

Challenges In Developing Productive Waqf Based On Masjid In Indonesia Using Analytic Network Process (ANP)

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Abstract

The purpose of this study is to analyze the priority problems and main solutions in the development of mosque-based productive waqf. The method used in this research is the Analytic Network Process (ANP). Respondents in this study came from practitioners and experts in Waqf. The results of this study indicate that after analyzing the results of interviews with expert resource persons and mosque managers. The priority problem in human resources is the ta'mir's understanding of productive waqf is still lacking with a geometric mean value shown of 0.46 while for institutional and government problems it shows that the lack of BWT's role in socializing and educating about productive waqf and local government is also less than optimal. Meanwhile, the priority solution is to provide education for productive waqf and its management for all ta'mir mosques and BWI also provides assistance and the government also provides support in the form of policies that can encourage the development of mosque-based productive waqf.

Keywords: Productive Waqf, Masjid, ANP

Introduction

ne of the strengths of Islamic civilization is waqf. Even more than that, the cost of developing the state in the golden age of Islam, be it the social, economic, cultural sectors were all borne by waqf (Alhabsyi. et.al, 2021). In Islamic history, waqf has been known

¹ Alhabshi, Syed Musa, Isnan Hari Mardika, and Saiful Anwar. "Sustainability of Waqf Muhammadiyah: A Historical Study from Past to Present." *The International Journal* ... 4, no. 1 (2021): 41–54. https://ejournal.upi.edu/index.php/thejobsreview/article/view/36486.

since the time of the Prophet sallallaahu 'alaihi wa sallam. Shari'a waqf was revealed after the Prophet Muhammad emigrated to the city of Medina, namely in the 2nd year of hijrivah. At that time, wagf had been managed productively, such as wagf land in the Khaibar area which was donated by Umar bin Khattab radiyallaha'anhu.²

At the time of the Prophet, the first productive waqf was introduced by Uthman bin Affan, when he bought Bi'ru Ruma belonging to the Jews. And from the well, many irrigate the date palm plantations so that the results can meet the needs of orphans and the poor.³ It is said that to this day the benefits of the wagf can still be enjoyed by Muslims. On the other hand, at the time of Caliph Harun Ar Rashid, the scientific development among Muslims was extraordinary.⁴ Even in Baghdad there is the largest library in the world, namely Baitul Hikmah. This library is a form of Islamic waqf that is second to none, so that it reaches the glory level of science. Continuing history in the State of Egypt, there is a large university called Al Azhar.⁵ This educational institution has thousands of students who are all funded by wagf proceeds. All students are free to study at the University. And this is a wealth of value that is second to none in this world.⁶ Even the western world can't afford to do things like Al Azhar Cairo, even more so Studying in the western world is getting more expensive.

Indonesia is a country with the largest Muslim population in the world. In addition, one of the most potential Islamic economic instruments in Indonesia to improve people's welfare is wagf. According to Yusuf Kalla, the chairman of the Indonesian Mosque Council, said that the number of mosques or prayer rooms in Indonesia currently reaches 1 million.7 So talking about wagf, almost every

² Syarief, Elza. "Research in Business & Social Science Optimization of Waqf Land Management in Indonesia" 10, no. 2 (2021): 270-83.

³ Ascarya, Ascarya, Muhamad Nadratuzzaman Hosen, and Siti Rahmawati. "Designing Simple Productive Waqf Models for Indonesia." International Journal of Ethics and Systems, 2022. https://doi.org/10.1108/IJOES-07-2020-0101.

⁴ Djayusman, RR, Afif, M, Triyawan, A, & ... (2017). Analisis Strategi Penghimpunan Dana Zakat, Infak, Dan Sedekah (Studi Kasus Di LAZ Ummat Sejahtera Ponorogo). Islamic Economics ..., academia.edu, https://www.academia.edu/download/81393062/pdf_29.pdf

⁵ Kasdi, Abdurrohman. "The Empowerment of Productive Waqf in Egyptian Al-Azhar for Education and Its Relevance to Be Implemented in Indonesia." International Journal of Mechanical Engineering and Technology 9, no. 11 (2018): 1839-51.

