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CASH WAQF DEVELOPMENT MODEL TO SUPPORT SUSTAINABLE FOOD AGRICULTURE DEVELOPMENT

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Abstract

Indonesia has the world's second-largest Muslim population and basic agricultural potential. Indonesia's food agriculture productivity is still low to meet domestic food needs. This study aims to develop cash waqf in Indonesia to increase sustainable food agriculture productivity. The analysis method used is through a conceptual approach to developing cash waqf into a sustainable source of funds. This study uses a literature study method and in-depth interviews with key informants, including the Ministry of Agriculture, cash waqf management nazir, waqf agencies/institutions, academics, and farmers. The study results can conclude that the cash waqf development model can be carried out in various ways: procurement of agricultural food waqf land, procurement of supporting infrastructure for the agricultural food sector, agrarian food production tools, and agricultural production processing tools. The development of this cash waqf can be carried out partially or simultaneously according to needs and problems. A well-integrated cash waqf development model is expected to increase food agriculture productivity while supporting sustainable food agriculture development.

Keywords: food agriculture, cash waqf, productivity, sustainable

Introduction

Indonesia's strategic geographic and climatic location makes agriculture a crucial national and regional development component. Several researchers, including Kurnia et al. (2022), Maulana et al. (2023), Hafsah (2024), and Qurinno (2024), have highlighted the crucial role of agriculture in Indonesia. The agricultural sector serves as a source of staple foods, clothing, and housing, employs a large share of the population, contributes to national income and foreign exchange, reduces dependence on imports, and provides a significant multiplier effect through input-output linkages between industry, consumption, and investment.

Despite its strategic position and potential in driving economic development, agricultural development in Indonesia still faces numerous challenges, with its role declining, particularly in food crops (Salasa, 2021; Astutik, 2023). The main problem is the shrinking availability of agricultural land due to land conversion (Cahyaningrum, 2019; Ikhwanto, 2019; Ansari et al., 2020; Prayitno et al., 2021; Sidharta, 2021; Prayitno et al., 2022; and Ramadhani, 2023). If land conversion is not resolved, food security issues, such as dependence on food imports, will worsen in the future.

The government has implemented various policies related to agricultural land conversion and the utilization of unproductive land. Amalina et al. (2018), Ikhwanto (2019), Cahya Ningrum (2019), Ansari et al. (2020), Pareke and She (2020), Apriyanto (2021), Prayitno et al. (2022), and Arfandi and Marpaung (2023) recommend that the government establish policies for the protection of sustainable food land. However, these land protection and conversion policies are difficult due to the trade-off between agricultural and non-agricultural land uses. Population growth and all its activities will require non-agricultural land, such as housing, industry, and infrastructure. Several researchers have attempted to provide input through the use and optimization of unproductive land, such as dry and wet land that has been idle. Rhofita (2022) and Rasman et al. (2023) researched the food estate policy to solve food security in Indonesia. Sulaiman et al (2019) research created a wetland development framework for agricultural development in Indonesia.

The second problem is the low quantity and quality of farmer resources. Farmers predominantly use traditional and simple farming systems, lacking innovation using modern technology. On the other hand, young people have begun to abandon farming because they are considered to offer no promise of a better life. Research by Suratha (2015), Arvanti et al. (2019), Setiani et al. (2021), Sidartha (2021), Firdaus et al. (2023), Ariani and Suryana (2023), and Ngadi et al. (2023) concludes that farmers in Indonesia are dominated by the older generation, with few young farmers playing a role in agricultural development, including food crop farming. Much education and training in the farm sector is unpopular, with even universities attracting very few applicants. Farmer regeneration supports sustainable agricultural development (Sidharta, 2021).

Many farmers in Indonesia still have limited agricultural knowledge, including modern technology. Research shows that modern technology, including agricultural digitalization, supports sustainable agricultural development. Agricultural mechanization is necessary for modern food agriculture (Herdiansyah, 2023) because

it can increase the efficiency and productivity of food crops. Research by Utami et al. (2019) and Wibowo (2020) concluded that adopting digital technology significantly supports food security. Maulana et al. (2023) explained the importance of hydroponic farming as a modern agricultural system to increase food security, including addressing limited agricultural land. Future farmers must be able to modernize (Arsani, 2020, and Toumbourou et al., 2023). The use of start-ups even plays a crucial role in facing the era of future farmers no longer limited by space and time (Prihadyanti & Aziz, 2023).

