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Waqf, Maqasid al-Sharia, and SDG-5: A Model for Women's Empowerment

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Abstract:

This study aims to provide an alternative waqf model as Islamic social finance in realizing Sustainable Development Goals (SDGs)-5, namely gender equality and correlate it with *Maqashid al-Sharia*. This study uses the Analytic Network Process (ANP). ANP is needed in the problem decomposition framework to structure complexity. There are 16 experts as the respondents. From the results of the ANP, it will also be known what the SDGs criteria, *maqashid al-sharia* components, and waqf models are priorities in realizing the 5th SDGs. The findings of this study reveal that among the other two, social pillars are the main criteria for the SDGs. In addition, the *maqashid al-sharia* framework's main objective is preserving religion (deen) as a means of enforcing religious

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responsibilities. Therefore, stakeholders need to consider this element. Then, according to this study, the best alternative waqf model is Waqf & Zakat, Infaq, Shadaqah (ZIS), which is very suitable for gender equality within the framework of women's empowerment in terms of education, entrepreneurship, and other life skills.

Keywords:

Waqf, Women's Empowerment, Maqashid al-Sharia, SDGs, ANP

Abstrak:

Penelitian ini bertujuan untuk memberikan alternatif model wakaf dalam mewujudkan *Sustainable Development Goals* (SDGs) ke-5, yaitu kesetaraan gender dan mengkorelasikannya dengan Maqashid Syariah. Penelitian ini menggunakan metode *Analytic Network Process* (ANP). ANP diperlukan dalam kerangka dekomposisi masalah untuk menstruktur kompleksitas. Jumlah responden adalah 16 informan pakar. Kemudian dari hasil ANP tersebut juga akan diketahui apa saja yang menjadi kriteria SDGs, komponen maqashid syariah, dan model wakaf yang menempati urutan prioritas dalam mewujudkan 5 SDGs. Temuan penelitian ini mengungkapkan bahwa pilar sosial merupakan kriteria utama SDGs. Selain itu, tujuan utama kerangka maqashid syariah adalah menjaga agama (*deen*) sebagai sarana untuk menegakkan tanggung jawab agama. Oleh karenanya, para stakeholder perlu mempertimbangkan hal ini. Kemudian, berdasarkan penelitian, alternatif model wakaf yang terbaik adalah dalam mewujudkan SDGs-5 adalah Wakaf & Zakat, Infaq, Sedekah (ZIS), dalam kerangka pemberdayaan perempuan baik dalam hal pendidikan, kewirausahaan, maupun *skill* hidup lainnya.

Kata Kunci:

Wakaf; Pemberdayaan Wanita; Maqashid Syariah; SDG; ANP

Introduction

Gender is a way for men and women to engage socially. Gender statistics demonstrate a model of organized social relations between women and men. These ties are not limited to personal and familial relationships; they also encompass social institutions such as social status and hierarchical relationships within work and organizational systems¹. Gender equality is a societal topic that has garnered considerable attention from all segments of society². Gender equality is also featured in the Sustainable Development Goals (SDGs), a national development plan that serves as a replacement for the Millennium Development Goals (MDGs). The SDGs consist of 17 goals and 169 development targets. Of the seventeen goals of the SDGs, there is one goal that focuses on gender equality (5th SDG).

The spirit of gender equality has long time colored various aspects of life, including economics through various instruments. *Waqf*, for instance, as an Islamic financial instrument with a direct functional relationship with efforts to solve social and economic problems, also targets women's economic empowerment³. Initially, men dominated the history of *waqf*, but more and more emphasis is being paid to women to find various facets of women's *waqf*. Women have the ability to establish *waqf* for themselves, their offspring, and their fellows. Throughout Islamic history, there has even been a particular *waqf* established to aid women. For instance, Zubayr ibn al-Awwam dedicated a house to his daughter⁴. Ibn Battuta later said that

¹ E. F Borgatta and M. L Borgatta (ed.), *Encyclopedia of Sociology* (New York: Macmillan Publishing Company, 1984).

² Nurasyiah, Aas, Lubna Sarwath, A. Jajang W. Mahri, Ripan Hermawan, and Gina Destrianti Karmanto. 2022. "Reducing Family Poverty through an Islamic women's Empowerment Strategy in Indonesia: An Analytical Network Process Approach". *Al-Uqud: Journal of Islamic Economics* 6 (2):206-19. <https://doi.org/10.26740/aluqud.v6n2.p206-219>.

³ Rozalinda Rozalinda, "Peran Wakaf Dalam Pemberdayaan Ekonomi Perempuan," *Kafa'ah: Journal of Gender Studies* 2, no. 1 (2014): 39, <https://doi.org/10.15548/jk.v2i1.40>; Syukri Iska et al., "Implications of the Pagang Gadai Contract on Disharmony Social Actors in Minangkabau Community," *JURIS (Jurnal Ilmiah Syariah)* 21, no. 1 (June 9, 2022): 27-37, <https://doi.org/10.31958/JURIS.V21I1.5647>.

⁴ Abd-Allah b. Abd al-Rahman Al-Darmi, *Sunan Al-Darmi, Beirut, Dar Al-Kitab Al-Arabi*, 1407.

he discovered endowments in Tunis and Syria for poor girls' marriages⁵.

Additionally, history demonstrates that women are not exclusively *waqf* givers. They will also benefit from the *waqf* that they or others establish. When women create *waqf*, they consider both individual and communal needs. An example is the endowments established by the queens of the Ottoman sultans⁶. Additionally, they were tasked with the responsibility of maintaining and supervising *waqf*, which they successfully accomplished. *Waqf* has developed into a valuable historical resource for numerous facets of women's lives, including economic, financial, social, and political⁷. For ages, *waqf* institutions have provided a broad platform for women to demonstrate their abilities and employ their resources for the benefit of themselves, the community, and posterity⁸.

Furthermore, there is a unique *waqf* for women's aid in Islamic history. Numerous ladies endow their fortunes. For instance, al-Khassaf (261 H) reports that umm al-muminin Aishah purchased a house for the poor Mecca⁹. Additionally, Umm al-Muminin Umm Salamah established *waqf* due to the fact that *waqf*-based houses could not be sold, donated, or inherited (ibid.). Then Ummi al-Muminin Safyyah bint Uyayy presented the Bani Abdan with a dwelling¹⁰ for homeless families and relatives. Zubaydah (d. 216H / 831), the wife of the Abbasid caliph Harun al-Rashid, was another *waqifah* (woman who donate their property) who constructed a water channel for Mecca pilgrims¹¹. There also found Fatimah al-Fihri who founded the

⁵ Ibn Battutah, *Rihlah Ibn Baṭṭūṭah, Beirut, Dar Beirut Li Al-Tiba'ah Wa Al-Nashr*, 1985.

