Finding Solutions for Productive Waqf Management in Indonesia

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Waqf has a contribution to the economic development of a country, which can reduce government spending, equalize income distribution, reduce poverty and can increase economic growth. However, at present the potential for waqf has not been used optimally in Indonesia. There are many factors that cause not optimal management of waqf, therefore the author tries to analyze the management of productive waqf in Indonesia seen from 3 elements: problem elements, strategic elements, and institutional / stakeholder elements using Interpretive Structural Modeling (ISM) and the Delphi method. The results of this study of elements of problems which are the highest ranks are the less of educational or public understanding of waqf, less of public trust in Nazhir institutions and weak political will of authority holders. While the highest ranking of the elements of the strategy is the support of regulations / legislation on law. Then the highest rank of the related institutional elements are BWI, Ministry of Religious Affair (MoRA), and DSN-MUI.

Keywords: Waqf Management; Indonesia; Productive Waqf; ISM; Delphi

INTRODUCTION

Waqf, also spelled as wakf or waqaf, is an Islamic concept referring to the act of endowing or dedicating a specific asset or property for a religious, charitable, or philanthropic purpose. The person making the endowment is called a "waqif" or "wakif." The endowed property can include land, buildings, money, or other valuable assets. The primary objective of waqf is to ensure that the benefits generated from the endowed property are used to support religious, educational, social, or charitable causes in perpetuity. Common examples of waqf include the establishment of mosques, schools, hospitals, orphanages, and other institutions that serve the community.

Waqf has a contribution to the economic development of a country, which can reduce government spending, equalize income distribution, reduce poverty and can increase economic growth. However, currently the potential of waqf has not been optimally utilized in Indonesia (Sa'adah, 2016).

Indonesia, with its majority Muslim population and vast territory, has enormous waqf potential. With a projected population for 2010-2035 by the Central Bureau of Statistics (BPS) in Statistics Indonesia 2017 of 258,705 people in 2016. BPS also mentioned that 87.18 of them are Muslims. However, the potential and assets of waqf have not been optimally utilized and managed in a productive direction.

Based on data obtained from the Indonesian Ministry of Religious Affairs in 2019, Indonesia has waqf land assets of 49,341.80 hectares spread across 363,164 locations with a total of 226,233 certified waqf. The use of waqf land is still mostly in the form of direct waqf (consumptive), so that the impact is less positive on the economic life of the community and its utilization is only seen from a social perspective, which shows that most of the use of waqf land in Indonesia is less directed towards empowering the people's economy and tends to be for common worship activities, such as for mosques, musholla, schools, boarding schools, and tombs (SIWAK 2019).

Unlike the Middle Eastern countries, which are very advanced and modern in the management of waqf. They have ventured into food production, real estate, textiles, even hotels and other productive sectors. Whereas movable objects, such as money, are essentially also a form of waqf instrument that is allowed in Islam. Currently, among the public, the term cash waqf has emerged, pioneered by M. A. Mannan, an economist from Bangladesh (Wadjdy, 2007).

If the waqf land is managed productively, it will become a huge asset for the ummah and the proceeds can be used for public welfare and sustainable development (Rusydiana et al., 2023). However, the credibility of waqf institutions is being debated by many due to poor management and administration of waqf properties (Ihsan, 2011). A survey conducted in Jakarta and West Java found that most people do not have much trust in existing public waqf institutions. This is because many waqf management committees are involved with large property donations (Masyita, 2005).

There are many factors that cause the utilization of waqf assets to not be optimal and even stop. According to data from the Indonesian Waqf Board (BWI), the potential of waqf per year reaches IDR 2,000 trillion with a waqf land area of 420,000 hectares (ha). Meanwhile, the potential of cash waqf can reach around IDR 188 trillion per year. Unfortunately, the poor management system of waqf assets has caused the waqf assets to not be optimally collected and utilized, especially in today's industrial era. The challenge is how to maintain the practice of waqf, as well as develop it to be more beneficial for the community. (BWI, 2019).

Based on this background, the problem formulation of this research is as follows: (1)What are the priority issues of productive waqf management in Indonesia? (2)How to prioritize solutions to overcome the problems of productive waqf management in Indonesia? This question will try to be answered through this study.

