

## Prioritizing Challenges and Strategies for Sustainable Productive Waqf Management in Indonesia: an ANP Method

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**Abstract.** *Productive waqf management has strong potential to strengthen Islamic social finance and promote regional economic development. However, its implementation remains inefficient, particularly in Jambi, Indonesia. This study examines the key challenges in productive waqf management and proposes strategic solutions to enhance its effectiveness. The Analytic Network Process (ANP) was applied to prioritize challenges and strategies based on expert judgment and interdependent relationships. Data were obtained through in-depth interviews with experts, a focus group discussion, and pairwise-comparison questionnaires. The results indicate that key obstacles include limited managerial capacity at nāzir, weak institutional governance, particularly the suboptimal role of the Indonesian Waqf Board (BWI) in Jambi, and insufficient government support. The study proposes strategic measures, such as targeted capacity-building for nāzir, institutional reform, financing integration, and regulatory strengthening to enhance the sustainability of productive waqf governance.*

**Keywords:** *productive waqf; islamic economics; Analytic Network Process*

**Abstrak.** *Pengelolaan wakaf produktif berpotensi besar memperkuat ekosistem keuangan sosial Islam dan mendorong pembangunan ekonomi daerah. Namun, pelaksanaannya masih belum optimal, khususnya di Jambi, Indonesia. Penelitian ini menganalisis tantangan dalam pengelolaan wakaf produktif dan merumuskan strategi penguatan efektivitas dan keberlanjutannya. Metode Analytic Network Process (ANP) digunakan untuk memprioritaskan tantangan dan strategi berdasarkan penilaian ahli dan keterkaitan antarfaktor. Data diperoleh melalui wawancara mendalam, diskusi kelompok terfokus (FGD), serta kuesioner perbandingan berpasangan. Penelitian ini menemukan kendala utama yang dihadapi meliputi keterbatasan kapasitas manajerial pada nazhir, lemahnya tata kelola kelembagaan, terutama belum optimalnya peran Badan Wakaf Indonesia (BWI) di Jambi, serta minimnya dukungan pemerintah. Penelitian ini merekomendasikan penguatan kapasitas nazhir yang terarah, reformasi kelembagaan, integrasi pembiayaan, dan penguatan regulasi guna meningkatkan keberlanjutan tata kelola wakaf produktif.*

**Kata kunci:** *wakaf produktif; ekonomi islam; Analytic Network Process*

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## Introduction

The waqf is an important example of modern Islamic social finance institutions and has existed since the time of the Prophet Muhammad. Waqf allows for wealth to be retained for generations. Indeed, waqf in Islamic history played a major role in many social and economic domains, reflecting the donor's piety. Within the framework of waqf, public amenities such as charities, hospitals, educational institutions, libraries, and many social welfare programs were established under the Umayyad and Abbasid Caliphates. Waqf, during this period, constituted the very backbone of Islamic civilization, as both the populace and the rulers strove to invest their resources in it. Waqf is classified not only as an act of piety but as a potential tool to facilitate sustained development independently of government support (Sukmana et al., 2024).

At this stage, new challenges have emerged. In many Muslim-majority countries, including Indonesia, the development of waqf remains largely stagnant and has not progressed significantly. It is still commonly perceived as being limited to traditional purposes such as funding madrasas, mosques, and cemeteries. However, from a theoretical perspective, waqf holds considerable potential; when managed effectively, it can operate efficiently and generate substantial financial and socioeconomic returns. Umam et al. (2004) state that, due to insufficient efforts to convert waqf property into instruments of economic development, the current status is a standstill. The necessity for new waqf approaches to integrate sustainable development is underscored by Umam et al. (2024) in their study "Striking the Balance: Fiqh Bi'ah and Productive Waqf Forests (PWFs). They recognize the importance of improving waqf management by adopting new technologies and innovations in sharia finance instruments, such as sukuk linked to waqf funds (Laila et al., 2024).

Waqf holds significant potential in Indonesia. According to data reported by Republika, the total area of waqf land is estimated at approximately 420,000 hectares (around 4,200 km<sup>2</sup>), nearly six times the size of Singapore, which spans about 700 km<sup>2</sup>. This indicates that waqf land is a substantial, economically significant asset. Furthermore, estimates from the Indonesian Waqf Board (BWI) suggest that the total value of waqf assets in Indonesia reaches approximately IDR 590 trillion. However, a large portion of these assets remains underutilized (Indrawan, 2021). In practice, many waqf lands with high economic potential have not been developed for productive or commercial purposes. Instead, they are predominantly used for places of worship, educational institutions, or public cemeteries. As a result, these assets have yet to make a significant contribution to

community empowerment and broader economic development (Indrawan, 2021; Laila et al., 2024).

The advantages of waqf are substantial, particularly in addressing key socioeconomic challenges such as unemployment, poverty, and limited access to education. As emphasized by Kahf (2003), waqf can be conceptualized not merely as a charitable instrument, but as a mechanism for wealth creation through investment in productive assets and the provision of long-term financing. In this sense, waqf has the potential to contribute sustainably to economic development and social welfare. Beyond income distribution, effective waqf management also helps establish cost-saving systems that benefit future generations. This aligns with the concept of intergenerational justice in Islamic economics, which emphasizes fairness and equity across time, ensuring that resources are preserved and used to support both present and future societal needs (Sukmana et al., 2024; Umam et al., 2024).

This issue is also evident at the local level, particularly in Jambi Province. Of the total waqf land parcels in the region, only 3,785 parcels, covering approximately 13,516,703 square meters, had been legally certified, while 2,133 parcels remained without formal legal status. These figures are based on 2016 data from the Directorate of Waqf Empowerment of the Ministry of Religious Affairs of the Republic of Indonesia. Such conditions pose significant risks, including potential land misuse, disputes, or unauthorized changes in land utilization. Moreover, a large proportion of waqf land continues to be used for social or consumptive purposes that do not generate economic returns. According to Sukmana et al., the limited development of productive waqf in the region is primarily constrained by weak institutional support and a lack of qualified human resources, particularly in sectors requiring structured financing, such as livestock development (Sukmana et al., 2024).

The academic literature on productive waqf in Indonesia has grown in recent years, reflecting a growing recognition of its potential role in national and local development. Umam et al. (2024) explored ecological models of productive waqf, such as waqf-based forests, linking environmental sustainability with Islamic finance (Umam et al., 2024). Laila et al. examined digitalization and the integration of waqf with sukuk, suggesting that technology and capital markets can enhance governance, transparency, and scalability (Laila et al., 2024). Meanwhile, Sukmana et al. focused on the institutional dimension, stressing the need to improve the professionalism of *nazir* (waqf manager), financial literacy, and regulatory frameworks (Sukmana et al., 2024). Despite these contributions, much of the literature remains descriptive and fragmented. Studies have proposed innovative models and highlighted constraints,

but they rarely provide systematic frameworks for prioritizing which challenges to address first or for tackling interrelated constraints simultaneously. For instance, institutional weakness, human resource limitations, and regulatory gaps are often discussed in isolation, whereas in practice they interact in complex ways that demand holistic approaches.

