
Analysis of Factors Affecting Cash Waqf Collection in Indonesia: Analytic Network Process-Delphi Approach

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Cash waqf is one of the instruments that is quite effective for the socio-economic development of the country, creates a new job market and helps the poor. However, in practice cash waqf has not been fully utilized by the government. There are several gaps and problems that need to be resolved to improve the performance of waqf in Indonesia. Therefore, the author tries to analyze what factors affect the collection of cash waqf. The method that the author uses is the Analytic Network Process (ANP) by collecting existing problems and solutions that can be offered. The analysis of this data processing shows the main problems, namely regulations, institutions and externals. The solution cluster also provides the same solution as the problem, namely; regulatory, institutional and external.

Keywords: Cash Waqf, ANP, Delphi

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Received: 10 October 2021
Accepted: 18 November 2021
Published: 31 December 2021

Citation:

(2021) Analysis of Factors Affecting
Cash Waqf Collection in Indonesia:
Analytic Network Process-Delphi
Approach
International Journal of Waqf. 1.1.

INTRODUCTION

Historically, waqf institutions have a long history and have been practiced since the beginning of the development of Islam, both in the form of waqf of immovable objects, such as land and buildings, as well as in the form of waqf of movable objects, such as animals and books. In the history of Islam, waqf began at the same time as Muhammad's Prophethood began. in Medina which was marked by the construction of the Quba Mosque. This is seen as the first waqf in Islam. Then, the construction of the Prophet's Mosque on top of an orphanage purchased by the Messenger of Allah. and represented. Waqf from non-Muslims in the Prophet Rasul carried out by a Jew named Mukhairiq who once said if he was killed in the Battle of Uhud, his property would become the property of the Prophet Muhammad. It turned out that Mukhairiq was killed and his land belonged to the Prophet Muhammad.

Islam not only regulates syariah law based on the Qur'an and As Sunnah, human concepts in Islam but waqf issues are also regulated in Islam. Waqf has existed since the time of Rasulullah peace be upon him and Muslims have become accustomed to donating immovable property such as land, buildings. Rarely do Muslims condemn movable property. Reporting from dalamislam.com waqf is to endow land to poor people to be detained. Or waqf is something to provide benefits to other parties that may not be transferred to another party anymore. Waqf is one of the economic institutions of Islam that plays a role in empowering the economy of the people for the benefit of the people. In the cross of Islamic history, waqf have played a major role in the social, economic, educational and cultural development of the Islamic community at that time. So, it can be said that the economic rotation of waqf assets in the past in various Islamic governments has played a major role in the welfare of the people.

In Indonesia, since the beginning of independence, the government has reviewed the management of waqf. As for the law that was issued, the Republic of Indonesia Law No. 41 of 2004 concerning waqf was considered very good because this law regulates all types of waqf property, both movable and cash. The issuance of this law which is accompanied by serious attention from the government is considered as one of the factors that greatly benefits waqf institutions towards increasing the economic prospects of waqf assets for the better [Lubis, \(2010\) \(in Atabik, 2014\)](#). All of these things are aimed at increasing the meaning of people's economic welfare. Waqf gets a lot of attention because Allah will give gifts continuously for waqif. UU no. 41/2004 Article 16 divides the types of waqf property into two, namely immovable objects and immovable objects. Money is

classified as one of the properties of waqf movable. MUI had first issued a fatwa regarding the waqf of cash waqf in 2002. The concept of cash waqf with certificates was promoted again by M.A. Mannan through SIBL (Social Investment Bank Ltd.) in 2001 and was able to significantly improve the economy of Bangladesh.

Waqf especially cash waqf can be done in two ways. First, the cash waqf received by Nazhir can be used directly for socially oriented activities, such as building schools, mosques, and hospitals. Second, cash waqf received by Nazhir can be used first for profit-oriented activities, and then the profits can be used for socially oriented activities that benefit waqf recipients. The second type is preferred because it ensures sustainability ([Ascarya et al., 2017](#)). In Article 28, it is stated that, the waqf that endows moving objects in the form of money through Islamic financial institutions that have been determined by the Minister. Islamic financial institutions guarantee money on the basis of government guarantees.

Cash Waqf is one of the potential and effective means in contemporary society in poverty alleviation. From the perspective of Islamic Sharia, the establishment of waqf institutions is permissible and endowed money can be used for investment and generate income in various sectors for socio-economic development. Examples can be found in the context of many Muslim individuals, non-governmental and governmental organizations that take the initiative to establish waqf institutions to generate income, eradicate poverty, create new job markets and help the poor and needy. The best practice for the second type is demonstrated by the case in Singapore. Initially, the land was given as waqf for the mosque by Al Junied who acted as wakif who died in the 19th century. Waqf land is located in a prime location whose price is constantly increasing. Hundreds of years later, some of the land was used to build a rental office where the profits from the rent earned were used to pay for the operational costs of the mosque so there was no need to ask for funds from the government ([Ascarya et al., 2017](#)).

This research is expected to be of benefit to all people and the government can look at waqf further, especially cash waqf. For researchers, this research can provide benefits and deeper insights to understand the easiness of the people making waqf. In the future, regulators are expected to be able to provide a picture in optimizing the role of waqf institutions to become an economic solution in Indonesia. For readers, this research adds insight and knowledge about waqf literacy especially cash waqf.

