

STRATEGIC DEVELOPMENT OF PRODUCTIVE WAQF IN ACEH: AN ANP APPROACH

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ABSTRACT - Waqf, as an Islamic philanthropic instrument, has significant potential for socio-economic development. However, realizing this potential requires effective management and strategic development, particularly in regions like Aceh where waqf assets are abundant. This study aims to identify the priority issues hindering the development of productive waqf in Aceh Province and propose solutions and strategies for its advancement. Employing a qualitative method, the research involved in-depth interviews with waqf experts and practitioners and the use of questionnaires. Data analysis was conducted using the Analytic Network Process (ANP) approach with Super Decision software. Findings reveal critical challenges related to *waqif* (endower) awareness, *nazhir* (trustee) professionalism, waqf asset allocation, legal documentation, and regulatory coordination. Key solutions include enhancing waqf literacy, strengthening *nazhir* capacity, optimizing asset utilization for economic value, improving waqf registration, and fostering synergy among stakeholders. The study recommends maximizing the role of Baitul Mal Aceh in implementing these strategies to unlock the full potential of productive waqf for the region's socio-economic growth.

Keywords: Productive Waqf, Strategy, ANP, Aceh

ABSTRAK - *Strategi Pengembangan Wakaf Produktif di Aceh: Suatu Pendekatan ANP.* Wakaf merupakan instrumen filantropi Islam yang memiliki potensi signifikan untuk pembangunan sosial-ekonomi. Namun, untuk mewujudkan potensi ini diperlukan manajemen dan strategi pengembangan yang efektif, terutama untuk daerah-daerah yang aset wakafnya melimpah, seperti Provinsi Aceh. Penelitian ini bertujuan untuk mengidentifikasi masalah-masalah utama yang menghambat pengembangan wakaf produktif di Aceh, dan memberikan solusi serta strategi pengembangannya. Dengan menggunakan metode kualitatif, data penelitian dikumpulkan melalui wawancara mendalam dengan para pakar dan praktisi wakaf serta penggunaan kuesioner. Analisis data dilakukan dengan pendekatan Analytic Network Process (ANP) menggunakan software Super Decision. Kajian menemukan adanya tantangan kritis terkait dengan kesadaran wakif (pewakaf), profesionalisme nazhir (nazhir), alokasi aset wakaf, dokumentasi hukum, dan koordinasi regulasi. Solusi utama yang ditawarkan meliputi peningkatan literasi wakaf kepada masyarakat, penguatan kapasitas nazhir, optimalisasi pemanfaatan aset wakaf agar lebih bernilai ekonomis, peningkatan registrasi wakaf, dan mendorong sinergi di antara para pemangku kepentingan. Studi ini merekomendasikan untuk memaksimalkan peran Baitul Mal Aceh dalam menerapkan strategi ini sehingga seluruh potensi wakaf produktif di Aceh dapat dioptimalkan bagi pertumbuhan sosial-ekonomi daerah.

Kata Kunci: Wakaf Produktif, Strategi, ANP, Aceh

INTRODUCTION

Islam is a comprehensive system of teachings that embodies various aspects of human life. One critical component of Islamic teachings is *mu'amalat*, which regulates interpersonal relationships. As social beings, Muslims must collaborate with others to fulfill their needs. In this context, two essential instruments of Islamic economics emerge: commercial finance and social finance. Among these, waqf serves as a significant instrument within Islamic social finance (ISF) (Widiastuti et al., 2022).

Waqf plays a crucial role in the development of infrastructure for places of worship. Following the Prophet Muhammad's (PBUH) migration to Medina, he utilized the waqf instrument to lay the first stone of the Quba Mosque (Kahf, 2000). This practice has been integral to development efforts aimed at achieving *maqashid sharia*. Studies of Al-Zarqa (1997), Kahf (2000), and Ma'asy (2006) indicate that waqf has been widely practiced by the companions of the Prophet in various forms, highlighting its significance.

The extensive practice of waqf among the Companions and subsequent generations underscores its importance. Scholars largely agree that the status of waqf is primarily *sunnah* and falls within *ijtihadiah* issues. Al-Zarqa (1997) notes that while the term "waqf" is not explicitly mentioned in the Qur'an, it appears in several hadiths, alongside terms like *al-habs* and *sadaqah*. Thus, waqf has played a vital role in advancing *maqashid sharia*. Studies indicate that waqf contributes significantly to various sectors, including education, health, social welfare, defense, security infrastructure, research institutions, and culture (Mahdi, 2002). Additionally, waqf facilitates wealth distribution, which is instrumental in the socio-economic development of Muslim communities. Budiman (2014) asserts that waqf can aid development by reducing government expenditure, alleviating budget deficits, redistributing wealth, combating poverty, and fostering economic growth.

In Islamic jurisprudence, the management of waqf relies on fulfilling several foundational pillars. According to Ibn Nujaim from the Hanafiah school, the primary pillar of waqf is *sighat* (the declaration). Conversely, the majority of scholars from the Malikiyah, Shafi'iyah, and Hanabilah schools identify four pillars: *waqif* (the endower), *mauquf alaih* (the beneficiary), *waqf property*, and *sighat* (Al-Shalih, 2001). In Indonesia, Law No. 41 (2004) outlines six pillars



of waqf, adding *nazhir* (the manager) and the duration of waqf to the foundational elements.

Data from Katadata.com indicates that Aceh is among the ten provinces with the largest Muslim populations in Indonesia. The Aceh Central Bureau of Statistics reported a population of 5,407,855 as of the end of 2022. From a demographic perspective, Aceh's Muslim-majority population presents substantial potential for waqf development. However, Fauzi et al. (2022) identifies several challenges related to waqf management and development, including the dominance of older generations, low interest in waqf, insufficient understanding of productive waqf, and a lack of trust in waqf institutions.

Currently, the growth of waqf in Indonesia shows a generally positive trend. According to the Ministry of Religious Affairs' Waqf Information System (Siwak), the number of waqf lands across 34 provinces in Indonesia reached 440,512, encompassing an area of 57,263.69 hectares. Aceh Province ranks fourth in number and first in area (Kemenag, 2024).

Despite its significant waqf potential, Aceh Province has yet to realize optimal contributions to maqashid sharia. One indicator of this achievement is the improvement in welfare and reduction of poverty levels. The Central Bureau of Statistics reported that the percentage of poor individuals in Aceh Province was 14.45% in 2023, placing it sixth in terms of poverty rates in Indonesia, following Gorontalo Province.

This situation suggests that waqf management and development in Aceh Province are not being conducted optimally. Law No. 41 (2004) Article 22 states that waqf should support five sectors, including the advancement of the people's economy. However, data from the Siwak website indicates that waqf allocations have not been distributed according to these legal stipulations, focusing instead on tombs, mosques, *mushalla*, Islamic boarding schools, and other social sectors.

The inadequate distribution of waqf to productive sectors and the enhancement of the ummah's economy is compounded by the poor condition of waqf assets. Research indicates that many waqf assets remain abandoned and poorly managed (Ibrahim, 2014; Thaib, 2018; Fauzi et al., 2022). Additionally, a significant portion of waqf lands lacks formal legality, with Siwak reporting that 52.30% of lands have not been issued land certificates, while only 47.69% are certified. This high rate of uncertified land may stem from various factors,



including heirs' unawareness of waqf pledges and the absence of official documentation for *nazhir*, as well as verbal waqf pledges (Yamamah et al., 2019).

Furthermore, effective waqf management and development necessitate support from several related ecosystems, including regulations governing waqf management and *nazhir* professionalism. Currently, various waqf regulations exist at both national and local levels. In Aceh, these regulations are part of the implementation of Law No. 44/1999 and Law No. 11/2006, which authorize the application of Islamic sharia in a comprehensive manner, including waqf management. These regulations underscore the state's responsibility to optimize waqf potential in Aceh Province.

