


## The Priority Problems and Solutions of Waqf for Micro Business Capital to Increase Farmer's Productivity in Lamongan East Java

### Prioritas Masalah dan Solusi Wakaf sebagai Modal Usaha Mikro untuk Meningkatkan Produktivitas Petani di Lamongan Jawa Timur

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#### ABSTRAK

Wakaf tunai merupakan salah satu instrumen keuangan syariah berbasis sosial yang penting untuk dikembangkan karena mudah digunakan sesuai dengan kebutuhan masyarakat yang ada, seperti untuk modal usaha mikro bagi petani. Mayoritas petani adalah masyarakat kelas menengah ke bawah yang menggantungkan mata pencahariannya dari hasil panen. Pandemi Covid-19 yang melanda Indonesia dan dunia membuat banyak keluarga mengalami kekurangan finansial, termasuk keluarga petani. Wakaf dapat membantu pembiayaan produksi para petani melalui program Wakaf Modal Usaha Mikro. Namun, masih terdapat beberapa kendala program ini sehingga program tersebut tidak berjalan secara maksimal. Penelitian ini bertujuan untuk menganalisis prioritas masalah dan solusi untuk mengoptimalkan peran wakaf modal usaha mikro bagi petani di Lamongan. Jenis penelitian ini adalah metode campuran dengan menggunakan pendekatan Analytic Network Process (ANP). Data diperoleh dari wawancara mendalam dengan tujuh pakar wakaf dan pertanian. Prioritas masalah adalah pada di nakhir terkait minimnya anggaran untuk pelayanan administrasi, sedangkan prioritas solusinya adalah menambah anggaran untuk pelayanan administrasi. Hasil penelitian dapat digunakan oleh Badan Wakaf Indonesia (BWI) bersama dengan Dinas Tanaman Pangan, Hortikultura, dan Perkebunan untuk mengembangkan wakaf di bidang pertanian.

**Kata Kunci:** Wakaf Uang, Wakaf Produktif, Pemberdayaan Petani, Modal Usaha Mikro.

#### ABSTRACT

*Cash waqf is one of the essential social-based Islamic financial instruments to be developed since it is easily used according to the existing community's needs, such as for micro-business capital for farmers. Most working as farmers are middle- to lower-class people who depend on their livelihoods from harvests. The Covid-19 pandemic that has hit Indonesia and the world has left many families experiencing financial shortages, including farming families. The Micro Business Capital Waqf program has been implemented in Lamongan. However, this program still encountered several problems that made the program not optimally conducted and could not be implemented in the broader community. This study aims to analyze the priority problems and solutions to optimize the role of micro-business capital waqf for farmers in Lamongan. This type of research was a mixed method using the Analytic Network Process (ANP) approach. Data were obtained from in-depth interviews with seven waqf and agriculture experts. The priority problem in Nazhir was related to the lack of budget for administrative services, while the priority solution was increasing the funding for administrative services. The research results can be used by the Indonesian Waqf Board (BWI) and the Department of Food Crops, Horticulture, and Plantations to develop waqf in agriculture.*

**Keywords:** Cash Waqf, Productive Waqf, Farmer Empowerment, Micro Business Capital.

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## I. INTRODUCTION

Waqf is one of the Islamic financial instruments based on a social and voluntary basis. Waqf is the transfer of property rights from the waqif to other people or institutions to take advantage of it for worship (Hamzani, 2015). Apart from being a form of servitude to Allah, waqf also contains social and economic elements (Saptono, 2019). Waqf is a tool to achieve community welfare, poverty alleviation (Amuda, 2017; Sapuan et al., 2018), distribution of wealth (Amuda, 2017), and economic empowerment of the people (Sulistiani, 2017). One of the advantages of waqf compared to other socially based Islamic financial instruments is flexibility in distributing benefits (Yusof et al., 2013). Waqf is an essential source of funds and greatly benefits religion and the people, especially Muslims (Ministry of Religion, 2013b)