Another problem in agricultural development is the low financial support for the agricultural sector. Credit allocation in commercial banks has been dominated by the manufacturing, trade, hotels and restaurants, and service sectors. The high-risk nature of the agricultural sector is strongly suspected to be the cause of the low interest of financial institutions in funding this sector. One of the most prominent characteristics of agricultural credit, both formal and informal, in conventional banks is that the credit scheme is always interest-based, even though the agricultural sector is fraught with risk and has a high chance of failure, both in terms of production and falling agricultural prices. If farmers fail in their farming efforts, they cannot repay the loans. Ultimately, farmers become increasingly entangled in ever-increasing debt. The interest-based agricultural credit model also places all business risks solely on the farmer, while the fund owner (the bank) always profits at the predetermined interest rate. Ashari (2009) stated that the low level of agricultural credit is due to the high risk of uncertain agricultural yields, while the system is not differentiated from other sectors, necessitating the need for a specialized agricultural bank.

Islamic bank financing for the agricultural sector also remains low in line with commercial bank credit. Based on data from the Financial Services Authority (OJK), Islamic banking financing in the agricultural sector is the third lowest after other sectors. The low level of Islamic financing in the agricultural sector is evidence that the allocation of financing for agriculture remains a constraint due to the risks inherent in agricultural businesses. Ashari and Sutana (2005) and Asaad (2011) concluded that the low level of Islamic financing in the agricultural sector is largely due to internal and external problems. Internal problems include (1) low levels of human resource capability and professionalism, (2) limited technological mastery, (3) weaknesses in the capital structure, (4) inability to expand opportunities and market access, and (5) weaknesses in organization and management. Meanwhile, external obstacles include (1) a lack of trust from various parties, (2) an unfavorable business climate, and (3) inadequate facilities and infrastructure. Therefore, appropriate financing is needed for the agricultural sector.

The persistently low financing level for the agricultural sector should concern all parties. In Islamic economic studies, various models of Islamic financing contracts can provide alternative solutions for financing the agricultural sector. Appropriate Islamic financing is expected to increase agricultural productivity. One potential source of Islamic financing is cash waqf. Cash waqf can be a source of financing that can provide significant benefits for increasing productivity. Financing from cash waqf can reduce production costs because it is not based on interest or operational costs. Cash waqf can also be integrated with the waqf of idle land that has potential for the agricultural sector.

Waqf issues in Indonesia remain numerous, such as data collection and certification of waqf land and its utilization. Much waqf land remains unused and unproductive. Waqf land in Indonesia has been primarily used for non-productive purposes, such as mosques, prayer rooms, cemeteries, and Islamic boarding schools/schools. Productive waqf management is expected to improve the welfare of the community. Indonesia possesses vast waqf land assets with potential for developing the community's economy, but they have not been optimally utilized.

On the other hand, Indonesia is an agricultural country, but agricultural productivity remains low. The high production risk in the agricultural sector has resulted in low financing for this sector, both from conventional and Islamic financial institutions. As the world's second-largest Muslim country, Indonesia has enormous social endowment potential. The potential for cash waqf in Indonesia is 180 trillion rupiah, but only around 2.9 trillion rupiah has been collected (BWI, 2024). Cash waqf has not been utilized to support sustainable food agriculture development.

The dynamics of waqf in Indonesia are increasingly developing with the advent of cash waqf. The potential for cash waqf in Indonesia is 180 trillion rupiah, but only around 2.9 trillion rupiah has been collected (BWI, 2024). Cash waqf can be used more flexibly, including for the food crop farming sector. Developing idle land waqf into productive assets can be done through integration with cash waqf, which also has enormous potential. Selecting the right type/financing model based on cash waqf and suiting the characteristics of the waqf land for agriculture will generate greater benefits for the community. The benefits or profits from managing this integrated land and cash waqf will be returned to the beneficiary farmers (mauquf alihi). To develop a productive waqf to provide optimal economic impact, a strategy is needed to develop a productive waqf model using cash waqf and integrating it with land waqf to increase productivity in the food crop farming sector. This study aims to design models for developing cash waqf to increase agricultural productivity and sustainable development of food crops. This research aims to design cash waqf development models to increase food crop agricultural productivity and sustainable food crop development.

