

Priority of Waqf Development and Its Barriers among the Muhammadiyah Awqaf AUM (*Amal Usaha Muhammadiyah*) Units: An AHP Approach

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ABSTRACT

Amal Usaha Muhammadiyah Units (AUMs) are the unit responsible to utilize and develop the relevant projects of Muhammadiyah awqaf assets in order to benefit the society in general. This paper aims to explore the AUMs' priority toward what types of development that Muhammadiyah should considered for the present development of awqaf assets. Therefore to accomplish this purpose, five (5) top management of AUM and two (2) leaders of Muhammadiyah were interviewed. This study employs analytical hierarchy process (AHP) analysis to identify AUMs rank their priority of development in the present day as well as the priority the barrier and the solution in managing awqaf assets. The result showed that AUMs prefer to channel their waqf assets for Muhammadiyah waqf development to in following rank order: (1) education, (2) health care/hospital, (3) religious/social care and welfare, (4) holding company and corporation (trade and commerce), (5) financial industries. The analysis also showed the priority of barriers in Muhammadiyah awqaf management contained in Nazhir side for their low competency and low enforcement in management and regulation.

Keywords: Muhammadiyah Awqaf, Waqf, AUM, AHP

1. INTRODUCTION

Waqf currently considered as vehicle that mobilizing the economic resources and used as a strategy to improve the economic welfare. Its durable characteristic let it significantly assisting government to solve social problems, alleviate the poverty and has a potential reserve resource for it might continue to grow. Waqf represents a logical consequence of the ownership system in Islam which is accompanied by moral responsibility and sharing. It is one of the devices created by the Muslims to fulfill many public services that are assisting government in financing the state's expenditure such as education, health care, national security, transportation, facilities, the basic infrastructure, foods, shelter and jobs for many people (Moshin & Ismail, 2012).

Muhammadiyah, as Da'wa organization-based institutions in Indonesia, has been trusted to manage the awqaf asset independently since it was found on November 18, 1912 by KH. Ahmad Dahlan. It founded to restore and purify the Muslim mind who were influenced by the shirk practices to the true Islamic teachings as exemplified by the Prophet Muhammad PBUH. KH. Ahmad Dahlan has the ideals of deliberating Muslims from underdevelopment and building a life through *tajdid* (reforms) which include the aspects of *tauhid* (*aqidah*), worship and *muamalah*. All those parts started by reformed the education and health care system that where the waqf of Muhammadiyah were started.

The philosophy of *Quran Surah Al-Maun* is one of Muhammadiyah waqf foundations that give an inherent characteristic differ from other waqf institutions. All the awqaf given to the Muhammadiyah as a Nadzir will call as Muhammadiyah Waqf. This system enables Muhammadiyah to improve the maximizing benefit of awqaf through the way of possibly by the Islamic law such *Istibdal* or many others. *Al-Maun* focuses to the three main ministration in assisting the poor to fulfill their life (*Al-Maun*) i.e. education (provide schools and universities), health (provide Hospitals and Health Clinics) dignify the orphans (provide orphanage and boarding school).

All the efforts for maximizing the awqaf benefit under the institution are called Amal Usaha Muhammadiyah (AUM – the business unit for charity purposes). The recorded data AUMs in Indonesia shows the highest rank is for Masjid (mosque), for 6118 units. Second highest AUM is for musholla (5080 units), The next AUMs is Hospitals and Health care (2119 units), Kindegarten/Quranic (TK/TPQ) for 4623 units, Primary School (SD/MI) for almost 2252 units, Islamic High school (1291 units), Islamic junior high school (1111 units), orphanage (318 units), higher learning institution (171 units), rehabilitation center for disability (82), extraordinary school (71), Islamic boarding school (67 units), nursing home (54 units), and empty lands (for 20.945.504 M²) respectively (Muhammadiyah, 2017). The development shows Muhammadiyah waqf has significant contribution in developing education and health care's/hospitals. This means, Muhammadiyah may probably shift the focused toward general development instead of religious development.