⁶ Abdullah, Agung. "Waqf and State Interference: A Phenomenology Study in Al-Azhar University, Egypt." Journal of Finance and Islamic Banking 3, no. 1 (2020): 38-56. https://doi.org/10.22515/jfib.v3i1.2625.

⁷ Syaikhu, Norwili, Maimunah, and Laili Wahyunita. "The Empowerment of Infaq

mosque or prayer room in Indonesia has an infaq box, and there are still many who make the results of the infaq as writing on the bulletin board that has not been productive or distributed. Whereas the number of mosque infaq is on average more than one million per month.

There are many Muslims whose waqf is only a place of worship, which then the takmir find it difficult to take care of it. Because of the understanding of Muslims that waqf is just a graveyard, prayer room or breaking and so on. According to the Indonesian Ministry of Religious Affairs' statistics data, most of the waqf are in the form of places of worship,⁸ 68%, while educational facilities are 8.5%, graves are 8.4% and others are 14.6%.

Based on data obtained from the Ministry of Religion of the Republic of Indonesia, it shows that the management of waqf land in Indonesia is still not leading to economic empowerment because most of the land waqf are still in the form of direct waqf (consumptive). This can be seen that the use of waqf land is still dominated for mosques (45.00%), prayer rooms (28.50%), meals (4.66%), schools (10.46%), Islamic boarding schools (3.67%), and other questions (8.30%).

The current use of waqf is mostly seen from a social point of view, but it does not have a positive effect on the community's economy. Even though the government has supported the production of waqf by issuing Law Number 41 of 2004 concerning Waqf and also Indonesia Government's Legal Number 42 of 2006 concerning the Implementation of Law Number 2004 concerning Waqf, which regulates new problems, such as processing waqf assets must be productive and the allocation is detailed in detail. clear.

In essence, waqf is something that must be productive that produces economic value, as the Prophet sallallahu 'alayhi wa sallam said to Umar, "If you like, you hold (mainly) the land and you give alms (results)". ibn 'Umar said, "So, 'Umar gave the land (by requiring) that the land was not sold, not donated, and not bequeathed, namely to the poor, relatives, riqob (servants), sabilillah, guests and ibn sabil.

and Waqf Evaluation in Light of Maqasid Al-Sharia Perspective in Mosques in Palangka Raya, Indonesia." *Samarah* 5, no. 2 (2021): 1003–20. https://doi.org/10.22373/sjhk.v5i2.8997.

⁸ Rusanti, Ega, A Syathir Sofyan, Muhammad Yasin Suqri, and Nikma Sandewi. "Kaften: Productive Waqf Asset Development Applications To Support The" 7, no. 1 (2021): 13–25.

⁹ Djumeno, Lutfi Djoko, and Fahrul Fauzi. "Innovation For Empowerment Of Waqf Land Right: Comparative Analysis Of Legal Aspects Of Waqf Land And Land With Right", 7, No. 4 (2021): 1–12.

." It is not sinful for the person who manages to eat from the land (produced) in a natural manner or to feed a friend.¹⁰

Many people only understand one hadith "Whoever builds a mosque, Allah will build a house for him in heaven". 11 You can imagine if Muslims knew about the nature and benefits of productive waqf. For example, a Ruko is built, then from these results other wagfs are gathered, thousands of mosques will be built and not just one mosque. It can even produce other productive endowments that are beneficial for the welfare of this people.

So from the background of the problem above, the researcher wants to examine the problem of unraveling the development of mosque-based productive wagf: the Analytic Network Process (ANP) Method Approach. The results of the analysis show that the low competence and lack of professionalism of Nazhir is a priority for the internal problems of waqf managers. Meanwhile, the priority of external problems is the lack of understanding of the wakif regarding the wakif regarding waqf. The solution to this internal priority is to increase the competence, coaching and mentoring of Nazhir. The strategy for the short term can be done by conducting socialization and education about waqf to all elements.