THEORY

Definition of Waqf

Waqf is one of the social institutions in Islam that is highly recommended to be used by a person as a source of channeling the sustenance given to him by Allah. Waqf is also a unique economic instrument that bases its function on the elements of benevolence, kindness, and brotherhood. Waqf in the view of the Shariah is holding certain property and preserving it for the benefit of the Ummah, and all uses and desires other than forbidden purposes (Kahf, 1998).

Based on Indonesian legislation, the formulation of the definition of waqf is: (1) Government Regulation No. 28 of 1977, waqf is a legal act of a person or legal entity that separates part of their assets in the form of land and its institutions for the benefit or needs of other people according to Islamic teachings; (2) Law of the

Republic of Indonesia No. 41 of 2004 concerning waqf article 1 paragraph 1, the definition of waqf is the legal action of a waqif to separate and / or submit part of his property to be utilized forever or for a certain time in accordance with his interests for the purposes of worship and / or public welfare according to sharia.

The definition of waqf according to the fiqh experts is as follows:

1.   Imam Abu Hanifah

Waqf is the retention of objects on the property of the person who waqf and donate the benefits for good purposes both now and in the future. In this case, it means that the ownership of the goods remains with the *waqif,* so that the *waqif* can withdraw his waqf property and can sell it, and if the waqif has died, the waqf property will become an inheritance for his heirs (Ministry of Religion, 2006).

2.   Imam Malik

Waqf is not releasing the waqfed property from the ownership of the waqif, the waqif is required to provide benefits from the property and may not withdraw the waqf. Waqf is to prevent the *wakif from* taking actions that can release ownership of the property owned to others (Ministry of Religious Affairs, 2006).

3.   Imam Shafi'i and Ahmad bin Hambal

Waqf is the release of property from the ownership of the waqif to the ownership of the waqf recipient. If the *waqif* dies, the waqf property cannot be inherited by his heirs (Ministry of Religious Affairs, 2006).

Sharia Foundation

1.   The Quran

The first legal basis for waqf is the Qur'an, although the Qur'an itself does not clearly explain waqf, but there are several verses in the Qur'an that are interpreted by the mujtahid scholars as the legal basis for waqf, including:

QS. Al-Baqarah: 267

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ ۖ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ ۚ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ

Meaning:

"O you who have believed, spend (in the cause of Allah) some of what you have earned of good and of what We bring forth from the earth for you. And choose not that which is bad, and spend of it, when you would not take it but with averted eyes. And know that Allah is All-Rich, All-Praised."

2.   Hadith

In a hadith narrated by Abu Hurairah r.a he said that the Prophet Muhammad SAW said:

إِذَا مَاتَ الْإِنْسَانُ انْقَطَعَ عَمَلُهُ إِلَّا مِنْ ثَلَاثَةٍ مِنْ صَدَقَةٍ جَارِيَةٍ وَعِلْمٍ يُنْتَفَعُ بِهِ وَوَلَدٍ صَالِحٍ يَدْعُو لَهُ

Meaning:

"When a person dies, his deeds are cut off except for three things: sadaqah jariyah, knowledge that is utilized, or the prayers of a righteous child" (HR Muslim no. 1631).

Productive Waqf

According to the meaning of the word, *waqf* comes from the Arabic word "*waqofa*" which means to hold something or stop in place (Ali, 1998). The word productive is an adjective derived from the word *product, production, productive* is the meaning of "that produces" or "brings many results" (Poerwadarminta, 1976). It can be interpreted that productive waqf is waqf that brings many results. Whereas in terms, (Qahf, 2005) explains that productive waqf is property that is endowed to be used in production activities and the results are distributed in accordance with the purpose of the waqf.

The Waqf Law does not explain the meaning of productive waqf, except for one provision of an agreement in Article 43 paragraph (2) which states: "The management and development of waqf assets as referred to in paragraph (1) is carried out productively." This means that what is meant by productive management of waqf assets, among others, is by means of collection, investment, production, partnership, investment, industry, shops, trade, agribusiness, mining, technology development, construction of buildings, offices,

educational or health facilities and other businesses that are not contrary to sharia.

Ishom (2014) argues that productive waqf is waqf principal assets that are developed to increase economic and social value for the benefit of Muslims. Productive waqf is only a scheme of managing waqf donations from the community, by making these donations productive, so that they can generate a sustainable surplus.

Thus, productive waqf is a scheme of managing waqf donations from the community, by producing these donations so that they are able to generate a sustainable surplus. Waqf donations can be in the form of movable objects, such as money and precious metals, or immovable objects, such as land and buildings. This productive waqf surplus becomes a source of endowment funds for financing the needs of the people, such as financing quality education and health services (Depag RI: 2008).