According to Law No. 11 of 2006, Article 191, waqf is managed by Baitul Mal. Qanun No. 10 of 2007 concerning Baitul Mal further delineates the authority of Baitul Mal in waqf management. In 2018, Qanun No. 10 was revised to improve upon Qanun No. 10/2007. The implementation of Qanun No. 10 of 2018 was further refined through Aceh Governor Regulation No. 62 of 2020, which replaced Governor Regulation No. 137 of 2016 on the Position, Organizational Structure, Duties, Functions, and Work Procedures of the Aceh Baitul Mal Secretariat. Additionally, Law No. 41 (2004) Article 49, Paragraph 1 stipulates that waqf management at both national and international levels is overseen by the Indonesian Waqf Board.

These regulations highlight a significant issue: the lack of synchronization between central and regional regulations. This phenomenon, as highlighted by Hidayatina & Muhayatsyah (2020), has led to overlapping roles and authorities among Baitul Mal Aceh, the District Religious Affairs Office/Ministry of Religious Affairs, and the Indonesian Waqf Board.

Despite these challenges, the establishment of Qanun mandating waqf management by Baitul Mal represents a crucial step toward optimizing waqf management in Aceh Province. This is evidenced by the increase in the National Waqf Index (IWN) in Aceh. The IWN comprises six dimensions: regulation, institution, process, system, result, and impact. Lestari et al. (2020), analyzed the IWN across 34 provinces and found that Aceh was classified as "good." However, in 2021, Aceh's IWN dropped to a "moderate" category. In 2022, Aceh's IWN improved to an "excellent" category, attributed to advancements in regulatory and institutional dimensions.



Moreover, additional research identifies waqf management and development challenges as falling into two main categories: internal and external problems (Nasution et al., 2018; Sani, 2017; Furqon, 2014; Satyawan et al., 2019; Ali et al., 2018; Fitri & Wilantoro, 2018; Haneef et al., 2017). Other studies pinpoint specific issues in productive waqf management. For instance, Fauzi et al. (2022) identify five problematic aspects: *waqif*, *nazhir*, waqf land, waqf pledge, and waqf allocation. Huda et al. (2018) emphasize challenges related to regulators, *nazhir*, and *waqif*, while Mutiara et al. (2021) note issues in regulation, management, and finance. Fitri & Wilantoro (2018) further highlight shortcomings in human resources, institutions, and government, whereas Yumarni et al. (2020) focus solely on *nazhir* as a challenge in waqf development.

Given the identified gap between waqf potential and its contributions to *maqashid sharia*, it is evident that waqf management and development in Aceh Province require optimization. Therefore, further research into the obstacles faced in waqf management and development in Aceh is imperative. Previous studies have identified various aspects of problems, solutions, and strategies, yet different researchers present divergent views on these issues. This research revisits previous variables, validating their urgency with waqf experts. The use of a mixed-method approach in this study is noteworthy, as it is rarely employed in prior research related to waqf management and development. The selection of the Analytic Network Process (ANP) as a methodological approach is driven by the complexity of the variables to be analyzed comprehensively.

LITERATURE REVIEW

Maqasid Shariah

The term *maqasid shariah* in Arabic studies is classified as *murakkab idhafi*, consisting of two parts: *maqashid* (*mudhaf*) and *shari'ah* (*mudhaf ilaihi*). Al-Yuby (1998) explains that *maqashid* is the plural form of *maqshad*, derived from the root verb *qasada*, which encompasses various forms such as *yaqshidu*, *qasdan*, *maqsadan*, and *maqshidan*. Linguistically, the term *al-Qashd* and *maqshad* share similar meanings. Al-Yuby (1998) further elaborates that *maqashid* signifies foundational concepts, intentions, and goals. The second component, *al-syariah*, linguistically refers to concepts such as *din*, *millah*, *minhaj*, *thariqah*, and *sunnah* (Manzur, 1997).



In terms of its definitional scope, al-Yuby (1998) notes that classical scholars (*mutaqaddimin*) did not provide a specific definition for *maqasid shariah*. However, modern scholars (*mutaakhhirin*) such as Ibn Ashur, al-Rasysuni, al-Zuhaily, and Hasan have offered various interpretations (Al-Ayubi & Halawatuddu'a, 2021). Among these, al-Fasi (1993) provides a comprehensive definition, describing *maqasid shariah* as the objectives and underlying wisdom that Allah intends in His decrees.

Waqf and Maqasid Shariah

A review of existing literature reveals a strong interrelationship between waqf and maqasid shariah. Ayub et al. (2024) argues that this relationship can be analyzed through both general and specific lenses. Generally, waqf management is viewed as an integral aspect of Islamic economic activity within the broader framework of Islamic civilization. This relationship can be likened to the connection between a sub-sector and its overarching sector, or between a branch and its main trunk. Al-Yusuf (2007) and Zayyani (2015) further assert that waqf closely aligns with maqasid shariah across various dimensions, including religion, soul, intellect, lineage, and wealth, operating at the levels of *dharuriyat*, *hajiyat*, and *tahsiniyat*.

Productive Waqf

Waqf is defined as a legal act grounded in several sources of Islamic law, including the Qur'an, Sunnah, and *ijma* (consensus). Al-Zarqa (1997) notes that while the term *waqf* is not explicitly mentioned in the Qur'an, numerous verses implicitly encourage charitable acts, mutual assistance, fulfilling trusts, and other moral obligations. Various scholars, including Lamin (2014), Al-Raisuni (2014), Al-Shalih (2001), Sabry (2011), and Ma'asy (2006), have identified specific verses that support the legality of waqf, such as Al-Baqarah (110, 177, 215, 245, 261-262, 267, 280), Ali Imran (115), Al-Nisa (36, 114), and Al-Hajj (77). Furthermore, Al-Zarqa (1997) and Kahf (2000) highlight the involvement of several companions of the Prophet Muhammad (PBUH) in waqf practices, including notable figures such as Uthman bin Affan, Ali bin Abi Talib, and Fatimah bint Rasulullah.

In discussions of waqf, three key terms frequently arise: *al-waqf*, *al-habs*, and *at-tasbil* (Kasdi, 2017). The term *al-waqf* originates from the phrase *waqf al-shay'*, meaning to hold or maintain something. Indonesian legislation, including Law No. 41 of 2004, Government Regulation No. 6 of 2006, and the regulation



of the Indonesian Waqf Board of 2010, defines waqf as a legal act whereby a *waqif* (the endower) designates part of their property for religious purposes and/or public welfare, in accordance with sharia law.

The concept of *productive waqf* has been elaborated upon in various scholarly works. Kahf (2000) defines productive waqf as the transition of wealth from consumptive to productive endeavors, emphasizing investment in capital that yields future benefits for individuals, groups, and the public. Similarly, Mubarok (2008) describes productive waqf as the professional management of waqf to enhance its benefits. Ultimately, both waqf and productive waqf aim to provide sustained benefits from waqf assets, necessitating efforts to maximize their utility.

Productive Waqf Management

Management is “the process of planning, organizing, leading, and controlling the efforts of organization members and utilizing all organizational resources to achieve stated goals” (Stoner, 1995). Hafidhuddin & Tanjung (2020) assert that sharia management entails conducting all activities in accordance with Allah's rules to ensure success in this world and the hereafter. Consequently, waqf management involves the planning, organization, leadership, and supervision of waqf activities, utilizing all institutional resources to achieve waqf objectives.

Ascarya et al. (2022) identifies several models for waqf management, including cash waqf, self-management, Islamic bank financing, sukuk issuance, and external partnerships. Kahf (2000) and Mohammad & Sabit (2006) outline classic productive waqf financing models, such as *idhafat waqf al-jaded ala al-waqf al-Qadim*, *ibdal/istibdal*, *iqtiradh*, *al-Ijaratani*, *al-Hukr*, *Murshad*, and *Khuluw*. In contrast, modern models proposed by Mohammad & Sabit (2006) include institutional finance, corporate finance, and self-finance. Additionally, Abdul-Karim (2010) suggests various financing models, including equity-based, debt-based, and internal financing.

Strategy for Developing Productive Waqf

Optimizing waqf assets for sustainable benefits requires strategic development. Wheelen & Hunger (2012) define strategic management as the set of managerial decisions and actions that shape an organization's long-term performance, encompassing strategy formulation, implementation, and



evaluation. Glueck & Jauch (1984) further describe strategic management as the process that leads to the development of effective strategies to achieve objectives.