There are some important sectors in Muhammadiyah awqaf are getting ineffective and expensive due to increase of demand and less availability of supply such as business center, holding company and/or corporate business for all business units. Moreover, the current national meeting of Majelis Ekonomi dan Kewirausahaan (Entrepreneurship and Economic Board) of Muhammadiyah and Jaringan Saudagar Muhammadiyah (Muhammadiyah Traders Network) September 13-15, 2017 in Bandung decided to seek a probability of developing a corporate business model. Therefore, in order to make a comprehensive decision, Muhammadiyah have to explore the prior unit businesses on what type development those become necessary for

current milieu which have a high revenue-generating for AUMs (Muhammadiyah S. , 2017).

Table 1. Amal Usaha Muhammadiyah (Business Unit for Charity Purposes)

Waqf Muhammadiyah		Total Unit	
1	Masjid	6118	units
2	Musholla	5080	units
3	Hospitals/Health care	2119	units
4	Islamic Kindegarten	4623	units
5	Islamic Primary School	2252	units
6	Islamic High school	1291	units
7	Islamic junior high school	1111	units
8	Orphanage	318	units
9	Higher Learning Institution	171	units
10	Rehabilitation Center for Disability	82	units
11	Special School for Disabled	71	units
12	Islamic boarding school	67	units
13	Nursing Home	54	units
14	Empty Land	20.945.504	M2

Red Cell: Highest Revenue Generating

Yellow Cell: Medium Revenue Generating

Source: Muhammadiyah Official Website (Muhammadiyah, 2017)

Based on the AUM's feedback, Muhammadiyah may have preliminary information in order to make better decision which business unit will benefit the society and Muhammadiyah awqaf asset in general. Hence, this study aims to explore the AUM's priority toward what types of development that Muhammadiyah should considered for the present development of awqaf assets. This study uses analytical hierarchy process (AHP) analysis to identify AUMs rank their priority of development in the present day, as well as the priority the barrier and the solution in managing awqaf assets

B. LITERATURE REVIEW

B.1. Corporate Waqf

It is no question that development of Waqf is not confined to immovable property such as land. As the needs of the ummah's economy gone upscale, steps have been taken to introduce more contemporary Waqf development. The most contemporary and most discussed mechanism in Waqf development is corporate Waqf where cash Waqf and Waqf share are also utilized in its application. Corporate Waqf is an innovative mechanism in generating income for the benefits of most society in the form of cash Waqf, Waqf share and other assets investment methods. It is an initiative in combining perpetuity characteristic of Waqf to achieve the power of entrepreneurial dynamism.

Example of corporate Waqf is evidenced in some of the Muslims countries. In order to adopt the corporate Waqf successfully, a practice of entrepreneurship, leadership, accountability and transparency in the corporate implementation is an utmost important. Institutions who wish to incorporate their Waqf property

need to be aware of the principles and objectives of corporate Waqf (Ali, 2011). The principle of corporate Waqf are 1) to create an Islamic institution catering to the society need with element of corporate entity 2) to carry out the responsibility to the 'ummah' for eternity 3) to voluntarily share wealth, time and expertise 4) to generate wealth and protection of the income 5) to establish an incorporation instrument that is trustworthy and wholly (slide MOF final). Respectively, the objectives of Waqf are 1) ability to expand and generate wealth for individuals, private and public sector in global arena 2) professional management 3) preservation of the ummah economic ownership through protection of the assets 4) released of the ummah's undeveloped asset 5) strengthening of the ummah's economic welfare 6) assist government in nation's development and reduction of spending, deficit and debts (Finance, 2011). Corporate Waqf is seen to be the tools to give new lights in generating income to improve the economy of the ummah. It is considered a modern innovation and an effective measure in delivering benefits without going against the principles of Waqf (Kamdari, Yusoff, & Malik, 2017).

In the mid of September 2017, Muhammadiyah National Meeting concluded to initiate a National Holding Company in order to accommodate the sub-sub holding which have been starting earlier. Muhammadiyah is the only Da'wa organization who managed waqf land has been built for educational facilities (universities, schools), social institutions (establishing orphanages, dormitories, inns, mosques), health facilities (hospitals, clinics) and da'wah facilities. At 104 years of age, Muhammadiyah has more than 10,000 schools ranging from early childhood to senior high school, more than 170 universities, 104 hospitals, meanwhile the Indonesian government has only 48 big hospitals and 300 clinics (www.waqfsalmanitb.org). The variety business developed by Muhammadiyah, ranging from the trade and commerce like oil station, hotel and wood store, to the sub holding like properties and other which the implication of the benefit for the public welfare (Muhammadiyah S. , 2017).

