Problems, Solutions and Strategies Priority for Waqf in Indonesia

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This article aims to determine the problems, solutions, and strategies priority for productive *waqf* in Indonesia which is in accordance with perspective Regulator, *Nazhir* and *Wakif*. The method used in this article is the Analytic Networking Process (ANP). The research result shows that the *waqf* problems priority in Indonesia lies on the aspect of *Nazhir* which is not the main profession. The second problems is that the approved regulations are not socialized adequately which is led to the insufficient knowledge of *waqif* and it is considered as the third problems. The main solution to the *Nazhir* problems is to transform it from individual to an institutions, and the solution for the regulator problems is to create the harmonious relationship among the *dakwah* institutionss. Expansions and innovations in the *waqf* management is the solution for strategy problems.

1. Introduction

Waqf is the *waqif* legal act functioning to separate and/or to give up some of their wealth permanently or for a specified period of time for religious purposes and/or for public welfare in accordance with *Sharia Act* (Act No. 41, 2004 on *Waqf*).

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Wadjdy and Mursyid (2007), *waqf* law is *jaiz,* and even the majority of Syafi'iyyah consider it as *sunnah*. Their references are: firstly, surah *Ali Imran*: 92 in the Holy Qur'an, Allah SWT says: *By no means shall ye attain righteousness unless ye give (freely)of that which ye love: and whatever ye give, Allah knoweth it well*. This verse advises to give charity; and because *waqf* is a form of charity, it follows of the charity law, it is *sunnah*. Secondly, based on the hadits of prophet Muhammad SAW; Anas bin Malik says, "When this verse was revealed to Muhammad SAW, Abu Thalhah says *"Indeed, Allah asks us to give out some of our wealth, and Rasullullah, be a witness for me that I give my land to the Almighty Allah.*" And then Muhammad SAW says "G*ive it to your relatives, Hasan bin Tsabit and Ubay bin Kaab.*"

Waqf has played the role to facilitate kinds of either religious or social activities, such as places for worship, for travelers, for science, for schools, for scientific papers making, for water supply and for the needs. At the time of *Bani Umayah* and *Bani Abasiah*, *waqf*'s role was not only to build places of wworship or of education, but also it provided the operational cost for knowledge, for library, for education, for scholarship, for teachers' and lecturers' welfare and for other educational staff. This shows the significant role of *waqf* for people's needs in facilitating the religious, social and academic activities (Çizakça, 1998;Muzarie, 2010; Ahmed, 2007; Wafa, 2010 ; Salarzehi et al, 2010).

The Indonesian *waqf* is regulated under the Law No. 41/2004 on *Waqf* and was signed by the Indonesian president on October 27, 2004. It is also published in the State Gazette of the Indonesian Republic No. 159/2004 and in the additional State Gazette of the Indonesian Republic No. 4459. Besides enhancing the existing *waqf* , this new *waqf* Law also regulates new problems: the management of *waqf* property must be productive and the use of it must be clearly stated, such as for the poor, for the new Indonesian *waqf* establishment, for the financial *waqf* management and for other needs in accordance with the developments. However, the *waqf* Law No. 41/2004 has no government regulation on its operation.

Fathurrohman (2012) states even though the government regulation has already been equipped with some its implementing regulations, including the Islamic Law compilation, violations still occur, such as

less understanding or economic driven causes. Less knowledge on *waqf* indicates that the government regulation is not sufficiently socialized, leading to the uncontrollable *waqf* implementation. In addition, the problems also lies on the *waqf* management. The main problems in this management is the financial constraints as well as the human resources or *Nazhir* who handle the *waqf*. They have less knowledge on *waqf* law. Meanwhile, there are still few Indonesian people who are willing to give away their productive land in the form of *waqf*. Even though it occurs, the problems lays on the financial constraint to manage the *waqf* and this problems should be solved.

Hasanah (2012) points out that there are some ways to solve the *waqf* problems. Firstly, people must be provided with proper and sufficient information on *waqf*, such as terms, conditions and *waqf*'s purpose. Secondly, people should be provided with the knowledge of *waqf* law. Thirdly, there should be qualified, hired human resources or *nazhir* to manage the *waqf* institutionss

If it is assumed that the middle-class of Muslim people are ten million people and they do the annual charity in term of *waqf* as much as Rp. 50,000, there will be 500 billions rupiahs in total. The Indonesian *waqf* agency claims that in 2012 there have been 566 millions rupiahs in total for the development and the management of *waqf*, although the obtained *waqf* is still far from the expected target, being only 1%. This shows that there might be problems which make the productive *waqf* is not significantly developed in Indonesia.

Table 1: Data on the Money *Waqf* Income from 2008 to 2012.

Year	*Waqf* Income (Rupiah)
2008	61.378.050
2009	463.425.669
2010	745.716.967
2011	796.863.767
2012	566.277.039

Source : Indonesian *Waqf* Agency

Directorate-General for Islam Guidance of the Indonesian Ministry of Religion Affairs, Djamil (2012) states that Indonesia possess many lands in the terms of *waqf* up to 3,5 billion square meters located at 420,000 locations. Those lands are mostly functioned for mosques, Islamic educational schools and Moslem cemeteries. According to Jamil, of the 420,000 locations, only 282,321 locations are certified or 67.22%.

The use of most *waqf*-certified for *ibadah* proves that the *Waqf* law is not significantly socialized in the Indonesian Muslim community. This shows that there is a gap or a barrier which makes the *Waqf* law does not fully contribute the *waqf* property management. In addition, Fauroni (2008), the expansion of productive *waqf* models is obligatory to create the people's welfare in accordance with the *waqf* objective. The objective does not run smoothly since people are not familiar with *waqf* property investment and there are worries on the losing of the *waqf* property.