Development of Food Crop Agriculture

Agriculture, in the concept of national income according to the business sector (production sector), is agriculture in the broad sense, namely the subsectors of food crops, plantations, forestry, livestock, and fisheries/marine. The food crops subsector is often referred to as the people's agriculture subsector, because food crops are usually cultivated by the people. This subsector includes food commodities such as rice, corn, cassava, sweet potatoes, peanuts, soybeans, vegetables, and fruits (Dumairy, 1996; Arifin 2004). The food crops subsector plays a vital role in an economy, particularly in Indonesia. Food crops, especially rice, are the main source of consumption for Indonesian farmers, thus holding a strategic position in maintaining national stability. Food crops, especially rice production, are a constant concern of the Indonesian government. Increases in rice prices will affect general stability and can trigger increases in the prices of other goods.

Food policy is a crucial element in the government's budget structure. As a key inflation-controlling commodity, the government implements specific policies for food procurement, such as fertilizer subsidies, credit provision, minimum grain price setting, and institutional mechanisms. The government delegates management of food procurement and control to the National Logistics Agency (Bulog). This agency handles distribution matters, including conducting market operations if food prices are trending upward. Food security is a form of food policy evaluation that assesses a country's ability to ensure the well-being of its farmers through food availability. The 1984 Food and Agriculture Organization (FAO) conference established the concept of food security, which guarantees food availability for humanity and ensures that every individual has access to food.

The 1992 International Congress of Nutrition in Rome defined household food security as the ability of a household to meet its members' food needs over time so they can live healthily and be able to carry out daily activities. The 1996 Rome Declaration on World Food Security stated that food security will be realized when everyone, at all times, has physical and economic access to sufficient, safe, and nutritious food to meet their needs according to their tastes for an active and healthy life. Meanwhile, in Indonesia, the definition of food security according to Law No. 7 of 1996 concerning food states that food security is a condition where food is fulfilled for households, which is reflected in the availability of food that is sufficient in quantity and quality, safe, equitable, and affordable. Based on the definition of food security, it contains the physical dimension of food (availability), the economic dimension (purchasing power), the dimension of nutritional needs (quality), the dimension of time (at all times), the dimension of security (health), and the socio-cultural dimension.

The development of food crop agriculture in Indonesia has experienced ups and downs. In general, these problems are grouped into five factors: (1) natural resources and the environment; (2) human resources and education; (3) infrastructure and production facilities; (4) market and economic factors; and (5) policy and institutional factors. These five factors require appropriate, interrelated, and sustainable solutions and strategies.

Natural resources and environmental issues are the primary reasons, as food agriculture is closely linked to land inputs and weather conditions, which humans cannot control. Agricultural land is shrinking due to land conversion to non-agricultural uses such as residential and industrial uses. In addition to decreasing land quantity, land quality is also declining due to the excessive use of chemical fertilizers and pesticides. Climate change and extreme weather events, such as droughts, result in insufficient water availability for production. Conversely, excessive rainfall can also lead to flooding, increasing the risk of crop failure. Furthermore, an increase in plant pests further exacerbates crop failure and decreases productivity.

In terms of quality, the fact is that land and agriculture in Indonesia have experienced extraordinary degradation in terms of fertility, due to the use of inorganic fertilizers. Based on BPS Catalog Data, July 2012, Fixed Figures (ATAP) in 2011, for rice commodity production experienced a decline in production of Dry Milled Grain (GKG), only reaching 65.76 million tons and 1.07 percent lower compared to 2010. Corn was around 17.64 million tons of dry grain or 5.99 percent lower in 2010, and soybeans were 851.29 thousand tons of dry beans or 4.08 percent lower compared to 2010, while food needs always increase along with the increase in Indonesia's population.

Various research results indicate that most intensive agricultural land in Indonesia, especially on the island of Java, has decreased in productivity and experienced land degradation, mainly due to low C-organic content in the soil, which is less than 2 percent. In fact, to achieve optimal productivity, C-organic content of more than 2.5 percent or soil organic matter content of > 4.3 percent is required. Based on the C-organic content of the soil/agricultural land, it shows that intensive rice fields in Java and outside Java are no longer healthy without balanced organic fertilizers and biofertilizers, even on dry land planted with secondary crops and vegetables in highland areas in various regions. Meanwhile, in terms of quantity, land confection in the Java region has a culture where parents will give land divisions to their children from generation to generation, so that there is a continuous shrinkage of agricultural land that is converted into building and industrial land.