⁶ Ramazan Pantık, *Atik Valide Sultan Külliyesi (1686-1727)* (Ankara: Hacettepe Universitesi, 2014).

⁷ Pantık.

⁸ Abdul Azim Islahi, "Waqf: A Bibliography, Jeddah," in *Scientific Publishing Centre* (King Abdulaziz University, 2003).

⁹ Al-Khassaf, Abu Bakri Ahmad b. 'Amr al-Shaybani al-Ma'ruf bi'l-Khassaf. *Kitab Ahkam Al-Waqf*. Al-Qahirah: Maktabat alThaqafa al-Dinihi (1904).

¹⁰ Abu Bakr Ahmad b. Amar al-Khassaf, "Ahkām Al-Awqāf, Cairo, Diwan Umum Al-Awqāf Al-Miṣriyah," 1904.

¹¹ Iman Muhammad Al-Humaidan, "Al-Mar'ah Wa'l-Waqf - Al'Ilaqah Altabaduliyah (Woman and Waqf - Mutual Relation), Kuwait, Al-Amanat AlAmmah Li'l-Awqāf" (2016): 39.

University of al-Qarwyn in 245 H. In 570H/1174, the wife of Nur al-Din al-Zanki and Ismat al-Din build the Hanafi school al-Madrasah al-Khatuniyyah in the heart of Damascus¹².

The Ayyubid dynasty was historically referred to as *waqif* (a person who waqf his property), and its waqf assets were used for a variety of reasons, including education, health, water supplies, and free food for the needy and tourists¹³. As indicated previously, persons engaging in *waqf* activities are typically royal family members. Another instance is Khadijah Khatun, the daughter of Sultan Yes b. Al-Malik al-Adil, donated *waqf* to a Damascus school (al-Naimi, 1367 H). Al-Dhahabi, the renowned historian, wrote about Zamurrad Khatun (d. 599/1202), noting that the mother of the caliph Nasir li-Din-Allah established various *waqfs* as sources of piety in the form of mosques, schools, and other structures¹⁴. *Waqf* can be used as a source of funds for mosque economic empowerment¹⁵. The Great Haseki Hürrem, the Ottoman Sultan Sulaymn's wife, established endowments to assist Islam's holiest sites: al-Quds, Mecca, and Medina. He assisted in the construction of villages, land, factories, and other properties in Palestine. Furthermore, he constructed agricultural mosques, soup kitchens for Muslim pilgrims traveling to Mecca¹⁶.

India also has a history of waqf, particularly waqf performed by women. For instance, Begum Sawlatunnisa, a well-known Indian woman known for her charity, purchased land near Haram and contributed funds to a *madrasa* (School). In Egypt, Zaynab Hanum Afendi (d. 1302/1885), a daughter of Muhammad Ali, donated 10,299

¹² Abdul Azim Islahi, "The Role of Women in the Creation and Management of Awqāf: A Historical Perspective," *Intellectual Discourse* 26 (2018): 1025-46.

¹³ Islahi; Erie Hariyanto et al., "Effectiveness of the Economic System to Zakat and Waqf for Empowerment of the Ummah in Indonesia," *International Journal of Advanced Science and Technology* 29, no. 06 (2020): 1910-16, <http://sersc.org/journals/index.php/IJAST/article/view/12895>.

¹⁴ Shams al-Din Al-Dhahabi, "Tarikh Al-Islām, Beirut, Dar Al-Kitab AlArabi," 1987.

¹⁵ Aisyah As-Salafiyah, Aam Slamet Rusydiana, and Muhammad Isa Mustafa, "Meta Analysis on Mosque Economics," *Library Philosophy and Practice* 2021 (2021).

¹⁶ Oded Peri, "Waqf and Ottoman Welfare Policy: The Poor Kitchen of Hasseki Sultan in Eighteenth-Century Jerusalem," *Journal of the Economic and Social History of the Orient* 35 (1989): 167-86.

feddans (*an Egyptian unit of area*) of land and multiple structures for various uses, including education, hospitals, mosques, and Koran recitation (Mujam Trajim Alam al-Waqf, 1435H). Berkey discovered that the women's waqf tendency continued into the subsequent centuries. For instance, in the sixteenth century, the religious schools and other institutions created by women in Damascus through waqf were nearly identical to those in Cairo¹⁷. The number of waqfs donated by women has risen substantially over time. According to Creceliusin's analysis of waqf cases in three Cairo courts during five distinct periods between 1640 and 1802, men and women constituted the majority of waqfs in the 18th century. Additionally, an increase in the number of waqfs made by women was discovered beginning in the mid-eighteenth century¹⁸.

Numerous studies have been conducted on *waqf* and gender equality, particularly for women, including Amuda et al.¹⁹ who researched the application of cash waqf in empowering widows in Malaysia. The paper examines how cash *waqf* can be channeled to various media, instruments, and projects that will help empower and improve poor widows and their dependent children. Furthermore, Islahi researched the role of women in the creation and management of *waqf* from a historical perspective. By presenting examples of women who are involved in the control and administration of business and finance today, this paper tries to answer how women are fully competent to manage *waqf*. Moreover, since Muslim women have multiple sources of income without financial obligations, it is also said that they have a greater capacity to create waqf once they are properly educated and convinced.²⁰

¹⁷ J Berkey, *The Transmission of Knowledge in Medieval Cairo* (Princeton: Princeton University Press, 1992).

¹⁸ Mary Am Fay, "Women and Waqf: Towards a Reconsideration of Women's Place in the Mamluk Household," *International Journal of Middle East Studies* 29, no. 1 (1997): 33-51.

¹⁹ Y. J. Amuda, D. A. Razak, and A. A. Ahmed, "Application of Cash Waqf in the Empowerment of Widows in Malaysia," *Journal of Advanced Management Science* 4, no. 3 (2016): 255-59, <https://doi.org/10.12720/joams.4.3.255-259>.

²⁰ Islahi, "The Role of Women in the Creation and Management of Awqāf: A Historical Perspective."

Bello, meanwhile, researched the role of *waqf* in increasing the financial inclusion of women entrepreneurs in developing countries. The paper reviews existing literature to provide a research framework that will accelerate women's entrepreneurship and improve Islamic wealth management and women's financial inclusion in Muslim societies.²¹ Furthermore, Soemitra, Kusmilawaty, & Rahma researched the role of micro *waqf* banks in empowering women's micro-enterprises through Islamic social finance: mixed-method evidence from Mawaridussalam Indonesia. The study qualitatively analyzes how the Micro *Waqf* Bank has carried out its role in empowering women, including in dealing with the crisis due to the COVID-19 pandemic.²² Other more recent studies related to *waqf* and women were conducted by Loiseau²³ and Sabotic²⁴.