All problems related to the national *waqf* management should have been solved as soon as possible. Because of some limitations at *Waqf* agencies and other external factors, problems just can be solved gradually. It is the fact that there are still not many studies on the national *waqf* and it is considered to immediately conduct related studies which enable to prioritize the *waqf* problems in Indonesia, including its solutions and strategies. This article is the outcome of the study on *waqf* aiming at discovering priorities of problems, solutions and strategies on *waqf* in Indonesia in accordance with regulator perspective, *Nazhir* and *waqif*.

2. Literature Review

Waqf is devided into some parts according to the its aspects, such as aspects of purpose, time, property management and of its utilization/ *mauquf bih* (Kahf, 2006; Mahmood, 2007; Rahman, 2009). Firstly, aspect of *waqf* purpose: a) *Khairi waqf*: its benefits are widely used for public; b) *Wakaf Ahli*: its benefits are used for families, relatives and descendants without distinguishing the rich and the poor, the healthy and the sick among them.; c) *Musytarak waqf*: its benefits are for public and families.

Secondly, aspect of time: a) *Mu'abbad waqf*: it is the eternal *waqf,* such as land, buildings and moving properties/objects; b) *Mu'aqqat waqf*: its time benefits are restricted by *waaqif,* or it is the immortal property when it is utilized.

Thirdly, aspect of utilization and management, *mauquf bih*: a) Direct *Waqf*: Properties that is directly utilized to reach the *waqf* purpose, such as mosque, schools and hospitals; b) Productive *Waqf* (money *waqf*): Properties that are used and processed in order to be distrubuted to the needs in the form of charity and alms (detailed explanation will be presented later). Those types of *waqf* are already approved by ulemas, except *mu'aqqat waqf* which is only approved by *Maalikiyyah*.

Productive *waqf* is the properties which its sources are processed and utilized to be distributed to people in the form of charity and alms. (Kahf, 2006; Ahmed, 2007; Ikhasanuddin, 2012).

This type of *waqf* is basically the implementation of the *waqf* purpose by creating productive business sectors. In this way, the benefit of *waqf* properties can be optimally used and can be developed. There are four basic rules to implement the productive *waqf* , all of which are eternal benefits, responsibility, management professionality and social justice. Additiional four aspects are also the focus of the use of *waqf*; the renewal of *waqf* understanding, the development of *waqf* management system, *Nazhir* management system and proper development of *waqif* recruitment. By implementing all basic rules, the *waqf* implementation can be conducted by using the *waqf* lands for higher economic activities or by chanelling the money *waqf* to productive economic agencies that will be eventually invested for job vacancies. (Cizakca, 1995)

Waqf posseses social function. The Almighty Allah originates people with various characters and abilities. Hence, there are various conditions and environments among people: the rich, the poor, the strong, the stupid, the smart and the weak. Among those abilities, the rich should help the poor, the smart should help the stupid and the strong should help the weak. By doing this, people can make themselves closed to Allah and interactions among people can keep on moving (Kabisi, 2003; Horani, 2013).

Djunaidy and Asyhar (2005) explain that *waqf* agencies should be developed professionally and honestly. Furthermore, it can be used optimally for social needs; for instance, for the improvement of Islamic education and hospitals, for the empowerment of people's economic and the development of infrastructures of worships. A number of *waqf* goods, especially lands and buildings, are opportunities to improve people's economic in the future.

Analytic Network Process (ANP) is the general theory on relative measurement to lower the composite of individual ratio priority scale reflecting the relative measurement of inter-interaction elements influences related to control criteria (Saaty, 1999). ANP is the mathematics theory which enable someone to conduct systematic dependence and feedback to combine tangible and intangible factors (Azis, 2003).

Ascarya (2005) explains that ANP is the new approach in decision making which allows the general framework in treating decisions without making assumptions on independent elements at a higher level and on independent elements in a level. Unlike hierarchy in *Analytic Hierarchy Process*, ANP uses networks without determining a level, becoming the initial point of ANP. The main concept of ANP is influence whilst of AHP is preference.

Figure 1 : The Comparison of Network Structure between AHP (left) and ANP Methods (Right).
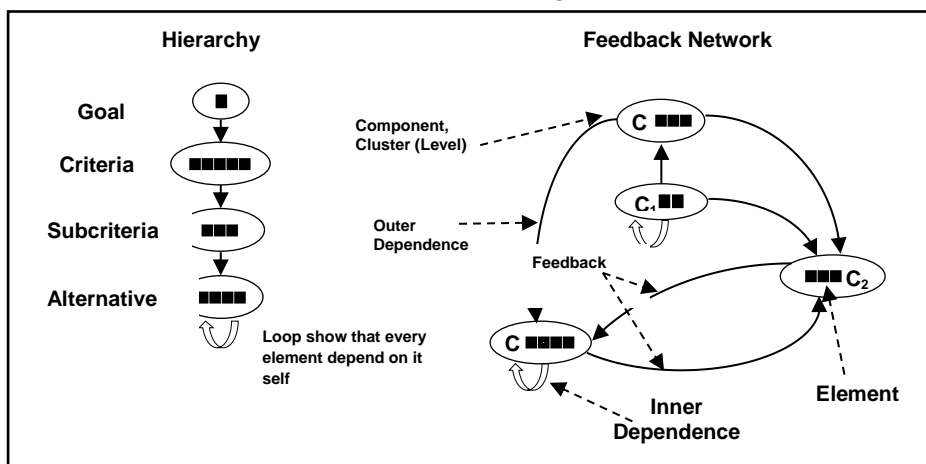
Source: Ascarya (2012)

Figure 1 shows that AHP network consists of levels of purpose, criteria, subcriteria, and of alternatives. Each level of alternatives possess elements. At the ANP network, levels are called clusters which possess criteria and alternatives. Both criteria and alternatives are named nodes.

