrelated in an institution significantly so that it can increase waqf.

Another studies are from Firdaus et al, (2019) which concludes that the implementation of good governance in cash waqf institutions is a must and by using through Analytic Network Process (ANP), the priority problems in the management of cash waqf in West Sumatra are human resources, regulations,

accountability and products. Shukor et al, (2019) identified that the determining factor of a person's intention to waqf money is trust in the waqf institution. The trust of a wakif is influenced by the integrity and institutional reputation. This reputation can be developed through waqf institutions. openness, honesty, and transparency with the public. In addition, the waqf institution is to maintain the confidentiality of the waqf data. Daud (2019) explores how the Islamic governance can contribute to the sufficient and adequate of waqf reporting and shows the importance of Islamic waqf governance reporting on the issue of transparency. This study recommends several strategies to improve institutional governance.

According to Khamis & Shalleh (2018), they suggest several ways to improve waqf institutions in improving the implementation of cash waqf as a significant effort to develop knowledge about cash waqf management and encourage the acceleration of cash waqf development. This is supported by research by Huda et al, (2017), showing the results that the problems of waqf in Indonesia are from the nazhir side which is not the main profession, regulations that are not socialized and lack of public knowledge. Meanwhile, Ihsan et al, (2017) empirically evaluate the accountability practices of Dompot Dhuafa and find that Dompot Dhuafa has succeeded in integrating accountability and commitment to preserving organizational values, especially to Mutawalli.

Ihsan and Septriani (2016) propose current accountability practices (Ihsan & Ibrahim, 2011). Mokhtar et al, (2015) revealed that the problems of daily operational limitations of cash waqf and lack of trained employees are some of the problems in waqf management. Masruki and Shafii (2013), emphasize the importance of accounting and accountability in the administration and management of waqf. This is also in line

with research from Chowdhury et al, (2012) which highlights several problems related to waqf management which argues that waqf must be managed by qualified, knowledgeable people. and professional managers and it was found that some Waqf managers were unqualified and incompetent.

Based on previous studies, it has been agreed that cash waqf has problems that are mostly the same from period to period, for example, low public literacy, lack of professional human resource problems, lack of accountability and transparency, poor governance of waqf institutions, corruption, administration poor waqf property, lack of technology and infrastructure while a number of other studies include the problem of low cash waqf in the government, as done by Hadiyati et al, (2018). In line with this research, Tika et al (2020) also stated that the obstacle faced in Indonesia is the lack of attention from government agencies

Based on the results of the studies above, the position of this research will complement the previous studies where this study is more comprehensive and detailed with 6 elements in each aspect of the problem, solution and strategy both internally and externally using ANP Method.

METHODOLOGY

This research is a quantitative-qualitative study that aims to provide views sourced from respondents (experts, practitioners and regulators). The data used are primary data obtained from the results of in-depth interviews with cash waqf experts and practitioners in Java and Sumatera who understand the issues discussed. Then proceed with filling out the questionnaire in the form of pairwise comparison by respondents who amounted to 14 people.

Tabel 1 List of Respondents (Regulator and Academician)

No	Name	Position	Regulator/ Academicia ns	Date
1	Drs. H. Tarmidzi, MA	Director of Pemberdayaa n Zakat dan Wakaf Dirjen Bimas Islam Kemenag	Regulator (Expert)	20/12/2021
2	H. Hendri Tanjung, MB A., M.Phil., Ph. D	Chief of Divisi Pembinaan Nazhir Badan Wakaf Indonesia (BWI)	Regulator (Expert)	09/01/2022
3	Dr. Irfan Syauqi Beik, SP, MSi	Chief of Pusat Kajian dan Transformasi Digital BWI	Regulator (Expert)	29/01/2022
4	H. Surya Mulyana, M.Ag	Secretary of BWI Garut	Regulator (Expert)	04/01.2022
5	Dr.Ir.Ascarya, MBA, MSc	Lecturer of Institute Tazkia Program Pasca Sarjana Ekonomi Syariah	Academicia n (Expert)	26/01/2022
6	Dr.Khalifah, S.Hut, M.Si	Lecturer of Ekonomi Syariah Institut Pertanian Bogor (IPB) Founder Hutan Wakaf Bogor	Academicia n (Expert)	09/01/2022