On average, some of these articles discuss *waqf*'s role in women's empowerment. Due to its infinity and sustainability, *waqf* is inextricably linked to the national SDGs agenda. However, this current study has differences from those previous studies. This study aims to provide a *waqf* model design as an effort to realize gender equality and women's empowerment by using the Multicriteria decision-making technique to get expert opinions. Additionally, this research has contributed to the development of numerous alternative *waqf* models, which are likely to contribute to the achievement of the fifth SDGs.

Method

This study uses the Analytical Network Process or ANP method which was first developed by Thomas L. Saaty from Pittsburg

²¹ Shukurat Moronke Bello, "The Role of Waqf in Enhancing the Financial Inclusion of Women Entrepreneurs in Developing Countries," *Journal of Islamic Business and Management (JIBM)* 12, no. 01 (2022): 125-38, <https://doi.org/10.26501/jibm/2022.1201-009>.

²² Andri Soemitra, Kusmilawaty, and Tri Inda Fadhila Rahma, "The Role of Micro Waqf Bank in Women's Micro-Business Empowerment through Islamic Social Finance: Mixed-Method Evidence from Mawaridussalam Indonesia," *Economies* 10, no. 7 (2022), <https://doi.org/10.3390/economies10070157>.

²³ Julien Loiseau, "'Boy and Girl on Equal Terms': Women, Waqf, and Wealth Transmission in Mamluk Egypt," *Orient* 54 (2019): 23-39.

²⁴ I. Sabotic, "The Waqf Formation of Tuzla's Beneficiary Tahira-Hanuma Tuzlic Property," *Historical Views* 94, no. 093 (2021): 51-69.

University, Pennsylvania, USA. ANP is an expert-based method for selecting alternatives from several criteria and elements. The ANP is a method for deriving composite priority ratios from separate ratio scales using a relative measurement theory. The scale gives a relative assessment of each interacting element's influence on the control criteria²⁵. ANP combines and captures intangible and tangible aspects through the use of reliance and feedback mechanisms²⁶. Additionally, ANP is a decision-making process with more comprehensive feedback. ANP is the evolution of the Analytic Hierarchy Process (AHP), which has a hierarchy at each level. At each level of the AHP network, there are elements and levels of objectives, criteria, sub-criteria, and options. In the ANP network, levels referred to as clusters have criteria and alternatives referred to as nodes²⁷.

It is vital to consider the data, objectives, and characteristics in this study to develop a strategy that produces the best results during the decision-making process. This study uses the ANP method because there are fewer quantitative *waqf* data, so it is quite difficult to collect and analyze. Then the focus of this research is to provide an alternative *waqf* model with specific criteria based on experts' opinions so that the ANP method is suitable for use in providing multi-criteria decision-making analysis.

The ANP approach is frequently used in the prioritization process²⁸. When numerous criteria, such as problem abstraction, structure width, structure depth, scientific foundation, and outcome validity, are considered, the ANP technique is relatively superior to

²⁵ T. L. Saaty, "Theory and Applications of the Analytic Network Process: Decision Making with Benefits, Opportunities, Costs, and Risks," *RWS Publicatios*, 2005.

²⁶ I. J. Azis, "Analytic Network Process with Feedback Influence: A New Approach to Impact Study," *In Paper for Seminar Organized by Department of Urban and Regional Planning, University of Illinois at Urbana-Campaign*, 2003.

²⁷ S. Sipahi and M. Timor, "The Analytic Hierarchy Process and Analytic Network Process: An Overview of Applications," *Management Decision*, 2010; Azis, "Analytic Network Process with Feedback Influence: A New Approach to Impact Study."

²⁸ T. L. Saaty, "Decision Making with Dependence and Feedback: The Analytic Network Process," *In Pittsburgh: RWS Publicatios*, 1996.

other decision-making methods²⁹. In addition, considering that there is little quantitative data available on waqf and SDGs studies, the ANP qualitative model approach is preferred.

The number of questionnaire frameworks in this study was 38 items, including feedback questions. The type of questionnaire is a closed question with a scale of 1-9. To analyze the questionnaire, a pairwise comparison was carried out and processed using the SuperDecision 2.10 software tool. In the final section, the data is then analyzed via Microsoft Excel to calculate the average weight of all expert respondents. ANP study requires respondents to answer paired comparison questionnaires consistently, with a maximum degree of inconsistency of 10%³⁰. The mechanism is to compare elements in the cluster and alternatives so that the priority weight of each element is obtained. Additionally, the respondents to the ANP study did not require a strong consensus (Kendall's rater agreement). Kendall coefficient is a value to measure the level of agreement between respondents.

Table 1 shows the list of respondents used in this study. This study used 16 respondents consisting of eight practitioners, four academics, and four regulators who understand the field of waqf. Furthermore, many of these respondents have different institutional backgrounds, and a detail explanation can be seen in the table below.

Table 1. Respondents Profile

No	Respondent	Institutions	Expert Cluster
1	NH	Indonesian Waqf Board (BWI)	Regulator
2	FZH	Ministry of Religious Affair/BRIN	Regulator
3	RI	Bank Indonesia	Regulator
4	NSB	Indonesian Waqf Board (BWI)	Regulator
5	BTP	Indonesia Waqf Institute	Academia
6	RAK	University of Indonesia	Academia
7	MSA	Tazkia Institute	Academia
8	MA	IAIS	Academia

²⁹ Thomas L Saaty and Luis G Vargas, *Decision Making With The Analytic Network Process* (Springer, 2006).

³⁰ Aam S Rusydiana and Abrista Devi, *Analytic Network Process: Pengantar Teori Dan Aplikasi*, 2013.

9	AS	BMH Hidayatullah	Practitioner
10	RR	Yayasan Edukasi Wakaf Indonesia	Practitioner
11	KMA	Waqf Forest Bogor	Practitioner
12	AA	Dana Lestari IPB	Practitioner
13	FK	Baitul Maal Khatulistiwa	Practitioner
14	ESA	Yayasan Wakaf Inovatif	Practitioner
15	AZR	Hutan Wakaf Aceh	Practitioner
16	MD	DMI DIY	Practitioner

Table 1 shows the profile of respondents engaged in this study. The selection of respondents was carried out by taking into account the expertise in the *waqf* field and also an understanding of the concept of *waqf*, especially for women's empowerment. The study surveyed respondents from a variety of backgrounds, including the Indonesian *Waqf* Institute, the Indonesian *Waqf* Board, the Indonesian Ministry of Religion, *waqf* regulators, the Department of Islamic Economics and Finance Bank Indonesia, and academics specializing in *waqf* research. Additionally, respondents participated in several stages of ANP, beginning from the development of the ANP model via FGD to pairwise comparison for each element. The ANP model was quantified using a questionnaire survey with an attachment.