Like on hierarchy, Feedback allows alternatives to depend not only on criteria but also on the alternatives themselves. Moreover, those criteria can also depend on alternatives and on the criteria themselves. Also, feedback can improve priorities from judgements and can make predictions more accurate, leading to the stable ANP result. From the feedback network on figure 1, the nodes or the main elements and other nodes which are to be compared can be different on different clusters. To illustrate, there is a direct relationship from the main node C_4 to other clusters (C_2 and C_3) which function as outer dependence. Meanwhile, there is the main node from the nodes which will be compared located on similar clusters, making these clusters connected to themselves to form the loop relationship. This formation is called inner dependence.

In a network, an element existing in a component/cluster could be in the form of people (e.g. individual in the Bank of Indonesia) and an element in another component/cluster could be people (e.g. individual in House of Representatives). An element in a component/cluster can influence other elements which are in similar component/cluster (inner dependence), and can influence other elements/clusters in different component/clusters (outer dependence) by paying attention to each criterion. ANP is to discover the whole influence of all elements. Therefore, all criteria should be set up and be made a priority within a framework of the control hierarchy or network and should perform a comparison dan synthesis to gain the order of priority of this set of criteria. Afterwards, we derive the influence of elements in the feedback system with the attention to each criterion. Finally, the result of this influence is weighted with the importance level of criteria is added to obtain the overall effect of each element.

Seven pillars of AHP can be used as the starting point of ANP. ANP is the combination of two parts. The first part consists of hierarchies or networks from criteria and sub-criteria which control interactions. The second part is the networks of influences between elements and clusters (Ascarya, 2005).

Studies on *waqf* have been conducted in some countries. First, *waqf* in Turkey. *Waqf* in Turkey are managed by Directorate General of *Waqf* and some are managed by *mutawalli*. Under the Turkish legislation, *waqf* must have a board of management and must be audited every two years. The Directorate-General received 5% of net income of *waqf* as the cost of supervision and auditing. The Directorate-General is appointed by the Prime Minister and is under the office of Prime Minister. *Waqf* services cover the health care, education and social (Babacan, 2011).

Second, *Waqf* in Egypt. At the beginning, *waqf* in Egypt was in the form of *waqf* for families and *khairi waqf* (*waqf* for public interests). In the form of *waqf* for families, *waqif* may take back the properties which have been given for *waqf* purpose or may change its use, but *waqif* is not allowed to withdraw the properties for the benefit of himself or herself. In the *khairi waqf, waqif* cannot either withdraw the properties or change its use. Due to some problems arising in the implementation of *Waqf* for families, it was decided that this type of *waqf* was removed, including *waqf muaqqat* (limited time *waqf*) which was included in the *waqf* for families. Egyptian government manages *waqf* in detail and the *waqf* is always developed according to the circumstances. For instance, the Egyptian law of *waqf* allows the change of farmlands for good purposes, and the economic institutionss are authorized to develop the outcome of agriculture for the people's economic improvement. The *waqf* law which is based on the Islamic *sharia* is regularly revised in accordance with the existing situations and an institutions specially handles *waqf* and its development was established in 1971 (Cizakca, 1998 ; Furqon, 2012).

Third, *waqf* in Kuwait. according to Ramli and Sulaiman (2006) Kuwait government has established a *waqf* foundation 'aamm Kuwait' or Kuwait Awqaf Public Foundation in 1993, managing *waqf* and its projects for people. This *waqf* foundation has distributed some helps, among others are scholarships for disadvantaged students, clothes for the poor, water supply and food during the holy month of Ramadhan for the poor.

Fourth, *waqf* in Qatar. Law no. 8/1996 on *Waqf*, Chapter IV, Qatar government allows mobile and immobile goods for *waqf*, such as shares, securities and banknotes. Islamic *law* still the basis for the

implementation of *waqf*. Even the money *waqf* can be invested at Islamic banks and the inestement outcomes can be used for the needs or *mauquf alaih* (Cizakca, 1998).

Studies on *waqf* problems and solutions have been conducted by some writers, one of whom is Suhadi (1995). He states the use of *waqf* lands is to provide a help for people's welfare as a worship to Allah SWT and the use of this *waqf* land should be conducted in the form of *waqf* pledge. *Waqif* have responsibility for the supervision and the use of the lands. Based on the studies, the *waqf* lands have yet to function properly for the public interest. The solution to this problems is that *Nazhir* must be authorized legally.

Hasanah (1997) claims that *waqf* is one of the Islamic institutionss which can be used to channel parts of Muslim's properties for the social purposes. Based on this, it will be interesting to conduct a comparative study on *waqf* at some *waqf* foundations, such as Foundation of Maintenance and Expansion at the Modern Islamic Boarding School Gontor, *Waqf* Board at Islam University of Indonesia, Foundation of *Waqf* Sultan Agung, Assembly of *Waqf* and Properties Muhammadiyah Centre and *Waqf* at Nahdhatul Ulama. In order to widen horizon on *waqf* management, it is also important to have a comparative study in some Muslim countries, such as Egypt, Saudi Arabia, Jordan and Srilangka Selanjutnya untuk memperluas wawasan pengelolaan wakaf, diadakan juga studi banding dengan beberapa negara muslim seperti, Mesir, Saudi Arabia, Yordania, and Sri Lanka. The result of Hasannah's study (1997) concludes that the *waqf* management at new research sites has yet to be able to implement the *waqf* purpose.