Human resource issues are the second reason, as food crop farming is dominated by traditional, small-scale farmers with low-quality output. This quality problem is exacerbated when farmers have limited land and are constrained by capital to expand their businesses. The use of simple agricultural technology results in inefficiency and low yields. This problem is exacerbated by the declining interest of young people in becoming farmers,

including in pursuing education and skills in the agricultural sector. As a result, poverty rates among rural farmers are increasing, posing a greater challenge to food security.

The main characteristics of modern agriculture are productivity, efficiency, quality, and continuity of supply, which must be continuously improved and maintained. Our agricultural products, including food crops (horticulture), fisheries, plantations, and livestock, must compete in the global market with high quality products and meet specific standards. These high-quality products are, of course, produced through processes that utilize standardized technological content. Indonesia faces fierce and intense competition not only globally but also within the ASEAN region. However, not all technologies can be adopted and implemented simply because agriculture in countries where technology originates has different characteristics than ours, and even the conditions of agricultural land in each region vary. These technologies must be studied, modified, developed, and then implemented into our agricultural system. In this regard, the role of institutions is crucial, both in the innovation of agricultural tools and machinery that meet farmers' needs and in farmer empowerment. These institutions are also needed to assess farmers' social and economic responses to technological innovation and make adjustments in agricultural mechanization policymaking.

Farmers' ability to finance their farming businesses is very limited, resulting in productivity still below potential productivity. Given farmers' limited access to capital and limited access to formal capital sources, efforts are being made to develop and maintain existing low-cost production inputs at the farmer level. Furthermore, post-harvest management, soft loans, and direct assistance to farmers for farming financing are being expanded. In fact, the government has allocated up to 20 trillion Rupiah for absorption through the People's Business Credit (KUR) team and BRI Bank specifically for Food and Energy Credit.

The third problem relates to infrastructure and production facilities, which hamper food crop development. Agricultural infrastructure, including irrigation, is still inadequate in terms of quantity, distribution, and quality, resulting in low food crop productivity. This is further exacerbated by the difficulty in obtaining essential inputs such as seeds, fertilizers, pesticides, fungicides, and agricultural tools. Another important but minimal aspect of supporting agricultural infrastructure is the construction and development of reservoirs. Of Indonesia's total rice fields of 7,230,183 hectares, 11 percent (797,971 hectares) of water comes from reservoirs, while 89 percent (6,432,212 hectares) comes from non-reservoir sources. Reservoir revitalization must be a priority, not only to address drought but also to enhance national irrigation services. The National Disaster Management Agency (BNPB) stated that 42 reservoirs are currently on alert due to reduced water supply during the dry season. Ten reservoirs have dried up, while 19 reservoirs remain at normal levels. In addition, the low level of awareness among stakeholders in the regions to maintain productive agricultural land is one of the causes of poor agricultural infrastructure.

The fourth problem, market and economic, is causing food agriculture to increasingly lag behind other economic sectors. Agricultural products are often unstable, with prices dropping during harvest season and rising during crop failure. This makes it difficult for farmers to plan their farming operations, and for the government to set pricing policies. Food crops are often inefficient, resulting in them losing out to foreign products. As a result, the market remains dominated by many, and even certain, imported products, such as wheat, soybeans, and sugar.

Basically, agricultural commodities have several special characteristics, both for the agricultural products themselves, for the nature of consumers and also for the nature of the farming activities, so that in carrying out farming activities it is hoped that they can be carried out as effectively and efficiently as possible, by utilizing marketing institutions for processing, storing and transporting agricultural products of food crops. Despite these problems, of course the agricultural sector is still a mainstay of hope, not only in efforts to maintain national food security but also in providing employment, sources of income for farmers and contributors of foreign exchange for the country.

The final, equally concerning issue is policy and institutional issues. Although the Indonesian government has issued various policies related to food crop development, in practice, they have not been implemented effectively. Regulatory support related to various land conversion regulations, agricultural subsidies, agricultural education and skills training, infrastructure and agricultural facilities, and agricultural environmental policies have not been optimal. This will further reduce national food crop productivity. The target of food security and even national food self-sufficiency will be even further away.