LITERATURE REVIEW

Research on waqf problems and solutions has been done by several previous authors including,

Hasim et al. (2016) do the research on waqf collection determinants in Indonesia. This study uses the ANP (*Analytic Network Process*) method. The factors that influence the level of collection are divided into three aspects, namely institutional, community, and government. The results of this study indicate that the priority of institutional aspects has the greatest impact on the level of cash waqf collection and the three most influential factors are the focus of Nazhir institutions, people's understanding of cash waqf and the completeness of money law instruments.

Rusydiana & Devi, (2019) do the research on cash waqf in Indonesia. The results showed that the priority problem from the aspect of trust was the weak trust of donors. The priority problem from the Sharia aspect is the non-fulfillment of the waqf agreement. The priority problem from the aspect of human resources is misappropriation of waqf funds. The priority of the solution to the problem from the Sharia aspect is to change the name tabarru' to a grant.

Rusydiana (2018) do the research entitled *Analysis of Cash Waqf Development In Indonesia Using Interpretive Structural Modeling (ISM)*. This research was conducted to identify the factors that hinder the development of cash waqf implementation in Indonesia, the results of this study indicate that in terms of systems, products, regulations and information technology aspects are the main problems faced by cash waqf institutions. The strategy is the need for transparency and accountability of waqf institutions, innovative marketing strategies, and improving Nazhir quality.

Rusydiana & Rahayu (2019) do the research and use the IFAS EFAS Matrix and SWOT approach. The results of the study there are two identification problems, namely, internal factors (strengths and weaknesses) and external factors (opportunities and threats). Based on the results of the IFE analysis the highest ranking of strengths is the ability of cash waqf to expand the base of waqf funding sources, while the weakness rating is the lack of socialization to the public. And the results of the analysis of the EFE highest ranking of opportunities is endless cash waqf, while the highest ranking of threats is the relative weak political will of the authority holders.

Purwanto (2019) uses a qualitative method with an exploratory approach by conducting interviews and documentation, the results of this study indicate that the constraints in managing the first productive waqf fund are HR or Nazhir factors. Nazhir is an important part of managing waqf. In a country where waqf run smoothly or progressively because they are managed by Nazir professionals. However, the problem presented by Purwanto was inversely proportional. Nazhir was a side job as if there was free time. Even at the time of Nazir elections there were no specific specifications so Nazhir was not a person who controlled the field of representation. Second is the problem of the allocation

of waqf property. In general, waqf when making a pledge of waqf directly mentions the allotment of waqf property. The form of this type of allocation of waqf property would make it difficult for Nazhir to manage and develop it, because Nazhir did not have much room in his own authority. Third, socialization has not been maximized. The socialization through recitation, lecture and Friday sermon has not been effective because the submission is only textual waqf. The need for professional waqf experts in socialization to be effective. Fourth is the financial or financial factor, because to manage waqf assets requires no small amount of funds.

Shulthoni & Saad (2018) do the research entitled *Waqf Fundraising Management: A Conceptual Comparison between traditional and modern methods in the Waqf Institutions*. The results of this study there are two methods in the management of waqf institutions, Traditional and Modern. There are traditional modes of fundraising for the development of waqf assets and funds such as *istibdal*, *ijratayn* and *huker* that become the basis of waqf sustainability. With the implementation of modern waqf fundraising forms, there are three models that can be applied, venture philanthropy model (VPWM), value-based capital model (VBCM) and social enterprise waqf fund model (SEWF). The concept of venture philanthropy is not a new concept for Islamic investment. VPWM concept is based on the principles of venture capital but in the Islamic (society) context, its purpose is to produce a financial and social benefit to the Muslim community. This research explains venture philanthropy as one of the non-traditional charitable sources of revenues in the perspective of social entrepreneurship. The model (VPWM) suggest that the social enterprise doesn't remain by just organizing its social entrepreneurial activities to become self-sustainable but also to channel contributions to the society. Second, the purpose of VBCM is to focus on the difference between value of waqf and its physical entity. The concept of value has several definitions. Values may be seen as absolutes, as inherent in objects (material or non-material), as present within man and as identical with his behavior. Based on the research, to assure the perpetuity of VC, investment and revenue accounts should be matched to the VC account. All capitals in VC are required to be invested and its revenues should be collected. These revenues should be separated into distributable income collected. The distributable income would be distributed to the beneficiaries of the waqf whereas the fund marked for expenses would be preserved in the reserve account. It is also projected that by applying the VBCM in waqf, it would reduce the problem of non-liquidity of the waqf assets and thus encourage the ummah to contribute for further development of waqf institutions. Third is SEWF. As the objective of waqf is welfare enhancement, it can be argued that SEWF

model that puts welfare as the ultimate priority is considered the most suitable model for sustainable (cash) waqf advancement. SEWF is an innovation process in waqf fundraising and management that can be implemented by a number of waqf institutions in many countries. The model is based on value creation and operates by its rules and reasons. It is argued that the model enables the development of waqf funds whereby the waqf is invested in profit seeking schemes which also creates social impact. It is a model that seems well suited to support the sustainability of waqf institutions in Muslim society.