B.2.The Barrier in Waqf

According to Hassan and Shahid (2010), despite the important and great potential of Waqf in the Muslim socio-economic development, the present state of Waqf institutions is unsatisfactory. As a result of the poor management of the Waqf institution, the vulnerable segments of the Muslim society have lost cover of the Waqf. In many countries, Waqf institution is not being given proper attention, resulting in a vast amount of Waqf properties being ill-managed. Many of these properties have vast commercial potential, but are not being maintained properly, resulting in these properties do not yield their greatest benefits to the society. Several factors have been identified as the source for the non-satisfactory Waqf management, including legislative lacunae, administrative lapses, lack of political will, indifferent attitude of the management of the Waqf and lack of honesty and integrity.

C. DATA AND METHODOLOGY

C1. Data

This study will use data taken from the interview to the nine (9) people who are responsible to the AUM management; five (5) are top management of AUM (Muhammadiyah expert from Majelis Waqf dan Kehartabendaan, Majelis Ekonomi dan Kewirausahaan and Majelis Pemberdayaan Ekonomi) and two (2) leaders of Muhammadiyah (Pimpinan Pusat Muhammadiyah and member of Majelis Tarjih and Tajdid Pimpinan Pusat Muhammadiyah). The respondents were selected based on purposive sampling technique. The example of AHP interview form that researcher used to fill based on the respondent responses regarding on the priorities of list of development and barrier to do.

Table 2. Type of Muhammadiyah Waqf Development

Criteria	education	health care/hospital	religious/social care & welfare	Financial Industries	holding company & corporation (trade & commerce)
education					
health care/hospital					
religious/social care & welfare					
Financial Industries					
holding company & corporation (trade & commerce)					

Source: Pitchay, Meera, & Saleem (2014)

The data is recorded by using pairwise comparison scale e.g. 1 refer to "equally preferred" until 9 refer to "extremely preferred" (See table 3). For example, respondent A strongly prefers education than health per se, and then the interviewer put 5 inside the cell row 1 column 2. Or, if he strongly prefers health instead of education, then the interviewer put 1/5 inside the corresponding cell.

Table 3. Pairwise comparison scale for Analytical Hierarchy Process Preferences

Numerical rating	Verbal Judgement of Preferences
1	Equally Preferred
3	Moderately Preferred
5	Strongly Preferred
7	Very Strongly Preferred
9	Extremely Preferred
2,4,6,8	Intermediate values between the two adjacent judgments
Reciprocals	When an activity i compared to j is assigned one of the above numbers, then activity j compared to i is assigned its reciprocal

Source: Saaty (2008)

C2. Analytical Hierarchy Process (AHP)

Analytic Hierarchy Process (AHP) firstly introduced by Thomas L Saaty (2008) who says, "The Analytic Hierarchy Process (AHP) is a theory of measurement through pairwise comparisons and relies on the judgements of experts to derive priority scales." Saaty (Huda, 2014) says the problem solving in AHP approach can use three basic principles of Decomposition, Comparative Judgement and Synthesis of Priority".

Decomposition method is to break down a complex problem into several smaller, less complex and more manageable sub-problems that are solvable by using existing tools, then joining them together to solve the initial problem (Maimon & Rokach, 2005). Comparative judgement is intrinsic to human thinking and demonstrates that the resulting matrix is consistent when ratios are formed by making relative measurement through comparative judgement. Saaty's pairwise comparison scale, which captures the relative importance for the factors, consists of absolute values from 1 to 9 (Manning, Johnson, Tilley, Wong, & Vorsina, 2016). The final result of all priority is by doing the Synthesis of Priority i.e. a weighting and adding process is used to obtain overall priorities for the alternatives as to how they contribute to the goal. This weighting and adding parallels what one would have done arithmetically prior to the AHP to combine alternatives measured under several criteria having the same scale (a scale that is often common to several criteria is money) to obtain an overall result.