Cash Waqf and Its Role in the Economy

The Quran does not specifically discuss waqf. The word "waqf" is not found explicitly in the Quran. Waqf is a form of worship involving the expenditure of wealth, carried out in order to draw closer to Allah. Scholars consider the purpose of waqf to be a good deed. The verse that serves as the basis for explaining the concept of waqf is Surah Al-Baqarah, verses 261-262 of the Quran:

> The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. Allah multiplies (the reward) for whom He wills. And Allah is All-Encompassing and Knowing. Those who spend their wealth in the way of Allah, then do not follow up their

gift with reminders of their gift or with injury, their reward will be with their Lord. There is no fear on them, nor shall they grieve.

The hadith used as the basis for determining the law of waqf is the story of Umar ibn al-Khattab, who acquired land in Khaibar, then retained it and donated the proceeds to the community, as instructed by the Prophet Muhammad (peace be upon him):

"Umar acquired a piece of land in Khaibar, and he went to the Prophet (peace be upon him) and said, 'I have acquired a treasure, and I have never acquired anything more valuable than this. What do you command me about it?'" He said, "If you wish, cultivate its trees and give its produce in charity." So Umar donated it, not selling the trees, giving them as gifts, or inheriting them. He donated it to the poor, relatives, freeing slaves, those who are in the cause of Allah, entertaining guests, and those who are in the cause of Allah. It is no sin for the one who cares for it to eat from it in a just and proper manner and to feed his friends, as long as it is not for the purpose of hoarding it."

Scholars define waqf according to the existing schools of thought. The Hanifah school defines waqf as retaining objects that are legally owned by the waqif in order to obtain benefits for the community. The Maliki school defines waqf as not releasing the waqif's assets from the waqif's ownership, but preventing the waqif from relinquishing ownership of the assets and obligating him to donate the benefits. The Shafi'i, Hanbali, and some Hanafis state that waqf is the utilization of assets to obtain benefits while maintaining their essence and terminating the waqif's ownership (Isfandiar, 2008). In Indonesia, waqf is legally defined according to Law No. 41 of 2004, namely the legal act of a waqif to separate and/or hand over part of his assets to be used forever or for a certain period of time according to his interests for the purposes of worship and/or general welfare according to sharia.

The theory of cash waqf is the application of sharia law to the use of assets in the form of money (either cash or securities) to achieve the goals of goodness and the welfare of society in general. In principle, the principal value of the money must be maintained and its sustainability, then the profits are distributed to the entitled parties (mauquf alaihi). Waqf money may not be used directly, but must be invested productively by the nazir, and the profits from the investment are distributed. Legally, this cash waqf concept in Indonesia is permitted through Law Number 41 of 2004 concerning Waqf and the 2002 MUI Fatwa.

Cash waqf plays a crucial role in development and growth (Huda, 2017; Purwaningsih and Susilowati, 2020; Al Fatah and Kurniawan, 2021; Prakarsa and Indrarini, 2023; Cahyo et al., 2024). Specifically, cash waqf also plays a crucial role in agriculture and farmer welfare. This is as concluded by Milawati (2019), Sarjun (2021), Ramadhani and Latifah (2021), and Lahuri et al. (2025). Research on the role of cash waqf has focused more on case studies and less on the underlying problems in food crop farming in Indonesia.

Method

The scope of this study focuses solely on waqf and the parties involved in its management. This analysis employed a qualitative descriptive approach through in-depth interviews and focus group discussions (FGDs) with key informants from relevant institutions/agencies, namely the Indonesian Waqf Board, the Ministry of Agriculture, the Ministry of Religious Affairs, Land Waqf Administrators (Nazir), Cash Waqf Administrators (Nazir), Sharia Financial Institutions Collecting Cash Waqf (LKS-PWU), Islamic Boarding Schools (Islamic Boarding Schools), Agricultural Entrepreneurs, and academics.

In addition, secondary data sourced from government agencies and related institutions is expected to further enrich the analysis presented. Qualitative descriptive analysis was used to identify problems in an effort to design a cash waqf development model and simultaneously determine solutions. Qualitative descriptive analysis was used to systematically identify various factors to formulate appropriate solution strategies to address the problems, so that the development of a cash waqf model for sustainable food agriculture can be optimally implemented.