Previous Studies

There are several studies on this topic. Wadud (2013) conducted research on Solutions to Productive Waqf Problems in Indonesia. Using the Analiytic Network Process (ANP) method. The results showed that the priority problem from the community aspect is the low awareness of waqf, from the manager aspect is the weak nazir resources, and from the government aspect is the lack of socialization of the waqf Law. Khairunisa et. al (2017) conducted research on Exploring Strategies To Enhance Islamic Banking's Role To Raise Cash Waqf Funds. Using the ISM (Interpretive Structural Modeling) method. The results of this study indicate the importance of legal support to enhance the role of Islamic banks in raising cash waqf, as well as the need for cooperation between related institutions.

Muntaqo (2015) conducted research on Problems and Prospects of Productive Waqf in Indonesia. This problem is motivated by: lack of socialization about waqf, nazir commitment, weak monitoring system, and funding problems. The enactment of the waqf law is believed to be an initial breakthrough in strengthening the prospects of waqf institutions in Indonesia for the better. Purwanto (2017) conducted research on Obstacles in Productive Waqf Management. Using qualitative methods, the results of this study found that the obstacles in productive waqf management are human resources or Nazhir factors, socialization has not been maximized, and financial factors or funds because managing waqf assets requires a lot of funds.

Rusydiana et. al (2019) conducted research on How the Cash Waqf Development Strategy in Indonesia. Using the IFAS EFAS Matrix and SWOT methods, from the results of the IFE analysis the highest rank of weakness is the lack of socialization to the community. And the results of the EFE analysis ranked highest from the threat, namely the relatively weak political will of the authorities.

RESEARCH METHODS

1.   ISM *(Interpretive Structural Modeling)* Method

The concept of ISM was first introduced by J. Warfield in 1973, Warfield (in Rusydiana, 2018) argues that ISM is a computer-assisted learning process that allows individuals or groups to develop maps of complex relationships between various elements involved in complex situations.

The ISM method can be used to describe dependency/relationship relationships and hierarchies between sub-elements, then the results of the analysis with the ISM method are presented in graphical form (Kanungo & Jain, 2009). The aspects involved in the implementation of the model are divided into elements, where each element is decomposed into a number of subelements (Eriyatno 2003; Marimin 2004; Nurani 2010).

Interpretive Structural Modeling (ISM) as applied by Bhattacharya and Momaya (2009), Takkar et.al (2008), Bolanos (2005) is an advanced interactive planning methodology that allows a group of people, working as a team, to develop a structure that defines the relationships among elements in a set. The elements to be structured (such as goals, constraints, problems, etc.) are determined by the group at the beginning of the ISM planning session.

The ISM process starts with system modeling and ends with model validation. In the implementation of the ISM method, discussions with experts (*brainstorming*) are first carried out to capture ideas for organizational development consisting of people who understand the ISM concept.

The first step in ISM processing is to identify elements, connect the developed elements, create a *Structural Self Interaction Matrix* (SSIM) where the variables are made contextual relationships by making one variable *i* and *j* variables. Next is to create a *reachability matrix* (RM) by changing V, A, X and O with numbers 1 and 0.

The last step is to create a *Canonnical Matrix* to group elements at the same level. After there are no more *intersections*, then a model is generated by ISM which is a model for solving problems. From the model, a *directional graph* will then be made, which is a graph of

elements that are directly interconnected and hierarchical levels.

Table 1 Relationship between Sub-Elements of the ISM Technique

No.	Type	Interpretation
1	*Comparative*	• A is more important/bigger/more beautiful than B
2	Statement *(Definitive)*	• A is an attribute of B • A is included in B • A means B
3	*Influence*	• A causes B • A is the cause of B • A develops B • A moves B • A improves B
4	Space *(Spiral)*	• A is south/north B • A above B • A to the left of B
5	*Time Scale*	• A precedes B • A follows B • A has more priority than B

Source: Rusydiana, 2018

Further processing of the *Reachability Matrix* that has met the transitivity rules is the determination of *level partition*. Broadly speaking, the classification of sub-elements is classified into 4 sectors, namely:

▪ Sector 1 : *Weak drivers-weak dependent variables (Autonomous)*. Sub-elements that have little to do with the system.