Theoretical of Framework The Concept of Waaf

Waqf (Muslim endowment) denotes a classical mechanism of perpetual Islamic charity. Among the major objectives of Waqf include helping the poor, pauper, indigents and serving charitable purposes. Generally, for a Waqif (the endower) the motivation for creating a Waqf originates from his/her religious conviction which promises him/her of continuous spiritual reward for such a charitable giving. One of the shadaqah Jariyah is waqf. The waqf framework has unique characteristics because of its flexibility to help all the needs of the

¹⁰ Faturohman, Taufik, Muammar Farras, Ar Rasyid, Raden Aswin Rahadi, Asep Darmansyah, and Kurnia Fajar Afgani. "The Potential Role of Islamic Social Finance in the Time of COVID-19 Pandemic." Review of Integrative Business and Economics Research 10, no. 1 (2021): 95-105. http://buscompress.com/uploads/3/4/9/8/34980536/riber_10-s1_10_u20-063_95-105.pdf.

¹¹ Imawan, Dzulkifli Hadi, M Muslich K S, and Muhammad Roy R Purwanto. "Islamic Philanthropy and Civil Society Development Solutions in Indonesia." Proceedings of the 2nd Southeast Asian Academic Forum on Sustainable Development (SEA-AFSID 2018) 168 (2021): 416–19. https://doi.org/10.2991/aebmr.k.210305.078.

people, more than that, wagf becomes shadagah which has an appeal to Muslims because of the flexibility and reward that waqf will get in the hereafter.12

Shariah, which introduced the conceptual underpinnings of Waqf and promoted its institutional character, has envisioned a set of goals and objectives to be fulfilled through Waqf institution. A review of literature on Wagf reveals that Wagf is primarily envisaged to function in a way that its benevolent character provides a gracious coverage to all those who may have been left underprivileged or financially excluded. By spreading its wings of magnificence, Waqf is believed to bring about inclusive growth and prosperity. Thus, by applying Waqf in corroboration to its objectives, an integrated pitch for inclusive growth can be drawn and developed.

The role and contribution of Wagf have been critical in the development of Islamic civilization. Historical accounts are replete with the stories of how the institution of Wagf played a cardinal role in almost every aspect of development in Islamic societies. In other words, right from the first century after Hijrah (AH) to the beginning of the thirteenth century, AH, the involvement of Waqf has been indispensable in financing a plethora of social, religious as well as developmental needs of Muslim communities.¹³

The inclusive nature of Waqf has always had some appeal for various stakeholders of Muslim societies. Waqf offers benefits to almost all strata of society. In general, potentially for every individual, there is a scope of benefitting from Waqf in two capacities; as an endower or as a beneficiary. 14 The underlying philosophy of Islamic non-obligatory charities, in general, is to ensure the supply of necessities voluntarily. The role of Waqf in this context is relatively more prominent. The

¹² Abdullah, Agung. "Waqf and State Interference: A Phenomenology Study in Al-Azhar University, Egypt." Journal of Finance and Islamic Banking 3, no. 1 (2020): 38-56. https://doi.org/10.22515/jfib.v3i1.2625.

¹³ Afif, M, Triyawan, A, Huda, M, Sunjoto, AR, & Fajaruddin, A (2021). Optimalisasi Pengelolaan Filantropi Islam Berbasis Masjid., books.google.com, https://books. google.com/books?hl=en&lr=&id=mAlGEAAAQBAJ&oi=fnd&pg=PA31&dq=%22andi+triyawan%22&ots=cfcpe7R8z5&sig=ua5dtJYD558sMN1xLP0V9V_lK8c

¹⁴ Triyawan, A (2017). Analisis faktor-faktor yang mepengaruhi muzakki membayar zakat di BAZNAS Yogyakarta. Islamic Economics Journal, researchgate.net, https:// www.researchgate.net/profile/Andi-Triyawan/publication/356602466_Analisis_faktor-faktor yang mepengaruhi muzakki membayar zakat di BAZNAS Yogyakarta/ links/61a4494e6b9a6f09670da4c5/Analisis-faktor-faktor-yang-mepengaruhi-muzakki-membayar-zakat-di-BAZNAS-Yogyakarta.pdf

need-oriented approach of Wagf makes it relevant in all contexts. The institution of Waqf caters to the existing socio-economic needs of individuals, families as well as the society as a whole.