A particularly notable gap is the absence of structured decision-making methodologies in analyzing productive waqf, especially at the regional level. To date, no study has explicitly applied the Analytic Network Process (ANP) to examine productive waqf in Jambi or similar provinces. This is a crucial omission, given that ANP is uniquely suited to capture the interdependencies among institutional, managerial, regulatory, and social factors (Tohir et al., 2024). Unlike simple ranking methods, ANP allows researchers to model complex networks of influence, identifying which constraints are most critical and which solutions hold the greatest potential impact. Without such structured analysis, policy recommendations risk being too generic and failing to address root causes (Saaty & Vargas, 2013). In light of this gap, this study positions itself to make a novel contribution by applying ANP to the case of productive waqf in Jambi. By doing so, it not only generates context-specific insights for local policymakers and *nazir* institutions but also enriches the broader academic literature by demonstrating how structured decision-making tools can advance Islamic economic research (Sujono, 2024).

This study aims to employ the Analytic Network Process (ANP) to analyze the key institutional, managerial, and social challenges in productive waqf management in Jambi, and to propose prioritized strategic solutions that enhance its effectiveness. By addressing both the structural and human dimensions of the problem, the study seeks to bridge the gap between Islamic economic theory and empirical practice and to contribute to policy formulation in Indonesia's Islamic social finance sector.

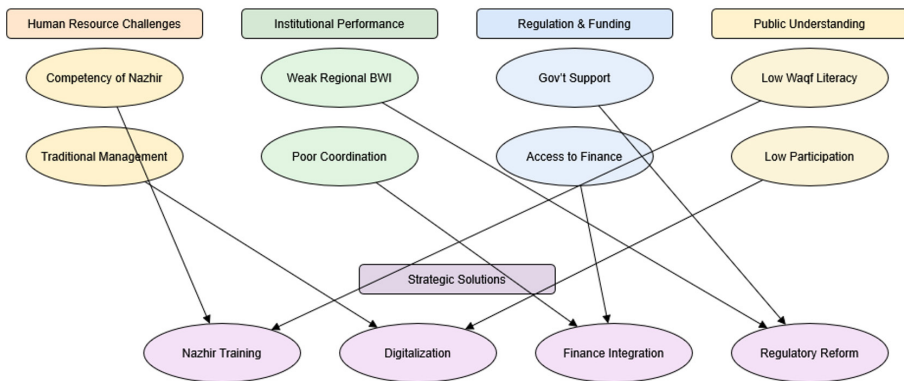
This study offers a dual contribution. Academically, it advances Islamic social finance literature by applying the Analytic Network Process (ANP), a method rarely employed in waqf research, to systematically examine complex interdependencies in governance. This approach bridges Islamic economic theory with empirical realities, demonstrating how principles of justice, sustainability, and wealth redistribution can be operationalized through structured decision-making. Practically, the study provides policy-oriented insights for Jambi and beyond: strengthening *nazir* professionalism, institutional coordination, and regulatory frameworks while integrating waqf into Indonesia's broader Islamic financial ecosystem. Ultimately,

it envisions waqf as a dynamic institution that empowers communities, generates livelihoods, and restores human dignity.

### Methods

As a quantitative method, the Analytic Network Process (ANP) was used in this study to systematically identify and prioritize key problems and strategic solutions in the management of productive waqf in Jambi Province, Indonesia. That is, ANP provides improved attributes to AHP (Analytic Hierarchy Process) for evaluating interrelated criteria within non-linear, feedback-oriented decision-making frameworks. Thus, ANP is uniquely qualified to address several complexities associated with waqf governance, which is influenced by a range of institutional, human, regulatory, and social considerations, as illustrated in Fig. 1 below (Saaty & Vargas, 2013).

**Figure 1.** Analytic Network Process (ANP) Structure



Source: Constructed by the authors based on ANP modeling and expert consultation

This study employs a mixed exploratory-quantitative design, integrating qualitative insights with multi-criteria decision making to balance contextual depth and analytical rigor. The Analytic Network Process (ANP) was chosen for its ability to capture interdependencies in waqf governance through feedback mechanisms and bidirectional relationships. Purposive sampling was applied to ensure expertise and representativeness (Saaty & Vargas, 2013). Participants included regulators from the Indonesian Waqf Board (BWI), active *nazir*, and Islamic economics scholars and practitioners. Although the sample size was relatively small, this was

intentional to involve highly specialized respondents whose qualifications justified their selection (Saaty & Vargas, 2013). Data were collected in three stages: in-depth interviews with five experts to map challenges; FGDs with eight participants to refine the clusters; and questionnaires completed by 12 qualified experts. Qualitative inputs from interviews and FGDs were systematically coded and transformed into ANP elements, then evaluated using Saaty's 1–9 pairwise comparison scale, as illustrated in Tables 1 and 2 below.

**Table 1.** Rating Scale Definitions and Corresponding Numerical Values

Definition	Intensity of Importance
Equal Importance	1
Weak	2
Moderate importance	3
Moderate plus	4
Strong importance	5
Strong Plus	6
Very strong or demonstrated importance	7
Very,very strong	8
Extreme importance	9

**Table 2.** Summary of Data Collection Techniques

Stage	Technique	Description	Participants
1	In-depth Interviews	Conducted with Islamic economics scholars, waqf experts, <i>nazir</i> , and BWI officials	5 experts
2	Focus Group Discussion (FGD)	Structured discussion to define ANP clusters and elements	8 participants
3	Pairwise Comparison Questionnaire	Used for evaluating the relative weights of ANP elements	12 expert respondents

Final ANP Model: The model consists of five clusters. First, the human resource development cluster emphasizes enhancing the expertise and professionalism of *nazirs* (waqf managers). Second, the institutional cluster focuses on inter-agency collaboration and the regional performance of the Indonesian Waqf Board. Third, the regulation and funding cluster encompasses the level of government involvement, the availability of supportive fiscal instruments, and partnerships with Islamic financial institutions. Fourth, the public understanding cluster reflects

levels of social literacy and active community engagement in waqf. Finally, the strategic solutions cluster includes regulatory reform, financial integration strategies, capacity-building programs, and the use of digital governance tools. These clusters are interconnected within a feedback-based network, highlighting mutual influence among elements rather than a simple top-down causal relationship (Sujono, 2024).

Data from the pairwise comparisons were processed using *Super Decisions* software, which enabled the construction of the supermatrix and the computation of weighted eigenvectors. Both local and global priority scores were calculated for each cluster. All judgment matrices had a consistency ratio (CR) below 0.1, indicating acceptable reliability according to ANP standards (Saaty & Vargas, 2013). To ensure robustness, the study employed a two-step validation process. First, triangulation was performed by cross-checking data from interviews, FGDs, and surveys. Second, a follow-up consultation with experts refined the prioritization outcomes. Member checking was also carried out during FGDs, allowing participants to validate whether their perspectives were accurately represented. This combination of triangulation and member validation enhanced the credibility of findings (Laila et al., 2024).

To enhance interpretability, a visual contribution matrix was developed to show how proposed strategic solutions address fundamental governance challenges. This practical tool signals to decision-makers which interventions have the most significant impact across multiple problem areas. The study acknowledges a methodological limitation in the relatively small number of respondents. However, this was mitigated through purposive selection of highly qualified experts and the incorporation of rich qualitative data from FGDs and interviews, which provided contextual depth to complement the quantitative findings (Saaty & Vargas, 2013).

By integrating qualitative insights with ANP's structured decision-making framework, this study provides both methodological rigor and contextual sensitivity. The approach not only produces evidence-based policy recommendations but also demonstrates a replicable methodology for waqf governance studies in Indonesia and other Muslim-majority contexts.

## Result and Discussion

### Overview and Economic Potential of Productive Waqf in Jambi, Indonesia

A large number of waqf land assets are located in Jambi, Indonesia, with about 5,918 registered parcels totaling 13,516,703 square meters. Only 3,785 have formally obtained certification; this leaves 2,133 plots lacking standing under national land law. However, this huge number still stands (Kemenag RI, 2024).

