Waqf Development Model for SDG-16 (Peace, Justice and Strong Institutions)

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Waqf-based development is in line with the goals of the SDGs. Waqf institutions play an important role in actualizing the SDGs targets including point 16 which is peace, justice and strong institutions. This study aims to design and propose a waqf model for SDGs point 16 peace, justice, and strong institutions in the world by combining the concept of waqf with the activities of related institutions. This research proposes that the best waqf-SDGs model for point 16 is the integrated Waqf & ZIS model. This model is a type of waqf that is social in nature, where waqf is collaborated with ZIS instruments. So that the utilization of this instrument is suitable for social purposes. The implementation of the waqf models that have been proposed with their respective priorities can potentially become an Islamic social fund instrument that participates in supporting the SDGs to ensure that all humans can enjoy a prosperous life and advance economically, socially, and technologically in harmony with nature.

Keywords: Waqf model, SDGs, Peace and Justice, SDG-16

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INTRODUCTION

Protection of life is a basic action taken in Islam to realize peace and security in the community. According to Obaidullah (2018), the SDGs goals are in line with Maqasid sharia, one of which is SDGs point 16, namely peace, justice and strong institutions. The Brief Issue of SDGs point 16 includes that in 2019, the number of people fleeing war, persecution and conflict exceeded 79.5 million, the highest case ever recorded. then one in four children is legally deprived of identity due to the absence of birth registration, which often limits the ability to exercise their rights. Every day, 100 civilians including women and children find themselves in armed conflict despite the protection of the law.

While the focus of SDGs point 16 in Indonesia is including the challenges of democracy through the euphoria of excessive use of civil rights so that it conflicts with the regulations of certain groups who want to replace the existing democratic system with another system, as well as democratic practices that emphasize procedural matters rather than substantial matters. In the context of Indonesia's diversity, registration is still low, so many people do not realize the importance of legal documents. Unrecorded births, especially births that are not conducted in health facilities, births in remote areas and vulnerable or marginalized groups tend to hinder the process of obtaining birth certificates for their children. Then corruption behavior, which is an abuse of power, can reduce the effectiveness of public policies, hinder economic growth, and reduce the quality of community services (Bappenas, 2021). In addition, corruption also eliminates public trust in government institutions. Therefore, the government, civil society and communities must work together to implement long-term solutions to reduce violence, realize justice, fight corruption and ensure inclusive participation at all times.

Waqf-based development is in line with the goals of the SDGs and waqf institutions play an important role in actualizing the SDGs targets including point 16 which is peace, justice and strong institutions. Waqf is one of the social fund instruments in Islam that contributes in various fields, ranging from infrastructure development to the socio-economy of society (Asni et al., 2020). In the development of waqf, sustainable economic development of the country can be realized properly for the justice of future generations (Setyorini et al., 2019). Throughout history, waqf institutions have succeeded in developing educational institutions, building mosques, libraries, hospitals, and other community infrastructure. The management of waqf has undergone renewal where waqf assets are no longer limited to immovable assets, but waqf assets are expanded into movable assets. New and modern instruments have been innovated to develop productive waqf assets, such as investing in stocks, corporations, istisna, musyarakah mutanaqisah, tawarruq, sukuk, waqf accounting, entrepreneurship, waqf higher education, and waqf banks. This progress can be made through the mechanism of fatwa which is then stipulated in the form of legal regulations that recognize cash waqf in various countries. (Iman & Mohammad, 2017).

Research conducted by Noibi (2013) revealed that the role of waqf institutions as instruments of peace and security can be done through the distribution of wealth through the instrumentality of Islamic waqf institutions. Because the institution of waqf can reduce the impact of economic shocks by providing social wages and creating jobs for the poor. It will also help the target group by providing welfare packages for them. Thus, the full utilization of waqf institutions will strengthen the pillars of love and brotherhood, and generate lasting peace and security in the country. Furthermore, Kachkar (2017) proposed a waqf model that can be implemented by humanitarian non-governmental organizations (NGOs) and aid agencies to support the livelihoods of refugees, especially for Muslim refugees. The proposed model is through a cash waqf microfinance model (CWRMF) aimed at overcoming the lack of collateral which is a requirement to obtain microfinance financing. In line with previous research Hosaain (2019); Hanif (2017); Rahman and Sohel (2019) designed Islamic micro conceptual models using waqf for slum dwellers. The models generally aim to reduce poverty, improve material welfare and empower the poor. The utilization of cash waqf proceeds will be a catalyst for Islamic microfinance in the fight against poverty and institutions as waqf fund managers have the potential to utilize waqf proceeds for the socioeconomic development of the poor. Obaidullah (2015) proposed a corporate governance model that can be developed for institutions based on existing waqf rules and modern guidelines. Some of the research above proposes a waqf model that is in line with SDGs point 16, which is to support peaceful and inclusive societies for sustainable development, provide access to justice values for all and build effective, accountable and inclusive institutions at all levels.

Some of the waqf models above demonstrate the role of waqf in peace, justice, and strong institutions, but the development devoted to these goals still needs to be further explored and evaluated. Therefore, this study aims to design and propose a waqf model for SDGs point 16 peace, justice, and strong institutions in Indonesia by combining the concept of waqf with the activities of related institutions. Through ANP method to obtain experts' opinions, various waqf models for SDGs goal 16 were designed and evaluated. Five waqf models for SDGs goal 16 are created to find the right waqf model from the five proposed models and then propose the best model that can be applied for SDGs goal 16 in Indonesia. This study contributes to knowledge by providing various waqf models for SDGs 16 goals of peace, justice, and strong institutions that can be adopted by relevant institutions. Although, this study takes the case of Indonesia, the general framework can be applied to related institutions, subject to the applicable rules and regulations.

This paper will discuss the literature review related to the topic in Section 2, followed by discussing the methods and data used, as well as the model development in Section 3. Furthermore, the results and discussion of the research will be presented in Section 4, while in Section 5 the research conclusions and recommendations for stakeholders, especially practitioners and regulators, as well as for further research will be presented.