From an Islamic perspective, Usman (2015) describes sharia strategic management as a series of activities that encompass the formulation, implementation, and evaluation of strategies aimed at achieving organizational goals, grounded in Islamic values such as *tauhid*, worldly-hereafter orientation, and *mardhatillah* motivation. Therefore, a productive waqf development strategy consists of Islamic management processes that integrate these values into all organizational activities.

Empirical research underscores the significance of strategic formulation for productive waqf development. Various studies have identified strategies, including optimizing communication (Huda et al., 2017; Mutiara et al., 2021), adjusting and strengthening regulations (Mutiara et al., 2021), developing collaborative business models (Huda et al., 2014; Mutiara et al., 2021; Satyawan et al., 2019; Aziz et al., 2021), enhancing government roles (Safitri et al., 2021; Fauzi et al., 2022), and improving community involvement (Fauzi et al., 2022). Other strategies involve optimizing institutional networks (Huda et al., 2014; Ali et al., 2018a; Fauzi et al., 2022), strengthening information systems and technology (Safitri et al., 2021; Huda et al., 2014), enhancing waqf governance (Satyawan et al., 2019; Safitri et al., 2021), and focusing on education and socialization (Satyawan et al., 2019; Safitri et al., 2021; Ali et al., 2018a).

METHODOLOGY

This study employs a qualitative approach utilizing the Analytic Network Process (ANP) to elicit expert opinions and insights regarding the development of productive waqf in Aceh Province. ANP, as a comprehensive decision-making tool, is particularly suited for addressing complex problems with interdependencies and feedback loops (Saaty & Hall, 1999). It allows for the systematic examination of the relationships between various factors influencing a phenomenon, making it ideal for analyzing the multifaceted challenges and opportunities associated with productive waqf.



The Analytic Network Process (ANP)

ANP extends the traditional Analytic Hierarchy Process (AHP) by incorporating feedback and dependencies among elements and clusters within the decision framework (Azis, 2003). This capability is crucial for capturing the intricate dynamics of waqf development, where factors such as *waqif* (endower) behavior, *nazhir* (trustee) capacity, regulatory frameworks, and socio-economic conditions are interconnected and influence each other.

The ANP model in this study is constructed based on a comprehensive review of the literature on productive waqf and refined through in-depth interviews with waqf experts. This iterative process ensures that the model accurately reflects the key factors and their interrelationships within the specific context of Aceh Province. The general framework for the ANP analysis is depicted in Figure 1, illustrating the feedback network among the critical elements in productive waqf development.

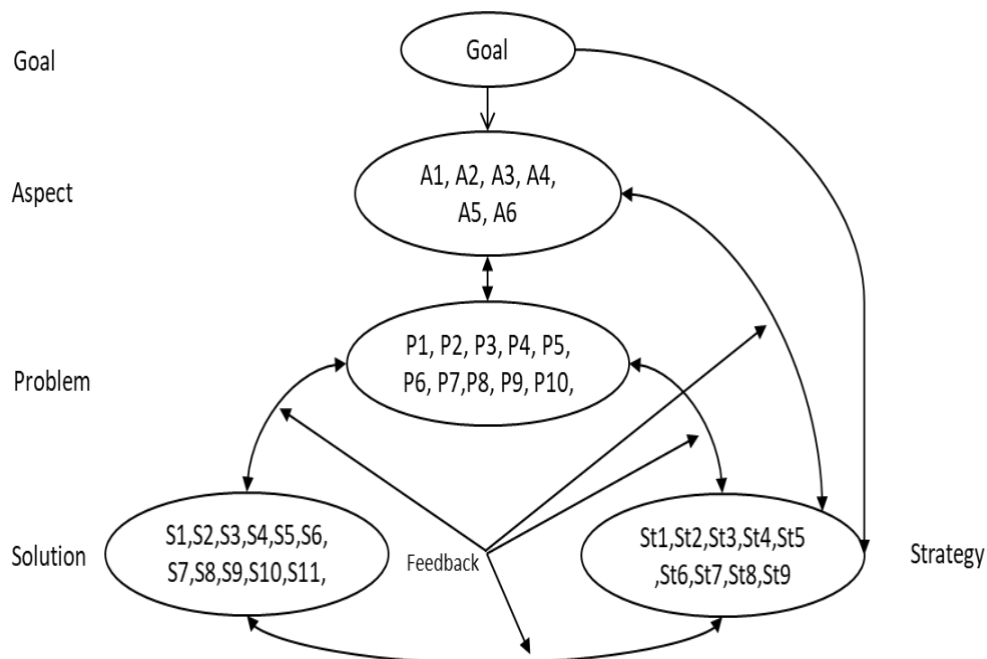


Figure 1. Feedback Network of the Problem of Productive Waqf in Aceh
(Source: Adapted from Ascarya & Yumanita, 2007)

The ANP analysis proceeds through the following stages, as depicted in Figure 2:



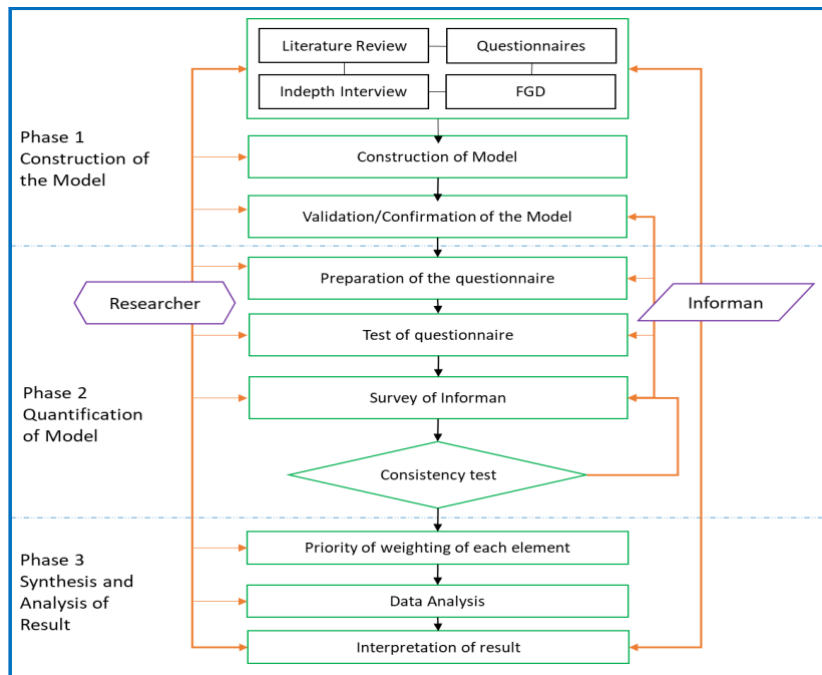


Figure 2. Stages of ANP

1. Model Construction

This stage involves identifying the key elements and clusters relevant to productive waqf development based on the literature review and expert consultations. The elements are grouped into clusters representing different facets of the problem, such as *waqif* characteristics, *nazhir* competencies, waqf asset management, regulatory environment, and socio-economic impact.

2. Pairwise Comparisons

A structured questionnaire is used to elicit expert judgments on the relative importance of the elements within each cluster and the influence of clusters on each other. The questionnaire employs a 9-point scale, as developed by Saaty and Hall (1999), to capture the strength of the relationships between the elements. To ensure consistency and facilitate the data collection process, the questionnaire is designed using the Super Decisions software, a specialized tool for ANP analysis. Figure 3 provides an example of the pairwise comparison format used in the questionnaire.



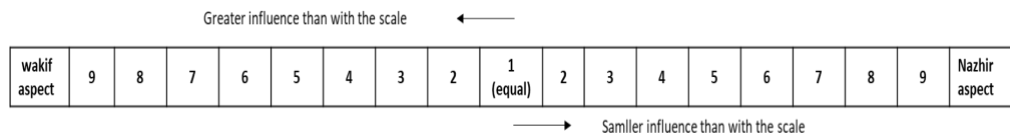


Figure 3. Example of Questionnaire Filling

3. Data Analysis and Synthesis

The data collected from the questionnaires are analyzed using Super Decisions software to derive priority weights for each element and cluster. These weights reflect the relative importance of each factor in influencing the overall development of productive waqf. The software employs sophisticated algorithms to synthesize the expert judgments and generate a comprehensive picture of the complex relationships within the ANP model.