Rusydiana (2018) applies the Multi Criteria Decision Making approach in the form of the Analytic Network Process method for waqf institution selection. The results of this study indicate that the most priority criterion that influences the selection of waqf institutions in Indonesia is the transparency factor followed by the innovation program factors that are owned by waqf institutions. Next is the professionalism factor of the waqf institution then the service factor and the comfort factor.

Shulthoni & Saad (2018b) do the research entitled Waqf Fundraising Management: A proposal for a sustainable finance of the waqf institutions. This research performs the discussion about the concept of fundraising and management in waqf institutions. It is understandable that fundraising and management are the basis of waqf sustainability. For that reason, the importance of fundraising and management to revive waqf institutions can not be bargained. Fundraising here covers all energies to provide financial and non-financial resources in an attempt to integrate it into social entrepreneurial activities. There are several models of fundraising for the development of waqf assets and funds such as VPWM, VBCM and SEWF. Regularly, to improve waqf institutions, there is a suggestion to adapt or adopt non-profit management techniques. From this point forward, there is a need to employ the Management by Objectives (MBO) framework. According to Maheswari (1969) (in Shulthoni & Saad, 2018b), emphasizing results has been the concern of the advancement of management methodologies and practices. The concept of MBO is proposed to reach that (objectives). The structure includes MBO ways of practicing the five basic management functions -planning, organizing, staffing, leading and controlling.

Rusydiana (2018b) do the research by using *Interpretive Structural Modeling* for cash waqf in Indonesia. Based on the results of the analysis, the development of cash waqf in Indonesia in this study using the ISM method framework can be divided into 3 criteria: 1) Challenges faced in the development of cash waqf, 2) Strategies or basis of the pedagogies needed in the framework of developing cash waqf and 3) Stakeholders or actors involved in developing cash waqf in Indonesia. The main problems and challenges

that must be faced in the development of cash waqf in Indonesia are: System aspects, regulations and regulations, products and information technology. The main strategies and bases that are needed in the framework of developing cash waqf in Indonesia are: transparency and accountability of waqf institutions, improving the quality of cash management for cash waqf and innovative marketing strategies from waqf institutions. Important actors in the development of institutional waqf are: Government or regulator, Indonesian Waqf Board and Bank Indonesia.

Wilder et al. (2019) do the research entitled Analysis of rounds, stakeholders and statistical indicators. This article presents contributions to the state of the art of the Delphi method, especially related to the identification of trends in different uses of Delphi different from the original, type, RTD, RTSD, policy Delphi, group Delphi, Market Delphi and real-world Delphi. Among the modifications of the Delphi, it is found that the RTSD could be useful in future scenarios of emerging technologies considering the country or region. Delphi studies are increasingly being increased with the participation of stakeholder or interest groups, in which not only experts with master's or doctorate degrees, researchers and academics are taken into account, but also other groups that intervene or are affected in the decision-making process.

METHODOLOGY

Place and Time of Study

This research was conducted on several experts and practitioners in several institutions or organizations that practice the cash waqf and can be categorized as Nazhir institutions. The respondents of this study are experts and practitioners who have a deep understanding of the performance of waqf money. The waqf object under study is the waqf of movable objects, namely the waqf of money. The study will be conducted in January to September 2020. Placed in DKI Jakarta.

Overview of ANP Method

This study tries to identify the factors that influence the collection of cash waqf by approaching the ANP – DELPHI (Analytical Network Process - DELPHI) methods. This research is a quantitative-qualitative analysis research that aims to capture a value or view represented by the expert. The number of respondents in this study consisted of seven people from different Waqf Institutions. In ANP analysis the number of samples / respondents is not used as a benchmark of validity (Ascarya, 2005). The analytical tool used is the ANP method and is processed using "Super Decisions" software (Hasim et al., 2016).

Analytic Network Process (ANP) is a mathematical theory that is able to analyze the influence of the assumptions approach to solve the

form of problems. This method is used in the form of resolution with consideration of adjusting the complexity of the problem by decomposing the synthesis accompanied by a scale of priorities that produces the greatest priority effect. ANP is also able to explain the model of dependent factors and feedback systematically. Decision making in ANP application is by conducting consideration and validation of empirical experience (Saaty, 2005). ANP is a new approach in the decision making process that provides a general framework for treating decisions without making assumptions about the independence of the elements at a higher level than the elements at the lower level and about the independence of the elements at a level (Rusydziana, 2018).

There are three basic principles of ANP, namely decomposition, comparative assessment, and composition or synthesis (Ascarya, 2013). Decomposition is intended to transform a complex problem structure into a hierarchical framework or network of clusters, sub-clusters, and so on. Comparative assessment was carried out to build pairwise comparisons of all combinations of elements contained in the cluster to obtain local priority. Whereas composition or synthesis is intended to avoid local priority of elements in the cluster with global priority from parent elements, which in turn will produce global priority in the entire hierarchy.

Overview of Delphi Method

The Delphi method was introduced at the RAND Corporation in the 1950s. It aims to maintain the advantages of interacting group dynamics, such as dominant individuals who may not be the best experts. In short, the traditional version of the method is based on a multi-round survey (Kauko & Palmroos, 2014). The Delphi method by definition is a process in groups involving interaction between researchers and a group of experts related to a particular topic; usually through the help of a questionnaire. This method is used to get consensus on future projections / trends using a systematic information gathering process. This method is useful when the opinions and judgments of experts and practitioners are needed at the same time (Rum et al., 2018). In short, according to Skutsch & Hall (in Rum et al., 2018) This method is used when collecting complex information about information not available.