Fathurrohman (2012) explains that there are still problems in the management of *waqf* lands profitably in Bandung district. Most of the lands are still used for worship buildings and are not located in strategic areas. In addition to financial constraint, *Nazhir* do not have good knowledge and understanding on *waqf* and this contributes to the problems of *waqf* lands management. Well-managed *waqf* lands can be a solution for poverty alleviation.
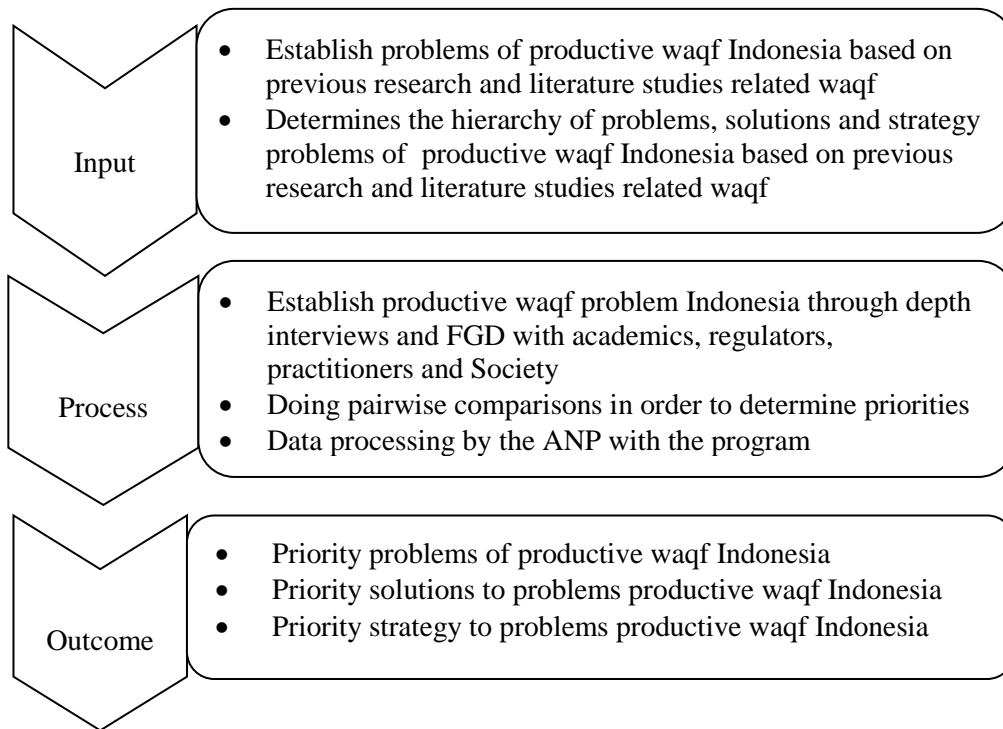
Meawnhile, Shalih (2007) emphasizes that *waqf* has a crucial role to maintain five pillars of *maqashid syari'ah*, namely, religion maintenance (*hifzhuddiin*). *Waqf* also has the role to purify the *waqif*'s

heart, leading him or her to *hifzhunnafs* (soul purification), *hifzhunnasab* (descendant purification), *hifzhul maal* (properties purification), and *hifzhul 'aql* (sense purification).
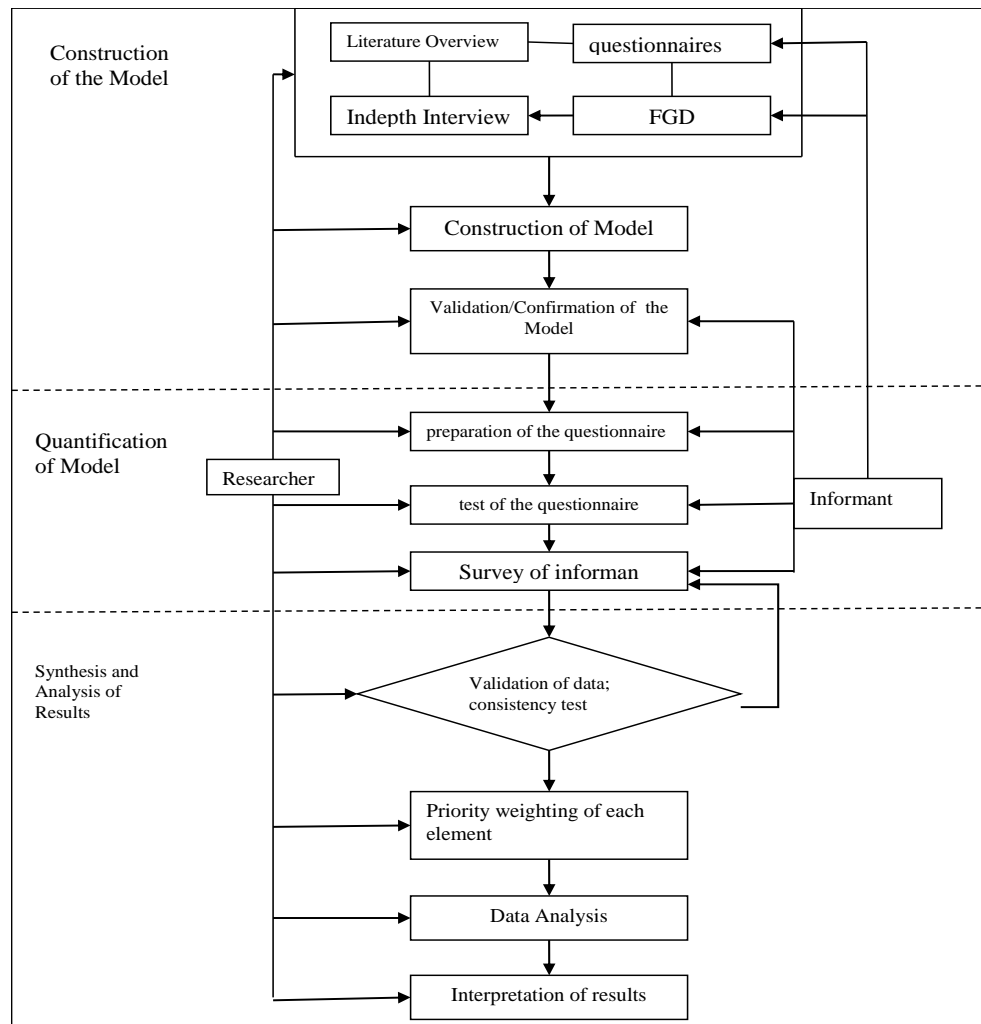
3.   **Methodology and Data**