ANP gives a basic framework for decision-making without making any assumptions about the independence of higher-level elements from lower-level elements or about the independence of elements within levels, as in hierarchies³¹. The stages of the ANP in this research can be seen in Figure 1 below.

³¹ Ascarya Ascarya, Ugi Suharto, and Jardine A. Husman, "Proposed Model of Integrated Islamic Commercial and Social Finance for Islamic Bank in Indonesia," *Eurasian Economic Review* 12, no. 1 (2022): 115-38, <https://doi.org/10.1007/s40822-022-00201-z>.

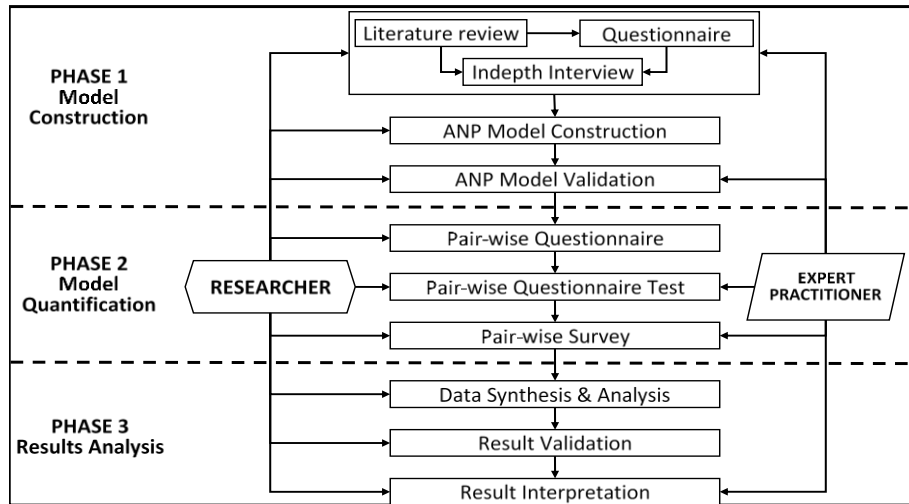


Figure 1. The flow of ANP research

Source: Ascarya & Yumanita, 2011

Figure 1 above shows that there are three stages will be followed in this empirical study: model construction, model quantification, and outcome analysis.

The first stage is a model generation or decomposition to discover, assess, and synthesize the problem's complexity into an acceptable ANP network. The construction of the ANP model in the form of a network hierarchy is based on theoretical and empirical references from the views of experts, regulators, and practitioners through focused interviews to examine alternative *waqf* models within the *maqashid al-sharia* framework in empowering women.

The second stage entails model quantification or pairwise comparisons. The quantification stage of the model uses questions in the ANP questionnaire in the form of pairwise comparisons between elements in the cluster to find out which of the two has the more significant influence (more dominant) and how big the difference is through a numerical scale of 1-9.

Stage 3 entails finding analysis. The results of the synthesis of the ANP network in the software super decisions for each respondent can be generated. The data is then exported to an excel worksheet to

be manipulated to produce the desired output. Validation is performed for each step of the procedure to ensure that all results are correct. Finally, detailed interpretations and results can conclude and become recommendations.

ANP is a mathematical theory that is used to examine the effect of addressing problems through the use of an assumption approach³². The solution employed in this method is to take into account the problem's complexity by decomposition of the synthesis, accompanied by the presence of a priority scale for achieving the largest priority effect. As an application, the model built comes from the literature which is then decomposed into several clusters and alternatives. Then obtained 5 alternative waqf models for SDG-5 goals. Apart from that, through this process, criteria were also determined which became the basis for considering the selection of the best waqf model.

Discussion and Result

Results and discussions are organized in the same section. The results contain ANP's output on the priorities of each section starting from the SDG criteria (each economic, social, and environmental aspect), *Maqasid al-Sharia* criteria to alternative *waqf* models.

ANP Model Framework

After the researcher analyzed by using ANP, the result of ANP model framework can be seen in figure 2 below:

³² Aisyah As-Salafiyah, Aam Slamet Rusydiana, and Muhammad Isa Mustafa, "Maqashid Sharia-Based Mosque Empowerment Index," *International Journal of Ethics and Systems* 38, no. 2 (2022): 173-90, <https://doi.org/10.1108/IJOES-06-2021-0122>.

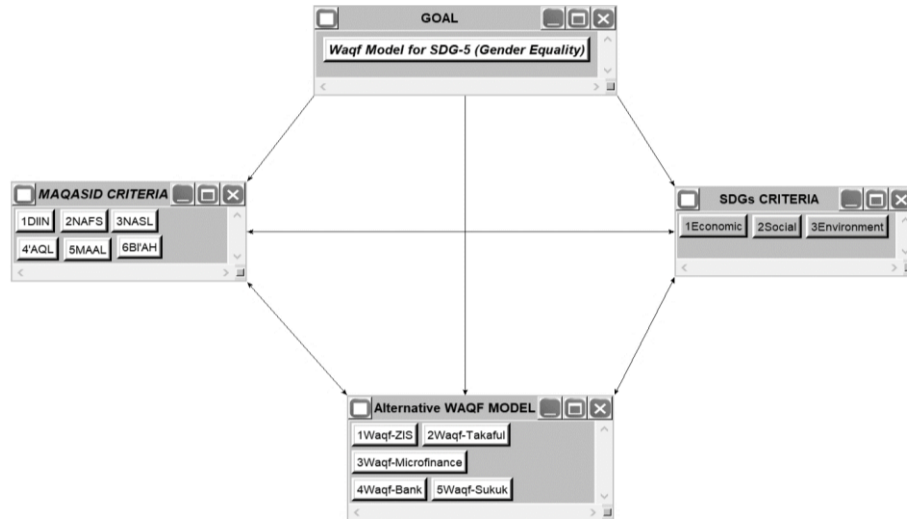


Figure 2. ANP Model Framework in SuperDecision 2.10

The alternative model depicted in Figure 2 is based on the ANP framework's results. The SDGs contain a development pattern that includes three main pillars of social, economic, and environmental development pillars. The criteria for the SDGs utilized in this study are classified into three categories: economic, social, and environmental, with each category subdivided into sub-categories. The economy is the first criterion divided into five sub-criteria: 1) good jobs and economic growth; 2) innovation and infrastructure; 3) responsible consumption; 4) peace and justice, and 5) partnerships. The second criterion is social including six criteria: 1) no poverty, 2) no hunger, 3) decent health, 4) high-quality education, 5) gender equality, and 6) decreased inequalities. The third criterion is the environment broken down into six sub-criteria: 1) safe drinking water and sanitation, 2) renewable energy, 3) sustainable cities, 4) climate action, 5) life below water, and 6) life on land. Additionally, each of the SDGs' criteria and sub-criteria is relevant to the maqashid al-sharia, which is comprised of six components: 1) defending religion (*deen*); 2) defending the soul (*nafs*); 3) defending offspring (*nasl*); 4) defending the mind (*'aql*); 5) defending property (*maal*); and 6) defending the environment (*bi'ah*). Additionally, this study will propose five alternative waqf methods for achieving the fifth SDGs,

gender equality. As stated by Rehman³³ almost all of the 17 SDGs goals are compatible with the maqasid shariah goals.