▪ Sector 2 : *Weak driver-strong dependent variables (Dependent)*. Sub-elements that are not independent.

▪ Sector 3 : *Strong drivers-strong dependent variables (Linkage)*. Sensitive and unstable sub-elements.

▪ Sector 4 : *Strong driver-weak dependent variables (Independent)*. Independent sub-elements, which are the strongest sub-elements and therefore the key sub-elements.

Research applications with the ISM method with the study area of Islamic economics and finance can be found in several studies including: Rusydiana (2018b),

Rusydiana & Nugraha (2018), and Rusydiana & Devi (2018).

2.Delphi Method

The Delphi method is a group process that involves interaction between researchers and a group of experts related to a particular topic, through the help of a questionnaire (Rum & Heliati, 2018). The majority of research using the Delphi method uses questionnaires with Likert scales, preference ranking or a combination. The greater the weight value, the more important the variable (Loe et. al, 2016). There are 3 statistical indicators that are most widely used in the application of the Delphi method, namely the *mean (*average) value, standard deviation, and *interquartile range* (IR). These statistical indicators are used to see the level of convergence of experts. Opinion convergence is the final result of the Delphi method (Sossa et. al, 2019).

The first measure of convergence assessment is when the assessment of all respondents has a standard deviation value of less than 1.5 (<1.5). The standard deviation formula is as follows.

$$s = \sqrt{\frac{\Sigma(x_i - \bar{x}).^2}{n-1}} \quad \text{or} \quad \sqrt{\frac{\Sigma x_i^2 - \frac{(\Sigma x_i)^2}{n}}{n-1}}$$

where:

x = respondent A's answer to the instrument n

$\bar{x}$ = average of respondents' answers to the instrument n

The next measure of convergence assessment is when the assessment of all respondents has an *Interquartile Range* (IR) value of less than 2.5 (<2.5). The calculation of the quartile value formula is as follows.

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

$$Q_2 = x_{(\frac{2(n+1)}{4})}$$

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

If one of the indicators does not meet the requirements, then the variable is declared not convergent or not agreed upon (divergent). Meanwhile, for variables that have reached the requirements, the next step is to rank with the highest average value for each variable that reaches consensus (we call convergent).

ANALYSIS AND DISCUSSION

The sampling method used in this research is *non probability sampling*. *Non probability sampling* consists of *purposive sampling* used for filling out questionnaires with respondents taken from experts and practitioners who understand the issues raised. Experts who became respondents in analyzing positions and roles were selected based on the type of expertise of 7 people consisting of regulators, academics, and practitioners of waqf in Indonesia.

Delphi Method Results

1. Phase I Questionnaire

   At this stage, researchers identified problems that occur related to productive waqf collection in Indonesia, which are seen from the elements of constraints, strategies, and institutions. In the phase I questionnaire, researchers listed and determined the determining variables in the selection of objects related to constraints / problems and strategies, researchers collected as many variables as possible based on the results of the identification of literature studies. As the questionnaire contained in the attachment.

2. Phase II Questionnaire

After determining the determining variables in object selection from the results of the phase I questionnaire, a phase II questionnaire will be carried out to determine the priority of each existing criterion with literature studies and the results of interviews with experts.

The data that has been processed in excel is then searched for the value of standard deviation and *interquartile range* (IR) with statistical calculations from tabulation and seen which one is ranked from the highest priority to the smallest from the results of interviews with respondents in the selection of objects of constraints / problems of productive waqf and productive waqf strategies to be prioritized as the determining object for the questionnaire. The same thing is to prioritize stakeholders who have an interest in the development of productive waqf management in Indonesia.

It can be seen that if the standard deviation is <1.5 then the results are convergent (agreed), otherwise if the standard deviation is >1.5 then the results are divergent (disagreed). Meanwhile, for IR (*Interquartile Range*) if IR <2.5, the results are convergent (agreed) and vice versa if IR>2.5, the results are divergent (disagreed).

3. Phase III Questionnaire

From the statistical results in stage II, the object of a good research questionnaire if the results of standard deviation and IR show convergent-convergent, then that object will be taken by the author in this study, which means that respondents agree with the priority of determining criteria in object selection.