Previous Research

Mohammad Tahir Sabit Haji Mohammad wrote a scientific article entitled Towards an Islamic Social (Wagf) Bank in the International Journal of Trade, Economics and Finance explaining that the importance of establishing a Waqf Bank in order to help the poor and underprivileged who incidentally are unbankable so they can do better.15

Hari Candra wrote about Wagf Investment: A Case Study Of Dompet Dhuafa Republika, Indonesia explaining the productive waqf applied by Dhompet Dhuafa related to waqf assets investment in financial institutions such as BMT. DD tries to cooperate with investment activities with low risk of loss. On the other hand, it also carries out Equity Participation with Baitul Mal wat Tamwil (BMT) using a mudarabah contract where DD acts as a partner; partnerships through mudarabah or musyarakah contracts in small and mediumsized industries such as the micro noodle industry, livestock village and others.16

Nurul Huda wrote a research entitled Problems, Solutions and Strategies Priority for Waqf in Indonesia, explaining that the main problem of waqf in Indonesia lies in the aspect of the takmir profession which is not the main profession. Then the second problem lies in the lack of socialization about waqf regulations so that many wakifs do not understand waqf. So the solution offered in the takmir problem is changing from an individual to an institution. And the solution to the problem of regulators is to create a harmonious relationship between da'wah and institutions.17

¹⁵ Mohammad, Mohammad Tahir Sabit Haji. "Towards an Islamic Social (Waqf) Bank." International Journal of Trade, Economics and Finance 2, no. 5 (2011): 381-86. https:// doi.org/10.7763/ijtef.2011.v2.135.

¹⁶ Candra, Hari, and Asmak Ab Rahman. "Waqf Investment: A Case Study of Dompet Dhuafa Republika, Indonesia." Jurnal Syariah 18, no. 1 (2010): 163-90.

¹⁷ Huda, Nurul, Nova Rini, Yosi Mardoni, Khamim Hudori, and Desti Anggraini. "Problems, Solutions and Strategies Priority for Waqf in Indonesia." Journal of Economic Cooperation and Development 38, no. 1 (2017): 29-53.

Salman Ahmed Shaikh wrote a research entitled Application of Waqf for social and development finance, explaining that in most Muslim countries often experience income deficits, the government is weak in collecting taxes. So then waqf institutions move to provide solutions to the gaps that occur. Due to the flexible rules in Waqf, it makes it easier for waqf assets to be productive so that they can provide wider social benefits.

Research Method

In this study, the data used are primary data obtained from in-depth interviews with experts and practitioners, who have an understanding of the issues discussed. Followed by filling out the questionnaire at the second meeting with the respondents. The selection of respondents in the study was carried out by considering the respondents' understanding of cash waqf problems in Indonesia. The number of respondents in this study consisted of five experts and practitioners with competent considerations. The requirement for valid respondents in the ANP is that they are people who master or are experts in their fields. 18 Therefore, the respondents selected in this survey are experts/researchers of Islamic economics and practitioners working in the world of waqf and cash waqf.

This research is a qualitative-quantitative analysis research which aims to capture a value or view represented by sharia experts and practitioners on the issue of cash wagf in Indonesia. The analytical tool used is the ANP method and is processed using the "Super Decision" software. The Analytic Network Process (ANP) is also a mathematical theory that is able to analyze the effect with an approach of assumptions to solve the form of the problem.¹⁹ This method is used in the form of a solution with consideration of the adjustment of the complexity of the problem by parsing the synthesis accompanied by a priority scale that produces the greatest priority effect. ANP is also able to explain the model of dependence factors and their feedback systematically. Decision making in the ANP application is by considering and validating empirical experiences.