LITERATURE REVIEW

2.1 Theoretical background

Waqf is one of the sources of IGE (Islamic Gift Economy) as national income used for economic distribution purposes (Robani and Shalih, 2018). Waqf has long played an important role in Islamic civilization in all fields, such as poverty alleviation and improvement of education, health, and others. (Abdullah, 2018; Akhtar, 1996; Al-Khouli, 2005; Budiman, 2011b; Hasan, 2006; Marsuki, 2009; Thajudeen, 2018). In Indonesia, the policy on waqf is regulated in Law No.41 of 2004. According to Law No.14 of 2004, waqf is a legal act of waqif to separate or transfer part of his property to be utilized forever or for a certain period of time in accordance with the interests of worship or public welfare according to sharia. So that waqf assets have long-lasting permanence or long-term benefits. This means that the concept of perpetuity of waqf assets is present as long as the assets are still there. As long as the waqf operates and benefits the recipients, the rewards will continue to flow even if the waqif (the person with the waqf) dies (Budiman, 2011).

Waqf is characterized by its sustainable nature, which is in line with the SDGs. The Sustainable Development Goals (SDGs) are goals that many countries around the world are trying to achieve. This character of waqf fits perfectly with these goals. The global plan for sustainable development called SDGs has been agreed upon by 193 UN member states. The SDGs have 17 goals and 169 goal-related targets that have a 15-year time frame (2015-2030). Especially in Indonesia, the waqf sector has the potential to become a source of resources and funding for SDGs programs especially in the future. Indonesia's commitment to achieving the SDGs is contained in the SDGs Indonesia Towards 2030 Roadmap, which focuses on the goals and targets of Indonesia's development tapering down to issues in the sectors of health, education, social protection, food security and sustainable agriculture, infrastructure - including basic infrastructure such as water and sanitation, telecommunications, and green energy - ecosystem services and biodiversity, as well as government administration financing.

Several studies have looked at waqf from different perspectives such as the discussion of economic development and sustainability (Ibrahim et al,.2013; saiti et al,.2019), health services (Ahmed, 2013; Handayani and Kamilah, 2019; Ismail et al., 2019; Qurrata et al., 2019). education (Osmani and Hoque, 2018). (Osmani and Hoque, 2018) nature preservation (Ali and Kassim, 2020), and to environmental conservation (Khalfan and Ogura, 2012; Oktaviani et al.2018). The study found that waqf is a source of funding that can be used in many sustainable development projects.

2.2 Previous studies

Throughout Islamic history, social financial institutions such as waqf became one of the largest financial institutions in the Islamic world (Cizakca.2000). Waqf has existed since the time of the Prophet Muhammad (peace and blessings of Allah be upon him) and has continued to develop at various times in various countries with different models according to the background of the place and time when the waqf innovation was issued. The implementation of waqf models with their respective styles is intended for the common good while still adhering to the basic concept of returning asset ownership to Allah and distributing the benefits generated to the ummah in general.

Based on the literature study conducted, waqf models that have been researched by experts fall into two broad categories, namely contemporary waqf models and traditional or classical waqf models. The division of the waqf model category is based on the time and form in which the waqf model is applied. The contemporary waqf models, which number around 40 models, were initiated by Islamic economists, especially experts and practitioners on Islamic social funds. As for the traditional waqf model, it has been known since long ago and developed by the scholars. with a more limited number of about 6 models that were successfully collected which were then applied according to the circumstances at that time. The difference in the number of waqf models discussed in various scientific literatures shows the development of waqf models from the traditional few to the increasing number of contemporary waqf models, this development is a phenomenon that has a positive impact on the history of waqf in the future.

Some contemporary waqf models include environmental improvement sectors, such as waqf forests, solar farm projects, and natural disaster and climate change control. (Yakoob et al., 2017; Hassan and Hakim, 2017; Ali and Kasim (2020, 2021); Jannah et al., 2021; Afroz et al., 2019; Ari & Koc, 2021; Saiti et al., 2020). Furthermore, waqf in improving the social sector includes waqf collaboration with takaful, education, CSR, disaster relief, agriculture, poverty alleviation and health. (Bakar et al., 2019; Aziz et al., 2013; Haneef et al., 2015; Mohsin, 2013; Olaniyi et al., 2014; Pitchay et al., 2020; Salleh et al., 2020; Salman & Htay, 2020; Suhaili et al., 2018; Hassan and Ashraf, 2010; Ahmed, 2013; Sulistyowati, 2018; Zakaria et al., 2019).

In addition, there are many discussions of waqf models related to economic development in microfinance, productive waqf, pension funds, sukuk, pesantren economy, fintech collaboration, cooperatives, venture capital, corporate waqf, real estate and banks (Zarka, 2007; Ahmed, 2007; Masyita, 2012; Nadwi and Kroessin, 2013; Alpay and Haneef, 2015; Amborse et al., 2018; Ambrose et al., 2015; Ascarya et al., 2017; Haneef et al., 2015; Hosain, 2019; Kackhar, 2017; Rahman and Sohel, 2019; Thaker and Thaker, 2019; Tutuko et al., 2017; Suhali, 2018; Sulaiman et al., 2019; Ubaidillah et al., 2020 Zabri and Muhammad, 2018; Rusydiana et al., 2021; Pitchay et al., 2018; Shamsudin et al., 2015; Tanjung, 2018; Zakaria and Samad, 2013; Kamal and Ating, 2020; Thaker et al., 2016; Hasan and Sulaiman, 2016; Susilistiani et al. 2019).

The waqf model and SDGs can provide many benefits for various fields both at the micro and macro levels, for sustainable economic development, and the welfare of society. Based on these previous studies, it can be concluded that there are five commonly used and developed waqf models, namely; 1) ZIS Waqf Model; 2) Takaful Waqf Model; 3) Microfinance Waqf Model; 4) Bank Waqf Model; and 5) Sukuk Waqf Model. Beyond that, in terms of the function of the development model can be divided into 3, namely as a social function, commercial function, and social combined with commercial functions.

METHOD

The selection of the method used in this study of waqf and SDGs point 16, namely peace, justice and strong institutions, considers the objectives, characteristics of waqf and data availability. Because the purpose of this research is to analyze the waqf modeling that can be applied by having relevance to the Sustainable Development Goals, especially the sixteenth point of peace, justice and strong institutions. Therefore, a method is needed that is able to provide the best results in decision-making.