Data and Research Sample

This study relies on primary data collected through ANP questionnaires administered to a purposively selected sample of waqf experts. The selection criteria prioritize individuals with in-depth knowledge and experience in waqf management, administration, and regulation. This includes academics specializing in Islamic economics and finance, practitioners involved in waqf institutions, and regulators responsible for overseeing waqf activities in Aceh. This purposive sampling strategy aligns with the principle that validity in ANP analysis is determined not by sample size but by the expertise of the respondents (Ascarya & Yumanita, 2007). The diverse perspectives of these experts ensure a comprehensive and nuanced understanding of the challenges and opportunities associated with productive waqf development in Aceh.

RESULT AND DISCUSSION

ANP Model Construction

The ANP model constructed for this study outlines a feedback network consisting of four main clusters: Aspects, Problems, Solutions, and Strategies. This network captures the complex interdependencies among the various factors influencing productive waqf development in Aceh Province. Figure 1 illustrates the general framework of the ANP model employed in this analysis.



The analysis of low waqf productivity in Aceh was assessed using the Analytic Network Process (ANP), based on a literature review and in-depth interviews with waqf academics, experts, and practitioners. The ANP model (Figure 1) consists of four clusters: aspects, problems, solutions, and strategies. These clusters were further divided into elements: the aspects cluster has six elements, the problems and solutions clusters have twenty-four elements each, and the strategies cluster has six elements (Figure 4).

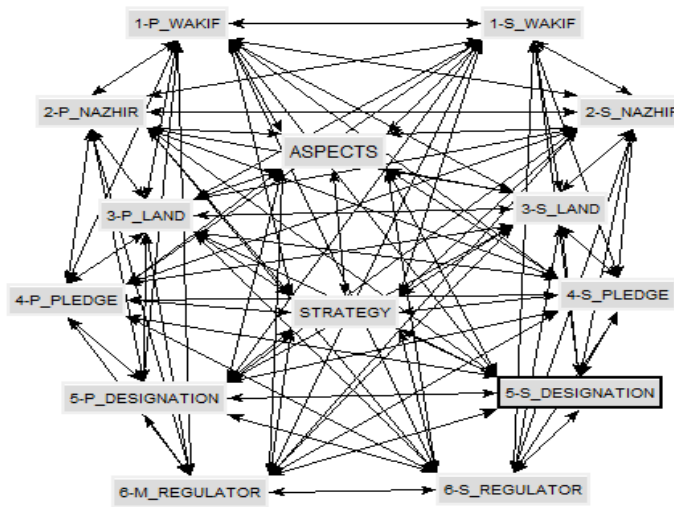


Figure 4. ANP Model

ANP Priority Results

According to Ascarya & Yumanita (2007) and Fauzi et al. (2022), the synthesis output from the ANP results in three super matrices that prioritize the most critical aspects, problems, alternative solutions, and policy strategies identified by respondents. The overall priority order is derived by averaging or determining the mode across all responses.

Table 1. ANP Result

Cluster	Element	Geomean	Rank	Kendall's W
Aspects	1. Waqif	0.163	4	0.40
	2. Nazhir	0.181	1	
	3. Waqf Property	0.169	2	
	4. Waqf Pledge	0.165	3	
	5. Waqf Designation	0.162	5	
	6. Regulatory Framework	0.161	6	



Cluster	Element	Geomean	Rank	Kendall's W
Waqif Problems	1. Older Generation	0.256	2	0.18
	2. Low Intention	0.120	4	
	3. Low Literacy	0.369	1	
	4. Low Trust	0.256	2	
Nazhir Problems	1. Recruitment	0.142	4	0.57
	2. Profesionalism	0.477	1	
	3. Managerial	0.169	3	
	4. Competence	0.211	2	
Waqf Property Problems	1. Financing Fund	0.342	1	0.04
	2. Idle Waqf	0.245	3	
	3. Investor Interest	0.149	4	
	4. Database	0.263	2	
Waqf Pledge Problems	1. Understanding of Regulations	0.165	4	0.17
	2. Verbal Pledge	0.211	3	
	3. Waqf Pledge Certificate	0.400	1	
	4. Dispute	0.224	2	
Waqf Designation Problems	1. Limited Designation	0.327	2	0.58
	2. Uneconomical	0.354	1	
	3. Deviation of Designation	0.191	3	
	4. Ruislag	0.128	4	
Regulatory Problems	1. Socialization	0.139	4	0.13
	2. Regulatory Synchronization	0.267	2	
	3. Operating Costs	0.211	3	
	4. Regulatory Synergy	0.383	1	
Waqif Solutions	1. Education and Socialization	0.322	1	0.17
	2. Nazhir Services	0.299	2	
	3. Waqf Information	0.223	3	
	4. Institutional Performance Publications	0.156	4	
Nazhir Solutions	1. Nazhir Selection	0.297	1	0.05
	2. Main Profession	0.234	3	
	3. Coaching and Mentoring	0.226	4	
	4. Nazhir Certification	0.243	2	
Waqf Property Solutions	1. Productive of Waqf Land	0.359	1	0.35
	2. Socialization to Investors	0.166	4	
	3. Survey and Mapping	0.282	2	
	4. Strategic Waqf Land	0.193	3	
Waqf Pledge Solutions	1. Comprehensive Understanding of Regulations	0.321	2	0.27
	2. Pledge Recording	0.172	3	
	3. Waqf Pledge Documentation	0.342	1	
	4. Dispute Advocacy	0.165	4	
Waqf Designation Solutions	1. Wider Waqf Allocation	0.283	2	0.13
	2. Waqf Project Innovation	0.324	1	
	3. Good Waqf Administration	0.221	3	
	4. Ruislag Law	0.172	4	
Regulatory Solutions	1. Regulatory Synchronization	0.255	2	0.07
	2. APBN/APBA Allocation	0.176	4	
	3. Coordination of Related Institutions	0.333	1	
	4. Socialization of Waqf Laws & Regulations	0.236	3	



Cluster	Element	Geomean	Rank	Kendall's W
Strategies	1. Optimizing Community Role	0.091	5	0.21
	2. Optimizing Government Role	0.229	2	
	3. Optimizing Baitul Mal Role	0.275	1	
	4. Optimizing Institutional Networks	0.146	4	
	5. Optimizing Waqf Info & Database	0.171	3	
	6. Optimizing BWI Role	0.088	6	

(Source: Author, Processed, 2024)

Priority Assessment of Aspect Cluster

The ANP analysis, as depicted in Figure 5, reveals varying degrees of consensus among waqf experts and practitioners regarding the relative importance of different aspects in productive waqf development. While classical fiqh discourse primarily focuses on the core pillars of waqf (*waqif, mauquf, sighat*), this study highlights the critical role of the *nazhir* (trustee) in contemporary waqf management. Although not considered a pillar in traditional fiqh, the *nazhir's* function is indispensable for the effective administration and productive deployment of waqf assets.

The expert judgments, synthesized through the ANP, identify the *nazhir* as the most crucial aspect in the development of productive waqf in Aceh Province (geometric mean = 0.181; Kendall's W = 0.40). This finding corroborates existing literature that emphasizes the *nazhir's* pivotal role in ensuring the efficient management and productive utilization of waqf assets (Kasdi, 2014; Huda et al., 2017; Fitri & Wilantoro, 2018; Ali et al., 2018b; Thaib, 2018; Syuhada' & Munir, 2020; Yunus et al., 2021; Budi & Harahap, 2021; Syamsuri et al., 2021; Rahmatillah et al., 2007). The *nazhir's* competence, professionalism, and adherence to best practices directly influence the performance of waqf institutions and their ability to generate social and economic benefits for the community.