Harbi (2001) said that there are seven steps involved in AHP: 1. defining the problem and determining its goal. 2. Structuring the hierarchy from the top (the objectives) through the intermediate levels (criteria) to the lowest level (alternatives). 3. Constructing a set of pair-wise comparison matrices (size $n \times n$) for each of the lower levels with one matrix for each element in level immediately above by using the relative scale measurement. The pair-wise comparisons are done in term of preferences of one element over the other. 4. There are $n(n-1)/2$ judgments required to develop the set of matrices in 3. Reciprocal are automatically assigned in each pairwise comparison. 5. Hierarchical synthesis is now used to weight the eigenvectors by the weight of the criteria and the sum is taken over all weighted eigenvector entries corresponding to those in the next lower level of the hierarchy. 6. The consistency of all pairwise comparisons are determined by using the eigenvalue λ_{max} to calculate the Consistency Index, CI where $CI = (\lambda_{max} - n) / (n-1)$ where n is the matrix size. Judgment consistency can check by seeing the value of consistency ratio, CR for the appropriate matrix value in table 3 If $CR \leq 0.1$, the judgment matrix is acceptable, otherwise it is considered inconsistent matrix, judgments should be reviewed and improved. 7. Steps

3-6 are performed for all levels in the hierarchy.

Consistency step 6 above is referring to the degree to which the perceived relationship in the pairwise comparison is maintained. It is important because lacking in the comparison consistency may indicate the respondents did not understand the differences in the choices presented. On the other hand, lack of information about the criteria being compared or lack of concentration during the judgment process can also cause inconsistency.

Table 4. Average Random Consistency Index

Size of Matrix	1	2	3	4	5	6	7	8	9	10
Random Consistency	0	0	0.58	0.9	1.12	1.24	1.32	1.41	1.45	1.49

Source: Pitchay, Meera, & Saleem (2014)

Saaty and Vargas (2001) proved that for consistent reciprocal matrix, the largest eigenvalue is equal to the size of comparison matrix, or $\lambda_{\max}=n$, where n is the size of comparison matrix. Then Saaty and Vargas (2001) gave measure of consistency, called Consistency Index (CI) as deviation or degree of consistency by using the following formula,

$$CI = \frac{\lambda_{\max} - n}{n - 1}$$

Where, λ_{\max} = largest eigenvalue n = size of comparison matrix

$$CR = \frac{CI}{RI}$$

After getting the value of consistency index, we need to compare it with the appropriate value from the random consistency index (RI). The next step is to get the value of consistency ratio (CR) from the following formula,

The rule of thumb given by Saaty and Vargas (2001) is that if the value of consistency ratio (CR) is smaller or equal to 10% or 0.1, the inconsistency is acceptable. If the consistency ratio (CR) is greater than 10 %, we need to revise the subjective judgment. Instead of using the term CR, software package Expert Choice version 11 uses the term of 'inconsistency value' which refer to CR with similar meaning and interpretation. Saaty (1988) in Pitchay, Meera, & Saleem (2014) states that "the value of the consistency ratio should beneficiaries 10 per cent or less. If it is more than 10 per cent, the judgement maybe somewhat random and should perhaps beneficiaries revised". The AHP is able to show one by one, in a sequel order, which judgements are the most consistent. The AHP also suggests the value that best improve inconsistency. The decision maker then could refine the information on the criteria. After verification of the consistency ratio, we calculated the weights or the normalized scores for the different criteria. The normalized scores are computed by using geometric means because the geometric mean for a series (e.g. 1, 2....N) is less affectedly by extreme values than the arithmetic mean. Besides, it is useful as a measure of central tendency for some positively skewed distribution. For a series containing n elements, the geometric mean is

given by the root of the product of the scores and the normalised criterion weight is given by the ratio of the geometric mean divided by the sum of the geometric mean of all the element of the series. For the criteria C_p , $p = 1, 2, \dots, N$, the geometric mean ($GM_{c p}$) is given by $(\prod_{i=1}^N r_{ij})^{1/N}$ and the normalised score ($NS_{c p}$) is given by $GM_{c p} / \sum_{p=1}^N GM_{c p}$.