Most of these parcels serve as religious or educational institutions, such as mosques, prayer halls, Islamic boarding schools (pesantren), and madrasas. However, their use for commercial profit is very restricted. This situation is an example of the broader issue of optimizing successful waqf projects nationwide, not just in Jambi, Indonesia. For legal certainty in the event of ownership disputes, waqf land must be registered. Lacking recognized property rights, these assets cannot be traded or used as collateral with investment partnerships, even with legal certification (Nurjamil et al., 2025).

Waqf has significant potential as a driver of economic development, particularly in promoting social welfare and alleviating poverty. However, its implementation in regions such as Jambi, Indonesia, remains relatively limited. In response, various alternative approaches are being explored, including the leasing of waqf assets, strengthening institutional governance through waqf boards, and fostering commercial collaborations to enhance productivity and sustainability (Priyadi et al., 2022). According to Syarief (2021), to effectively manage waqf assets, integrating contemporary needs into classical Islamic doctrine (*fiqh*) is required. The development of income-generating properties such as shop houses, rental apartments, and commercial complexes on waqf land would support social activities indefinitely. The legal acknowledgment of waqf land would constitute a necessary first step toward this vision.

Waqf developments have profound scholarly and policy implications. Consequently, welfarism as empowerment in itself needs to be balanced with sustainability. The ability to experience the waqf in an empowering manner would augment that environment. Waqf can contribute to the socioeconomic development of the area-oriented productive endeavors in this regard. Puspitasari (2017) argued that waqf land management for productive activities, mainly agriculture, would directly enhance farmers' livelihoods and the rural economy. The complete acceptability of this depends on the government getting involved, backed by Islamic financial institutions.

By introducing cash waqf as a modern-day instrument, waqf is no longer limited to real estate. Cash waqf is a concept in which donors donate cash, which is then invested in projects that generate revenue or promote sustainable development goals. Such methods have gained legal recognition due to their role in improving transparency and efficiency management, fulfilling both socioeconomic and religious objectives (Hadyantari, 2022).

From a policy standpoint, significant collaboration is needed to realize the full potential of waqf in Jambi, Indonesia: Islamic banking institutions, land registration authorities, local governments, and the ministries of religious affairs

should work together. In addition to legal formalization, eventually scalable, productive waqf models that can be adjusted for regional socioeconomic contexts will require digital asset mapping, capacity building in waqf management, and inter-sector collaborations (Marpaung, 2020).

Commercial entities like PT Semen Indonesia create a positive example for institutional waqf. Corporate social responsibility (CSR) programs, whether via asset-endowment models or share-based *waqf*, could demonstrate the potential of public-private cooperation in this sector, especially when productive waqf is integrated (Tutuko et al., 2017). Henceforth, the potential of transforming waqf into an active agent in regional economic advancement in Jambi, Indonesia, is enormous. The establishment of an open, professional, and cohesive management ecosystem is a consequence of the legal endorsement of waqf assets. A transformation of waqf from its conventional role to one that promotes socioeconomic change requires synergy among various stakeholders, including governmental institutions, civil society, the academic world, and corporate entities.

### Identification of Key Challenges in Productive Waqf Management

The findings of the ANP analysis, enriched by qualitative evidence, demonstrate that the governance of productive waqf in Jambi is constrained by three interrelated categories of challenges: human resource deficiencies, institutional inefficiencies, and governmental constraints. These obstacles are not isolated; they reflect both historical legacies of waqf practice and contemporary managerial limitations that impede its transformation into a driver of socioeconomic development.

Among these, the human resource dimension emerges as the most pressing. *Nazirs*, who are entrusted with the management of waqf assets, often lack managerial competencies, financial literacy, and an entrepreneurial orientation. Beyond technical capacity, the deeper limitation lies in restricted strategic vision and the persistence of a narrow religious interpretation of waqf. As Medias et al. (2019) observed, waqf in Indonesia continues to be primarily associated with static religious uses such as mosques, cemeteries, and small-scale madrasas, rather than being imagined as a dynamic, developmental institution. Priyadi et al. (2022) highlight missed opportunities to channel waqf land into socially and economically productive initiatives, such as schools, health clinics, and agricultural cooperatives. These findings resonate with capacity development theory, which stresses that institutional performance is ultimately dependent on the skills, vision, and adaptability of the individuals within it (Ullah, 2020). The lack of systematic training, insufficient technical support, and the absence of modern financial

instruments, all exacerbated by the voluntary and informal nature of most *nazir* roles, seriously undermine waqf administrators' ability to unlock their potential (Hakim & Nawawi, 2024).

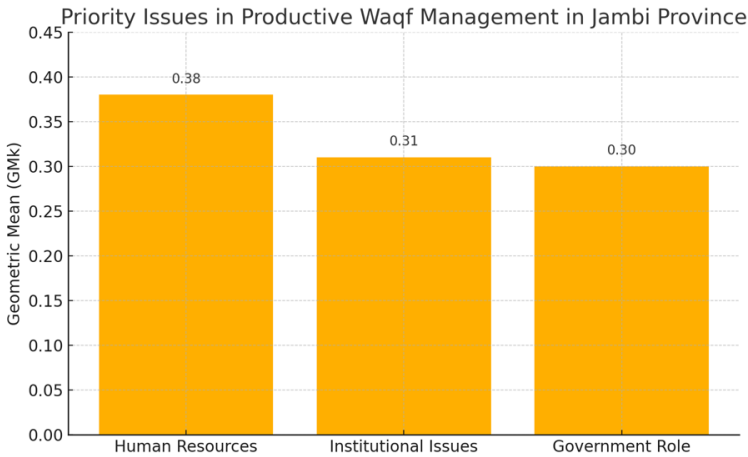
The second category of barriers stems from institutional inefficiencies. Although Indonesia has established a national regulatory framework for waqf, its implementation in regions like Jambi remains fragmented. The Indonesian Waqf Board (BWI), while central at the national level, has limited visibility and impact in local governance. Its capacity to supervise, monitor, and provide professional training for *nazirs* is often insufficient (Fauzi et al., 2022). Equally, coordination among BWI, local religious offices, municipal governments, and community-based waqf groups is weak, leading to overlapping responsibilities, duplicated programs, and fragmented policies (Qurrata et al., 2021). These gaps are compounded by the absence of performance benchmarks and a centralized waqf database, which restricts transparency and weakens public confidence (Syarief, 2021). By contrast, Malaysia's State Islamic Religious Councils (SIRCs) and Turkey's long-standing waqf administration bureaus illustrate how robust institutional frameworks characterized by clear mandates, centralized systems, and collaborative governance can enhance transparency, innovation, and scalability (Awaludin et al., 2018; Mustaffa et al., 2023; Pitchay et al., 2018).

The third set of challenges lies in governmental constraints. These include inadequate infrastructure support, lack of fiscal incentives, and unresolved land certification issues. Priyadi et al. observe that the government's limited prioritization of financial support and technical assistance has left many waqf initiatives in Jambi unrealized (Priyadi et al., 2022). Equally troubling is the lack of legal certification for a large proportion of waqf land, which often leads to ownership disputes, encroachments, or underutilization (Islamiyati, 2023). Saprida et al. further note that state institutions often marginalize waqf in policy agendas rather than recognizing it as a strategic tool for national development. This weakens opportunities for synergy with private and community sectors, curtails institutionalization, and diminishes the economic and social impact of waqf (Saprida et al., 2025).