The research charts of this study as follows:

Figure 2: Research Chart

Input
- Establish problems of productive waqf Indonesia based on previous research and literature studies related waqf
- Determines the hierarchy of problems, solutions and strategy problems of productive waqf Indonesia based on previous research and literature studies related waqf

Process
- Establish productive waqf problem Indonesia through depth interviews and FGD with academics, regulators, practitioners and Society
- Doing pairwise comparisons in order to determine priorities
- Data processing by the ANP with the program

Outcome
- Priority problems of productive waqf Indonesia
- Priority solutions to problems productive waqf Indonesia
- Priority strategy to problems productive waqf Indonesia

There are three stages of research in this study:

Figure 3: Research Stages

First, construction model. ANP model of construction is arranged based on the literature overview theoretically or empirically. Questions and in-depth interviews to informants are aimed at finding real problems. The main informants are taken on this study are: a) Practitioners, people who are actively in the management of *waqf* grouped in state-run institutionss or private-run institutionss/non-government organization (NGO) in some *waqf* potential regions. Data from BWI shows that the regions are: (1) North Sumatera (2) West Sumatera (3) Riau island (4) West Java (5) Central Java (6) East Java (7) West Nusa Tenggara (8) East Kalimantan (9) Gorontalo Province (10) Maluku; b) Academics, educators who have

scientific competence on *waqf* ; and c) Regulator, Head offices of Indonesian *Waqf* Board or representative offices located in 10 provinces.

Second, quantification model. This model uses ANP questionnaires in the form of pairwise comparison between elements to discover which of the two is more important. The measurements are made with a numerical scale 1-9. Then, data on measurement result are collected and is inputted in the software of Superdecisions. In illustration, *waqf* problems in Indonesia will be solved and are compared from two aspects of 'Internal *waqf* Institutionss and of 'Government's role'. Of the two aspects, which one is the most dominant and how big the difference is.

Third, Synthesis and analysis. Data validation is the first thing to do before analyzing the processed data. The data validation is carried out with consistency test. Data are considered consistent if they have consistency ratio (CR) <0.1 (Saaty, 1994). If the CR score is bigger than 0.1, the judgement will be re-conducted by informants. If the CR score is already consistent, the existing element priority weight can be used as the basis for data analysis and result interpretation. At this stage, solutions on prioritized problems offered by informants will be studied thoroughly. The output is the prioritized problems on national *zakah,* including its solutions.

The nature of research is the qualitative research transformed to quantitative research by using the ANP method. This method is chosen since it has the ability to make a quantitative decision from qualitative data. The combination of both qualitative and quantitave data is the advantage of ANP method. In its development, ANP can often be applied in various types of research to make the best decisions. Data collection is with interviews, questionnaires, recorder and video (handycam).

Data are processed with ANP method. Software superdecisions is used to conduct pairs of comparison. Afterwards, the research result will be compared in two steps. First, making problems priority at levels of institutionss by collecting all problems at *Waqf* Institutionss which later will be arranged in the form of problems priority. Outputs from the first data collection step are the *waqf* problems priority at level of institutionss grouped in each region. Second, combining problems priority from all *waqf* institutionss in each region by using *mean*

method. Then, the problems priority is arranged together with solutions at national level.

Interview and ANP model questionnaires from informants are the way that data collection is conducted. Informants are from regulators, namely Indonesia *Waqf* Board which has 11 representative offices, from *Nazhir* and *Waqif*. The 11 provinces which become the research focus are: (1) North Sumatera; (2) West Sumatera; (3) Riau; (4) DKI Jakarta; (5) West Java; (6) Central Java; (7) East Java; (8) West Nusa Tenggara Barat; (9) East Kalimantan; (10) Maluku; and (11) Gorontalo.

4. The Empirical Result

The research result has three types of problems priority and *waqf* solutions based on *waqf* stakeholders, all of which are regulators, *waqf* management units (*Nazhir*) and people who gives *waqf* (*waqif*). Model construction result is devided into two parts, (1). problems priority and (2). *waqf* solutions priority.

Priority problems in the regulators related to the *waqf* management is: 1) lack of state budget for *waqf* certification;2) lack of *waqf* law socialization; 3) lack of coordination between Indonesia *Waqf* Board (BWI) and related institutionss in improving *waqf*. Insufficient state budget for *waqf* certification causes the failure of *waqf* property legalization. It costs a lot for *waqf* certification. *Waqf* certification is considered substantial in order to keep the continuation of *waqf* property. Insufficient *Waqf* law socialization from government causes *Nazhir* do not understand well how to manage *waqf* –how to take care of the *waqf* certificate and how to develop the *waqf* property. The last problem is the non optimal coordination between BWI and other related institutionss in improving *waqf* performance.

Priority problems on *waqf* management unit (*Nazhir*) are: 1) the lack of *Nazhir* competence in waqf management; 2) *Nazhir* is not the main profession; 3) *waqf* management is not yet optimal. The low *Nazhir* competence becomes one of the priority problems in this *waqf* management. Meanwhile, most people still consider that *Nazhir* is not the main profession and this can influence the performance of *Nazhir*. Data from informants describe that the *waqf* management has yet to

meet people's expectation and because of this, *waqf* properties cannot give economic benefits to people.