Cash waqf is one form of waqf that everyone can do easily. Besides that, it can be done anywhere. Cash waqf will be of more significant benefit if it is managed optimally and for productive activities. The government and Islamic organizations such as Muhammadiyah have supported the optimization of cash waqf collection. Muhammadiyah is one of Indonesia's largest Islamic organizations with considerable waqf assets. The potential of Indonesian cash waqf is enormous. Indonesian Waqf Board (BWI) stated that the potential for Indonesian cash waqf reached around Rp. 180 trillion per year, and until March 2022, around 1.4 trillion rupiahs have been collected (Indonesian Waqf Board, 2021; Ministry of Communication and Information Technology, 2022). Waqf will be more easily produced and used with cash according to the existing community's needs.

Productive waqf will produce more benefits and can be enjoyed by more people. One form of productive waqf is waqf for micro business capital for farmers. Farmers need to increase their productivity to improve their family's economy. Most people working as farmers are middle- to lower-class people who depend on their livelihoods from harvests. The Covid-19 pandemic that has hit Indonesia and the world has caused many families to experience financial difficulties, including farming families.

There are 2.7 million poor farmers experiencing production difficulties. The agricultural sector has been threatened with bankruptcy due to the pandemic since March 2020 (Global Wakaf, 2020a). Agriculture is the primary sector in producing food, but it turns out that farmers need a large enough capital to farm, which is different from the selling price of their crops. In contrast, most Indonesian farmers are poor and have difficulty raising capital. As a result, few lend to the closest people, even moneylenders with stifling interest (Global Wakaf, 2020a).

Several previous studies discussed the role of waqf in providing capital for micro-business (Melinda et al., 2021; Rizal, 2021; Thanker et al., 2020; Yuli, 2015). Several previous studies discussed the role of waqf in agriculture (Amuda et al., 2014; Hydra, 2020). However, no research has focused on providing capital for farmers affected explicitly by the pandemic. The method used in previous studies differed from that used in this study. There is research on the role of waqf in the agricultural sector using in-depth interviews with experts, as was performed in this study. Still, research has yet to use the Analysis Network Process (ANP) to find the main problems and priorities for problem solutions of waqf for micro-business capital farmers in Lamongan.

There is a program that can ease farmers' burden and keep them from debt and usury. The program is the Micro Business Capital Waqf, launched by Global Wakaf. Micro Business Capital Waqf is carried out by channeling several waqf funds for business capital for micro-business actors and farmers with the qhardul hasan (benevolent loan) scheme to free micro-business actors and farmers from debt bondage and usury. This program was implemented in one of the farmer villages assisted by Global Wakaf, a farmer in Siser Village, Laren, Lamongan, in September 2020 (Global Wakaf, 2020b). Since this is the first implementation of the program, there is still a need for program optimization and public literacy related to cash waqf, which many people still need to understand. There are still some problems with this program that make the program not optimally implemented and cannot be applied to the broader community, especially in Lamongan. Therefore, this research aims to analyze the main problems and solutions to optimize the role of cash waqf in providing micro-business capital for farmers in Lamongan. The results of this research can be considered by the Indonesian Waqf Board (BWI) and the Department of Food Crops, Horticulture, and Plantations as regulators to develop waqf in the agricultural sector.

## II. LITERATURE REVIEW

Cash waqf is a waqf made by a person, group of people, and institutions or legal entities in the form of money (Ministry of Religion, 2013a). Since Law No. 41 of 2004 concerning Waqf, cash waqf has been lawfully accepted as waqf in Indonesia. Cash waqf is a form of waqf discussed and is expected to develop rapidly. Cash waqf has a vital role in improving the welfare of the people. Through cash waqf, waqf assets in the form of money can be used for various activities or programs that aim to help improve the community's quality of life, especially for Muslims. In contrast to land waqf, cash waqf can be adjusted to the community's needs without having to be hampered by places or permits, and so on. Through cash waqf, waqf development becomes more diverse, and the benefits generated from waqf assets will also be more.