Quantitatively, the ANP results capture the relative weight of these challenges using the geometric mean (GMk): human resource deficiencies scored highest at 0.38, followed by institutional inefficiencies at 0.31, and governmental barriers at 0.30. These findings highlight the centrality of human capital development as the foundation for reform. Expert interviews further reinforce this interpretation, consistently affirming that "human capital is the most valuable asset of waqf," as illustrated in Figure 2 below. Hamzah (2019) corroborates this through empirical

research, showing that the quality and preparedness of waqf human resources are decisive in determining developmental outcomes.

**Figure 2.** Priority of Issues in Waqf Management in Jambi, Indonesia



Interestingly, Kendall's coefficient of concordance ( $W = 0.36$ ) indicates a relatively low level of consensus among experts regarding the ranking of institutional and governmental challenges, as shown in Figure 2. Nevertheless, there was strong convergence on the primacy of human resources as the most pressing issue. This divergence underscores the importance of structured stakeholder dialogue, in which differing perspectives are acknowledged and harmonized into a coherent framework for policy reform. From a theoretical perspective, this reflects institutional pluralism, whereby multiple institutional logics coexist and must be aligned to produce systemic transformation (Smets & Jarzabkowski, 2013).

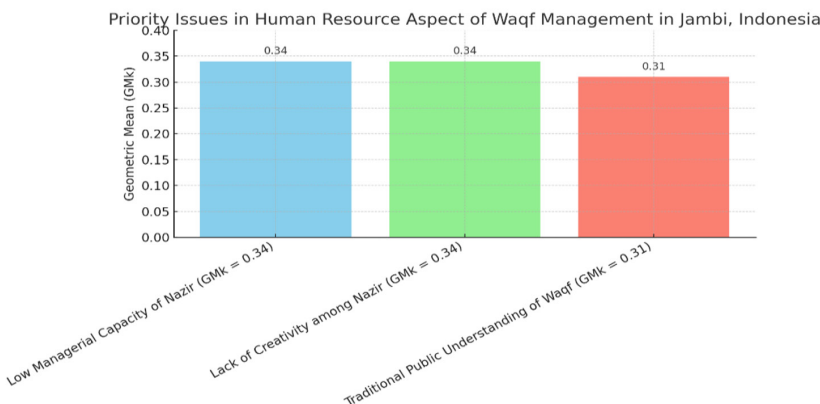
In conclusion, the challenges of waqf management in Jambi reflect a multidimensional interplay of human, institutional, and governmental factors. While these barriers are deeply entrenched, they also outline a clear roadmap for reform. By prioritizing human capital development, supported by institutional strengthening and proactive government engagement, waqf in Jambi can be transformed from a dormant religious asset into a vibrant socioeconomic instrument capable of fostering social justice, generating livelihoods, and advancing sustainable community welfare. The next section builds upon these findings by outlining practical and strategic solutions to address these interrelated challenges.

### Human Resource Challenges

Human resource management occupies a pivotal role in shaping the trajectory of productive waqf, particularly in Jambi, Indonesia, where this sector is still in an early stage of institutional maturity. In this ecosystem, human resources extend beyond individual *nazirs* to encompass religious scholars, local community leaders, government agencies, and broader civic stakeholders. Their collective competence, vision, and collaboration directly influence the performance, sustainability, and long-term impact of socioeconomic programs. Waqf can move beyond its traditional conception as a static religious endowment to become a dynamic instrument of community empowerment when administered by capable, visionary, and professionally trained human resources. Within this ecosystem, the *nazir* assumes the most strategic position not merely as a custodian of assets but as an active agent who integrates social, spiritual, and financial objectives into waqf management.

Yet, in Jambi, persistent deficits in *nazir* capacity remain a significant impediment. Empirical evidence indicates that managerial competence, entrepreneurial vision, and administrative skills are critical barriers to optimizing waqf resources. The ANP results corroborate these concerns: a geometric mean (GMk) score of 0.34 underscores that strengthening managerial capabilities is the foremost priority. This is followed by deficiencies in innovation and original thinking (GMk = 0.34), reflecting the limited ability to adapt waqf initiatives to evolving social and market conditions. The lowest but still significant ranking (GMk = 0.31), as illustrated in Figure 3, relates to the persistence of narrow public perceptions that confine waqf to religiously static functions such as mosques and cemeteries. Collectively, these results emphasize the urgent need for systematic investment in human capital.

**Figure 3.** Human Resource Challenges



The narrow religious interpretation of waqf among communities, as noted by Rion, further compounds the problem by limiting the imagination of waqf as a vehicle for sustainable development or economic empowerment. Existing literature reinforces this argument (Rion, 2024). Lutfi et al. identify limited professional capacity among *nazirs* as a primary barrier to the development of productive waqf property, noting widespread gaps in financial reporting, project feasibility analysis, and modern asset management (Lutfi et al., 2024). Such deficiencies hinder waqf institutions' ability to attract external investment or forge effective public-private partnerships. Empirical studies recommend applying corporate governance frameworks, including performance evaluations, transparency measures, and risk management, as critical elements for effective waqf administration (Rozalinda, 2016).

The centrality of the *nazir's* role is also affirmed in earlier scholarship. Fuadi underscores the *nazir's* responsibility in ensuring that waqf assets are preserved, utilized optimally, and provide perpetual benefits to the community (Fuadi, 2018). Hamzah highlights the need for strong administrative foundations as prerequisites for effective management (Hamzah, 2019), while Rozalinda emphasizes that principles of corporate governance, finance, transparency, accountability, and human resource management are essential but often absent in current waqf practices (Rozalinda, 2016). More recent studies argue for transitioning from individual *nazirs* to legally recognized waqf organizations. According to Amin et al., individual *nazirs* often operate without formal accountability, legal protection, or technical capacity, which constrains their ability to oversee complex or large-scale projects. Conversely, institutionalized waqf organizations structured as nonprofits are better positioned to pursue strategic partnerships, secure funding, and scale development programs (Amin et al., 2024).

The analysis of expert consensus through Kendall's coefficient of concordance ( $W = 0.28$ ) indicates only moderate agreement among specialists. This reflects the diversity of perspectives shaped by differences in institutional affiliation, operational scale, and regional context. Nevertheless, both qualitative and quantitative evidence converge on one critical point: *nazir* capability is the primary barrier that must be addressed if productive waqf in Jambi is to achieve its potential.

For this reason, the revitalization of waqf in Jambi should begin with a comprehensive human capital development strategy. This involves structured training programs in areas such as project management, agricultural entrepreneurship, legal literacy, financial accounting, and social innovation. In parallel, the institutionalization of *nazir* roles through certification schemes, standardized recruitment criteria, and professional career pathways will elevate their status from informal volunteers to

accountable professionals. Such measures align with broader theories of capacity development and professionalization of nonprofit governance, both of which highlight that sustainable institutional change is grounded in the strengthening of human agency (Morgan, 2006).

Finally, these reforms require supportive institutional and governmental frameworks. The Indonesian Waqf Board (BWI) and local authorities must play a proactive role in incentivizing good governance, offering technical assistance, and integrating waqf into regional development plans. Rahayu argues that embedding waqf programs into government agendas, especially in high-impact sectors such as microfinance, healthcare, and education, can unlock waqf's transformative potential. Taken together, the evidence demonstrates that the revitalization of productive waqf depends on recognizing human resource capability as the cornerstone of reform (Rahayu, 2025). Without systematic investment in the professionalization of *nazirs*, efforts to reposition waqf as a strategic instrument for equitable and sustainable socioeconomic development will remain unrealized.