No	Name	Position	Regulator/ Academicians	Date
7	Deni Rahmatillah, SE, ME	Lecturer of Ekonomi Syariah UIN Sultan Syarif Kasim Riau	Academician (Expert)	03/01/2022

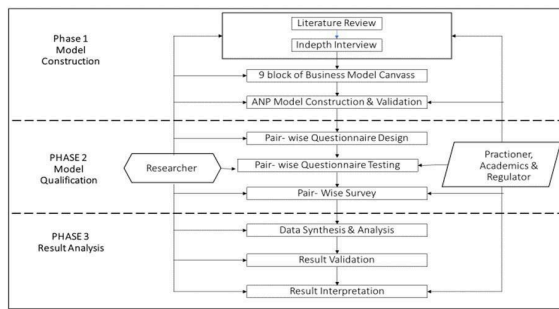
Tabel 2 List of Respondents (Practitioner)

No	Name	Position	Practitioner	Date
1	Dr. Lisa Listiani, SE, M.A	Director & Founder of Waqf Center for Indonesian Development & Studies (WACIDS)	Practitioner	27/12/2021
2	Yusri Akhyar, S.Sos.	Chief of Yayasan Edukasi Wakaf Indonesia (YEWI)	Practitioner	30/12/2021 & 04/01/2022
3	Asep Irawan	CEO Sinergi Foundation - Bandung	Practitioner	07/11/2021 & 08/12/2021
4	Bobby P. Manullang	GM Dompot Dhuafa – Jakarta	Practitioner	15/12/2021 & 23/12/2021
5	Hafidz Nugraha, S.Ag	Manager of Manajemen Wakaf Nazhir Daarut Tauhid-Bandung	Practitioner	30/12/2021

No	Name	Position	Practitioner	Date
6	Dr.Kartiko Adi, SE.,MM	BMT Binama-Semarang Founder & Owner	Practitioner	14/12/2021
7	Dr. Lukman Hamdani, MEI	IWI – Wakaf News Daerah Istimewa Aceh (Founder & Owner)	Practitioner	14/12/2021

Source : Author (November 2021 – January 2022)

ANP is described by its inventor Thomas L. Saaty as a multicriteria theory of measurement used to derive relative priority scales of absolute numbers from individual judgments (or from actual measurements normalized to a relative form) that also belong to a fundamental scale of absolute numbers (Saaty, 2005). There are three steps or phases to be done in ANP (Ascarya, 2014), namely model construction, model quantification and results analysis.



Source : Ascarya (2014)

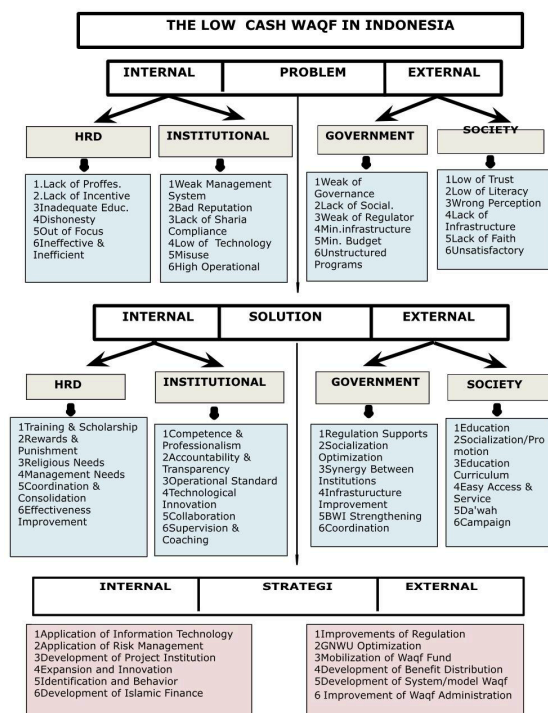


Figure 3 Framework of an Analysis of Problems and Solution the Low Cash Waqf

The result is ANP network as in figure 5.