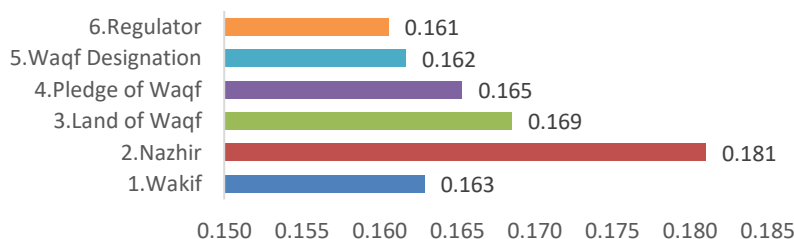


Figure 5. Priority Aspects of Waqf Development



Following the *nazhir*, the waqf property itself emerges as the second most critical aspect (geometric mean = 0.169), underscoring the importance of prudent asset management and strategic investment to maximize the social and economic returns from waqf endowments. The remaining aspects, in descending order of priority, are the waqf pledge, the *waqif*, the waqf designation, and the regulatory framework.

Analysis of Problems within Each Aspect

For a comprehensive understanding, the Problem cluster was dissected according to the aspects, identifying specific issues hindering productive waqf development.

Challenges Related to the Waqif

The successful implementation of waqf hinges critically on the willingness and capacity of individuals to endow their assets (*waqif*). This study identified several challenges related to the *waqif* that impede the development of productive waqf. The ANP analysis, illustrated in Figure 6, reveals that the most significant challenge is the limited literacy regarding productive waqf (geometric mean = 0.369; Kendall's W = 0.181). This deficiency in understanding the concept and potential benefits of productive waqf contributes to a lack of interest and participation in such endowments.

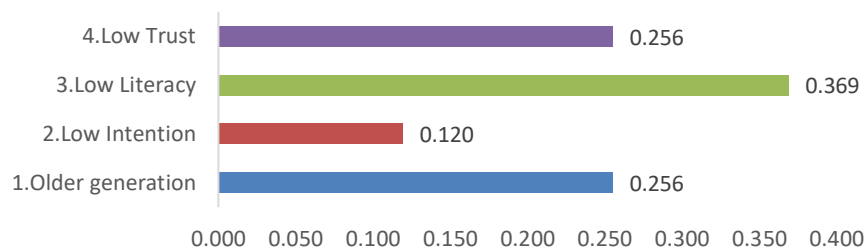


Figure 6. Priority Problems on the *Waqif* Aspect

In addition to literacy, other challenges related to the *waqif* include the dominance of older generations, which may limit the adoption of innovative approaches to waqf that appeal to younger generations. There is also a lack of trust in waqf management institutions, as concerns about transparency, accountability, and the effective utilization of waqf assets can discourage potential donors. Furthermore, a general lack of interest in waqf, stemming



from limited awareness or competing philanthropic priorities, can also hinder its development.

This finding is consistent with previous research that has documented the low level of awareness and understanding of productive waqf among potential donors (Thaib, 2018; Yamamah et al., 2019; Mukhalad, 2020; Hasanah, 2012; Fitri & Wilantoro, 2018). This knowledge gap hinders the growth of productive waqf by limiting the pool of potential donors and restricting the flow of assets into productive ventures.

Challenges Related to the Nazhir

The effective development of productive waqf is contingent upon the capabilities of the *nazhir* (trustee), who bears the responsibility for the prudent management and productive deployment of waqf assets. Consequently, the *nazhir* must possess a specific set of competencies and adhere to professional standards to ensure the fulfillment of the waqf's objectives. This study identified several challenges related to the *nazhir* that hinder the optimal development of productive waqf.

The ANP analysis, presented in Figure 7, indicates that the foremost challenge is the inadequate professionalism of *nazhirs* (geometric mean = 0.477; Kendall's W = 0.57). This encompasses deficiencies in their knowledge, skills, and ethical conduct, which can negatively impact their decision-making and overall management of waqf assets.

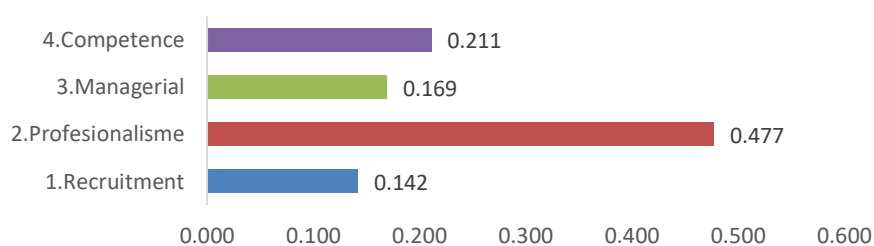


Figure 7. Priority Problems on the *Nazhir* Aspect

Other significant challenges related to the *nazhir* include deficiencies in recruitment processes, where inadequate screening and selection procedures can result in the appointment of unqualified or unsuitable individuals as *nazhirs*. Additionally, *nazhirs* may lack the necessary managerial skills to



effectively oversee the administrative and financial aspects of waqf management. Furthermore, *nazhirs* may lack specialized knowledge in relevant fields such as finance, investment, real estate, or social development, which are essential for managing productive waqf projects.

This finding is congruent with existing literature that highlights the need for competent and professional *nazhirs* to manage waqf assets effectively (Thaib, 2018; Yamamah et al., 2019; Mukhalad, 2020; Hasanah, 2012; Fitri & Wilantoro, 2018). The lack of professionalism among *nazhirs* can manifest in various ways, including poor investment decisions, inadequate financial management, and a lack of transparency and accountability.

Challenges Related to Waqf Property

Waqf property encompasses a diverse range of assets, including both immovable properties such as land and buildings, and movable assets such as cash, livestock, and intellectual property. This study identified several challenges pertaining to waqf property that hinder the effective development of productive waqf.

The ANP analysis, illustrated in Figure 8, reveals that the most significant challenge is the insufficiency of funds dedicated to waqf management (geometric mean = 0.342; Kendall's W = 0.04). This financial constraint limits the capacity of waqf institutions to undertake necessary investments in the development, maintenance, and productive utilization of waqf assets.

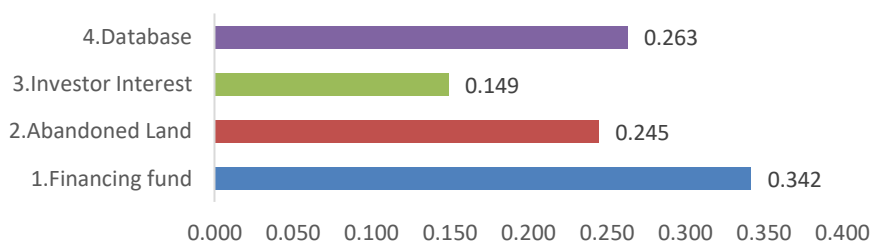


Figure 8. Priority Problems of the Waqf Property Aspect

In addition to funding constraints, other challenges related to waqf property include outdated databases, where incomplete or inaccurate records of waqf properties can hinder efficient management and planning. Additionally, waqf land may be neglected or underutilized due to a lack of resources, expertise, or



strategic planning. Furthermore, potential investors may be deterred by factors such as unclear ownership titles, regulatory uncertainties, or perceived low returns on investment in waqf projects.

This finding is corroborated by previous empirical studies that have identified the lack of adequate funding as a major impediment to the productive development of waqf assets, particularly waqf land (Sani, 2017; Maulida, 2017; Ali et al., 2019; Syawaluddin et al., 2019). Without sufficient financial resources, waqf institutions face difficulties in undertaking essential activities such as property development, renovation, marketing, and the implementation of income-generating projects.

Challenges Related to the Waqf Pledge

The declaration of waqf (ikrar), which formalizes the dedication of assets for charitable purposes, can be conducted orally or in writing. However, the legal certainty and security of waqf endowments depend significantly on the proper documentation of this declaration. This study identified several challenges related to the waqf pledge that hinder the effective development of productive waqf.

The ANP analysis, depicted in Figure 9, indicates that the most critical challenge is the absence of formal waqf dedication deed documents (geometric mean = 0.400; Kendall's W = 0.17). This lack of proper documentation can lead to ambiguities regarding the ownership and intended use of waqf assets, potentially resulting in disputes and hindering their productive utilization.