G. FINDING AND DISCUSSION

G.1. Priority to the Barrier and Solution

Some of Muhammadiyah waqf assets so far were still managed traditionally with less benefit and rarely empower the poor such mosque, mushola, madrasah, and orphanage. The barriers rise solely in order optimizing the intangible asset such waqf land which mostly are still empty. The obstacles, as internal factors, came from the waqf management itself (poor management and lack of professional human resources) and the external factors such as rigid regulation on exchanging the assets form and less of the role of government in promoting waqf as poverty solution. The government does not perceive that waqf fund can be a source of income to support high economic growth. However, Muhammadiyah has a positive tagline for future innovate waqf targeting which stated by Chief of Majelis Wakaf dan Kehartabendaan Muhammadiyah (2017) : "Muhammadiyah started an innovation management which has beginning in this period (2015-2020) in order to improve the management system of existing waqf assets such as reconstructing Waqf policies, reinventory and organize all assets including waqf assets, improve existing information systems and data bases, and also make waqf assets that have not been utilized properly in order to become productive waqf assets. He also said that the next 5 years Muhammadiyah has a target to produce 75% of existing waqf assets into productive assets. Given the views of experts with existing phenomena can also provide solutions or solutions to any obstacles and problems that arise." (Male, 26 April 2017) So that Muhammadiyah becomes easier in overcoming the existing problems and can maximize the assets of waqfs managed into productive waqf assets and has many benefits for everyone. (Expert1, 2017) said that at this time waqf has begun to be noticed by the Bank of Indonesia. Bank of Indonesia has begun to see the huge impact that arises from the waqfs and begins to contribute to the development of waqf in Indonesia.

(Expert1, 2017) also said that : "If many sectors of waqf are being addressed such as improving the quality of waqf and nadzir management, improving the community's understanding of waqf in order to have a broad understanding of waqf as well as improvements in regulation from the government to make specific regulations About productive waqf. " (Male, 41Years Old, 05 April 2017) Because of the great benefits of waqf land, if it can be maximized its benefits well and correctly, it is not impossible, waqf be a good solution in eradicating poverty and unemployment by empowering the community using the existing waqf assets and maximize it, so that the assets of waqf can provide good

benefits as well as economic empowerment of the ummah.

Muhammadiyah as an institution that takes care of waqf should be more serious in terms of management of waqf assets and fix the existing of the system. In fact, Muhammadiyah is still having problems in terms of management. Because good management provides an important role to be able to maximize the utilization of waqf assets and facilitate the next steps of Muhammadiyah in order to make productive all the existing waqf assets. So the assets that exist today such as mosques / mushola not only as a means of a place of worship but also make the existing waqf assets to be truly productive and can provide more benefits for the community.

As the output of research results, that mapping is a very appropriate step for muhammadiyah to record, categorize and assess existing waqf assets. Once all the assets of the waqf have been properly recorded Muhammadiyah will facilitate in determining the next step to maximize and make productive of existing waqf assets.

Muhammadiyah also inevitably have to fix in terms of existing human resources including nadzir. Inevitably, muhammadiyah should begin to increase the number of existing human resources that still limited because of its existing human resources. Nor can Muhammadiyah rely solely on volunteer nadzir alone in managing existing waqf assets, and must start hiring professionals who truly understand about waqf and other things such as management as well as other matters that can support and making waqf assets productive.

Table 5. Priority Vectors for All the Barrier of Decision Hierarchy

No.	Aspect	Priority Value	Barriers	Value
1	Regulator (Government and Muhammadiyah)	0.289	1. Government support (Promotion, Regulations Collaboration, Coordination)	0.140
			2. Muhammadiyah support (Regulation from Majelis Tarjih and Tajdid, Sosialisasi the AUM)	0.140
2	Nazhir (Majelis Wakaf & Kehartabendaan)	0.400	1. Regeneration	0.270
			2. Certification Nazhir (high competency, has time commitment, innovate)	0.128
3	Wakif and Muhammadiyah Member	0.290	1. No Exposure to the Waqf information	0.182
			2. No Coordination to the family member	0.064