Table 2 Final Results of Phase III Waqf Constraints Questionnaire

No.	Productive Waqf Constraints	Average	Rank	Std. Deviation	IR
1	Lack of Education or Public Understanding of Waqf	9	1	Convergent	Convergent
2	Lack of Public Trust in *Nazir* Institutions	8,8	2	Convergent	Convergent
3	Many Waqf Lands Are Not Registered as Waqf Lands or Have Waqf Land Certificates	8,8	3	Convergent	Convergent
4	Weak *Political Will of* Authority Holders and Limited Budget	8,8	4	Convergent	Convergent
5	The Land Certification Process is Expensive and the Procedure to Obtain Land Status is Difficult	8,6	5	Convergent	Convergent
6	Low Public Awareness	8,4	6	Convergent	Convergent
7	Lack of *Nazir* Professionalism	8,2	7	Convergent	Convergent
8	Lack of Transparency in Waqf Management	7,8	8	Convergent	Convergent
9	Lack of Coordination between *Nazir*, LKS-PWU, and Government	7	9	Convergent	Convergent
10	Weakness of the Law on Trust	6,8	10	Convergent	Convergent
11	Weak Governance System	6,6	11	Convergent	Convergent

Table 3 Final Results of Stage III Waqf Strategy Questionnaire

No.	Productive Waqf Strategy	Average	Rank	Std. Deviation	IR
1	Providing Effective Education and Socialization to the Public on Waqf	9	1	Convergent	Convergent
2	Support Regulation or Law on Trusteeship	8,8	2	Convergent	Convergent
3	Transparency and Accountability at Every Stage of Implementation	8,4	3	Convergent	Convergent
4	Approaching and Fostering Good Relationships Between *Wakif*, *Nazir*, and LKS-PWU	8,4	4	Convergent	Convergent
5	Standardizing the Role of LKS-PWU	8	5	Convergent	Convergent
6	Optimizing the Function and Role of BWI (Indonesian Waqf Board)	7,6	6	Convergent	Convergent
7	Increasing operational and training costs and improving the *Nazir* recruitment system.	7	7	Convergent	Convergent

ISM (Interpretive Structural Modeling) Method Results

1. Element Constraints/Problems

There are 9 elements totally in Interpretive Structural Model method that can be elaborated, starting from the elements of the program objectives to the affected communities. However, in this study only 3 elements were the research objectives. The first element in ISM that will be analyzed is related to the problems faced in managing productive waqf in Indonesia.

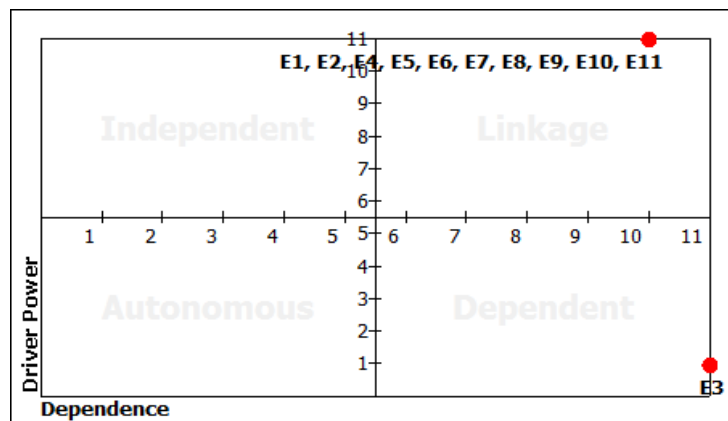The results of ISM processing for the constraints/problems element can be seen from the figure 1.

Figure 1. Constraint/Problems Element

From these results, it can be seen that sub-element (E3) uncertified waqf land is in the dependent group, which means that it has a close relationship with other elements, but is not the main driver of the system or can be interpreted as a result of other elements. The third group is linkage, there are ten sub-elements of constraints or problems included in the linkage group, namely (E1) lack of public education, (E2) lack of public trust, (E4) weak political will of the authorities, (E5) complicated certification procedures, (E6) low public awareness, (E7) lack of nazir professionalism, (E8) lack of transparency in waqf management, (E9) lack of coordination between nazir, LKS-PWU, and the government, (E10) weak waqf law, (E11) weak governance system. Where these sub-elements have a strong driving force and can provide impact and feedback to the system. Structural model of constraint elements or problems which is a tiered structure to facilitate understanding of the substance.
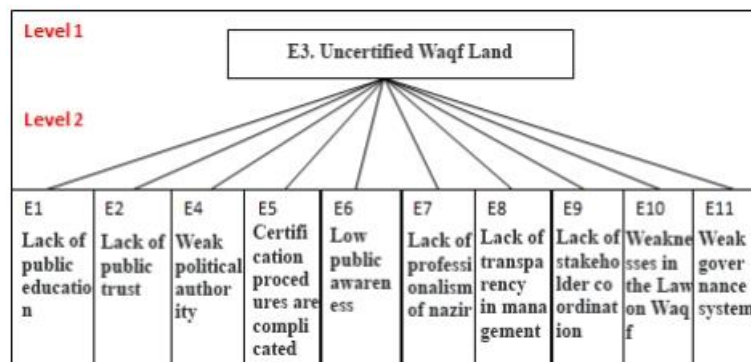