¹⁸ Saaty, Rozann. "A Validation of the Effectiveness of Inner Dependence in an ANP Model," 2013. https://doi.org/10.13033/isahp.y2013.009.

¹⁹ Astuti, Henik Hari, and Hendri Tanjung. "Analysis of Nazhir Accountability Implementation in Empowerment of Productive Waqf in Indonesia." Tazkia Islamic Finance and Business Review 13, no. 1 (2019): 63-80. https://doi.org/10.30993/tifbr.v13i1.199.

ANP Platform

ANP has four axioms that form the basis of the theory, including:

- 1. Reciprocal; This axiom states that if PC(EA,EB) is the comparison value of the pair of elements A and B, judging by the parent element C, which indicates how many times more element A has than element B, then PC(EB,EA) = 1/ Pc(EA,EB). For example, if A is five times larger than B, then B is 1/5 of A. Homogeneity; states that the elements compared in the ANP framework structure should not have too large a difference, which can lead to greater errors in determining the assessment of supporting elements that influence decisions.
- 2. Priority; namely absolute weighting using an interval scale [0.1] and as a measure of relative dominance.
- 3. Dependence conditions; It is assumed that the arrangement can be composed into components that form part of a cluster.

Table 1: Definition of Rating Scale and Numerical Scale

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

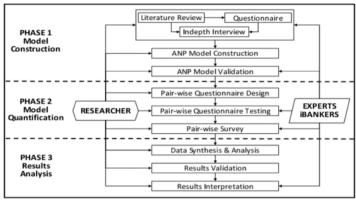
Source: Saaty, 2006

Research Stages

The stages in the ANP method include:

1. Model Construction

Figure 1; Steps of Research



Source: (Ascarva, 2010)

The construction of the ANP model is based on a theoretical and empirical literature review and provides questions to experts and practitioners of cash waqf as well as through in-depth interviews to examine information more deeply to get to the real problem.

2. Model Ouantification

The quantification stage of the model uses questions in the ANP questionnaire in the form of pairwise comparisons between elements in the cluster to find out which of the two has the greater influence (more dominant) and how big the difference is through a numerical scale of 1-9. The data from the assessment results are then collected and inputted through super decision software to be processed so as to produce outputs in the form of priorities and supermatrixes. The results of each respondent will be inputted into a separate ANP network.²⁰

3. Synthesis and Analysis

The data from the assessment results in the questionnaire that has been filled out by the respondent is then collected and inputted through Super Decision software for processing so as to produce outputs in the form of priorities and supermatrixes. Then the

²⁰ Saaty, Rozann. "A Validation of the Effectiveness of Inner Dependence in an ANP Model," 2013. https://doi.org/10.13033/isahp.y2013.009.

data from the Super Decision software is searched for the geometric mean (GMk) value and calculates the value of Kendall's coefficient of concordance which is a tool for calculating rater agreement using Microsoft Excel.

a. Geometric mean

To find out the results of the assessments from the experts and determine the results of opinions in one group, an assessment was carried out by calculating the geometric mean. Questions in the form of pairwise comparisons from experts will be combined to form a consensus. Geometric mean is a type of average calculation that shows a certain tendency or value which has a formula.²¹

b. Rate Agreement

Rater agreement is a measure that shows the level of conformity (agreement) of the respondents to one problem in one cluster. The tool used to measure rater agreement is Kendall's coefficient of concordance (W; 0 < W). W = 1 indicates a perfect match, while the W value of 0 or getting closer to 0 indicates a discrepancy between respondents' answers or varied answers. The steps in calculating the rater agreement are that the data is transposed, then sorted by rank and the W value is calculated.²²

Data analysis

Human Resources Problem

The human resources referred to here are wakif, nadzir, and actors who are related to other wagf. Human resources have a very important role in developing waqf because they are waqf developers. The results of data management show that the main priority in the aspect of human resource problems is that ta'mir's understanding is still lacking with a geometric mean (GMk) value of 0.46. The second priority problem in the aspect of human resources is that Nazhir is less creative with a geometric mean (GMk) value of 0.22. The third priority problem is that Nazhir's managerial ability is still low with a

²¹ Ascarya, Ascarya, Muhamad Nadratuzzaman Hosen, and Siti Rahmawati. "Designing Simple Productive Waqf Models for Indonesia." International Journal of Ethics and Systems, 2022. https://doi.org/10.1108/IJOES-07-2020-0101.