At the same time, this integrated practice of waqf and SDGs has the criteria of social fund development collaborated with peace, justice and institutionalization that has the potential to provide sustainable benefits. Based on these considerations, this study utilizes the Analytic Network Process (ANP) method to propose a waqf model relevant to the SDGs and evaluate the best waqf model among the proposed models.

The analytic network process is a more general form of the analytic hierarchy process used in multi-criteria decision analysis. AHP structures a decision problem into a hierarchy with a goal, decision criteria, and alternatives, while the ANP structures it as a network. In the AHP, each element in the hierarchy is considered to be independent of all the others—the decision criteria are considered to be independent of one another, and the alternatives are considered to be independent of the decision criteria and of each other. But in many real-world cases, there is interdependence among the items and the alternatives. ANP does not require independence among elements, so it can be used as an effective tool in these cases.

Furthermore, this study seeks to analyze the criteria of the proposed waqf model to help achieve the SDGs from the Maqashid Shariah perspective. This research also seeks to determine the criteria of the six elements of Maqashid Sharia and the proposed waqf model that has the most prioritized impact. Therefore, a decision-making analysis tool is needed that is able to provide a measurement of the prioritization of the criteria and the proposed model. The prioritization is intended to rank the criteria that affect the proposed waqf model. The method used for this prioritization process is ANP (Saaty, 2005).

ANP is a general theory used to measure a relatively composite priority ratio from a specific individual ratio scale. The results reflect the relative measurement of the effects of interacting or interconnected elements. In research aimed at identifying good decision-making methods, the ANP method is relatively superior to other decision-making methods based on several different criteria, such as problem abstraction, width of structure, depth of structure, scientific basis, and validity of results (Saaty, 1996; Saaty & Vargas, 1996). (Saaty, 1996; Saaty & Vargas, 2006).

ANP requires that respondents must be consistent in answering the pairwise comparison questionnaire, with a maximum allowable inconsistency of 10%. (Ascarya & Yumanita, 2011; Rusydiana & Devi, 2013a). However, ANP does not require significant consensus (Kendall's rater agreement) among respondents when they fill out the questionnaire individually. However, we will calculate Kendall's rater agreement to understand the views of different groups of respondents on this topic.

ANP is a development of the Analytic Hierarchy Process (AHP) where levels have a hierarchy. In the AHP network, there are levels of objectives, criteria, sub-criteria, and alternatives, where each level has elements. Meanwhile, in the ANP network, the levels in AHP are called clusters that can have criteria and alternatives in them, which are now called nodes (Azis, 2003; Sipis, 2003; Saaty, 1996; Azis, 2003; Sipahi & Timor, 2010).

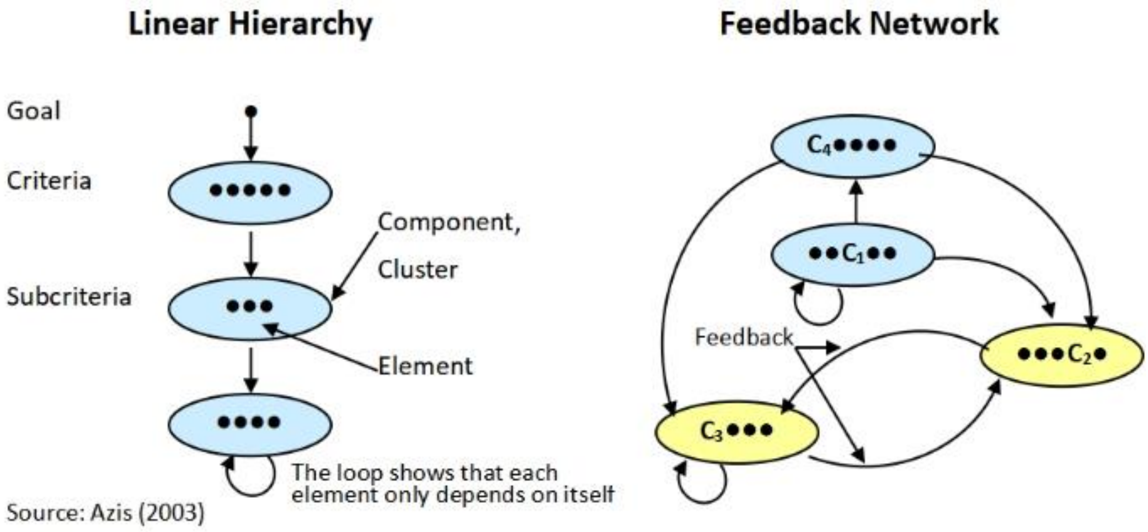

Figure 1. Comparison of Hierarchy and Network

Data

The ANP method requires a focus group discussion (FGD) of knowledgeable respondents, while each FGD can consist of 6-12 respondents. (Ascarya et al., 2022). To understand the differences in respondents' views, a group of 8 (eight) practitioners and a group of 8 (eight) experts including 4 (four) academics and 4 (four) regulators were selected for the ANP method, using purposive sampling, as the respondents must be knowledgeable/experts in the topic of waqf and SDGs.

Table 1: Respondents arranged by research phase

	Practitioner		Expert		
	Practitioner	Total	Academic	Regulatory	Total
ANP model quantification	8	8	4	4	8

The expert informants come from various backgrounds, including practitioners of waqf institutions in Indonesia, waqf regulators, the Indonesian Waqf Board, the Indonesian Ministry of Religious Affairs, DEKS Bank Indonesia, and academics who focus on waqf research topics. In addition, respondents will be involved in various stages of ANP, starting with the construction of the ANP model through in-depth interviews and/or focus group discussions (FGDs), followed by the quantification of the ANP model through interrelated questionnaire surveys.

The software used in this research is *Super Decision* 2.10 and *Microsoft Excel* 2013 in processing and analyzing data. ANP is a mathematical theory that is able to analyze the influence with the approach of assumptions to solve the form of problems. (Rusydiana & Devi, 2017). This method is used in the form of a solution with consideration of the adjustment of the complexity of the problem by parsing the synthesis accompanied by a priority scale that produces the greatest priority influence (Rusydiana & Devi, 2017). (Rusydiana, 2016; Rusydiana & Devi, 2013b).