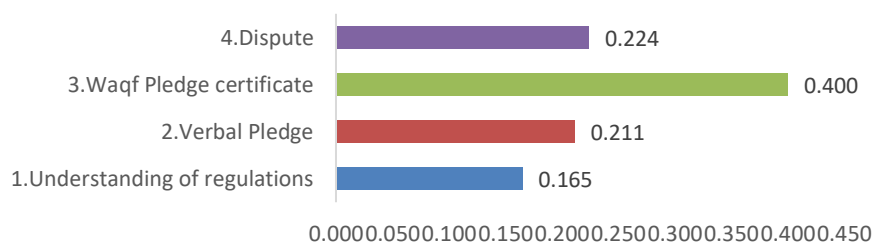


Figure 9. Priority Problems of the Waqf Pledge Aspect

In addition to the absence of formal documentation, other challenges related to the waqf pledge include disputes among stakeholders, where ambiguous or undocumented declarations can lead to conflicts among heirs, beneficiaries, or



waqf institutions regarding the ownership and management of waqf assets. Additionally, reliance on verbal declarations, while permissible in Islamic law, can be difficult to prove and may lead to disputes in the absence of witnesses or supporting evidence. Furthermore, insufficient understanding of waqf regulations, due to a lack of awareness among the public and even some waqf administrators regarding the legal requirements for waqf declarations, can contribute to inadequate documentation and potential legal challenges.

This finding aligns with previous research that has documented the prevalence of undocumented or poorly documented waqf declarations, particularly for waqf land (Ibad et al., 2018; Maulana et al., 2020; Harahap et al., 2021; Fauzi et al., 2022). The lack of formal documentation can impede the process of obtaining legal recognition for waqf properties, such as waqf certificates, which are essential for securing their status and facilitating their development.

Challenges Related to Waqf Designation

The designation of waqf, which specifies the intended beneficiaries and purposes of the endowment, plays a crucial role in realizing its social and economic impact. While Law No. 41 of 2004 concerning Waqf outlines various permissible designations, including the advancement and economic improvement of the community, this study identified challenges related to waqf designation that hinder the development of productive waqf.

The ANP analysis, presented in Figure 10, reveals that the most significant challenge is the allocation of waqf assets towards facilities with limited economic value (geometric mean = 0.354; Kendall's $W = 0.58$). This suboptimal allocation of resources restricts the potential for waqf to contribute meaningfully to economic development and generate sustainable benefits for the community.

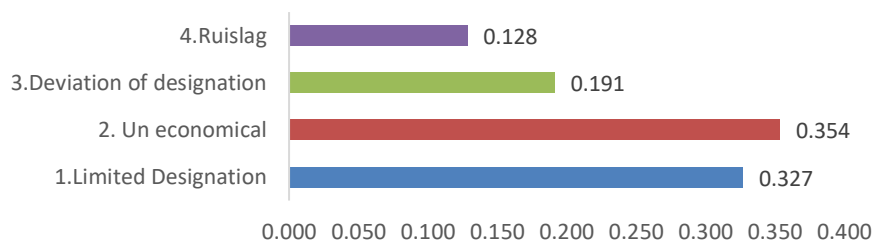


Figure 10. Priority Problems of the Waqf Designation Aspect



Beyond the issue of low economic value, other challenges related to waqf designation include the limited scope of permissible designations, where restrictive interpretations of waqf law may limit the range of permissible designations, hindering innovation and the exploration of new avenues for productive waqf development. Additionally, waqf assets may be diverted from their original designated purpose due to mismanagement, corruption, or changing priorities, undermining the intentions of the *waqif* (endower). Furthermore, the legal procedures for changing the form or purpose of a waqf (*ibdal* and *istibdal*) can be complex and time-consuming, potentially hindering the adaptation of waqf to evolving needs and circumstances.

This finding is consistent with empirical studies that have observed a tendency for waqf allocations to be concentrated in non-productive sectors, such as the construction of mosques and graveyards, rather than being directed towards investments that generate economic returns (Sani, 2017; Ibad et al., 2018; Maulana et al., 2020; Yumarni et al., 2020; Putra & Fildayanti, 2021; Fauzi et al., 2022). This pattern of allocation limits the potential for waqf to contribute to poverty alleviation, job creation, and overall economic growth.

Challenges Related to the Regulatory Framework

The regulatory framework governing waqf plays a critical role in facilitating its development and ensuring its alignment with national and regional objectives. While various institutions, including the Indonesian Waqf Board (Badan Wakaf Indonesia), the Ministry of Religious Affairs, and Baitul Mal, are entrusted with the management and development of waqf in Aceh Province, this study identified challenges related to the regulatory framework that hinder the effective promotion of productive waqf (Wahid et al., 2014).

The ANP analysis, illustrated in Figure 11, reveals that the most significant challenge is the lack of synergy among regulatory bodies (geometric mean = 0.383; Kendall's W = 0.13). This lack of coordination and collaboration among institutions can lead to overlapping mandates, conflicting policies, and inefficiencies in the administration and oversight of waqf activities.



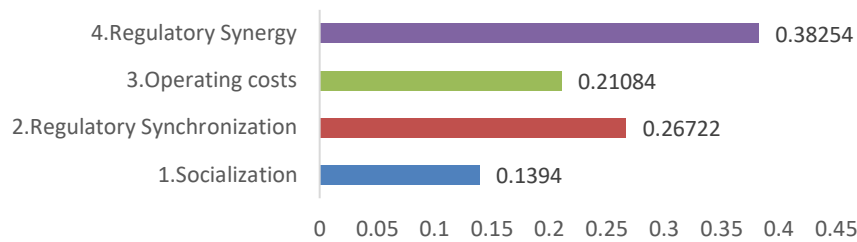


Figure 11. Priority Problems of the Regulatory Aspect

Beyond the issue of inter-institutional synergy, other challenges related to the regulatory framework include regulatory synchronization, where inconsistencies between national and regional regulations concerning waqf can create legal ambiguities and hinder the implementation of unified policies. Additionally, insufficient operational funds, due to inadequate budgetary allocations for waqf institutions, can limit their capacity to effectively carry out their mandates, including the promotion of productive waqf. Furthermore, limited public awareness of waqf regulations and their implications can hinder compliance and discourage participation in waqf initiatives.

This finding is consistent with empirical studies that have documented the challenges arising from the multiplicity of institutions involved in waqf governance in Indonesia, particularly in Aceh (Yamamah et al., 2019; Fitri & Wilantoro, 2018; Islamy & Hannase, 2021; Haneef et al., 2017). The overlapping jurisdictions and lack of clear delineation of responsibilities can create confusion, hinder effective decision-making, and impede the implementation of coherent strategies for productive waqf development.

Proposed Solutions for Each Aspect

Based on the identified problems, specific solutions were prioritized for implementation.

Addressing Challenges Related to the Waqif

To address the challenges related to the *waqif*, this study proposes a range of solutions aimed at enhancing awareness, understanding, and trust in productive waqf. The ANP analysis, depicted in Figure 12, identifies the most critical solution as conducting comprehensive education and socialization programs on productive waqf for the community (geometric mean = 0.322; Kendall's W =



0.17). These programs should aim to disseminate knowledge about the concept, benefits, and mechanisms of productive waqf, thereby fostering greater public understanding and encouraging wider participation in waqf initiatives.

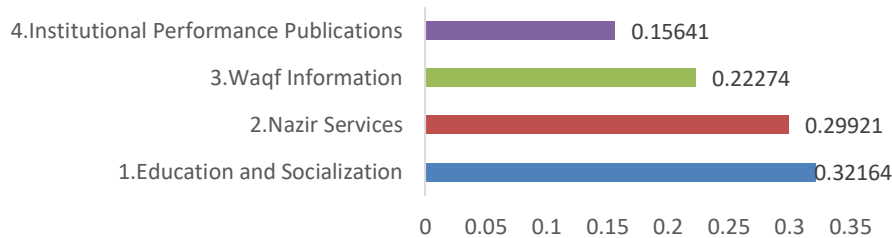


Figure 12. Priority Solutions of the *Waqif* Aspect

In addition to education and socialization, other proposed solutions include improving *nazhir* services, enhancing waqf information dissemination, and publishing waqf institution performance. Enhancing the quality and transparency of services provided by *nazhirs* can build trust and confidence among potential *waqifs*. Making information about waqf institutions, projects, and performance readily accessible to the public can promote transparency and encourage participation. Regularly publishing performance reports and financial statements can demonstrate accountability and build public trust in waqf management.