²² Saaty, Rozann. "A Validation of the Effectiveness of Inner Dependence in an ANP Model," 2013. https://doi.org/10.13033/isahp.y2013.009.

geometric mean (GMk) value of 0.31.

0,5 0.45 0.4 Nazir has less of 0,35 know ledge 0,3 0.25 Nazir less cre at ivity 0,2 0.15 ■ Nazir Less 0,1 Management 0.05 Problem of Human Resources

Figure 2: Human Resources Problem

The rater agreement calculation produces Kendall's coefficient of concordance or W value of 0.008579. This shows that the biggest problem regarding the development of mosque-based productive waqf is that Nazir's understanding (in this case the ta'mir) about productive waqf is still lacking.

Institution's Problems

The institutions referred to here are institutions related to waqf, such as BWI, Nazhir institutions, BAZNAS, and other institutions related to waqf. The results of data management show that the main priority in the aspect of institutional problems is the lack of BWI's role in providing education and socialization with a geometric mean (GMk) value of 0.43. The second priority is on the aspect of the problem of lack of guidance and assistance with a geometric mean (GMk) value of 0.29. The third priority is on the aspect of the problem of the lack of comparative studies to related agencies with the geometric mean (GMk) value of 0.29.

0,5
0,4
0,3
0,2
0,1
0
Institution's Problem

Less of BWI' Role

Less of Guiding and Supervising

Less of Comparating Study

Figure 3: Institution's Problem

The rater agreement calculation produces Kendall's coefficient of concordance or W value of 0.008625. This shows that the biggest problem in terms of institutions regarding the development of mosquebased productive waqf is the lack of BWI's role in the development of mosque-based productive waqf, both in regulations and permits related to waqf.

Government Issues

The government is the apparatus of the Unitary State of the Republic of Indonesia consisting of the President and the ministers. The results of data management show that the main priority in the aspect of government problems is that the role is not optimal with a geometric mean (GMk) value of 0.68. The second priority on the government aspect is the problem of very low coordination with a geometric mean (GMk) value of 0.32.

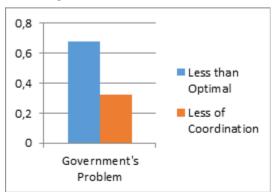


Figure 4: Government Issues

The rater agreement calculation produces Kendall's coefficient of concordance or W value of 0.187359. This shows that the biggest problem regarding the development of mosque-based productive waqf is the not yet optimal role and support and the lack of facility assistance in developing mosque-based productive waqf.

Figure 5: Problem Prioritization
PROBLEM PRIORITIZATION

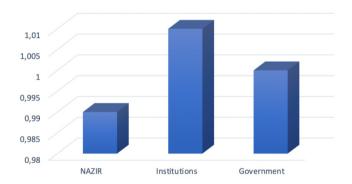
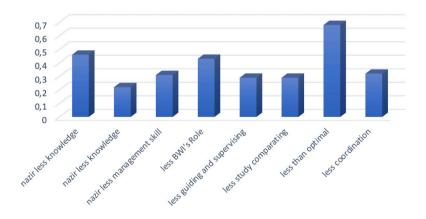


Figure 6: Problem Aspects Prioritization
PROBLEM ASPECTS PRIORITIZATION



Human Resources Solution

The human resource solution referred to here is a solution that can be given to overcome the human resource problems that have been

described previously. The main solution priority in the aspect of human resources is the optimization of roles and functions for ta'mir with a geometric mean (GMk) value of 0.60. The second priority solution in the aspect of human resources is to provide guidance and assistance with a geometric mean (GMk) value of 0.40.