According to (Wilder et al., 2019), the 3 statistical indicators that are most widely used in the Delphi method application are the mean (average) value, the standard deviation value and the interquartile range or IR value. Besides the three statistical indicators the value of variance. In this study, the statistical indicators used are the mean value, standard deviation and the interquartile range value. This statistical indicator is used to see the level of convergence or consensus of the experts. Consensus or convergence of opinions is the final result of the Delphi method, to see the level of robustness of existing variables.

The first measure of convergence assessment is when the answers or ratings of all respondents have a standard deviation score of less than 1.5 (<1.5). The standard deviation formula notation as is known is as follows:

$$s = \sqrt{\frac{\sum(x_i - \bar{x})^2}{n - 1}} \text{ atau } \sqrt{\frac{\sum x_i^2 - \frac{(\sum x_i)^2}{n}}{n - 1}}$$

whereas:

x = respondent A's answer to the instrument n

\bar{x} = average respondent's answer to the instrument n

The next measure is consensus or convergence assessment where when the answers or ratings of all respondents have an Interquartile Range or IR value less than 2.5 (<2.5). The calculation of the IR value is the difference between the upper quartile and the lower quartile (IR = Q3 - Q1), where the formula for the quartile value is as follows:

$$Q_1 = \frac{x\left(\frac{n-1}{4}\right) + x\left(\frac{n+3}{4}\right)}{2}$$

$$Q_2 = x\left(\frac{2(n+1)}{4}\right)$$

$$Q_3 = \frac{x\left(\frac{3n+1}{4}\right) + x\left(\frac{3n+5}{4}\right)}{2}$$

Measurements to express convergence or consensus level for all variables are when the standard deviation value <1.5 and the interquartile range value <2.5. If one indicator does not meet the requirements, then the variable is declared not convergent or not agreed (divergent). Meanwhile, for variables that have reached the conditions, the next step is to rank with a high average value for each variable that reaches consensus (convergent) (Ulfa, 2019).

The information generated from the Delphi method is very dependent on the expert panelists seen in the panel. Thus, the composition of the panelists is related to the validity of the research results Spencer and Cooke (1989) (in Rum et al., 2018). Because in this method, panelists' opinions and judgments are taken and analyzed, this is largely determined by how the panel members are chosen.

Data Identification

According to Tika (2006), based on its source the data can be classified into 2 (two), namely primary data and secondary data. Primary data is data obtained directly from the respondent or the object under study

or related to the object under study. The secondary data is data that has been previously collected and reported by someone or agency outside of the researchers themselves, even though the data collected is actually the original data. The data source is divided into two, namely: primary and secondary data. This primary data is from the informant or resource person through the interview. The name below which is information is the main data ANP source in this study. This is the list of informants: Hendri Tanjung (Indonesian Waqf Board/BWT), Abrista Devi (Academician), Bayu Taufiq Possumah (Academician), Hamidah Safitri (Yayasan Edukasi Wakaf) and Nur Kaib (Indonesian Waqf Board). Data that is not obtained directly by the author, but there is an intermediary between the source and author. Secondary data such as Al-Quran, Al-Hadist, journals about waqf, and Waqf law.

RESULTS AND DISCUSSION

The sampling method used in this research is non probability sampling. Non probability sampling consists of purposive sampling which is used to fill out questionnaires with respondents drawn from experts and practitioners who understand the issues raised. Experts who become respondents in the position and role analysis are selected based on the type of expertise as many as 3 people.

Delphi Results

At this stage the researcher identifies the problems that occur with the collection of cash waqf in Indonesia. In the first stage of the questionnaire, the researcher registers and determines the determining variables in the selection of objects related to problems

and solutions, the researcher collects as many variables as possible based on the identification of literature studies.

After determining the variables in the selection of objects from the results of the phase I questionnaire, the second stage questionnaire will be carried out to determine the priority of each existing criterion by studying literature and the results of interviews with experts.

The standard deviation of the statistical results of the questionnaire on the problem shows that the distribution of answers from each respondent tends to be small / less than (<1.5). It can be seen that if the standard deviation is <1.5 , the results are convergent (agree), on the contrary, if the standard deviation is >1.5 , the results are divergent (disagree). Meanwhile, for IR (Interquartile Range), if $IR < 2.5$ then the results converge (agree) and vice versa if $IR > 2.5$ then the results are divergent –(disagree).

The standard deviation of the statistical results of the solution questionnaire shows that the distribution of answers from each respondent tends to be small / less than (<1.5). It can be seen that if the standard deviation is <1.5 , the results are convergent (agree), on the contrary, if the standard deviation is >1.5 , the results are divergent (disagree). Meanwhile, for IR (Interquartile Range), if $IR < 2.5$ then the results converge (agree) and vice versa if $IR > 2.5$ then the results are divergent (disagree).

From the statistical results, the object of the research questionnaire is good if the results of standard deviation and IR show convergent-convergent, then the object will be taken by the author in this study which means the respondent agrees with the priority of the determining criteria in object selection.