The flexibility of using cash waqf and the great potential of cash waqf in Indonesia encourages the government to encourage people to waqf through money. People only need to spend a little money on waqf through this waqf, according to individual abilities. Cash waqf is the main instrument for collecting waqf funds (Hasan & Rajafi, 2018). Cash waqf is expected to help the community improve their lives, especially since the pandemic took place, including farmers.

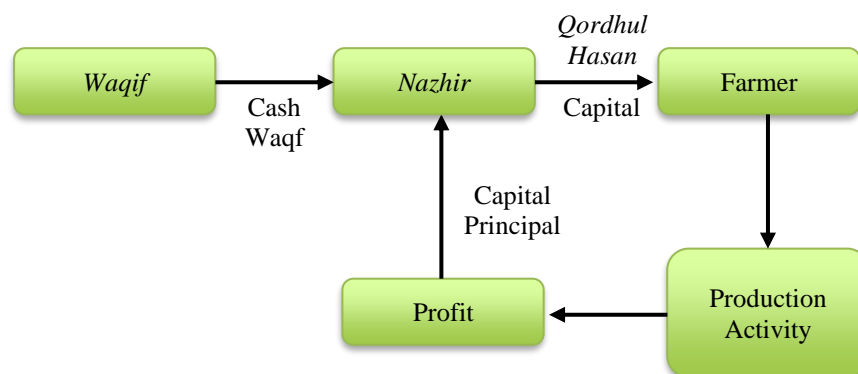
The pandemic has had an impact on farmers from their position as producers as well as consumers. The challenges faced by farmers during the pandemic include the entire system of production, distribution, and consumption. Farmers' potential ability to fight the pandemic's impact is feeble, especially for poor farming households. Reduced activity and lower commodity prices limit people's income (Syahyuti & Elizabeth, 2020). The decline in commodity prices makes farmers who depend on selling agricultural commodities experience a financial downfall. The decline in revenue has resulted in a decrease in food security and nutritional adequacy, threatening farmers' health.

2.7 million poor farmers experience production difficulties (Global Wakaf, 2020a). The agricultural sector has been threatened with bankruptcy due to the pandemic since March 2020. Agriculture is the leading sector in producing food, but it turns out that farmers need a large enough capital to farm, which is different from the selling price of their crops. In contrast, most Indonesian farmers are poor and have difficulty raising capital. As a result, few lend to the closest people, even moneylenders, with stifling interest. Yanuar Rahman, Head of the Planning and Evaluation Sub-Division of the Food Crops, Horticulture and Plantation Office of Lamongan (Rahman, 2021), said that one of the farmer's biggest problems is access that is not optimal, thus requiring subsidies and assistance in the capital.

On the other side, farmers who experience difficulties in obtaining capital during the pandemic, it turns out that the agricultural sector became the driver of their economic growth and the information and communication sector. The performance of the farming sector remains relatively good, compared to other business sectors. Efforts to maintain and improve agricultural performance during the Covid-19 pandemic are essential, considering the role of the agricultural sector as the driver of national economic growth (Purba et al., 2020).

Micro-business capital waqf is a program initiated by Global Wakaf, distributing waqf-based business capital assistance funds to micro-business actors and farmers with the *qhardul hasan* (benevolent loan) scheme. It liberates micro-business actors and farmers from debt bondage and usury. This program is expected to help micro-businesses and farmers to be more empowered. One of the business targets for micro-business capital waqf recipients is farmer's groups and businesses in agriculture (Global Wakaf, 2020a). Figure 1 depicts the scheme for the micro-business capital waqf program for farmers.