Priority problems in *waqif* are: 1) *waqf* distribution is directly to individual; 2) *waqif* do not coordinate with the heirs; 3) *waqif* do not have sufficient knowledge on *waqf*. *Waqf* distribution to individual can be found in eastern part of Indonesia. This causes the *waqf* service*s* are not optimal. Some heirs sue back their properties which have been channeled to *waqf* because lack coordination between *waqif* and the heirs. Moreover, most *waqif* do not have good knowledge on *waqf* and this becomes one of the barriers in *waqf* management.

Solutions taken are based on problems occurring in each aspect. Priority solutions on the lack of state budget are:1) provides more state budget allocation; 2) working together with BPN for *waqf* certification; 3) the use of state budget in each region. Meanwhile, the priority solutions to the lack of *waqf* law socialization are: 1) working together with Islamic missionary endeavour organizations (IKADI/DKM); 2) publishing the *waqf* newsdocuments in each regional offices of Indonesia Religion Affairs Ministry; 3) Functioning online media (facebook,twitter,website); 4) working together with Coordinator Ministry of Information. Solutions for the low coordination between Indonesia *Waqf* Board with other related institutionss are: 1) coordinating with *zakah* agencies; 2) coordinating with regionl governments; 3) coordinating with BPS.

Priority solutions for low competence of *Nazhir* in *waqf* management are; 1) intensive training for *Nazhir* held by Regional Offices of Indonesia Religion Affairs Ministry; 2) certification for *Nazhir*; 3) working together with local universities. Solutions for *Nazhir* which are not the main profession are: 1) increasing incentives for *Nazhir*; 2) transforming *Nazhir* from individual to an institutions. Priority solutions for *waqf* management: 1) working together with Islamic financial institutionss; 2) training on investment for *Nazhir*; 3) establishing *waqf* savings or money *waqf*.

Priority solutions for *waqif*, especially giving *waqf* directly to individual, are: 1) ease of service for *Nazhir*; 2) ease of obtaining information on *waqf*; 3) encouraging people's awareness to channel their *waqf* to *waqf* institutionss. Priority solutions to *waqif* who do not coordinate with the

heirs are: 1) clarity of *waqf* documentss; 2) good coordination between *Nazhir* and *waqif* in *waqf* giving; 3) *waqf* giving must be in the form written report before the heirs. Solutions to the low knowledge on *waqf* are: 1) *waqf* education to people; 2) *waqf* socialization through all forms of media.

The above solutions functioning as actions to overcome *waqf* barriers are aimed at making the *waqf* management professional. Acoording to Antonio (2008), there are three basic philosophies in professional *waqf* management; first, the management framework must be integrated. Second, *Nazhir*'s welfare is the priority, balancing between rights and obligations which should be received. Third, principles of transparency and accountability. All the above aspects will be like in table 3 when being constructed into ANP model.

Model in figure 4 explains that the purpose of the model development is to find the problem comprehensively and then to find solutions for the best strategy in developing *waqf* management. This model divides problems and *waqf* solutions into three types based on the sources of institutionss, regulators, *Nazhir*, and *waqif*.

After making the ANP model, the next step is to make quantification model by conducting pairwise comparison. Result of pairwise comparison from the two model can be seen in the table.

Figure 4: ANP Hierarchy Structure
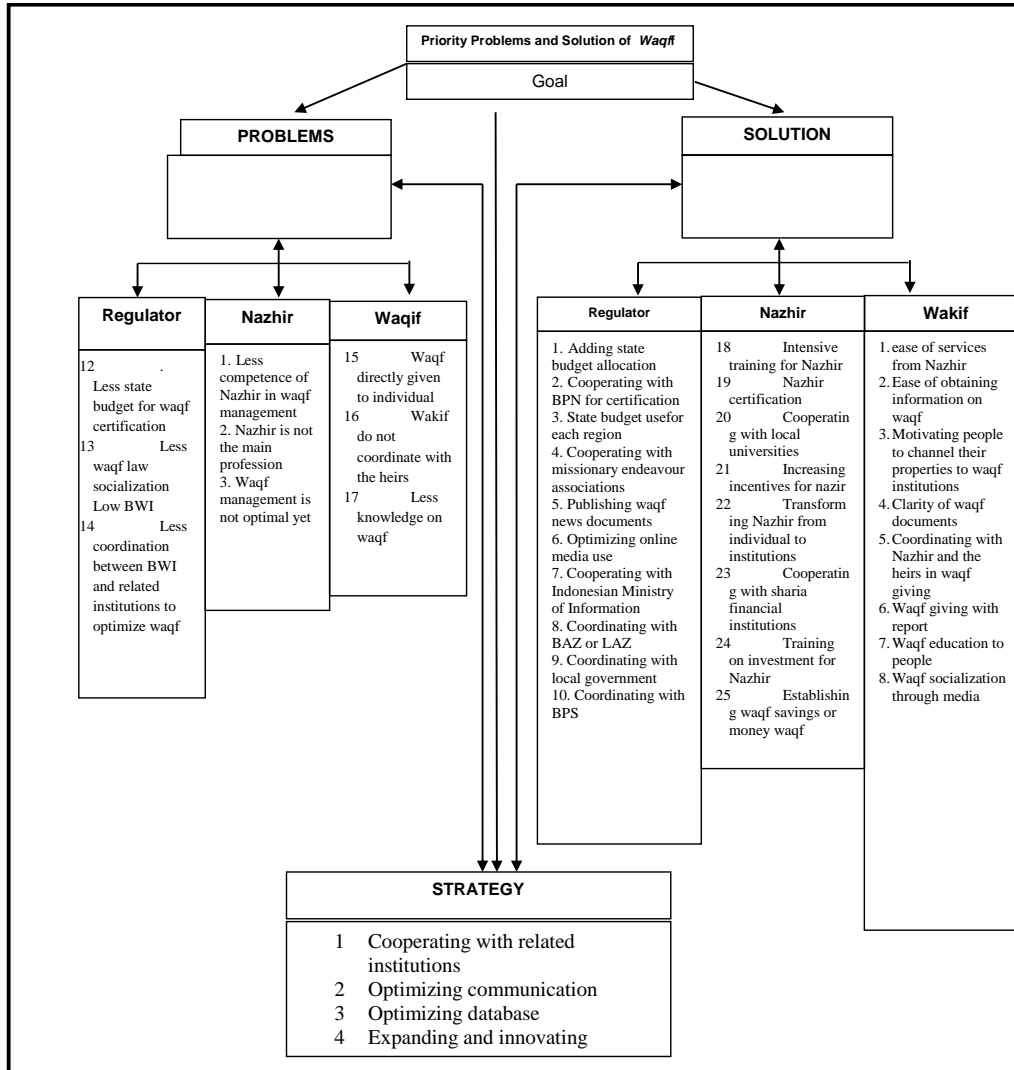
Source: Interview, data processed 2014.