Table 1: Delphi results

No	Problem Identification	Average	Rank	Std.Dev	IR
1	Lack of Transparency in Waqf Management	9	1	Convergent	Convergent
2	Limited Government Support in the Form of Budgets to Facilitate Waqf Movement and Provision of Services for Waqf Administration	9	2	Convergent	Convergent
3	Lack of Public Education or Understanding About Waqf	8	3	Convergent	Convergent
4	Lack of Professionalism Nazir	8	4	Convergent	Convergent
5	Weak Waqf Law	7,33	5	Convergent	Convergent
6	Differences in the Schools Followed by Society	6,33	6	Convergent	Convergent
7	Lack of Public Trust in the Nazir Institution	5,66	7	Convergent	Convergent
8	Nazhir's Lack of Understanding About Waqf	4,33	8	Convergent	Convergent
9	Low Operating Cost	4,33	9	Convergent	Convergent
10	Differences in the Schools Followed by Society	3,33	10	Convergent	Convergent
11	Non-fulfillment of the Waqf Contract	2	11	Convergent	Convergent

No	Solutions	Average	Rank	Std.Dev	IR
1	Optimizing the Functions and Roles of BWI (Indonesian Waqf Board)	9	1	Convergent	Convergent
2	Support Regulation or Law on Endowments between the Ministry of Religion of the Republic of Indonesia, BWI.	9	2	Convergent	Convergent
3	Transparency and Accountability at Every Stage of Implementation	6,66	3	Convergent	Convergent
4	Providing Effective Education & Socialization to the Community Regarding Waqf	6,33	4	Convergent	Convergent
5	Approaching and Fostering Good Relations Between Wakif, Nazhir.	5,33	5	Convergent	Convergent
6	Cash Waqf Fund Management Using Technology (IT)	5	6	Convergent	Convergent
7	Conducting Coaching and Providing Certification for Professional Nazhir	4,66	7	Convergent	Convergent
8	Increased Operational and Training Costs and Improvement of Nazhir's Recruitment System.	2,66	8	Convergent	Convergent

ANP Results

Decomposition Problem

The first stage in this research methodology is to construct a model or make a problem decomposition. The purpose of making a problem decomposition is to identify and analyze each problem. The source of the problem decomposition in this study was carried out in 2 ways, namely (i) in-depth interview and (ii) literature review. In-depth interviews in this study were conducted on five respondents who understand and know the factors that influence the collection of cash waqf in Indonesia. After conducting a literature review and in-depth interview, the researchers concluded the problems with collecting cash waqf.

The author divides the problem into two clusters and two cluster solutions. The following is an explanation of the problems and solutions for collecting cash waqf in Indonesia, namely:

Cluster Problem

This cluster contains problem formulations in regulatory clusters, institutional clusters and external clusters.

A. Problem Regulation

Hasim (2016) states that the government is obliged to provide facilities and infrastructure or supporting facilities at least once a year to Nazhir. However, in practice the budget is insufficient for waqf movement facilities. Arifin (2014) states that cash waqf development is necessary with a good program and system, however this requires sufficient support and funds. This requires intelligence, intelligence, and good relations with several agencies which are expected to provide such support and funding; for the example the Government, Islamic banks and so on.

Arifin (2014) also states that waqf technical officials in Indonesia do not yet have the same perception, with related parties to make efforts in

developing and empowering waqf. However, the technical officials are more concerned with handling that is linear and passive. However, Ali et al (2018) states that the lack of role and support from the government has resulted in the current regulations not fully supporting efforts to optimize the management and development of waqf in Indonesia. Tanjung et al (2020), In Law 41 of 2004 article 10 paragraph 1 there is a provision to become a Nazhir according to a legal entity but in practice Nazhir is currently only a side job.

B. Problem Institution

Muntaqo (2015) states that transparency of cash waqf accountability is still lacking. UU no. 41 of 2004 Article 42 states that nadzir is obliged to manage and develop waqf assets in accordance with their purpose, function and allocation. In order to have maximum effectiveness, nadzir must be trustworthy and professional. Without these two abilities, it is impossible for a nadzir to fully manage his waqf assets.

Suryadi (2017) states that the issue of waqf is very complex, ranging from regulatory issues to non-professional issues of nadzir in managing waqf itself. So that waqf is neglected. Therefore, new creativity is needed in managing waqf so that it can continue to be productive. Meanwhile, Rusydiana (2017) states that there are still cases of misappropriation of waqf funds, the problem of lack of cash waqf education to donors and debates on the sharia aspects of the cash waqf contract itself and so on.

Dahlan (2014) states that most nazhirs or people still understand that managing waqf assets is how to manage and develop waqf which are only in the form of objects such as buildings or land. The concept of waqf which still refers to fixed assets. Due to the lack of comprehensive socialization of waqf, both regarding fiqh waqf or waqf legislation (Ali et al, 2018). This makes Nazhir generally have a traditional understanding. They understand that waqf is only a means of worship or a grave. The lack of operational

costs for waqf management is a problem that is often faced by most managers (Nazhir). This is due to the lack of cooperation between Nazhir and Muslim investors.