*Waqif* provides money for the micro-business capital waqf program. Then *nazhir* (Global Wakaf) manages waqf assets into capital costs for waqf beneficiaries with the *qardhul hasan* principle. Then a contract or agreement is made along with the transfer of funds to farmers as beneficiaries. There is a companion in this program responsible for funding capital and providing business assistance so that the farmer's businesses can run, grow, and be sustainable. After the business is running and making a profit, the farmer returns the principal of the waqf fund according to the contract agreed upon at the beginning, without interest and fines (Global Wakaf, 2020a).



Source: Global Wakaf (2020a), modified

Figure 1.

Waqf Scheme for Micro Farmer's Capital

The micro-business capital waqf program has been implemented in one of the villages in Lamongan, namely Siser Village, Laren District. Mid-September 2020, this village farmer enjoys a great harvest. After several months of planting, the 20 hectares of land managed by dozens of farmers members of the Bangkit Farmers Group assisted by Global Wakaf-ACT can harvest up to 140 tons of wet grain. It is their first harvest with capital without borrowing from moneylenders or intermediaries. The business capital of Rp 30 million was handed over to 60 farmers in Siser, which will be used to fulfill fertilizers (Global Wakaf, 2020b).

Some problems arise in the development of cash waqf to increase the productivity of Lamongan farmers through micro-business capital. The problems occur on the side of nazhir as the manager of waqf funds, the regulator as the party authorized to issue waqf regulations, the community as a donor, and farmers as recipients of waqf benefits. Several studies have discussed the importance of cash waqf to improve the welfare of farmers and the agricultural sector (Amuda et al., 2014; Hydra, 2020). Several studies also reveal the role of cash waqf for micro-business financing (Thanker et al., 2020; Yuli, 2015), but are generally described (Melinda et al., 2021; Rizal, 2021). Meanwhile, this research was carried out in more detail regarding the problems and solutions to optimize farmers' micro-business capital waqf program. This research is also the first research conducted regarding the role of waqf in efforts to increase the productivity of Lamongan farmers through the micro-business capital waqf program. In addition, this study also uses the Analytic Network Process (ANP) analysis method, which is still rarely found in research related to the development of cash waqf in the agricultural sector.

### III. RESEARCH METHOD

This research was mixed-method research, a combination of qualitative and quantitative research methods using the Analytic Network Process (ANP) as a data analysis method assisted by Super Decisions software. The Analytic Network Process (ANP) is a decision-making method based on many criteria that has the advantage of helping decision-makers in measuring and synthesizing several factors in a hierarchy and network more simply (Rusydia & Devi, 2013; Youneszadeh et al., 2017). ANP presents a systematic analysis process by determining the weight of each criterion to determine the relevance of each criterion and its potential for achieving goals (Lin & Yang, 2016).

This research used primary data obtained from in-depth interviews with waqf experts, regulators, nazhir, and also farmers regarding problems and solutions in optimizing cash waqf for micro-business capital for farmers in Lamongan. The data was also obtained from several literature related to the optimization of cash waqf for micro-farmers business capital sourced from articles, journals, books, and the Indonesian government's official website to analyze waqf as capital for farmers in agriculture. Based on previous research and expert interviews, the questionnaire construct was formed according to the provisions of the ANP method. Furthermore, the informants were required to fill out the previously designed ANP questionnaire by giving a rating (ranking) and a score (weight) between 1 (not important) to 9 (very very important) on each statement item. The questionnaire data were processed using Super Decisions software and analyzed based on the data output.