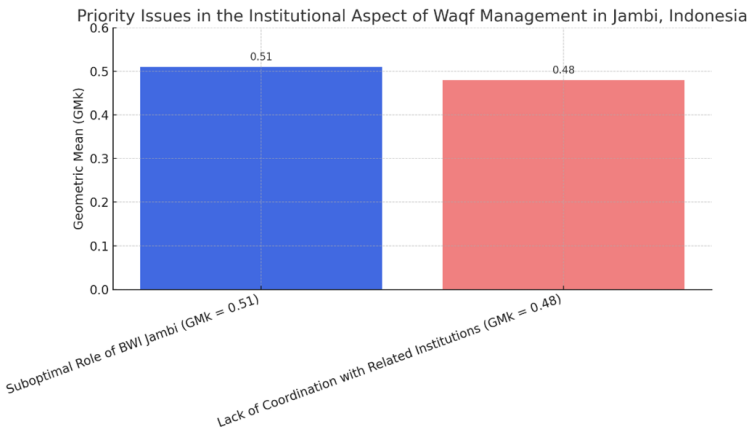
### **The Institutional Challenges**

The institutional dimension of waqf management is central to determining governance effectiveness, accountability, and the socioeconomic outcomes of waqf-based development programs. Historically, waqf institutions have played a vital role in sustaining Muslim societies, particularly through the provision of mosques, mushalla, and pesantren as enduring religious and educational facilities (Huda et al., 2017). In modern contexts, these functions have expanded to include the professional management of endowed assets for education, healthcare, microfinance, and community development. Institutional actors such as the Indonesian Waqf Board (Badan Wakaf Indonesia, BWI), *nazir* organizations, local Offices of Religious Affairs (KUA), and community-based waqf bodies together form the governance architecture responsible for asset registration, supervision, compliance, and program implementation. The quality of their interaction, capacity, and alignment directly shapes whether waqf assets are preserved and optimized for broader commercial, educational, and humanitarian benefits.

Empirical analysis from this study underscores that institutional hindrances remain among the most significant barriers to effective waqf governance in Jambi, Indonesia. As shown in Figure 4, the foremost problem is the inadequate performance of BWI's regional office in Jambi, with a geometric mean (GMk) score of 0.51. The second-ranked barrier is weak inter-institutional coordination, scoring 0.48. These challenges reflect deeper systemic constraints rather than

isolated incidents chiefly organizational inefficiencies, insufficient resources, and fragmented policy execution.

**Figure 4.** Institutional Challenges



Although BWI was established as an autonomous agency under Law No. 41 of 2004 with far-reaching authority including accreditation and training of *nazir*, approval of asset transformations, supervision of waqf asset exchange, and policy advisory functions, its regional branches remain underdeveloped. BWI Jambi, founded in 2014, has struggled to fulfill its mandate due to a lack of skilled human resources and limited funding. Nearly a decade on, it has yet to establish robust oversight, training, or technical assistance systems. These observations echo findings from recent studies. Hadi et al. (2025) argue that institutional fragmentation, overlapping functions, and the absence of a unified regulatory framework undermine the growth of productive waqf. Likewise, Lubis and Lubis & Marpaung emphasize that the absence or weakness of regional BWI offices, coupled with poor coordination among government and community actors, severely hampers the creation of a viable ecosystem for Islamic social finance instruments (Lubis & Marpaung, 2025).

The empirical findings of this study are consistent with those scholarly insights. Kendall's coefficient of concordance ( $W = 0.04$ ) indicates very limited agreement among experts on which institutional issues should be prioritized. This lack of consensus highlights both the complexity of institutional governance and the urgency of clearer coordination structures and standardized performance benchmarks. Without such mechanisms, institutional fragmentation

risks perpetuating inefficiencies, eroding public trust, and constraining the transformative potential of waqf.

Addressing these challenges requires institutional adaptation at multiple levels. First, BWI Jambi must be strengthened through adequate capital allocation and the recruitment of skilled professionals trained in Islamic finance, land management, and legal compliance. Second, training and certification programs should be extended to local *nazir* organizations to enhance capacity and ensure compliance with modern governance practices. Third, adopting digital governance platforms, including centralized waqf databases and real-time reporting systems, would significantly improve transparency, accountability, and performance monitoring. Comparative evidence from Malaysia's State Islamic Religious Councils (SIRCs) and Turkey's Directorate General of Foundations illustrates how centralized oversight combined with collaborative partnerships can enhance institutional performance, scale impact, and attract greater public confidence (Awaludin et al., 2018; Mustaffa et al., 2023; Pitchay et al., 2018).

Finally, stronger partnerships must be cultivated among BWI, community-based waqf organizations, local governments, and private sector stakeholders. Shared accountability mechanisms and integrated governance frameworks would not only reduce duplication but also embed waqf programs within broader national development strategies. Rahayu (2025) highlights that incorporating waqf into regional development planning, particularly in microfinance, healthcare, and education, could unlock its latent capacity to address persistent socioeconomic inequalities.

In sum, institutional barriers, particularly the underperformance of BWI Jambi and weak interorganizational collaboration, emerge as critical obstacles to waqf governance. These challenges are well documented both empirically and in the literature. Overcoming them requires a well-resourced, professionally managed, and digitally enabled institutional framework that fosters transparency, efficiency, and community trust. By modernizing institutional arrangements, waqf in Jambi can be repositioned as a sustainable engine for social justice and inclusive development.

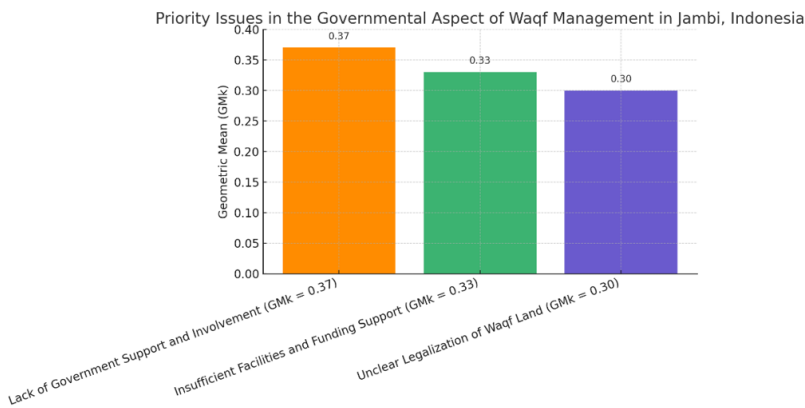
## **Governmental Challenges**

The advancement of productive waqf is inseparable from the role of government, particularly in regions such as Jambi, Indonesia, where operational and legal mechanisms remain underdeveloped. At the national level, waqf affairs are overseen by the Ministry of Religious Affairs. At the same time, regional Syariah

offices are tasked with overseeing, ensuring compliance with, and facilitating waqf operations in line with Islamic legal frameworks and public development objectives. In theory, this dual-level system should integrate waqf governance within broader socioeconomic planning. In practice, however, it has struggled to deliver effective on-the-ground support.

Empirical evidence from this study confirms that governmental constraints represent a major impediment to productive waqf in Jambi. As depicted in Figure 5, insufficient participation and support from government institutions emerged as the most pressing challenge, with a geometric mean (GMk) score of 0.37. Inadequate facilities and financial assistance followed, with GMk scores of 0.33, while the persistent absence of legal certification for waqf land ranked third, with a GMk of 0.30. The significance of these findings is reinforced by Kendall's coefficient of concordance ( $W = 0.64$ ), which indicates substantial expert consensus on the urgency of these issues.