Model Development

The ANP method is used in the form of a solution with consideration of the adjustment of the complexity of the problem in a synthetic decomposition accompanied by a priority scale that produces the greatest priority effect. (Rusydiana & Devi, 2013a). ANP allows for interaction and feedback from elements within clusters (*inner dependence*) and between clusters (*outer dependence*). (Chen et al., 2019; Saaty, 1996).

Focus group interview is one part of ANP which is a qualitative technique for data collection. A focus group is a group of individuals with certain characteristics who focus discussion on a particular issue or topic, or a focus group consists of a small group of people, usually numbering between six and nine, who are brought together by a trained moderator (researcher) to explore attitudes and perceptions, feelings and ideas about a topic. A focus group interview provides a setting for a relatively homogeneous group to reflect on the questions posed by the interviewer (Dilshad & Latif, 2013).

ANP provides a general framework for handling decisions without making assumptions about the independence of higher level elements from lower level elements and about the independence of elements within levels as in a hierarchy. (Ascarya et al., 2018).

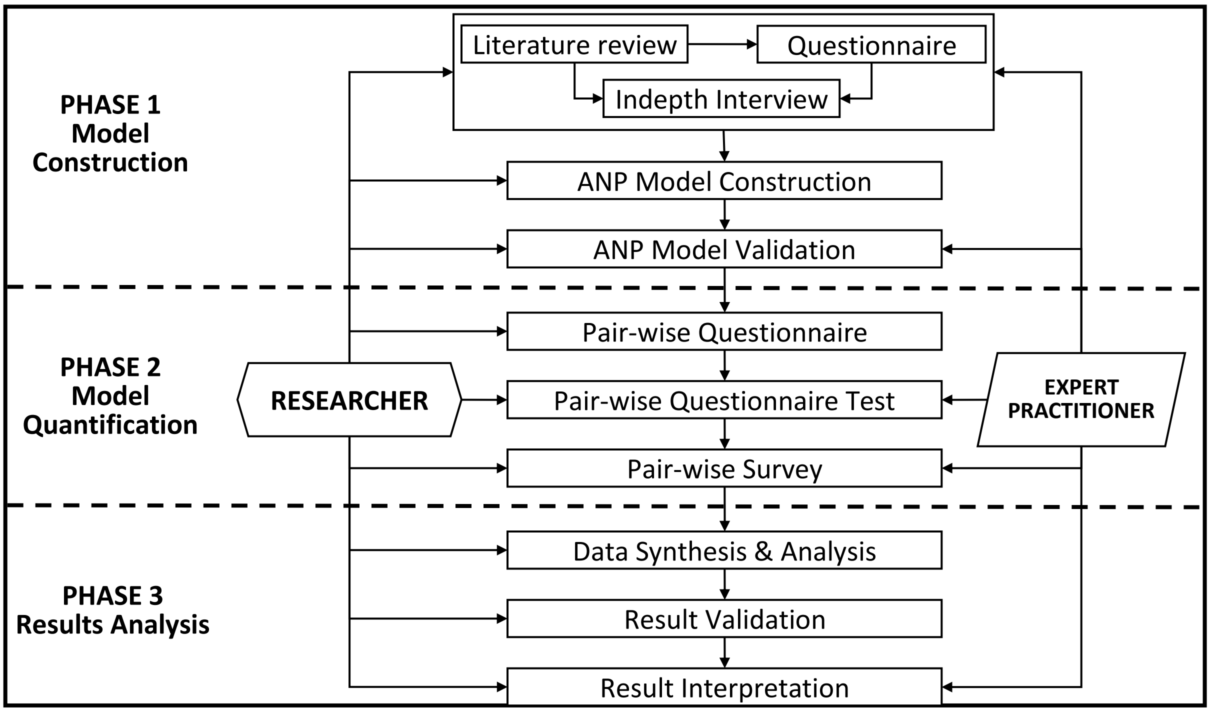

Figure 2. ANP stages

Source: (Ascarya & Yumanita, 2011)

In this empirical study, the steps to be carried out follow three stages, namely model construction, model quantification and result analysis. Stage 1 is model construction or decomposition to identify, analyze and structure the complexity of the problem into an appropriate ANP network. Stage 2 is model quantification or pairwise comparison, and stage 3 is result analysis. (Kheybari et al., 2020).

RESULT AND DISCUSSION

Result

The ANP Model Framework in SuperDecision 2.10 shows that for the purpose of developing the SDGs waqf model, there are three criteria that will be taken into account, namely economic, social and environmental. Then the three criteria have sub-criteria, where economic criteria have five sub-criteria or objectives, social and environmental criteria have six sub-criteria or objectives. Then the three criteria with each sub-criteria are associated with the Maqashid Syariah perspective, which consists of six elements. Finally, five waqf models are proposed.