Result and Discussion

Cash Waqf Development Model for Sustainable Food Crop Agriculture Development

Cash waqf development for food crop agricultural development can be implemented through various models. Each model is tailored to the specific challenges facing agricultural development in Indonesia. A simplified model for cash waqf development to support sustainable agricultural development is described in Table 1.

Tabel 1. Aspects of Problems and Models of Cash Waqf Development

No	Problems Aspects	Cash Waqf Development Model
1	Natural resources and the environment	Purchase of agricultural waqf land
2	Human resources and education	Development and provision of agricultural education facilities

3	Infrastructure and production facilities	Development of infrastructure and provision of agricultural production facilities
4	Market and economic factors	Development of facilities and equipment for processing, storing, and distributing food crops
5	Policy and institutional factors	Provision of agricultural capital

Cash waqf can be developed through several models, tailored to the challenges faced in food crop development. The primary problem with natural resources is the increasingly limited availability of agricultural land for food crops, both in quantity and quality, particularly due to land conversion and the use of agricultural chemicals. On the other hand, population growth, coupled with various activities and needs, inevitably requires land, such as for housing, industry, and other facilities and infrastructure. To address this issue, cash waqf can be utilized to purchase agricultural land for food crops. This aligns with the essence of waqf, which requires the permanent ownership of the assets and the donation of the proceeds. Land purchased through waqf remains in existence, as it cannot be sold or converted for any other purpose other than food crop farming. This model will work well if agricultural land mapping and the region's food needs are conducted, particularly to achieve food self-sufficiency.

The agricultural problem stems from the low level of farmer resources, both In terms of education and skills, as well as the ability to manage traditional agriculture. Regarding this low level of farmer education and skills, a second cash waqf development model can be implemented by using cash waqf to build educational and skills infrastructure for farmers. In this case, this can be integrated with land waqf, where educational and skills infrastructure is built on available waqf land, particularly unproductive waqf land for agriculture.

The quantity and quality of agricultural infrastructure remain obstacles to agricultural development, such as inadequate irrigation facilities, traditional and ineffective agricultural tools, and the difficult and unstable availability of fertilizers, pesticides, and other production inputs. A potential model for developing cash waqf is to build irrigation infrastructure, provide modern and appropriate agricultural tools, and provide other inputs. This can be achieved by utilizing local cooperative institutions or, if necessary, establishing a new institution accountable to the nazir.

Agricultural products are highly vulnerable to climate change and pests, resulting in significant fluctuations in food production and prices, making it difficult for farmers to manage and develop markets and agricultural businesses. Food crops are also perishable, and excess harvests are often discarded due to the inability to store or process them into durable products or even those with added value and a selling price. Cash waqf development models can be implemented through the construction and provision of storage facilities (cold storage) on waqf land or the provision of agricultural processing equipment that can increase added value and prices.

Problems and Solutions in Integrating Cash Waqf with Land Waqf to Increase Sustainable Food Crop Productivity

The development of cash waqf can be optimally implemented through integration with land waqf, particularly to utilize idle waqf land. A simple model for integrating cash waqf with land waqf for sustainable food agriculture development can be illustrated in Figure 1.

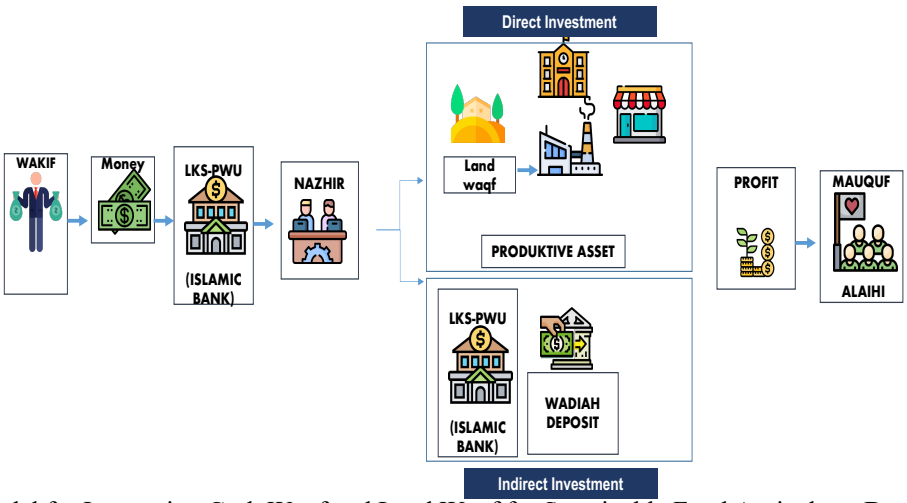

Figure 1. Model for Integrating Cash Waqf and Land Waqf for Sustainable Food Agriculture Development