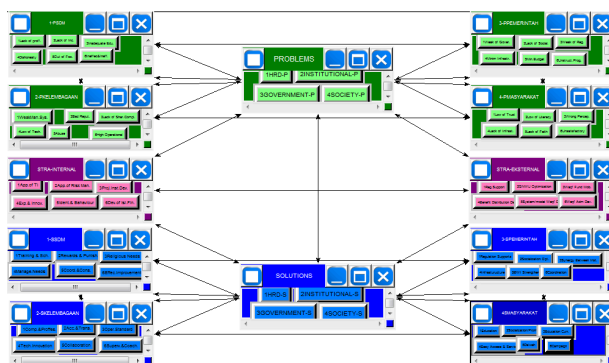


Figure 5 : ANP Network

RESULT AND DISCUSSION

Table 3 Kendall's Coefficient of Concordance (W) Rater Agreement All Cluster

CLUSTER	KENDALL'S COEFFICIENT OF CORCORDANCE (W)					
	Experts	P-Value	PRACT.	P-Value	ALL	P-Value
Problems	0.3633	0.0544*	0.2265	0.2264	0.2729	0.0095***
Solutions	0.2633	0.1369	0.0918	0.5874	0.1597	0.0818*
Human Resources Problem	0.3050	0.0583*	0.2239	0.1655	0.2169	0.0096***
Institutional Problem	0.3551	0.9985*	0.1242	0.5006	0.2092	0.0120*
Government Problem	0.4111	0.0133**	0.0536*	0.8658	0.1555	0.0537**
Society Problem	0.2367	0.1412	0.5872	0.0009**	0.3106	0.0006***
Human Resources Solution	0.3242	0.0450**	0.1446	0.4085	0.2010	0.0152**
Institutional Problem Solution	0.1283	0.4813	0.2733	0.0885*	0.1657	0.0407**
Government Solution	0.3924	0.0174**	0.2566	0.1099	0.1918	0.0197**
Society Solution	0.1312	0.4677	0.2140	0.1867	0.1370	0.0877*
Internal Strategy	0.2519	0.1166	0.3994	0.0157**	0.2762	0.0017***
External Strategy	0.1195	0.5233	0.1434	0.4134	0.1098	0.1746

***significant at the 0.01 level; **significant at the 0.05 level; *significant at the 0.10 level

Source : Author (Processed Data)

From the ANP results for all clusters obtained in the table above, it shows that the best results are from expert respondents because they have a convergence opinion (agreement) on 6 clusters out of 12 clusters. Meanwhile, on the practitioner side, only 3 clusters converge. By processing various data, it can be said that expert, practitioner and joint respondents have a convergence opinion from the "PROBLEM" cluster (significant 10%) and the "SOLUSI" cluster (significant 10%). This means that they agree on the six problems and solutions in the issue of cash waqf. Overall they agree that there is only 1 cluster of external strategies that do not agree.

Table 4 The Results of All Problems Cluster

PROBLEM CLUSTER		RESPONDENTS		
		Experts	Practitioners	All
HRD PR. (0.0596)	1Lack of Professionalism	0.0138	0.0114	0.0126
	2Lack of Incentive	0.0055	0.0060	0.0058
	3Inadequate Education	0.0086	0.0048	0.0065
	4Dishonesty	0.0056	0.0054	0.0055
	5Out of Focus	0.0060	0.0073	0.0066
	6Ineffective & Inefficient	0.0048	0.0072	0.0059
INST. PR. (0.0430)	1Weak Management System	0.0146	0.0093	0.0116
	2Bad Reputation	0.0052	0.0055	0.0054
	3Lack of Sharia Compliance	0.0048	0.0049	0.0049
	4Low of Technology	0.0072	0.0076	0.0074
	5Misuse (Misappropriation)	0.0044	0.0065	0.0053
	6High Operational	0.0047	0.0069	0.0057
GOVERN. PR. (0.0286)	1Weak of Governance	0.0081	0.0067	0.0074
	2Lack of Socialization	0.0076	0.0068	0.0072
	3Lack of Regulator	0.0037	0.0070	0.0051
	4Minimum Infrastructure	0.0037	0.0058	0.0046
	5Minimum Budget	0.0098	0.0059	0.0076
	6Unstructured Programs	0.0044	0.0057	0.0050
SOCIETY PR. (0.0360)	1Low of Trust	0.0081	0.0099	0.0090
	2Low of Literacy	0.0104	0.0087	0.0095
	3Wrong Perception	0.0045	0.0082	0.0061
	4Lack of Infrastructure	0.0076	0.0073	0.0074
	5Lack of Faith	0.0037	0.0045	0.0041
	6Unsatisfaction	0.0050	0.0028	0.0037
Inkonsistency		0.01759***	0.00516***	0.00873***
Kendall's W		0.3203***	0.2696***	0.2261***
χ^2		51.57	43.42	72.82
p-Value		0.00057	0.0062	4.43E-07