The sampling technique used was purposive sampling. The resources in this study were experts in waqf and agriculture with 7 respondents. There is no minimum number of respondents in research using the ANP method, but respondents must be competent people in their fields (Ascarya & Yumanita, 2018). Table 1 is a list of respondents:

Table 1.  
List of Respondents

No.	Position in Institution	Institution	Position in Research
1.	Chairman	Indonesian Waqf Board (BWI) of Lamongan	Regulator
2.	Head of Planning and Evaluation Sub-Division	Department of Food Crops, Horticulture, and Plantation of Lamongan	Regulator
3.	Head of Waqf and Property Division	Muhammadiyah Regional Leaders of Lamongan	Nazhir
4.	Productive Capital Waqf Manager	Global Wakaf	Nazhir
5.	Lecturer of Islamic Economics Department	Universitas Muhamamdiyah Malang	Waqf Expert and <i>Waqif</i>
6.	Chairman	Water-Using Farmers Association (HIPPA) of Lamongan	<i>Mauquf 'Alaih</i>
7.	Head Village	Siser, Laren	Community

#### IV. RESULTS AND DISCUSSION

##### Results

Data processing begins with a network model creation in the Super Decisions software version 2.10. Then a pairwise comparison is made by entering the difference in scores between elements or clusters to find out the value of each relationship between elements in a cluster or between clusters. In this comparison, an inconsistency value is also obtained, which indicates whether an aspect of the question in the model is valid. Elements are declared consistent or valid because the inconsistency value is below 10% or 0.1. After the pairwise comparison is made, computations-priorities are performed to determine the normalized cluster value used to indicate the priority value for each element. Table 2 contains the priority of the problems in micro-business capital waqf for Lamongan farmers.

Table 2.  
Priority Problem of Micro-Business Capital Waqf for Farmers

Aspect	Priority Score	Problem	Priority Score	Sub Problem	Priority Score
Nazhir	0.295	1. Administration	0.276	1. Lack of budget for administrative services	0.322
				2. The nazhir database and waqf assets management are not yet optimal	0.303
				2. Professionalism	0.251
				3. Compliance	0.210
Regulator	0.226	1. Socialization	0.442	1. Lack of socialization about the waqf law	0.382
				2. Lack of socialization about productive waqf	0.368
				3. Lack of budget for socialization	0.185
				2. Sanctions	0.267
Farmer	0.210	1. Low Skill & Knowledge of Farmers	0.346	1. Lack of farmer skills in business	0.291
				2. The quality of human resources is low	0.262
				3. Limited knowledge of	0,202

				agricultural technology	
		2. Lack of Production Cost	0.334		
		3. Decrease in Commodity Prices	0.221		
Community	0.188	1. Awareness	0.352	1. Low awareness of waqf	0.301
				2. Unawareness of the importance of waqf	0.293
				3. Low economic conditions of the community	0.285
		2. Knowledge	0.300		
		3. Trust	0.250		

The main problems and solutions to problems in micro-business capital waqf for farmers in Lamongan were divided based on the stakeholders. Overall, priority issues lie with the nazhir, regulators, farmers, and the community. Based on the results of data processing is presented in Table 2, the priority problem in nazhir related to the lack of budget for administrative services. While the priority of solutions to problems in micro-business capital waqf for Lamongan farmers is presented on table 3:

Table 3.  
Priority Solutions to the Problem of Micro-Business Capital Waqf for Farmers

Aspect	Problem	Solution	Priority Score
Nazhir	1. Administration	1. Increasing the budget for administrative services	0.396
		2. Optimization of the nazhir database and the waqf it manages	0.264
Regulator	1. Socialization	1. Increase socialization about waqf through offline and online	0.338
		2. The government increases the budget for socialization	0.306
		3. Increase socialization regarding the waqf law to nazhir	0.281
Farmer	1. Low <i>Skill &amp; Knowledge of Farmers</i>	1. Improving the quality of human resources	0.315
		2. Improve farmer's skills for their business	0.312
		3. Extension of technology and modern farming to farmers	0.273
Community	1. Awareness	1. Dissemination of the urgency of waqf	0.342
		2. Waqf conscious movement	0.332
		3. Educate the communities	0.235

The priority results for the solution to the problem of micro-business capital waqf for Lamongan farmers were presented in table 3 above. The main solution to administration problem was increasing the budget for administrative services.