ANP demands consistency in outcomes, with a 10% tolerance for inconsistency³⁴, and there is no necessity for rater agreement (Kendal W) Convergence. Kendall's W-Value is equal to the P-Value. It demonstrates the degree of relevance. The P-value illustrates the significance of the SDGs criteria's priority ranking. If substantial findings are obtained, the respondents will have agreed on a priority ranking. Meanwhile, even if the calculated value is not statistically significant, there is still disagreement among responders. The ANP's performance against the SDGs criteria is summarized in Table 2.

Table 2. ANP result on SDG Criteria

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

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

According to the accumulated data in Table 2, the most critical SDGs criteria have a weighted value of 0.364 is the social aspect. The second place goes to economics which has a weighted value of 0.323, and the third place goes to the environment, which has a weighted value of 0.305. Along with the overall accumulation, it is essential to consider the consistency of the respondents' responses. Consistency value indicates a consistent value with a weight of 0.000, as determined by the analysis results.

The primary SDGs criteria are social to ensure basic human rights and improve people's welfare. Following that is the economy in

³³ Hafiz Abdurrehman et al., "Compatibility of Sustainable Development Goals (SDGs) with Maqasid Al-Shariah: Are There Any Missing Goals," *Islamic Banking and Finance Review* 8, no. 2 (2021): 109-32.

³⁴ T. L. Saaty and L. G. Vargas, "Decision Making with the Analytic Network Process," *Springer Science+ Business Media LLC* (2006): 282.

second place which tries to achieve high-quality economic growth. This may be accomplished through innovation, proper infrastructure, the development of inclusive industries, the creation of sustainable employment and business opportunities, the provision of inexpensive renewable energy, and partnerships. The final SDGs criterion is the environment which strives to manage natural resources and environmental sustainability.

Along with the SDGs criteria, this report addresses the *maqashid al-sharia* criteria's priority rating. Table 3 summarizes the ANP's performance against the *maqashid al-sharia* standards.

Table 3. ANP result on *Maqasid* Criteria

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

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

The results of the ANP are listed in order of priority in relation to the *maqashid al-sharia* criteria in Table 3. According to the combined responses of the two types of respondents, the highest priority for *maqashid al-sharia* is the protection of religion/ad-din (0.175), the protection of the soul/al-nafs (0.170), the protection of property/al-maal (0.168), the protection of offspring/al-nasl (0.165), the protection of the environment/al-bi'ah (0.161), and the protection of the mind/al-'aql (0.138). However, when the P-Value is considered, the results are inconsequential. This suggests that the respondents' consensus on the order of importance for *the maqashid al-sharia* has not yet been reached among experts and practitioners. Additionally, when the significant results are analyzed, the results are not

particularly valid. On the other side, the level of consistency displays a weighted value of 0.000, indicating a high level of consistency.

Maqashid al-sharia refers to an objective, goal, target, and requisite intentions. *Maqashid al-sharia*, according to *Usul Fiqh* scholars, is the goal and meaning desired by *syara'* as a law for human welfare. The objective (*maqsad*) prescribed by *waqf* is to safeguard humanity's necessities and interests while alive and after death. *Waqf* has therefore a role in maintaining the basic needs (*dharuriyyah*) so that the five, such as religion, soul, reason, honor, and property, can be maintained³⁵. The *dharuriyyah* incorporates the five *maqasid al-sharia* principles, which address the fundamental requirements of both the individual and the community. A person's life will be incomplete and imperfect if the five principles are not followed. Among the five emphasized principles are the following:

The primary objective of *maqashid al-sharia* is to maintain religion (*Hifz ad-Din*). It is possible to ensure that each Muslim adheres to Islam's teachings in all of his or her actions³⁶. Allah has stipulated that the five pillars of Islam must be implemented to actualize this *maqasid*³⁷. Thus, mankind must adhere to the pillars of Islam to safeguard the sanctity of religion. Additionally, the second order of *maqashid al-sharia* is to ensure life safety (*Hifz an-Nafs*). According to this idea, someone will make a concerted effort to keep themselves and their families secure.

Then, according to *maqashid al-sharia*, the third order is to protect the Wealth (*Hifz al-Mal*). In Islam, assets are fundamentally Allah SWT's property. As a result, people can only exercise authority over and ownership of these goods with God's permission. Two critical things to consider when debating the definition of *mal* are the

³⁵ Laldin, Mahmud, and Sawari, "Maqasid Al-Shariah Dalam Pelaksanaan Wakaf," *Jurnal Pengurusan JAWHAR* 2, no. 2 (2012): 1-25.

³⁶ Rahman and Ahmad, "Pengukuran Keberkesanan Agihan Zakat: Perspektif Maqasid Al-Syariah," *Proceedings of Seventh International Conference, The Tawhidi Epistemology, Zakat and Waqf Economy, Bangi*, 2010, 447-60.

³⁷ Asad Mohsin, Noriah Ramli, and Bader Abdulaziz Alkhulayfi, "Halal Tourism: Emerging Opportunities," *Tourism Management Perspectives* 19, no. 2016 (2016): 137-43, <https://doi.org/10.1016/j.tmp.2015.12.010>.

capability of mastering it and the ability to use it³⁸. Islamic teachings do not forbid pursuing riches as long as it is derived from authorized sources³⁹. Possessing and keeping a property is vital, but it must be managed and utilized for the benefit of society. *Waqf* can be defined as the maintenance of al-mal or property, which falls under the *Dharuriyyah* category⁴⁰.

In addition, this study proposes five main alternative *waqf* models based on a literature review, including 1) *Waqf-ZIS* (*zakat, infaq, sadaqah*), which is a type of social *waqf* in collaboration with other social fund instruments such as *zakat, infaq, and sadaqah*; 2) *Waqf-Takaful* which is a type of *waqf* that is social and commercial, but the social dimension is greater than the commercial dimension. This model is *waqf* cooperation with insurance; 3) *Waqf-Microfinance*, a commercial and social *waqf* with the exact composition of commercial activities as the social component. This model is a collaboration between *waqf* and microfinance; 4) *Waqf-Bank* is a type of *waqf* with commercial and social purposes but is more on the business side. This model is a collaboration between *waqf* and bank institutions; 5) *Waqf-Sukuk* is a fully commercial *waqf*, where *waqf* has collaborated with *Sukuk* for various developments. The priority order of ANP outcomes in comparison to various alternatives of *waqf* models is shown in Table 4.