**Figure 5.** Governmental Challenges



The consequences of weak government engagement are multifaceted. Limited fiscal support and inadequate infrastructure perpetuate stagnation in waqf projects, while unresolved land certification processes create administrative bottlenecks and legal vulnerabilities. More critically, these gaps reflect a broader misconception among policymakers who often view waqf merely as a religious obligation rather than as a strategic socioeconomic instrument. Such a narrow perception reduces the capacity of waqf to contribute meaningfully to poverty alleviation, sustainable livelihoods, and community empowerment.

Comparative evidence highlights the importance of strong state engagement. In Saudi Arabia, for example, the establishment of a dedicated ministry for waqf affairs and the integration of waqf into national development planning are cited as critical success factors in creating a vibrant waqf industry (Bachri et al., 2024). Similarly, studies by Noreen et al. (2022) emphasize that financial assistance, legal clarity, and regulatory alignment significantly enhance public trust and institutional performance. Their research demonstrates that reducing bureaucratic barriers, clarifying legislation, and formalizing land ownership are key to unlocking waqf's potential. These insights resonate strongly with field realities in Jambi, where unresolved legal ambiguities and limited regulatory support have constrained the optimal utilization of waqf assets.

Moreover, recent scholarship stresses the importance of integrating waqf with broader Islamic social finance mechanisms and development strategies. Mukhlishin et al. (2025) highlight that government-supported waqf projects, when embedded within regional frameworks for social protection, health, and education, demonstrate greater sustainability and impact. This comparative evidence underscores the urgency for Indonesia, particularly at the provincial level, to reposition waqf as a mainstream development policy instrument rather than relegating it to peripheral religious management.

The implications of these findings are both practical and theoretical. In practice, they call for a paradigm shift among policymakers, recognizing waqf as a vehicle for equitable and sustainable growth. Strengthening government involvement requires coordinated fiscal support, streamlined certification processes, and the inclusion of waqf in regional development planning. Theoretically, the results affirm that institutional pluralism (Scott, 2014) must be embraced, where diverse actors, including state agencies, religious bodies, and community groups, collaborate to harmonize their interests within a shared development agenda (Scott, 2014).

In sum, governmental constraints in Jambi manifested in insufficient institutional support, a lack of financial and infrastructural backing, and unresolved land certification, posing systemic barriers to the growth of productive waqf. Yet they also present a roadmap: with stronger state engagement, regulatory reforms, and fiscal integration, waqf can evolve from a marginal religious practice into a cornerstone of Indonesia's sustainable development strategy.

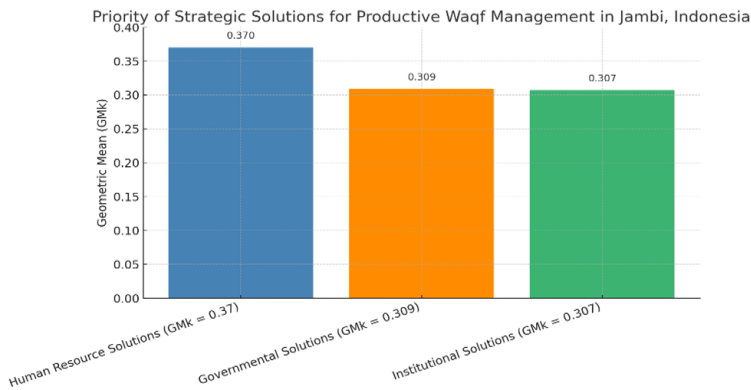
### **Identification of Solution in Productive Waqf Management**

The persistent barriers to productive waqf in Indonesia, particularly in Jambi Province, require targeted, evidence-based solutions. This study organizes strategic

responses into three core domains: human resource development, government engagement, and institutional reform. These domains, identified through literature review and expert interviews, function as interdependent pillars for building a sustainable waqf ecosystem.

Field data highlight human resource development as the foremost priority, with a geometric mean (GMk) score of 0.37. Government engagement ranks second with a GMk of 0.309, while institutional governance reform ranks third at 0.307. The prioritization, visualized in Figure 6, reflects expert consensus on the centrality of human capital while acknowledging the complementary role of government and institutions. Kendall's coefficient of concordance ( $W = 0.36$ ) suggests moderate agreement among respondents, revealing diverse perspectives yet a shared recognition of systemic weaknesses.

**Figure 6.** Priority of Strategic Solution



Developing human resources, particularly by professionalizing *nazir*, emerges as a cornerstone of reform. Many productive waqf potentials remain unrealized due to deficiencies in managerial, financial, and entrepreneurial competencies. Qurrata et al. emphasize that the vast assets of waqf institutions cannot be fully mobilized without structured training programs, accountability frameworks, and performance standards (Qurrata et al., 2021). By equipping *nazir* with strategic vision and technical skills, waqf can transcend static religious functions to become a dynamic vehicle for socioeconomic empowerment.

The second pillar concerns government engagement. Despite regulatory provisions, local governments often underperform in facilitating waqf initiatives. Weak integration of waqf into regional development agendas, coupled with

inadequate fiscal support, has stunted its growth. Armen & Kuswendah (2022) argue that proactive government involvement is critical, particularly in land legalization, funding allocation, and administrative facilitation. A collaborative governance framework involving state agencies, religious organizations, and civil society would embed waqf into long-term infrastructure and social development plans.

Finally, institutional reform, though ranked lowest in priority, remains crucial for ensuring long-term sustainability. Outdated monitoring systems, fragmented organizational networks, and weak interagency coordination continue to undermine the credibility of waqf governance. Modernization through digital asset tracking, standardized reporting, and institutional partnerships is vital. However, as this study underscores, institutional reforms will be ineffective without simultaneously addressing human resource and governmental constraints.

In essence, the findings advocate for a diversified reform strategy rooted in the synergy of these three pillars. The immediate priority is to build the managerial and strategic capacities of *nazir*, supported by enabling government policies and revitalized institutional frameworks. Only through this integrated approach can the latent potential of waqf in Jambi be harnessed to contribute meaningfully to sustainable development goals, poverty alleviation, and community empowerment.

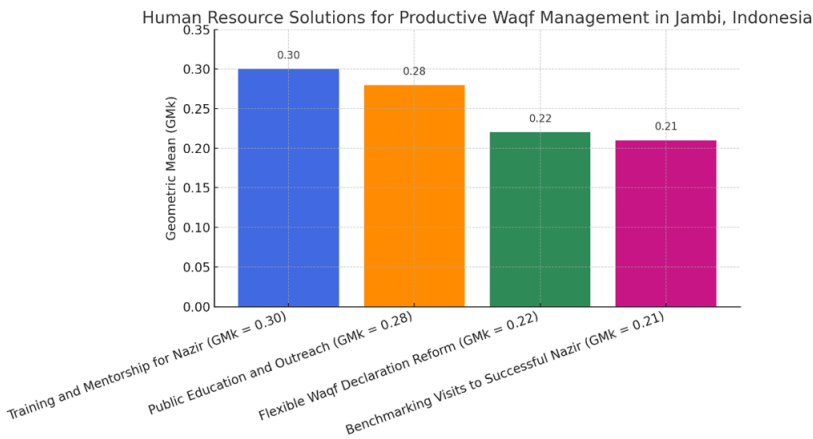
## **Human Resource Solutions**

Strong institutional and regulatory frameworks are indispensable for developing a vibrant waqf ecosystem. Yet, these structures cannot function effectively without competent human resources, chiefly the *nazir*, who serve as the appointed custodians and managers of waqf assets. In Jambi Province, where productive waqf remains underdeveloped, the need for targeted human capital interventions is particularly urgent. Field data and stakeholder interviews consistently indicate that *nazirs* have long struggled to meet the managerial, financial, and strategic demands required for transforming waqf into a dynamic socioeconomic instrument.