### Discussion

Overall, the main problem in developing waqf for farmers through the micro-business capital program in Lamongan lies in the nazhir aspect. Nazhir became the main problem in developing micro-business capital waqf for farmers in Lamongan. This result aligns with research conducted by Huda et al., 2017 and Ali et al., 2018. The main priority problem for nazhir is administration related to the lack of budget for administrative services.

Nazhir's problem in administration is one of the many problems experienced by nazhir in Indonesia. Many nazhirs in Indonesia still do not have a well-systemized and computerized data collection system for waqf assets. The administrative system for managing waqf assets is still mostly done manually (Kurniawan et al., 2021). One of the causes of the non-optimal administration of waqf is the high cost to create a system that can store all the data on waqf assets, the nazhir who manages them, and the form of development of the waqf assets. The waqf institution or nazhir usually bears waqf administration costs.

Meanwhile, many nazhirs who manage waqf assets are not for productive business, so there is little or no leftover for administrative service costs, especially for creating an adequate waqf database

administration system. Administrative problems also occur in Muhammadiyah Lamongan waqf, where the income of waqf assets has not been carried out properly; there are still assets that have not been recorded. Yitno Utomo, Chairman of the Waqf and Treasurer Council of the Regional Leadership of Muhammadiyah Lamongan (Utomo, 2021), said that administration must be carried out as well as possible because it is essential in the development of waqf assets. Poor administration can cause problems later. With good administration, the number of waqf assets will also be known with certainty so that there are no waqf assets that are not taken care of or even lost because they are not included in the data collection.

The priority solution to the problems related to the administration of nazhir is to increase the budget for administrative services. A computerized data collection system is essential. An easily accessible information system is a solution to the transparency of waqf management (Kurniawan et al., 2021). Waqf data that is easily accessible will make it easier for nazhir to manage assets and increase public trust in nazhir in maintaining the mandate to manage waqf funds. Utomo (2021) said,

"The past and present are different because there was no digitalization technology in the past, but now it is completely open, so like it or not, this waqf can be enjoyed by the community or the community must adapt to the present."

To create an adequate system, a large budget is needed, such as for the cost of purchasing and managing a website or system. The government should increase the funding for certified nazhirs. It would be better if the government provided funds to improve waqf services along with the uniformity of the waqf administration system. It is considering that not all nazhirs have the ability to manage data and or funds to pay for systems and services for administrative services.

The second priority is the issue of regulators in the socialization aspect related to the lack of socialization of the waqf law. This result is in line with what was stated by Muntaqo, 2015 and Huda et al., 2017. Socialization is crucial, especially among nazhirs, because many nazhirs have limited knowledge regarding the types of waqf and their management. The chairman of BWI Lamongan, Sisyanto, said that the development of cash waqf in Lamongan was still at the socialization stage. So cash waqf is still not widely known by the public, including nazhir in Lamongan. In addition to cash waqf, the development of productive waqf has not been done much; the development of waqf is still dominated by 3M (Mosques, Madrasas, and Tombs). The socialization of the waqf law, especially for Law Number 41 of 2004 concerning Waqf, needs to be carried out, especially among nazhirs, because they are the ones who manage and develop waqf, so they must understand the regulations and signs in managing the people's assets.

The priority of solutions to problems with regulators related to socialization, namely increasing socialization about waqf through online and offline. BWI Lamongan has started socialization regarding cash waqf and its development into productive activities, although it is still gradual. Sisyanto (2017), said,

" So, the president said that the target of cash waqf in Indonesia is 200 trillion. So, we have to do socialization and set an example. BWI Lamongan is also still in the process. "

Socialization is crucial to increasing knowledge, awareness, and public trust in waqf and institutions. Socialization can be done online or offline. The socialization was carried out so that nazhir understood the mandate given by the waqif to manage the waqf as well as possible (Utomo, 2021).