G.2. Model Quantifications

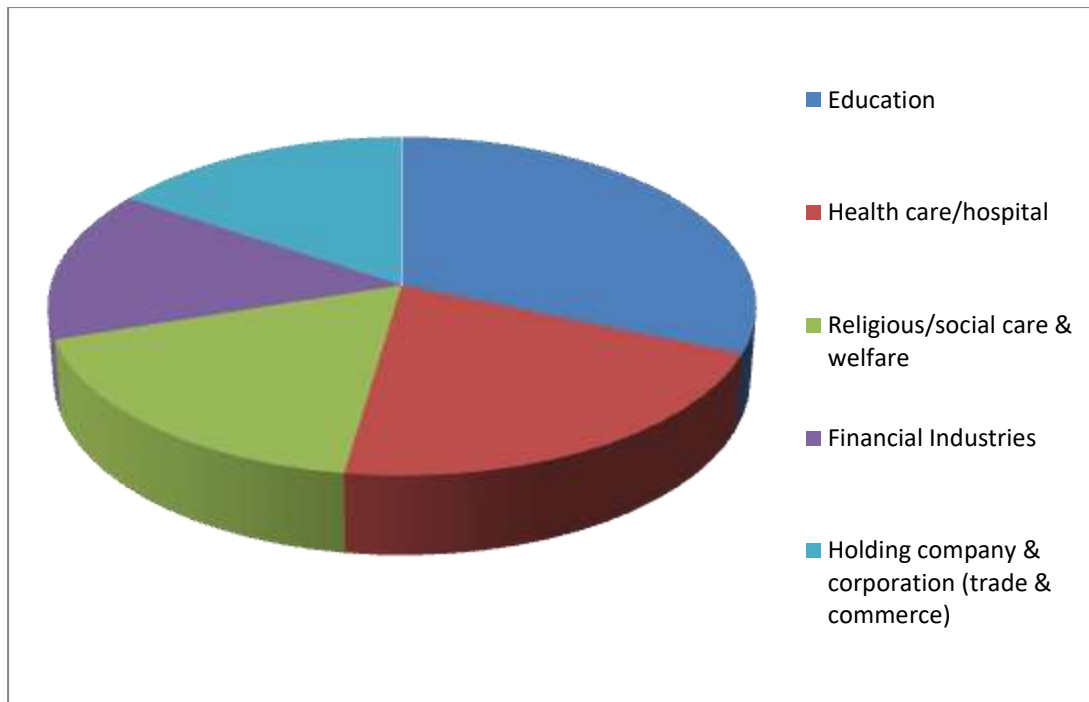
Table 5 present the priority vectors along with the inconsistency ratio. The inconsistency ratio is 0.02 for the vector priorities and it is within the acceptance range (i.e. inconsistency ratio < 0.1), indicating reasonable consistent result.

Table 6. Priority Vectors for All Criteria of the Decision Hierarchy and Inconsistency Result

Education	0.314
Health care/hospital	0.209
Religious/social care & welfare	0.176
Financial Industries	0.145
Holding company & corporation (trade & commerce)	0.156
Inconsistency	0.020

Based on the priority vector, education sector become the first priority and then followed by health care/hospital, religious/social care & welfare, financial industries, holding company and corporation (trade and commerce). This finding is in-line with the philosophy of Quran Surah Al-Maun as the foundation of Waqf in Muhammadiyah. This may probably the key informants still focus to the domain of AUM which prefer to answer challenges of education sector especially the tertiary level such as limited of government university and expensive fee charged by private university have affected the affordability especially poor students to further their study at tertiary level. Based on these issues, this may probably influences the cash Waqf donors to give most priority to education sector development compare to other. As well as the challenges that Muhammadiyah have answer from the Health care system which expensive fees charged by private hospital become another constraint people poor people to get health services in private hospital. Based on these challenges in health sector may probably influence the cash Waqf donors to rank health sector as the second most important development after education sectors.

The religious/social care & welfare, financial industries, holding company and corporation (trade and commerce) sectors move start from these two sectors (of education and healthcare). These two high learning institutions (Universitas Achmad Dahlan and Universitas Muhammadiyah Yogyakarta) have been proofing and introducing their hospitals, products and business in financial industries and trade as well as commerce.



H. CONCLUSION

Muhammadiyah should pay more attention to wakaf assets by making regulations that can minimize risks or issues that may cause problems. Because as we all know that the regulations of the government is not specific enough to support the productive waqf. Therefore Muhammadiyah must anticipate it by making the regulations for muhammadiyah waqf assets itself, so that the existence of regulations that can support productive and strict regulation about waqf can avoid the problems that will arise and can maximize the benefits of the entire waqf assets of Muhammadiyah through corporate waqf.

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