The analysis of strategic solutions positions capacity building for *nazirs* as the top priority. As illustrated in Figure 7, the implementation of rigorous training and mentoring programs attained the highest geometric mean (GMk) score of 0.30, reflecting a broad consensus that human capital lies at the core of reform. Public awareness and waqf literacy campaigns follow with a GMk of 0.28, emphasizing the necessity of community engagement and trust-building. Rigorous waqf disclosure reforms, with a GMk of 0.22, highlight the importance

of transparency and accountability in governance. Lastly, benchmarking visits to successful waqf institutions, scoring 0.21, are recognized as a complementary though lower-priority measure. The high Kendall coefficient of concordance ( $W = 0.728$ ) demonstrates strong agreement among experts and practitioners regarding these strategic directions.

**Figure 7.** Human Resource Solution



The centrality of *nazirs* in waqf governance cannot be overstated. As both legal and moral custodians, they are expected to preserve, manage, and optimize waqf assets for the perpetual benefit of the community. Yet empirical evidence from Jambi and other regions in Indonesia shows that many *nazirs* lack administrative expertise, financial planning skills, and strategic foresight (Hakim & Nawawi, 2024). While Indonesian law formally recognizes the importance of professional development, for example, Article 53 of Government Regulation No. 42 of 2006 mandates supervision and training by the Indonesian Waqf Board (BWI) and the Ministry of Religious Affairs; implementation has been inconsistent, leaving most local administrators without adequate guidance or support.

Scholarly perspectives reinforce this concern. Hakim & Nawawi (2024) identify managerial and financial deficiencies as core deterrents to effective waqf management and urge the implementation of structured, government-supported capacity-building initiatives. Similarly, Kamarzaman et al. (2025) argue that human resource development is fundamental for integrating waqf into broader national innovation, education, and development frameworks. Strengthening the technical, legal, and governance capacities of waqf stakeholders, they contend,

would significantly enhance waqf's contribution to sustainable socioeconomic outcomes.

Beyond professional training, community outreach and public education play a critical complementary role. Increasing public literacy about waqf's potential as a tool for social innovation encourages communities to entrust assets to qualified nazirs. Flexible clauses in the waqf pledge (*ikrar*) can further align asset utilization with contemporary needs, ensuring sustainability amid shifting societal demands. Benchmarking visits, though ranked lower in priority, remain valuable for fostering peer-to-peer learning, enabling underperforming nazirs to adopt best practices through experiential exchange.

From a policy perspective, strengthening human capital in waqf governance requires a multi-layered approach. This includes peer-learning initiatives, legal and regulatory reforms, public awareness campaigns, and mentorship networks supported by BWI and local governments. International experience supports this trajectory: in Turkey, for instance, structured training programs for waqf administrators have been pivotal in integrating waqf assets into national development agendas (Çizakça, 1998). Likewise, Malaysia's State Islamic Religious Councils (SIRCs) demonstrate how standardized recruitment and certification mechanisms for waqf managers can build professionalism and public trust (Hasan et al., 2015).

In conclusion, prioritizing human resource solutions underscores the recognition that waqf sustainability begins with people. By investing in the professionalization of nazirs, enhancing public literacy, promoting transparency, and fostering collaborative learning, Jambi and Indonesia more broadly can transform waqf from a static religious legacy into a dynamic instrument of community empowerment and sustainable development.

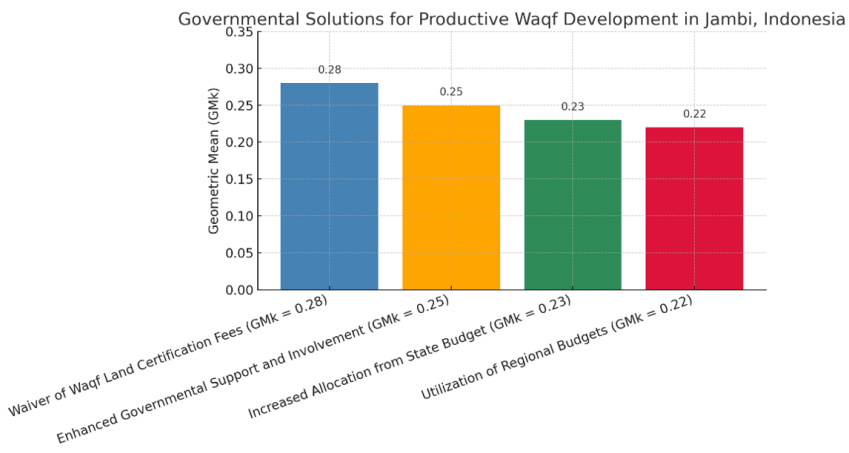
## **Governmental Solutions**

The state plays a pivotal role in advancing waqf, particularly in regions such as Jambi, Indonesia, where legal ambiguities and operational constraints continue to obstruct development. Weak governmental interventions ranging from inadequate regulatory facilitation to the absence of fiscal incentives have caused numerous waqf projects to stagnate, thereby limiting their contribution to socioeconomic development. This section highlights strategic governmental solutions derived from expert interviews and empirical data analyses.

Among the identified priorities, the exemption of land title certification fees for waqf properties is the most promising reform option, with the highest

geometric mean (GMk) score of 0.28 (Figure 8). This measure is crucial because uncertified waqf land creates legal uncertainty, discourages long-term investment, and prevents integration into formal economic systems. Many *nazirs* in Jambi reported reluctance to pursue certification due to high administrative costs, reinforcing the urgency of government facilitation. Subsequent priorities include greater allocation of local government funds (APBD) for waqf development (GMk = 0.22), the inclusion of waqf financing within the national budget (APBN) (GMk = 0.23), and the overall enhancement of governmental engagement (GMk = 0.25). However, Kendall's coefficient of concordance ( $W = 0.168$ ) indicates relatively weak consensus among experts, suggesting that divergent perspectives remain on sequencing and prioritizing these solutions.

**Figure 8.** Governmental Solution



The centrality of land certification in the waqf ecosystem cannot be overstated. Without legal recognition, waqf assets remain vulnerable to disputes, underutilization, or even encroachment by third parties. Ahyani et al. (2024) emphasize that government-backed registration initiatives, coupled with awareness campaigns, not only enhance legal protection but also increase the attractiveness of waqf holdings to investors. By reducing risks and improving transparency, the state can unlock the latent economic value of waqf properties and embed them within broader development frameworks.

Beyond certification, direct budgetary allocations at both the central (APBN) and regional (APBD) levels are essential. While central government support

provides legitimacy and financial security, local governments are strategically positioned to integrate waqf into regional development planning. Evidence from Mursyidah and Anwar (2024) demonstrates how structured partnerships between local governments, private actors, and waqf organizations—particularly in Islamic boarding schools—can amplify social impact, ensure scalability, and foster sustainable finance models. This resonates with global best practices: in Saudi Arabia, for example, the establishment of a dedicated ministry for waqf affairs has proven to be a critical success factor in embedding waqf within national development agendas (Bachri et al., 2024).