This recommendation is supported by numerous studies that emphasize the importance of public education and awareness campaigns in promoting waqf and enhancing its social and economic impact (Hidayati, 2021; Huda et al., 2018; Hubur, 2019; Ibrahim et al., 2020; Fauzi et al., 2022; Syamsuri, Lahuri, & Fatoni, 2021). By increasing knowledge and understanding of productive waqf, these initiatives can address the identified challenge of limited literacy and stimulate greater interest in waqf endowments.

Addressing Challenges Related to the Nazhir

To address the challenges related to the *nazhir*, this study proposes several solutions aimed at enhancing their professionalism, competence, and overall effectiveness in managing waqf assets. The ANP analysis, illustrated in Figure 13, identifies the most critical solution as the implementation of rigorous *nazhir* selection processes (geometric mean = 0.297; Kendall's W = 0.05). These processes should incorporate comprehensive screening and evaluation



procedures to ensure that only qualified and competent individuals are appointed as *nazhirs*.

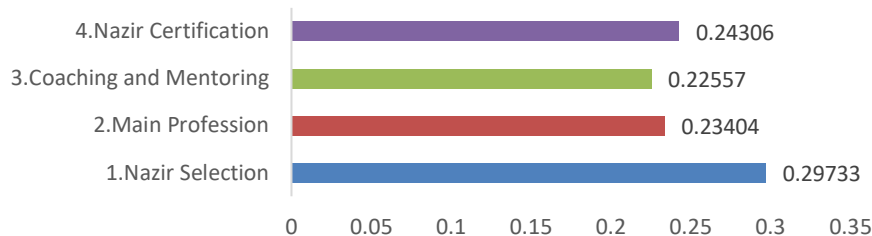


Figure 13. Priority Solutions of the *Nazhir* Aspect

In addition to rigorous selection, other proposed solutions include coaching and mentoring, professional development programs, and *nazhir* certification. Providing ongoing coaching and mentoring support to *nazhirs* can help them develop their skills, enhance their knowledge, and address any performance gaps. Offering professional development opportunities, such as training courses and workshops, can equip *nazhirs* with the necessary expertise in areas such as finance, investment, and waqf law. Establishing a certification program for *nazhirs* can help standardize qualifications and ensure a minimum level of competency in waqf management.

This recommendation is consistent with empirical research that emphasizes the importance of careful *nazhir* selection in ensuring the effective management of waqf assets (Yamamah et al., 2019; Junaidi, 2021; Fauzi et al., 2022). By establishing clear criteria and procedures for *nazhir* selection, waqf institutions can ensure that those entrusted with managing waqf assets possess the necessary knowledge, skills, and ethical standards.

Addressing Challenges Related to Waqf Property

To address the challenges related to waqf property, this study proposes several solutions aimed at optimizing the utilization of waqf assets, particularly land, and ensuring their productive deployment for the benefit of the community. The ANP analysis, depicted in Figure 14, identifies the most critical solution as enhancing the productivity of waqf lands (geometric mean = 0.359; Kendall's $W = 0.35$). This entails implementing strategies to generate income and maximize the economic returns from waqf land, such as developing



commercial or agricultural projects, leasing the land for productive purposes, or establishing partnerships with investors.

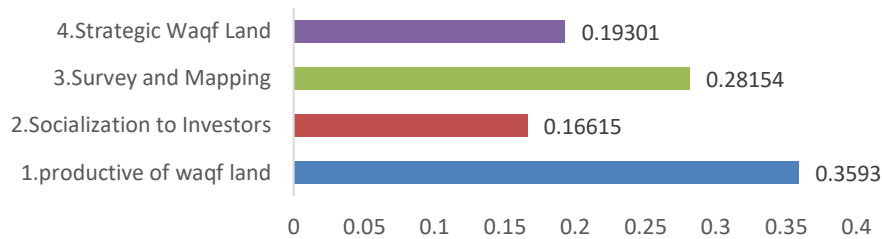


Figure 14. Priority Solutions of the Waqf Property Aspect

In addition to that, other proposed solutions include conducting comprehensive surveys and mapping of waqf land, developing strategic land utilization plans, and conducting investor outreach and socialization. Accurate and up-to-date information on the location, size, and condition of waqf land is essential for effective planning and management. Formulating clear strategies for the development and utilization of waqf land, aligned with community needs and economic opportunities, can optimize its productive potential. Engaging with potential investors and promoting the investment opportunities in waqf projects can attract capital and expertise for the development of productive waqf ventures.

This recommendation is supported by previous research that emphasizes the importance of productive utilization of waqf assets to maximize their social and economic impact (Fauzi et al., 2022; Syawaluddin et al., 2019; Hasanah, 2012; Zainal, 2020). By ensuring that waqf land is actively employed for income-generating purposes, waqf institutions can create sustainable revenue streams to support their operations and expand their charitable activities.

Addressing Challenges Related to the Waqf Pledge

To address the challenges related to the waqf pledge, this study proposes several solutions aimed at strengthening the legal documentation of waqf declarations and promoting greater awareness of the relevant regulations. The ANP analysis, illustrated in Figure 15, identifies the most critical solution as ensuring the availability of comprehensive waqf dedication deed documents (geometric mean = 0.342; Kendall's W = 0.25). This entails promoting the use



of formal written declarations that clearly specify the endowed assets, the intended beneficiaries, and the purpose of the waqf.

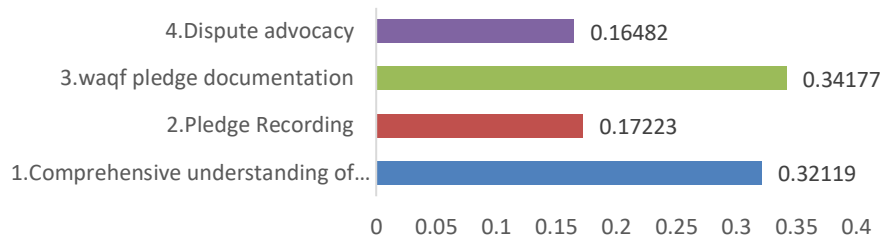


Figure 15. Priority Solutions of the Waqf Pledge Aspect

In addition to formal documentation, other proposed solutions include promoting a comprehensive understanding of waqf regulations, establishing a centralized system for recording waqf declarations, and providing legal advocacy and support in resolving waqf disputes. Disseminating information and conducting training programs on waqf laws and procedures can enhance awareness and compliance among stakeholders. Creating a comprehensive database of waqf declarations can improve transparency, facilitate monitoring, and prevent fraudulent activities. Offering legal assistance to stakeholders involved in waqf-related disputes can help resolve conflicts amicably and protect the interests of the waqf.

This recommendation aligns with empirical studies that emphasize the importance of robust documentation in safeguarding the legal status of waqf assets and preventing future disputes (Ismail et al., 2015; Thaib, 2018; Fitri & Wilantoro, 2018; Yamamah, Ulya, et al., 2019; Syawaluddin et al., 2019). Formal documentation facilitates the issuance of waqf certificates by the National Land Agency (BPN), providing legal recognition and protection for waqf properties.

Addressing Challenges Related to Waqf Designation

To address the challenges related to waqf designation, this study proposes several solutions aimed at promoting more diverse and economically productive allocations of waqf assets. The ANP analysis, illustrated in Figure 16, identifies the most critical solution as fostering innovation in waqf projects (geometric mean = 0.324; Kendall's W = 0.13). This entails encouraging the exploration of new and creative approaches to waqf utilization, moving beyond



traditional designations to embrace projects that generate economic returns and contribute to broader socio-economic development goals.