Table 2 : Average Score of Priority from Indonesian ANP Model in
Determining Priority Problems Comprehensively.

Aspect	Priority Score	PROBLEMS	Priority Score
1.Regulator	0,358	1. Less state budget for *waqf* certification	0,203
		2. Less *waqf* law socialization	**0,236**
		3. Less coordination between BWI and related institutions to optimize *waqf*	0,121
2. Nazhir	**0,384**	1. Less competence of Nazhir in *waqf* management	0,239
		2. Nazhir is not the main profession	**0,264**
		3. *Waqf* management is not optimal yet	0,201
3. Wakif	0,216	1. *Waqf* directly given to individual	0,096
		2. Wakif do not coordinate with the heirs	0,159
		3. Less knowledge on *waqf*	**0,240**

Source: Interview, data processed 2014

Table 2 describes the score of priority from Indonesian ANP model in determining priority problems comprehensively. As a whole, the main priority of *waqf* problems in Indonesia is on the aspect of *Nazhir*, the second aspect is on the aspect of regulator and the third one is on the aspect of *waqif*. Based on *Nazhir* aspect, *Nazhir* is not considered as the main profession and this will influence the *waqf* management. This condition can be found in East Kalimantan. Most *Nazhir* is individual. Ali Yaman, a member of *Nazhir* association in Samarinda, East Kalimantan, stated: "Many activities do not stay focus. We understand it. They need to be paid. *Nazhir* is the social activity, except the productive one. We are paid for the productive one."

What Ali Yaman said shows that *Nazhir* is not the main profession since they also manage the non-productive *waqf*. *Nazhir* has only responsibility to manage *waqf* after doing their main jobs as employees at workplace.

Nazhir in Ambon has similar problem to *Nazhir* in East Kalimantan. Umar At-Tamimi as *waqif* in this research says:

"…Let alone, *Nazhir* here, their level of education..."

Umar At-Tamimi's statement indicates that Nazhir do not have high educational background. To become *Nazhir* is easy, the main requirement is just to allocate the time.

Like in East kalimantan and Ambon, *Nazhir* in West Sumatera experience similar problem with *Nazhir*. The Indonesia *Waqf* Board (BWI) in West Sumatera explains :

> *"...yup. This is the religious position, this is the main job. We have known what has happened at Islamic boarding school M. Nasir. Central BWI planned to provide productive waqf in the form of agriculture sector from August to December. But this plan did not work because we failed to set our time. We do not have specific time. Nazhir do not have strong motivation, that's the problem...."*

Problem of time for *Nazhir* gives bad effect to the *waqf* management. From the existing conditions in those provinces, the research focuses on *Nazhir*.

The second priority problem from the research is the regulator aspect with insufficient *waqf* law socialization. Afdi, *waqif* from West Sumatera, states that :

> *"...Yeah the socialization is not enough yet. Only few people can get this information. Even villagers were surpised when they knew that there was already money waqf...."*

Afdi's statement shows that the money *waqf* socialization is still far from sufficient. Similar condition also occurs in Central Java. Someone from Central Java claimed that *waqf* regulators in the province have yet to socialize the *waqf* law in his village. Many villagers are not familiar yet with *nazhir*, *waqif* and money *waqf*.

The next result of pairwise comparison is *waqf* priority solutions. The score of priority solution between ANP model is on table 3.

Table 3: *Waqf* Priority Solutions as a Whole, Indonesian ANP Model.

Aspect	Problems	Solutions	Priority Score
1.Regulator	1. Less state budget for *waqf* certification	1. Adding state budget allocation	0.127
		2. Cooperating with BPN for certification	**0.220**
		3. State budget usefor each region	0.116
	2. Lack of *Waqf* Law socialization	1. Cooperating with missionary endeavour associations	**0.185**
		2. Publishing *waqf* news documents	0.094
		3. Optimizing online media use	0.091
		4. Cooperating with Indonesian Ministry of Information	0.089
	3. Lack of coordination between BWI and related institutions to optimize *waqf*	1. Coordinating with BAZ or LAZ	0.161
		2. Coordinating with local government	**0.208**
		3. Coordinating with BPS	0.061
2. Nazhir	1. Low competence of Nazhir in *waqf* management	1. Intensive training for Nazhir	**0.272**
		2. Nazhir certification	0.134
		3. Cooperating with local universities	0.096
	2. Nazhir is not the main profession	1. Increasing incentives for *nazir*	0.207
		2. Transforming *Nazhir* from individual to institutions	**0.300**
	3. *Waqf* management not optimal yet	1. Cooperating with *sharia* financial institutions	0.106
		2. Training on investment for Nazhir	**0.212**
		3. Establishing *waqf savings* or money *waqf*	0.180
3.Wakif	1. *waqf* given directly to individual	1. ease of services from Nazhir	0.071
		2. Ease of obtaining information on *waqf*	0.145
		3. Motivating people to channel their properties to *waqf* institutions	**0.198**
	2. *Wakif* do not coordinate with the heirs	1. Clarity of *waqf* documents	0.101
		2. Coordinating with *Nazhir* and the heirs in *waqf* giving	0.088
		3. *Waqf* giving with report	**0.217**
	3.*Waqif* have less knowledge on *waqf*	1. *Waqf* education to people	**0.277**
		2. *Waqf* socialization through media.	0.175