The third priority is the problem with farmers related to the low skills and knowledge of farmers, namely the lack of skills of farmers in their business. This is in line with the research conducted by Syahyuti and Aldillah, 2020. This problem is a problem that often occurs in the Indonesian agricultural sector (Faizin, 2021). Most Indonesian farmers have low education, which affects their knowledge of managing and improving their agricultural businesses. In addition, the training held by the government to enhance the skills of farmers is also not optimal (Faizin, 2021).

The priority solution to problems for farmers is related to the low skill and knowledge of farmers, namely by improving the quality of human resources (HR). Efforts to improve the quality of farmer human resources require a vital role from the government. The village government can carry out the training through village funds or transfer funds (Faizin, 2021). According to Khamim, Chairman of the Lamongan Water-Using Farmers Association (HIPA), the government needs to organize training to improve the quality and skills of farmers (Khamim, 2021).

The fourth priority is the problem with the community related to awareness related to the low public awareness of waqf. This result is in line with what was stated by Muntaqo, 2015 and Huda et al., 2017. Public understanding regarding waqf is still limited to the old concept, namely waqf in the form of land or buildings and intended for worship and education activities connected to mosques or prayer rooms, madrasas or schools, and Islamic tombs. Cash waqf is not widely known in detail by the public. The development of this waqf is also still minimal, especially in Lamongan (Utomo, 2021).

The priority of solutions to problems in the community is related to awareness which is by socializing the urgency of waqf. It is important to socialize the urgency of waqf. Socialization can be done online or offline. Offline socialization can be done in conjunction with Indonesian Waqf Board (BWI). Online socialization can be done through mass media and social media. This will also be able to attract the attention of many people, especially young people, to be more aware of the urgency of waqf for the welfare of society. Examples of successful, productive waqf projects can be presented in the socialization. It is important to have a pilot project or proof that waqf can be used not only for 3M, including in the agricultural sector (Utomo, 2021). So that people will be more aware that waqf is important to be developed. Micro-business capital waqf for farmers in Siser Village can be used as an example of developing productive waqf, which has been proven to improve the community's welfare, namely farmers as beneficiaries.

## **V. CONCLUSION**

Based on the results of this research, it can be concluded that there are four main stakeholders in micro-business capital waqf for farmers in Lamongan: nazhir, regulator, farmer, and the community. The main problem lies in the nazhir aspect. The main priority problem for nazhir is administration related to the lack of budget for administrative services. The main solution is increasing the budget for administrative services.

The second priority problem is the issue of regulators in the socialization aspect related to the lack of socialization of the waqf law with the solution of increasing socialization about waqf through online and offline. The third priority is the problem is the low skills and knowledge of farmers about the lack of skills of farmers in their business can be solved by improving the quality of human resources (HR). The fourth priority is the problem with the community related to the low public awareness of waqf with the solution of socializing the urgency of waqf.

It has been proven that waqf can help farmers be more productive. The novelty in this research is the cash waqf development scheme as business capital for Lamongan farmers which can be adopted in other regions in Indonesia. Waqf schemes in agriculture can vary, so the recommendation for future researchers is to examine other waqf financing schemes for farmers to compare the most effective schemes used to help farmers in Indonesia with waqf funds.

Based on the results obtained, the implications of the research are: first, the successful program in Siser Village, Lamongan can be shared among nazhir as an option to develop productive waqf in agriculture, so it can be developed and disseminated to other areas with similar needs. Second, the results of this research can be taken into consideration by the Indonesian Waqf Board (BWI) and Department of Food Crops, Horticulture, and Plantations as regulators to synergize waqf as capital for farmers or in the agricultural sector as a productive waqf development. Third, Also based on the result, the knowledge of the Lamongan community regarding cash waqf is still shallow. Hence, BWI needs to increase its socialization, both to nazhir and the community in general, so that cash waqf is growing in Indonesia and more and more people can improve their welfare.

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