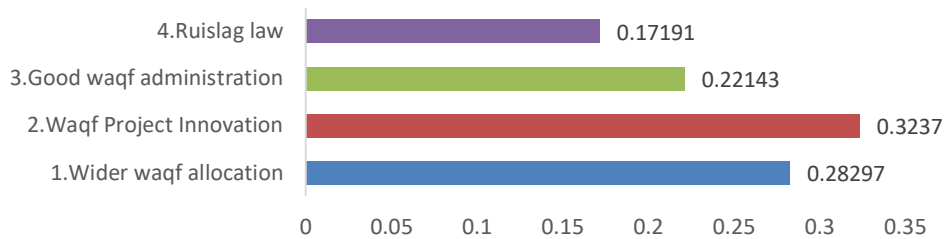


Figure 16. Priority Solutions of the Waqf Designation Aspect

Additionally, other proposed solutions include expanding the range of permissible waqf allocations, ensuring administrative orderliness in waqf management, and strengthening legal certainty in waqf transactions. Reviewing and potentially revising existing regulations to allow for a broader range of waqf designations can facilitate greater flexibility and responsiveness to evolving community needs. Implementing sound administrative practices, including transparent record-keeping and efficient management systems, can enhance accountability and ensure that waqf allocations are utilized effectively. Clarifying legal procedures and providing clear guidelines for waqf transactions, including *ibdal* and *istibdal*, can enhance investor confidence and facilitate the development of productive waqf projects.

This recommendation aligns with previous research that advocates for expanding the scope of waqf beyond its conventional applications to encompass a wider range of social and economic initiatives (Furqon, 2014; Rusydiana et al., 2019; Ascarya et al., 2022; Bachri & Rosyadi, 2024). By embracing innovation, waqf institutions can leverage their resources to address contemporary challenges, such as poverty alleviation, healthcare access, and sustainable development.

Addressing Challenges Related to the Regulatory Framework

To address the challenges related to the regulatory framework governing waqf, this study proposes several solutions aimed at enhancing inter-institutional coordination, clarifying legal provisions, and ensuring adequate resource allocation. The ANP analysis, illustrated in Figure 17, identifies the most critical solution as strengthening coordination among relevant institutions



(geometric mean = 0.333; Kendall's W = 0.07). This entails establishing effective mechanisms for collaboration and information sharing among key stakeholders, including Baitul Mal Aceh, the Indonesian Waqf Board (Badan Wakaf Indonesia), the Ministry of Religious Affairs, and other relevant agencies.

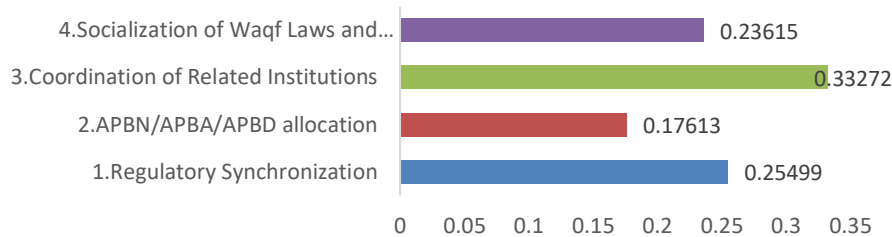


Figure 17. Priority Solutions of the Regulatory Aspect

In addition to enhancing coordination, other proposed solutions include promoting regulatory synchronization, conducting legal and regulatory awareness campaigns, and increasing the allocation of state or regional budgets (APBN/APBA). Harmonizing national and regional regulations concerning waqf can eliminate legal ambiguities and create a unified framework for waqf governance. Disseminating information and providing educational resources on waqf laws and regulations can enhance public understanding and encourage compliance. Providing adequate financial resources to waqf institutions can strengthen their capacity to effectively manage and develop waqf assets, including the promotion of productive waqf initiatives.

This recommendation is consistent with previous research that emphasizes the importance of inter-institutional coordination in promoting effective waqf governance (Huda et al., 2014; Haneef et al., 2017; Yamamah et al., 2019; Hidayatina et al., 2020; Mukhalad, 2020; Mutiara et al., 2021). By fostering a collaborative environment, regulatory bodies can avoid duplication of efforts, streamline procedures, and ensure consistent application of waqf regulations.

Priority Strategies for Developing Productive Waqf in Aceh

Given the complexities and interdependencies inherent in productive waqf development, this study proposes a multi-faceted strategic approach encompassing various stakeholders and interventions. The ANP analysis, depicted in Figure 18, identifies the optimization of the role of Baitul Mal Aceh



as the most critical strategy (geometric mean = 0.275; Kendall's W = 0.21). This entails empowering Baitul Mal Aceh to effectively exercise its mandate in managing and developing waqf assets within the province, leveraging its unique position and authority to promote productive waqf initiatives.

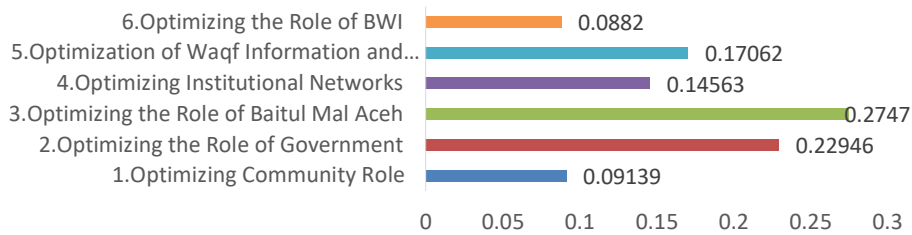


Figure 18. Priority Strategies for Developing Productive Waqf in Aceh

While the Indonesian Waqf Board (Badan Wakaf Indonesia) holds national jurisdiction over waqf management, Aceh's special autonomous status, as enshrined in Law No. 11 of 2006, grants it specific prerogatives in this domain. Aceh Government Regulation No. 10 of 2007 further reinforces this autonomy by explicitly delegating waqf management authority to Baitul Mal Aceh. This strategic focus on Baitul Mal Aceh aligns with empirical studies that underscore its crucial role in promoting productive waqf within the province (Hidayatina & Muhayatsyah, 2020; Kurniawan, 2022; Mahdi et al., 2023; Mukhlisuddin, 2023).

Beyond optimizing the role of Baitul Mal Aceh, other critical strategies include optimizing the role of the government, optimizing information/database systems, optimizing institutional networks, optimizing the role of the community, and optimizing the role of the Indonesian Waqf Board. Active government support for productive waqf development through policy interventions, financial incentives, and capacity-building initiatives is essential. Establishing comprehensive and accessible databases of waqf assets, *nazhirs*, and beneficiaries can enhance transparency, facilitate monitoring, and support informed decision-making. Strengthening collaboration and information sharing among relevant stakeholders, including government agencies, waqf institutions, and community organizations, can foster a synergistic approach to productive waqf development. Promoting community engagement and participation in waqf initiatives can enhance ownership, ensure responsiveness to local needs, and foster a culture of philanthropy. While recognizing Aceh's autonomy, maintaining effective collaboration with the Indonesian Waqf Board



can facilitate knowledge sharing, technical assistance, and national-level coordination.

CONCLUSION

This study has identified several critical factors impeding the development of productive waqf in Aceh Province through the Analytic Network Process (ANP) method. The challenges associated with productive waqf development can be categorized into six key aspects: *waqif* (donor), *nazhir* (manager), waqf property, waqf pledge, waqf allotment, and regulatory frameworks. Notably, the *nazhir* aspect emerges as the primary obstacle hindering progress, with *nazhir* professionalism identified as a crucial element. The selection of competent *nazhir* is proposed as the principal solution to the challenges faced.

Additional challenges include low waqf literacy, insufficient management funds, absence of waqf certificates, lack of economic value, and poor synergy among waqf regulators. Key solutions proposed for overcoming these challenges involve educating and socializing the community about productive waqf, enhancing the productivity of waqf assets, documenting waqf pledges, innovating waqf projects, and improving coordination with related institutions. Optimizing the role of Baitul Mal Aceh is highlighted as a central strategy for advancing productive waqf development.

The research has developed a policy model for waqf management and development in Aceh Province, which can serve as a foundation for policy strategies both for the government at large and specifically for Baitul Mal Aceh. However, the study involved a relatively small number of experts and practitioners, which may limit the generalizability of the findings. Additionally, the research focused primarily on Aceh Province, and the challenges and solutions identified may differ in regions with varying socio-economic and regulatory contexts. Future studies should include a broader range of experts and practitioners to enhance the robustness and validity of the findings. Furthermore, adopting a more comprehensive approach, including comparative studies from other regions or countries, could provide deeper insights into productive waqf management and development models.



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