Table 4. ANP Result on Alternative Waqf Model for Women’s Empowerment (SDG-5)

Waqf Model for SDG-5	Respondent			Rank All
	Expert	Practitioner	All	
1Waqf & ZIS	0.271	0.275	0.275	1
2Waqf & Takaful	0.215	0.257	0.236	3
3Waqf & Microfinance	0.231	0.242	0.237	2

³⁸ N.A.B Ahmad A.A. Ibrahim, “Empowering Society Through Waqf Bazars: A Case Study in Kelantan, Malaysia,” *New Developments in Islamic Economic* (2006): 83–98.

³⁹ Rahman and Ahmad, “Pengukuran Keberkesanan Agihan Zakat: Perspektif Maqasid Al-Syariah.”

⁴⁰ Laldin, Mahmud, and Sawari, “Maqasid Al-Shariah Dalam Pelaksanaan Wakaf.”

4Waqf & Bank	0.168	0.127	0.147	4
5Waqf & Sukuk	0.108	0.097	0.102	5
Consistency	0.000***	0.000***	0.000***	
Kendall's W	0.400	0.709	0.539	
χ^2	12.800	22.700	34.550	
P-value	0.012**	0.000***	0.000***	

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

Table 4 is the result of the ANP for the Alternative Waqf Model for SDG5 (Gender Equality). The first rank result that becomes a priority in applying the *waqf* model is the *Waqf & ZIS (zakat, infaq, and sadaqah)* model with a weight value of 0.275. This alternative combines *waqf* and ZIS and is a completely social form of *waqf*. This alternative instrument is entirely dedicated to social purposes and is well-suited to delivering immediate benefits. *Waqf* and ZIS are an instrument in the Islamic economic system that can empower the people's economy. As a result, it is critical that it is managed and developed optimally. These results show that the main problems of the SDGs in Indonesia such as poverty, economic disparity, as well as the issue of women's empowerment, can be solved with the *waqf* model which has a fully-social function. In this case, the model offered is the *Waqf-ZIS* model.

With the great potential of *Waqf* to overcome the problems of poverty, social gaps, and others, *Waqf* can be one of the instruments of Economic development of the people in reducing poverty and providing public facilities⁴¹. Besides *waqf*, *Zakat* also is one of the pillars of Islam which is the obligation of religion that is charged for one's property according to certain rules^{42,43}. Therefore, the

⁴¹ Rusydiana, Aam Slamet, Yayat Hidayat, Tika Widiastuti, and Solihah Sari Rahayu. 2020. "Cash Waqf for Developing Islamic Economy: Case Study in Indonesia". *Al-Uqud: Journal of Islamic Economics* 5 (1):43-59. <https://doi.org/10.26740/al-uqud.v5n1.p43-59>.

⁴² Habibi, M. Lutfillah, and Ana Toni Roby Candra Yudha. 2017. "Membangun Integrated Takaful Dan Wakaf Model Dalam Upaya Meningkatkan Kemanfaatan Pemegang Polis". *Al-Uqud: Journal of Islamic Economics* 1 (2):139-55. <https://doi.org/10.26740/al-uqud.v1n2.p139-155>.

combination of the two instruments will have a major impact on public goods and socio-economic welfare.

Waqf & Microfinance is ranked second, with a weight of 0.237. This alternative instrument is a partnership between waqf and microfinance, with the commercial component equating to the social component in the composition. Waqf & Takaful is ranked third, with a weight of 0.236. The collaboration between *Waqf* and takaful has a social benefit while also including a business component. This alternative is a social and commercial waqf that places a greater emphasis on the social dimension.

Waqf & Bank is ranked fourth, with a weighted value of 0.147. This waqf model is a partnership between waqf and banks, with banks assisting waqf financial institutions in maintaining social functions through a variety of bank products. This alternative waqf model combines commercial and social objectives, with a strong emphasis on the commercial aspect. Finally, Waqf & Sukuk with a combined weight of 0.102. This alternative instrument is a collaboration between waqf and Sukuk to contribute to the economy and society of the country through various Sukuk advancements. This is a distinct sort of waqf in which the commercial aspect is prioritized. Additionally, the significant P-value results imply that the sequence is extremely valid, and there is no disagreement among the respondents.

A Model for Women's Empowerment

In the history of Islamic women since the time of the Prophet Muhammad, woman has participated in a variety of community activities while also contributing to the development of a country⁴⁴. Women have been bestowed with wisdom as a result of their contribution to science's brilliance. Almost every friend of the Prophet, both men, and women, who possessed surplus income, paid waqf. Waqf is widely regarded as a successful tool for women's empowerment. Women establish waqf for their benefit, the benefit of

⁴³ Tika Widiastuti et al., "Optimization of Zakat Fund Management in Regional Zakat Institution," *Humanities and Social Sciences Reviews* 6, no. 2 (2018), <https://doi.org/10.18510/hssr.2018.6217>.

⁴⁴ Fay, "Women and Waqf: Towards a Reconsideration of Women's Place in the Mamluk Household."

their offspring, and the benefit of other women. Men also contribute to the welfare of women by donating their wealth.

The fulfillment of the SDGs is contingent upon the achievement of the 5th SDG namely gender equality, particularly for women. This study discovered that the alternative waqf model that is most ideal for resolving the issue of gender equality, particularly for women, is a waqf and ZIS (Zakah, infaq, and Shadaqa). This method combines waqf and ZIS, resulting in a fully social waqf paradigm. This instrument is solely for social reasons and is well-suited to giving immediate advantages. In the Islamic economic system, Waqf & ZIS can be used to empower the people's economy, especially for women's empowerment by providing business funds from zakat or productive waqf. Top management and development are essential to creating a substantial impact. Waqf and ZIS can provide funds to meet the needs of the community, especially women, and act as a catalyst to improve women's welfare. Figure 3 shows a diagram illustrating an alternate model for waqf and ZIS:

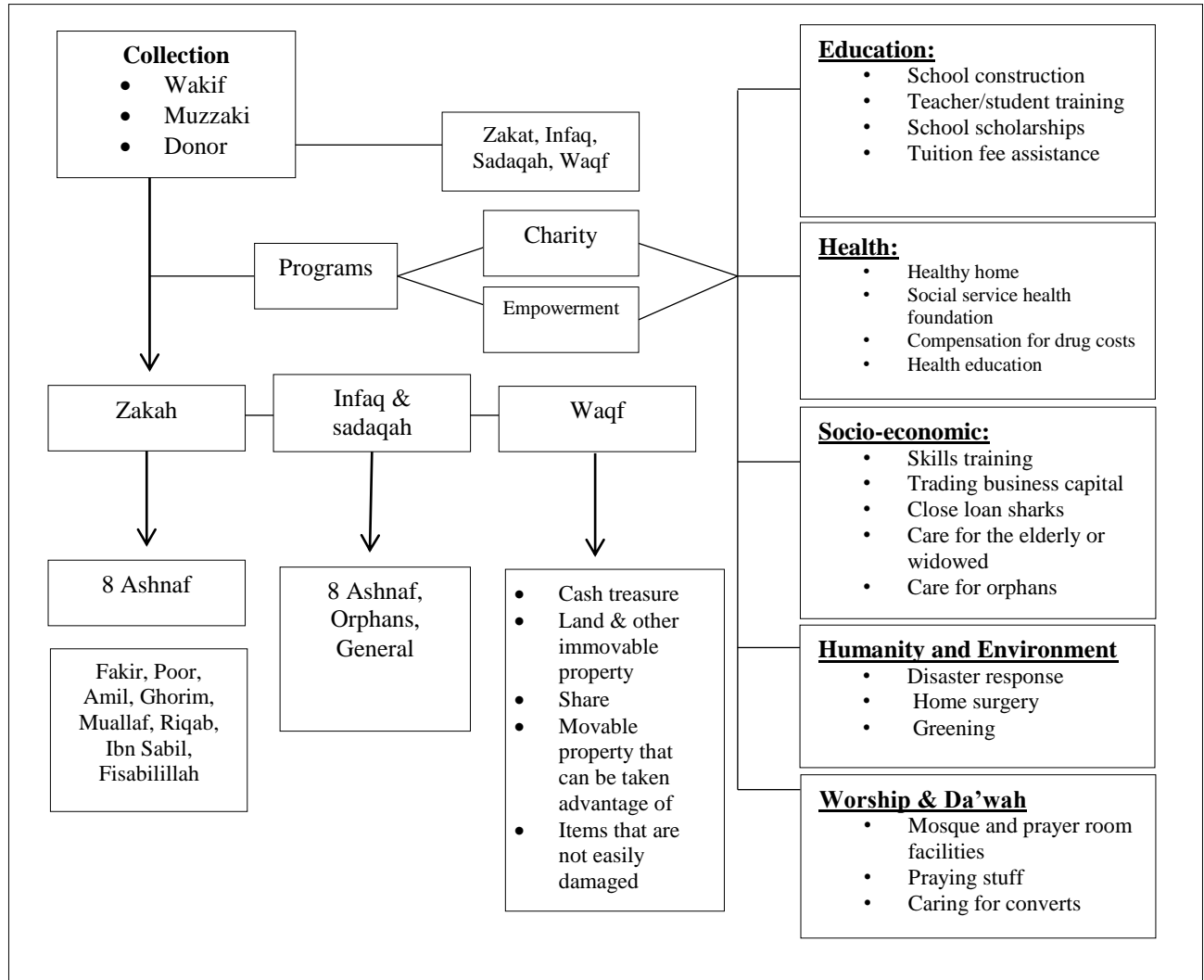


Figure 3. Waqf-ZIS Model for Women's Empowerment

Based on figure 3, the following is a waqf model framework for women's empowerment. The Waqf and ZIS models above are modifications of the *Khadijah Learning Center* (KLC) owned by *Dompnet Dhuafa* and the Indonesian Waqf Fund (Tabung Wakaf Indonesia).

KLC is a productive waqf program whose benefits will then be allocated to support women's empowerment programs, ranging from education, health, socio-economics, humanity, environment, and *da'wah*. With several existing programs, KLC is also expected to become a landmark and center of activity and entrepreneurship for Muslim women. Not only concentrating on waqf in carrying out women's empowerment activities, but they can also use ZIS funds⁴⁵.

Khadijah Learning Center is a waqf-based program education institution for female entrepreneurship in Bumi Serpong Damai (BSD) Tangerang Indonesia, which was mandated as a productive waqf asset in 2011⁴⁶. In the KLC education program, students will not only receive entrepreneurship training and workshops but also receive Islamic knowledge and guidance to form the character that underlies productive business activities⁴⁷.

From that figure, the waqf or zakat institution will collect ZISWAF funds from *waqif* (people who do waqf), *muzzaki*, and contributors and will distribute them according to their classification. It may only be distributed to eight categories of people when it comes to zakat funds: the needy, the poor, *amil* (zakat administrator), *gharim* (someone who has debts and doesn't have enough assets to pay them off), *mualaf* (someone who converts to Islam), *riqab* (human trafficking), *ibn sabil* (foreigners who run out of supplies in someone else's territory), and *fisabilillah* (People who fight (war) defend the religion of Allah SWT). Additionally, cash can be used for the public good, orphans, and distribution to those in need in connection with infaq and alms⁴⁸. Then, relating to waqf funds, there are funds for production facilities and infrastructure, which can take the form of

⁴⁵ A Idrus, "Analisis Atas Lembaga Wakaf Dalam Menjalankan Wakaf Produktif Pada Yayasan Dompot Dhuafa," *Misykat Al-Anwar Jurnal Kajian Islam Dan Masyarakat* 3, no. 2 (2020): 311-28, <https://doi.org/10.24853/ma.3>.

⁴⁶ Idrus.

⁴⁷ Lila Pangestu Hadiningrum, Ning Karnawijaya, and Siti Rokhaniyah, "Nazhir's Development of Fundraising and Business Incubators through the Development of Waqf Villages Assisted," in *Proceeding of 1st International Conference on Research and Development (ICORAD) 2021*, vol. 1, 2021, 46-50.

⁴⁸ Kassim, Marina, Nor Azizan Che Embi, Razali Haron, and Khairunisah Ibrahim. 2022. "The Determinants of Cash Waqf Re-Endow Intention in Malaysia". *Al-Uqud: Journal of Islamic Economics* 7 (1). <https://journal.unesa.ac.id/index.php/jie/article/view/17508>.

monetary assets, land and immovable property, shares, exploitable moveable property, and indestructible things.

ZISWAF funding is subsequently processed and dispersed through capacity-building and empowerment programs. These programs include a range of areas, including education, health, socioeconomic development, humanitarian relief, environmental protection, and worship and *da'wah*. To assist the achievement of the fifth SDG, namely gender equality, funds from the ZISWAF may be utilized to assist women in achieving self-sufficiency. For instance, women must have the same rights as men to receive a high-quality education by providing them with scholarships. Through the use of ZISWAF funds in the education sector, it will aid women in obtaining a high-quality education, beginning with the establishment of educational institutions, the acquisition of skills-enhancing training, and the acquisition of scholarships and tuition assistance. Waqf in the education sector is an essential matter⁴⁹. Additionally, from a socioeconomic standpoint, ZISWAF grants can assist women in achieving self-sufficiency and empowerment, particularly economically. Women can access training that enhances their abilities and potential with the assistance of this funding. Additionally, a business capital support program is available to assist women in starting enterprises, achieving financial independence, and positively impacting the broader economy. The concept of waqf and ZIS for SDG5 is precisely what *Dompot Dhuafa* and *Tabung Wakaf Indonesia* have accomplished through their women-empowering *Khadija Learning Center* initiative.