Source : Author (Processed Data)

From the ANP results table above, it shows that the element most agreed upon by all respondents is the unprofessional element (0.0126) on HR issues (0.0596) then followed by the weak management system element (0.0116) on the INSTITUTIONAL problem (0.0430), the element of lack of budget on GOVERNMENT problems. (0.0286) and the last is the element of low literacy (0.0095) in the COMMUNITY problem (0.0361). The results of the combination of all elements of these problems show a high level of consistency with inconsistency less than 1% and all respondents show a high level of agreement with Kendall's W level of less than 1% (significant).

Table 5 The Results of All Solution Cluster

SOLUTION CLUSTER		RESPONDENTS		
		Experts	Practitioners	All
HRD SOL. (0.0575)	1Training & Scholarship	0.0116	0.0077	0.0094
	2Rewards & Punishment	0.0043	0.0053	0.0048
	3Religious Needs	0.0053	0.0063	0.0058
	4Management Needs	0.0105	0.0112	0.0109
	5Coordination & Consolidation	0.0061	0.0062	0.0062
	6Effective Improvement	0.0071	0.0060	0.0065
INST. SOL. (0.0426)	1Competence & Professionalism	0.0086	0.0070	0.0077
	2Accountability & Transparency	0.0073	0.0093	0.0083
	3Operational Standard	0.0052	0.0063	0.0057
	4Technological Innovation	0.0087	0.0085	0.0086
	5Collaboration	0.0048	0.0061	0.0054
	6Supervision & Coaching	0.0059	0.0071	0.0065
GOVERN. SOL. (0.0306)	1Regulation Supports	0.0078	0.0086	0.0082
	2Socialization Optimization	0.0071	0.0085	0.0078
	3Synergy Between Institutions	0.0054	0.0066	0.0059
	4Infrastructure Improvement	0.0035	0.0064	0.0047
	5BWI Strengthening	0.0116	0.0047	0.0074
	6Coordination	0.0048	0.0047	0.0047
SOCIETY SOL. (0.0381)	1Education	0.0093	0.0099	0.0096
	2Socialization/Promotion	0.0073	0.0072	0.0072
	3Education Curriculum	0.0074	0.0071	0.0072
	4Easy Access & Service	0.0047	0.0066	0.0056
	5Da'wah	0.0075	0.0059	0.0067
	6Campaign	0.0061	0.0043	0.0051
Inkonsistency		0.0089	0.0089	0.0089
Kendall's W		0.2893***	0.2524***	0.1923***
χ^2		46.584	40.644	61.9463
p-Value		0.0025	0.013	1.99E-05

Source : Author (Processed Data)

From the table of ANP results above, it shows that the element most agreed upon by all respondents is the element of management needs (0.0109) in the HR solution (0.0575) followed by the education element (0.0116) in the Community solution (0.0381), the element of technological innovation in the Institutional solution (0.0426).) and finally the element of regulatory support (0.0306) in the Government's solution (0.0361). The results of the combination of all elements of the solutions show a high level of consistency with inconsistency less than 1% and all respondents show a high level of agreement with Kendall's W level of less than 1% (significant).