Cash waqf in Indonesia has enormous potential, but it still faces various challenges, both in terms of collection and disbursement. In terms of collection, the potential cash waqf, calculated by the Indonesian Banking Association (BWI), is only just collected. In terms of distribution, the collected cash waqf has not been optimally distributed. This study focuses on the distribution of cash waqf to support sustainable food agriculture

development. Based on in-depth interviews with key informants, this study identified common ground for several challenges, particularly in the integration of land waqf with cash waqf. Briefly, the problems and solutions in integrating land waqf with cash waqf to increase food crop productivity and support sustainable food agriculture development are explained in Table 2.

Table 2. Problems and Solutions for Integrating Cash Waqf and Land Waqf for Sustainable Food Agriculture Development

Aspects	Problems	Solutions
Management	1. The level of risk in the agricultural sector remains high. 2. Agricultural financing schemes are not yet aligned with the characteristics of agriculture in terms of collateral repayment. 3. Risk management is still inconsistent with Islamic jurisprudence.	1. Recruitment of nazir personnel with expertise in Islamic financing for the agricultural sector. 2. Improving the education of the workforce or nazir by conducting training programs to enhance soft skills. 3. Implementing a supervisory team from the nazir to minimize risks and losses.
Human Resources	1. There is still a shortage of waqf nazirs (nazirs) who are experts in the field of Islamic financing in the agricultural sector. 2. There is limited oversight from the government and the Indonesian Waqf Board (BWI) in distributing agricultural financing. 3. The existing human resources or waqf managers (nazirs) are not yet optimal for agricultural financing.	1. Recruitment of nazir personnel with expertise in Islamic financing for the agricultural sector. 2. Improving the education of the workforce or nazir by conducting training programs to enhance soft skills. 3. Implementing a supervisory team from the nazir to minimize risks and losses.
Goverment	1. Lack of capital to support agricultural financing. 2. Minimal government involvement in allocating funds for the agricultural sector to farmers. 3. The absence of government regulations or policies regarding agricultural waqf.	1. Encourage the public to donate land and money by integrating land waqf with cash waqf. 2. Increase financial inclusion for farmers and issue Bank Indonesia regulations regarding financing in the agricultural sector. 3. Create an agricultural insurance program to guarantee nazir (Islamic trustees) in financing agriculture.
Institution Infrastructure	1. Obstacles to obtaining permits for waqf institutions specifically for agriculture. 2. Farmers' access to nazirs (Islamic trustees) for agricultural loans remains limited. 3. There are no waqf management institutions operating in the agricultural sector.	1. Establish a dedicated institution to integrate land waqf with cash waqf in areas with agricultural potential. 2. Increase the number of nazirs (Islamic administrators) integrating land waqf with cash waqf to facilitate access for farmers and agricultural businesses. 3. Collaborate between regional and central governments, as well as nazirs (Islamic administrators) to integrate land waqf with cash waqf.
Sosialization	1. Low interest among farmers in cash waqf financing. 2. Low farmer knowledge about agricultural financing through cash waqf. 3. Minimal or even no advertising promotion for marketing cash waqf financing for the agricultural sector.	1. Forming a community of farmers, agricultural businesses, the government, and nazirs as a means of collaboration. 2. Conducting outreach and education on the potential of agricultural businesses and agricultural financing. 3. Increasing advertising promotion of Islamic agricultural financing among nazirs.

Conclusion and Implication

The research concludes that cash waqf can be developed through four models to support sustainable agricultural development: purchase of agricultural waqf land; development and provision of agricultural education facilities; development of infrastructure and provision of agricultural production facilities; development of facilities and equipment for processing, storing, and distributing food crops; provision of agricultural capital

The practical implication of this research is to provide solutions to the problems faced by the food crop subsector, thus becoming an independent and sustainable alternative for sustainable agricultural development. Going forward, synergy between stakeholders in the integration of cash waqf and land waqf must be further enhanced and improved in accordance with the roles of all stakeholders.

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