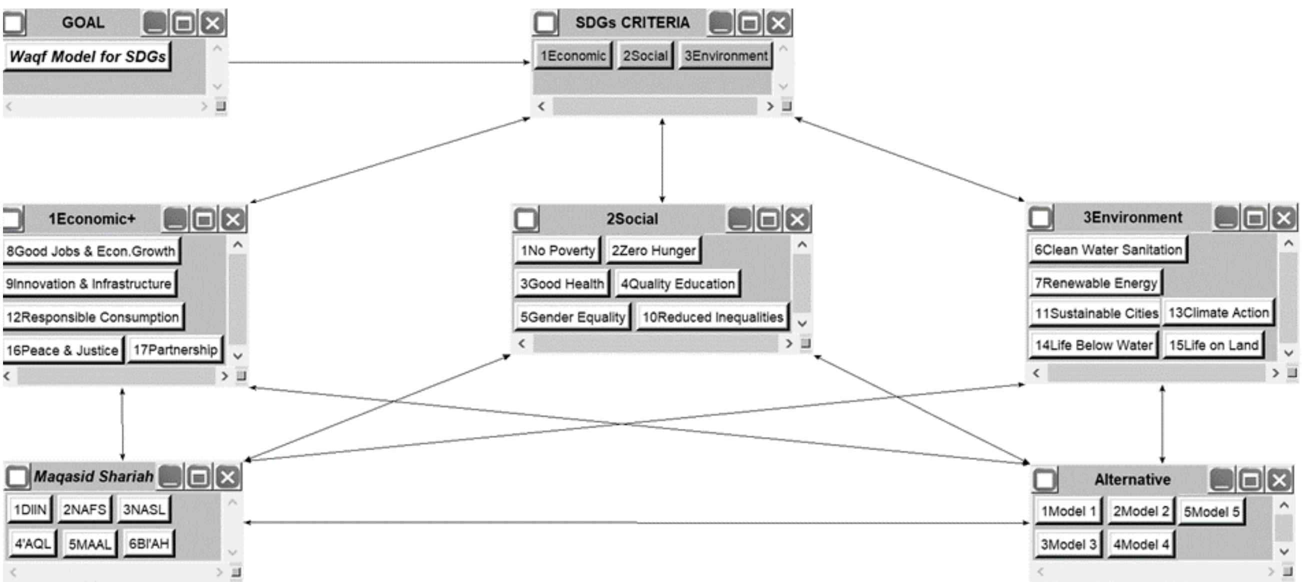

Figure 3. ANP Model Framework in SuperDecision 2.10

Consistency is a requirement of ANP results, where the level of inconsistency is still allowed a maximum of 10%. (Saaty, 2005) While convergence is not a requirement for rater agreement (Kendall W). The ANP results on the main strategic criteria to select the best SDG criteria model can be seen in Table 2.

Table 2. ANP Result on SDGs Criteria

SDG criteria	Respondent			Rank All
	Practitioner	Expert	All	
1.Economic	0.328	0.317	0.323	2
2.Social	0.361	0.368	0.364	1
3.Environment	0.302	0.308	0.305	3
Consistency	**0.000*** **	**0.000*** **	**0.000*** **	
Kendall's W	0.328	0.203	0.250	
P-value	**0.072***	0.196	**0.018****	

***Significant at 1% level; **significant at 5% level; significant at 10% level

In *Table 5. ANP Result on SDGs Criteria* shows the priority ranking of SDGs criteria consisting of three criteria, namely economic, social, and environmental. There are two criteria for respondents, namely experts and practitioners, which are then accumulated in determining the weight value of each criterion. According to all respondents, the most important SDGs criteria are Social (0.364), Economics (0.323), and Environment (0.305). Both practitioners and experts have the same order of priority towards this criteria.

The social criterion is the most important criterion in line with its critical role in accelerating progress towards achieving the SDGs by 2030. A key element of the national strategy is social to support human capital development, political stability and inclusive growth. The second SDG criterion is economic, which relates to poverty alleviation and promoting sustainable economic growth by achieving higher levels of productivity. As for the environmental criteria, it is an important supporting factor in implementing the SDGs and ensuring the health of the planet by paying attention to environmental sustainability.

When viewed at the consistency level where the consistency value in *Table 2. ANP Result on SDGs Criteria* shows a value of 0.000, all results are consistent according to the experts. In addition, Kendall's W follows the P-Value which shows the level of significance. The P-Value shows how significant the priority ranking order of the SDG criteria is. If the results found are not significant, then the priority ranking is considered still under debate, whereas if the results are significant, then the ranking order is correct and agreed upon by the respondents as the ANP results for the SDG criteria above, where the results are found to be significant.

Table 3. ANP Result on SDGs Detail

SDGs Details	Respondent			Rank All
	Practitioner	**Expert**	**All**	
ECONOMICS				
8Good Jobs & Econ.Growth	0.227	0.216	0.221	1
9Innovation & Infrastructure	0.188	0.180	0.184	5
12Responsible Consumption	0.194	0.201	0.197	3
16Peace & Justice	0.190	0.207	0.198	2
17Partnership	0.191	0.183	0.187	4
Consistency	**0.000*** **	**0.000*** **	**0.000*** **	
Kendall's W	0.293	0.115	0.161	
P-value	**0.051***	0.448	**0.034****	
SOCIAL				
1No Poverty	0.157	0.154	0.155	5
2Zero Hunger	0.173	0.167	0.170	4
3Good Health	0.178	0.178	0.178	1
4Quality Education	0.175	0.177	0.176	2
5Gender Equality	0.127	0.137	0.132	6
10Reduced Inequalities	0.174	0.176	0.175	3
Consistency	**0.000*** **	**0.000*** **	**0.000*** **	
Kendall's W	0.207	0.248	0.190	
P-value	0.140	**0.077***	**0.009*** **	

ENVIRONMENT				
6Clean Water Sanitation	0.181	0.180	0.181	1
7Renewable Energy	0.160	0.168	0.164	4
11Sustainable Cities	0.173	0.170	0.171	3
13Climate Action	0.154	0.154	0.154	5
14Life Below Water	0.146	0.149	0.147	6
15Life on Land	0.178	0.168	0.173	2
Consistency	**0.000*** **	**0.000*** **	**0.000*** **	
Kendall's W	0.396	0.157	0.251	
P-value	**0.007*** **	0.279	**0.001*** **	

***Significant at 1% level; **significant at 5% level; significant at 10% level

In *Table 3. ANP Result on SDGs Detail* shows the ANP result on the detail of each SDGs goal in the three criteria of economic, social and environmental. This research ranks the priority of each of these criteria. In the economic criteria, the five goals included in this criterion are goal 8, goal 9, goal 12, goal 16, and goal 17. The goal with the highest weight value is goal 8, namely *Decent work* and *economic growth* with a value of 0.221. This goal seeks to support inclusive and sustainable economic growth, a full and productive workforce and decent work for all.

The next SDGs criteria is social with six goals, namely goal 1, goal 2, goal 3, goal 4, goal 5, and goal 10. The goal with the highest weight value is the third goal, *Good health* and *well-being*. This goal seeks to ensure healthy lives and support well-being for all ages. Finally, the environmental SDGs criteria with six goals, namely goal 6, goal 7, goal 11, goal 13, goal 14, and goal 15. In this criterion, the goal with the highest weight value is goal 6, Clean *water* and sanitation. This goal seeks to ensure the availability and sustainable management of clean water and sanitation for all.