These findings also echo theories of public-private partnerships and institutional pluralism, which underscore the need for cross-sectoral cooperation in managing complex social finance instruments (Scott, 2014). Waqf, when supported by regulatory facilitation, public financing, and inter-agency coordination, can transition from a marginal religious practice to a mainstream instrument of equitable development. The low *W* score (0.168) in this study highlights the contested nature of policy priorities, suggesting that experimental approaches may be needed to identify context-appropriate solutions across different regions.

In sum, the government's role in advancing productive waqf in Jambi extends far beyond regulation. It must serve simultaneously as facilitator, enabler, and partner, abolishing prohibitive certification fees, mobilizing local and national budgets, and fostering inter-agency cooperation. Such efforts will not only legalize and optimize waqf assets but also revitalize them as instruments of public welfare, poverty alleviation, and sustainable socioeconomic development.

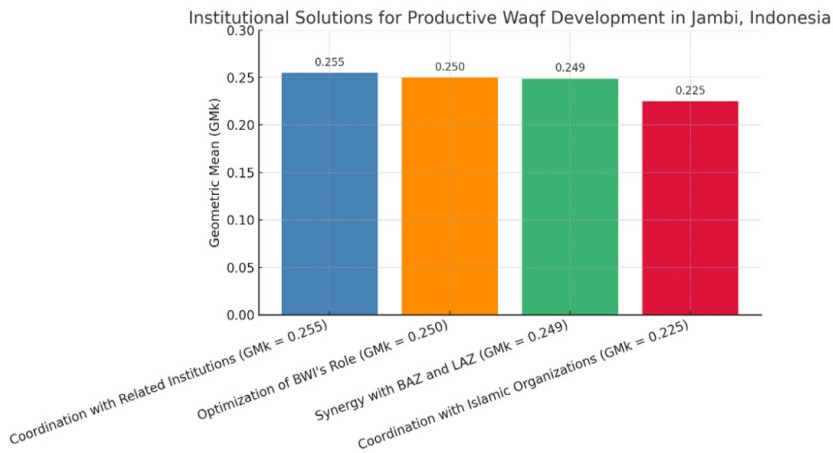
## **Institutional Solutions**

Waqf can significantly contribute to the local economy when its institutional framework is oriented toward the common good. In regions such as Jambi, Indonesia, the fragmented nature of waqf institutions and insufficient inter-institutional coordination have led to the underutilization of waqf assets. Addressing this requires not only internal institutional optimization but also broader strategic collaboration with stakeholders across the economic, social, and religious spectrum. In this context, “institutions” encompass a range of entities, including regional economic and commercial groups, governmental bodies such as the Indonesian Waqf Board (BWI), Amil Zakat institutions (BAZ and LAZ), and Islamic mass organizations.

The prioritization of institutional interventions was analyzed using the geometric mean (GMk) method (Figure 9). The analysis indicates that the most

urgent action is to coordinate with relevant external parties (GMk = 0.255), followed closely by collaboration with Islamic organizations (GMk = 0.225), enhancing synergy with BAZ and LAZ (GMk = 0.249), and fully operationalizing BWI at the provincial level (GMk = 0.250). These results reflect a nuanced perspective among waqf experts, as evidenced by the low Kendall's coefficient of concordance ( $W = 0.188$ ), indicating diversity in opinions regarding the optimal path for institutional reform.

**Figure 9.** Institutional Solution



One key finding emphasizes the strategic necessity of collaborating with commercial enterprises. Many *nazirs* in Jambi lack sufficient entrepreneurial capacity and business networks, limiting the professional growth and revenue potential of waqf assets. Strategic partnerships with financial institutions, microfinance platforms, or social entrepreneurs could transform waqf assets into sustainable economic resources. This finding aligns with Candra and Rahman (2010), who demonstrated that collaboration between waqf institutions and commercial entities enhances the performance of waqf-based initiatives, particularly in the healthcare and education sectors.

The optimization of BWI remains a central concern. While BWI plays a pivotal role in managing and allocating waqf resources nationally, operational and fiscal constraints at the provincial level undermine its effectiveness. This observation resonates with Jahar, who highlighted bureaucratic obstacles as a major challenge in regulatory enforcement and inter-institutional coordination between *nazirs* and

zakat institutions. Addressing these inefficiencies requires strengthening regulatory frameworks and capacity development programs for provincial BWI offices, consistent with principles of effective governance and Islamic economic theory, which emphasizes equitable management of communal wealth (Jahar, 2019).

Enhancing the synergy among BWI, BAZ, and LAZ ranks as the third critical strategy. These organizations share intersecting missions related to public welfare and Islamic philanthropy. Integrated actions across waqf, zakat, and infaq systems not only improve operational efficiency but also minimize redundancies, thereby aligning with sustainable development objectives that prioritize resource optimization and social equity.

Finally, fostering collaboration with Islamic organizations serves to build community trust and encourage participation in waqf initiatives. Leveraging the social credibility and wide networks of established Islamic institutions can facilitate community engagement and expand the reach of waqf projects. In combination, these strategies create a holistic institutional ecosystem in which waqf assets are effectively mobilized to support fair economic growth rather than remain underutilized.

By situating these findings within a conceptual model (Figure 9), the relationships between institutional challenges and solutions become clearer. The model not only highlights the cause-and-effect linkages, e.g., low *nazir* capacity leading to underutilized assets, mitigated by external collaboration, but also connects practical recommendations to theoretical foundations, including capacity development theory, institutional economics, and principles of Islamic social finance. Comparative analysis with studies in other Indonesian regions indicates that while challenges such as bureaucratic inefficiency and limited *nazir* capacity are common, the strategic prioritization of external collaboration and multi-institutional synergy in Jambi is a distinctive contribution of this research.

In conclusion, institutional reform in Jambi's waqf sector requires both internal optimization and extensive collaboration with external stakeholders. Only through coordinated, strategic, and theoretically grounded interventions can waqf assets transform from static repositories into dynamic instruments of equitable economic development.

## Conclusion

This study concludes that productive waqf management in Jambi, Indonesia, faces multifaceted challenges, including limited human resource capacities among

*nazirs*, institutional weaknesses, and insufficient government support. By applying the Analytic Network Process (ANP), this research has systematically identified and prioritized these critical factors, providing empirical clarity on the need for capacity development, institutional optimization, and enhanced government involvement. The study contributes to the literature on Islamic social finance by integrating the ANP method to develop a prioritized, evidence-based framework for productive waqf management. This methodological approach not only offers a practical tool for decision-making but also expands the theoretical understanding of waqf as a socioeconomic instrument within the broader Islamic finance ecosystem. The findings suggest that revitalizing waqf assets requires a holistic strategy that combines strengthening human capital, institutional synergy, and regulatory support, in line with the principles of Islamic economics and sustainable development.

This study offers several key recommendations. Regulators, particularly the Ministry of Religious Affairs and BWI, should strengthen capacity-building for *nazirs* (waqf managers) and improve regulatory frameworks for waqf certification and monitoring. Islamic financial institutions are encouraged to build partnerships with waqf organizations through technical support and financing models, while local governments can provide incentives and enhance coordination among relevant institutions to support productive waqf initiatives.

Theoretically, this study contributes by proposing a framework for productive waqf management that integrates human capital, institutional, and regulatory aspects, supported by the Analytic Network Process (ANP) as a rigorous analytical tool. Future research should focus on evaluating the socioeconomic impact of these models, conducting comparative studies across regions, and examining the long-term effects of waqf-based interventions on community empowerment and development.

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