C. Problem External

Ali et al (2018) state that people just understand that the limited waqf of worship or cemeteries and yet have the mindset of a productive waqfs. However, Muntaqo (2015) states that the public does not understand the law of waqf properly and correctly, both in terms of terms and conditions of waqf, as well as the purpose of making waqf. Hasim et al (2016), state that the opinions of religious leaders in the community will be followed by their congregation or the surrounding community. Low trust from donors to the manager of the waqf, among others, can be caused by the low quality of work of the manager of the waqf, there are still cases of corruption and misappropriation of waqf funds (Rusydia, 2017).

Cluster Solution

This cluster contains the formulation of the problem above, namely, regulatory clusters, institutional clusters and external clusters:

A. Solution Regulation

Lubis (2020) states that must equalize understanding of the Waqf's Law and its implementing regulations between the Ministry of Religion of the Republic of Indonesia and BWI. Rusydia (2017) also states that the government can launch an online system or application that contains information about cash waqf and waqf. This solution can work well, when it gets full support from the government in the form of facilities and operational costs (Ali et al, 2018).

B. Solution Institution

Accountability Transparency is one of the proposed solutions. Muntaqo (2015) states that applying the principle of controlling will have implications for the realization of good governance characterized by upholding the principle of accountability. Based on PP No. 42 of 2006 in article 53 states that Nazhir has the right to receive guidance from the Indonesian minister and waqf bodies. With the intensive guidance and assistance of Nazhirs, it is hoped that they can increase the creativity and managerial ability of Nazirs so that they can manage waqf assets properly (Wilantoro, 2018).

Increased Operating Cost also one of the solutions. Ali et al (2018) state that the increase in operational costs really requires support and assistance from the government, either through regulations or direct financial assistance. In addition, operational costs can also be obtained through donations from the community or partnering with Muslim investors.

C. Solution External

Ali et al (2018) state that it's necessary to provide understanding through comprehensive socialization and education, both regarding the rules in Islam and statutory regulations. However, Rizanti (2017) states that there is a good relationship between wakif and nazhir.

ANP Concept Framework

The identification of problems and solutions that have been described are summarized in the decomposition framework. Based on the problem identification and decomposition framework above, the ANP network based on this framework can be seen in the figure below:

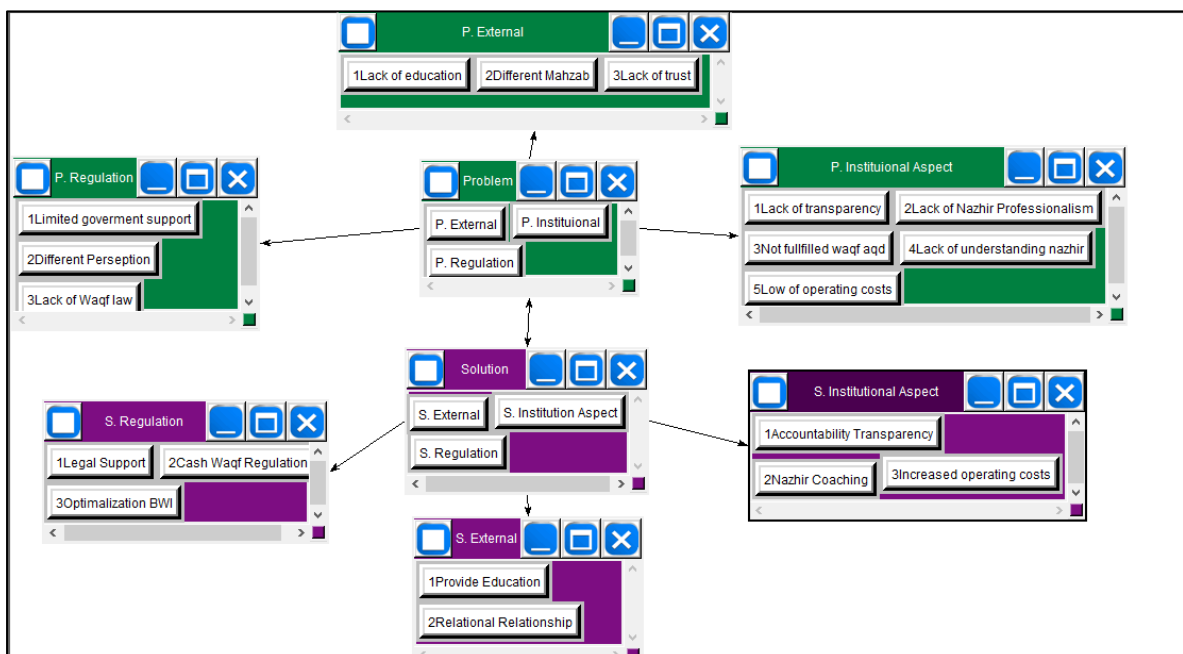


Figure 1: ANP Network in Super Decision Software

Source: Author, 2020

Analysis Synthesis

The main focus of this research is to analyze the problems and solutions of accumulating cash waqf in Indonesia. This research is through the results of interviews with five respondents consisting of academics and practitioners. In order to explain the problems and solutions for accumulating cash waqf, a written description is needed in the problem decomposition. Therefore, the results of data processing from the five respondents resulted in the supermatrix task of problems and solutions along with sub-chapters in each supermatrix. This section describes the overall results of the respondents regarding problems and solutions to the accumulation of cash waqf in Indonesia which are addressed by the value of the geometric mean. The level of respondent agreement (rater agreement) is indicated by the value of Kendalls coefficient of concordance (W) with the provisions ($W; 0 < W < 1$) $W = 1$ indicates perfect conformity, meaning that the closer to number 1, the respondent's agreement is getting the same.