Furthermore, in this study, the determination of the ranking for the priority level of the Maqashid Syariah criteria was also carried out, the results of the ANP weight value are as follows:

Table 4. ANP result on Maqasid Criteria

Maqasid criteria	**Respondent**			**Rank All**
	Practitioner	**Expert**	**All**	
1DIIN	0.157	0.194	0.175	1
2NAFS	0.167	0.173	0.170	2
3NASL	0.163	0.166	0.165	4
4'AQL	0.152	0.125	0.138	6
5MAAL	0.170	0.167	0.168	3
6BI'AH	0.167	0.155	0.161	5
Consistency	**0.000*** **	**0.000*** **	**0.000*** **	
Kendall's W	0.044	0.226	0.087	
P-value	0.877	0.106	0.217	

***Significant at 1% level; **significant at 5% level; significant at 10% level

The Maqashid Syariah criteria used in this research consist of six elements, namely the preservation of religion (*diin*), the preservation of the soul (*nafs*), the preservation of offspring (*nasl*), the preservation of reason (*'aql*), the preservation of wealth (*maal)* and the preservation of the environment (*bi'ah).* These six elements play an important role in formulating a waqf model that can support the SDGs to generate the most impactful *maslahat* (goodness and benefit). In addition, to ensure that the objectives and processes remain sharia-compliant, especially in the evolving waqf models.

Based on *Table 4. ANP results on Maqasid Criteria* found that the Maqashid Syariah criteria with the highest weight value is the preservation of religion (*in*) with a zero value of 0.175 so that it becomes a criterion with the first priority ranking. Furthermore, the second priority rank is occupied by the preservation of the soul (*nafs*) with a weight value of 0.170. In the third priority rank, there is the preservation of property (*maal*) with a weight value of 0.168. The fourth priority rank is the preservation of offspring (*nasl*) with a weight value of 0.165. Then the fifth priority rank is the preservation of the environment (*bi'ah*) with a weight value of 0.160. Finally, the sixth priority ranking is the preservation of the mind *('aql*) with a weight value of 1.138.

The preservation of religion (*in*), which is ranked first, is important to be prioritized by a Muslim considering that waqf is a form of worship in addition to its role as an economic and social instrument. In addition, the preservation of religion means preserving and maintaining one's Islamic faith in implementing waqf or realizing SDGs, so that every process and stage carried out must be ensured to meet the provisions of sharia compliance. Furthermore, the second priority is preserving the soul (*nafs*), where a person must try to prevent bad things that might happen in life and ensure that they survive. Such is the waqf model and the SDGs criteria.

Respondents' views from *Table 4. ANP results on Maqasid Criteria* show different views on Maqashid Syariah criteria. This is indicated by the P-value which is not significant, so it can be concluded that the priority order has not been agreed upon by the respondents. The ranking order is also still causing debate among experts, where they consider that all elements of maqashid sharia are equally important, making it difficult to rank the priority level. Therefore, although there is a ranking that shows priority, the significance of the ranking is not very valid. On the other hand, the level of consistency is very good with a weight value of 0.000.

The next table shows the alternative waqf models proposed from various literature reviews. There are five main waqf models ranked.

Table 5 ANP Result on Alternative Waqf Model for SDG16

Waqf Model for SDG-16	Respondent			Rank All
	Expert	Practitioner	All	
1Waqf & ZIS	0.236	0.239	0.237	1
2Waqf & Takaful	0.153	0.156	0.154	5
3Waqf & Microfinance	0.175	0.208	0.192	4
4Waqf & Bank	0.226	0.158	0.193	3
5Waqf & Sukuk	0.207	0.237	0.222	2
Consistency	**0.000*****	**0.000*****	**0.000*****	
Kendall's W	0.156	0.178	0.146	
χ^2	5.000	5.700	9.350	
P-value	0.287	0.222	**0.052***	

***Significant at 1% level; **significant at 5% level; significant at 10% level

In *Table 5 ANP Result on Alternative Waqf Model for SDG16*, the results of ANP weighting on five alternative waqf models. Starting from the waqf model whose social ratio compared to the commercial ratio is higher to the lowest, namely Waqf & ZIS, Waqf & Sukuk, Waqf & Bank, Waqf & Microfinance and Waqf & Takaful. The five models have different weight values.

Based on the ANP weight assessment, the first rank that is the top priority in implementing the waqf model is the Waqf & ZIS model with a weight value of 0.237. Furthermore, the second rank is Waqf & Sukuk with a weight value of 0.222. Then the third rank is Waqf & Bank with a weight value of 0.193. The fourth rank is Waqf & Microfinance with a weight value of 0.164. Finally, Waqf & Takaful is the fifth priority and the weight value is 0.192.

The objective of the top-priority waqf model is Waqf & ZIS, which seeks to improve the welfare of humanity by preventing and solving social problems. This first model, which received a weighted value score of 0.230, focuses on eliminating problems caused by social and economic conditions. Based on the models proposed in this study, it is found that the model with the largest social portion is the most important alternative waqf model with various roles that it can fulfill. Among the allocation forms of this model are assisting the provision of capital for social enterprises and seeking profit in order to be sustainable. On the other hand, the P-value result that shows a significant value can be interpreted that the order is quite valid and there is no debate among the respondents. This shows that the priority ranking order of alternative models has been agreed upon.

Discussion

Today, the waqf instrument plays a role not only in religious matters but also in social issues. This is in line with the important purpose of waqf, which is to cover the needs of certain layers of society such as the poor, travelers, widows, and students. Thus, waqf can encourage development in various sectors, such as the local economic sector, industrial sector, and other financial sectors. Historical experience explains how waqf can contribute to the welfare and sustainable development of society. (Alam et al. 2018). In line with that, the focal point of Maqasid Sharia and SDGs is sustainable and inclusive development (Amin et al. 2015). In the context of maqasid sharia, this paradigm requires the waqf model to evolve into an inclusive institution that covers issues capable of maintaining human dignity as one of its main objectives. In other words, an integrated approach requires the evolution of waqf in a comprehensive global context.