Table 6 The Result ANP Of Internal Strategy Cluster

INT.STRATEGY CLUSTER		RESPONDENTS		
		Experts	Practitioners	All
INTERNAL STRAT.	1Application of Information Technology	0.0339	0.0271	0.0303
	2Application of Risk Management	0.0258	0.0289	0.0273
	3 Development of Project Institution	0.0143	0.0156	0.0149
	4Expansion and Innovation	0.0171	0.0259	0.0211
	5Identification and Behavior	0.0163	0.0191	0.0176
	6Development of Islamic Finance	0.0164	0.0139	0.0151
Inkonsistency		0.000***	0.000***	0.000***
Kendall's W		0.252	0.3994**	0.2762***
χ^2		8.82	13.98	19.34
p-Value		0.117	0.016	0.002

Source : Author (Processed Data)

CONCLUSION

From the table above, the results of the ANP for the internal strategy cluster, which were most agreed upon by all respondents were the information technology application strategy (0.0303) followed by the risk management implementation strategy (0.0273), expansion and innovation strategy (0.0211), behavior and problem identification strategy GOVERNMENT (0.0306). The results of the problems from these 4 aspects, namely HR, Institutional, Government and Community solutions show a high level of consistency with less than 1% inconsistency and all respondents show a high level of agreement with Kendall's W at the 1% level.

Table 7 The Result ANP Of External Strategy Cluster

EXT.STRATEGY CLUSTER		RESPONDENTS		
		Experts	Practitioners	All
EXTERNAL STRAT.	1Improvement of Regulations	0.0243	0.0237	0.0240
	2Optimization of GNWU	0.0196	0.0175	0.0185
	3Mobilization of Waqf Fund	0.0235	0.0255	0.0245
	4Development of Distribution Benefits	0.0199	0.0247	0.0222
	5Development of System/Model	0.0192	0.0195	0.0193
	6Improvements of Adm Waqf	0.0156	0.0193	0.0173
Inconsistency		0.0022***	0.000***	0.0022***
<i>Kendall's W</i>		0.1195	0.1434	0.1098
χ^2		4.1837	5.020	7.684
<i>p-Value</i>		0.5233	0.4134	0.1746

Source : Author (Processed Data)

From the table above, the results of the ANP for the external strategy cluster, which were most agreed upon by all respondents were the waqf fund mobilization strategy (0.0245) followed by the system/model development strategy (0.0193), optimization of GNWU (National Money Waqf Movement) (0.0185). The results of the problems from these 4 aspects, namely HR, Institutional, Government and Community solutions showed a high level of consistency with inconsistency of less than 1% but all respondents showed disagreement with Kendall's W at a level of 17.46% more than 10%.

The results of the ANP research from this paper indicate that the main factors that are the problem with the low cash waqf in Indonesia are from the internal aspect on the HR side due to unprofessional HR, on the institutional side, namely the weak management system. Meanwhile, from the external aspect on the government side due to the lack of adequate budget given and on the community side because of the low literacy regarding cash waqf. To overcome these problems, the results of the study show that the solutions that are prioritized from the internal aspect on the HR side are by providing management, training and scholarships, on the institutional side by technological innovation. Meanwhile, the government's solution is to strengthen BWI and the community's solution is to educate the public.

From the various problems and solutions above, it requires the cooperation of all parties to carry out strategies internally and externally. The main strategy internally based on the results of this research is to apply information technology and the main strategy externally is to make improvements to regulations by the regulator. The most important strategic element is the application of information technology. With the solutions and strategies that have been described, it is hoped that it will increase the potential for tremendous cash waqf which is expected to improve the welfare of the community in a coordinated, synergistic, systematic and professional manner so as to improve overall social welfare and advance the development of the people.

LIMITATION

This research has not been maximal to accommodate all variables in increasing cash waqf in Indonesia, so it is still limited to the problem variables, solutions and strategies internally and externally where

the strategy has not been described in the short and long term nor is there an alternative to increase cash waqf in Indonesia. This limitation is due to limited time, energy, cost and the condition of a pandemic outbreak that has lasted for almost 3 years.

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