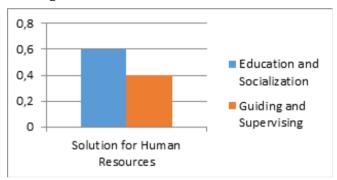


Figure 7: Solution for Human Resources

The rater agreement calculation produces a Kendall's coefficient of concordance or W value of 0.008625. This shows that the greatest level of solution regarding the development of mosque-based productive waqf is to optimize the role and function of the mosque's ta'mir by providing education and socialization, as well as coaching and mentoring such as comparative studies to mosques that are already developed.

Institutional Solution

The institutional solution referred to here is a solution that can be given to overcome the institutional problems described previously. The main solution priority in the institutional aspect is the optimization of the role and function of BWI with a geometric mean (GMk) value of 0.57. The second priority solution is to synergize with mosques with a geometric mean (GMk) value of 0.42.

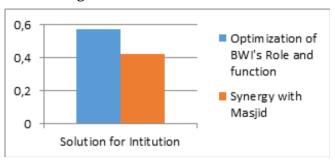


Figure 8: Institutional Solution

The rater agreement calculation produces a Kendall's coefficient of concordance or W value of 0.04794. This shows that the highest level of solution regarding the development of mosque-based productive waqf is Lack of Support and Role by optimizing the role and function of BWI as well as synergies with mosques.

Government Solutions

The government solution referred to here is a solution that can be given to overcome the government problems that have been described previously. The main solution priority in the aspect of governance is to increase the support and role of local governments in the development of mosque-based productive waqf with a geometric mean (GMk) value of 0.67. The second priority solution is the exemption of waqf land certificate fees with a geometric mean (GMk) value of 0.34.

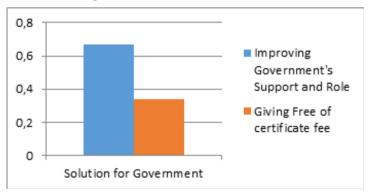


Figure 9: Government Solutions

The rater agreement calculation produces a Kendall's coefficient of concordance or W value of 0.084007. This shows that the greatest level

of solution regarding the development of mosque-based productive waqf is Increasing Government Support and Role by waiving the fee for waqf land certificates.

Figure 10: Solution Aspects Prioritization

SOLUTION ASPECTS PRIORITIZATION

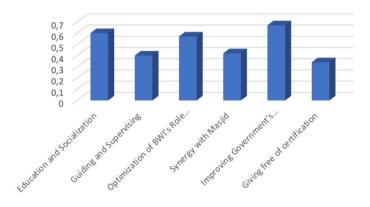
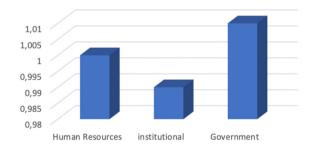


Figure 11: Solution Prioritization

SOLUTION PRIORITIZATION



Conclusion

After analyzing the results of interviews with expert resource persons and mosque managers. The priority problem in human resources is the ta'mir's understanding of productive waqf is still lacking with a geometric mean value shown of 0.46 while for institutional and government problems it shows that the lack of BWI's role in socializing and educating about productive waqf and local government is also less than optimal. Meanwhile, the priority solution

is to provide education for productive waqf and its management for all ta'mir mosques and BWI also provides assistance and the government also provides support in the form of policies that can encourage the development of mosque-based productive waqf.

Suggestions

- To the takmir of the mosque to close ranks and try to dig deeper into knowledge about productive waqf and to establish cooperation with other mosque ta'mir.
- To BWI to create a database of mosques in Indonesia and make regular coordination so that all mosques are connected to each other. That way it will be easier to coordinate and develop productive waqf.
- 3. The government should provide direct assistance to underdeveloped mosques through the village government.

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