⁴⁹ Aam Slamet Rusydiana, Raditya Sukmana, and Nisful Laila, "Waqf on Education: A Bibliometric Review Based on Scopus," *Library Philosophy and Practice* 2021 (2021). See also Akhmad Hanafi Dain Yunta Azwar Iskandar, Bayu Taufiq Possumah, Khaerul Aqbar, "Islamic Philanthropy and Poverty Reduction in Indonesia: The Role of Integrated Islamic Social and Commercial Finance Institutions," *Al-Ihkam: Jurnal Hukum Dan Pranata Sosial* 16, no. 2 (2021). As cited in Abdurrohman Kasdi, "Filantropi Islam Untuk Pemberdayaan Ekonomi Umat (Model Pemberdayaan ZISWAF Di BMT Se- Kabupaten Demak)," *Iqtishadia: Jurnal Kajian Ekonomi Dan Bisnis Islam STAIN Kudus* 9, no. 2 (2016).

Conclusion

Waqf is the most relevant Islamic instrument to the Sustainable Development Goals (SDGs) concept. One of the SDGs' points is gender equality. This research attempts to develop a waqf model to achieve SDG-5, namely women's empowerment. Waqf also plays a role in ensuring basic requirements (dharuriyyah) under the maqashid shariah.

The results of the study show that social functions are a top priority in the aspect of waqf development for SDG-5. This social pillar attempts to uphold fundamental human rights by enhancing communal well-being. Additionally, when regarded socially, waqf institutions have aided in the empowerment of the community, particularly women.

Additionally, according to the maqashid al-sharia criteria, religious preservation (deen) takes precedence over all other considerations when it comes to maintaining and carrying out religious commitments. Maintaining religion (Hifz ad-Din) is the primary objective of maqashid al-sharia to ensure that each Muslim adheres to the teachings of Islam in all of their actions. Then, based on the responses of experts and practitioners, the best alternative model in this study is the Waqf & ZIS model, which is well-suited for social goals by offering short-term advantages. Waqf-ZIS can be a solution for providing scholarships, strengthening the skills of women entrepreneurs, as well as providing special educational facilities for women. Therefore, for waqf stakeholders, it is necessary to consider the waqf model for women's empowerment. The development of a waqf model along with a detailed modus operandi is required for further study, likewise the use of a more robust method.

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Appendix

QUESTIONNAIRE

Instructions for Filling out the questionnaire: For the weight scale of dimensions, give a weight by putting a cross (X) or a check (✓) in the column for the range of values. As for the dimensions of criteria, give a weight by writing a scale between 1-9. The greater the points given, the more important/weighted/priority the criteria and sub-criteria are for you (point 9 means very important/highly weighted/priority).

1. Within the framework of **Mapping Waqf Development Models in Achieving SDG-5 (gender equality)**, give weight to each of the following **SDG-criteria**?

No.	SDG-Criteria	Weight Scale								
		1	2	3	4	5	6	7	8	9
a.	Economic									
b.	Social									
c.	Environment									

2. Within the framework of **Waqf Development Models in Achieving SDG-5 (gender equality)**, give weight to each of the following **Maqashid al-sharia criteria**?

No.	Maqashid al-Sharia Criteria	Weight Scale								
		1	2	3	4	5	6	7	8	9
a.	Hifdz al-Diin									
b.	Hifdz al-Nafs									
c.	Hifdz al-Nasl									
d.	Hifdz al- 'Aql									
e.	Hifdz al-Maal									
f.	Hifdz al-Bi'ah									

3. Which **model** do you think is the most important/priority of the **SDG-5 (gender equality) goal**?

No.	Alternative Model	Weight Scale								
		1	2	3	4	5	6	7	8	9
a.	Waqf & ZIS									
b.	Waqf & Takaful									
c.	Waqf & Microfinance									
d.	Waqf & Bank									
e.	Waqf & Sukuk									

Waqf-ZIS: This alternative is a fully social type of waqf, where waqf is collaborated with other social fund instruments such as zakat, infaq and shadaqah. The utilization of this alternative instrument is fully utilized for social purposes, making it suitable for providing short-term benefits.

Waqf-Takaful: This alternative is a type of waqf that has social and commercial characteristics, where the social dimension is greater than the commercial dimension. Waqf collaboration with insurance provides a social impact while still containing a commercial element.

Waqf-Microfinance: This is a sort of waqf that is both commercial and social, with the commercial component being equal to the social component. Collaboration between waqf and microfinance improves waqf as a financial institution while maintaining a social mission.

Waqf-Bank: This alternative is a waqf that have commercial and social purpose, with a greater emphasis on the business side. While the relationship between the waqf and the bank institution helps the financial institution, the waqf retains a social function through the bank's numerous products.

Waqf-Sukuk: This alternative is a fully commercial type of waqf, where waqf is collaborated with sukuk for various developments. This collaboration allows waqf to contribute to the economy of the community and the state through various developments using the sukuk instrument.

4. Which **criteria of Maqashid al-Sharia** do you think is the most important/priority of the following **SDGs criteria**? Give a weight on a scale of 1-9 for each criterion!

No.	SDG-Criteria	Maqashid al-Sharia					
		Diin	Nafs	Nasl	'Aql	Maal	Bi'ah
a.	Economic						
b.	Social						
c.	Environment						

5. Which **alternative waqf model** do you think is the most important/priority of the existing **Maqashid al-Sharia criteria**? Give a weight on a scale of 1-9 for each criterion!

No.	Maqashid al-Sharia	Alternative Waqf Model				
		Waqf-ZIS	Waqf-Takaful	Waqf-Microfinance	Waqf-Bank	Waqf-Sukuk
a.	Diin					
b.	Nafs					
c.	Nasl					
d.	'Aql					
e.	Maal					
f.	Bi'ah					

6. Which **alternative waqf model** do you think is the most important/priority of the existing **Maqashid al-Sharia criteria**? Give a weight on a scale of 1-9 for each criterion!

No.	SDG-Criteria	Alternative Waqf Model				
		Waqf-ZIS	Waqf-Takaful	Waqf-Microfinance	Waqf-Bank	Waqf-Sukuk
a.	Economic					
b.	Social					
c.	Environment					