One of the problems underlying the formation of SDGs point 16, namely peace, justice and strong institutions, is the refugee problem. The refugee problem, which also involves human rights issues, raises the concern of the world community to provide protection through the formation of a special international organization under the auspices *of the United* Nations, namely UNHCR (*United Nation Conference of Plenipotentiaries on the Status of refugees and Starless Persons*). The establishment of UNHCR is intended to protect and provide assistance to refugees to assist refugees in the process of moving their place of residence to a new place.

According to UNHCR data (2021), it is estimated that global forced displacement will surpass 84 million refugees worldwide by mid-2021. This figure consists of *refugees*, *asylum-seekers,* and *internally displ*aced *people* (IDPs). An estimated 35 million (42%) of the 82.4 million are children under the age of 18. Then 1 million children were born as refugees, between 2018 and 2020, an average of 290,000 and 234,000 children were born into refugee life per year. About 126,700 refugees returned to their countries of origin during the first half of 2021 while 16,300 were resettled (with or without UNHCR assistance). The top 5 refugee origin countries in the world as of mid-2021 include Syria (6.8 million), Venezuela (4.1 million), Afghanistan (2.1 million), South Sudan (2.2 million), and Myanmar (1.1 million). Developing countries are the choice of about 85% of refugees in the world.

Sulaiman & Muhammad (2023) investigates the serious challenges faced by these Internally Displaced Persons (IDPs) in relation to shortage of access to health care facilities. The paper revealed how these IDPs were deprived of carrying their economic activities such as farming, fishing and access to education as a result of the conflict in the Lake Chad region, as well as the cross-border activities of extremist groups. Using descriptive and analytical method, this paper states the position of Islam on Waqf as a device means of relief on the communities facing the hardship situations. Waqf is a voluntary charity in terms of land and property and is proven to be a strong instrument to reduce various burdens of life

As a developing country, Indonesia began to face a serious refugee problem in 1975 when thousands of people fled the Indochina peninsula to seek refuge in other countries due to the regime in the region (Setiyono, 2017). Currently the number of people registered with UNHCR in Indonesia includes 10,184 refugees and 3,313 asylum seekers. The March 2021 statistical report shows that refugees are dominated by men at 53% while female refugees are 47%. Adults dominate refugees in Indonesia at 71%, the rest are 27% children, and 2% elderly.

The increasing phenomenon of refugees has led to the current system of providing basic needs of refugees (such as food, water, shelter, education and health care) draining resources from UN agencies and other humanitarian aid. Non-governmental organizations (NGOs) are considered unsustainable in the long run. Even UNHCR's proposed solutions of repatriation, integration and resettlement are ineffective, inadequate and beyond the reach of the majority of refugees. In addition, about 85% of refugees are hosted by developing countries that already have their own challenges in solving development and poverty problems (UNHCR, 2021). Therefore, there is increasing pressure on stakeholders to find sustainable solutions to the problems refugees face.

In the process of welfare development, it is not only done by established parties but also the involvement of refugees in economic activities to generate income will be very helpful. In this case, refugees do not just sit and wait for assistance to come but participate in helping to prosper themselves and their families by being involved in generating income. According to several studies, microfinance projects have long been recognized as an effective way to improve refugees' livelihoods and socio-economic situation (Kachkar, 2017; Hosaain, 2019; Hanif, 2017; Rahman and Sohel, 2019).

Furthermore, this study proposes a model for SDGs goal 16 of peace, justice, and strong institutions. The background of the proposed model comes from five alternative waqf-SDGs models in this study, the best waqf model for SDGs point 7 is the Waqf & ZIS model. The researcher proposes a cash waqf and ZIS microfinance scheme to support microfinance and microcredit facilities to refugee entrepreneurs who have the potential to run their own businesses.

This model uses the concept of *cash waqf* to raise funds from waqifs which are Islamic social funds that have a sustainable nature for the purpose of SDGs. There are two types of cash waqf used, namely perpetual waqf and temporary waqf. *Temporary cash waqf* is intended for donors who wish to donate capital on a temporary basis where the funds are intended to finance microfinance programs for refugee micro-entrepreneurs. While *perpetual* cash waqf (*Perpetual Cash Waqf Fund*) will be invested relatively in accordance with sharia principles such as on sukuk and sharia stocks. The profits earned from the perpetual cash waqf will later be used to cover operational costs.

Cash waqf was then combined with the ZIS model, especially zakat. Zakat is a form of almsgiving, often collected by the Muslim Ummah. It is considered in Islam as a religious obligation (Widiastuti et al., 2018). Zakat targets eight community groups known as 'Ashnaf'. One of the groups entitled to receive zakat is Gharim and Ibn Sabil. Refugee is included in this group and cluster.