Source: Research result, data processed.

Priority problem on *waqf* in Indonesia is at the *Nazhir* aspect, *Nazhir* is not the main profession. On table 2, it is shown that the priority solution according to Indonesian ANP is that *Nazhir* is not the main profession. So, the priority solution for *Nazhir* that are not the main profession is the transformation of *Nazhir* from individu to institutionss.

Priority solutions for *Nazhir* that are not the main profession is the transformation of *Nazhir* from individu to institutionss and this becomes priority solution in East Java, Central Java, and DKI Jakarta Solusi. In East Java, most *Nazhir* are still individual and this causes the *waqf* management is not optimal.

Ahyani, a member of BWI in Central Java, states :

> *"...Nazhir is not a profession, meaning they only work if they have time. Because of this, they have no responsibility for the waqf management. Nazhir actually can earn 10% of their responsibility. But they don't want to do that...."*

Based on Ahyani's statement, the professional *Nazhir* must be in the form of institutionss, not individual. In this way, the *waqf* problems can be solved; for example, to take care of *waqf* certification.

The second priority solution is to increase incentives. *Nazhir* are not paid for their job and this is the root of the problem why this is not the main profession. West Sumatera and Riau give the highest scores in increasing incentives as the solution. This can encourage *Nazhir* to work well in managing *waqf*.

The next priority problem is related to the regulator aspect, it is the insufficient *waqf* law socialization. The priority solution to this problem based on the Indonesian ANP is to work together with Islamic associations of missionary endeavour. This solution is taken because the majority of Indonesian people are Muslim and the Islamic teaching is in the role of Islamic clerics and ulemas. Most of them are in villages and this will be effective and efficient to socialize the *waqf* law by working together between Indonesian *Waqf* Board and Islamic missionary endeavour.

Waqif aspect is also the focus of priority problem, especially related to the low knowledge on *waqf*. Then, the priority solution based on the Indonesian ANP is to educate people on *waqf* knowledge and to socialize *waqf* through all types of media. Regulators in East Kalimantan have conducted socialization and education on *waqf* and this brings benefit to the local people. A *waqif* from East Kalimantan says:

> *"Due to socialization conducted by the Indonesian Religion Affairs Ministry, the Indonesian Waqf Board, Nazhir associations and by some other institutionss, people now understand waqf."*

Regulator in South Sulawesi province also has socialize and educated people on *waqf*. A regulator in South Sulawesi states:

> *"We are now making the strategy, inviting all Islamic clerics to take the role in giving information on waqf. This is the way to make them understand waqf."*

Solutions offered to overcome the *waqf* problems can be performed by some strategies as in table 4.

Tablel 4 : Strategy on *Waqf* Solutions in Indonesia

No	*Waqf* solution strategy	Priority Scale
1	Cooperating with related institutions	0.250
2	Optimizing communication	0.148
3	Optimizing database	0.190
4	Expanding and innovating	0.302
5	Standardizing *nazhir*	0.130

Source : Research data, data processed

Table 4 shows, based on Indonesian ANP model, that *waqf* solution strategy which has the highest priority scale is the expansion and innovation strategies. The strategy is related to some *waqf* objects which need expansion and innovation. The common *waqf* objects in Indonesia is in the form of land and most of them are not productive. People are in need of productive *waqf* objects to improve their welfare. Looking at this condition, the productive *waqf* needs developing, one of which is

the money *waqf*. *Nazhir* also become the object to be expanded and innovated because most *Nazhir* in Indonesia are still individuaal, not in the form of institutions. This makes the *waqf* management not professional. If this situation keeps going on, there will be possibility that people will not believe *Nazhir*. Consequently, people may have no motivation to channel their properties for *waqf*.

5. Concluding Remark

Some conclusions can be withdrawn from result and discussion above:

1. There are three kinds of priorities on *waqf* problems and solutions which are based on *waqf* stakeholders; they are regulators, *Nazhir* (those who manage *waqf*), and *waqif* (those who give their properties for *waqf*). According to the Indonesian ANP model, *Nazhir* is considered as the most problematic part in *waqf* management. *Nazhir*, according to the Indonesian ANP model, is not the main profession. The second priority according to the Indonesian ANP model is the regulator related to the lack of *waqf* law socialization. The third priority is *waqif*. The Indonesian ANP model claims that *waqif* in eastern part of Indonesia still have no good knowledge on *waqf* .

2. Priority solution to *Nazhir* aspect is the transformation of *Nazhir* from individual to institutions. Priority solution to regulator aspect related to the lack of *waqf* law socialization is to cooperate with missionary endeavour associations. Solution for *waqif* problem according to the Indonesian ANP model is to educate people on *waqf* knowledge.

3. Priority strategy in solving *waqf* is by conducting expansion and innovation. The expansion and innovation which are closely connected to the *waqf* objects and *waqf* management are strategies to develop productive *waqf* and to transform *Nazhir* from individual to institutions.

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