Figure 2. Constraint/Problem Element Structure Model

2. Strategy Elements

The results of ISM processing for strategy elements can be seen from the graph below:
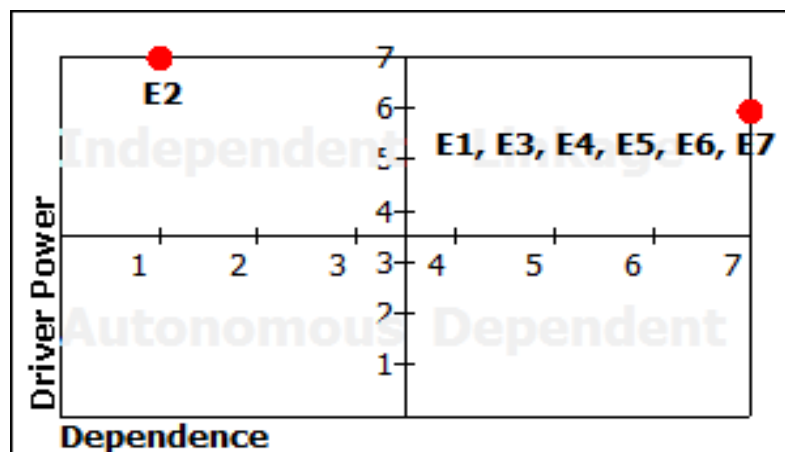

Figure 3. Strategy Element

Thus, for the strategy element, the sub-element (E2) Support Regulation / Waqf Law becomes a key sub-element because it is in the independent sector that can affect other sub-elements. While the rest are in the linkage sector, sub-elements that are in the sector need to get more analysis, because they have a strong driving force and can provide impact and feedback to the system. The structural model of strategy elements is a tiered structure to facilitate understanding of the substance:
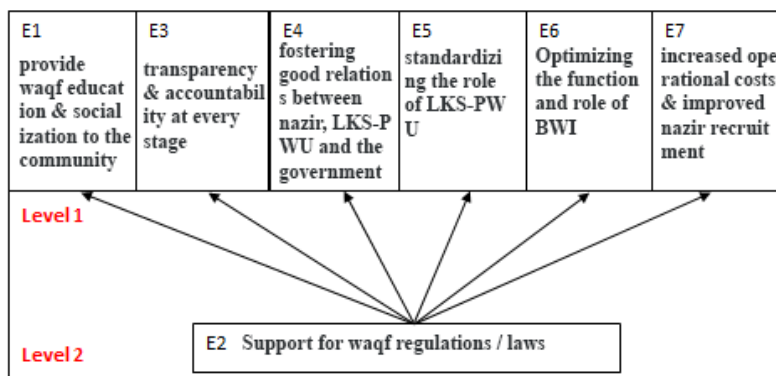

Figure 4. Strategy Element Structure Model

3. Institutional Elements/Stakeholders

The results of ISM processing for the institution/stakeholder element can be seen from the graph below:
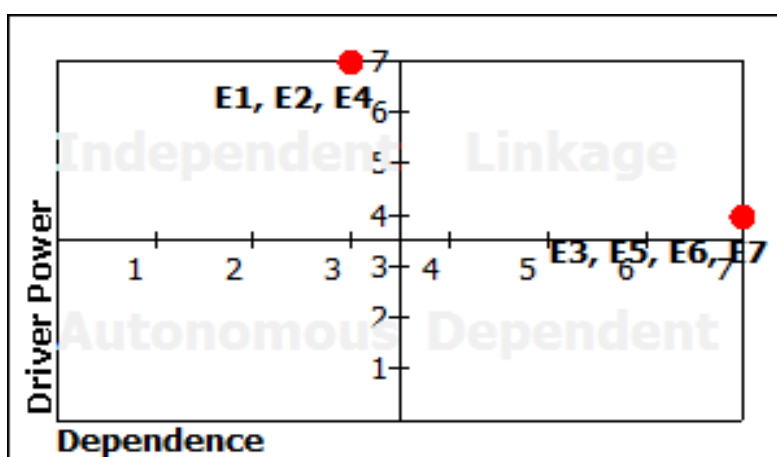