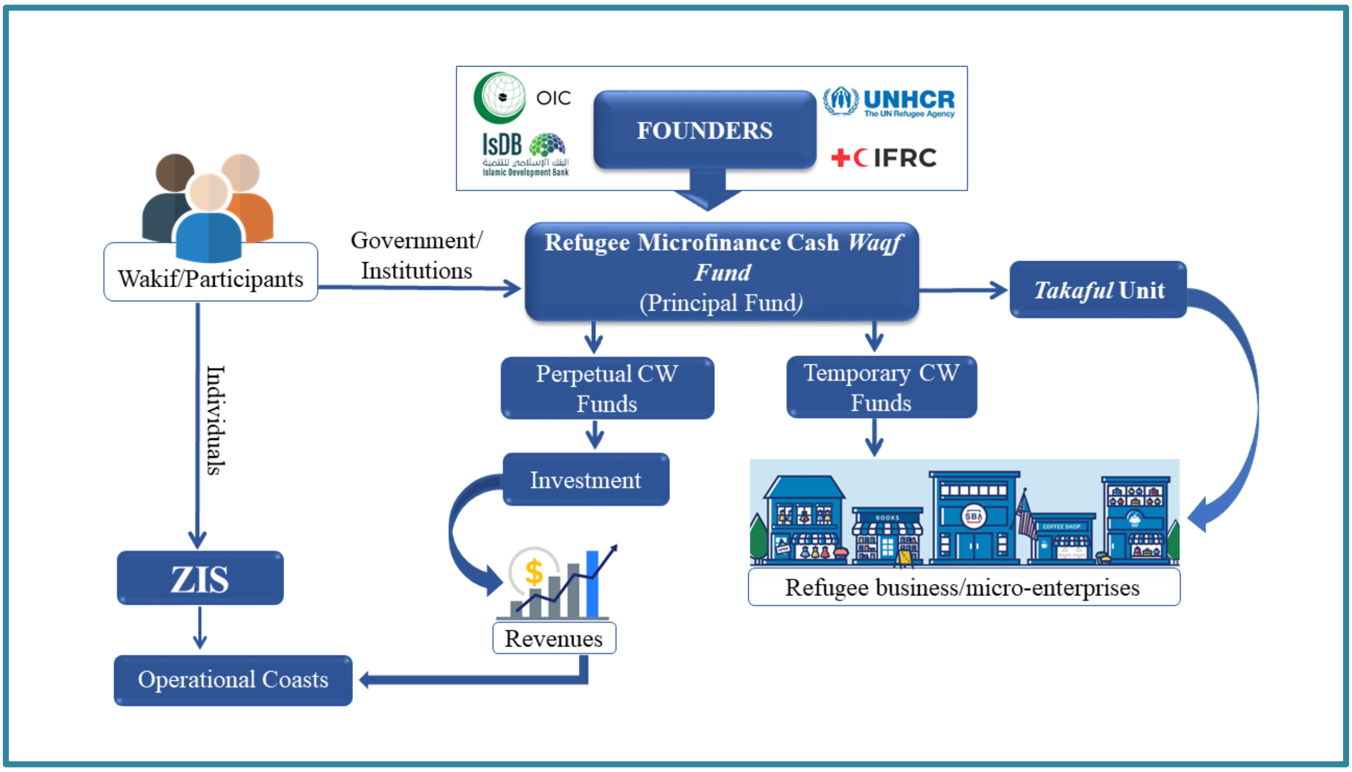

Figure 4 Modification of Cash Waqf Refugee Microfinance fund & ZIS

Notes: OIC (Organitations Of Islamic Cooperations); UNHCR (The United Nations High Commissioner of Refugees); IFRCR (The International Federation of Red Cross and Red Crescent Societies); IDB (Islamic Development Bank).

Further to the above model, the fund can be established and monitored by established organizations such as the OIC, UNHCR, IFCR or IDB. Wakifs or donors can include governments, institutions, companies, banks and individuals. In the proposed model large contributions (*Government/Institutions*) are dedicated to establishing the main fund of waqf through cash waqf microfinance, while individual contributions can be directed towards ZIS collection.

ZIS (Zakat, Infaq, and Sadaqah) funds will be included in the model to increase its sustainability. In addition to the profits generated from the endowment cash waqf investments, it will also include ZIS funds collected from individual donors. ZIS instruments are expected to be received throughout the year and can contribute to the operational costs of the model, should the investment returns not cover all costs and expenses. Expenses include staff salaries, electricity bills, office rent, and others. Furthermore, a Takaful unit will be integrated in the model to provide insurance for refugee micro-enterprises. Every new participating refugee must join this unit before applying for financing. This unit is considered essential in financial assurance and social security effectiveness. Therefore, new refugee entrepreneurs are required to have a recommendation signed by a member of the former takaful unit. The additional functions of this takful unit can include providing compensation for any failure in payment of refugees/participants due to reasons of poor business performance or unexpected death illness.

The expected benefits of the above model are projects that qualify as microfinance waqf. Microenterprise development for refugees can be integrated with other economic development programs. In addition, various projects can also be implemented that aim to reduce injustice, protect victims of natural disasters, war conflicts, establish institutions, improve the economy of the lower society and minimize poverty. Based on the results mentioned, it is shown that in realizing SDGs goal 7, waqf can be integrated with ZIS instruments which are then used to finance humanitarian projects related to peace, justice and strong institutions.

CONCLUSION

Waqf has relevance to the Sustainable Development Goals (SDGs) in realizing sustainable development and is in line with the Maqasid Sharia framework. The Waqf-SDGs model in accordance with these criteria can be implemented using five alternative waqf models where waqf can have a social role which is then collaborated with a commercial role with other models. The Maqasid Syariah criterion that is the top priority is the preservation of religion with a weight value of 0.175. This criterion aims to protect the Islamic religion by having the right to embrace and believe that everyone can and has the right to embrace the Islamic religion and without interference. Then the most important SDGs criteria based on priority ranking is social criteria which has a weight value of 0.364. This criterion aims to end poverty and ensure that by 2030 all people will enjoy well-being.

This research proposes that the best waqf-SDGs model for point 16 is the integrated Waqf & ZIS model with a weight value of 0.237. This model is a type of waqf that is social in nature, where waqf is collaborated with ZIS instruments. So that the utilization of this instrument is suitable for social purposes. The utilization of the Waqf & ZIS model in realizing SDGs point 16 in this study proposes that the model be used to help refugees, which is the basic problem in point 16. The Waqf & ZIS model in this case is used to help refugees who want to do entrepreneurship with financing from waqf microfinance established and ZIS instruments integrated to support operational activities.

After implementing various Waqf-SDGs models in accordance with their priorities, it is expected that the Government, Private Companies, Social Financial Institutions and Islamic Commercial Financial Institutions can more easily realize the SDGs because they are supported by waqf funding. The implementation of the five waqf models that have been proposed with their respective priorities can potentially become an Islamic social fund instrument that participates in supporting the SDGs to ensure that all humans can enjoy a prosperous life and advance economically, socially, and technologically in harmony with nature.

Policy makers in the economy including academics, practitioners and regulators and institutions that issue sukuk, namely the Government and companies in particular must begin to seriously manage sukuk, not only to provide social and public services to the needy but also to simultaneously improve welfare and financial sustainability. Sukuk activities must be integrated with SDGs activities. Regulators should encourage and provide support in the form of regulations and incentives needed to implement the Waqf-SDGs model. Further research is needed to refine and explore the Waqf-SDGs model for SDGs goal 15 in particular by using different methods such as Structural Equation Modeling (SEM), Strategic Assumption Surfacing and Testing (SAST) and Interpretive Structural Modeling (ISM), or improving the ANP model

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