Results of the Geometric Mean Cluster Problem

The overall results of respondents seen from the geometric mean (attachment) show that the priority of the problem cluster is external problems with a value of 0.3481658. For the value of Geometric mean problem institutions with a value of 0.3345608 and for the value of Geometric mean problem regulation is 0.3098229. From the graphic data, the authors make the external problem in the cluster problem a top priority in collecting cash waqf in Indonesia.

Next, the geometric mean results of the cluster problem regulation. Respondents agreed that the main problem Limited government support 0.2768401. Based on PP No. 42 of 2006, the government is obliged to provide facilities and infrastructure or supporting facilities at least once a year to nazhir. This is very necessary to improve ethics and morality in waqf management and to increase the professionalism of waqf fund management. (Hasim et al., 2016)

Next, the geometric mean results of the cluster problem institutional. Respondents agreed that the main problem Lack of transparency 0,2627032. There are quite a lot of waqf assets that have been neglected and even some of the waqf property has been lost. In various countries that have developed waqf, the element of supervision is a very important element, especially if the waqf being developed is cash waqf or other movable objects.

Next, the geometric mean results of the cluster problem external. Respondents agreed that the main problem Lack of education 0,4844850. Currently, few people know about cash waqf. According to (Purwanto, 2019), the wakif wants the property he has donated (eg land) to be used as a means of worship, such as mosques, prayer rooms, Islamic boarding schools or activities that are oriented to worship.

Lack of education, according to (Muntaqo, 2015) the public does not understand the law of waqf properly and correctly, both in terms of the terms and conditions of waqf, as well as the purpose of making waqf. So far, people only know that waqf is limited to the land for burials, mosques and Islamic boarding schools. Lack of trust, according to (Rusydia & Devi, 2017) Low trust from donors to the manager of the waqf, among others, can be caused by the low quality of work of the manager of the waqf, there are still cases of corruption and misappropriation of waqf funds.

Results of the Geometric Mean Cluster Solution

The overall results of respondents seen from the geometric mean (attachment) show that the priority in the cluster solution is institutional solution with a value of 0.3325463, then for the external geometric mean value of 0.3317328 and for the geometric mean solution regulation value is 0.3241710. From the graphic data, the writer makes institutional solution in the solution cluster a top priority in collecting cash waqf in Indonesia.

Furthermore, the overall geometric mean results of the solution cluster. Respondents agree that the main solution is Provide Education with a geometric mean value of 0.5913282, followed by Accountability Transparency with a geometric mean value of 0.3963474 and the third is Nazhir Coaching with a geometric mean value of 0.3924268 There is a need for evenly disseminating cash waqf in order to attract public interest because people are still unfamiliar with cash waqf. People only know that waqf is limited to burial land, Islamic boarding schools and mosque construction. Though cash waqf also has great potential in the Indonesian economy.

Next in the geometric mean results of the cluster solution regulation. Respondents agreed that the main problem Legal Support 0.3547238. Equalize understanding of the Law on waqf and its implementing rules between the Ministry of Religion of the Republic of Indonesia and the Indonesian Waqf Board. With the aim that each institution understands its duties clearly. Equalize understanding of the Law on waqf and its implementing rules between the Ministry of Religion of the Republic of Indonesia and the Indonesian Waqf Board. With the aim that each institution understands its duties clearly. As an institution that handles cash waqf, it is appropriate to provide concrete steps regarding cash waqf to the public. This demands the importance of a meeting between the two institutions.

Next in the geometric mean results of the cluster solution institutional. Respondents agreed that the main problem Accountability transparency 0,3963474. There are two very important forms of supervision, namely local community supervision and competent government supervision. Perhaps what caused the loss of many waqf assets was the weak administrative and financial control. Therefore, monitoring on these two

matters requires seriousness. Perhaps what caused the loss of many waqf assets was the weak administrative and financial control. Therefore, monitoring on these two matters requires seriousness. This has been regulated in the waqf law, Law no. 41 of 2004 concerning Waqf. In Article 63 paragraph (1) (Muntaqo, 2015).

Next in the geometric mean results of the cluster solution external. Respondents agreed that the main solution is Provide Education 0,5913282. So far, people only know that waqf is in the form of immovable objects such as land, vehicles, and buildings, so when it is recommended to waqf, they declare their inability because they do not have land or buildings to be waqf. Socialization itself is a process of how to introduce the system to someone. An effort that can be done is that the Ministry of Religion can work together with BWI for counseling in order to provide an understanding to the public about cash waqf.

CONCLUSION

Based on the results of research conducted, the following conclusions are drawn in this study. The problem of collecting cash waqf in Indonesia is divided into three aspects, namely regulatory aspects, institutional aspects and external aspects. Regulatory issues consist of Limited government support, Different Perception and Lack of waqf law. Institutional problems consist of Lack of transparency, Lack of Nazhir professionalism, Not fulfilled waqf aqd, Lack of understanding Nazhir and Low of operating cost. External problems consist of Lack of education, Different mazhab and Lack of trust.