Figure 5. Power-Dependence Driver Matrix Graph of Institutional Elements

The Matrix Graph above explains that none of them are in the autonomous group. From these results it can be seen that none of these elements has a low value of driver power and dependence, meaning that all elements have a relationship with the system. While the sub-elements (E3) LKS-PWU, (E5) Nazir, (E6) Wakif, and (E7) Community are in the dependent group which means they have a close relationship with other elements, but are not the main drivers of the system or can be interpreted as a result of other elements. The independent group is a free variable element that affects other elements if changes occur. The sub-elements included in the independent group are (E1) BWI, (E2) MoRA, and (E4) DSN-MUI, thus they are designated as key sub-elements. The structural model of the strategy element is a tiered structure to facilitate understanding of the substance.

Relevant to the results of research conducted by Rusydiana & Rahayu (2019), Ali et.al (2018), Khairunisa et. al (2017), Hasim et. al (2016) the structural results of the elements of constraints in this study are the most important, namely the lack of socialization of education or public understanding of waqf, if education / socialization about waqf to the public is intensified, the interest and awareness of the community to endow is higher (As-Salafiyah, 2022).

The structural results of the strategy elements, the most important point is the *support of* regulations / waqf laws, this is relevant to the results of research conducted by Rusydiana & Devi (2017). As we must support the

regulations regarding waqf that have been made in order to implement a productive waqf program.

Meanwhile, the structural results of the institutional elements of the most important *stakeholder* points in the sustainability of productive waqf in Indonesia are BWI, Kemenag, and DSN-MUI. BWI and Kemenag coordinate to make rules for the sustainability of productive waqf in Indonesia and monitor the development of waqf collection (Khairunisa et. al, 2017).

Productive waqf refers to a form of waqf where the endowed assets are utilized for economic or commercial activities, with the intention of generating income to support charitable or social causes. Unlike traditional waqf, where the endowed property might be a mosque, school, or hospital, productive waqf involves using the assets in a way that produces financial returns.

The idea behind productive waqf is to ensure sustainable funding for charitable or social projects by making the waqf assets work in a way that generates ongoing revenue. This approach allows for the economic development of the community while simultaneously addressing social and charitable needs.

It's important to note that the principles governing productive waqf activities should align with Islamic finance and ethical considerations. The management and administration of productive waqf assets are typically overseen by trustees or administrators who ensure that the income generated is used in accordance with Islamic principles and the initial intentions of the waqif (the person making the endowment). Several recent studies related to the development of waqf in Indonesia can be seen in the study conducted by Yusgiantoro et al., (2024), Hassan et al., (2023), and Sudrajat et al., (2024).

CONCLUSION

This research try to findings the solutions of productive waqf development in Indonesia using the ISM method obtained the main key sub-elements. The main key sub-element in this research is the need for support for waqf regulations or laws. In this case, the need for support for waqf regulations / laws, especially the most important institutions, namely BWI and Ministry of Religious Affair, which are able to encourage the role of LKS-PWU, Nazir, Wakif, and the community. In order to create transparency at every stage of implementation, standardize the role of LKS-PWU, optimize the function and role of BWI, conduct training and improve the nazir recruitment system, and foster good relations between stakeholders in order to create productive waqf sustainability and not highlight

their respective institutions, these parties must agree. And DSN-MUI has an important role in influencing society by issuing MUI fatwa.

In addition, problems/constraints that often occur in productive waqf management are weak governance systems, lack of professionalism of nazir in waqf management, lack of public education about waqf and public trust in nazir institutions, weak political will of the authorities, and lack of public awareness in waqf. So, the results of research using the ISM method experts agree that by supporting the regulation of waqf laws can create productive waqf sustainability. Future studies, to further elaborate, can use other approaches, for example the ANP method, IFE-EFE, or similar methods, to see a more complete picture regarding the development of productive waqf in Indonesia.

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