The solutions offered to answer the above problems are three aspects, namely regulatory aspects, institutional aspects and external aspects. Regulatory solutions consist of Legal support, Cash waqf IT regulation and Optimization of BWI. Institutional solutions consist of accountability transparency, nazhir coaching and increased operating costs. External solutions consist of Provide education and Relational relationships.

From the results of data processing, the priority problems are sorted into external, regulatory and institutional problems. Solution priorities are sorted into institutional, external and regulatory solutions. Priority problems for each aspect of data processing, produce different problems. Regulatory issues have priority issues of Limited government support. Institutional problems with a lack of transparency priority. External problems with priority are lack of education and lack of trust. The priority of solutions has different aspects based on the results of data management. Regulatory solutions have priority legal support. Institutional solutions have a priority on accountability transparency. External solutions with the priority of providing education.

By conducting this research, the writer has several notes on the means to the audience associated with this research, among others. For regulators, according to the results of data management, government support is still needed in the field of waqf. Such as providing adequate facilities, providing sufficient budget for waqf institutions in Indonesia. The government has the task of educating and socializing waqf to the public. The task is linear with the results of data processing that education to the public has a high priority.

For waqf institutions or executors, the reconstruction of accountability is expected to build a new paradigm for the community towards waqf. For now, the executor of waqf is a philanthropic institution which also serves as Nazhir. This institution is the spearhead of waqf management. For academics, cooperation with ministries, institutions and universities to become research partners in waqf literacy. Waqf lessons still need to be developed in lectures.

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ATTACHMENT

Attachment 1 Normalized by Cluster from ANP Subnets (All Respondens)

NO.	QUESTIONNAIRE	R1	R2	R3	R4	R5
1	Problem Regulation					
	1Limited goverment support	0,5088	0,43416	0,35975	0,3767	0,054319
	2Different Perseption	0,23563	0,20169	0,30886	0,43554	0,03854
	3Lack of Waqf law	0,25557	0,36415	0,33138	0,18776	0,032142
2	Problem Institutional					
	1Lack of transparency	0,21477	0,47894	0,26695	0,20352	0,22389
	2Lack of Nazhir Professionalism	0,24942	0,18146	0,19913	0,23429	0,16841
	3Not fullfilled waqf aqd	0,19996	0,03678	0,19913	0,17359	0,23478
	4Lack of understanding nazhir	0,13894	0,0978	0,18747	0,21421	0,20416
5Low of operating costs	0,19692	0,20501	0,14732	0,17439	0,16876	
3	Problem External					
	1Lack of education	0,55821	0,48334	0,38889	0,61017	0,41694
	2Different Mahzab	0,25069	0,09855	0,30555	0,1865	0,28356
	3Lack of trust	0,1911	0,41811	0,30555	0,20333	0,2995
4	Solution Regulation					
	1Legal Support	0,35555	0,35555	0,36508	0,33333	0,36508
	2Cash Waqf IT Regulation	0,30406	0,35555	0,36508	0,33333	0,35555
	3Optimalization BWI	0,37359	0,28889	0,26984	0,33333	0,28889
5	Solution Institutional					
	1Accountability Transparency	0,37359	0,44781	0,48571	0,33333	0,36111
	2Nazhir Coaching	0,40673	0,44781	0,33333	0,33333	0,45988
	3Increased operating costs	0,22391	0,10438	0,1619	0,33333	0,25587
6	Solution External					
	1Provide Education	0,66666	0,61111	0,63889	0,5	0,55555
	2Relational Relationship	0,33333	0,33333	0,36111	0,5	0,44445
7	Problem Regulation	0,28095	0,38618	0,33333	0,23681	0,33333
	Problem Institutional	0,33095	0,32943	0,33333	0,34602	0,33333
	Problem External	0,3881	0,28439	0,33333	0,41718	0,33333
8	Solution Regulation	0,29431	0,33333	0,33333	0,32843	0,33333
	Solution Institutional	0,33333	0,33333	0,32943	0,33333	0,33333
	Solution External	0,32542	0,33333	0,33333	0,33333	0,33333

Attachment 2 Geometric Mean Value

NO,	QUESTIONNAIRE	ALL GEOMEAN
1	Problem Regulation	
	1 Limited government support	0,2768401
	2 Different Perseption	0,1898118
	3 Lack of Waqf law	0,1794562
2	Problem Institutional	
	1 Lack of transparency	0,2627032
	2 Lack of Nazhir Professionalism	0,2042651
	3 Not fullfilled waqf aqd	0,1429471
	4 Lack of understanding nazhir	0,1619503
	5 Low of operating costs	0,1772652
3	Problem External	
	1 Lack of education	0,4844850
	2 Different Mahzab	0,2090451
	3 Lack of trust	0,2719233
4	Solution Regulation	
	1 Legal Support	0,3547238
	2 Cash Waqf IT Regulation	0,3419831
	3 Optimalization BWI	0,3087224
5	Solution Institutional	
	1 Accountability Transparency	0,3963474
	2 Nazhir Coaching	0,3924268
	3 Increased operating costs	0,2003394
6	Solution External	
	1 Provide Education	0,5913282
	2 Relational Relationship	0,3890776
7	Problem Regulation	0,3098229
	Problem Institutional	0,3345608
	Problem External	0,3481658
8	Solution Regulation	0,3241710
	Solution Institutional	0,3325463
	Solution External	0,3317328